

**RURAL DEVELOPMENT AND THE PROBLEM OF ACCESS: THE CASE  
OF THE INTEGRATED RURAL DEVELOPMENT PROGRAMME  
IN BANGLADESH.**

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in the  
University of London

By

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### ABSTRACT

Rural development programmes are normally regarded as necessary for alleviating mass rural poverty in the Developing World, but to be successful they must reach small farmers and the landless. The available evidence suggests that major rural development programme instituted by the Bangladesh Government in the 1960s, the Integrated Rural Development Programme (IRDP), has failed to assist the poorer sections of the rural community to any great extent. Although recently re-designed to provide better access to its services for small farmers and the landless, it will be argued that the main reason for its continuing failure to meet their needs arises from their variable access to land and other private resources which together limit the advantages to be acquired from the goods and services provided under the IRDP. Understanding the process by which access is differentiated is, therefore, crucial to designing improvements to existing programmes and to developing appropriate institutions for those who lack access. This study is an attempt to understand this process.

Data have been collected through interviews with officials responsible for the IRDP at all levels of its operation and from the Sherpur Upazila Central Cooperative Association (UCCA) in Bogra District of north-west Bangladesh. Farmers and landless people in two villages in that upazila (sub-district), one employing the IRDP and the other not, have been interviewed. The surveys show that in principle the IRDP can work effectively on behalf of the rural poor but its impact is greatly reduced in practice by a complex and poorly supervised administration at the local level and weak links with potential recipients. The ownership of material assets, especially land, and the individual's position in the local power structure, remain the determining factors in the receipt of benefits from the IRDP.

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ABBREVIATIONS

ARDO	Assistant Rural Development Officer
BADC	Bangladesh Agricultural Development Corporation
BARD	Bangladesh Academy for Rural Development
BKB	Bangladesh Krishi Bank
BRAC	Bangladesh Rural Advancement Committee
BRDB	Bangladesh Rural Development Board
BSS	Bittahin Samabaya Samity
CDIRDP	Comilla District Integrated Rural Development Programme
CI	Chief Inspector
CIDA	Canadian International Development Agency
DAE	Department of Agricultural Extension
DANIDA	Danish International Development Agency
DPO	Deputy Project Officer
DTW	Deep Tubewell
EC	Executive Committee
FAO	Food and Agricultural Organization
FFYP	First Five Year Plan
FI	Field Inspector
GDP	Gross Domestic Product
GOB	Government of Bangladesh
HP	Hand Pump
HP	Hyperphosphate
HYV	High Yielding Variety
IMP	Irrigation Management Project
IRDP	Integrated Rural Development Programme
KSS	Krishak Samabaya Samity

LLP	Low Lift Pump
MBSS	Mahila Bittahin Samabaya Samity
MC	Managing Committee
MOSTI	Maually Operated Shallow Tubewell for Irrigation
MP	Murate of Potash
MSS	Mahila Samabaya Samity
MV	Modern Variety
NGO	Non-Governmental Organization
NIRDP	Noakhali Integrated Rural Development Programme
PD	Project Director
RD	Rural Development
RDA	Rural Development Academy
RDO	Rural Development Officer
RDP	Rural Development Project
RPP	Rural Poor Programme
RWP	Rural Works Programme
SFDA	Small Farmer's Development Agency
SFYP	Second Five Year Plan
SIDA	Swedish International Development Agency
SIRDP	Sirajganj Integrated Rural Development Project
STW	Shallow Tubewell
TA	Travel Allowance
TCCA	Thana Central Cooperative Association
TFYP	Third Five Year Plan
TIP	Thana Irrigation Programme
TPO	Thana Project Officer

TSP	Triple Super Phosphate
TTDC	Thana Training and Development Centre
T & V	Training and Visit
UBCCA	Upazila Bittahin Central Cooperative Association
UCCA	Upazila Central Cooperative Association
UNDP	United Nations Development Programme
USAID	United States Agency for International Development
V-AID	Village Agricultural and Industrial Development
VLW	Village Level Worker
WB	World Bank

## CHAPTER 1

### INTRODUCTION

#### 1.1 INTRODUCTION

Since the late 1970s there has been a growing debate in Bangladesh over the effectiveness of the government's most important programme for the alleviation of rural poverty, the Integrated Rural Development Programme (IRDP) (1), and especially its ability to benefit the poorest sections of the rural population. One of the more important criticisms of the IRDP is that it has aggravated income inequalities in rural societies by favouring the large and the medium-sized farmer. Even those projects directed towards poor families do not appear to benefit this section of the community to a significant degree; they end up reaffirming the continued domination of rural society by the existing elites (see for example, Abdullah et al., 1976; Khan, 1977; Jones, 1982; Osmani, 1982; Ahmed, 1984; Osmani and Rahman, 1986; Atiur Rahman, 1986). As a result, the extent of poverty in the rural areas has continued to increase throughout the last quarter of a century, the period covered by the IRDP.

This trend is also reported for the other poor countries of South Asia where the 'Green Revolution' has increased differentiation among the peasantry. Although

productivity and income have increased in rural areas, as a result of capital injection in the form of chemical fertilizers, improved seeds, and modern irrigation and drainage schemes, these increases have tended to benefit the rich disproportionately. Most of the benefits of economic growth have failed to trickle down to the poorest of the rural community (see for example Farmer, 1977; Griffin, 1977a, 1979; Byres and Crow, 1983; Lea and Chaudhry, 1983; Bayliss-Smith and Wanmali, 1984; Lipton, 1989).

Criticisms of this kind have at least been recognized by the Bangladesh Government, and some additional programmes introduced to meet them. Some of these lie beyond the administrative framework of the IRDP, such as the Swanirvar (self-reliance) Programme, introduced in 1976, and the Gram Sarkar (Village Government), introduced in 1980 (2). Moreover, several changes have been made to the institutional arrangements of the IRDP itself. For example, administration of the IRDP has been handed over to an autonomous body, the Bangladesh Rural Development Board (BRDB), in order to achieve greater autonomy for the programme and to reduce bureaucratic complications. New programmes have been devised to ensure better access to its goods and services. In particular, a special programme known as the Rural Poor Programme (RPP) was launched for assetless men and women in 1983. But the questions remain. How successful are these new

initiatives in meeting the needs of the poor? Is it possible for them to channel resources into rural areas without bias towards those groups of people who are least in need (3)? Current data show the scale and urgency of the problem and these are discussed below.

## 1.2 RURAL BANGLADESH AND RURAL POVERTY

With an estimated population of 100 million in 1987 (see Hossain, 1988) in an area of 144,000 square kilometres, Bangladesh (see Fig. 1.1) is one of the poorest as well as the most densely populated countries of the world. In 1983, per capita income was only US \$130 (Alamgir and Ahmed, 1988) and population density was 1,700 per square mile in 1985 (see Fig. 1.2). More daunting is the fact that the distribution of income and assets is highly skewed. A large number of people live below poverty line. Since the country is predominantly rural, with only about 10 percent of the population living in urban areas (see GOB, 1989), the bulk of the poor live in rural areas and rely primarily on agricultural and related activities for their livelihood. There is, moreover, evidence that polarization in rural societies increased over time (Bose, 1974; Khan, 1977; GOB, 1985a; Atiur Rahman, 1986; and Alamgir and Ahmed, 1988).

Physiographically, Bangladesh can be divided into two broad regions, namely the alluvial plain and the marginal hills in the east and the southeast (see Fig. 1.3). The

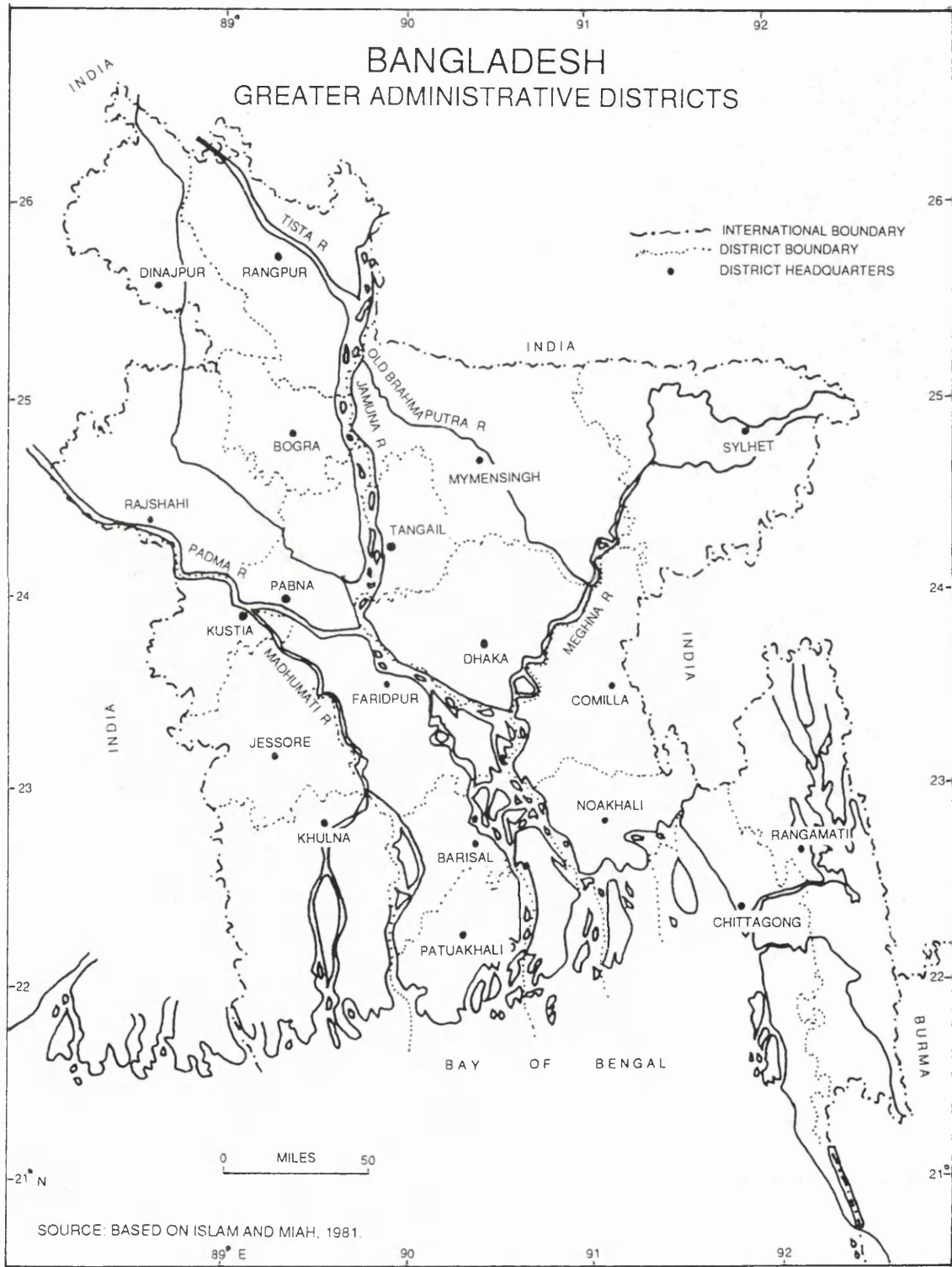


FIGURE 1.1



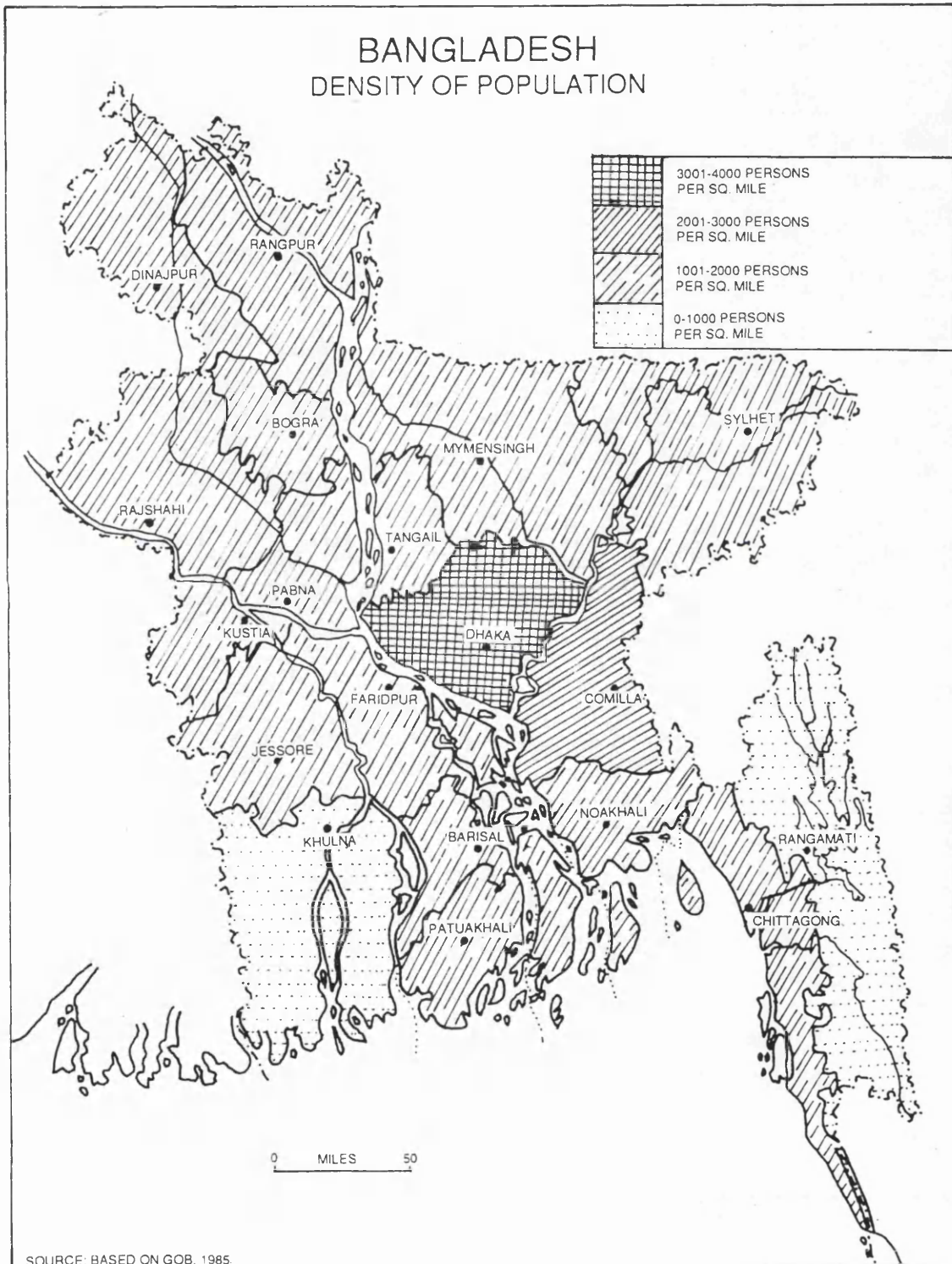
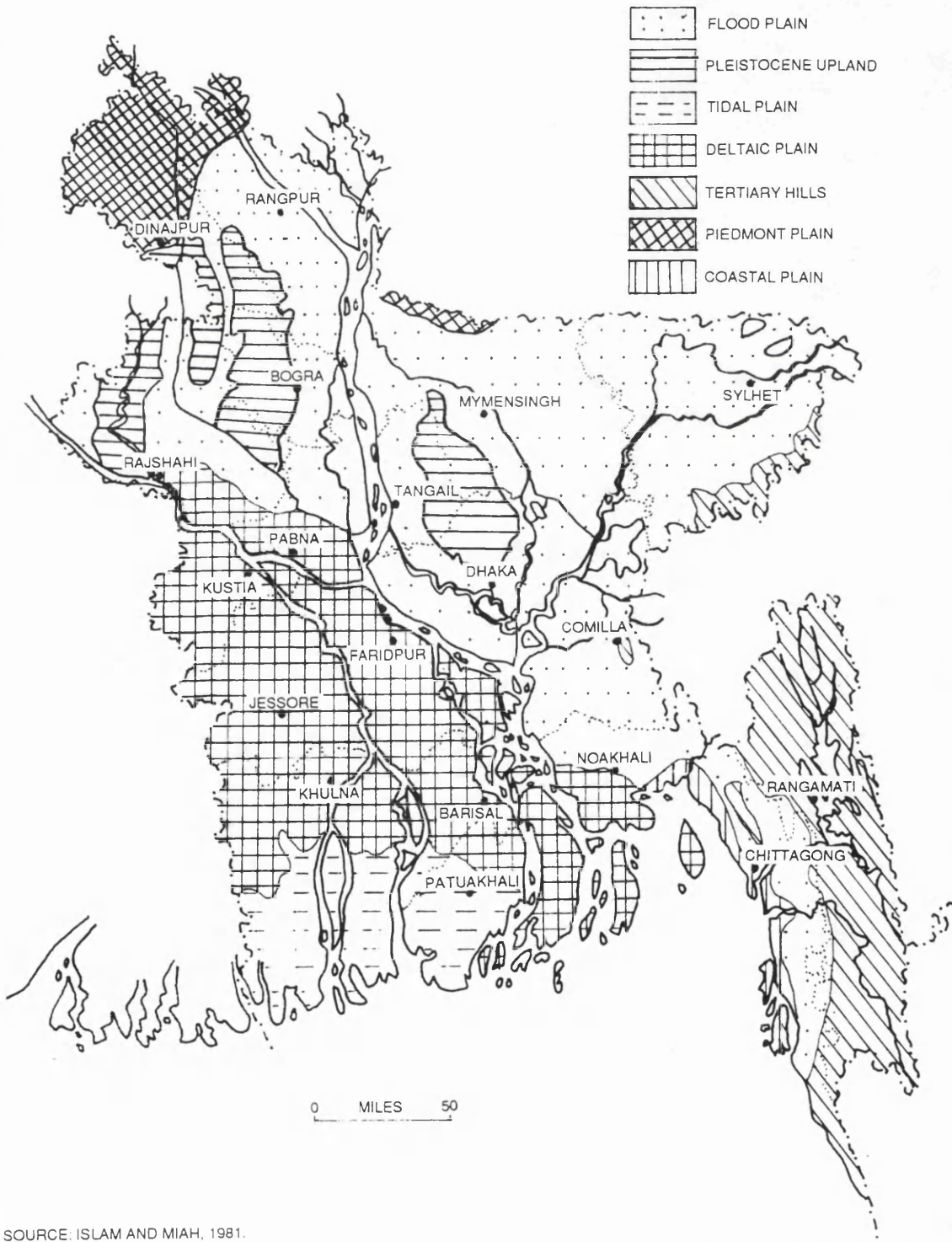


FIGURE 1.2

# BANGLADESH PHYSIOGRAPHIC REGIONS



SOURCE: ISLAM AND MIAH, 1981.

FIGURE 1.3

country lies in the Tropical Monsoon Climate, experiencing heavy rainfall during the southwest monsoon (May through August), high temperatures preceding the monsoon and mild winters. The average rainfall varies from between 50 and 60 inches in the west to over 100 inches elsewhere in the country. <sup>Average</sup> temperatures range between 35 degrees Centigrade in summer and 15 degrees in winter. In general, the climatic conditions are suitable for intensive agricultural production, impeded quite regularly by environmental hazards such as floods and cyclones. Two-thirds of the country's 22 million acres of cultivated land are vulnerable to flooding (see Bradnock, 1984; GOB, 1989; Miah, 1989) (4).

The economy of Bangladesh is predominantly dependent on agriculture. About 40% of GDP comes from agriculture (see Table 1.1). Agriculture is dominated by cereal production, mainly rice. There are three main seasons for the cultivation of rice, Aus (summer rice), Aman (autumn rice) and Boro (spring rice). In spite of an increase in foodgrain production through seed-fertilizer-water technology, the crop agriculture of Bangladesh has not been able to keep pace with the increase in population. Between 1960 and 1980 the country could never produce enough food-grain to meet the minimum requirement of 15 oz. per head per day (Tarrant, 1982). From 1967-70 to 1979-82, food grain output grew by 1.6 percent per annum while the population expanded at

Table 1.1: Sectoral Shares of Gross Domestic Product of Bangladesh at Current Prices (percentage)

Sector	1985-86	1986-87	1987-88
Agriculture	40	41	39
Industry	9	9	9
Construction	6	5	6
Power, Gas, Water & Sanitary Services	1	1	1
Transport and Communication	11	11	11
Trade Services	9	8	8
Housing Services	8	8	8
Public Admin. & Defence	4	4	4
Banking and Insurance	2	2	2
Professional & Misc. Services	10	11	12
	100	100	100

Source: GOB, 1989.

an annual rate of about 2.5 percent (Hossain, Rashid and Jahan, 1986). Nearly two-thirds of the country's 35 million acres of land are already cultivated; the rest is under forests, rivers and homesteads (see Table 1.2). There is little scope for expanding the cultivated area. Total production can only be increased in two ways; increasing the yield per acre of important crops by using HYV seeds, chemical fertilizer and irrigation water and/or increasing the number of cropping seasons per year by using mechanized irrigation during the dry season.

The country has made some progress in both directions (Fig. 1.4). The area under irrigation has expanded from 3.6 million acres in 1977-78 to 5.4 million acres in 1987-88 (see Table 1.3). The sale of chemical fertilizers has increased from about half a million tons in 1977-78 to nearly 1.5 million tons in 1987-88 (see Table 1.4). The increase in the use of modern inputs in agriculture has raised total production of foodgrain as well as yield per acre. Total production of rice rose from 11.5 million tons in 1976-77 to about 16 million tons in 1987-88 (see Table 1.5). But it is also widely accepted that the increased supply of modern inputs at subsidised prices has mainly benefited those with large amounts of land who could take advantage of HYVs (see Abdullah et al., 1976; Khan, 1979; Jones, 1982; GOB, 1985a).

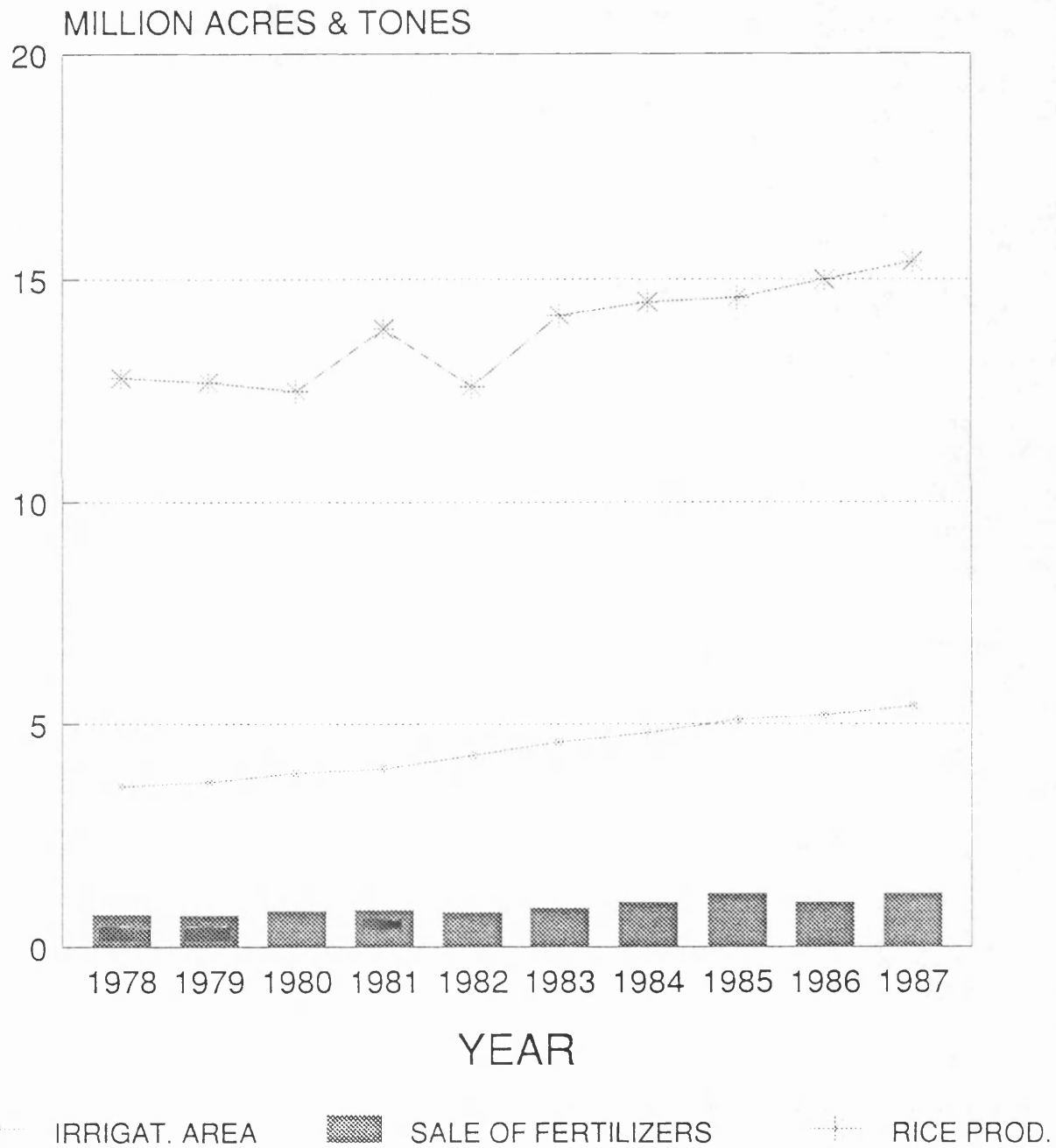
Table 1.2: Land Utilization in Bangladesh  
(in 000 acres)

Year	Forest	Not avail- able for cultivation	Cultiv- able waste	Current fallows	Net cropped area
1977-78	5,425	6,669	665	1,838	20,693
1978-79	5,423	6,674	623	1,760	20,801
1979-80	5,427	6,686	615	1,706	20,873
1980-81	5,416	6,712	619	1,404	21,158
1981-82	5,298	6,837	611	1,350	21,212
1982-83	5,296	6,876	572	1,196	21,369
1983-84	5,205	7,156	810	1,124	21,442
1984-85	5,297	7,193	721	1,221	21,353
1985-86	5,237	7,220	670	997	21,661
1986-87	4,909	7,921	652	961	21,878

Notes: Cultivable waste is the area suitable for cultivation but lying fallow for more than one year.  
Current fallow is the area already brought under cultivation, but not cultivated during the year.

Source: GOB, 1989.

# INCREASE IN IRRIGATED AREA, SALE OF CHEMICAL FERTILIZER & RICE PRODUCTION BANGLADESH, 1978-1987



SOURCE: BASED ON GOB, 1989.

FIGURE 1.4

Table 1.3: Area Irrigated by Methods, 1977-78 to 1986-87

Method	1977-78	1978-79	1979-80	1980-81	1981-82
Power pumps	1,370,110	1,434,322	1,535,590	1,645,180	1,739,965
Tube-wells	314,133	396,037	446,070	547,655	669,703
Canals	296,310	246,368	301,855	371,410	403,515
Doons*	980,434	961,594	977,255	911,770	808,959
Swing baskets	154,225	171,408	181,580	205,140	212,180
Others	473,750	452,049	430,200	368,685	358,019
Total	3,588,965	3,661,778	3,872,550	4,049,840	4,264,337

Method	1982-83	1983-84	1984-85	1985-86	1986-87
Power pumps	1,844,500	1,647,420	1,681,470	1,504,075	1,629,850
Tube-wells	1,017,850	1,648,050	2,171,375	2,379,025	2,425,775
Canals	396,195	331,090	364,455	403,125	384,200
Doons*	726,175	588,875	454,480	421,200	441,435
Swing baskets	209,180	206,700	195,540	206,780	233,325
Others	372,420	322,340	254,125	269,055	319,115
Total	4,566,320	4,744,475	5,121,445	5,183,260	5,433,700

Note: \*Doons are conical shaped containers usually 10-15 feet long.

Source: GOB, 1989.



Table 1.4: Sale of Chemical Fertilizer by Types, 1976-77 to 1987-88 (in thousand tons)

Year	Types of fertilizers				Total
	Urea	TSP	MP	HP	
1976-77	353.27	125.59	22.38	4.03	505.27
1977-78	479.84	192.03	41.23	3.24	716.34
1978-79	470.55	177.65	46.99	3.32	695.19
1979-80	531.93	202.79	46.40	3.10	784.22
1980-81	560.53	214.97	45.08	2.75	823.33
1981-82	518.78	208.48	44.08	0.04	771.38
1982-83	619.11	202.75	49.63	0.08	871.57
1983-84	708.07	260.73	63.22	1.00	1033.02
1984-85	831.80	345.67	69.27	0.31	1247.05
1985-86	647.31	259.13	51.89	0.01	958.34
1986-87	794.95	297.42	59.87	4.42	1156.66
1987-88	1,022.19	387.86	85.96	-	1496.01

Notes: TSP-Triple Superphosphate  
 MP-Murate of potash  
 HP-Hyperphosphate

Source: GOB, 1989.

Table 1.5: Acreage, Production and Yield Rate of Rice, 1976-77 to 1987-88

Year	Acreage (in 000 acres)	Production (in 000 m. tons)	Yield (per acre in lbs.)
1976-77	24,420	11,567	1,061
1977-78	24,779	12,763	1,154
1978-79	24,992	12,646	1,133
1979-80	25,105	12,539	1,119
1980-81	25,474	13,882	1,201
1981-82	25,847	12,630	1,163
1982-83	26,158	14,216	1,198
1983-84	26,064	14,509	1,227
1984-85	25,263	14,623	1,276
1985-86	25,696	15,048	1,290
1986-87	26,216	15,407	1,296
1987-88	25,507	15,991	1,382

Source: GOB, 1989.

Evidence of increased productivity and the area under modern varieties of seeds (MVs) of rice and wheat have also been found in other countries of South Asia. For example India was importing food-grain in mid-1960s, but now exports wheat. Area under MV rice and wheat increased from 2.5 percent and 4.2 percent in 1966-67 to 57 percent and 83 percent of gross cropped area respectively in 1984-85 (Lipton, 1989). But this increase in productivity has not been sufficient to reduce the number of people below the poverty line. As Lipton in his study of the impact of MVs on the poor of South Asia points out

Yet even in the Indian Punjab, which has been at the cutting edge of technological change in LDC food production, the proportion of people unable to afford minimum safe diets has fallen very slowly, and even that only recently. In 1965-75 - while the MVs were spreading over more than 70 percent of the Indian Punjab's farmland (and more than doubling its food yield) - there may have been no improvement at all in human nutrition, in the proportion of poor people, or in the average severity of their poverty (1989, pp. 4-5) (5).

By and large the "Green Revolution" in South Asia has been viewed both as 'positive and optimistic' by physical scientists and as 'negative and pessimistic' by social scientists (Chambers, 1984). Physical scientists have emphasized the success of the seed-fertilizer-water technology in increasing foodgrain production in their attempts to balance per capita food requirement and per capita food production while social scientists have

concentrated their criticisms on the unequal distribution of the benefits of the technology. Some have suggested that the gradual concentration of land in the hands of few in rural areas with impoverishment among the majority was a consequence of 'green revolution' (see for example Dasgupta, 1977; Feder, 1983). However, it is also true that without the new agricultural technology 'poverty would have got far worse still' (Lipton, 1989; p. 3). Furthermore, Rigg (1989) has drawn upon evidence from many countries which have undergone the 'Green Revolution', arguing that the new technology is scale-neutral and that

Many of the changes currently under way in rural areas - growing inequalities, rising landless, the breakdown of traditional society - are best understood as part of the wider process of agrarian change and agricultural commercialization. The role of the green revolution has often been to ameliorate the negative consequences of these developments, not promote them... (p. 393).

In the case of Bangladesh, the ownership of land has become more concentrated in rural areas since the mid-1960s. Because of agriculture's importance to the rural economy land remains the most vital asset. Land not only provides income and employment, it also represents the main source of security, a pre-requisite for most credit, and the most attractive form of investment in rural areas. The social, economic and political positions of households are to a large extent determined by how much land is owned. Yet a growing

proportion of the rural population is caught in a process where they must gradually sell off their assets, including land, in order to finance their debts. The available evidence suggests that the ownership of productive assets has become more concentrated (see Table 1.6; see also for example, Alamgir, 1974; Jannuzi and Peach, 1977; Hossain, 1986; Islam and Khan, 1986; Muqtada, 1986; Osmani and Rahman, 1986; Atiur Rahman, 1986). Table 1.7 shows that the share of total land owned by the 60 percent of smallest landowners fell from 25 percent in 1960 to 9 percent in 1978. Between 1960 and 1982, landless households in rural areas increased from 3.1 million to 4.8 million implying an average growth of 2.05 percent per annum (see Table 1.8).

Available data from the Household Expenditure Survey (GOB, 1978) show that landless households which constitute about 47 percent of the total households owned only 6 percent of the assets. The marginal households (owning 0.5 to 1 acres of land), comprising about 10 percent of all households, had only 5 percent of the assets while the larger landowning households (7.5 acres and above) consisting of 4.2 percent of the households owned nearly 26 percent of all assets. Again, 90 percent of landless households were below the poverty line compared to 65 percent of small farm households and 7 percent of large landownership group (see Table 1.6).

Table 1.6: Distribution of Assets and Percentage of Households in Rural Bangladesh Falling Below the Poverty Line

Landownership groups (acres)	Distribution (1977-78 HES)		Percentage of HHs falling below poverty line (1978-79)
	% of HHs	% of assets*	
Landless	46.6	6.0	89.6
Marginal (0.5-1.0)	9.8	4.9	78.3
Small (1.0-2.5)	21.4	22.5	65.2
Medium (2.5-7.5)	18.0	40.8	34.8
Large (7.5 and above)	4.2	25.8	7.3

Note: \* All assets including land and financial assets.  
HES = Household Expenditure Survey  
HHs = Households

Source: Atiq Rahman, 1986.

Table 1.7: Extent of Inequalities in Land Distribution in Bangladesh in the 1960s and 1970s

.....	.....	.....	.....	.....	.....
Fractile groups	1960	1968	1974	1977	1978
.....	.....	.....	.....	.....	.....
Bottom 60 percent	25	24	19	11	9
Middle 30 percent	39	40	43	40	39
Top 10 percent	36	36	38	50	52
.....	.....	.....	.....	.....	.....

Note: The figures for the shares in 1960 and 1968 refer to operational holdings, whereas those of 1974, 1977 and 1978 refer to ownership. Operational holdings include rented in land from others. Since the tenants have no permanent right over the rented-in land and can be evicted at will (despite government rules guaranteeing their rights) operational holdings do not represent the true picture of control over land. In that sense the two sets of data are not strictly comparable. In any case, one may still get a general idea of the trend in concentration from the above table.

Source: Atiur Rahman, 1986.

Table 1.8: An Estimate of the Growth of Landless Households

Items	1960	1977	1982	Annual rate of growth (%)
1. Population				
Total (million)	53.9	81.9	92.0	2.46
Rural (million)	51.4	72.3	77.2	1.87
2. Number of households (000)				
Total	9,603	13,690	15,072	2.07
Rural	9,132	12,163	12,892	1.58
3. Number of farm households (000)	6,139	7,109	8,124	1.28
4. Pure tenant households (000)	61	21	n.a.	-
5. Landless households				
Operating no land	803	1,194	1,342	2.36
Total	3,525	6,602	6,948	3.13
Rural	3,054	5,075	4,768	2.05
6. Households functionally landless				
Total	4,267	7,775	8,290	3.06
Rural	3,796	6,245	6,110	2.19

Note: Functionally landless is defined as those who own less than 0.5 acres of land.

Source: Atiur Rahman, 1986.



Data also show that the distribution of rural income worsened during the early seventies and between 1977 and 1982 the income distribution pattern among different fractiles of rural households became stagnant but immense inequality between the rich and the poor remained (see Table 1.9). There are important regional differences too. Table 1.10 reveals a big difference between rural and urban per capita income. It also indicates that rural per capita income has fallen over time as a proportion of that of urban inhabitants, from 36% to 26%. Rural areas experienced an increase in per capita income of only 1.8 percent, i.e., from Tk.568 (US \$73) in 1973-74 to Tk.632 (US \$81) in 1979-80. National data also reveal a severe downward trend in the 1970s in real wages for agricultural labour on which the most of the rural poor depend for a living (see Table 1.11). An analysis of inter-district variation in wages (see Table 1.12) indicates that some districts (Faridpur, Kishoreganj, Jessore, Bogra, Dinajpur, Rajshahi and Rangpur) have wage levels significantly lower than those of other districts (see Fig. 1.5). This relatively low level of wage may be attributed to a low land-man ratio and few alternative employment opportunities (Alamgir, 1980). Some of these districts (Bogra and Rangpur) are also especially flood-prone. Un- and underemployment have also become acute in rural areas. The labour force is increasing at about 3.2 percent per annum, exceeding by a long way the number of additional employment opportunities

Table 1.9: Percentage Share of Current Incomes of  
Different Fractiles of Rural Households,  
1968-69 to 1981-82

Fractile groups	1968-69	1973-74	1976-77	1981-82
Bottom 40%	23.6	19.2	18.3	18.3
Middle 40%	39.4	40.1	39.0	38.0
Upper middle 15%	23.9	24.6	25.4	25.9
Top 5%	13.1	16.1	17.3	17.8

Source: Atiq Rahman, 1986.

Table 1.10: Changes in Per Capita Income in the Rural and Urban Sectors, 1973-74 to 1979-80

Year	Rural	Urban	Rural as a % of urban
1973-74	568	1,585	35.8
1974-75	563	1,725	32.6
1975-76	611	1,946	31.4
1976-77	594	2,047	29.0
1977-78	628	2,106	29.8
1978-79	627	2,282	27.5
1979-80	632	2,431	26.0

Source: Atiq Rahman, 1986.

Table 1.11: Movements in Real Wage Rates of Agricultural Labour in Bangladesh, 1949 to 1980

Year	Money wage rate (Tk./ person/day)	Real wage (Tk./ person/day) at 1973-74 cost	Wage rate in Kgs. of coarse rice
1949	1.92	11.29	3.24
1950	1.62	10.00	3.06
1955	1.32	9.21	3.22
1960	1.95	9.83	2.83
1965	2.34	10.62	2.93
1970	2.96	9.40	2.82
1975	9.05	5.33	1.57
1976	8.82	7.09	2.61
1977	8.93	7.32	2.96
1978	9.44	6.41	2.43
1979	10.88	7.28	2.53
1980	12.46	6.79	2.16

Source: Atiq Rahman, 1986.

Table 1.12: Regionwise Daily Wage of Agricultural Labour  
in Bangladesh, 1980-81 to 1985-86

Region	1980-1	1981-2	1982-3	1983-4	1984-5	1985-6
Chittagong	18.50	20.25	24.25	21.25	33.83	42.08
Chittagong HT.	17.25	20.83	24.75	29.58	31.67	40.16
Comilla	15.00	17.50	18.75	25.42	30.08	32.27
Noakhali	16.42	18.17	22.75	24.75	33.33	37.50
Sylhet	15.00	15.42	20.00	23.92	29.50	30.16
Dhaka	16.25	21.25	23.50	25.75	25.00	29.09
Faridpur	13.08	14.08	15.00	14.50	16.50	22.91
Kishoreganj	11.33	14.83	14.42	16.00	21.25	24.58
Mymensingh	12.50	13.50	15.00	18.75	20.67	33.33
Tangail	14.50	15.50	15.00	21.33	25.00	27.33
Barisal	15.42	15.83	16.00	19.00	23.75	27.72
Jessore	12.50	12.92	13.58	16.58	19.50	24.16
Khulna	15.00	15.17	15.58	15.58	22.00	30.00
Kushtia	11.17	12.92	11.58	18.67	19.17	28.33
Patuakhali	13.75	14.83	16.92	22.00	27.92	30.00
Bogra	10.00	12.08	15.00	15.00	19.33	25.00
Dinajpur	10.50	11.83	14.00	14.33	22.50	25.00
Pabna	11.83	14.67	15.83	17.92	25.00	30.00
Rajshahi	14.00	15.67	14.92	14.42	19.00	24.83
Rangpur	14.80	15.17	14.33	16.83	24.00	26.25
Bangladesh	13.97	15.48	17.05	19.58	24.45	29.54

Source: GOB, 1989.

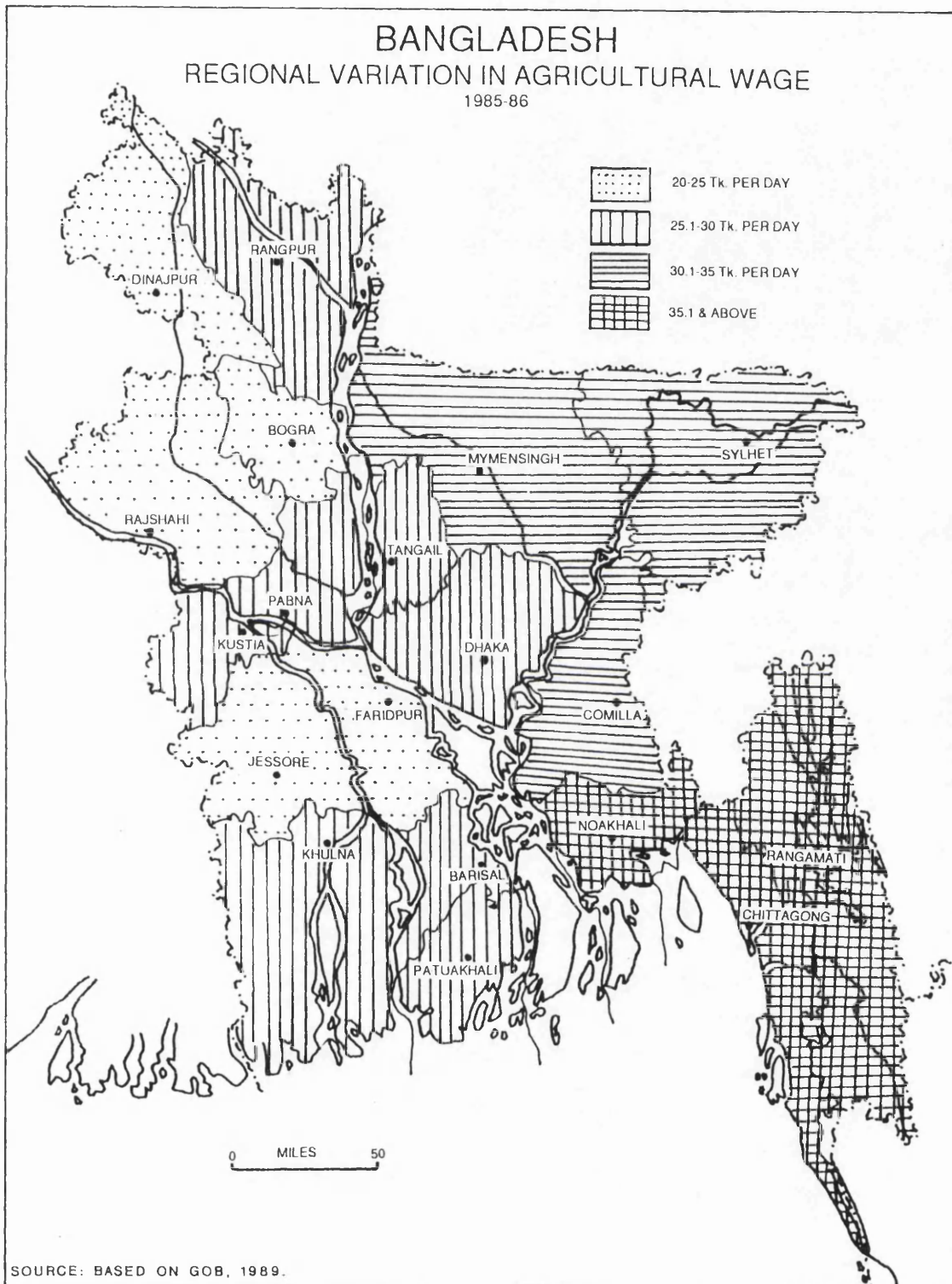


FIGURE 1.5

available in the rural economy (Wood, 1985).

Moreover, many recent studies have reported that during the 1970s, two-thirds to three-quarters of the rural population remained below the poverty line, and the magnitude of poverty has deepened compared to that of the 1960s (see Bose, 1974; Khan, 1977; Alamgir, 1980; Atiq Rahman, 1986). According to the FAO's recommended calorie intake level, the percentage of people in the rural areas below the poverty line was 75 percent in 1976-77. It had increased to about 80 percent in 1981-82 (see Table 1.13). The Third Five Year Plan (1985-90) has reaffirmed that at least 76 percent of the rural households fell below the required minimum calories intake (GOB, 1985a).

International Labour Office (1977), Griffin and Khan (1978), and Ghose and Griffin (1980) have undertaken studies on change in rural poverty in several South and South-East Asian countries (Bangladesh, Burma, India, Indonesia, Malaysia, Nepal, Pakistan, Philippines, South Korea, Sri Lanka, Taiwan and Thailand) between the late 1950s and mid-1970s. The indicators they used to identify change in poverty level were: percentage of the population below the poverty line, mean real income per household and incidence of malnutrition. They concluded from their surveys that

Table 1.13: Percentage of Households Below the Poverty Line

..... Surveys	1973-74	1976-77	1981-82
.....	.....	.....	.....
1. FAO (2323 k cal)	74.5	83.0	
2. Ahmad and Hossain			
a) Estimate I	62.9	68.8	
b) Estimate II	55.7	61.1	
3. BBS (2200 K cal)	74.0		64.0
4. Atiq Rahman			80.3
.....			

Note: BBS = Bangladesh Bureau of Statistics

Source: Atiq Rahman, 1986.



One of the most disconcerting aspects of economic growth in the non-socialist developing countries of South and South-east Asia is the fact that the problem of rural poverty has remained as acute as ever .... it appears that economic growth in these countries, which has been considerable by some standards, has not only bypassed the rural poor, it has often extracted a sacrifice from them even though they are the ones who can least afford it ... the rural poor have tended to become poorer, and in some cases even the relative size of the class of rural poor has tended to increase (Ghose and Griffin, 1980; p. 545).

These studies may be criticised because of the unreliability and inadequacy of the data (see Table 1.14), and the authors also accept the fact that Sri Lanka is an exception to the above conclusion (6) and that it may not also hold for Pakistan (see Burki, 1988), but at least these studies give an indication of the extent of the problem, and its general tendencies, in this region.

### **1.3 POVERTY ALLEVIATION EFFORTS BY THE BANGLADESH GOVERNMENT**

After the country's independence in 1971, it was recognized by the Government that rural areas should be developed through the ideals of 'growth with equity and social justice'. This ideal is reflected in the aspirations of all three 'five year plans' since independence. In the First Five Year Plan (1973-78), made by the socialist government of the time, the main objectives were to reduce poverty and income inequality, and to ensure a wide and equitable diffusion of income and employment opportunities (GOB, 1973). Although the

Table 1.14: Percentage of Rural Population in Poverty

Year	Pakistan	Punjab (India)	Uttar Pradesh (India)	Tamil Nadu (India)	Bihar (India)	Bangla -desh
1957-58	-	-	-	53.1	-	-
1958-59	-	-	-	-	-	-
1959-60	-	-	-	53.8	-	-
1960-61	-	18.4	41.6	47.9	41.0	-
1961-62	-	-	-	-	-	-
1962-63	-	-	-	-	-	-
1963-64	72.0	-	-	39.0	54.0	40.2
1964-65	-	-	-	45.8	52.5	-
1965-66	-	-	-	-	-	-
1966-67	64.0	-	-	-	-	-
1967-68	-	-	-	-	-	-
1968-69	64.0	-	-	-	-	76.0
1969-70	68.0	-	-	48.6	-	-
1970-71	71.0	23.3	63.6	-	59.0	-
1971-72	74.0	-	-	-	-	-
1972-73	-	-	-	-	-	-
1973-74	-	-	-	-	-	78.5

Notes: The poverty lines are defined as follows:

Pakistan: expenditure level ensuring 1995 calories per person per day.

Punjab: Rs.16.36 per person per month at 1960-61 prices.

Uttar Pradesh, Tamil Nadu, Bihar: Rs.15 per person per month at 1960-61 all India prices.

Bangladesh: Tk.23.61 per person per month at 1963-64 prices.

Source: Ghose and Griffin, 1980.

socialist path to development was not endorsed by the following government, it continued to emphasize tackling poverty and inequality. The Second Five Year Plan (1980-85) indicated that its main objectives would be to ensure adequate supplies of goods and services to satisfy basic human needs, to improve the quality of life in rural areas, and to provide opportunities for better social justice (GOB, 1980). The Third Five Year Plan (1985-90) also realized the extent of the problem and it went one step further by recognizing the fact that the previous plans had not done much to resolve the problem (GOB, 1985a). It stated that the

Socio-economic imperative for planned development (in Bangladesh) is the alleviation of poverty. It has constituted the basic theme of all the three development plans (two Five Year Plans and one Two Year Plan) in the post-independence period. They all emphasized rural development so as to reach the benefit of planned development to the largest number of the population living in the rural areas.... The underlying objective was to ensure employment and minimum basic needs to the populace.

But successive efforts for the planned development of the economy in the desired direction have been frustrated by unforeseen developments ..... Ever increasing proportion of rural households fell below the minimum calorie requirement of 2273 kcals. Along with continued poverty, unemployment, malnutrition, illiteracy and rapid population growth remain the endemic problems of the country...

Given the prevailing socio-economic conditions, poverty alleviation will have to continue as the primary objective of the Third Five Year Plan.... Further, poverty, unemployment, rapid population growth, malnutrition, illiteracy - all are so interactive that they all need to be addressed simultaneously in the national plan... The Third Plan therefore takes an integrated view of development within a long term perspective .... (p. 37).

The above description of planning experience in Bangladesh reveals clearly the government's continuing intention to address poverty alleviation and income redistribution in the rural areas, in spite of limited success. The following section describes some of the government's major efforts in this area.

### 1.3.1 Government's Land Reform Programmes

The 'East Bengal State Acquisition and Tenancy Act of 1950' was the first major piece of legislation towards land reform during Pakistan Period. It fixed the ceiling on agricultural landholding at 100 bighas (33.3 acres) per family. Despite the deteriorating land/man ratio, it was increased to 375 bighas (125 acres) per family in 1961 (Siddiqui, 1979). After Independence some efforts were made by the Bangladeshi government to redistribute income through the redistribution of land. The major policy was to reduce the ceiling of landholding from 125 acres to 33.3 acres per family. All land in excess of that figure was to be distributed to households with no land or less than 1.5 acres. In this way about 76,000 acres of land were acquired (Abdullah, 1976), but it has been questioned whether much of this land was re-distributed to the genuine small farmers and landless (see for example, Abdullah, 1976, Siddiqui, 1980a, b; Alamgir and Ahmed, 1988). A land reform committee was set up by the government in 1982. Its report recommended that the ceiling be reduced to 25 acres for flood free

areas, 33.3 acres for flood-prone areas, 10 acres for absentee families in flood free areas and 16.3 acres in flood-prone areas. The committee also recommended that share-croppers would have secured tenancy for at least 5 years, and a more equitable distribution of production from share-cropped land should be ensured, i. e., one-third of the produce to the tenant, one-third to the owner of the land and one-third to the provider of inputs. The committee further recommended a minimum of 3.28 kg of rice, or an equivalent amount of money, per day for an agriculture wage labourer. The recommendation of a revised ceiling was not approved by the government and in the absence of appropriate machinery, the effective implementation of other recommendations must remain in doubt (Atiq Rahman, 1986; Siddiqui, 1979, 1980c, 1983). Siddiqui, for example, has concluded that

Land reforms in the post-independence Bangladesh were characterized by meagre legislation to begin with, followed by dilution of same through amendments, and finally nothing tangible at the level of implementation (1979; p. 36).

In spite of the urgent need for land reform, as a necessary means of shattering the rural power structure in order to ensure that the rural poor can benefit from the network of public services established to promote the rural development process (Hossain, 1980), the prospect of any effective land reform in Bangladesh remains bleak.

### 1.3.2 Integrated Rural Development Programme (IRDP)

Instead of placing land reform at the head of its means of achieving rural development, the government has directed its main efforts to improve the condition of the rural poor through IRDP. Although planned rural development in Bangladesh dates back to early 1960s, it lacked focus at the national level. In the First Five Year Plan (FFYP), rural development was given a distinct place in the overall development of the economy with a view to creating a sound institutional base for the farming population, particularly the small farmers and the landless. An IRDP two-tier cooperative framework was to encompass these groups. During the plan period, the IRDP expanded but its contribution to the development of organizations to represent small farmers and the landless poor remained restricted (see GOB, 1985a).

The Second Five Year Plan (SFYP) emphasised the organization of the rural poor with an expanded programme for area development. The IRDP was strengthened for this purpose and was organized into the Bangladesh Rural Development Board (BRDB) to undertake the implementation of a number of area development projects (see Fig. 1.6). The main thrust consisted of the development of two-tier cooperatives organized by the BRDB. Under this type of cooperative approach, primary cooperative societies known as KSS were to be organized at the village level and a

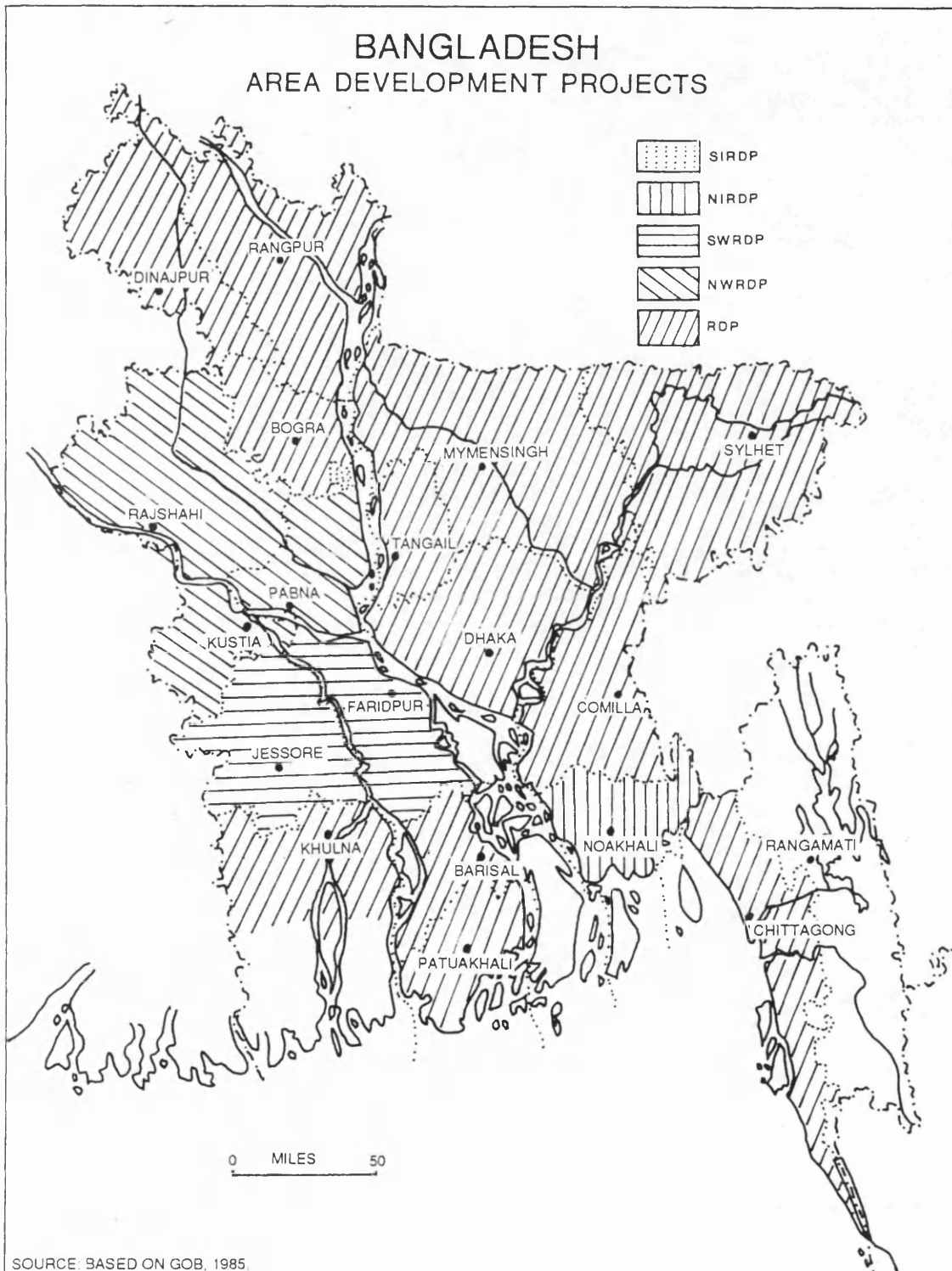


FIGURE 1.6

federation of these societies, called UCCA, formed at upazila (sub-district) level. The latter were to provide supplies and services such as credit, agricultural inputs, training and extension to the primary societies. The UCCA/KSS system relied mostly on government finance and support. The government recognized that although the UCCA/KSS system contributed to increasing agricultural production and the income of the member cooperators, the system bypassed many small and marginal farmers and also the landless. The societies were largely dominated by relatively well-to-do farmers who used these organizations to their advantage (see GOB, 1985a; see also Chapter 3).

Because of these limitations of the KSS system, efforts were made in the middle of SFYP, under a new programme called Rural Poor Programme (RPP), to develop appropriate rural institutions for the landless and for the disadvantaged women, known as Bittaheen Samabaya Samity (BSS) and Mohila Bittaheen Samabaya Samity (MBSS) respectively. In the Third Five Year Plan (TFYP) government focused the objectives of RPP more clearly, stating its intention to support the

Creation of employment and job opportunities and an increase in income for the rural poor to prevent further immiserization and bring at least 10 percent of them above the poverty line (GOB, 1985a; p. 218).



But questions remain as to what extent the new programmes of BRDB-IRDP are successful in reaching these groups. Even if the services reach them, what benefits do they get from them if they have little or no command over land? Are these programmes able to reduce the importance of land ownership, the private ownership of other material assets and social power in gaining access to the benefits of the rural development programme? It is to these questions that this study is directed, focusing in particular on the relationships between IRDP institutions and the recipients of its goods and services through an analysis of the concept of 'access'.

#### **1.4 THE RESEARCH QUESTIONS**

The literature on 'access' issues in rural development is unanimous in its conclusion that the poor lack access to publicly and privately supplied assets and services (see Chenery, 1974; special issue of Development and Change, Vol. 6, 1975; Griffin, 1975, 1981; Rondinelli and Mandell, 1981a, b; Hossain, Rashid and Jahan, 1986).

In this thesis the following questions are raised. To what extent can the programmes developed for the poor really reach these sections of the community? To understand the relations between access and the distribution of the benefits of the IRDP, the concept of access as developed by Schaffer and his colleagues has been used as the starting point (see the special issue of

Development and Change, Vol. 6, 1975; Public Administration and Development, Vol. 6, 1986; and Room for Manoeuvre by Clay and Schaffer, 1984, for an introduction to the work of Schaffer and his colleagues, Lamb and Wood).

Lipton (1988) has raised similar questions in his recent study. He undertook studies in 30 villages in the rainfed areas of western India and northern Nigeria on the characteristics of the poor and the poorest (7). He classified the poor into two categories, "the poor" and "the ultra-poor", on the basis of calorie intakes, and suggested that many of the projects of the aid agencies and the governments have often reached "the poor" but not the "ultra-poor". He asked the question, 'can such people be reached by the projects or policies?' and argues that the conditions of the ultra-poor (particularly nutritional condition) are such that they cannot be reached. He therefore concluded that the emphasis should be placed on "calories and health first" policies, as they can only be reached by the development programmes if they are in reasonable health. As he says,

the poorest 10-15 percent of people - more in Bangladesh, less in Mexico - may require initial help to get over food, health, or labor-market thresholds, before they respond to policy stimuli that successfully reach other poor people (p. 7).

Lipton is arguing that it is the physical inability of

the poor to participate in the programme, rather than the inability of the institutions to reach the poor, that is the key question. However, he ignores the fact that 'calories and health first' policies would also only be successful if they could communicate effectively with the recipients and that depends on selecting the appropriate organization to deliver the goods and services. As Sen (1981a) emphasizes "starvation depends 'not merely' on food supply but also on its 'distribution'" (p. 7). The 'initial help to get over food, health, or labor-market thresholds' is also a matter of administrative performance and as Lipton himself acknowledges in an earlier study

.... education, agricultural extension, and seed and fertilizer distribution are all urban-managed institutions. All are grossly under-financed in most of rural Asia and Africa. Hence it is the better-off rural people who get hold of the few resources available ... access to education extension and inputs is heavily skewed to the better-off (1982, p. 79).

Although Lipton's hypothesis that 'urban bias' in development policies is the major cause of rural poverty in the LDCs has been criticised for various reasons by many (8), it still holds good in a country like Bangladesh where the institutions set up to help the poor are largely dependent on the directives of the urban-based planners and administrators. Elsewhere, it has been established that nutritional intervention in rural South India did not benefit the most needy people

due to defects in the allocation procedure (Clay, 1984; Harriss, 1988; Schaffer, 1984), a situation confirmed by Maitra (1988) in West Bengal. His survey reveals that the access to publicly provided or subsidized commodities or services, such as the rice ration, education, and health is very unequal. It is not only the characteristics of the poor which prevent policies or projects from benefiting them but also the characteristics (internal structure) of the organizations established to implement the policies and the way (procedures) the policies are implemented. It is to both these areas that attention should be directed and Lipton's more recent work (1989), which draws evidence from the poor countries of South Asia and Africa, acknowledges this. He suggests, for example, that

if the plant scientists are to achieve the hope of bringing about 'revolutionary' changes in poor people's well being, their research design will need to go beyond the aims of growing more food at less risk and lower cost. These designs will need to take much more explicit account of power: both purchasing power and political power (1989, p. 3).

In their study of the service needs of the rural poor for the alleviation of rural poverty in Asia, Rondinelli and Mandell (1981a) have indeed found that

the poor remain indigent in large part because they lack access to social services, public facilities and productive resources required to meet basic human needs and to increase their income... Increasing the access of

rural poor to social and productive-support services is seen as a means of increasing their overall standard of living, as a way of increasing the participation of those people who had previously been excluded from productive activities... (1981a p. 135).

They also review the obstacles to improving service delivery and conclude that

the priority [should] be given to providing social and productive services; second, the most appropriate approach to delivering social and productive services, ... [and] what alternative means there are of improving the administration of services (1981b, p. 189).

The question - 'can such people [poor] be reached by the projects or policies' - asked by Lipton (1988) is similar to that of the present study. But the difference is that this study looks into the matter from a different perspective. While this thesis does not ignore the importance of the socio-economic conditions of the poor, it places particular importance on the ability of rural development institutions to implement the desired policies. The present study, therefore, emphasizes both sides, i. e. the institutional arrangements of the service delivery organizations to meet the perceived needs of the poor, and their ability to communicate with the poor and the socio-economic characteristics of the poor as they affect access to the benefits of the institutional services.

Access has been defined by Schaffer and Lamb (1974) as

'the relations between the administrative allocation of goods and services and the people for whom they are intended' (p. 73). They point out that with every policy concerned with the distribution of benefits and services there is a need to move from an analysis of policy formulation to the institutionalization of the programmes themselves. Studies of 'access' focus on the point where 'policy and programme become translated into the life of organizations and the relations between organizations and outsiders' are key themes (p. 73). The concept of access has also been applied and developed by others (e.g., Lamb, 1974; Harriss, 1978; Wood, 1984, 1986). These studies have placed their emphasis mainly on the access problems which result from the service delivery activities of the institutions (9). But it is also important to relate the effectiveness of access to rural social structure, the private ownership of assets, and other service delivery institutions active within the same access situation but serving other policy objectives. Such institutions may operate in a competitive (and complexing) rather than a complementary mode.

This study attempts to understand the problem of access in these broader terms and in the context of the IRDP as administered by the Bangladesh Rural Development Board (BRDB). One IRDP village has been selected to assess the programme's degree of success compared to one non-IRDP

village.

#### **1.4.1 Major Arguments**

The major arguments contained in the thesis relate to the effectiveness of the IRDP whose objectives are to ameliorate rural poverty. Two major questions have been asked throughout:

1) Given no policy of land reform what chance has IRDP of meeting its objectives?

2) In particular, is it reasonable to assume that it can be effective in communicating with the rural poor?

The thesis argues that present programme has the potential to benefit the poor but because of administrative disfunction at the participative institutional level, weak communication with its anticipated recipients, and the barriers presented by the unequal private ownership of assets, the IRDP is unlikely to achieve its intended goals.

#### **1.5 OBJECTIVES OF THE THESIS**

1) To evaluate the concept of 'access' as it may be applied to an analysis of the problems of rural development in Bangladesh.

2) To investigate in what ways and for what reasons the

institutional arrangements of the IRDP have been changed, especially the procedures as they apply at local level.

3) To study the links between the IRDP's sub-district level institutions (UCCA), the village level institutions (KSS/BSS), and the recipients (members).

4) To examine the impact of the unequal distribution of assets among members upon the distribution of goods and services from the UCCA.

5) To compare the access situations of IRDP members to those of non-members in a similar, neighbouring village.

#### **1.6 CONTENTS OF THE THESIS**

Chapter 2 identifies the theoretical basis of the thesis and examines what is meant by the 'problem of access' in the context of Bangladesh. Chapter 3 discusses critically the evolution of rural development programmes in Bangladesh, indicating that the IRDP has developed important components to meet the needs of those who lack access to resources.

The field methodology followed is described in Chapter 4. Methods of questionnaire survey and participant observation have been employed in studies at different levels in the BRDB-IRDP hierarchy, i.e., national, district, upazila and village, with most emphasis placed



on the last two levels where recipient-institution relationships may be best observed (see Fig. 1.7).

Chapter 5 examines the UCCA's administrative structure, the relationships between the different groups involved, how its different programmes are carried out and how they affect access at the village level. Chapter 6 analyses the links between the recipients and the institutions.

Chapter 7 forms a background analysis of the characteristics of two villages (Sonka and Juanpur) relevant to access, one operating aspects of the IRDP and one that does not. Chapter 8 specifically deals with problem of access among three respondent groups (members of IRDP cooperative societies in Sonka, non-members from the same village, and a proportionate sample of families from Juanpur) to the most important components of access constellation, i.e., access to land, inputs, and credit. The relationships between individuals and groups in the study villages, and their impacts on the distribution of IRDP benefits, are also analysed in these last two chapters 7 and 8.

Chapter 9 concludes the thesis with the summary of results, its contributions to the concept of access, and to the literature on rural development in Bangladesh.

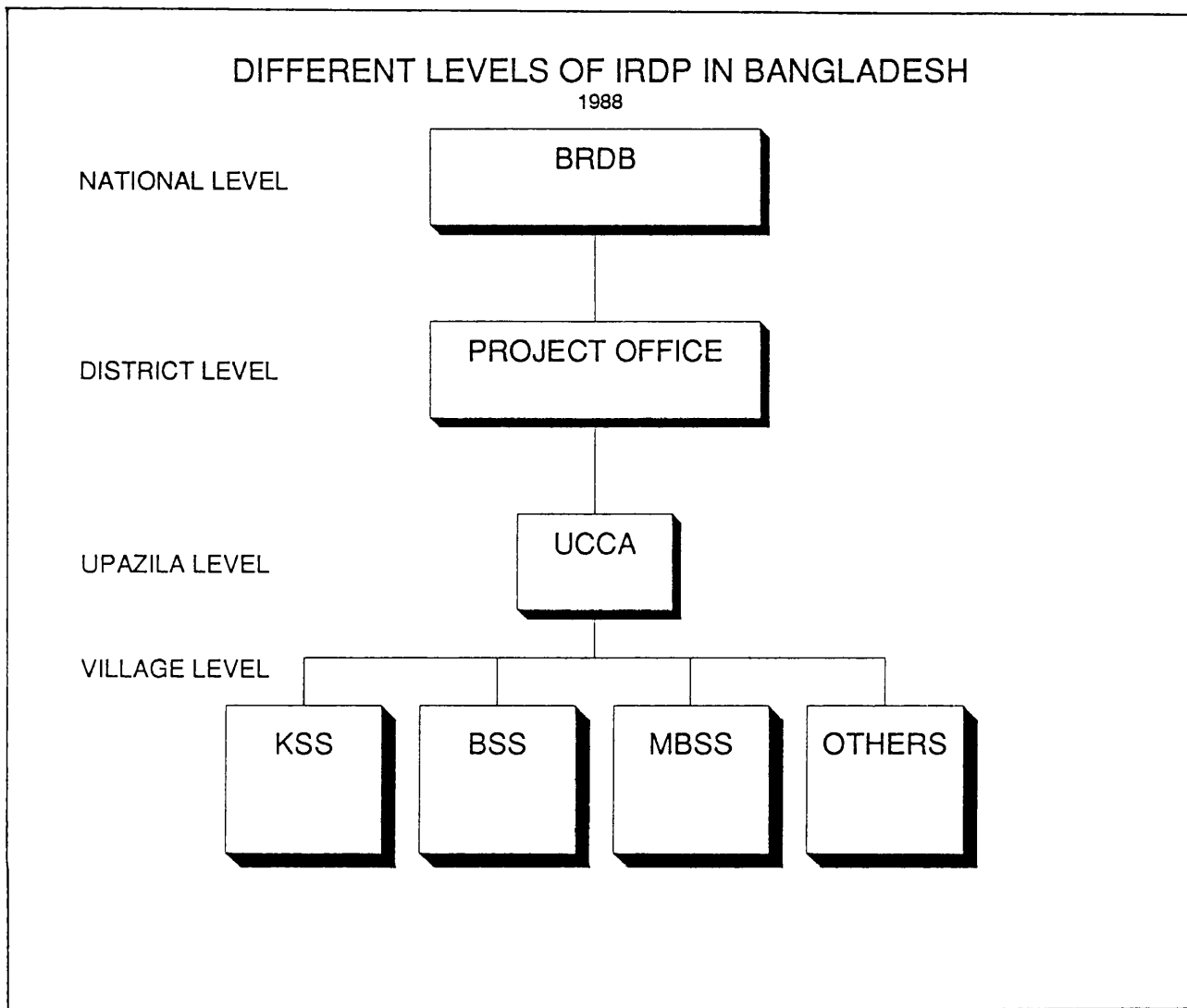


FIGURE 1.7

NOTES

1. Comilla Model of rural development was replicated with some alteration to other districts in Bangladesh as the IRDP. Later it has been through different changes. At present this programme is administered by Bangladesh Rural Development Board. All the sub-districts of the country have now been brought under this programme. See Chapter 3 for detailed history of IRDP in Bangladesh.

2. For discussions on Swanirvar and Gram Sarkar Projects see, Alamgir, 1978; Hossain, 1984; Ali, 1981.

3. It may be noted here that the same local government institutions have been employed for the administration of RPP which traditionally prevented the participation of rural poor. The Comilla Model and the IRDP were criticised widely in the 1960s and 1970s by various authors (for understanding of the major criticisms of the IRDP see Abdullah, et al., 1976; Khan, 1979; Jones, 1982). See also Chapter 3.

4. See Bradnock (1984) for a discussion on natural hazards in Bangladesh and their effects on agricultural production system.

5. See Rajaraman, 1975; Bardhan, 1984; Bhalla, 1979; for understanding of stagnant poverty situation in Punjab

between mid-1960s and mid-1970s and improvement since late 1970s.

6. Sri Lanka is considered to be an exception among the countries of South and South-east Asia which has been following, for a long time, an active public policy of social welfare programmes (Sen, 1981b; Bhalla, 1988a). In Sri Lanka the average growth rate in income per capita is 2.0 percent for the time period 1960-78. The income share of the bottom 60 percent of the Sri Lanka population increased from 27.4 percent in 1963 to 35.4 percent in 1973 (Ahluwalia, Carter and Chenery, 1979; Bhalla, 1988a). There are debates on which indicators should be taken to measure social welfare (see for example Bhalla (1988b) and criticism of his article by Sen (1988) on what methodology should be applied to measure the impact of Sri Lanka's social welfare policy and what time period should be considered, see also Burki, 1988, for the case of Pakistan). Income per capita is one important indicator. Important non-income indicators include life expectancy, primary school enrolment, adult literacy rate, infant mortality rate, death rate and total fertility rate (see for example Grant, 1978; Streeten and Burki, 1978; Bhalla, 1988a).

7. The survey reports include World Bank Staff Working Papers No. 597, Poverty, Undernutrition, and Hunger, April 1983; No. 616, Labour and Poverty, October 1983;

No. 623, Demography and Poverty, November 1983; No. 744, Land Assets and Rural Poverty, 1985. World Bank Discussion Paper, No. 25, The Poor and the Poorest brings together information from these four working papers on the characteristics of the poor and the poorest.

8. For criticisms of Lipton's thesis of 'urban bias' see Corbridge, (1982) and Griffin, (1977b).

9. The special issue of Development and Change, Vol.6 (2), 1975 and the special issue of Public Administration and Development, Vol. 6, 1986, deal with the concept of 'access'.

## CHAPTER 2

### PROBLEM OF ACCESS - SOME CONCEPTUAL POINTS

#### 2.1 INTRODUCTION

It has been argued so far that in spite of the government's rural development efforts since the early 1970s, rural poverty in Bangladesh has remained as acute as ever and perhaps worsened over time (see Chapter 1). The programmes do not lack adequate objectives but seem to be inadequate in terms of organization, operation and communication. In other words, there is a problem of access in the distribution mechanism. It is not meeting the needs of its intended recipients, the rural poor.

This chapter outlines the concept of 'access' in the context of rural development focusing upon the experiences of the poor countries of South Asia, especially, Bangladesh, and also India and Sri Lanka. It shows how different elements of rural poverty oriented programmes can be examined with the language of access.

Although described more fully in Chapter 3, it should be mentioned at the outset that the IRDP in Bangladesh is administered through a highly bureaucratized institution called the Bangladesh Rural Development Board (BRDB). Decisions are taken at the ministry level and transmitted through a hierarchy of organizations from the national

level to the village level. This is a typical situation.

As Schaffer records

Here was the plan and there the client or applicant. Between them stood the institution and within it lay several distinct levels: rank and file, administrative maintenance men, bosses and entrepreneurs. What relation was there between what some of these people did and the actual decisions taken by the rank and file, the meaning of the institution, the policy outcomes, the supply provided and the demand perceived by the institutions, and the demands and wants of the individual applicant? (1975, p. 7).

## 2.2 THE PROBLEM OF ACCESS

There is no single definition of the problem of access.

Schaffer and Lamb define (1974) the problem as

the relations between the administrative allocation of goods and services and the people who need them or for whom they are intended (p. 3).

In a later article (Schaffer and Wen-hsien, 1975) the notion is articulated in more practical terms as

the difficulties of making organizational connections, the ways in which resources are distributed and the kind of links between clients and institutions (p. 14).

Colebatch elaborates the meaning of access by widening its scope, arguing that

The concept of access might suggest an image of direct

encounters (or non-encounters) between an official and a client .... but the concept covers a great deal more than the relative success of individual clients in making contact with officials. It encompasses the whole range of interactions, both of people and of institutions, that govern the administrative allocation of goods and services (1975, p. 107) .... [and]

[it] .... is clearly not limited to direct dealings between an applicant and a particular official, but also takes in the links between officials, between different institutions, and between all of these and people who claim to speak for the client (p. 117).

While Colebatch defines access as a concept, Harriss defines it as 'a framework or language for the analysis of bureaucratic organizations' (1978, p. 278). Lamb has tried to analyse access on a Marxist theoretical basis, and referring to the Sussex conference (Institute of Development Studies, 1973) on 'the ideas about administrative allocation' he says,

both non-Marxist and Marxist social scientists have asserted that access, if viewed anything more than a consequential or 'subordinate' feature of social life, is to be seen as a challenge to the primacy of class struggle .... some of the ideas about access address themselves to crucial contemporary issues of Marxist theory .... Access is a way of looking at relations, and at the apparatus of the state ... (1975, p. 119).

Thus access has been defined in different ways with different languages which cover the role of state, its intervention in the rural economy, its relation with rural elites and its impact on the role of organization.

From the point of view of the client, access can be very



difficult to achieve and even contradictory in its effects. At least three different groups concerned with access can be indentified, namely those trying to reach some services, people or institutions who are delivering those services as the representatives of the state, and people who are mediating between these two groups. By definition, this is a non-market distribution system where factors other than income determine allocation, and which originates in the absence of a fair market system (Schaffer and Wen-hsien, 1975; Harriss, 1978; Wood, 1984).

Markets are very seldom perfect and other systems of distribution make access problematic, especially where the target groups are, by definition, in a weak market position. In the absence of market-based distribution systems an appropriate institution has to be selected, and a set of rules has to be established by which the eligibility of individual clients to those institutions is determined. Such an administrative distribution system determines who are the bona fide applicants or clients (1) eligible to receive its services. Applicants have to pass through (or queue) the administrative system in order to reach the counter where they can get the service. If they are satisfied with the service they can remain loyal to the institution operating the system. If they are not satisfied and there are alternatives, they can opt to exit from that arrangement. If there are no

alternatives they can raise their voices to attract those behind the counter. If they cannot raise their voices, then in all probability they have to accept the rules the institution employs, or in Rew's (1986) terms 'to accept the iron ideological cages which govern official encounters and allocative decisions'. They can, in extremes, leave the system. It is the process by which the administrative system operates which frequently leads to the problem of access. As Schaffer (1980) points out,

Access situations are in any case subjected to the rites and rituals created by the institutions: the formalistic symbols of queuing and access suit institutional maintenance and its political purposes as distinct from the applicants needs (p. 206).

Schaffer and his colleagues (see below) have, therefore, used various notions of access as conceptual tools in their social and political analyses of the relationships between a bureaucratic distribution system and its clients. Their work on access, public policy and planning, and institutional analysis is a demonstration of how an uncritical acceptance of instrumental conceptions of organization can mask the essential political dimensions of what takes place in the course of organizing (Clay and Schaffer, 1984). They have used this concept to study the formulations of public policies and the processes of implementation (see Schaffer, 1972, 1973; Schaffer and Lamb, 1974; Schaffer and Wen-hsien, 1975; Lamb, 1975). This concept was

subsequently applied widely in the less developed countries of south and south-east Asia and Africa (see Colebatch, 1975; Harriss, 1978, 1986; Harvey, 1975; Palmer, 1975; Rew, 1975; Schaffer, 1978, 1980, 1986; Wood, 1977, 1984, 1986).

Wood's (1977) elaborate description of the problem of access constitutes a key statement. He suggests

access becomes important where the state intervenes to affect the supply and demand for resources so that their allocation depends less, or not at all, on market or traditional allocation mechanisms. The resources chosen for redistribution are necessarily scarce. The purpose of bureaucratic allocation is to reduce the significance of the disposable income factor (and other more ascriptive bases of distribution) in gaining access to resources. This is attempted by establishing rules of inclusion and exclusion, and by maintaining a fixed price for those with the necessary qualifications. The formal criteria of access are of course normally derived from egalitarian ideology ..... [the] government's objective is to make the small farmer economically viable by providing on favourable terms necessary resources which would be denied him through the market ..... but the problem for the peasant does not end there, for bureaucratic systems of allocation are themselves imperfect in that the 'small farmer' has to obtain information about the scheme, convince officials that he is a qualified client of the scheme and then work hard at actually obtaining and using the resources to which he is now entitled. In this way the peasant has problems in making connections with the organization. These are problems which are usually beyond the scope of administrative solution, and which have their origin in the inequalities of the agrarian social system. Thus the situation which gives rise to the treatment in the first place, also functions to hinder the bureaucratic administration of that treatment. This is the problem of access (p. 107).

Wood's description is important because it clearly indicates that access is a process composed of a 'series

of conflict relationships'. His most important point is that the very same administrative structure charged with institutional allocation also often acts as a constraint to its successful implementation. Even so, Wood's description can be criticised because he appears to assume that the political nature of the state does not influence the government's proposed objective of 'making the small farmer economically viable'. The problem of access is thus reduced to the assumption that it is created solely by 'the problems in making the organizational connections', which, in turn, originate in the inequalities of the agrarian social system. His later work deals with this point. He criticises Ladejinsky's (2) comment on the administration of the Kosi agricultural development scheme. Ladejinsky had argued that

It is not the fault of the new technology that the credit service does not serve those for whom it was originally intended; that the panchayats are political rather than developmental bodies; that security of tenure is the luxury of the few; that rents are exorbitant; that ceilings on agricultural land are notional; that for the greater part tenurial legislation is deliberately miscarried; or that wage scales are hardly sufficient to keep body and soul together. Those are man-made institutional inequities .... even if only some of them are dealt with - security of tenure, reasonable rent and credit to sustain production needs - a measure of economic and social justice could be fused with economic necessity (1969a, p. 151).

Wood does not agree, pointing out that

... although it is easy to agree with much of what Ladejinsky was saying here, as a 'liberal reformer' the implication of his position is that the policy intention was unrelated to the interests of the dominant rural classes and that their behaviour was voluntaristic .... It is precisely because this agrarian system consists of 'man-made institutional inequities' which are reflected in the composition of the state that one cannot envisage their removal by state intervention (1984, p. 350).

In his analysis Wood is privileging the relationship between the state and the rural power structure, and he is even more critical of Ladejinsky's second point that 'some of the man-made inequities could be dealt with'. Wood (op cit.) asks 'dealt with by whom?' (p. 315). His experience of the Kosi region suggests that

The exercise of power and influence in the locality is therefore both determined and reinforced by the class connections between the locality and the state (p. 351).

In other words, although the problem of access is expressed as a function of agrarian social structure it has its origin in the political nature of the state.

At an empirical level Huda (1983) has applied the concept of access to his analysis of the problems of agricultural development in Bangladesh and India. He focuses on the experiences of small farmers in attempting to assess the adequacy of two important programmes in South Asia, namely the Small Farmers' Development Agency (SFDA), created by the Indian government in the early 1970s, and

the Integrated Rural Development Programme (IRDP) of the Bangladesh government (see Chapter 3). He examines them in terms of their conception and as instruments for improving the conditions of the poor. In doing so he widened the scope of his study to include both publicly and privately supplied resources and services. In this sense his work differs from that of Schaffer, Wood and others who emphasise administrative allocation and pay less attention to the private and market distribution systems. Unfortunately, Huda restricted his analysis to the operational procedures of SFDA and IRDP and made no attempt to examine the relationship between these programmes and their recipients. His study could have gone well beyond that by investigating how administrative inadequacies had affected the access of small farmers to the schemes.

The existing literature on 'access' mainly concentrates on the relations between institutions and their clients. This is the most important element in any study of access. But these relationships do not develop independently. It is therefore impossible to assess the relationship between client and institution without an understanding of the relationship between people within the institution, and the social structure from where the clients come. The study remains incomplete without an examination of related issues of access, including access to land and other important resources, to social power

and to the market, and their roles in influencing access to particular institutions. These are interlinked issues and need to be examined as a complex system. This 'system' may be termed the 'access constellation'.

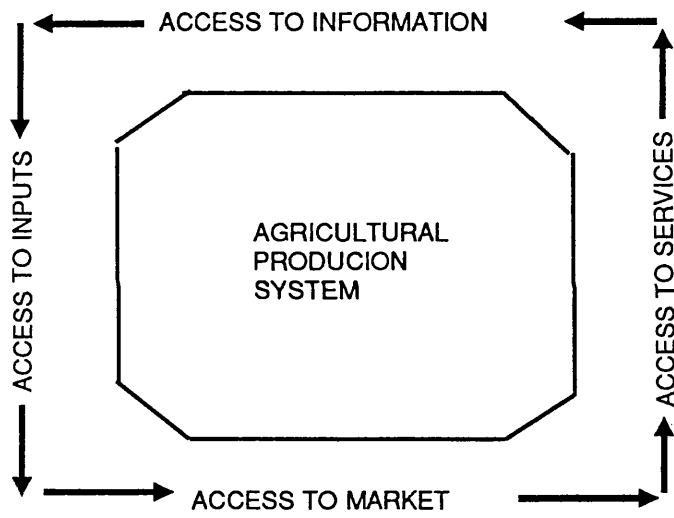
### 2.3 THE ACCESS CONSTELLATION

We can term the multiple problem of access faced by the farmer as the "access constellation" (see Fig. 2.1). Its components (see Fig. 2.2) have been widely discussed by Mellor (1966), Rondinelli and Ruddle (1978) and Huda (1983). Four types of access can be identified in the context of rural and agricultural development in Bangladesh (Huda, 1983):

a) Access to information: Modern agriculture is dependent on the flow of information. It is important for farmers to be aware of new techniques capable of improving productivity and quality of product, and how to employ them. Equally, it is necessary to know how to develop skills and where to raise credit.

b) Access to inputs: Knowing that the techniques are there is not enough. It is of no value if farmers do not have the means to acquire those inputs. So, land, seeds, water, credit and indeed everything that make it happen are necessary. Many inputs come as part of 'technology packages', and in order to obtain the optimum output from new high yielding varieties, for example, the regular

## ACCESS CONSTELLATION



SOURCE: HUDA, 1983.

FIGURE 2.1



FIGURE 2.2 AN INVENTORY OF ACCESS

Access to Information	Access to Inputs	Access to Market	Access to Social Services
-Market information	-Land	-Rural roads	-Health care facilities
-Technology information	-Labour	-Transportation	-Functional literacy programmes
-Information about the techniques of improved cultivation	-Fertilizer	-Market centres	-Non-agricultural vocational training
-Farmer Training	-Seeds	-Marketing institutions	-Women's training programme
	-Water	-Storage facilities	
	-Pesticides	-Rural banking and financial institutions	
	-Power	-Processing and related industries	
	-Credit		
	-Extension		

Source: Huda, 1983.

addition of chemical fertilizers and water in sufficient quantities is required. Irregular access to any one of the inputs can significantly reduce crop yields.

c) Access to market: To accumulate capital for investment in the inputs for the next crop, as well as disposable income, products have to be sold in the market at remunerative prices. To achieve these prices it may require the ability to hold crops in store. This capability, and reasonable rural infrastructure and transportation, may be necessary.

d) Access to social services: Good physical and mental health is necessary, requiring access to educational, medical and other social services.

Huda's 'access constellation' describes that sort of access required by the farmer for agricultural production (see Fig. 2.2). This description has some weaknesses. Firstly, it does not show which forms of access are more important than the others, or which might act as a pre-requisite for others. Secondly, it does not distinguish between those who depend on cultivating another's land, rather than owning land themselves, or those who neither own land for cultivation nor cultivate other's land but depend for their livelihood on selling their labour. It is reasonable to argue that from the above description access may be categorized into two

groups: a) core access which extends from the ownership of the means of production, and the ownership of land in particular. Crucial is the uneven distribution of property rights within rural communities; and b) complementary access which means access to those goods and services which are complementary but of limited or nil value by themselves, and can attain instrumental value only in conjunction with the core determinants. For example, access to fertilizer or irrigation water will be of little value if there is no access to land or, for that matter, to credit.

#### **2.4 ROLE OF THE STATE IN ACCESS: THE PROBLEM OF IMPLEMENTATION**

There are two sides to the role of the state. One is the substantive side, i.e., the government's commitment to change the system for those who lack access to existing development programmes. The other is procedural, i.e., the development of procedures for the proper implementation of the programmes. These two sides are interrelated. Without the procedural, the substantive is meaningless. Without appropriate organizations, management and procedural rules, even most committed programme will end up in failure.

Research has often established that in spite of a government's commitment to better access for small farmers and the landless many programmes in the poor

countries of South Asia have simply served the interests of the rich and powerful in rural areas (see for example, Farmer, 1977; Harriss, 1978; Huda, 1983; Wood, 1984). In the case of Bangladesh, even a strong commitment on the part of the government to reach the small farmer and the landless has not reduced poverty in rural areas during the 1980s. It may well have increased (see Chapter 1). Differential access has become crucial in distribution. In the absence of a fundamental redistribution of wealth in rural areas through land reform, the central task of the government has to be to make the participative organizations efficient. Improvements to the procedural side of access become crucial (GOB and World Bank, 1981).

There are a number of well recognized problems of implementation, at both the organizational level and the individual within the organization. The organization may increase the quantity of its work, when this can be made visible, rather than improving on the quality of the work it carries out. In political terms, the benefits of doing so may offset the need for quality in the short term in seeking the continuity of the organization (Merton, 1957; Schaffer, 1973, 1984; Huda, 1983).

There are other problems too. Firstly, there is a tendency among governments to adopt similar kinds of programme throughout their economies and countries (see

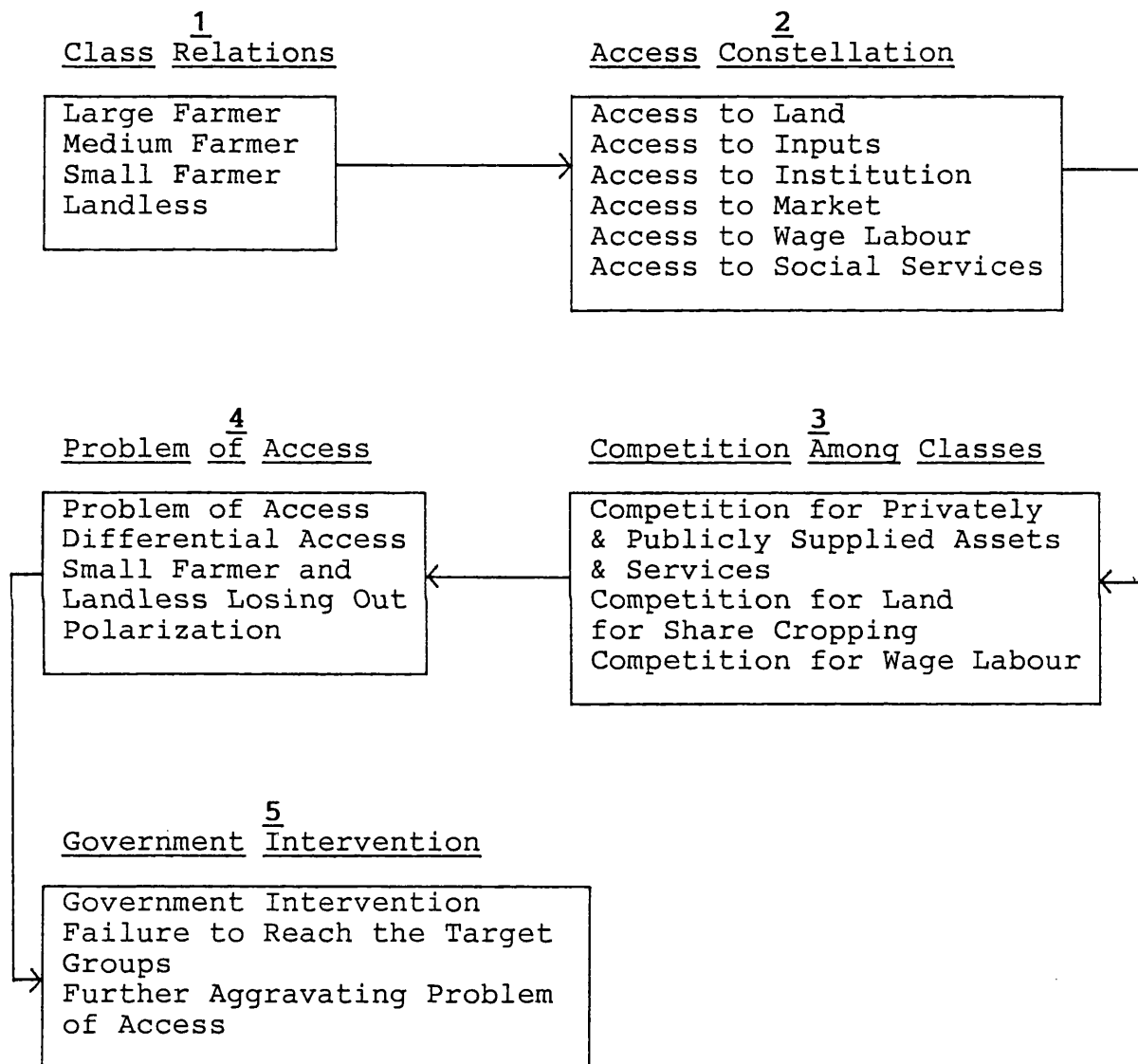
for example Huda, 1983). Little notice is taken of spatial differences in the levels of social, political, economic and institutional development, or even environmental conditions. Secondly, there is the issue of compartmentalization or the linkage problem where several departments or ministries are responsible for different aspects of rural development. Several authors point to the strong tendency for both organisations and departments to attempt to maximise their autonomy and the extent of their responsibilities (see for example, Elkin, 1974; Benson, 1975; Leach, 1980). The need for cooperation between agencies for them to be effective is not necessarily a politically astute position for administrators to hold.

## 2.5 DIAGRAMMATIC REPRESENTATION OF ACCESS SITUATION

The problems of implementation previously described, together with the barriers created by unequal rural social structures rapidly lead to strongly differentiated access opportunities for individual households. This situation may be diagrammatically represented (see Fig. 2.3). What follows is an explanation of the diagram.

1) In box 1 the existence of different rural classes and their relations are shown. The large and medium farmers may employ wage labour while among the small farmers are some who are fully dependent for their livelihood on

FIGURE 2.3 MODEL OF ACCESS IN AN AGRICULTURAL SYSTEM



agriculture on their own land while others engage in share-cropping. Some will also sell their labour on large or medium farmers' land. Some of the landless do share-cropping but most of them work as wage labour or as bonded labour. In addition, there are some others employed in manufacturing or service occupations. They may not be directly dependent on land for their livelihoods but will often have close ties by kin or marriage to those working in agriculture.

2) All these groups have overlapping and competitive access situations. The farmers need access to land, inputs, the market, institutional and social services. The landless have a different access situation to face if they are involved in off-farm employment. They need access to credit and equipment for self-employment, access to the market for their marketable products, access to wage labour, social services and institutions.

3) There is always competition among the groups in some way or other for scarce resources (see Jansen, 1987). There is competition among the farmers for inputs, credit, and market outlets. Competition also exists between the small farmer and the landless for land for share-cropping and also for employment as wage labour during the slack period.

4) In this competitive situation some lose some win.

More often than not the larger farmers win and the small farmers and landless lose. Access to resources is differentiated and the process of land concentration and social polarization is encouraged.

5) At this stage governments intervene through different programmes to meet the needs of the target groups. Failure to understand these needs and to identify the special requirements and social relations of the different groups can lead to the further aggravation of the problem of access.

These problems can be addressed and hopefully minimised at different stages in the development of policy and practice as follows:

a) First of all it is important to define different classes within the rural community. Criteria have to be set for each class by which they can be identified and assisted; b) This allow the meaningful identification of target groups and the design of a programme to meet their needs; c) At this stage institutions have to be identified (or established) that are appropriate to the target groups. Local and traditional institutions may help to ensure local participation; d) At this stage programmes will be implemented. Their progress should always be monitored for learning from error (Korten, 1980, 1987; Rondinelli, 1983).



## 2.6 CONCLUSION

These stages of development should provide an effective, if idealised, framework for rural development in Bangladesh. To what degree are such programmes being introduced and implemented? What sort of organizations are working for the poor, and how? Have their activities reduced inequity and improved access to resources? In order to address these questions it is necessary to examine first the evolution of rural development programmes in Bangladesh.

NOTES

1) See Wood (1986) for an understanding of the issues on the terms clients and applicants where he suggests that the theme 'Applicants and Clients' concerns an appropriate terminology through which encounters between people and bureaucratically organized institutions entrusted with the responsibility of disposing off scarce public resources can be understood.

2) Ladejinsky has been described as a 'rural development tourist' by Chambers (1983, p.65). He carried out two brief field trips in rural areas of Punjab and Bihar in India in 1969 to see the impact of 'green revolution' on rural community, the outcome of which were his articles in Economic and Political Weekly of India (Ladejinsky, 1969a; b). It was his credit that he could perceive both the positive and negative effects of 'green revolution' in the early years without any big survey.

### CHAPTER 3

## A HISTORY OF INTEGRATED RURAL DEVELOPMENT PROGRAMMES IN BANGLADESH

### 3.1 INTRODUCTION

Since the beginning of this century there have been sporadic efforts to improve the lot of rural people in the Indian sub-continent (1). But it was not until the 1960s that planned development programmes were directed to rural areas in Bangladesh (East Pakistan). Since then, these programmes have been through numerous changes, paralleling changes in the theory and practice of rural development in less developed countries (see for example Harriss, 1982; Lea and Chaudhri, 1983; Misra, 1985).

In this chapter the evolution of the Integrated Rural Development Programme (IRDP) in Bangladesh since the 1960s is examined. Its effectiveness is evaluated (2) and the changes in its planning and implementation are discussed. The most important change in emphasis, at least to this thesis, is that the programme has been re-oriented to ensure the inclusion of families with little or no land. The discussion in this chapter provides a detailed background for Chapters 5 and 6 in which the administration of the IRDP by the BRDB at the implementation level (upazila), and the relationships

between its local level institutions and their recipients, are examined.

### 3.2 RURAL DEVELOPMENT PROGRAMMES IN BANGLADESH

#### 3.2.1 Village Agricultural Industrial Development Programme (V-AID)

V-AID was launched in 1953. It was the first major rural development programme in the country. It was intended to deal with the problems of rural industrialization as well as agriculture. It was introduced in a decade of agricultural stagnation when the growth rate in agricultural production was approximately 0.65% per year (Abdullah et al., 1976), significantly lower than the population growth rate of about 3%. The basic principles of the programme, as identified by Khan (1983), were: to bring experts into the development centres, i.e., the thana (3) headquarters; to make trained workers available at village level; to entrust village councils with the responsibility of implementing the programme at local level; and to ensure the supply of credit to rural people.

The programme was designed to increase the power of local institutions, and to encourage local participation in development activities. It was intended to modernize agriculture, improve health facilities, spread educational opportunities, disburse credit, promote cottage industries, and to improve sanitation and

housing, and the supply of drinking water. This ambitious and wide-ranging programme ended in failure. The main reasons for its abandonment in 1961 were its inability to encourage local participation, a lack of cohesion among the local bodies charged with implementing the programme, and its excessive dependence on foreign experts and aid (see IRDP 1978; Khan, 1983). As Khan puts it,

The first big defect was that there was an utter lack of coordination among the Departments... The second great weakness was that there was no coordination with the general administration (1983, p. 63).

In other words it was ended as a failure of administration and not the inadequate specification of objectives. In response to the failure of the V-AID programme a new type of rural development programme was started in Comilla (GOB and World Bank, 1981).

### **3.2.2 The Comilla Rural Development Programme**

In 1959, the Pakistan Academy for Rural Development was established in the district of Comilla. The rationale for setting up the academy has been described by its founder director, A. H. Khan as the need

to bring into contact the instructor and the officers who were engaged in field work, and to give the officers some idea of the social and economic problems of the villagers, to introduce some kind of insight and depth into their work and to apply social science to public

administration, especially rural administration. The Academy originated from and has developed around that idea (1983, pp. 33-34).

The more general reasons for a further programme of rural development to succeed V-AID were thought, at the time, to be:

a. The low and static level of agricultural production in spite of the high pressure on land. The average size of landholding was small and gradually declining and in many cases uneconomic. Crops were damaged every year by monsoon flooding because of bad drainage, while dry season irrigation by traditional methods was inefficient and only covered a small percentage of the land. Rural communications were very poor (see Raper, 1970).

b. The ineffective operation of existing rural institutions responsible for the administration of rural development activities, including building rural roads, irrigation channels, embankments and other flood control facilities.

c. Small farmers and the landless, although constituting the major proportion of the rural population, had no organization of their own and were exploited by large farmers, local money-lenders and traders. "They had little incentive, and little access to the goods and services necessary to increase production" (GOB and World

Bank, 1981, pp. 4-5). The landless were mostly involved in agriculture through share-cropping or as day labourers in the absence of other major sources of employment.

The situation in Comilla was no exception. If anything, it was worse than the national average because that part of the country was more densely populated than most other rural areas. It was a food deficit area. In 1961, the population density in East Pakistan (Bangladesh) was 1,600 per square mile. It was 1,693 in Comilla District and 2,030 in Comilla Thana. In 1963, the average farm size in the country as a whole was 3.7 acres whereas it was 1.8 acres in Comilla District and 1.7 in Comilla Thana. Ten percent of rural families had no land for cultivation nationally but in Comilla District and Comilla thana it was 18% and 20% respectively (Raper, 1970). Khan (1974) has provided a graphic description of the dismal environment of Comilla Thana. He noted that

A hundred and fifty thousand persons were crammed in our hundred square miles. Pressure on the land was extreme; an average family holding was less than two acres. Productivity was low. Notwithstanding a fertile soil, abundant rainfall and perennial warmth, our farmers harvested only one-third as much from an acre as the Japanese. During the monsoon, floods were frequent; during the dry season, irrigation was uncommon. There were few link roads. Government services were either non-existent or shadowy. Local institutions withered under Imperial rule and new ones had not grown (p. 10).

It was within this local context that the Comilla Academy established its working objectives. These were to:

identify rural problems and their causes; propose solutions, set up pilot projects to test these, and to establish replicable models; and develop training materials, train staff and prepare implementation procedures and manuals for the replication of these models (GOB and World Bank, 1981).

The 107 square miles of Comilla Kotwali Thana became the Academy's laboratory for social and economic research. The Academy proceeded to develop a cooperative system and rural development programme. This consisted of four components:

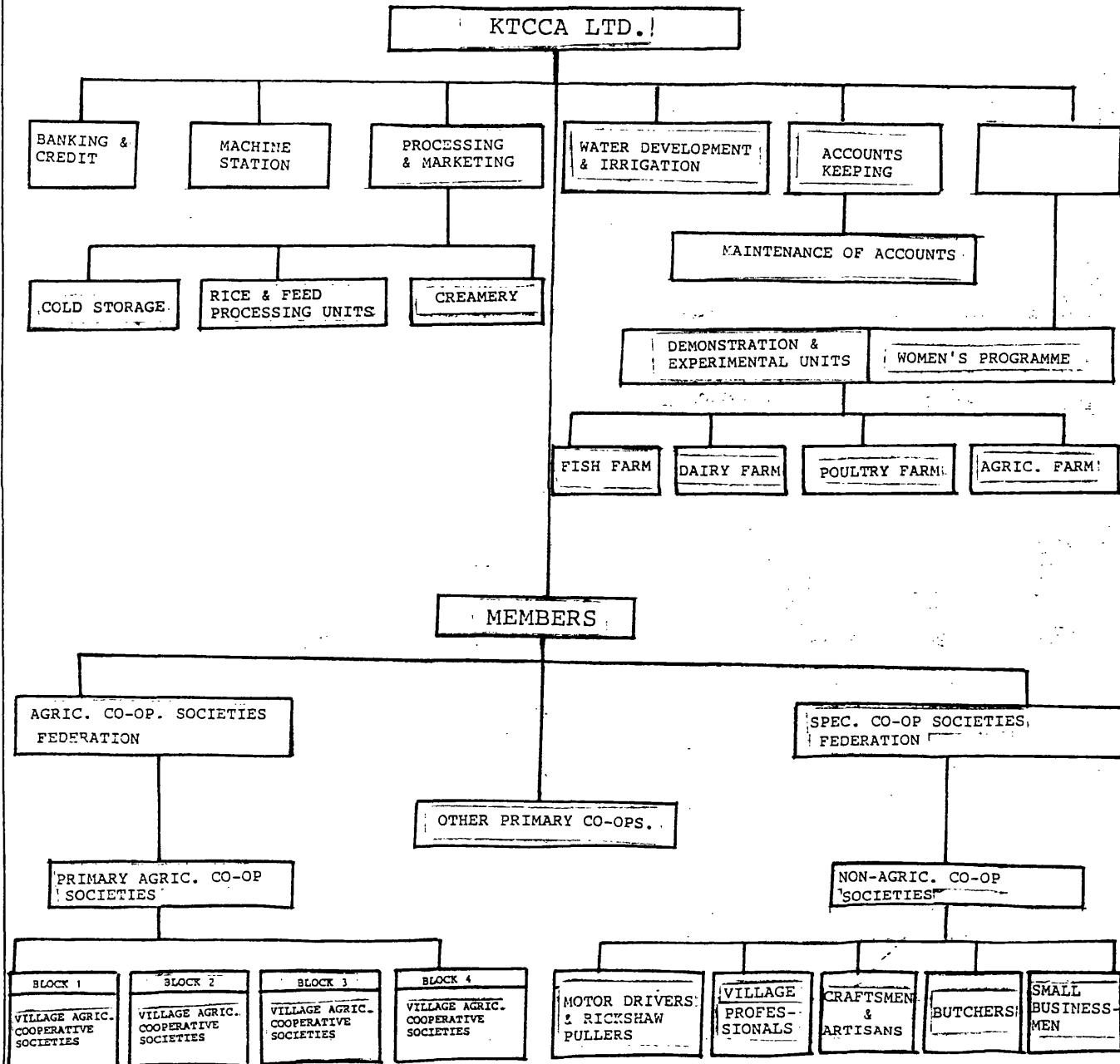
#### **3.2.2.1 Two-tier Cooperative (TCCA-KSS) System**

This system was designed to organize farmers into cooperative societies, Krishak Samabaya Samity (KSS or farmers' cooperatives). This system of cooperative acted as a two-tier system (see Figure 3.1). Village level societies were organized mainly to facilitate the joint use of low-lift pumps and deep tubewells, and it was through these societies that members were to receive credit and other agricultural inputs at subsidised rates from the Thana Central Cooperative Association where the KSS of the thana were federated. The agricultural cooperatives were required to meet the following conditions to be a part of the Academy's new cooperative programme: the society was to be organized by the villagers themselves and then to become a registered



# AN ORGANIZATIONAL CHART FOR TCCA

COMILLA, 1970



SOURCE: RAPER, 1970

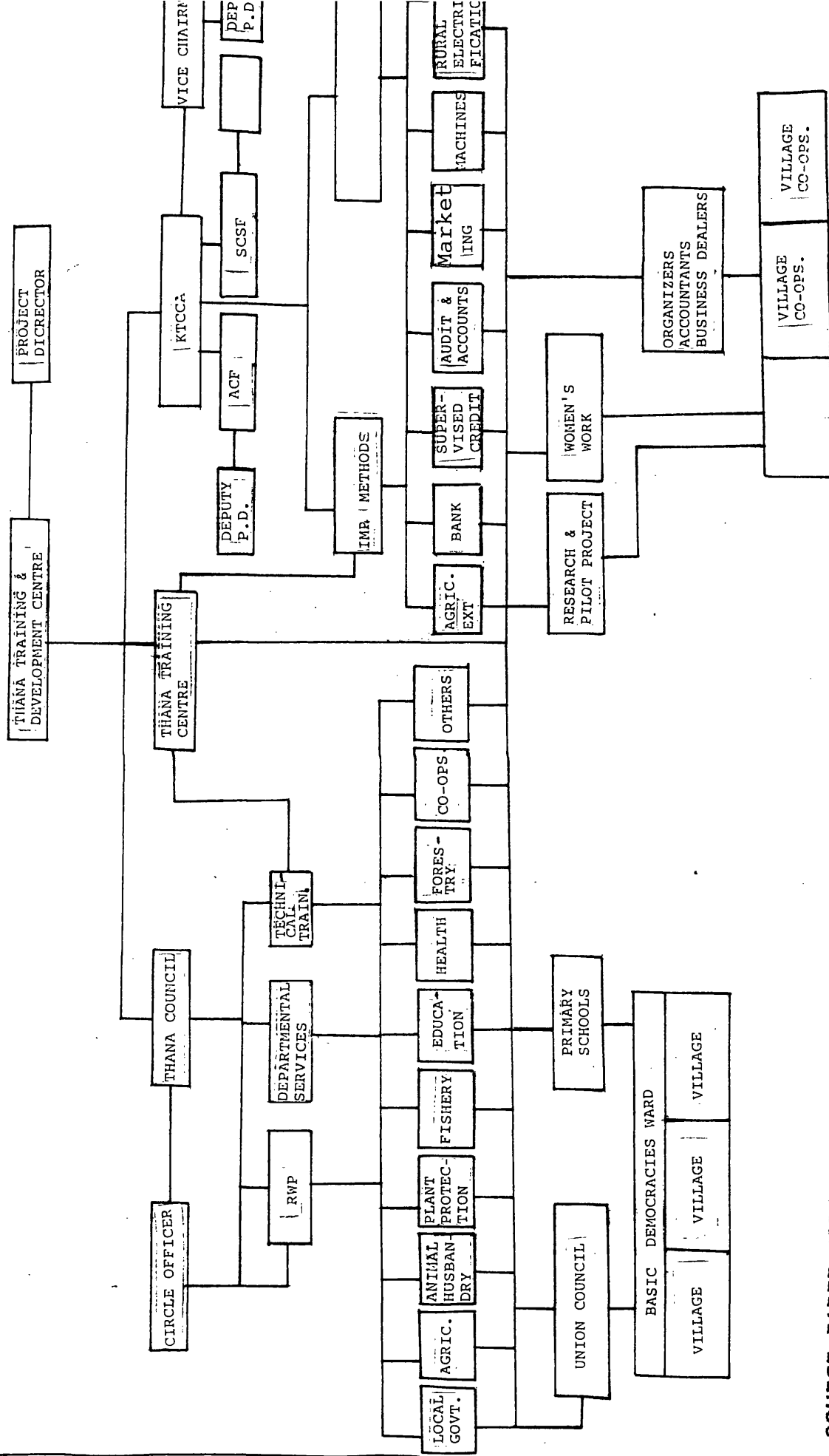
FIGURE 3.1

cooperative society; weekly meetings had to be held with all the members present; members would select their own leader who would go to the Academy once a week for training; the cooperative would keep records of their everyday activities; the society would prepare a production plan; the cooperative would use credit to stimulate agricultural production under the supervision of the Academy; society's members would adopt improved agricultural practices; and they would make regular savings (Raper, 1970).

#### **3.2.2.2 Thana Training and Development Centre (TTDC)**

The TTDC was the place where the model farmers and managers of the KSS would attend weekly classes to learn about the use of modern inputs and the proper utilization of credit. The trainees then went back to their villages and spread their new-found knowledge among the members at the weekly meetings. The Centre was located at the Academy. Figure 3.2 represents an organizational chart for the TTDC. The TTDC was to act as a centre of innovation, and the managers and model farmers as agents in the diffusion of innovations. It also became the centre for coordinating central government agencies. Raper describes the main function of the centre as "to coordinate the various public and private development activities in the thana council and the central cooperative association" (1970, p.130).

# AN ORGANIZATIONAL CHART FOR TTDC COMILLA, 1970



SOURCE: RAPER, 1970

FIGURE 3.2

### 3.2.2.3 Rural Works Programme (RWP)

In order to develop the physical infrastructure and to protect rural areas from flooding, this programme was developed within the framework of the Comilla programme. One of its major objectives was to provide employment to the rural poor during the slack season. As described by Khan (1974),

The works programme built the essential infrastructure. It laid the foundation for rural progress .... it brought gainful employment to large numbers of landless labourers during the dry winter months - the slack farming season (p. 12).

### 3.2.2.4 Thana Irrigation Programme (TIP)

This programme was designed to use river water during the dry season with low lift pumps. Farmers were required to form groups to buy pumps from the TCCA at subsidised prices. In this programme there were also provisions for repairs and maintenance services, the construction of distribution channels and the training of operators and managers of irrigation equipment. According to Khan (1974), the components and objectives of the irrigation programme were the

... formation of groups, operation of lift pumps and tubewells, field channels and distribution of water, maintenance of machines, training of drivers and managers ... Its objective was to mobilize village groups to find and use surface or ground water wherever it was available (p. 13) (4).

The above four components were developed to respond to the problems of the rural areas of Kotwali thana as stated above. The two-tier cooperative system was an important contribution to the cooperative movements in Bangladesh. There were village level cooperative societies in existence before the 'Comilla Model', known as traditional cooperatives, which were under the control of the Ministry of Local Government and Cooperatives and which had no local base. The TCCA offered a common meeting ground for different farmers cooperatives and the means to express their local needs to the upper levels in the hierarchy. The TTDC was regarded a 'must' at that time as the country had just started introducing a series of important agricultural innovations. The irrigation programme was seen as a necessary complement to the innovation of high-yielding seeds, and the rural works programme provided a broader basis for development, reducing the danger of flooding and increasing employment opportunities for the poor. Naturally, such a multi-faceted development programme required coordination as well as the effective operation of each component. But a question immediately arose. How effective would this apparently complicated top-down administrative structure be? However, the Comilla project started operating with local and foreign experts and money and in a mood of optimism.

After experimenting in Comilla Kotwali thana, the

Comilla-type cooperative spread gradually to the other thanas of Comilla. By the end of 1960s, 80% of the villages had established their own KSS with an average of 33 members per KSS (GOB and World Bank, 1981). To further test this model form of rural development, it was extended to three thanas in Mymensingh, Rangpur and Rajshahi districts in 1963. In 1965 it was introduced to a further seven thanas in Comilla under the Comilla District Integrated Rural Development Programme (CDIRD), and finally to the remaining 13 thanas in Comilla in 1968. CDIRD is now a self-sustaining rural development institution. In 1970 the National Economic Council decided to adopt the programme as its national programme giving it the name Integrated Rural Development Programme. The head office of the IRDP was set up in 1971 in Dhaka, and after independence in 1971 Bangladesh continued to expand the programme. In spite of its drawbacks (discussed later in the chapter) this programme has become less dependent on government finance and personnel. Over five hundred cooperative societies of farmers and various occupational, sex and age groups have been organized over the last quarter of a century (5).

### **3.2.3 The Integrated Rural Development Programme (IRDP)**

The IRDP had nine main objectives. These may be summarized as - building up a 'Comilla-Type' institutional infrastructure to optimise the utilization of those resources available for rural development;

organising farmers into permanent, cohesive and disciplined groups for planned development; ensuring the best utilization of institutional credit facilities, arranged and supervised by the TCCA; helping farmers to accumulate their own capital through the sale of shares and weekly deposits; promoting the adoption of agricultural innovations; integrating the supplies of inputs and services required for the effective utilization of productive resources; studying, experimenting and preparing plans for comprehensive rural development; developing local leadership for rural development activities through continuous training and group action; and initiating programmes aimed at furthering the equitable distribution of income amongst members.

It was decided that the institutional structure of the Comilla KSS-TCCA system would be the foundation of the IRDP. It is through this system farmers would be organized. They would learn modern agricultural practices, build up their savings and improve their quality of leadership.

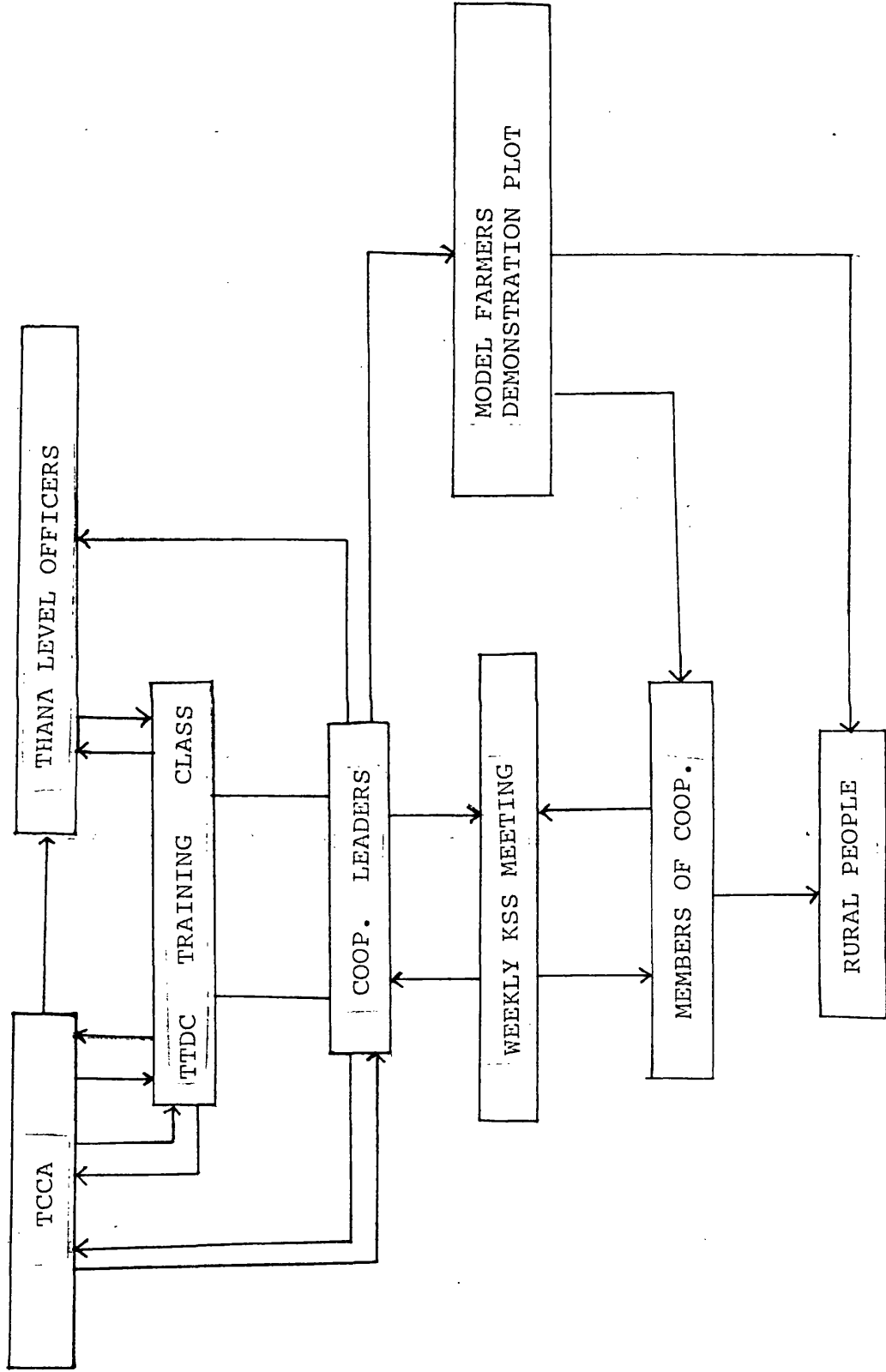
Little change in these objectives occurred when the 'Comilla Model' was taken as the basis of the IRDP. The objectives are impressive but some of them are vague, i.e., ensuring the best utilisation of TCCA credit, and initiating programmes for the equitable distribution of

income. In reality there were no mechanisms within the IRDP which could ensure the best utilization of credit because its use was not always monitored. Only when there was a default in credit repayment, would the TCCA automatically appreciate that there was a problem in its use. Likewise, there was no specific programme or mechanism which could ensure the equitable distribution of income, and in the later years of the scheme there is the suggestion of increased inequality (see for example Abdullah et al., 1976; Jones, 1982; Khan, 1979).

When the IRDP became a national programme in 1971, organizational arrangements were made so as to ensure linkage between the national, regional and local levels of the Programme's operation. In most other respects the programme remained almost unchanged. Institutional arrangements remained top-down. Key decisions, such as the amount of money to be channeled to each TCCA, were taken at national and ministry level, and directives given to the headquarters which were then transmitted on downwards. The levels below the ministry had only to listen to what the levels above said, minimising the freedom of action at the lowest levels where the IRDP was being put into effect. However, at the thana level, as shown in Figure 3.3 the institutional arrangements were more democratic and less complicated than the one at the Comilla Kotwali thana. At this level both-way links can be found between institutions and people.



FLOW CHART OF TCCA LINKS WITH LOCAL INSTITUTIONS AND PEOPLE



SOURCE: IRDP, 1977

FIGURE 3.3

### 3.2.4 Rural Development Expansion Programme

In spite of the IRDP's success in increasing agricultural productivity in some areas it was recognized by the government in the mid-1970s that rigorous efforts were required in order to extend and broaden its success. During the early 1970s for example, the average rate of 2 percent increase in rice production fell behind the 3 percent annual growth in population; and about 35 percent of the labour force remained unemployed and 30 percent of the labour force were landless (GOB, 1977). In the face of this evidence, the government emphasised the need for rural development with growth and equity, as expressed in its major policy statement 'Rural Development Expansion Programme in Bangladesh'. In this review of policy, the Government stated that

It is widely recognized today that rural development holds the key to the development of the Bangladesh economy. This is because Bangladesh, by and large, has a rural economy characterized by low productivity of the predominantly subsistence agriculture, huge unemployment, high population growth and consequent rural poverty (GOB, 1977, p. 2).

In particular, the poor had to be given access to production possibilities (and therefore income-generating activities) through poverty oriented rural development. Within the framework of IRDP the Government declared an intensive rural development expansion programme with the following objectives: to expand the use of high-yielding

plant varieties (HYV) and their associated technological packages in environmentally suitable areas so as to raise agricultural production at an accelerated pace; to create new employment opportunities for the rural poor by introducing labour-intensive technologies on the farm; to strengthen those rural institutions responsible for the delivery of development services to all socio-economic groups; to intensify the rural works programme in order to improve rural infrastructure.

It was realized that some of the areas in the country were more suited to HYVs of rice (Fig. 3.4) than others because of the qualities of their soils and their reduced vulnerability to flooding. These areas were given priority with regard to rice cultivation. At the same time importance was also given to labour-intensive technologies in order to create new employment and to avoid the introduction of large-scale mechanization.

The Government did not choose to change the basic administrative structure, continuing with the Comilla-type institutional design which had been in use since 1972. The working procedure of the IRDP is as follows: The same type of KSS/TCCA system is followed. TCCA is managed by an elected Managing Committee. IRDP deputed three key personnel to help the TCCA Managing Committee. These personnel are the Thana Project Officer (TPO), Deputy Project Officer (DPO) and Accountant. The

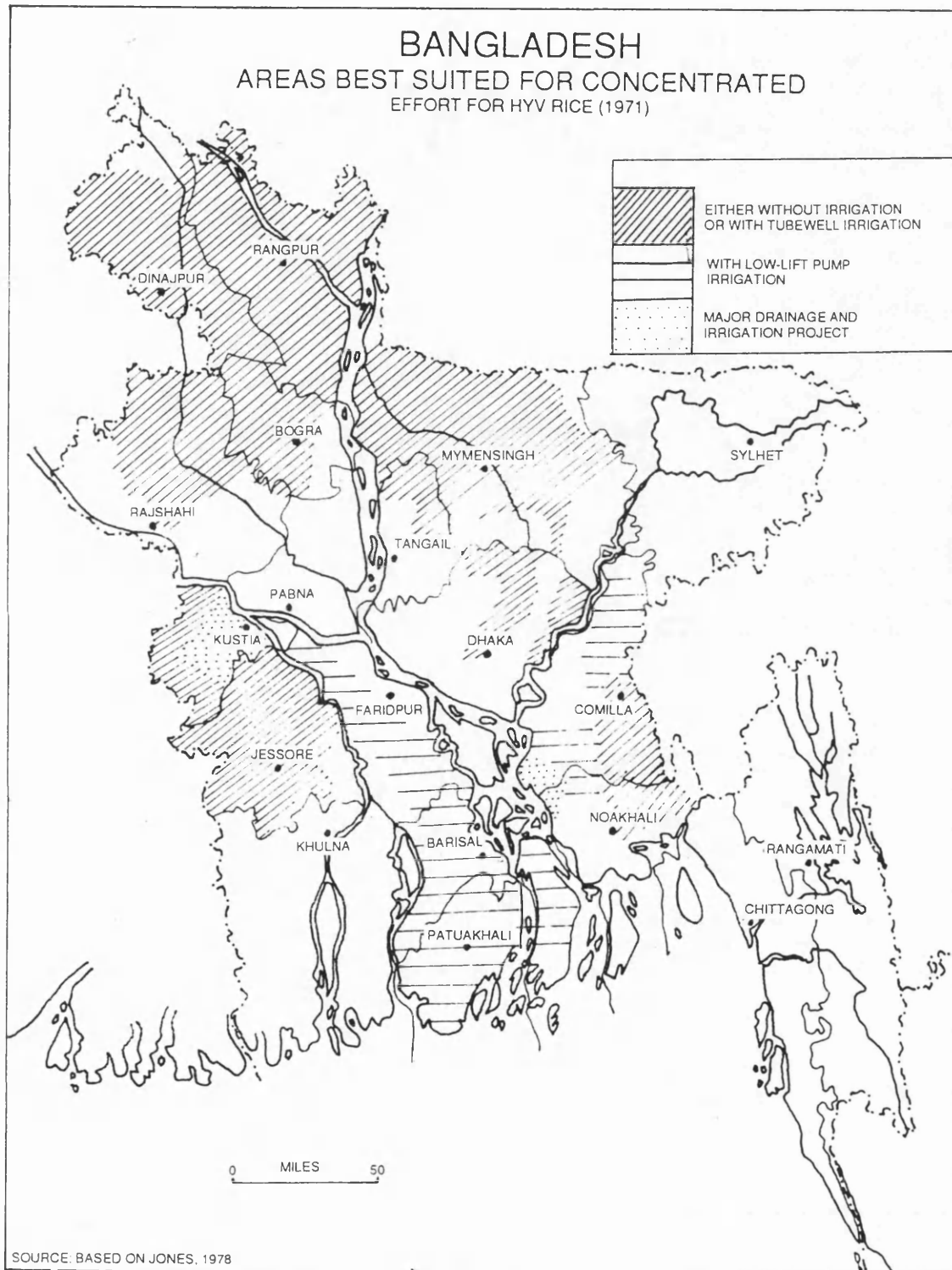


FIGURE 3.4

Managing Committee at the thana level formulates projects. Key personnel, with the help of field inspectors employed by TCCA, implement these policies. The TCCA arranges credit and inputs for KSSs, and provides them with banking services and training; a supervised credit system for KSS members is one of the most important activities of the IRDP. The credit is procured by TCCA through a nationalised bank (Sonali Bank) and disbursed among the members on the basis of their production plans. A portion of the credit is disbursed in kind so as to ensure a particular form of use; the TTDC like the TCCA is located at the thana headquarters; the IRDP developed a system for capital formation among the farmers. According to the IRDP rules, the KSS members have to save every week with the KSS and also buy shares from the society. The savings and shares go to the TCCA which deposits them in the bank against the name of respective KSS. By 1978 the KSS members in the IRDP TCCAs had accumulated over 500 million Takas (IRDP, 1978); the IRDP also introduced a limited marketing system in some areas. This system was introduced to ensure a fair price for the farmers for their products sold to the KSS which in turn sells them to the TCCA, in other words a form of cooperative marketing; the rural works programme introduced under the Comilla programme continued under the IRDP. This programme was complemented by USAID and CARE food-for-work programme and administered by the Union and

Thana Councils (6).

### 3.3 CRITICISMS OF THE COMILLA MODEL AND THE IRDP IN BANGLADESH

In the 1960s the Comilla Model of rural development enjoyed a period of popularity, both within and outside Bangladesh (GOB and World Bank, 1981; Jones, 1982). The government started replicating it in other districts with the help of international aid agencies. Foreign assistance was extended to major projects concerned with intensive institution building and area development. The projects were the World Bank RD-1 Project, Asian Development Bank's Sirajganj Integrated Rural Development Project (SIRDP), the DANIDA project Noakhali Integrated Rural Development Programme (NIRDP), and the Netherlands International Technical Assistance Programme in Kustia.

The system was termed 'cooperative capitalism' with a philosophy stemming from "... a commitment to individual farming based on the private ownership and operation of land and other means of production" (Khan, 1979; p. 115). There was no attempt to reform the landownership pattern. It was expected that the new technology of 'seed-fertilizer-irrigation' would benefit all landowners thereby allowing the government to tackle the problems of growth and equity together (Jones, 1982). As Khan puts it

There was no intention of putting an end to private possession. On the other hand we cherished the qualities of family farming. We admired the Japanese family more than the dispossessed commune worker (1979, p. 115).

Within a few years the implementation of the new rural development programme brought some respite to the poor living conditions of the rural community of Comilla thana. Some early survey reports showed that agricultural production and average income had increased, but by the 1970s critical questions were being raised about the success of the Comilla Model and the IRDP (Blair, 1974; Abdullah et al., 1976; Khan, 1979; Jones, 1982). Some of the important elements of success and failure of the programme are examined in the following paragraphs.

In Comilla Kotwali thana, rice yields increased substantially. Between 1963-64 and 1973-74 annual average growth in rice yields was nearly 8 percent which was over twice the rate of growth for the country as a whole. In 1973-74, the rice yield in Comilla Kotwali thana was 1.17 metric tonnes per acre compared to an average of 0.48 tonnes for the country as a whole. Table 3.1 shows how yield per acre and total production increased in Kotwali thana and Table 3.2 indicates the difference in the yield per acre in Comilla and in some other districts. It was also found that members of the cooperatives in Comilla Kotwali thana had higher yields

Table 3.1: Acreage, Yield Per Acre and Production of Rice in Comilla Kotwali Thana in Selected Years

Year	Cropped area (000 acres)	Average yield (kgs/acre)	Total production (in tonnes)
1963-64	68.5	529	990.9
1966-67	82.1	564	1,266.4
1969-70	76.5	839	1,754.5
1973-74	67.5	1,127	2,079.2

Source: Khan, 1979.



Table 3.2: Yield Per Acre of Rice in Comilla Thana and Some Other Districts (1966-67 to 1971-72)

Districts	Yield per acre (tons)		Percentage change
	Average of 5 years ending in		
	1966-67	1971-72	
Comilla	0.44	0.53	+20.5
Chittagong	0.52	0.64	+23.1
Mymensingh	0.41	0.42	+ 2.4
Faridpur	0.32	0.31	- 3.2

Source: Abdullah et al., 1976

than the non-member farmers of the neighbouring thana, Chandina (see Table 3.3).

The increase in rice yield was a result of the huge inflow of fertilizer, irrigation facilities and credit, and also the opportunity for the KSS members to get information about modern agricultural practices. The greater availability of irrigation water in the dry season also allowed farmers to grow rice in the dry season which had an immense impact on total production in the area. Table 3.4 shows the progress made in irrigation in Kotwali thana. In the early 1960s the area under irrigation was negligible, but as a key component of the programme the number of low lift pumps and tubewells was increased, significantly raising the area under irrigation. The number of pumps increased from 29 in 1965-66 to 287 in 1970-71, and the area under irrigation increased from 1,305 acres to 15,181 acres. This change was accompanied by a drastic shift from local varieties of winter rice to new high yielding varieties. The acreage under IR-8 (HYV rice) alone exceeded in 1969-70 the total acreage under all winter crops in 1966-67. The acreage under local varieties fell from 3,855 to 1,119 (Abdullah et al., 1976). The notable increase in boro yield testifies to the positive impact of irrigation on dry season cultivation. Between 1967 and 1974, boro yields in Kotwali thana increased by 123 percent compared to only 52 percent in the country as a

Table 3.3: A Comparison of Cooperative Member Farmers of Comilla Thana With Non-Member Farmers of Chandina Thana

Thana	Rice production (kgs/acre)		Annual rate of increase (%)
	1963-64	1969-70	
Comilla	868	1,714	16
Chandina	1,073	1,202	2
Thana	Value* of annual production (per family)		annual rate of increase (%)
	1963-64	1969-70	
Comilla	Tk.844	Tk.2,739	35
Chandina	Tk.1,063	Tk.2,161	17
Thana	Value of produce sold per family		Annual rate of increase (%)
	1963-64	1969-70	
Comilla	Tk.399	Tk.1,106	30
Chandina	Tk.377	Tk.730	16
Thana	Family income (per capita)		Annual rate of increase (%)
	1963-64	1969-70	
Comilla	Tk.243	Tk.565	22
Chandina	Tk.194	Tk.351	14

\* Value at current prices.

Source: Abdullah, et al., 1976.

Table 3.4: Progress Made in Irrigation in Comilla Kotwali Thana

Years	No. of pumps	Area irrigated (acres)	No. of tube-wells	Area irrigated (acres)	Total area irrigated (acres)
	1	2	3	4	2+4
1965-66	4	178.3	25	1,127.3	1,305.6
1966-67	17	726.5	46	2,350.4	3,076.9
1967-68	37	1,292.0	91	3,891.5	5,183.5
1968-69	67	2,323.1	126	6,204.1	8,527.2
1969-70	110	3,260.4	168	8,000.7	11,261.1
1970-71	93	4,109.4	194	11,071.6	15,181.0

Source: Abdullah et al., 1976.

whole (Jones, 1982).

From Table 3.3 it can be seen that the members of the Kotwali thana were ahead of non-members of an adjacent village in terms of increase in yield. Table 3.5 shows that members and non-members both adopted the new technologies although to different degrees and at different rates. This is because HYV cultivation was not restricted to KSS members. The non-members also achieved an increase in yields and it is claimed that the performance of the non-members was due to the leading role of the members who showed them the way (Malek, 1973). Malek's study covered three years, 1966, 1969 and 1972 (Malek, 1973). He established that all landownership groups among KSS members outperformed the non-members in terms of percentage of owned land put under boro (HYV) cultivation, use of insecticides and fertilizers, and yield per acre (see Table 3.5). However, Malek's study is insufficient because it was by no means exhaustive as it only dealt with the data of three years and neither had it taken account of the costs involved (Abdullah et al., op. cit.). Khan's (1979) later analysis is interesting in this regard. The data he analysed were provided by the Bangladesh Academy for Rural Development (BARD) itself (see Table 3.6). In his interpretation of the data he emphasised that, initially, the members of KSS had higher yields per acre than the non-members; the difference between the yields

Table 3.5: Comparison Between KSS Members and Non-members Cultivation Practices, Comilla Kotwali Thana, 1966-1972

Year	% Respondents using HYV		% Deviation from recommended fertilizer use		% Respondents using insecticides	
	Member	Non-member	Member	Non-member	Member	Non-member
1966	5.5	0	-114	-164	50	15
1969	88.9	63.3	+103	- 15	93	68
1972	96.9	94.4	+ 15	- 54	100	61

Source: Jones, 1982.

Table 3.6: Yield (in kgs) per Acre of Rice of Members and Non-members of Cooperatives in Comilla Kotwali Thana

Aus			
Year	Member	Non-member	Ratio of members to non-members
1963-64	634	493	1.29
1964-65	932	763	1.22
1965-66	911	720	1.27
1966-67	738	529	1.39
1967-68	582	526	1.11
1968-69	744	616	1.21
1969-70	742	616	1.20
1970-71	846	698	1.21
1971-72	906	903	1.00
1972-73	1,002	819	1.22
1973-74	1,203	1,159	1.04

Aman			
Year	Member	Non-member	Ratio of members to non-members
1963-64	997	799	1.25
1964-65	925	832	1.11
1965-66	796	713	1.12
1966-67	796	709	1.13
1967-68	1,066	911	1.17
1968-69	762	643	1.18
1969-70	799	680	1.17
1970-71	954	860	1.12
1971-72	1,105	860	1.28
1972-73	665	507	1.31
1973-74	1,039	981	1.66

Boro			
Year	Member	Non-member	Ratio of members to non-members
1964-64	-	-	-
1964-65	788	674	1.17
1965-66	652	425	1.53
1966-67	909	559	1.63
1967-68	1,440	1,057	1.36
1968-69	1,453	1,150	1.26
1969-70	1,710	1,584	1.08
1970-71	-	-	-
1971-72	1,440	1,307	1.10
1972-73	1,713	1,372	1.25
1973-74	1,487	1,294	1.15

Source: Khan, 1979.

of the two groups reduced with time; and no significant trend could be found in aman yield over time in either group (see Fig. 3.5). Although the KSS members had better access to credit and irrigation, other inputs like fertilizer, seeds and pesticides were also available in the market place. As Jones puts it,

so long as non-members can obtain some of the necessary credit from money-lenders or relatives and have access to an irrigation source (whether traditional, or by purchasing water from a KSS) it is still likely to be worth his while to adopt the new technology even though his production costs will be higher. Membership of a cooperative then is not crucial to the adoption of HYVs, but KSS members are likely to derive greater benefits from the new technology because of the highly subsidised irrigation water and access to cheap credit which they enjoy (1982, p. 90).

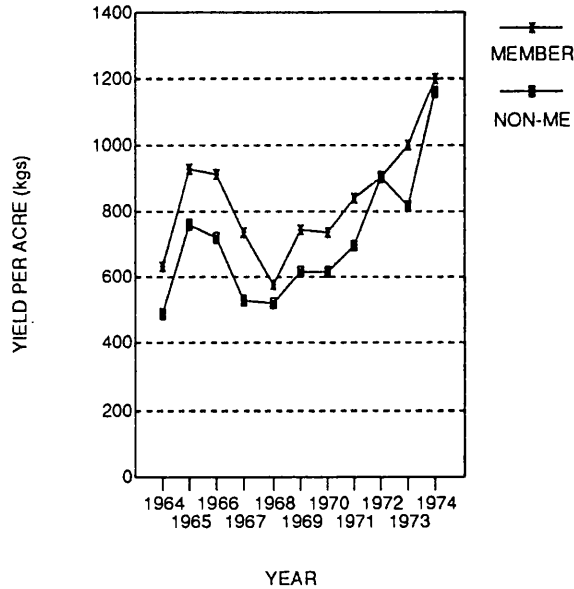
Moreover, after the IRDP was introduced by the Academy in Kotwali thana there was a sharp increase in rice yield, in cropping intensity, in the use of fertilizer and insecticides. Increased use of modern inputs was the result of the channeling of huge credit and large quantities of inputs and the wish of the people involved to turn the area into a show-piece of rural development. As Abdullah et al. comment

it is our impression that Comilla was tolerated as the whim of an amiable eccentric [Dr. A. H. Khan] (and of course as a show piece) rather than seriously considered as pointing towards a real solution of a real problem (op. cit., p. 221).

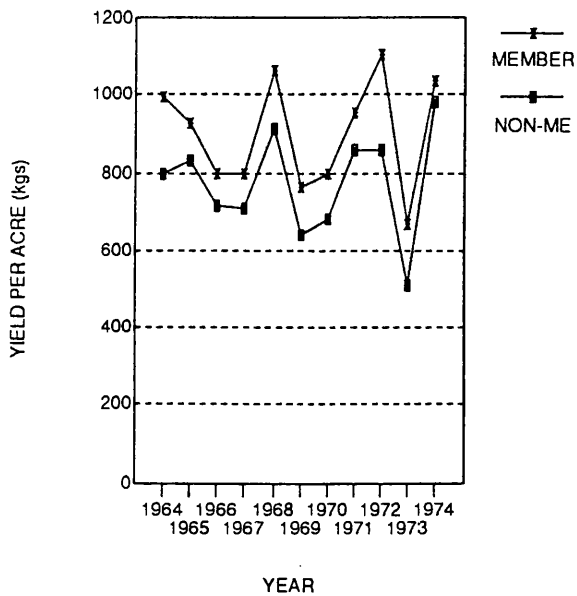


# YIELD OF DIFFERENT VARIETIES OF RICE MEMBERS & NON-MEMBERS OF KOTWALI THANA COMILLA, 1964-1974

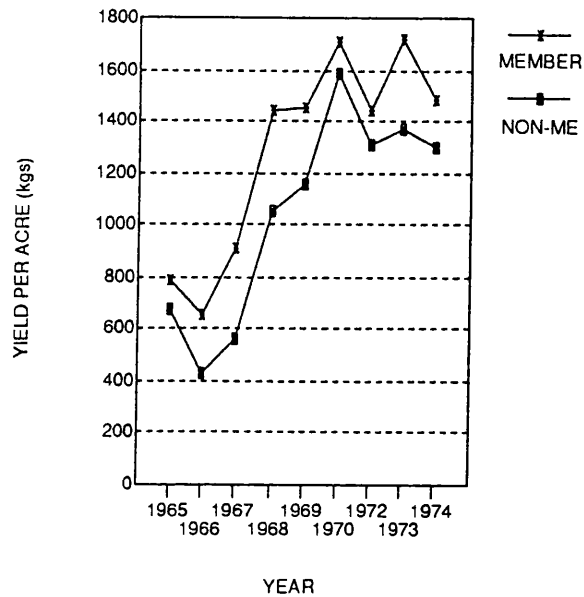
AUS



AMAN



BORO



SOURCE: BASED ON KHAN, 1979.

FIGURE 3.5

The comment of Abdullah et al. is too strong and reveals a scepticism which allows them to dismiss any of the benefits of the Comilla Model. Although the Comilla Academy and its activities were a 'show piece' because it was an experiment in organizing farm families in the early days of planned rural development, it is unreasonable to suggest that its programme was not introduced as a serious and sincere attempt to advance rural development. As A. H. Khan emphasised

What we are trying to develop here is a pattern for.... further administration.... at the Thana level. It is our primary aim. We are not engaged in a little experiment. It is by no means an academic exercise. It is not simply a research project. It is an attempt to find out what can be done to bring about the soundest and quickest economic and social development... (1963, adopted from Stevens, 1974, p. 409).

However, the originator of the programme was bound to be well-disposed towards it and by emphasising its potential success he sought to attract, and with considerable success, the support of the government, donor agencies and an expert group from Michigan State University. On the other hand, as Abdullah, et al. (op. cit.) suggest, "the success of Comilla depends partly on the very fact that it was an isolated example, a small experimental area where research, money and administrative skills could be concentrated" (p. 225), and even Khan supports that it was in the "abundance of crucial inputs, rather than any intrinsic latent resources of the members, that

one must seek an explanation for the remarkable growth in production" (1979, p. 120).

A further inherent weakness of the Comilla Model was that it had no programme for the landless and, therefore, held no appeal for them. But as A. H. Khan explains it was never targetted towards the landless and was primarily directed at peasant proprietors. It was

an attempt to organize the peasant proprietors for production as well as protection. We had found that the peasants formed a 70% majority. They also owned 70% of the land and leased a good portion of the remaining 30% from the large proprietors. The peasant producers, therefore, were the real agriculturists (1974, p. 14).

Indeed membership was restricted to farmers operating at least half an acre. It was expected that the landless labourer would benefit from an increased demand for agricultural labour resulting from the increased use of fertilizer, irrigation and HYV seeds, and from the rural works programme. Although the use of HYV enhanced the demand for labour, it did not have much effect on wage rates. Data presented by Khan (1979) show that real wages in Comilla did not increase faster than in the country as a whole (see Table 3.7). They fell throughout the country between 1967 and 1972 at a comparable rate. The increase in demand for employment was by no means sufficient to combat the rising supply of labour.

Table 3.7: Agricultural Wage Rates in Comilla District and Bangladesh as a Whole (Taka per day)

Year	Comilla District		Bangladesh	
	Money wage	Real wage*	Money wage	Real wage*
1967	2.71	2.71	2.60	2.60
1968	2.64	2.65	2.75	2.76
1969	3.07	2.96	3.12	3.01
1970	3.32	3.38	2.98	3.03
1971	3.19	-	3.15	-
1972	3.91	2.15	3.93	2.16

\* At 1967 prices.

Source: Khan, 1979.

Because of the strong control exerted over the programme by the Academy and the dynamic leadership of the then director, Akhter Hameed Khan, both small and medium farmers, as well as large farmers, were represented and active in the management of KSSs in Comilla Kotwali thana. But in the late 1960s, with the expansion of the Comilla Model cooperatives to other thanas of Comilla, the control of the Academy over the TCCAs declined. As a result, the cooperatives came under the effective control of big farmers. The large farmers became the biggest debtors as well as among the most regular defaulters (see Tables 3.8 & 3.9).

The initial success of the Comilla-type cooperative system led many to claim that it constituted a solution to the agrarian problems of not only Bangladesh but also other similar countries of South and South East Asia (Stevens, 1974). Some authors claimed more, even that

it represents a viable alternative to the two extreme solutions of the agrarian problem, namely socialist collectivisation and private capitalist farming (Stevens et al., 1976, pp. 96-97).

However, as experience of the cooperative system grew, an increasing number of articles were published (7) during the 1970s and the early 1980s criticising the IRDP. The main themes of these articles were that although the IRDP had been successful in increasing agricultural production

Table 3.8: Per Capita Indebtedness

.....	.....
Household groups	Per capita indebtedness
(in acres)	(in Taka)
.....	.....
Small (up to 1)	85
Medium (1-3)	1,391
Large (3 and above)	3,112
.....	.....

Source: Khan, 1979.

Table 3.9: Percentage of Defaulters

Size of holding (acres)	Percentage of defaulters
No land	-
Up to 0.5	1
0.51-1.00	14
1.01-2.00	36
2.01-3.00	22
3.01 and above	27

Source: Khan, 1979.

and income, the increases had mostly accrued to the large and medium farmers, and the programme had nothing to offer to the landless. As a consequence the difference in living conditions between the poor and the rich increased over time.

### 3.4 THE GOVERNMENT'S 1981 POLICY PROPOSAL

At the start of 1980s the Government accepted that although the existing IRDP had potential it could not achieve the dual objectives expected of it of growth with equity. Its effectiveness had to be improved (GOB and World Bank, 1981). The Government decided to carry out a review jointly with the major donor of the project, the World Bank, to find out how this might be done and how the programme might do more for the landless. In August, September and October, 1980 a detailed survey of the operations of 25 randomly selected UCCAs (about 10 percent of total UCCAs in 1980) was carried out by a technical working group. The major objectives of the survey were to assess its past performance in relation to the original objectives of the IRDP, to identify the constraints on performance - financial, organizational and policy support, and to make recommendations.

The Joint Review recognized that the programme did little for the landless but noted that they were not part of the original mandate. There was a bias in KSS membership towards the large farmers. TCCA/KSS mainly



provided short-term credit and training although the members needed other inputs like seeds and fertilizers. The IRDP always faced problems with irrigation equipment which was constantly in short supply.

By 1980 none of the TCCAs had become financially viable. No UCCA could accumulate enough resources through the savings of the primary cooperatives to become self-financing. They were still dependent on the government for an annual grant. But the TCCAs had made some progress towards self-financing with a total owned capital of Tk.92.5 million in 1980. Credit recovery performance of the TCCA/KSS was mixed. Of the 25 TCCAs surveyed 14 had 100% recovery and most of the remainder had a recovery level of more than 70%.

The Joint Review concluded that the effectiveness of the IRDP was constrained in a number of ways. First, there had been a lack of focus on the part of the Government about its role. For example, irrigation was the core of agricultural development around which the KSSs were organized, but there was no Government policy to give priority to this programme in distributing irrigation equipment. There were other organizations, like the Bangladesh Agricultural Development Corporation (BADC) and Bangladesh Agricultural Bank (BKB), which bypassed the cooperatives in authorising investment in irrigation equipment. Similarly, the government's Tk.1,000 million

Special Agricultural Credit Programme was administered through the BKB and the BADC, undermining the credit programme of the UCCA-KSS.

Second, during the 1970s two cooperative systems existed side by side, the TCCA/KSS system of the IRDP and the traditional cooperative system. Under the traditional system the cooperative societies formed in rural areas did not have to be federated to the TCCA. These societies obtained their loans from the Cooperative Department which is a part of the Thana Council and unconnected to TCCA. The parallel existence of two cooperative systems represented an unnecessary complication and led to a wastage of manpower and effort. Sometimes it even resulted in unnecessary competition because the traditional cooperatives had softer credit terms which undermined the TCCA/KSS credit system. Moreover, the Government's Special Agricultural Credit Programme disbursed loans to farmers also on softer terms. The Joint Review argued that unification of the two cooperative systems would help the TCCAs to become economically viable.

Third, one of the major objectives of the IRDP was to organize small farmers into cooperatives in order to improve the quality of the KSSs and to assist the TCCAs in attaining economic viability. In reality, increasing the number of KSS and TCCA organizations became more

important to the IRDP authority than improving the quality of existing cooperative. As Jones (1982) puts it

the spreading of IRDP so widely, while satisfying the political need to be seen to be favouring all districts and sub-divisions equally, has resulted in over-stretching IRDP administration and the use of scarce development resources less effectively than might have been possible had they been concentrated on a smaller number of thanas (p. 87).

This particular obstacle had been recognised by the government in 1977 in its Rural Development Expansion Programme (GOB, 1977) which discussed the need for the concentration of location-specific efforts. Unfortunately, this realization did not help much because little notice was given to this matter in the implementation of the IRDP. Not surprisingly, therefore, the Joint Review identified the same problem. It said

In implementing a program to rapidly expand the TCCA/KSS system, the formation of cooperatives has become an end not means... As IRDP expanded to cope with the rapidly growing numbers of TCCA and KSS so another objective, that of promoting autonomous, self-reliant cooperatives, was lost sight of. As a result IRDP tended to become a control and administration oriented bureaucracy rather than a promotional catalyst (GOB and WB, 1981, p.26).

The Review Committee made six major recommendations for change. First, the IRDP and its TCCA/KSS system should continue to be the major means of achieving the Government's objectives of increasing agricultural production at an accelerated pace, reducing poverty and

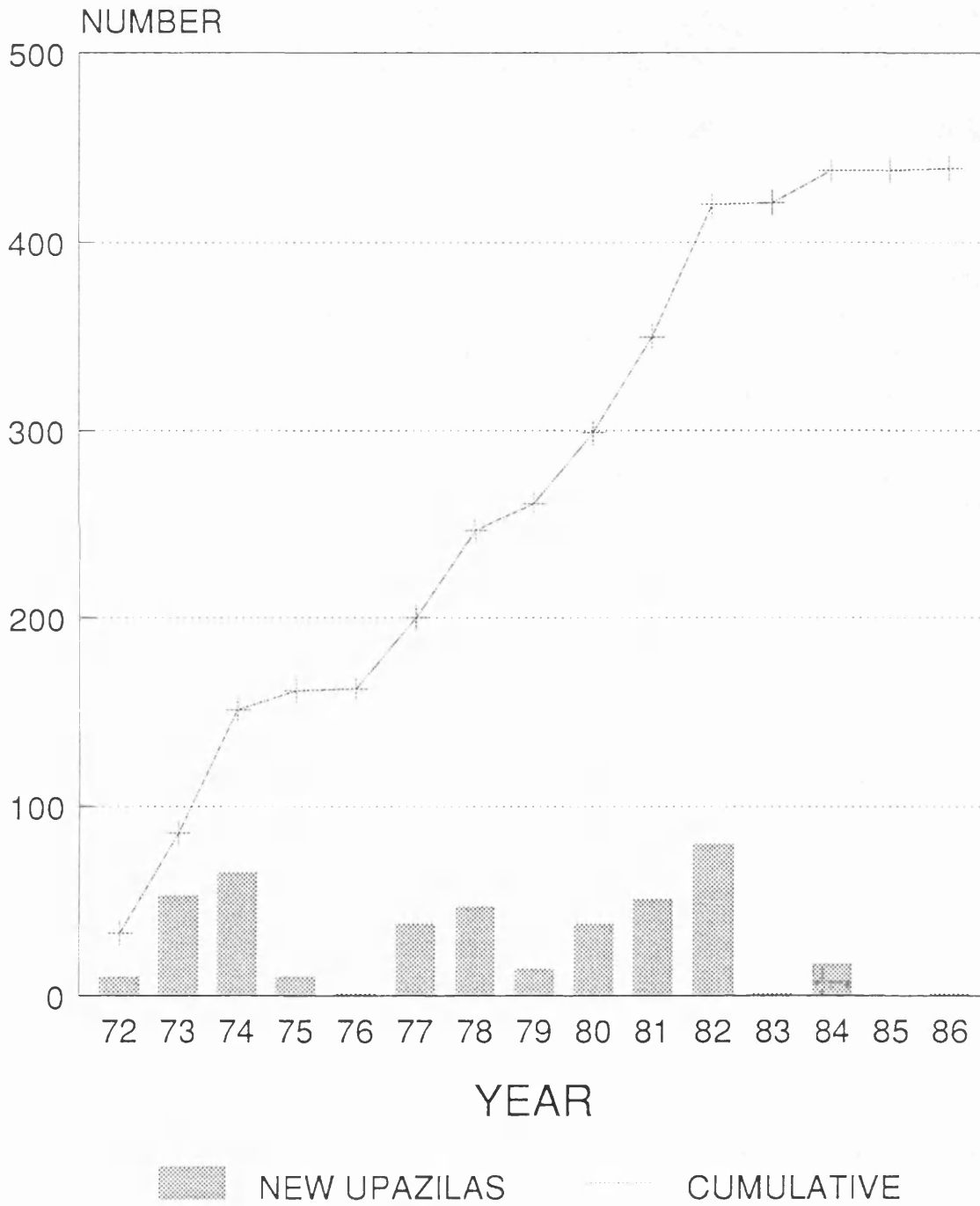
achieving equitable growth. Second, the traditional cooperative system should be integrated with the two-tier cooperative system of the IRDP. The TCCA/KSS system would be the sole promotional agency for rural development. Third, more autonomy should be given to the programme to allow greater operational flexibility. For this purpose the administration of the IRDP would be handed over to an independent body, the Bangladesh Rural Development Board (BRDB). Fourth, government grants would not be continued to the new TCCAs after five years, and to the old TCCAs after three more years, providing a sense of urgency to the TCCAs' attempts to become financially viable. Five, interest rates on the credit provided by the TCCA to the KSS members should be rationalized and be consistent with the interest rates of other credit institutions. Sixth, there should be a separate cooperative for the landless which would be federated with the TCCA like KSS. The landless should be defined as households with less than 0.50 acres of agricultural land and whose off-farm earnings were from wage employment.

The Joint Review was a major step towards reorganising the IRDP in Bangladesh. It investigated every aspect of administration and implementation of the IRDP. It examined all the major criticisms and made necessary recommendations. Furthermore, it indicated an important weak point in the government's policy towards the IRDP,

namely the lack of focus on the role of the Programme, which most previous critics had failed to identify. The Joint Review unambiguously concluded that to reach the majority of the rural population, the rural poor, a separate programme had to be developed. It suggested that a separate cooperative could link directly with the rural poor and would be able to bypass the richer sections of rural societies. The Review, however, did not reveal what would be the role of the BRDB after the UCCAs become financially viable or how the administration of the UCCAs could be improved. Questions remained as to what extent these recommendations would be realized and to what extent the programme for the poor would really reach them.

In the light of the Joint Review the government upgraded the IRDP into an autonomous board in 1982, the Bangladesh Rural Development Board (BRDB). By 1985-86, 439 thanas (now renamed as upazila) out of 464 were officially brought into the programme (Fig. 3.6). Since the creation of BRDB and the launching of Rural Poor Programme (RPP) in 1983 there have been few evaluative studies, but two need mentioning. The Mid-term Operational Review of the Rural Poor Programme, (Anderson, 1986) was financed by the CIDA (the most important source of funds for the RPP). The main objective of the study was to examine the effectiveness of project implementation by focusing on critical issues,

## INCREASE IN UPAZILAS UNDER IRDP 1972-1986



SOURCE: BASED ON BRDB, 1986.

FIGURE 3.6

including field-level operations of the BRDB and the linkage of the BSS/MBSS with the UCCA. It accepted that credit disbursed through the cooperatives can improve the conditions of the rural poor in Bangladesh and the RPP has the potential to realize that. It recommended that there should be a separate central cooperative society for the landless primary societies to improve the linkage between their members and the upazila level institutions.

The second survey was carried out to assess the capability and financial viability of the UCCAs (Morrissey and Awwal, 1987). It found that none of the UCCAs were in a position to become financially viable in the near future and the activities of the BRDB staff at the UCCA were not controlled by the elected Managing Committee, undermining the government's decision to increase local autonomy. These are important findings but the methodology pursued in the study does not seem to be adequate for the purpose. The study relied largely on information supplied by the BRDB itself and on written correspondence with the UCCAs. Even the authors of the report were unsure as to the reliability of the information. The authors conclude that

As the classification was to be based on the information supplied by BRDB and it was not within the TOR [terms of reference] to investigate the accuracy of the information - nor would it have been possible - it was decided to accept the answers received in the rectification reports even if they were incomplete or unreliable (p. 11, emphasis added).

This explanation weakens the credibility of the findings from the whole study.

### 3.5 CONCLUSION

This analysis of the evolution of rural development policy and practice in Bangladesh suggests that at each stage the government has recognized the existence of a range of problems with the implementation of the IRDP. Surveys and studies, both by individual researchers and official enquiries, confirm this and have made many suggestions as to how the programme can be more effectively operated. Adjustments have been made in the substantive and procedural sides. Among the changes, the special programme for the poor introduced in 1983 is the most important. Each adjustment has appeared to put the IRDP in a better light and raised expectations about its future performance. The most recent changes are no exception and it is now generally expected that the new programme will be able to improve the conditions of the poor and the process of local differentiation between rich and poor will at least be retarded, if not reversed (GOB, 1985a).

With the exception of the two studies conducted in the mid-1980s, which do not suggest that all the problems - or even some of the more important ones - have been overcome, there is a dearth of detailed empirical enquiry



into the recent performance of the IRDP, and especially its ability to reach the poor. Thus the thesis goes on to ask how successful the IRDP is in its present form to reach the rural poor. How efficient is the organization of UCCA? What is the nature of its communication with primary cooperatives and the members on which its successful implementation largely depends? To address these questions empirical evidence is collected at the upazila and village levels where the BRDB's local institutions, the UCCA and village cooperatives, implement the programme. Before the findings are presented the field methodology is described in the following chapter.

NOTES

1) Permanent Settlement Act of 1793 remained the basis of the land system in Bengal until its abolition in 1951. Since the passing of the 1793 Act, all efforts towards rural development have been centred around relieving peasants from the exploitation of landlords. Pioneers in these efforts appeared from among officials and non-officials of the British Period. See Haq (1982) for a detailed discussion.

2) 'Comilla Model' has been considered as the starting point for IRDP in Bangladesh. Although Comilla is often regarded as the origin of IRDP, recent projects in the developing countries tend to be rather different, especially in terms of the large role played by donor agencies. See later for detailed discussion on 'Comilla Model'.

3) Presently renamed as upazila or sub-district comparable to a county in England.

4) For an understanding of all the components of Comilla Model see Khan, 1971; 1974 and 1983.

5) See Akhanda, 1986; Anisuzzaman et al., 1986, for an understanding of the present state of the Comilla Kotwali UCCA.

6) Thana is divided into Unions and an elected body forms the Union Council.

7) For discussions on different aspects of the IRDP and its criticisms see, Blair, 1974, 1978; Abdullah et al., 1976; Stevens, Alavi, Bertocci, 1976; Clay 1978; Khan 1979; Wood, 1980; A. H. Khan, 1981; Jones, 1982.

## CHAPTER 4

### METHODOLOGY

#### **4.1 INTRODUCTION**

The thesis objectives laid out in the introduction require an historical analysis of the IRDP and this is completed in the previous chapter. The analysis of its present structure, and the efficiency with which the Programme engages the needs of the poor, necessitates the collection of primary data at several different levels to match with the complex and bureaucratic organization of the Bangladesh Rural Development Board (BRDB) as described in Chapter 3. The BRDB operates at four main levels and information has been collected at each, with most attention being paid to the links between BRDB officials and recipients (members) of support from the IRDP at village level. The overall research design is presented diagrammatically in Figure 4.1.

#### **4.2 DATA COLLECTION**

National level data were collected from the head office of the BRDB and other organizations involved in rural development studies in Bangladesh, such as the Ministry of Local Government and Rural Development, the National Institute of Local Government and the Institute of Development Studies. Information on the historical development of the IRDP and evaluations of the different

# RESEARCH DESIGN

## IRDP AND PROBLEM OF ACCESS IN BANGLADESH

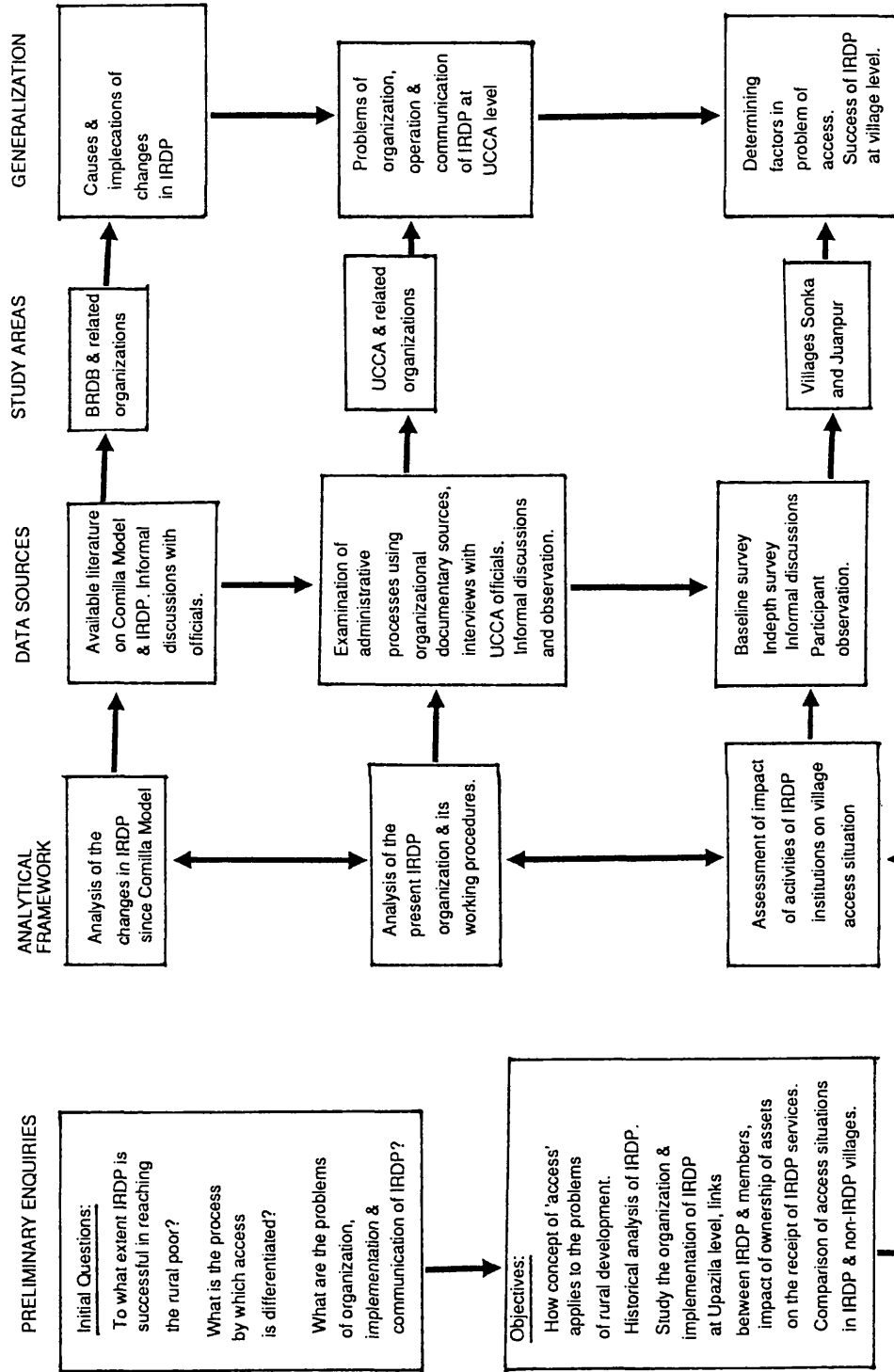


FIGURE 4.1

programmes were collected through: a) informal talks with officials at the Ministry of Local Government and Rural Development, BRDB, the Bangladesh Academy for Rural Development (BARD) at Comilla and the Rural Development Academy (RDA) at Bogra. The officials contacted and their responsibilities are listed in Appendix 1. A check list of questions was used which centred upon, as they saw it, the reasons for changes in the IRDP, and their evaluation of recent programmes in terms of their benefits for farmers and the landless; b) a survey of official pamphlets and annual reports on the Comilla Project since 1960, on the IRDP since 1973 and on the BRDB since 1983 held at the BARD Libraries.

#### 4.2.1 Study Area

Sherpur upazila at Bogra District (Fig. 4.2) was selected as the study area. Sherpur UCCA is one of the earliest and most reputable IRDP upazilas. It is categorized by the BRDB as an 'A' category UCCA (see Appendix 2). It has experienced all the most important phases of IRDP in Bangladesh i.e., RD-I, RD-II and RD-III (GOB, 1985a). Within it, all the rural development programmes of the BRDB, i.e., the two-tier cooperative system including the recent programmes - the Rural Poor Programme (RPP) and the Irrigation Management Programme (IMP) - have been put into effect.

Information on UCCA's activities was collected from the

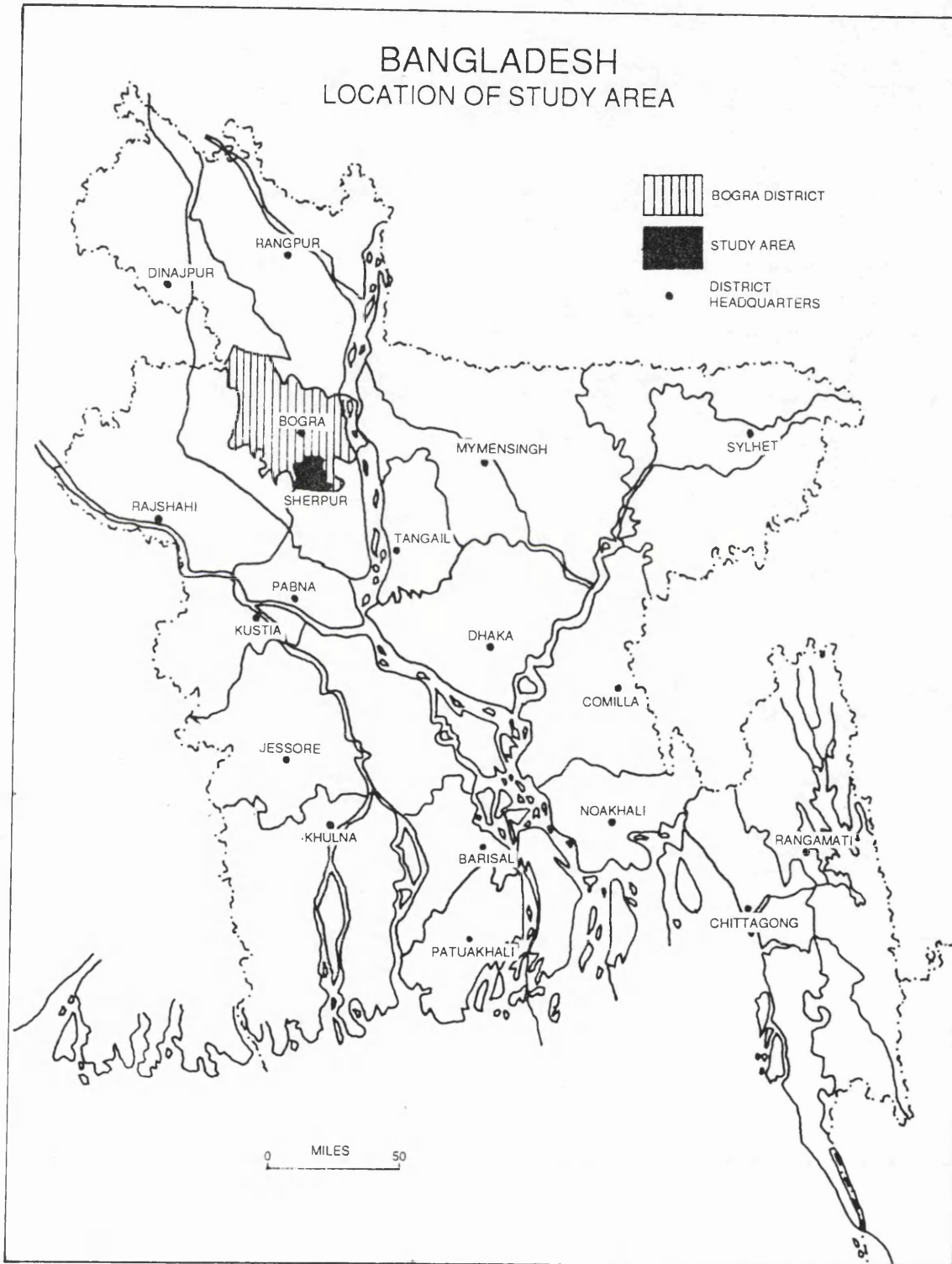


FIGURE 4.2

UCCA and the other organizations involved. Sherpur UCCA was visited at least twice a week to observe its activities related to credit disbursement, the delivery of irrigation equipment and the training programme. The visiting days were every Monday when there was a meeting of the general staff, officials and members of the Managing Committee of the UCCA, and every Wednesday when the managers of different primary cooperative societies came to the UCCA to deposit their weekly savings and to attend training classes. Sometimes I stayed in the offices of the ARDOs to follow how they dealt with the clients, sometimes I stayed in the office of the field inspectors to have informal discussions, sometimes I stayed in the training classes to observe how lectures were conducted, and sometimes in the room of the RDO and the Chairman of the Managing Committee. The RDO generously gave me permission to move freely in the UCCA offices to observe the above dealings.

The Project Director (PD) at the Office of the PD at Bogra District was consulted since the study area is situated in this district. This office formed a link between BRDB headquarters and the UCCA. The PD visits the UCCAs to collect the information about them. He has no direct contact with individual members. His office is of less importance to this study as its role in the implementation of the IRDP does not influence the activities of the officials and field inspectors at UCCA.



For this reason his office was only visited once or twice a month as he is officially responsible for all the UCCAs in Bogra.

#### 4.2.2 Survey of UCCA Officials

As mentioned earlier, the BRDB has promoted a programme for the rural poor known as RPP. It is administered by the UCCA's RPP section. In 1983 an RPP cell was established at the BRDB headquarters under the RD-II project with the financial assistance of the Canadian International Development Agency (CIDA). Seven 'greater districts' (1) Dinajpur, Bogra, Khulna, Barisal, Mymensingh and Jamalpur were brought under this project in its first phase. Sherpur UCCA is a part of this programme.

The Assistant Rural Development Officers (ARDOs) from these districts, including the ARDOs from Sherpur UCCA, came to the Rural Development Academy (Bogra) for a training programme between April and June 1988, which coincided with the fieldwork period (see Fig. 4.3). All thirteen ARDOs present were interviewed. A small questionnaire (see Appendix 3) was used to interview them. It contained a series of questions on their opinions about the two-tier cooperative system and its RPP component. Questions were asked about how UCCA was administered and any sources of conflict between BRDB key personnel at UCCA and UCCA's own staff. This survey was

## FIELDWORK SCHEDULE FEBRUARY-AUGUST 1988

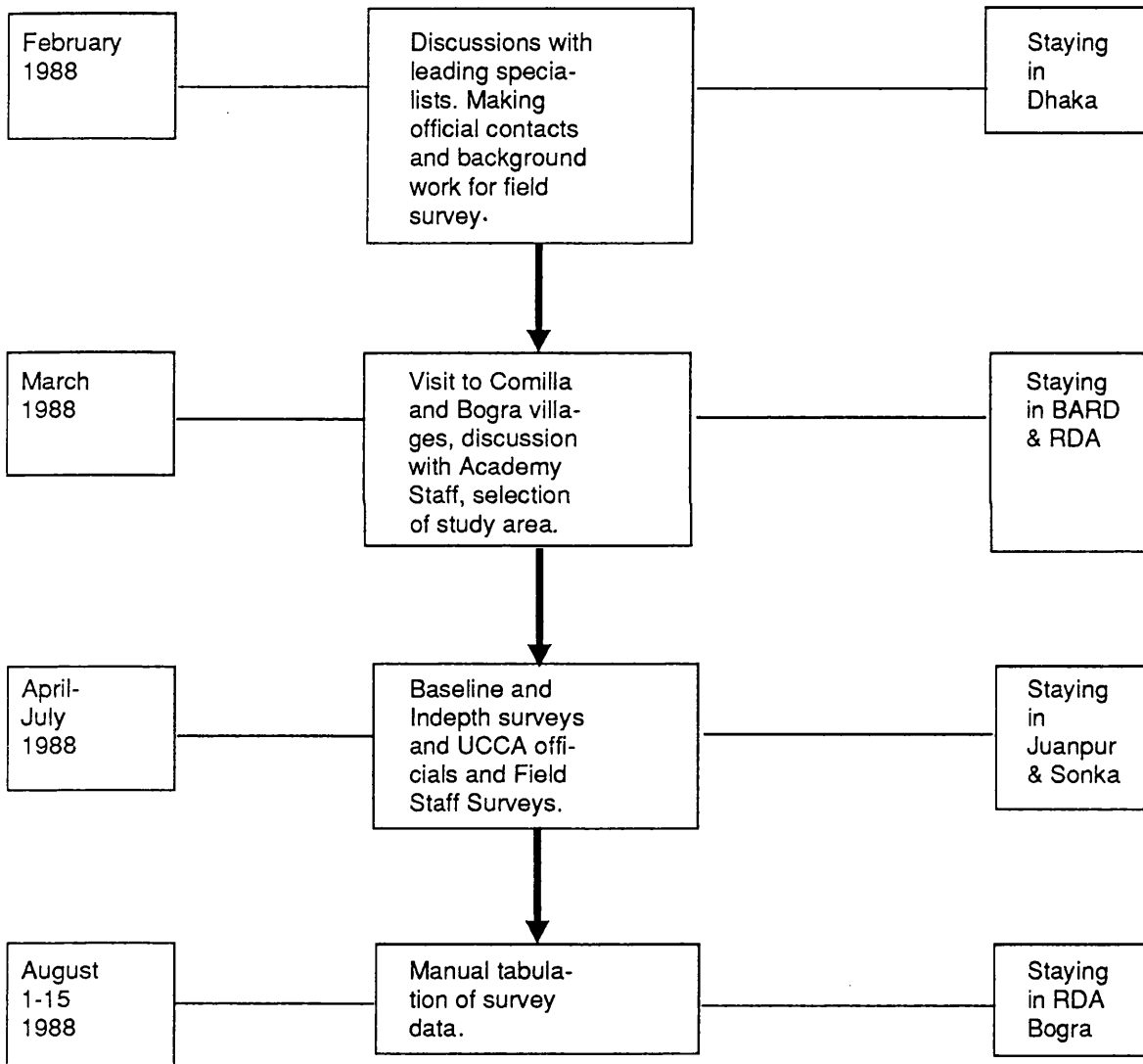


FIGURE 4.3

successful to the extent that all the officials completed the interview. Unfortunately, not all of them were prepared to talk openly about the drawbacks of the system because this might compromise their official positions. Some were prepared to do so provided that confidentiality was maintained. Once assured of this, they talked with confidence expressing candid opinions about the merits and demerits of UCCA's activities and the UCCA's relationship with its members. They talked frankly about the alleged dishonesty of UCCA officials and the likelihood of corrupt means being adopted during the disbursement of credit to individual society members. They admitted that the process of disbursement was so complicated and involved so many legal documents that there were ample opportunities for officials to manipulate the process to their advantage. While these discussions suggest that many of the local officials were involved in such practices it is difficult to estimate how many.

#### **4.2.3 Survey of UCCA Field Inspectors at Sherpur UCCA**

All nine field inspectors were interviewed using a similar questionnaire (see Appendix 4) to that employed with the UCCA officials in an attempt to establish differences in views between UCCA staff (field inspectors) and BRDB key personnel about the administration of UCCA. As will be discussed in Chapter 5, this survey provided evidence of the conflict between

the above two groups (2). To reinforce and confirm this information, group discussions were held with the field inspectors on eight different occasions. Further details about their dissatisfaction with their job conditions and salaries and their distrust for the comparatively highly salaried officers emerged.

Informal discussions were also held, whenever an opportunity arose, with the managers and members of different village societies when they came to the UCCA for training. Several training classes were attended and the topics discussed carefully examined. This experience provided an opportunity to obtain first-hand information on the effectiveness of the UCCA's training system. When the training classes were over, the managers from different societies used to talk among themselves about the achievements and problems of their societies. I used to participate in these talks. Many important pieces of information about their relationships with their general members and the UCCA officials were revealed.

The official records and documents of the UCCA, such as the list of societies, the list of members, and information on credit disbursement were also examined. Several discussions were also held at the Sherpur UCCA with key personnel, including the Rural Development Officer, Assistant Rural Development Officers in charge of KSS, BSS and MSS, and the Chief Field Inspector.

#### 4.2.4 Study Villages

Two villages were selected in Sherpur Upazila for in-depth study (see Figs. 4.4 and 4.5). For comparative purposes, one village was selected where all the societies of BRDB have existed for a long time (Sonka) and one village where there were no societies (Juanpur). In the process of selecting these villages considerable effort was made to ensure that they were similar in other respects. In particular, both villages have similar cropping patterns, land tenure systems and social and religious structures; both are a similar distance from the nearest small town (i.e. Sherpur Upazila), neither were close to the district town (i.e. Bogra), neither have electricity, but both have adopted modern agricultural practices, i. e. use of HYVs, fertilizer and modern irrigation; and both are similarly accessible - *settlements in* both could be approached on dirt roads at least by rickshaw.

From the information supplied by the Sherpur UCCA it was established that there were seven villages in Sherpur upazila which had all the societies under UCCA. They were compared with the non-member villages and two combinations of one IRDP village and one non-IRDP village with similar characteristics were identified. All four were visited and local heads consulted. In one combination, one village was found to be more distant

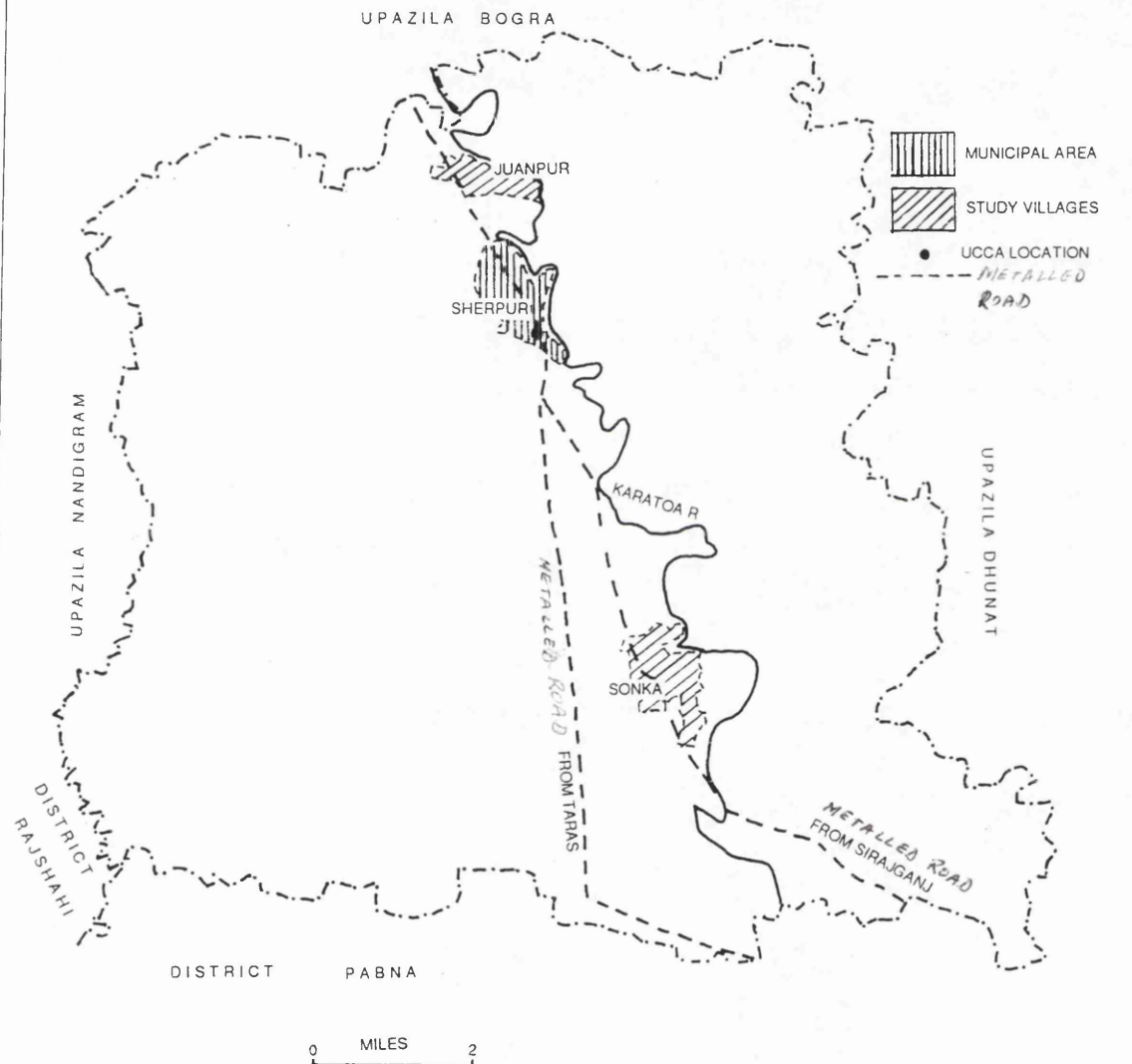
## BOGRA DISTRICT UPAZILA HEADQUARTERS



SOURCE: BASED ON D.L.R. OFFICE MAP.

FIGURE 4.4

# SHERPUR UPAZILA SHERPUR UCCA, SONKA AND JUANPUR



SOURCE: BASED ON D.L.R. OFFICE MAP.

FIGURE 4.5

from Sherpur town than the other and boro rice was the main crop during dry season in one and wheat was the main dry season crop in the other. The difference could have affected the income levels of the farmers. So, the other combination was thought to be the most suitable for the present study.

**Village Sonka** is three miles south of Sherpur Upazila Headquarters, 18 miles from Bogra Sadar (district town) and located beside the Dhaka-Bogra motorway. The village consists of three paras (hamlets). It is a typical Bangladeshi village, influenced to some degree by an urban way of life. People generally go to the nearest Sonka bazaar to buy household goods. This bi-weekly bazaar, locally known as hat, is the place where all the household necessities can be bought. It is also the market where the villagers sell their products. There are some permanent shops, including restaurants, one electric goods repairing shop and a chemist, mainly owned by the local villagers. The villagers go to the small town of Sherpur in order to obtain goods and services which are not available in the local hat and occasionally to Bogra. There are two mosques and one primary school in the village.

Sonka has all the BRDB societies, i.e., KSS, BSS and MSS. Presence of all the societies of BRDB was the main reason why Sonka was selected as one of the study villages. In



Sonka, the cooperative society for the farmers (KSS) was established in 1973. It has had a chequered history. At the outset, this society was largely under the control of the very large farmers who took loans from the UCCA but failed to make regular repayments. As a result, the society almost became defunct until a group of enthusiastic young members took charge of the society and reinvigorated its activities. These members were also from the relatively larger landholding group. The villagers are very proud that the President of the World Bank, Mr. MacNamara, visited it in 1978 in recognition of the excellent work of the KSS.

The cooperative society for the landless/propertyless (BSS) was established in Sonka in 1983. It has 22 members. This society has also had difficulties in the past as its former manager was charged of a crime and taken into the police custody. According to the present manager the activities of the BSS are now again on course. The cooperative for women (MSS) was formed in 1976 and registered with UCCA in 1979. It became a part of the government's Rural Poor Programme in 1983 and was renamed as Society for the landless/propertyless women or Mahila Bittahin Samabaya Samity (MBSS).

**Village Juanpur** is two miles north of Sherpur town, ten miles south of Bogra and close to the Dhaka-Bogra motorway. The settlement type is different to that of

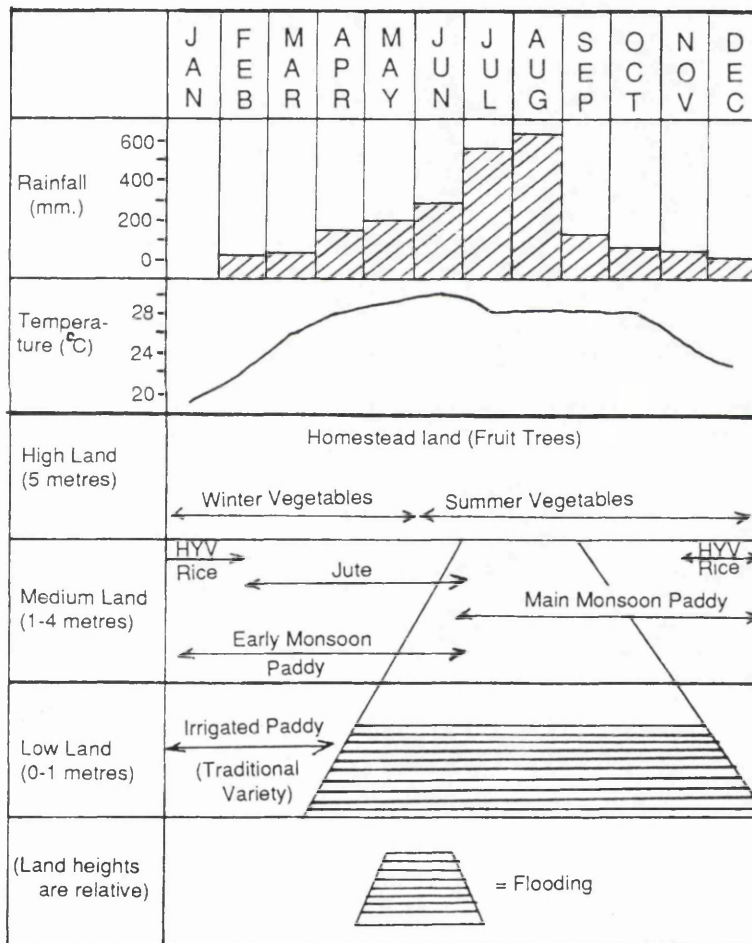
Sonka being linear following both sides of the main dirt road of the village, except for a few households sporadically situated a small distance away from the main settlement. The primary school is a mile away. The only mosque in the village is situated in the village centre. The mosque is not only a place for prayer but also where villagers gather during off-time to take rest and have a chat. Gram Shalish (village court) also sits here whenever necessary to settle disputes over the ownership of land and other social conflicts. The nearest hat is within one mile of the village. There is no cooperative society in Juanpur. The general cropping pattern of the two villges is shown in Figure 4.6.

#### 4.2.5 Steps in Village Survey

The first step was to draw up a list of heads of households for each village which was then used as a source of reference throughout the whole survey. Every house was visited with one assistant from the village. Juanpur was smaller than Sonka in terms of area and number of households, and it took about three days to prepare the list of family heads. Sonka was larger than Juanpur and consisted of several distinct clusters of houses, and five days were required to prepare a list of family heads.

Then all 328 household heads in the two villages were interviewed (the baseline survey). Some of the family

## CLIMATE AND CROPPING PATTERNS SONKA & JUANPUR



SOURCE: BASED ON HOWES, 1985; GOB, 1989.

FIGURE 4.6

heads refused to talk when first approached, mainly because they were uncertain about the objectives of the survey and the confidentiality of the data. The Rural Development Academy (Bogra) helped to persuade them that it was an academic and not an official survey. Information collected in the baseline survey was tabulated manually in the field to permit the selection of sample households for the in-depth survey. They were selected using a combination of sampling techniques (3) in consultation with the Deputy Director of the Research cell of the RDA (and a statistician). Since the IRDP is the main focus of the study, all members of KSS and BSS (38 in number) in Sonka were purposively selected. They were then categorized into four classes according to landholding size: families having land up to 0.50 acres or only homesteads (Landless), from 0.51 to 2.50 acres (Small Farmers), from 2.51 to 5.00 acres (Middle Farmers) and from 5.01 acres and above (Large Farmers). This same classification has been widely used by the government in its evaluation of the UCCA-KSS system (GOB and World Bank, 1981). Classification of the rural households on this basis may vary from one region of the country to other because of differences in the quality of land and agrarian structure. There is no single classification of rural households which can be taken as a standard for the country as a whole. Different authors have used different classifications depending on their study areas and the objectives of their studies (see for example Mukherjee,

1971; Wood, 1976; Atiur Rahman, 1986).

A further 38 non-member households were selected from the same village to enable comparison, using a stratified random sampling technique based on the above classification of landholding size and in proportion to the members. Member and non-member samples together constituted about 36% of the total households of the village. On this basis a 36% sample of households in the other village where there is no society was selected (43 in number). In both cases the sample was standardised to accord with the landholding pattern of members of BRDB societies. The total size of the sample households for in-depth survey in both villages was 119.

These surveys were supplemented by participant observation methods during the two-month stay in each village. I introduced myself as a researcher from the university and told the villagers that I was not distributing relief goods, but was going to write a book about the socio-economic conditions of the village and its inhabitants which might be read by government officials. It was intended to be an impartial survey which avoided any overstatement of the degree of poverty among the poor or any exaggeration of the assets of the rich who might fear an increase in any taxes on property. It was made clear that neither names nor personal information would be revealed to anybody and, if

they wanted, the name of their village would not be used in the thesis. A large majority of the villagers (80%) did not object so the original names of the villages are used. Names of the village respondents used in the text are, however, fictitious. The RDA has a good local reputation as a research organization and its Deputy Director helped with the introductory session rendering a positive impression of the study.

During the field period, I attended all the important events that took place in the villages and every evening would go to the place where the villagers would gather to talk. At those gatherings they would talk freely and I readily participated in the discussions. These gatherings were a rich if informal source of information on relationships between baris (houses), paribars (families) and samajes (social groups), and other aspects of the local rural power structure. KSS, BSS and MSS weekly meetings were attended to follow their working procedures. I also used to take part in the discussions. When the UCCA field inspectors came to the village I would accompany them in order to observe their dealings with the members.

#### 4.2.6 The Questionnaires

Two questionnaires were formulated for use with the rural inhabitants. That used for the baseline survey (see Appendix 5) consisted of questions about

landownership, demographic characteristics, education, occupation and income of each member of the family. Every household head in each village was interviewed, the information gathered allowing a detailed comparison of the two villages. Other than providing general information about the village population and economy, it permitted a classification of village families on the basis of landownership, income and ownership of other resources, crucial to the whole question of access (see Chapter 2). On the basis of this information, representative samples of households could be selected for the in-depth survey (see below).

The questionnaire used in the baseline survey was deliberately kept short and took about 20 minutes to complete. Information for those families where the heads of households were away (about five percent of the total families in each village) was collected from other members of the family, usually the son or a brother who was dependent on the family. All the family heads except two in Juanpur and three in Sonka were male.

The baseline survey was carried out without much difficulty because the questionnaire was short. The main problem was in differentiating between family and household. The family was treated as the unit of investigation. This was sometimes difficult to establish because there might be more than one family in a single

house and distinguishing their separate incomes and expenditures was not always straight forward. Sometimes more than one family used the same kitchen and clay oven (chula) although this is the usual way of identifying a family in rural Bangladesh and is followed by the government's own surveys (see GOB, 1985b, 1989). According to Schendel (1981) (4) persons who regularly share the meal from one cooking (khana) may be considered as a family. This definition was followed. It took about two and half hours to interview one respondent in the in-depth survey. In about 30% of cases the respondent could not spend that amount of time, and so another appointment was requested. In one case it took five sessions to finish the questionnaire and in another it took about four hours. The shortest time was one hour where the respondent had not bought or sold any land and cultivated few crops. In general, there were very few refusals, about 5% in each village. Most of those who refused in the first place, talked later on.

A second questionnaire (see Appendix 6) was designed for the in-depth survey of the sample households (see below). It was designed to acquire detailed information on the nature of differential access to resources and the distribution of benefits from the IRDP. A survey using this questionnaire was carried out among all the members (38 in number) of KSS and BSS in Sonka, and 38 non-members from the same village, and 43 families in



Juanpur. The survey focussed upon the links between the members and the KSS/BSS and UCCA, their access to the services provided by these institutions and their access to and ownership of private assets. Then, for the purpose of comparison, the access situations of the non-members and the Juanpur respondents were examined. Specifically, the purposes were

(a) to identify differences between these three groups in terms of access to land and other assets, to inputs, to agriculture and market information, and to assess whether the IRDP had been successful in reducing the importance of material assets, especially land, in gaining access to its services.

(b) to establish whether there were differences among these three groups in their perceptions of change in their own welfare and that of their villages at large in the last ten years, and what contributions the IRDP might have made to these changes.

(c) to understand the effects of the institutional links on village economy, as perceived by the respondent, and on the change in his attitude towards the development of his material conditions.

The questionnaire used in the in-depth village survey went through four stages in its preparation. The first

stage consisted of drafting the questionnaire in Britain. The draft was adjusted in Bangladesh following extensive preliminary discussions with leading specialists in Bangladesh, including Professor Aminul Islam of Department of Geography, Dhaka University, Dr. Atiur Rahman at the Bangladesh Institute of Development Studies, Dr. Margub Morshed, Director, National Institute of Local Government, and Mr. M. A. Samad, Director, Rural Poor Programme, Bangladesh Rural Development Board. Their suggestions also led to the preparation of a short questionnaire for a baseline survey (Appendix 5). Inclusion of baseline survey was felt necessary for two reasons. First, it would allow a comparison to be made of the two villages on a wider basis than merely a sample survey conducted for that purpose. Second, it would help to classify the village households with more accuracy as it would contain information on land, income and the structure of each family.

The third stage occurred following the selection of the study area. Important adjustments to the draft at this stage followed visits to villages in Comilla district, the home of the Comilla Model of rural development, and villages in Bogra district where an Academy, like the Comilla Academy, had been established. These changes arose out of discussions with the local officials responsible for implementing and evaluating many of the government's agricultural and rural development

activities, villagers, and investigators working for the Academies. The final stage involved a small pre-test of the questionnaire. Ten household heads in each village, ranging from large farmers to the landless were interviewed. This led to further refinements before the questionnaire was translated into the local dialect.

At the drafting stage, the questions were put in order of perceived importance. As a result, questions on landownership came at the beginning of the questionnaire, but during the pre-test it became apparent that the respondent became suspicious as to the intentions of the interviewer by this approach. The order of the questions was altered putting informal and general questions at the outset (5). After a few minutes most respondents became more relaxed and more willing to answer questions on personal and confidential matters. The questionnaire for the in-depth survey is divided into different sections (see Appendix 6), and since most of the interviews required more than one visit, the questions in a particular section were always completed in one session (6).

The memory of the average farmer is generally hazy. In most cases it was difficult for the respondent to recollect matters of the past, e.g. to whom he sold his land, number of days worked in others' fields and so on (7). Generally, remembering things from two or three

years back was a difficult task except where this involved big events, such as flood, famine or a visit from the President of the country or any high government officials. There was a general tendency among respondents to distort information on land ownership. In many cases respondents tried to conceal the amount of land they owned and gave figures about ten percent less than the actual, and in one case as much as 50 percent. This tendency was more apparent among large farmers who were in fear of taxes on land or the Government's land reform programme. The answer on land ownership was cross-checked in several different ways. For example, the respondent was asked first about the total amount of land he owned, and later the amount of land under different uses. Second, respondents were often asked about the landholdings of their neighbours.

Estimating household income was also a difficult task. None of the respondents was capable of calculating accurately how much he earned per annum, and in some cases per month or even per week. A particular method of assessing income per annum was therefore followed to provide at least a reasonable and consistent approximation. The method was based on an estimate of the volume of agricultural output by major crop, multiplied by local market prices allowing for appropriate variations in seasonal prices. The value of the crop grown in the kitchen garden and consumed within

the family was also considered as income. The respondent was also asked whether he had been involved in any other job in the previous year and estimates made of how many days he worked and daily wage rates. All these sources were summed to calculate each individual's annual income and to get total family income the income of other members of the family, calculated in the same way, were added. Some families did not farm their own land and worked in others' fields as day labourers. In such cases another method was used. The respondent was asked how many days he worked as a day labourer in the previous year. The wages per day were established and whether he was provided with meals. An average value of the meal was calculated, added to the wages received, and then multiplied by the total number of days worked. The average wage during the peak season in 1987 was about Tk.25. The labourers were usually provided with two meals which they considered as equivalent to two to three Takas. So the total wage was about Tk.27.5. Seasonal variations in wages were also considered. In 1987 the daily wage varied between Tk.15 and 30.

#### **4.3 DATA ANALYSIS**

In analysing the data a method of 'triangular comparison' was followed i.e., comparison between members and non-members of the IRDP village Sonka, members (Sonka) and non-members of Juanpur, non-members of Sonka and non-members of Juanpur (see figure 4.7). Editor and

# TRIANGULAR METHOD OF COMPARISON

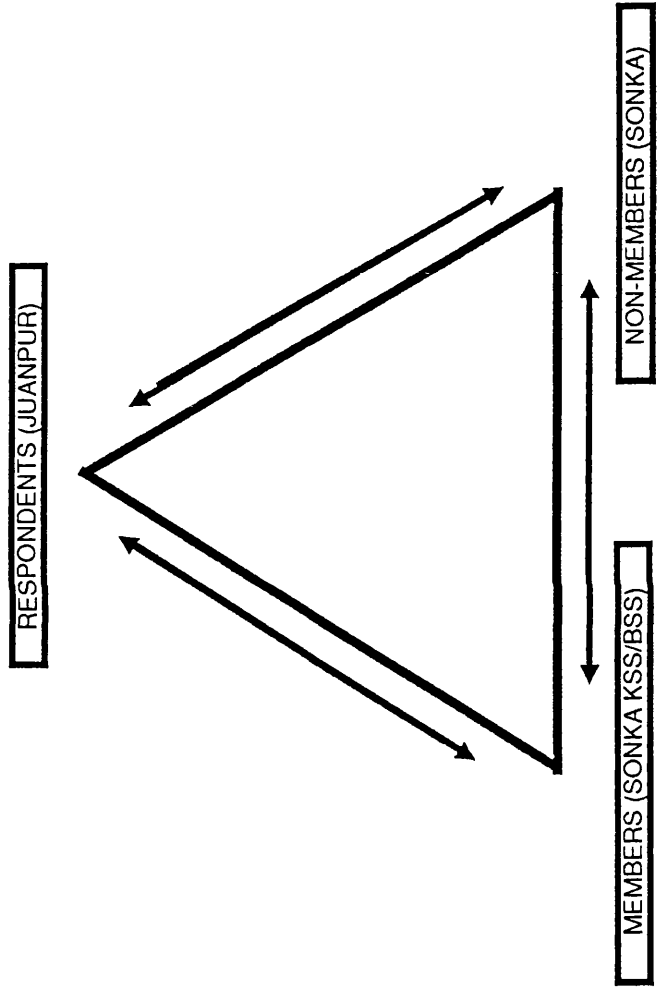


FIGURE 4.7

Minitab packages in the mainframe VAX and Quattro, HPG and 3D graphics packages in Opus have been used to process the data and to prepare diagrams. There were two sets of data, one from the baseline survey and the other from the in-depth survey. Data from the baseline survey were classified by family and village and then sub-divided by landownership group. Data from the in-depth survey were recorded by individual family, classified under different respondent groups (members, non-members and respondents from Juanpur), and then by landownership group (landless, small farmer, middle farmer and large farmer).

No complicated statistical techniques have been used in this study. Simple statistical techniques were applied to test assumptions and relationships, including correlation analysis to test the strength of the relationship between landownership and income.

#### **4.4 CONCLUSION**

The methodology employed is not original but followed a proven method of social investigation in the context of rural change in Bangladesh (see Wood, 1976; Hossain, 1977; Howes, 1985; Atiur Rahman, 1986; Jansen, 1987). The extent of the survey was restricted by the limited time available for field work, but during the field periods as many people as possible were interviewed.

NOTES

1) There were 21 administrative districts in Bangladesh before 1985. The subdivisions under each district were upgraded to districts in that year making the number of districts 64. The earlier districts are now referred to as 'greater districts'.

2) See Chapter 5 for a detailed discussion on conflicts between BRDB key personnel at UCCA and UCCA's own staff.

3) See Hammond and McCullagh (1978) and Moser and Kalton (1971) for quantitative techniques in geography and methods of social investigations.

4) Jansen et al. (1983) have discussed problems related to defining household units in Bangladesh.

5) When two Bangladeshi villagers known to each other meet, say "Salamalekum" (Allah's blessings be with you). Then they spend some time in conversation about their health, how their families are and how things are going. We followed this method.

6) I chose two literate young persons, one from each village to assist me in conducting interviews. They were full-time paid assistants (Tk.100 (£2) a day each). As Bogra is my original home district (my parents are from



there) and I have some connection with Bogra town, I did not have much difficulty in understanding local dialects. But because of my different cultural background I had some problems in understanding the villagers. The assistants helped me to overcome these initial difficulties which reduced over time as the villagers saw me around regularly. Gradually I became familiar with their way of life.

When the respondent was at home the interview place was usually the front of the house (uthan). Sometimes the interview took place in agriculture field where the respondent was working.

7) As an example of lack of memory, a middle-aged respondent was asked about the name of his grandson to make him feel more relaxed. But the man hesitated for a while and said "I am sorry but I cannot remember his name at this moment. Would you mind waiting for me while I go inside the house and ask him what his name is?" Time was allowed for the respondent in answering important questions although he was discouraged from taking help from others.

CHAPTER 5THE UCCA-KSS-BSS SYSTEM: FORMAL PROCEDURES AND PROCESSES  
AS THEY AFFECT ACCESS

## 5.1 INTRODUCTION

In Chapter 3 it is argued that many of the Government's efforts to improve access for the rural poor to the resources supplied through the IRDP have not been especially successful. Responding to criticisms to this effect, the Government has recently introduced the Rural Poor Programme (RPP) to channel resources directly to the poor while reorganizing local-level institutions to improve access for small farmers. The changes have been mainly organizational. They have been directed at improving the administration of the IRDP's main vehicle, the UCCA-village cooperative system. Soon after the BRDB had been entrusted with the IRDP administration, the Ministry of Local Government, Rural Development and Cooperatives appointed on 30th July 1984 a 14-member Committee to indentify the causes why the IRDP upazila level cooperatives (UCCAs) have not achieved the goals of becoming self-reliant and self-managed organizations (BRDB, 1984a) (1).

This high-powered Committee identified several reasons why the UCCAs failed to attain their goals. Among the reasons, it listed a lack of understanding between BRDB

key personnel at the UCCA and UCCA staff, the low pay-scale of the latter, and corruption within many Managing Committees (see BRDB, 1984a). The Committee made a series of recommendations based on their findings, including one that BRDB should take immediate steps to strengthen the BRDB-UCCA-KSS administration. In compliance with the recommendations of the Committee, the BRDB announced plans for its largest area development project, Rural Development Project II (RD-II), which was to operate between 1984 and 1988 (see BRDB, 1984b). The BRDB pointed out that the main objective of the Project was to strengthen and expand the two-tier cooperative system. It was to take measures to improve staff conditions, the transaction of loans, the training programme and the implementation procedure of RD-II so that the Project could reach every member more effectively (2). Three questions arise from these changes which relate to the main arguments of the thesis: Has the administration of the UCCA been improved? Has the communication between the UCCA and the members become more effective? And, as a result, has the IRDP been successful in reducing the importance of private ownership of resources to the ability of members to gain benefits from the programme?

This chapter deals with the first of these questions which concerns the administration of the UCCA. Firstly, it will introduce the UCCA system in the study area

(Sherpur Upazila) and describe the two-tier cooperative system of the IRDP in operation there. Secondly, it will look into the administrative structure of the UCCA, and the conflicts of power and status between different groups of officials. Thirdly, two major activities of the Sherpur UCCA will be critically analysed, namely the payment and repayment of loans, and the training programme, to provide evidence of the ways in which the formal procedures of the UCCA are implemented. The discussion is based on the secondary information supplied by the UCCA, personal observation, and surveys of UCCA officials and field inspectors.

## 5.2 SHERPUR UPAZILA AND SHERPUR UCCA

Sherpur Upazila is one of 464 Upazilas in Bangladesh. It is situated in the district of Bogra, about 15 miles south of Bogra town (see Figs. 4.2 and 4.4). The Dhaka-Bogra motorway bisects the upazila (see Fig. 4.5), providing good links with the other districts of North Bengal. Sherpur Upazila covers an area of 201 square miles. It has one Municipality, nine Unions and 332 villages (see Table 5.1).

Sherpur UCCA is an 'A' grade UCCA according to the BRDB criteria (3). It was established in 1971 under the IRDP, the same year that the Comilla Model was adopted by the Government as the national programme for rural development. It is, therefore, one of the earliest UCCAs.

Table 5.1: Basic Information On Sherpur Upazila,  
1987

.....		
1. Basic Information		
a. Area	201	sq. miles
b. Municipality	1	
c. Union	9	
d. Population	171,090	persons
Male	84,687	,,
Female	86,411	,,
e. No. of villages	332	
f. No. of households	36,454	
g. No. of farm families	20,143	
h. No. of landless families	10,115	
i. No. of other families	6,196	
j. Area under cultivation (gross)	58,030	acres
k. Area under single cropping	22,421	,,
l. Area under double cropping	23,199	,,
m. Area under triple cropping	12,418	,,
n. Cropping intensity	150%	
o. No. of colleges	1	
p. No. of high schools	13	
q. No. of primary schools	74	
r. No. of junior schools	2	
s. Madrasa (school of religious education)	13	
t. Literacy rate	17%	
u. Roads		
<u>pucca</u> (metalled)	23	miles
<u>kutch</u> a (un-metalled)	116	,,
2. Primary Cooperative Societies		
a. KSS	252	
b. BSS	56	
c. MSS	51	
d. Weavers	3	
e. Fishermen	7	
f. Others	5	
3. Irrigation facilities		
a. Shallow tubewell	11	
b. Deep tubewell	1,955	
c. Power pumps	202	
d. Hand pumps	2,997	
.....		

Source: Upazila Statistical Office, Sherpur and Sherpur UCCA.

Sherpur UCCA started its activities with a programme for farmers, i.e. the creation of KSSs and related activities, and introduced programmes for women and the landless in 1979 and 1983 respectively.

The UCCA acts as the central association where all the village level cooperative societies are federated. Individual cooperatives are too small to meet all the requirements of their members and need strong financial and moral support from the UCCA if they are to bring about changes in the economic and social structure of the villages. The BRDB (1984a) defined the objectives of the UCCA as:

a) The creation of an institutional infrastructure to organise the agriculturists and people of other vocations into cohesive groups.

b) Providing banking services to the members of each cooperative. Effectively, this is the source of credit for the cooperatives. The UCCA supervises credit administration, keeps an account for every member and also takes care of the capital accumulated by each society.

c) Training and education of members about the everyday problems they confront, mainly in agriculture. This function is designed to encourage leadership within the

village.

d) Selling irrigation equipment and modern agricultural inputs including H.Y.V. seeds, chemical fertilizer, pesticides and irrigation equipment, and offering services for the repair of irrigation equipment.

Sherpur UCCA performs almost all the activities listed above, with credit disbursement to the cooperative societies, the recovery of loans and a training programme being its major activities. The selling of inputs has decreased in the last few years, except for irrigation equipment, because chemical fertilizer and HYV seeds can now be bought on the open market. Figures on fertilizer sales reveal this clearly. In 1985-86, Sherpur UCCA sold fertilizer worth about TK.93,000. This figure fell to TK.26,000 in 1986-87 and in 1987-88 it sold no fertilizer to its members at all. The sale of irrigation equipment (deep tubewells, shallow tubewells etc.) still takes place because these items are expensive and the village cooperatives can get loans from the UCCA when they buy them from the UCCA store. Indeed, farmers often organize cooperative societies mainly to get loans from the UCCA for tubewells, the benefits of the wells being shared among them. Credit for irrigation, small self-employed businesses, pisciculture and poultry are the main attractions of membership of the cooperatives. When interviewed, one of the field-inspectors of Sherpur UCCA

mentioned the importance and popularity the UCCA used to enjoy 'when it had chemical fertilizer and HYV seeds to offer them at a good price'. According to him, the government's policy of privatizing the sale of agricultural inputs had affected the UCCA adversely, reducing one of its links with village members. It may also be noted here that because of the large requirements for agricultural credit, irrigation equipment, fertilizer and pesticides, other organizations are also working at the upazila level to distribute them. Moreover, since 1978 the Government has allowed private dealers to sell them on the open market. While it is true that it is impossible for UCCA alone to distribute all the inputs to the farmers, because many village families are yet to join the UCCA's village level cooperative societies, to avoid complication and overlap the activities of all the organizations need to be coordinated. In practice, however, there is no effective coordination (see Chapter 6).

Sherpur UCCA's activities are now centred around disbursing credit to the KSS, BSS and MSS and providing training to its members. The current value of the shares bought by members is about 1.1 million Taka and the capital accumulated in their accounts now stands at 2.3 million Taka, or Tk.197 per member. This figure compares with that (Tk.248) of Comilla Sadar upazila in 1984 (Anisuzzaman, et al., 1986) and is higher than the



average of all UCCA societies in 1984 (Tk.161 per capita). The performance of the Sherpur UCCA in credit recovery is mixed (see Table 5.2). It has had greater success in short-term loan recovery (89%) than the RD-I project credit recovery for power pump and shallow tubewells which stand at only 20% and 23% respectively. RD-I continued into RD-II in 1983 and into RD-III in 1988. For the RD-II programme the recovery rate is higher at 62%.

#### 5.2.1 Creation of New Societies Under Sherpur UCCA

When a government circular for the formation of new societies arrives, UCCA officials and the field inspectors announce it in those villages where there is no society. Villagers are asked to select someone as their leader and make a list of prospective members. UCCA officials go to the village to verify the members and to see whether they are eligible to form a cooperative society. The basic criterion of eligibility for KSS is that they should have more than half an acre of land and be a farmer. Those wishing to form a BSS should have less than half an acre of land and whose main source of income is from wage labour. Any woman in the village can be a member of MSS, although priority is given to those who are landless widows, divorcees, destitutes and abandoned by their husbands (4). If satisfied, the officials give permission to call the first general meeting of the society. The minimum number

Table 5.2: Long-Term and Short-Term Loan Disbursement and Recovery up to 1987 (Amount in Taka)

Nature of credit	Amount :disbursed	Recovery :	Default :	% of :recovery
Short term	14,597,171:	13,000,667:	1,596,504:	89
Long term	:	:	:	:
1)RD-I	:	:	:	:
Power Pump	1,703,625:	340,827:	1,362,798:	20
STW	9,866,728:	2,314,814:	7,551,914:	23
2)STW	141,652:	123,068:	18,584:	86
3)RD-2	:	:	:	:
STW	321,138:	198,934:	122,204:	62

STW: Shallow Tubewell  
RD: Rural Development

Source: Report of the 8th Annual General Meeting, 1986-87, Sherpur UCCA.

of members present at the meeting should be ten (5).

In its first year Sherpur UCCA created 15 KSSs. The number of KSSs had reached 252 by 1980-81 (see Table 5.3), although none have been formed since. The number of cooperatives increased rapidly until 1978-79 and membership until 1981-82, since when growth has been slow. In 1986-87 membership totalled 13,262. In terms of number of KSSs, the record of upazila Sherpur is well above the national average with more than 75% of villages in the UCCA. In 1986, the average of KSSs per UCCA was 144 (BRDB, 1986a).

The programme for the assetless or landless started in this Upazila in 1978 under the RD-I project when 21 societies were registered. There were further new BSSs each year until 1985-86. The number of members increased from 225 in 1978-79 to 1,752 in 1985-86 (see Table 5.4). In 1976 Sherpur UCCA started a programme for rural women. In that year 11 societies were registered with 410 members. The total number of MSSs and members increased to 51 and 2,296 respectively by 1986-87 (see Table 5.5).

It can be seen from the above discussion that no KSS was organized in Sherpur Upazila since 1981-82 although field inspectors are instructed to employ regular efforts to create new societies no matter whether there is any specific circular to form new societies. The trend in

Table 5.3: Increase in the Number of KSS and Members, 1971-72 to 1986-87

Year	No. of KSS	Members
1971-72	15	290
1972-73	54	930
1973-74	23	460
1974-75	12	300
1975-76	25	790
1976-77	25	1,780
1977-78	63	3,046
1978-79	25	2,323
1979-80	6	1,463
1080-81	4	642
1981-82	-	546
1982-83	-	243
1983-84	-	67
1984-85	-	175
1985-86	-	141
1086-87	-	66
Total	252	13,262

Source: Report of the 8th Annual General Meeting, 1986-87, Sherpur UCCA.

Table 5.4: Increase in the Number of BSS and Members  
1978-79 to 1986-87

Year	BSS	Members
1978-79	21	225
1979-80	3	450
1980-81	2	95
1981-82	4	400
1982-83	2	122
1983-84	2	113
1984-85	16	153
1985-86	6	133
1986-87	-	61
Total	56	1,752

Source: Report of the 8th Annual General Meeting,  
1986-87, Sherpur UCCA.

Table 5.5: Increase in the Number of MSS and Members in Sherpur UCCA, 1976-77 to 1986-87

Year	MSS	Member
1976-77	11	401
1977-78	13	546
1978-79	6	408
1979-80	-	165
1980-81	-	95
1981-82	-	120
1982-83	-	35
1983-84	10	175
1984-85	3	63
1985-86	7	232
1986-87	1	56
Total	51	2,296

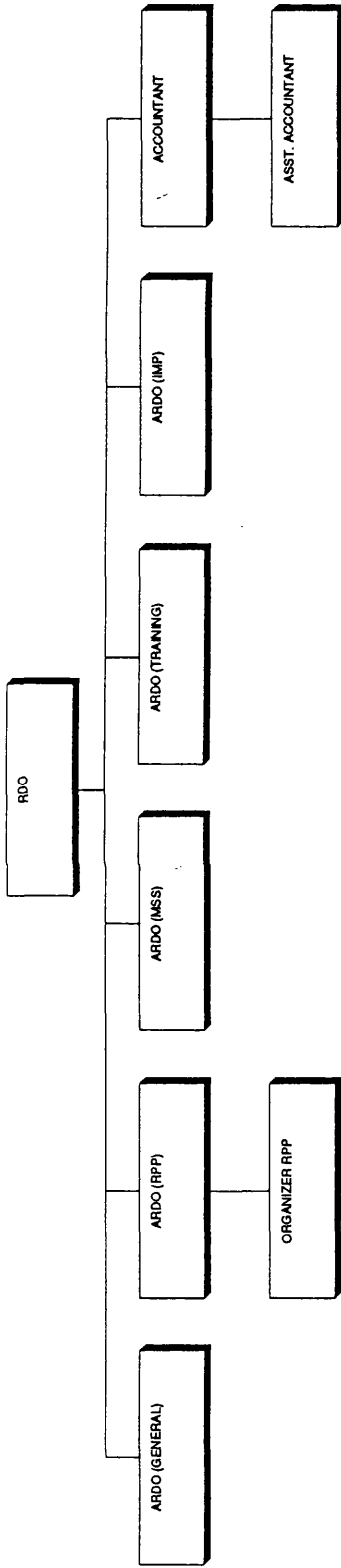
Source: Report on 8th Annual General Meeting, 1986-87, Sherpur UCCA.

the increase of members of existing societies further declined in 1986-87. No BSS was created in 1986-87 and there were only 61 new members. A similar situation can be found in the creation of new MSSs and their members. This picture reflects the deterioration of the quality of services and the weak administration of the UCCA. The following discussions on the administration of the UCCA, the distribution of loans and the conduct of training activities will indicate why Sherpur UCCA has failed to increase the number of new societies and members in recent years.

#### **5.2.2 Sherpur UCCA: The Administrative System**

There are three categories of staff in Sherpur UCCA. These consist, first, of the Managing Committee (MC). This has twelve elected persons, including the Chairman, a vice-chairman and ten directors. Their posts are honorary. Their major responsibility (6) is to supervise all the activities of the UCCA which are carried out on their behalf by the administrative and field divisions (see below). The Managing Committee is elected for a period of two years on the basis of one society one vote. Second, there is the Administrative Division, also known as the Executive Council (see Fig. 5.1), which is made up of the BRDB key personnel, including the Rural Development Officer (RDO) and five Assistant Rural Development Officers (ARDOs). The ARDOs are in charge of the five programmes of the UCCA: Programme for Farmers,

# ADMINISTRATIVE DIVISION OF SHERPUR UCCA



SOURCE: COMPILED FROM UCCA INFORMATION.

FIGURE 5.1

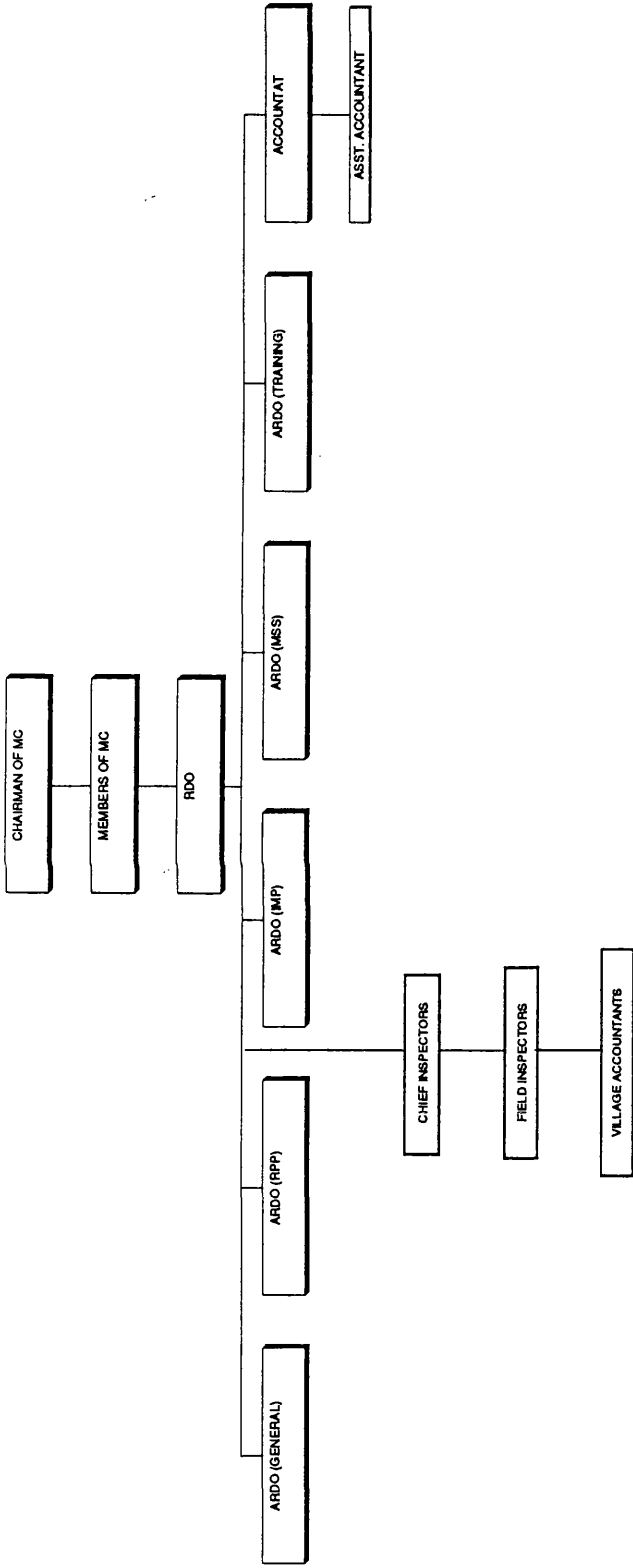


the Rural Poor Programme, the Womens' Programme, the Irrigation Management Programme and the Training Programme. The Accounting Division is headed by the Accountant who is under the direct authority of the RDO. Third, there is the Field Division which consists of two Chief Inspectors, one for KSS and BSS, and one for the Womens' Programme. There are nine Field Inspectors. Their duties include helping the villagers to organize cooperative societies, making arrangements for loans from the UCCA, ensuring repayment, and seeing that the cooperatives are working regularly. They are the link between the UCCA and primary cooperative societies. There are nine village accountants who keep the accounts of every member and prepare the official papers required for credit transfer to members (7). The staff in the field division are employed by UCCA and not by the BRDB.

#### **5.2.2.1 Conflict and Confusion Among the UCCA Officials and the Staff**

The UCCAs administrative system (Fig. 5.2) has been simplified and made more democratic after the creation of BRDB in 1983 in order to improve its efficiency. BRDB has given authority over the UCCA's activities to the MC, which is an elected body, to ensure the fuller participation of the people in the administration of the UCCA. Unfortunately, in the case of Sherpur UCCA at least, these arrangements do not seem to be working out in practice. The RDO appears to dominate all the

# ORGANIZATION CHART FOR SHERPUR UCCA



SOURCE: BASED ON UCCA INFORMATION.

FIGURE 5.2

decision-making. In collaboration with the ARDOs, he controls all financial matters as the BRDB's representative at the UCCA. During the field period, the twelve weekly meetings of all the officials and staff were attended. The RDO and the ARDOs were the main participants in the discussion, with some contribution from the members of the MC and a negligible participation of the members of the Field Division.

The description of one, typical weekly meeting can illustrate the situation. The agenda of that meeting, which had been prepared by the MC focused upon the matters of suspending the registrations of two KSSs, and appointing a new member of the Field Division. The RDO started the discussion. He said that he and other members of the EC thought that those two societies should be suspended and no loan would be given to them in the following year as a penalty for failing to repay all their previous loans. The Chairman of the MC tried to convince the RDO that those societies should be given one more opportunity. RDO did not agree with him. The Directors of the MC did not say anything to support the Chairman. With regard to the second item on the agenda the RDO said that he thought that the UCCA could not presently afford a new member of the Field Division so the matter should be postponed. He did not allow any discussion on the matter and ended the meeting. Following interviews with the field inspectors, six out

of nine said they did not think that their opinions were accorded much weight by the RDO. Among the directors of the MC, eight out of twelve said the RDO took all the decisions and that the meetings were held only to meet official requirements. As one of them put it

Although officially the Chairman of the MC is to take all decisions in consultation with all the others concerned, in practice the RDO has this power because he has the contact with the Head Office and the bank which provides the loans. It facilitates his authority over the UCCA's activities. He is keen on holding weekly meetings as these are instructed by the Head Office.

A general dissatisfaction over this issue is to be found among the members of the MC and the field division, resulting in conflict among those involved (see later). It also affects the efficiency of the system. For example, Sherpur UCCA could not create any new KSS or BSS in 1986-87 and only one MSS was organized as against the official requirement of a minimum of ten of each. The minimum target of new members was 100 for each. The RDO admitted that one of the main reasons for this was the inefficiency of the field division who did not take any initiative on their own to increase the membership of village cooperatives in the absence of special instructions from the BRDB to do so.

In another way the democratic functioning of the UCCA can be put in jeopardy as indicated by an ARDO. He said that the RDO would try to influence the choice of Chairman of

the MC as this may help the RDO to accrue undue benefits while disbursing credit. In return, the Chairman finds ways to give his own society undue favours in credit, irrigation and other facilities rendered by the UCCA. This undermines the whole idea of an UCCA managing committee designed to maintain the balance of power as an elected local body between BRDB key personnel at UCCA and UCCA's own staff. If the executive council (EC) helps a particular group of people competing for the posts of the MC to win by convincing the society managers and they come to the power the EC will have more freedom in manipulating the UCCA system in their own interest. The RDO and the Chairman of the MC have both denied their involvement but admitted that it had happened during the time of the previous RDO. The present Chairman described what happened

The previous Chairman was a manager of a KSS. Before the election of the MC he used to see the RDO regularly. The RDO was convinced that the manager would be suitable for the post of the MC Chairman. So, he supported him during election and campaigned for him although he is not supposed do this according to BRDB rules. As a result he became the Chairman. It was discovered when I came into power that the previous Chairman's own cooperative society was given three loans without the necessary qualifications. It seems that the previous RDO did not try to stop him in doing so. The benefits he accrued still remains unknown. When the matter was exposed to other societies they started claiming similar favours which put us in a mess. It was reported to the head office and our reputation was affected. It took some time for us to put the whole system right diverting our concentration of efforts from improving the present village level cooperative and forming new societies.

Confusion also exists as to what the role of the

Managing Committee and BRDB Key Personnel at UCCA should be. As previously described, the MC is an elected body. It is the people's representative in the administration of the UCCA. Officially, it has complete authority over the UCCA's activities. But at the UCCA no measures have been taken to ensure its authority. The RDO and the ARDOs are deputed to the UCCA by the BRDB to help the MC to run the UCCA. All of them are highly qualified and as officers from the parent organization of UCCA are full-time and well paid. The members of the MC on the other hand are less well-qualified and receive only small honoraria as their jobs are mainly voluntary. Again, the grounds for conflict are evident because it is difficult for the BRDB officials to accept the full authority of the MC over the everyday activities of the UCCA. They therefore often ignore that authority and act independently. Even if the relations of the MC and the BRDB officials are enshrined in statute (see Fig. 5.2), the BRDB has not clearly defined the roles of these two sets of interests. Although the government has emphasized the need for the increased autonomy of the MC (see GOB and World Bank, 1981) yet again it says that the EC will work as a check against the managing committee (see GOB and World Bank, 1981; Morrissay and Awwal, 1987).

The confusion is further exacerbated by the regular (once in two years) transfer of the RDO and ARDOs from one UCCA

to another. The officials do not get enough time to become fully acquainted and to develop a working relationship with staff from a specific UCCA and therefore, do not feel committed to it. In turn, the MC regards them as outsiders (see also the observations of Morrissey and Awwal, 1987).

Lying behind this conflicting relationship between members of the MC, EC and field division is the difference in their salaries, job status, power and responsibilities. Two types of conflict exist which directly affect the efficiency of the system - a) the dissatisfaction among the UCCA's own staff and their distrust of the members of the EC; and b) conflict between the MC (elected body) and the EC (key personnel).

The RDO and ARDOs mainly do the administrative and clerical work. They have better salaries and job status than the field inspectors although the latter mainly do the work in the field and the complicated paper work related to loan disbursement. This conflict became clear during several formal (8) and informal discussions conducted with field-inspectors employed by the UCCA. The salaries of the field staff are provided from UCCA's own funds. They work at the grass-roots level, i.e. with the farmers and the landless. Their duty is to see that the members are making regular repayments of loans, a difficult task in itself given the low standard of

living of many of the members. Nine field inspectors are responsible for the villages in nine different Unions of Sherpur Upazila. They claim that they go to the villages almost everyday and work hard to recover loans, but all the credit for their efforts goes to the RDO and ARDOs. Nobody, they say, appreciates the work of these hard-working field inspectors. Their salary is very low, not consistent with the government pay scale (see Table 5.6). The highest salary received by a BRDB official at UCCA is Tk.3,020 per month whereas the highest salary drawn by any member of the UCCA staff is Tk.745 per month. Similar differences are to be found among the people getting the lowest salary which are Tk.860 and Tk.315 respectively for BRDB staff at UCCA and UCCA staff. Moreover, the UCCA staff are provided with a bicycle for travelling in the villages, which they have to buy on credit, while the RDO and ARDOs can use cars for official purposes and are provided with a motor-cycle as an official facility. This may sound just grumbling on the part of the UCCA staff as the BRDB key personnel are better qualified than the field staff in terms of their formal educational qualifications, often holding Masters degrees. But the low pay of the UCCA staff cannot be justified only on the basis of their lower academic qualifications. All the field inspectors (FIs), except one, have only secondary or higher secondary education. But their experience is more important than academic qualifications for them to carry out their activities in



Table 5.6: Salary Structure of BRDB and UCCA Staff

.....  
 Pay Scale of BRDB Staff (paid by the Government)  
 .....

Name of Post	Maximum Salary (In Taka per month)
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.....

1.RDO	3,020
2.ARDO	2,750
3.Accountant	2,280
4.Assistant Accountant	1,700

.....

.....  
 Pay Scale of UCCA Staff (paid by the UCCA)  
 .....

Name of Post	Maximum Salary (In Taka per month)
--------------	---------------------------------------

.....

1.Chief Inspector	745
2.Field Inspector	610
3.Village Accountant	540
4.Peon	315

.....

Source: Sherpur UCCA.

the field. One of the Chief Inspectors (CIs) has been in his current post for twelve years and he still cannot get a higher salary than Tk.745 per month. Similar examples are available among the field inspectors. Low pay affects their personal interest and initiative which is important for the expansion of the IRDP's activities. All the field staff were found to be apathetic about their jobs. Except the CIs, all the remainder were involved in other jobs, including cultivating their own land, as they cannot maintain their families on the income of their UCCA jobs alone. The BRDB itself identified the lack of interest in their jobs of the FIs as one of the most crucial problems in increasing the number of KSSs, primarily due to their low salaries. The BRDB has also suggested that the field staff should be given a minimum salary that would at least maintain them and their families (see BRDB, 1986a), but this suggestion has not been put into practice.

### **5.2.3 Corruption among UCCA Officials and the General Staff**

Both the BRDB key personnel and the UCCA staff were questioned about the merits and demerits of the IRDP (see Appendices 3 and 4). One of the major failings, as they saw them, was that the system could be manipulated to avail personal gain for some people in the system. One might argue that since corruption is often regarded as endemic, i.e. 'part' of the social system what is the

point of identifying corruption as a particular impediment to the successful implementation of the IRDP? As Chambers and Wickremanayake (1977) in their study of agricultural extension in North Arcot, India and south-east Sri Lanka suggested

When inputs are scarce and access to them is controlled by extension staff it is not surprising that corruption should flourish (p. 163).

But the intention here is to show that corruption affects the access of members to the UCCA services, and by its very nature does so differentially. Harriss (1977) in the case of India, has shown that corruption among the officials responsible for distributing agricultural inputs, led to an increase in the price of chemical fertilizer and this affected small farmers more than large farmers. And in the case of sugar cane growers in Kustia District in Bangladesh, Schaffer (1986) found that because of the corruption involved in the distribution of purji (permits) to the growers to allow them to sell sugar-cane to the factory, the growers either had to become part of the corrupt process or cease sugar production. As Schaffer points out

The solution for people like growers in the real facts of every day life is .... either to exit from the process altogether or to engage, more or less expensively, in degraded forms of access through corruption itself...(p. 367).

Corruption, therefore, on the one hand affects the recipients, and on the other the programme itself as many recipients have to choose between leaving/joining the programme and corrupt methods. This process reduces the credibility among the recipients of those responsible for the programme (see Chapter 6).

In the case of Sherpur UCCA, the ARDOs suggested that some field inspectors demanded a share of the loans they disbursed. But because of the hard work related to the preparation of all the relevant papers, some field inspectors also believed that it was their right to demand unofficial honoraria or bakshish. The existence of this practice is confirmed by the case studies based on members' accounts (see Chapter 6). The UCCA staff, on the other hand, also suggest that the RDO and the ARDOs take a percentage from each transaction. The validity of this statement, if not a measure of the extent of this practice, can also be demonstrated from accounts taken from the later case studies.

Although most of the respondents at the UCCA acknowledged the widespread existence of corruption, they tried to divorce themselves from such activities by blaming others. One ARDO admitted to corruption. In addition to his monthly salary of Tk.3,000, he received some money as upry (bribe) and a pack of good quality cigarettes almost

every day. He also pointed out that it was not an unusual practice for the UCCA officials as well and that his colleagues were also involved. Indeed, corruption within the UCCA administration is almost part of the everyday work of the people involved, even considered by them to be normal practice. This area of corruption was established, for example, from the attempt to collect information in order to verify the number of members, as provided by the manager of Sonka KSS, with the Sherpur UCCA. According to the UCCA records there were 59 members in Sonka KSS, but the manager of the Sonka KSS claimed it was 62 and the baseline survey revealed that it was only 23.

The reasons behind this discrepancy are variously interpreted by those with different kinds of involvement with the UCCA. The explanation of the Accountant is that one person may have multiple membership in different names. This is done mainly by the powerful in the village who try to get additional facilities and loans from the central society through this means. The UCCA officials simply overlook the matter since they are only interested in the regular repayment of loans. The explanation of the Deputy Director of the BRDB in Dhaka was different. He said that sometimes the UCCA puts pressure upon the field supervisors to organize a given number of cooperative societies with a certain number of members in a fixed period of time. This is done because,

from time to time, the government fixes a target for a certain number of new societies and members to be achieved over a given period. This occurred, for example, in 1977-78 with the announcement of the Rural Development Expansion Programme (see GOB, 1977). The target may prove very difficult to achieve and the field inspectors will talk to leaders in different villages, requesting them to form cooperative societies by any means. He may tell the leaders that his job will be at stake if they do not do so. The leaders are often willing to help because they know that their assistance will have a reciprocal effect in future in favour of their interests. The leaders call on the villagers and ask them to become members and buy shares. Sometimes the leaders themselves will buy several shares in different fictitious names to meet the quota. It is not in the interest of anyone in the system to examine how societies are formed, or whether the members fulfil the criteria for membership, as the outcome helps meet the field inspector's quota. Chambers and Wickremanayake (1977) have also identified this form of 'top-down targetry in agricultural administration' (p.162) as one of major problems of agricultural extension in India and Sri Lanka (see also Hunter, 1970).

This process of society formation develops a potentially corrupt relationship between rural elites and the field inspectors, a form of patron-client relationship (9).

This relationship has been identified by other authors (see for example Atiur Rahman, 1986) as part of a hierarchical system in which the state, through its institutions, acts as patron to the rich farmers or the rural elites, while the latter act as patrons to the poorer sections of the rural society. Rich farmers are the clients of the state and the rural poor are the clients of the rich farmers. In return, the rural elites stay loyal to the government and the poor to the rural elites. This set of relationships also provides a further explanation as to why the rural elites cannot be bypassed in the implementation of rural development programmes aimed at the poor. The poor cannot be targeted directly in the allocation of development funds.

The influence of long-established local leaders is pervasive and very difficult for the target-group oriented programmes to bypass them. But more might be expected of large institutions like the Upazila Parishad (Sub-district Council) and UCCA at Upazila level. Large amounts of money are invested in rural areas each year through these institutions. The government allocated Tk.19,600 million for rural development sector in the Third Five Year Plan. Moreover, as explained earlier in this chapter ARDOs, RDOs and inspectors are appointed to work specifically on behalf of the rural poor. Although the difficulties are self-evident, the question is, is it possible for them to reach the rural poor, either by

convincing the rural elites of the importance of doing so or by bypassing them altogether if necessary? Probably it is a question of whether there is any real intention in government to bypass the rural elites.

#### 5.2.4 Payment and Repayment of Loans

Every year there is a time (which varies from year to year depending upon government decision) when the UCCA disburse loans to the societies. All the societies are informed of this date and asked to make repayments of all the previous loans and to provide a loan requirement plan. The societies make their plans on the basis of the requirements of each member. In the weekly meeting at UCCA, representatives from the each society submit their plan. The society can only qualify for new loans when it has repaid the previous ones in full and the interest that has accrued. If just one member fails to do so, all the members will be penalised. Similarly, the UCCA will be disqualified from receiving new loans if one of its societies fails to make its repayments in full. These very rigid rules create difficulties at all levels in the system. The Project Director in Bogra and the BRDB officials at Sherpur UCCA are trying to convince Head Office that a less rigid repayment provision would help the promotion of the programme. Some form of relaxation would make the societies feel more comfortable and encourage them to act more decisively and less conservatively because it is quite usual for some members



each year not to be able to make repayments for genuine reasons.

Here follows a description of how credit is distributed to the members of different cooperative societies. As the distribution of loans to the MSS and BSS have been found to be particularly problematic, credit disbursement to these two societies, designed to reach the poor, are discussed here.

MSSs submit their loan requirement plans each year. Each MSS is entitled to a loan up to the equivalent of ten times of the capital accumulated by it. In collaboration with the field inspector from the UCCA, the manageress of the society prepares a plan for the society and all relevant papers for each member of the society. The plan is submitted to the MC and the RDO who jointly approve it. They then send it along with the plans of other societies to the BRDB for approval. The BRDB approves the plans and sends directives to the Bangladesh Bank to transfer money to the local branch of Sonali Bank at Sherpur Upazila sadar. The money is then transferred to the UCCA's account. UCCA decides a date to distribute the money to the societies. The manageress of the society distributes the money to members, a process observed by the ARDO and the inspector. According to the ARDO for the MSSs of Sherpur UCCA, the members of societies sometimes use false names. When this is learnt

by the ARDO she tries to stop loan against those false names. Those who are behind this cheating may hold some particular power in the local area, and may even force the ARDO to hand over the money. This is possible since credit disbursement takes place in the respective villages of the MSSs. The ARDO describes her experience while she was observing the distribution of money in Bhabanipur MSS in the previous year. She said

we were informed before distribution of loan to the MSS that it had three false members. It means that three false names were used in the credit plan and money has been sanctioned for them. So, I was present during the distribution of credit to the members. At the end of the distribution it was found that three members were absent and their monies were still to be distributed. The manageress said that she would hand over the money to the absentee members later on. But I insisted that either I would personally see them receiving the money or I would take the money back to the office and disburse at a later date. She did not like it and some local people then threw us out of the village. But I succeeded in getting back with the money. That MSS was expelled from the UCCA later. The field inspector might have a connection with the incident. But that could not be proved.

The loans taken by MSS members are not always used for the purpose agreed. Because of the social status of women in rural society they cannot take decisions on their own. They are always influenced by their husbands. In many cases they give the money to their husbands and the husbands spend it. As a result, the idea that women can achieve economic and social freedom through the cooperative movement must be strongly qualified. The ARDO gave five such examples in her area which she knew

about.

The process of lending money to the BSS members also has problems. It is abused by the members, sometimes in collaboration with the officer concerned. According to the rules, loans to the BSS members should be provided in kind because the landless are always in need of cash merely to meet their basic needs. Individual members are provided with something that can act as a source of income, such as a pair of milking cows, a rickshaw, or a small grocery shop. Each member can choose his field of business. But what may happen in practice is that, for example, if a member wants a loan to buy a pair of bullocks to acquire a regular income by letting them out to other farmers, the officer concerned will take the member to the market and buy him a pair of bullocks. But sometimes the member will make an agreement beforehand with the person dealing in bullocks in the market so that the businessman hands over the money to the member and takes back the bullocks after the officer has left. Sometimes, it happens with the knowledge of the officer who takes a share of the money and lets the member keep the rest of the cash. In this process the credit money is spent by the member in ways other than were agreed and the recovery of such loans becomes insecured.

The Assistant Rural Development Officers (ARDOs) and the Field Inspectors (FIs) perceive the problems related to

credit disbursement somewhat differently. At interview they claimed that the major problems were: the managers of the societies receive loans from the UCCA on behalf of their respective cooperative society. Sometimes they take unofficial commission from each loanee; and sometimes the primary society is eligible for loans but since the UCCA is not eligible, the society cannot get loans.

To avoid the misappropriation of loan money by the managers it was decided by the UCCA at the beginning of 1988 that members (other than MSS) have to be physically present at the UCCA to receive their loans. This procedure has merits and demerits. It is an effective means of ensuring that every member receives his share of the credit. Members thus have direct access to UCCA credit. There are no intermediaries. On the other hand, if the loan disbursing officer is corrupt the system may lead to harassment of the recipient, because although this system brings the officers and the members closer, it also provides greater opportunity for the officers to abuse the system. In many cases the recipient will have to go to the UCCA more than once to receive the money because the exact date of loan distribution is not always announced in advance due to delays in the banking system. Money from the Bangladesh Bank to the local branch of Sonali bank, and from there to the UCCA, may not be transferred smoothly or efficiently. In 1987, for

example, the date of credit disbursement to the KSSs was shifted five times. Travelling to the UCCA to receive the loan is uneconomic for those borrowing small amounts or those from distant villages, especially under these uncertain circumstances.

#### **5.2.5 The Training Programme of Sherpur UCCA**

In the weekly training programme for the village cooperative managers, four classes are taken by the upazila officers. In the case of Sherpur these are conducted by an education officer, a fisheries and livestock officer, an agriculture officer, and a health officer. The topics taught are varied to meet particular day by day necessities of the members who then receive this knowledge from the manager at the weekly village meetings. For example, if there is a livestock epidemic there will be a class on how to protect the livestock. Generally, however, the syllabus includes family planning and population control, the need for primary education, and procedures for getting loans from the UCCA. The officers lecture on a particular topic for about 30 minutes and the trainees are then encouraged to participate in discussion.

A major weakness of the training system arises from the lack of modern methods of teaching. In the twelve classes attended during the field period, no diagrams were used to make things clear to the almost illiterate

trainees; and officers regularly used academic and technical language. Not surprisingly, although the trainees are welcome to raise questions, hardly any did so. The trainers get TK.15 for each lecture they give. This is a negligible amount. They are often apathetic and mechanical in approach in the classroom, perhaps due to preconceived ideas about the 'ignorance' of the trainees. In one lecture the trainer was heard to say

I have been giving you the same lecture for last 5 years or so and some of you have attended on each occasion. But it appears to me that you come and learn nothing or remember nothing and do nothing to spread the knowledge you acquire in this training class. Probably you come to get the 20 Taka which you are entitled for travel allowance (personal observation).

The trainee society managers are given Tk.20 per day per head as a travel allowance which is an effective incentive for those who come from a nearby village or on foot. It is not enough to cover their costs, including transport and refreshment, for those who come from distant villages, i.e 15-20 miles. Furthermore, during the busy season the trainees have to spare time from their work. Although no estimate is available on how much they lose by not working in the field, the average wage of a day labourer is Tk.25. Two issues can be identified here, one is the income foregone by the trainee for spending a day away from work, and this affects all trainees. The other one is the travel and miscellaneous expenses which vary from trainee to trainee

depending on the distance travelled. This 'loss' of income is appreciated by the officials of the UCCA but government policy is that, since the cooperative is meant to provide equal opportunities, everybody gets the same amount regardless of how far they have to travel to reach the UCCA. This has encouraged the trainee managers to take an unofficial travel allowance from their society's individual members.

At the weekly UCCA meeting, the society representative has to make a deposit raised from the weekly contributions of the members. The minimum weekly contribution for individual members is Tk.1 and the minimum weekly deposit for a society is TK.20. If the society representative fails to bring this amount he cannot claim the 20 Taka travel allowance and his society acquires a bad reputation. The temptation is to borrow Tk.20 from someone whom he knows at the UCCA in order to keep his society alive and to allow it to qualify for the next loan. The loan money is the main attraction for the societies.

The training classes have not been especially successful in disseminating the ideals of cooperative to the members although this is one of the main objectives of creating cooperative societies. At the village weekly meetings the manager informs the members about the message he gets at the UCCA <sup>a</sup> training classes. Chapter 6 will show that

these meetings are not regarded as very useful by the individual members.

### 5.3 CONCLUSION

This chapter has demonstrated the present state of the Sherpur UCCA administration which, in spite of government's efforts, is not functioning efficiently. This is because of conflicts and confusion among the different groups involved in it, corruption in the system, complications in the credit transaction system and weaknesses in the training programme.

A mid-term evaluation of BSS was carried out by CIDA and BRDB in 1985 and 1986 (Anderson, 1986). The evaluation reports stated that the BSS and MBSS members expressed their desire to have their own umbrella organization rather than being controlled by UCCA which was initially created as a part of the KSS-UCCA two-tier cooperative system. The report strongly recommended on the introduction of the Upazila Bittahin Central Cooperative Association (UBCCA) with which BSS and MBSS would be federated at upazila level. The creation of a separate central cooperative association was also suggested by the Joint Review of the Government of Bangladesh and the World Bank when they proposed the creation of a separate cooperative society for the poor (see GOB and World Bank, 1981).



NOTES

- 1) Notification No. S-2/ST-13/84 (part)/214.
- 2) See also BRDB (1985) for recommendations on how to make the production and employment programme for the poor more effective.
3. The categorization of the UCCAs are mainly based on the repayment of loans and increase in the members. For details see appendix 2 and also BRDB (1986b).
4. See BRDB (1984b) and KSS, BSS, MSS by-laws for details.
- 5) In the meeting Managing Committee for two years is formed consisting of six to twelve persons with a Chairman, Vice-Chairman, Manager and general members. The meeting allocates the responsibilities of the members of this committee. See BRDB (1984b) for details.
- 6) See By-Laws of the Upazila Central Cooperative Association Ltd, Dhaka, 1980, pp. 34-39, for detailed listing of the responsibilities of the UCCA Managing Committee.
- 7) See Bank Plan for the cooperative societies (Bangladesh Bank, 1984) for details of necessary

documents required by a lonee.

8) See appendix 4 for what sort of questions were asked to know about conflict.

9) Power structure in the study area has been described in Chapter VII.

CHAPTER 6LINKS AND COMMUNICATIONS BETWEEN THE RECIPIENTS AND THE  
INSTITUTIONS**6.1 INTRODUCTION**

This chapter deals with the second question of the thesis - how effective is the UCCA in communicating with its members, i.e. village societies and their individual members? It also discusses the value recipients place on these links. As the Bangladesh Agricultural Development Corporation (BADC) and the Government's Department of Agricultural Extension (DAE) also play roles in rural development in the study area, the respondents' links with these organizations are also discussed. These institutions also provide agricultural inputs, information and credit to farmers as participative institutions in rural areas set up to implement the government's rural and agricultural development policies.

The chapter starts by investigating the kinds of links these organizations have with the UCCA. This is followed by an examination of the links between these organizations and the people of the study area. Finally, this chapter evaluates the nature of links between the UCCA, the primary cooperatives (KSS and BSS) and their members. The objective of this chapter is to improve our understanding of the links between the institutions and

the recipients, especially between the IRDP and its recipients, in order to help answer the major question of this thesis - to what extent is the IRDP effective in reaching its stated target groups?

In very general terms, communication through such links has been defined by Mannan (1977) as

a process through which an idea is transferred from source to a receiver with the intent to change his behaviour. These changes may be an alteration in the receiver's knowledge of some idea, a change in attitude towards the idea, or a change in his overt behaviour (p. 1).

Before analysing the results of the empirical work it is necessary to define the terminology involved in communication. In the process of communicating, there is a source where the message originates. The message is the stimulus that the source transmits to the receiver. A channel is the means by which message travels from a source to a receiver. A receiver is an individual or a group of individuals for whom the message is transmitted. Communication effects are the changes in a receiver's behaviour that occurs as the result of the transmission of a message (1). In the present case, not only are messages or information transmitted to the receiver or recipient but also resources are delivered by the UCCA and other organizations.

The transmission of messages from the UCCA to members is conducted through two different communication channels (see Fig. 6.1). One is the weekly village meetings of the members of every cooperative society. From the UCCA weekly training classes, knowledge is transferred to the society manager. The message is then passed through the manager to individual members. The other is the transmission of message through the field inspectors directly to individual members. The field inspector prepares the papers relating to credit disbursement for every member and passes on the latest information from the UCCA about a wide range of matters (see Chapter 5). He is supposed to discuss with every member their individual credit requirements during the preparation of the credit plan for the society. Individual members are also encouraged to visit the UCCA to inform the authority directly of their problems. These regular and direct contacts are essential if the whole system of IRD is to work effectively. The members are the receivers. Communication effects, for the purpose of this study, will be examined in terms of the receivers' resource management behaviour and their perception of the socio-economic changes taking place in the village.

A number of indicators have been used to understand the nature of the linkages between the recipients and the institutions. These are:

UCCA COMMUNICATIONS WITH THE MEMBERS  
SHERPUR UCCA

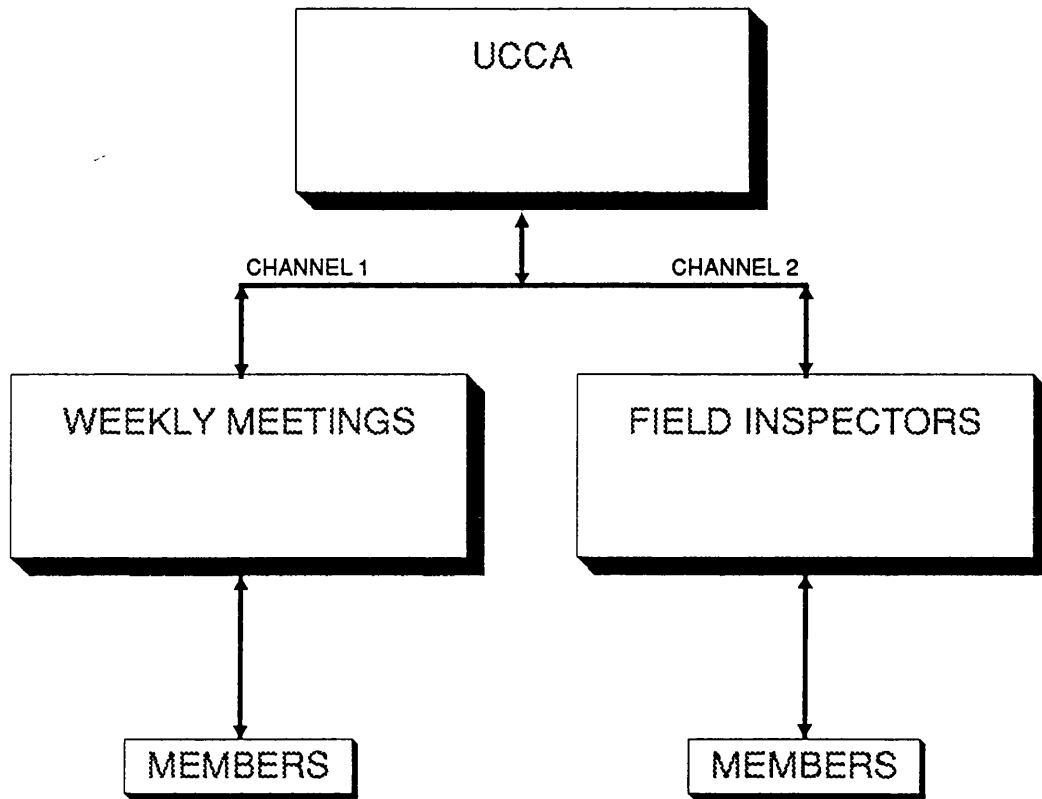


FIGURE 6.1

1) The frequency of visits of the field workers to the study village. The respondents were asked how often they met the field inspector from the UCCA, and from other parallel institutions.

2) The value of the visit to the villager. The recipient was asked for his perception of the usefulness of these visits, and to talk generally of their views about the visits.

3) The frequency with which villagers visited the institutions to seek advice or assistance. These visits depend on necessity, convenience and cost. Nevertheless, they represent a further indicator of the nature of the links between recipients and the institutions. Information was sought on the frequency of such visits and their value.

4) Attendance among members at the weekly village meetings. Attendance by members at these meetings, and their participation in the discussions they raised, have been examined.

The frequency of visits has been grouped into three categories, i.e., 'once in a month', 'once in six months' and 'never'. The answers 'don't know', 'no idea' or 'not aware' have been categorized under 'not aware' group. The utility of visits have been classified into four

categories, i.e., 'very' useful, 'fairly', 'little' and 'not'. When the respondent assessed that the information received during a field inspector's visit could be used immediately to solve a specific problem, the visit has been treated as 'very useful'. Categorization of a particular visit under 'fairly' useful or of 'little' use has been based on researcher's personal judgement of the situation. For the purpose of comparison, the results from the three respondent groups (members of the UCCA village cooperatives of Sonka, corresponding group of non-members from the same village, and respondents from Juanpur) are discussed separately (2). Of the two study villages, Sonka is under the IRDP and has the UCCA's village level societies (KSS, BSS and MSS). There are other families in the village who have not yet joined one of the cooperatives. They are, therefore, not involved in the IRDP, but can take advantage of the programmes of the BADC and the DAE. There are no cooperative societies in Juanpur and it is not an IRDP village. Its families are, however, able to obtain the extension services of the DAE and the BADC inputs marketing system.

## **6.2 ROLE OF THE BADC AND THE DAE AND THEIR LINKS WITH THE UCCA AND THE VILLAGERS**

The government allocates huge amounts of money every year for agricultural and rural development. The First Five Year Plan (1973-78) allocated 26.3 percent of its development outlay in the public sector for agricultural



and rural development (GOB, 1973). A whole range of institutions operate in rural areas to implement the Government's programme, often with overlapping responsibilities. For example, the Agricultural Bank provides credit to farmers to buy irrigation equipment and other inputs. The UCCA also provides credit to KSS members for the same purpose. Similarly, the BADC also sells inputs and tubewells, which are also available on the open market, and this too is one of responsibilities of the UCCA. The Department of Agricultural Extension (DAE) disseminates agricultural information to farmers through its Training and Visit (T & V) mechanism, a function similar to that performed by the UCCA training classes and the activities of the field inspectors. It is obvious that without effective coordination between these autonomous institutions the efficient delivery of goods and services could be hampered. The government has recognized this fact. Indeed, the 1977 review of the Government's major agricultural and rural development policy issues by the FAO/UNDP Mission suggested that institutional constraints were the main impediment to rural development (3). It argued that

The technical means are at hand: it is the institutional factors that frustrate their application to the desired ends. A major focus for the work in the next few years will have to be the removal of those institutional constraints. Since, however, most of them are embedded either in the core of the institutions/services package dispensed through the IRDP or in the land tenure system, many of them cannot be effectively tackled without getting to the core of these problems, which lie at the

heart of the development problem (FAO/UNDP Mission, 1977, p. 2).

In response the government, during the Third Five Year Plan (1985-90), while allocating 28.2% of development outlay for agricultural and rural development sector, emphasized the need to improve the administration and coordination of the participative institutions at the upazila level.

In terms of the concerns of this thesis, it is necessary to examine the role of two important organizations which operate alongside the UCCA in the Sherpur Upazila, namely the BADC and the DAE based on the Upazila Administration. It is necessary to ascertain the nature of their links with the UCCA and the villagers. Figure 6.2 shows the ideal situation. Ideally, both way links are necessary for coordination between the institutions. This could possibly be achieved by weekly or monthly meetings of representatives of each organization at the Upazila Headquarters and by regularly informing each other of their respective activities. In practice there is no system of regular meetings between these organizations at this level. This was confirmed during the interviews with the RDO at UCCA, the manager of BADC's local office, and the officer in charge of DAE at the Upazila Headquarters. BADC and the Agricultural Bank have no direct link with the UCCA. They only have communication with the Upazila Headquarters as the Upazila

ORGANIZATIONAL LINKS AT SHERPUR UPAZILA  
IDEAL SITUATION

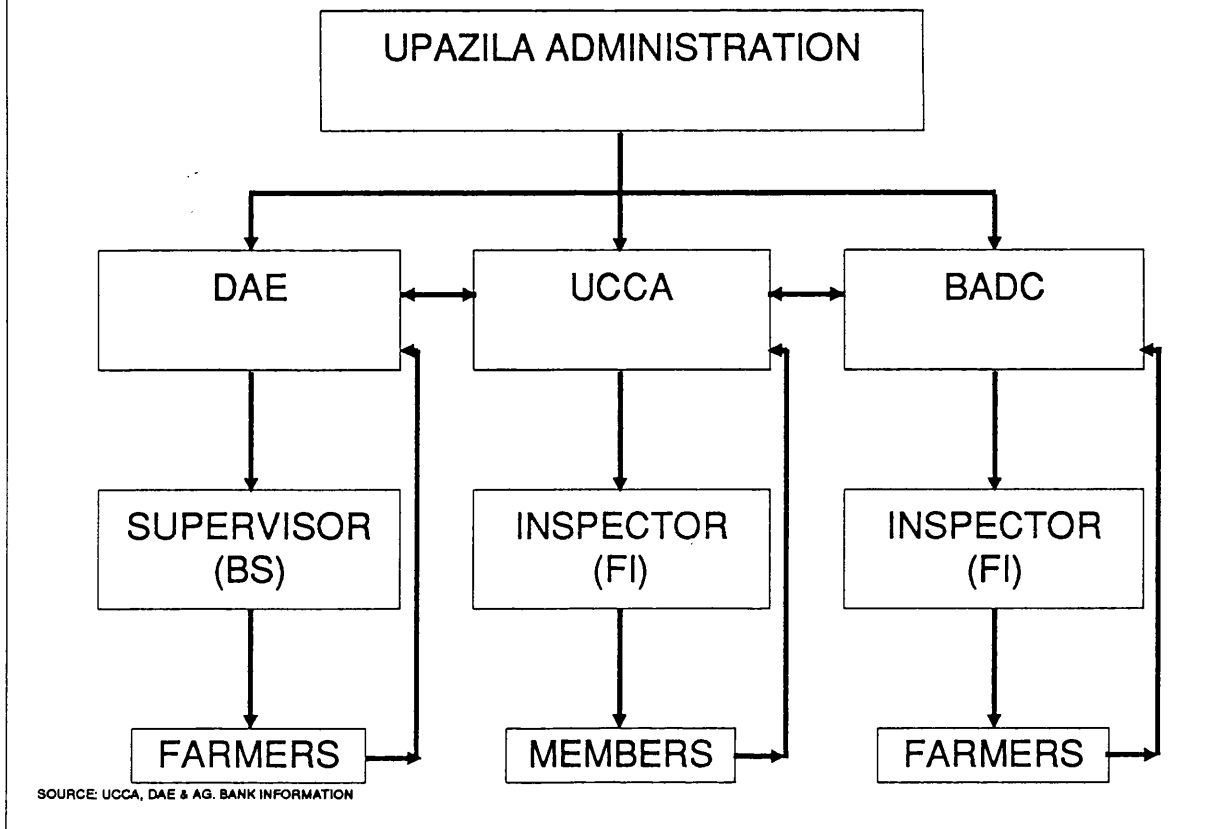


FIGURE 6.2

Chairman and Upazila Executive Officers are the main authority in the Upazila Administration. The activities of the DAE are supervised by the Upazila Administration and it is based at the Upazila Headquarters. DAE is supposed to have good communications with the UCCA but in reality meetings of the personnel are rare.

The activities of these organizations are complementary to each other, at least in the transmission of information to the recipients although their methods of communication are different. UCCA provides services to those families which organize themselves into cooperatives. The extension activities of the DAE are effected through 'connecting farmers' while the BADC is supplying chemical fertilizers, HYV seeds and irrigation equipment at a subsidised price to individual farmers.

#### **6.2.1 The BADC's Role in the Study Area**

The BADC is the largest government agency responsible for distribution of HYV seeds, chemical fertilizers, pesticides and irrigation equipment to farmers. At the upazila level its office is expected to have direct contact with farmers. Representatives from the BADC come to the village occasionally. Their duties are, firstly, to sell chemical fertilizers, HYV seeds and irrigation equipment to the farmers at a price fixed by the Government (4); secondly, to inform the farmers how to use new varieties of seeds and chemical fertilizers; and

thirdly, to inform the villagers how to take care of crops, plants, livestock and poultry. To be effective, BADC requires good coordination with the DAE and the UCCA (see Fig. 6.2). But this does not exist in reality. BADC also needs good contacts with the farmers (see Fig. 6.2). Respondents in all three groups (38 members, 38 non-members in Sonka and 43 in Juanpur) were asked whether they met any BADC representative in the previous year, whether they went to the BADC office for any information or advice, and how they valued those visits. Among the members only three said (see Table 6.1) that they had met field staff from BADC, and even those three thought that the visits were of moderate or little use. None of the non-members or the Juanpur respondents had met any representative from BADC in their village in the previous year, and an atmosphere of general mistrust of BADC prevailed. The statement of one small farmer (1.5 acres of land) from Juanpur reflects the general opinion of the farming community regarding the matter

The BADC inspectors are not seen in the village often. Sometimes they are found with the matbar. They do not show any interest in the farmers with smaller amounts of land. BADC seem to be inclined to the large farmers. After the flood of 1974 Government decided to distribute free seeds through the BADC to the farmers. Priority was given to the large farmers as BADC considered that the losses of the large farmers were big. It seems the BADC still have the same attitude towards the poor farmers.

None of the 119 respondents from Sonka and Juanpur visited the BADC office in 1987. They thought such a

Table 6.1: Visits from BADC Representatives and their Usefulness (as seen by the members of KSS and BSS)

Landholding group	Frequency of visit (codes)*				Total
	1	2	3	4	
0 - 0.50	-	-	-	24	24
0.51-2.50	1	2	-	4	7
2.51-5.00	-	-	-	5	5
5.01 & above	-	-	-	2	2
All	1 (3)	2 (5)	-	35 (92)	38 (100)

\*Frequency of visit  
 1 = once in a month  
 2 = once in six months  
 3 = never  
 4 = not aware

Value of Visit

landholding group	Value of visit (codes)*					Total
	1	2	3	4	5	
0 - 0.50	-	-	-	-	24	24
0.51-2.50	-	2	1	-	4	7
2.51-5.00	-	-	-	-	5	5
5.01 & above	-	-	-	-	2	2
All	-	2 (5)	1 (3)	-	35 (92)	38 (100)

\*Value of visit  
 1 = very useful  
 2 = fairly/moderately useful  
 3 = little useful  
 4 = not useful  
 5 = not aware of any value

Figures in the parentheses are the percentages of total respondents.

Source: Field Survey

visit would be of little use and be a waste of time and money. In this regard Chambers and Wickremanayake's observation in North Arkot, India is noteworthy. Their survey reveals that

Of the ... eleven villages, five were reportedly not visited by VLWs [Village Level Workers] during the year. For all the remaining six, the pattern of visits was the same: the VLW saw village officials - the president ..., and some bigger landlords ... (1977, p. 164).

The results of the present survey suggest that BADC has a very weak, almost non-existent, level of contact with the villagers.

#### **6.2.2 Role of the DAE**

The government's agricultural department has its office at the upazila headquarters. All the unions in Sherpur Upazila have been divided by the agricultural department into different blocks (5) and each block is divided into different sub-blocks. There is a supervisor for each block who follows the system developed by the Agricultural Department for establishing connections with farmers known as the 'training and visit' (T & V) system (6). In this system ten farmers are selected from each block by the block supervisors for training and demonstration. A portion of their farmland is used for demonstration. These 'connecting farmers' then disseminate information to the other farmers of the block who can attend the demonstration sessions. To distribute

the benefits to as many farmers as possible the connecting farmers are changed from time to time. This system is meant to keep the farmers informed of current developments and in the upazila office there is an Agricultural Development Officer who supervises the system.

The block supervisors get new information and training materials once every fortnight at the upazila agriculture office. They visit the blocks and demonstrate their newly acquired knowledge at the demonstration plots. The Agricultural Development Officer at the Upazila Agricultural Office observes the activities of the block supervisors and he is supposed to visit each block every month.

In principle this is a good system for disseminating information. The survey respondents were asked how often they received advice from block supervisors and from the 'connecting farmers', how often they went to the upazila office of the agricultural officer and how successful they felt visits were to both sides.

Only about 26% (see Table 6.2) of the Juanpur respondents had seen their block supervisor in 1987. Of these, about one-quarter said that they had seen him in their village once a month while the remainder saw him once in six months. These modest proportions are higher (see Tables



Table 6.2: Visits from the Agricultural Office and their Usefulness (Juanpur Respondents)

Frequency of visit	No.	%
Once in a month	3	7
Once in six months	8	19
Never	-	-
Not aware	32	74
All	43	100

Useful	No.	%
Very	-	-
Fairly	1	2
Little	6	14
Not	4	9
Not aware	32	75
All	43	100

Source: Field Survey

6.3 and 6.4) than for the two other respondent groups (13% of members and 16% of non-members). But all groups expressed considerable despair at the limited value of the visits. Among the Juanpur respondents, only 16% said the visits were of some value. Those who did not see the block supervisors said they would expect nothing from such visits even if they took place (see Table 6.2). The members and the non-members held similar opinions (see Tables 6.3 and 6.4).

Only three of members and one non-member made a visit to the upazila agricultural office during 1987, and they have no illusions about the benefits to be derived from this institution (see Tables 6.5, 6.6 and 6.7). The despair of the 'average' farmer is eloquently expressed by Jamshed Mia. He explained his experience in the following terms

I went to the DAE office at the Upazila headquarters once. I needed immediate advice as my crops were attacked by a disease which I could not recognize. I took some crops from the affected area as samples to the DAE office. When I arrived there I was told that the concerned officer was not in. I had to wait for about two hours. When I had the opportunity to talk to the officer I explained to him my problem and showed the samples. He did not examine them properly but prescribed a pesticide. I bought the pesticide from the BADC where again I had to wait for a long time. When I came back home I already had lost more than half day. For next few days I used the pesticide as prescribed but it did not work much. I had to go to the DAE office again. The officer changed the brand. I used it on the affected crops. It worked well on one side of the field but the other side never recovered. As a result I lost almost 30% of that crop. If my sample had been examined carefully and my field was visited by a field worker my

Table 6.3: Visits from the Agricultural Office and their Usefulness (seen by the KSS and BSS members in Sonka)

Frequency of visit	No.	%
Once in a month	2	5
Once in six months	3	8
Never	32	84
Not aware	1	3
All	38	100

Useful

Very	2	5
Fairly	3	10
Little	-	-
Not	-	-
Not aware	33	87
All	38	100

Source: Field Survey

Table 6.4: Visits from the Agricultural Office and their Usefulness (non-members in Sonka)

..... Frequency of visit	No.	%
..... Once in a month	-	-
Once in six months	6	16
Never	-	-
Not aware	32	84
..... All	38	100
.....		

<u>Useful</u> .....		
Very	-	-
Fairly	2	5
Little	4	11
Not	-	-
Not aware	32	84
..... All	38	100
.....		

Source: Field Survey

Table 6.5: Visit to the Agricultural Office and their Usefulness (KSS and BSS Members in Sonka)

Frequency of visit	No.	%
Once in a month	1	3
Once in six months	2	5
Never	35	92
All	38	100

Usefull

Very	-	-
Fairly	3	8
Little	-	-
Not	-	-
Not aware	35	92
All	38	100

Source: Field Survey

Table 6.6: Visits to Agricultural Office and Usefulness (non-members in Sonka)

.....	.....	.....	.....
Frequency of visit	:	No.	%
.....	.....	.....	.....
Once in a month	:	-	-
Once in six months	:	1	3
Never	:	37	97
.....	.....	.....	.....
All	:	38	100
.....	.....	.....	.....

Useful

.....	.....	.....	.....
Very	:	-	-
.....	.....	.....	.....
Fairly	:	1	3
Little	:	-	-
Not	:	-	-
Not Aware	:	37	97
.....	.....	.....	.....
All	:	38	100
.....	.....	.....	.....

Source: Field Survey

Table 6.7: Visits to the Agricultural Office and Usefulness (Juanpur Respondents)

Frequency of visit	No.	%
Once in a month	-	-
Once in six months	-	-
Never	43	100
All	43	100

Useful

Very	-	-
Fairly	-	-
Little	-	-
Not	-	-
Not aware	43	100
All	43	100

Source: Field Survey

crops could have been saved. It is probably better to rely on our own judgements than to listen to these people.

In these circumstances farmers often prefer to remain dependent on more traditional sources of information. In the case of agricultural problems they go to the most experienced person in the village. They also prefer to talk to friends, relatives and neighbours. They may also seek help from someone who has recently had contact with one of the institutions above, and thereby receive information indirectly from the complex amalgam of institutions. But, in general, although the government's activities through its different agencies have increased over last decade links between these agencies and the recipients have remained weak.

In 1982 the Government appointed the Committee for Administrative Reorganization /Reform to make recommendations on decentralization of administration in Bangladesh (GOB, 1982). The most important recommendation of the Committee was that the Upazila Parishad (elected body at the upazila level) would formulate, implement, monitor and evaluate all development plans and programmes at the upazila level and supervise, control and coordinate the functions of the local representatives of the agricultural development agencies. The recommendations of the Committee were officially implemented in 1983 and 1984. All the rural development



agencies and qualified officers were brought to the Upazila Headquarters (7). But it seems that they are working without being noticed by most of the recipients who at the same time hold a negative attitude towards the activities of these institutions. The villagers still depend more on their own experience as reflected in the account of Jamal Shaikh.

### 6.2.3 Account of Jamal Shaikh

Jamal Shaikh is a 45-year old inhabitant of Juanpur. He owns about three acres of land and can be considered a 'middle' farmer. He was born and brought up in the Majhira Union where the Bogra Army Cantonment is now located. When he married in 1970 he was given one acre of land by his father. His profession was to drive a horse-drawn cart, a popular means of transportation for travelling medium distance journeys, i.e., about ten to fifteen miles. He also cultivated his land. In 1972 his land, along with that of other farmers in the area, was acquired by the government for building up the cantonment. He was compensated by the government by same amount of land in Juanpur village which is four miles south-east of his original land.

He was fortunate that his new land was of good quality. He put most of his new land into agriculture and worked hard to obtain good crop yields. He also continued his established profession during his 'off time'. By

working hard he raised sufficient money to buy a small piece of land, and over ten years managed to acquire a further two acres of land. Now he triple-cultivates most of his land making farming his full-time job. In the village he is regarded as hard working and proficient. When asked why there was no cooperative society in the village, he said that

In the early 1970s there was one cooperative society. It was operated under the government's traditional cooperative programme. Due to internal conflicts it broke down within a year. Since then people have lost their interest in cooperatives. I personally do not like to go to any institutions for any advice or information. I do not like the people there. About two years ago I saw two persons in the village who came from DAE and BADC. One of them came three months after the other. Both of them were talking about how to cultivate land, how to apply chemical fertilizer and how rice yields could be increased - which I already knew. I found them rather confusing and they seemed to have no practical experience of cultivation. It made me disinterested in the people who come from the agricultural offices. I would rather talk to the experienced people in the village when I have any problems. I prefer friends and relatives as sources of credit to commercial banks. I find borrowing from the banks rather complicated. Interest rates are high when I borrow from friends and relatives or local money-lenders. But that is probably a good check on the way I spend loan money. I am very cautious in spending loan money and try to get the best return. The borrowing is easy here and I borrow small amounts at a time. Traditionally, the village has solved its own problems in its own way which in my opinion is very suitable for us. But because of modern agricultural practices, and the government's intervention through different service-delivery institutions, the traditional system is gradually disappearing and making the village dependent on the institutions.

Jamal Shaikh's account highlights two key points. First, the tension between independence, local support systems, new agricultural practices and the dependence they bring

on external institutions. He would like only the former but the village is being forced down a new, uncertain route. Second, this tension creates problems for the external institutions - their representatives are distrusted (seen as lacking practical knowledge, commitment to the local area and so on), a distrust they appear to have signally failed to reduce.

### **6.3 UCCA'S LINKS WITH THE SOCIETIES AND THEIR MEMBERS**

#### **6.3.1 Visits from the UCCA and their Usefulness**

Table 6.8 shows that 29% of members met a field inspector from the UCCA once a month, 34% once in six months and 37% said that either they had not seen a field inspector at all or were unaware of their visits. More significantly, perhaps, the visits from the UCCA's inspectors were not thought to be of much use either (see Table 6.8). None of the members said that UCCA visits were very useful and only 16% said that they were fairly useful. Almost half of the members said that they were not useful at all or could not comment because of their lack of contact. No specific trend can be determined in quantitative terms between the frequency of visits from the UCCA and size of recipient's landholding, although the opinions expressed in discussion regularly reflected the view that large farmers were better treated than small landholders. This same view was also expressed about the visits members made to the UCCA. The UCCA personnel themselves admitted that they had to keep

Table 6.8: Visits from UCCA Field Inspector to Sonka and thier Usefulness

Frequency of visit	No.	%
Once in a month	11	29
Once in six months	13	34
Never	3	8
Not aware (of visits)	11	29
All	38	100

Useful

Very	0	0
Fairly	6	16
Little	13	34
Not	5	13
Not aware (of usefulness)	14	37
All	38	100

Source: Field Survey

on good terms with the large farmers as this eased the field inspectors' access to the village. When the inspectors visited the village they felt obliged at least to see the samaj heads or the members of the Managing Committee of village cooperative societies. The accounts of a BSS member, the manager of the KSS, the field inspector responsible for Sonka KSS and the assistant rural development officer are described later in the chapter and these will help to substantiate the comments made above.

It is important that the field inspectors from the UCCA regularly visit the villages as they are the link between the UCCA and its village level cooperative societies. It is on their assessment of each society's requirements for loans that the UCCA makes its annual credit plan and then submit it to the head office for approval. It is also important that the field inspectors talk to each member in order to assess whether the members are satisfied with the activities of KSS/BSS Managing Committees. The weekly village meetings of the society members could provide effective occasions for the field inspectors to meet members. But the weekly meetings are normally held in the evening, when the members are freer to attend, making it impossible for the field inspectors because it is seen as beyond their office hours.

### 6.3.2 Visits to UCCA and their Usefulness

Replies concerning the visits made by members of the societies to their umbrella organization, the UCCA, also indicate a weak degree of communication between them. The manager, or his representative from each village, is the person who has the most regular contact with the UCCA through weekly meetings. He is responsible for passing on the knowledge received at UCCA training classes to individual members which is why the latter become dependent on the former for information from UCCA. If the manager is not competent, the system is put in jeopardy. Table 6.9 shows that only around 10% of the members visited the UCCA once a month during 1987 while about 24% visited the UCCA once in six months. Nearly 66% did not go to the UCCA in 1987 and therefore depended wholly on the information provided by the manager. Households with a small landholding (0 to 2.50 acres) visited the UCCA less frequently than their counterparts in the larger landholding group (above 2.50 acres) but the sample sizes are extremely small.

The reason given for the infrequent visits is primarily one of location and effort. Sonka is about four miles away from the Sherpur Upazila where the UCCA is located. Even using the local bus service, if it can be afforded, involves a return journey of about an hour. Moreover, the person he wants to meet may not be available at the time of his visit, and some poorly educated members fear

Table 6.9: Visits to UCCA by the KSS/BSS Members and their Usefulness

Landholding group	Frequency of visits (codes *)			Total
	1	2	3	
0 - 0.50	1	6	17	24
0.51-2.50	1	1	5	7
2.51-5.00	2	1	2	5
5.01 & above	0	1	1	2
All	4 (10)	9 (24)	25 (66)	38 (100)

\*Frequency codes

- 1 = once in a month
- 2 = once in six months
- 3 = never

Usefulness of Visits to UCCA

Landholding group	Usefulness					Total
	very	fairly	little	not	not *	
	aware					
0 - 0.50	-	3	3	1	17	24
0.51-2.50	0	1	1	-	5	7
2.51-5.00	1	1	1	-	2	5
5.01 & above	0	0	1	-	1	2
All	1 (3)	5 (13)	6 (16)	1 (3)	25 (66)	38 (101)**

\*Not aware of any usefulness

Figures in the parentheses are the percentages of total respondents.

\*\*rounding error

Source: Field Survey

that they may not be made welcome by the UCCA officials. Furthermore, most of the members hold the value of such visits in low esteem (see Table 6.9). The manager visits the UCCA every week to attend the weekly meetings and discuss any matter with the officials on behalf of his members. The question is, then how efficient is the manager in doing his job and is there any mechanism in the UCCA to assess the ability of the manager to run an effective cooperative society?

### **6.3.3 Links Through the Weekly Meetings in the Village**

During the field work, eight weeks in each village, each weekly meeting of the KSS and the BSS was attended in a limited attempt to assess the utility of these meetings and the participation of the members in them. It has already been stated that separate weekly meetings take place in the village for the primary cooperatives. The members are supposed to attend these weekly meetings and make a minimum saving of one Taka each. It is important for them to attend these meetings because these are the occasions when they can express their views and discuss their problems with the Managing Committee of their cooperative society. It is at the weekly KSS and BSS meetings that newly acquired knowledge and training are disseminated to the members by the managers. The importance of weekly cooperative meetings as a link between the members and the UCCA is considerable. The members were asked whether they regularly attended the



weekly meetings. Attendance in at least 75% of weekly meetings in six months preceding the date of interview has been considered as 'regular'. The validity of the respondents' answers was verified from the attendance book of the KSS and BSS. The members were also asked why or why not they regularly attended weekly meetings.

Among the KSS members only 38% (out of sixteen) regularly attended weekly meetings. The president, vice-president and the manager attended regularly while none of the small farmers were in regular attendance. Among the BSS members about 50% (out of 22) attended meetings regularly and again the members of the managing committee were among the most regular participants. This information can be interpreted that the enthusiasm of the KSS members has decreased with the longer period (since 1973) of association with their primary cooperative society as their aspirations were not fulfilled. The BSS members, on the other hand, still more interested in their society and with a higher expectation of benefits to be derived from its weekly meetings, as it is relatively new society (created in 1983), have a higher attendance record.

Those who were irregular in attending weekly meetings said that the meetings were of little value. They found it useful to go to the weekly meetings when credit was being disbursed but not on other occasions. The members of the managing committee of KSS, consisting of a

Chairman, Vice-Chairman, Manager and three general members, are all from the large farmer and middle farmer groups. They regularly attended meetings because they wanted to keep the society alive as they benefited most from the UCCA services. The account provided by the KSS manager described later illustrates how the Managing Committee benefits from the society.

#### 6.3.3.1 Participation of the Members

Participation is necessary for any 'target group' oriented programme. This means recipients taking an active role in decision-making and implementation. In the UCCA-KSS system the manager is the representative of the members. In the weekly meetings at the UCCA he discusses the problems of the members and by doing so he takes part in the process of participation. His views are considered by the UCCA administration to represent the opinions of the members and are taken into account as such in the subsequent meetings with officials at UCCA. The question is how does the manager become aware of the members' problems, especially if only some members take part in the discussions at the weekly meetings.

The term participation has been defined by Conyers et al. (1988)

to mean an active sort of participation, in which ordinary people, operating through their own organization, work in partnership with those

organizations responsible for delivering services, in a manner which brings benefits (in cash and kind) and increased responsibility, and does not result in dependency on the delivery organizations (p. 18).

These are demanding, ideal conditions, especially as there are several types of participation in the process of development and what sort of participation is necessary, appropriate, meaningful or viable at a particular level will vary (8). In our case participation occurs mainly through the weekly village meetings. But field observation of the weekly meetings reveals little effective participation on the part of members. For example, for those meetings attended, about 45% of KSS members did not participate in the discussions, and about 35% were only occasional participants. About 25% were regularly involved, including members of the managing committee and some of the larger farmers. Participation of the BSS members was broadly similar with 30% never participating and 50% doing so only occasionally. The members of the managing committee were regular participants. In the questionnaire survey the members were asked about their participation in the discussions at weekly meetings and the reasons of their answers. The reasons given by those who did not participate, or did so only irregularly, were, first, that they felt that their opinions were not given appropriate weight; second, they did not feel it necessary to participate; and third, they were not allowed to talk by others.

#### 6.3.4 Story of the KSS Manager

Afazulla has been the manager of Sonka KSS for the last two years. He owns about eight acres of land. Before becoming the manager he was a member of the managing committee. One of his responsibilities is to communicate between UCCA and KSS members. He regularly attends the UCCA training classes and informs the members about what he learns there. He thinks that he personally benefits from the KSS. In his own words,

I benefit from attending the UCCA classes because I get 20 Taka from the UCCA for each attendance and I also take some unofficial honoraria from the members. I also attend weekly KSS meetings regularly as I have to preside over most of the meetings. The general members do not come to the weekly meetings regularly because they are only interested in loan money. Members of the managing committee are regular in their attendance at the meetings.

He said that the field inspector comes to the village once in a while but not very regularly. He admitted that

Everytime the field inspector comes to the village he comes to me or to a member of the managing committee. He takes tea with us. He wants to go to the houses of the general members sometimes. But we discourage him to visit them as they speak of bad things about us which they do not express at the weekly meetings. The inspector takes information about the general members from us and from the papers kept in my house. He relies on us and listen to us about the problems of KSS and reports them to the UCCA. He knows that he would not be able to work in the village without our cooperation and if he cannot work here and fails to show to his superiors that the KSS is running well in this village then that will be a discredit for him and affect his future promotion.

### 6.3.5 Story of a BSS Member

Maqbul has been a BSS member since the beginning of the BSS in Sonka. He owns 0.25 acres of Khas land which he received from the government (9). He mainly earns his livelihood as a day labourer. He is one of the poorest in the village. He described his association with the BSS as follows:

I became a member of the BSS in the hope that I would benefit from the society since it was introduced only for people like me. For the first two years the BSS worked very well. UCCA officials used to come to the village regularly and they were very keen to see that this society was successful, probably because at that time this type of cooperative had just been introduced in a few districts on an experimental basis. There was a zeal among the members too. It was something new to them. But after that it seemed that the frequency of visits of the UCCA officials began to decline. The BSS managing committee was captured by some touts with some education and good contacts with the upazila administration.

Now I do not go to the BSS weekly meetings regularly. I learn nothing new from the BSS meetings and it is just a misuse of time. Sometimes I do not understand what the manager talks about and sometimes I find that I already know it from a neighbour. Once I went to UCCA to inform the officials about mismanagement of our society. I told them that I was a general member which made them less interested in what I was talking about. It seemed to me that they were reserved and did not believe me. Their attitude towards me is the reason why I never visited the UCCA again. In those weekly meetings of BSS which I attend I do not talk much because the managing committee cannot tolerate criticisms. Some members do not say anything as they cannot express themselves properly. There is a process of electing the members of managing committee but I do not know why the same people are in the committee for a long time.

### 6.3.6 Story of the Field Inspector

Mazid Uddin Pramanik has served the Sherpur UCCA as Field

Inspector since the introduction of the IRDP in Sherpur upazila. He continued his education even after joining the UCCA at a local night college and has since graduated from there. He is now 45 years old. He is the most experienced person on the whole UCCA staff. He knows the upazila and the people as he was born and brought up in the area. He knows the UCCA system and about its development over the years. He is the responsible field inspector for Sonka KSS. He talked about the UCCA's procedures for communicating with the primary societies. He said

Good communication between the UCCA and the members of the primary societies is an important way by which it is possible for the benefits of the IRDP to reach the grass-roots level. The idea of weekly training classes and the weekly village meetings is to train the people's representatives and transfer their knowledge to the people. But in reality the system is not working well.

I visit Sonka KSS whenever I feel it necessary; maybe once a month or two depending upon what I need to do with the KSS. I have to visit Sonka KSS more regularly when the government circulates a new credit plan to the UCCA and UCCA wants to communicate to the KSS, which is normally once a year. During that time I visit KSS every week as I have to prepare the credit plan of the KSS in collaboration with the KSS manager. The manager is literate and understands the papers involved in the credit disbursement system. So, he is comfortable to work with. I am supposed to talk to the general members too. But I find most of them unaware of UCCA rules and regulations. I do not know what they learn in the KSS weekly meetings and feel no interest in discussing things with them. It appears to me that the manager and the others in the managing committee, generally more educated than the general members, have all information about the members. The members of the managing committee also discourage me from seeing the members. I do not talk to the general members very much as the members of the managing committee do not like that. I do not want to be the reason for their disappointment. It is easier for me to work for the KSS when I am on good terms with

them. It is my job to work with the Sonka KSS and for that I need access to the village. To tell you frankly, it is difficult to have good access to the village without having the approval of the local elites who are controlling the KSS.

If I can prepare a credit plan properly the authority is satisfied with my job. They do not want to know how it is done.

He also commented on the weaknesses of UCCA-KSS linkages and what should be done to improve the links between UCCA, KSS and its members. He said

The authority is only interested in keeping things perfect in the papers no matter what the reality is. They want to see that the credit money is disbursed and repaid regularly because success or failure is apparent here. One of the important activities of the UCCA is the weekly training classes which may have long-term effects on the members. This is often neglected as there is no short-term return. More emphasis should be placed on these training classes.

#### **6.3.7 Story of an ARDO**

Md. Moslem Ali is the Assistant Rural Development Officer in charge of all the KSS in the upazila including Sonka. He is an honours graduate from Chittagong University. He had been in the job for four years and in Sherpur UCCA for one year at the time of interview. He is the top person responsible for KSS. Only the RDO is above him. The ARDO takes reports from all the field inspectors and the chief inspector. He examines the credit plans for the KSSs and recommends them (or not) for the RDO's approval. He keeps an eye on credit disbursement and repayment and the activities of the field inspectors. On

the UCCA's activities, he says

I understand the importance of good communication between the members and the UCCA administration. I think the field inspectors and the managers are good channels for this purpose. I try to keep an eye on their work but unfortunately I cannot go to the village regularly due to the pressure of paper work at the office. Weekly training classes at the UCCA is an important component of the IRDP cooperative. But they are carried on in the same way as they used to be ten or fifteen years ago. No attempt is made by the government to improve the standard of the system or to keep pace with change. There is no evaluation of the system to assess its effectiveness. Neither is there any mechanism by which regular attendance of the members at the weekly village meetings and their participation in the discussions can be ensured. If the manager can deposit 20 Taka, the minimum amount of deposit, at the UCCA weekly meetings it is assumed that his KSS is working well. When the KSS fails to repay all its loan at the end of the credit time, which is normally a year, we realize that the KSS is not successful.

He expresses his feelings about what could be achieved through the IRDP.

I think that the IRDP has much to give to the rural people. Despite difficulties it has at least made credit more accessible to the members. This is probably the most important aspect to most of the people who have little or no access to land. But this is not enough if better access to credit is not balanced by strong control over the use of credit money. This is possible by intensifying the activities of the field inspectors and effective communication with the members. But unfortunately, at present, UCCA's communication with the members is not satisfactory. This is an outcome of a combination of situations. I have been with Sherpur UCCA for about a year. Within a year or two I shall be transferred to another UCCA. I do not have any special feeling for this association. The UCCA managing committee considers us as outsiders and keeps its distance. The field inspectors are always complaining about their conditions. They went on strike in 1982. Some measures were taken to improve their conditions. But those measures did not contribute much to changing



them. Their efficiency is affected by this which in turn is affecting our communication channels with the members. The social structure of the village also influences their links with the members.

These commentaries illustrate the nature of the links between the UCCA, the primary societies and their members. The important points are that, first, participation among the general members is neglected. This helps to explain why the general members lack interest in the activities of the societies, except when it comes to the receipt of credit. But members' participation is one important way by which they can be reached by the UCCA. Second, participation is affected by social status and qualification, including literacy. A small group of rich farmers control the cooperative societies as they understand the system and are able to communicate with the UCCA. Those who are poor and inarticulate tend to be marginalised from decision making, and so are their particular needs. They are, or at least are made to feel, unable to manage societies and therefore do not seek membership of the managing committees. The same group of people stay in the power. There is little commitment or effort in the UCCA to increase the awareness or involvement of the poor. Raising the level of their consciousness, what their rights are and what they could achieve through the cooperative, is not in the interest of the dominating elite and, indeed, could even pose a threat to their dominance. One means by which this could be achieved in

the long term might be through education or the weekly training classes of the UCCA. However, these efforts at communication are not conducted in a way to appeal to members, or at least the benefits are not always seen to offset the costs of not working in the fields. They have become routinised and, effectively, directed through, if not at, the established elites. Third, and probably most important of all, there is no monitoring system by which the effectiveness of the weekly training classes, weekly village meetings and the efficiency of the managing committees can be assessed. In spite of the need to raise food production, the extension of improved technology must not compromise the established social order. The hierarchical administrative system of the IRDP makes junior staff, who often have most direct contact with members, dependent for their career success upon a system of rewards largely laid down by an influential coalition of a bureaucratic, civil service elite and a rural social elite who control many of the means of production in the countryside. Fourth, although the UCCA does not have good links with individual members of KSS and BSS its links are much better than that of the institutions discussed earlier in the chapter.

#### 6.4 COMMUNICATION EFFECTS

The effects of these links with the institutions can be indirectly assessed in two different ways, first, by examining how the resource management behaviour of the

members of cooperative societies have changed over last ten years by comparison with non-members, and second, in terms of how the respondents see the socio-economic development of their families and their village after the introduction of the IRDP.

#### **6.4.1 Resource Management Behaviour of Respondents**

The syllabus of the UCCA training course for society managers includes discussions on pisciculture, taking care of animals, and how to raise poultry and protect them from disease. Managers are also advised to encourage others to plant fruit and other trees to increase their assets. The UCCA syllabus also seeks to ensure a general improvement in the standard of living of rural people. Questions were therefore asked of members and non-members on aspects of asset development, including increase in the number of rooms in the house, the number of trees, cattle and poultry over the last ten years.

Field data show that in real terms assets per household did not improve much during the last decade for any group but that there is some very limited evidence to suggest that the societies' members have advanced marginally more than others except in the matter of increasing the number of rooms in their houses. The evidence in Table 6.10 is hardly conclusive, although 63% and 53% of the members said they had increased their number of trees and

Table 6.10: Change in Assets Between GroupsNumber of Rooms

Respondent group	increased	did not increase	Total
Non-members	19 (50)	19 (50)	38 (100)
Members	18 (47)	20 (53)	38 (100)
Juanpur	23 (53)	20 (47)	43 (100)

Number of Trees

Non-members	21 (55)	17 (45)	38 (100)
Members	24 (63)	14 (37)	38 (100)
Juanpur	27 (63)	16 (37)	43 (100)

Number of Domestic Animals

Non-members	18 (47)	20 (53)	38 (100)
Members	20 (53)	18 (47)	38 (100)
Juanpur	21 (49)	22 (51)	43 (100)

Pisciculture

Respondent group	Pisciculture yes	Pisciculture no	Total
Non-members	5 (13)	33 (87)	38 (100)
Members	6 (16)	32 (84)	38 (100)
Juanpur	1 (2)	42 (98)	43 (100)

Figures in the parentheses are the percentages of total respondents in respective group

Source: Field Survey

domestic animals respectively.

#### **6.4.2 Socio-economic Development**

Respondents were asked what contributions, in their opinion, the cooperative societies had made to their families' well-being. They were also asked what social and economic changes they had observed in the last ten years, and specifically whether in last ten years (which roughly corresponds to the years after the creation of KSS in Sonka) the degree of poverty had increased. Further, they were asked whether the influence of the rich farmers and middlemen (touts) over the process of rural development had increased or decreased.

#### **6.4.3 Change in Poverty Situation**

Poverty is defined here largely in the way it would be seen by the respondents. This means that households where the head believes he cannot afford for himself and his family two meals (10) a day regularly, and buy all the necessary clothing, would be regarded as living in poverty.

Most of the members (76%) claimed that poverty in their families had decreased over last ten years, and to which membership of UCCA had made some contributions through its credit programme (see Table 6.11). Among the non-members and the respondents of Juanpur, 55% and 58% respectively said that poverty in their families had

Table 6.11: Personal Assessment of Change, 1977-1987Poverty

.....			
Respondent	Poverty		Total
group	increased	decreased	:
.....			
Non-members	17 (45)	21 (55)	38 (100)
Members	9 (24)	29 (76)	38 (100)
Juanpur	18 (42)	25 (58)	43 (100)
.....			

Influence of the Rich

.....			
Respondent	Influence of the rich		Total
group	increased	decreased	:
.....			
Sonka	42 (55)	34 (45)	76 (100)
Juanpur	19 (44)	24 (56)	43 (100)
.....			

Influence of Middlemen

.....			
Respondent	Influence of middlemen		Total
group	increased	decreased	:
.....			
Non-members	35 (92)	3 (8)	38 (100)
Members	33 (87)	5 (13)	38 (100)
Juanpur	23 (53)	20 (47)	43 (100)
.....			

.....  
 Figures in the parentheses are the percentages of total respondents in respective group

Source: Field Survey

decreased and they were living in better economic circumstances than they had been ten years before.

Although many respondents said that poverty in absolute terms, and with reference to the definition used had decreased, it will be observed that stated changes in assets (Table 6.10) were less and in Chapters 7 and 8 that differences in access to key resources between landholding groups have tended to widen. The reduced incidence of poverty is, to many, merely the fact that they can now get food comparatively regularly. There is a major difference between rich and poor families in terms of their possession of the material elements of production. This is reflected in the material conditions of living as indicated by the data on family income and expenditure (see Chapter 7).

#### **6.4.4 Influence of Power Groups**

In the discussion of rural power structure in chapter 7 it will be shown that the samaj heads normally come from the land-rich and wealthy sections of the rural people who use their power to influence many decisions within the rural society. Social status influences the nature of access to service-delivery institutions. It was asked whether this level of influence had increased or decreased within the study villages over last ten years. In Sonka (including members and non-members) 55% said that influential families had increased their power and

in their view the formation of cooperative societies, or the development of formal institutions in rural development, were not likely to minimise this problem. In fact the UCCA does not claim to tackle this problem directly through its village level societies. Its aim is to ensure the equal availability of services to all members. Nonetheless, many villagers had expected that the problem would be minimised as an indirect consequence of society activities. In Juanpur, a smaller proportion (44%) said that it had increased, and the absence of any cooperative society in the village could be one reason for this.

One reason for the lack of progress in Sonka might be the growing influence of touts or middlemen, themselves a product of the IRDP. Sonka, for example, has experienced the emergence of a group of youths working as the links between the villagers and the institutions (see Chapter 7). They have the means of making good contacts with the institutions and their officials on behalf of members. As there are no official terms and conditions by which their remuneration is determined they thrive on the ignorance of their clients (see Rahman, 1988). And as state involvement in rural development has increased, including the range of institutions and services open to farmers, the demand for their expertise has increased. But their presence is seen by most as problem as they often exploit the ignorance of the client. This is reflected in the



survey findings. About 92% and 87% of the non-members and members respectively said that the influence of the middlemen had increased in Sonka in the last ten years (see Table 6.11), but only 53% in Juanpur where there was no cooperative society (see also case studies in Chapter 7).

## 6.5 CONCLUSION

In a country like Bangladesh, where around 75% of rural adult population are illiterate, the need for strong direct i.e. personal links between representatives of rural development agencies and recipients cannot be underestimated, especially if success depends on a high level of participation. It is notable that studies of the diffusion of agricultural innovations in South Asian countries constantly emphasise the role of the extension worker in rural development. The participation of recipient has also become the central theme in the 'target group' oriented projects taken in the 1980s by different governments in the region. The non-governmental organizations have been in the forefront in advocating the philosophy of 'conscientization of the rural poor', while the 'decentralization of administration' policy of the present military government of Bangladesh has stemmed from the argument that 'administration must be taken to the door-steps of the people'. But the findings of the present survey depict a rather different picture in practice.

This chapter has revealed a weak level of communication between the institutions and its potential recipients (see Fig. 6.3). This situation, which may help to explain the growing influence of touts as much as the indifferent, if not antipathetic, outlook of the recipients. When asked to comment on the value of the services they receive from various institutions set up specifically to help them, the answers are depressing. This is especially the case as the IRDP in Bangladesh has been re-designed to address rural poverty through improving the arrangements for direct links with the rural poor. But the survey data continue to show that the field-level workers tend to work with the wealthier and more influential section of rural community, who, in turn, help them to fulfil their job conditions. The poor are prevented from participating for various reasons, including their social status and lack of awareness. The only silver lining is that the IRDP has at least developed a system which could be utilized to bring the rural poor together for social and economic development.

Discrimination in the distribution of the benefits of the IRDP in favour of those who own a relatively larger amount of land and a more influential position in the rural power structure could be reduced through effective communication with the individual beneficiaries. But land in particular remains a key determinant of access

ORGANIZATIONAL LINKS AT SHERPUR UPAZILA  
REAL SITUATION

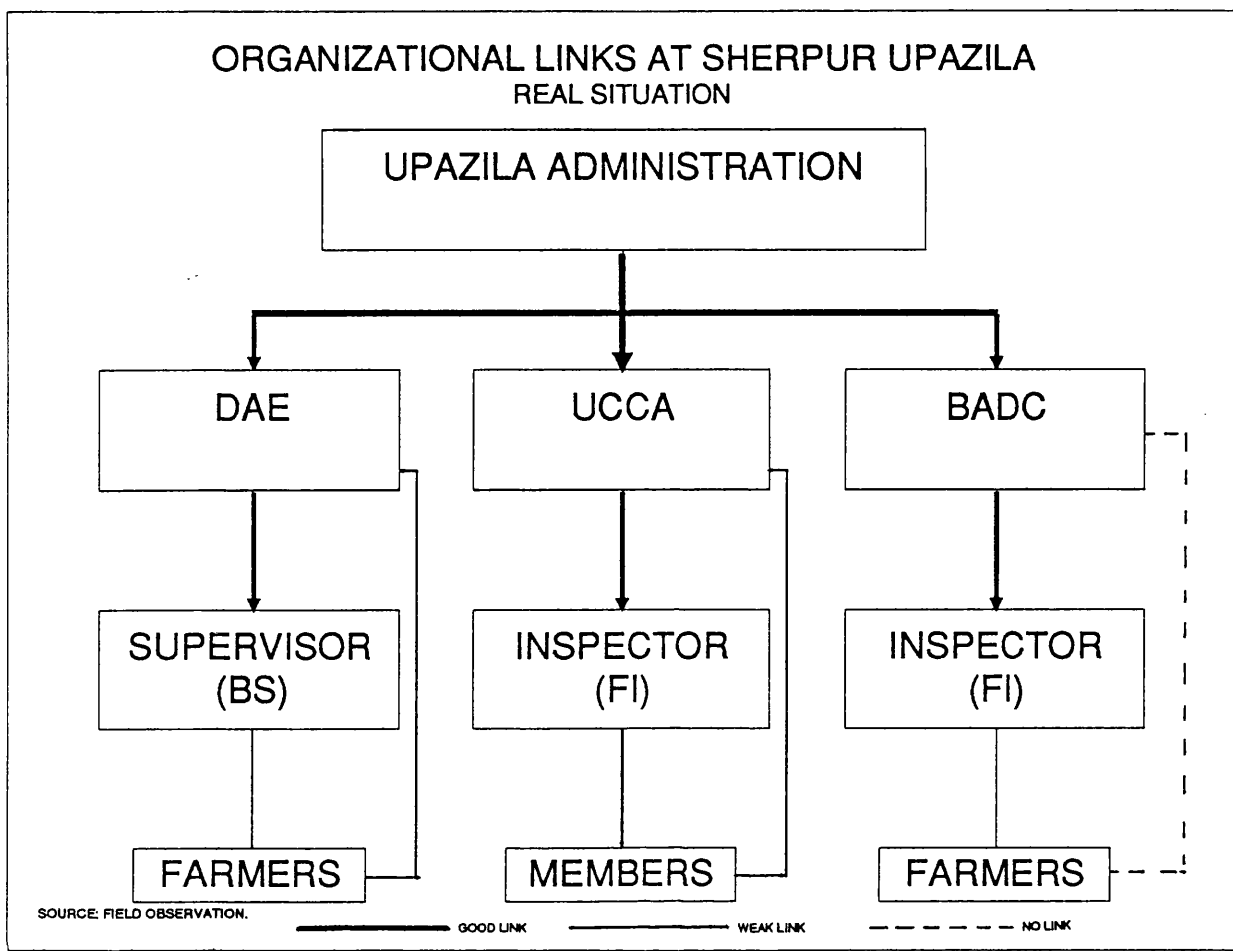


FIGURE 6.3

to the IRDP's goods and services as is demonstrated in the following two chapters.

**NOTES**

1) The terms used in this paragraph are based on Mannan (1977).

2) See Chapter 4 for details of comparative method followed in this thesis.

3) See Biggs (1981) who suggests that in formulating and implementing agricultural policies, it is necessary to take bureaucracy and public administration issues into account. See also Biggs (1984) and Clay (1984) for discussions on similar issues.

4) See Jabbar (1980), Benton (1983) and Momtaz (1984) for discussions on the fertilizer distribution system in Bangladesh and Woods et al. (1978) for an analysis of BADC's seed and irrigation related activities.

5) A Block is a geographical area consisting of some villages. Usually one Union is considered as one block.

6) See GOB (1985) for a discussion on the role of DAE.

7) For details on the government's decentralization policy and implementation see M. M. Khan (1984) and Faizullah (1984). For general discussion on decentralization in the developing countries see Apthorpe

and Conyers (1982) and Rondinelli (1981).

8) See Goulet (1989) for some well-known definitions of participation, the types of participation that may occur and the debate on the sort of participation necessary for a specific case.

9) Khas lands are owned by the state and distributed to the landless.

10) The 'average' Bangladeshi family takes two meals a day.

CHAPTER 7THE PROBLEM OF ACCESS AT THE VILLAGE LEVEL - RESULTS OF  
THE BASELINE SURVEY

## 7.1 INTRODUCTION

Having established in the previous chapter that the UCCA has weak links with individual members of village cooperatives and other local institutions it is now necessary to address the third question of the thesis - to what extent the IRDP is successful in reducing the influence of the private ownership of assets and position in social power structure to the distribution of benefits to society members. It is necessary to look first into access to land, income and social power in a village where the IRDP is functioning.

It was explained earlier that land is the main source of income in the agrarian economy of Bangladesh, ownership of which in considerable quantities provides the basis for social power and the opportunity to acquire access to other means of production, including institutional goods and services. This is the typical situation in the countryside of Bangladesh, but has it been changed after the government's renewed efforts in the 1980s to reach directly those with little or no land? Before turning to this issue through a detailed comparative study of access among the sample of households in the two villages, and

the IRDP's effectiveness in reaching the target groups in Chapter 8, a general comparison of the two villages, one with IRDP cooperative societies (Sonka) and the other without them (Juanpur), is made here paying particular attention to their land distribution patterns, socio-economic and socio-political conditions, as well as their agricultural production systems.

## 7.2 DEMOGRAPHIC STRUCTURES IN SONKA AND JUANPUR

With a total population of 822 Sonka is larger than Juanpur which has a population of 614 (see Table 7.1). Both villages have a similar male-female ratio. About 53% of the population consists of males not varying much from the national average according to the 1981 census (see Table 7.1). Juanpur has a younger population (around 46% in the 'up to 15 years' age group) than Sonka (39%). In this age group Sonka has a similar proportion to the national population (see Table 7.1). The proportion in the '51 and above' age group is comparable in both villages. Sonka has a larger proportion in the active age group of 16 to 50 years (56% of the total). Average household size in Sonka and Juanpur are 4 and 5.2 respectively.

If the households in each village are categorized into different landownership groups it can be seen that there is a positive relationship between scale of landownership and family size, as well as per capita land availability



Table 7.1: Distribution of Population According to Age Group, Juanpur and Sonka, 1987; Bangladesh, 1981

JUANPUR						
Age group	Male		Female		Total	
	no.	%	no.	%	no.	%
Up to 5	51	16	61	21	113	18
6 - 15	96	30	78	27	174	28
16 - 30	91	28	90	31	181	29
31 - 50	59	18	47	16	106	17
51 - 70	20	6	14	5	34	6
71 & above	6	2	-	-	6	1
Total	324	53	290	47	614	100

SONKA						
Age group	Male		Female		Total	
	no.	%	no.	%	no.	%
Up to 5	69	16	54	14	123	15
6 - 15	107	25	92	24	199	24
16 - 30	140	32	144	37	284	35
31 - 50	85	20	75	19	160	20
51 - 70	28	7	21	5	49	6
71 & above	4	1	3	1	7	1
Total	433	53	389	47	822	101*

\*Rounding error

Source: Field Survey

NATIONAL AVERAGE (IN 000)						
Age group	Male		Female		Total	
	no.	%	no.	%	no.	%
Up to 5	9,202	21	9,006	21	18,208	21
6 - 15	12,821	28	11,436	27	24,257	28
16 - 30	11,007	24	11,526	27	22,533	26
31 - 50	7,905	18	6,931	17	14,836	17
51 & above	3,984	9	3,102	7	7,086	8
Total	44,919	52	42,001	48	86,920	100

Source: GOB, 1985b.

and per capita income (see Table 7.2) (1). The difference between the large and small landowners in terms of per capita land is more in Sonka (0.04 acres for the functionally landless who are in the 'up to 0.50 acres' landholding group and 2.17 acres for the large farmers) than in Juanpur (0.02 and 0.77 acres respectively). The gap between rich and poor is several times larger in Sonka than Juanpur, based on a tremendous inequality in land distribution in the village.

### 7.3 MAJOR ECONOMIC ACTIVITIES IN THE VILLAGES

To understand the social organization and power relations of each village, which will be discussed later, it is important to know what economic activities are performed. Table 7.3 shows that agriculture is the main occupation. In Sonka and Juanpur 48% and 52% of the household heads respectively have agriculture as their primary occupation and for a further 18% in Sonka and 10% in Juanpur agriculture was their secondary occupation. Most of the household heads who do not have a secondary occupation (see Table 7.3) are from the group who have agriculture as their principal occupation. Most of the day labourers are engaged in agriculture and have little opportunity to work in other occupations. As a result they have to depend on the larger landowners for employment. Most of them remain out of work during the off-peak agricultural season. Business includes small grocery shops in the village or in the hat, and service occupations centre

Table 7.2: Distribution of Population, Land (acres) and Income (Taka), Juanpur and Sonka, 1987

JUANPUR						
Landholding group (acres)	No. of H.H.	Population no.	Population %	Av. H.H. size	Income per capita	Land per capita
0 - 0.50	57	241	39.3	4.2	2,378	0.02
0.51-2.50	41	209	34.0	5.2	2,907	0.27
2.51-5.00	14	95	15.5	6.8	4,335	0.55
5.01 & above	7	69	11.2	9.9	5,004	0.77
Total	119	614	100.0	-	-	-

SONKA						
Landholding group (acres)	No. of H.H.	Population no.	Population %	Av. H.H. size	Income per capita	Land per capita
0 - 0.50	103	358	43.6	3.5	3,158	0.04
0.51-2.50	69	288	35.0	4.2	3,747	0.31
2.51-5.00	17	73	8.9	4.3	8,781	0.79
5.01 & above	20	103	12.5	5.2	14,915	2.17
Total	209	822	100.0	-	-	-

Source: Field Survey

Table 7.3: Primary and Secondary Occupation of Household Heads in Sonka and Juanpur, 1987

.....						
Name of	Primary Occupation					
Village	Culti- vation	Day labour	Busi- ness	Ser- vice	Others	Total
.....						
Sonka	100	69	12	7	21	209
	(48)	(33)	(6)	(3)	(10)	(100)
.....						
Juanpur	62	33	13	4	7	119
	(52)	(28)	(11)	(3)	(6)	(100)
.....						

.....					
Name of	Secondary Occupation				
village	Culti- vation	Day labour	Others	No sec. occupation	Total
.....					
Sonka	38	11	29	131	209
	(18)	(5)	(14)	(63)	(100)
.....					
Juanpur	12	9	14	84	119
	(10)	(8)	(12)	(71)	(100)
.....					

Numbers in parentheses are the percentages of total household heads in the village.

Source: Field Survey

upon clerical jobs in government offices and teaching in the local primary schools. The category 'others' includes carpenters, rickshaw-pullers, auto-rickshaw drivers and masons. Labour migrates from the villages during slack seasons (Bengali months Baishak and Kartik corresponding to mid-April /mid-May and mid-October /mid-November) to work in other parts of the country. The numbers doing this are still very limited although this process was also observed by Mukherjee as early as 1942 (see also Westergaard, 1985).

Data reveal that there is no major difference between two villages in terms of occupational patterns. In both villages around 80% of the family heads are involved in agriculture either as cultivators or as wage labourer. If the data on secondary occupations are considered it can be seen that the percentage of household heads engaged in agricultural activities becomes over 90. From the information in Table 7.3 it seems that the IRDP has not been successful in providing alternative job opportunities for the wage earners to any considerable extent. IRDP has its credit programme for landless families to employ themselves in small business. But Table 7.3 shows that in Juanpur more families (11%) are involved in small business than in Sonka (6%).

#### 7.4 DISTRIBUTION OF LAND

The importance of access to land in an

agriculturally-centred community can hardly be underestimated. As Westergaard has observed

Since the economy of Boringram is almost exclusively dominated by agricultural production, access to land is the most important factor (access to irrigation and inputs are also important but by and large derived from the access to land) (1985, pp. 113-114).

In her study Westergaard classified the village population into four categories, i.e. landless, marginal peasants, subsistence peasants and surplus peasants. This classification is based on the ability of the households to maintain their families. The criteria on which the classification was based are: (a) whether family members are forced to take outside employment or to rent in land; (b) whether households can produce enough from their land to maintain their families with rice; (c) whether households can produce enough from their land to maintain their families with basic needs, and (d) whether households can produce a surplus over and above their basic needs. These categories can be used to classify the households studied in this thesis but because of the better quality and productivity of land in this part of Bogra district and because of availability of irrigation facility in the study villages, the land limit in each group is less than that in Westergaard's village. Therefore, the households in the landowning group of 0.51 to 2.50 acres in Sonka and Juanpur may be regarded as marginal peasants, compared to 3 to 6.9 acres

in Boringram. But there is also a problem in using Westergaard's criteria for the landownership groups as there could be overlaps in them. Westergaard admitted that

it is not possible to place all households in one of these categories on the basis of landownership alone. The boundaries are not absolute, they are rough groupings of the households on the basis of their ability to maintain their families (p. 116).

In this thesis, therefore, the classification of the households is based on the ownership of land which roughly corresponds to the income groups since a strong positive correlation between land ownership and income is found in both villages (see below).

The landownership patterns by household are similar in the two study villages if the percentages of households falling into each category are considered. Percentage by size category is also similar except for the much greater percentage (58.2) in the richest category in Sonka (Table 7.4). In both villages the functionally landless households constitute about 50% of the total households, leading to a more skewed pattern in Sonka than in Juanpur (see Figs. 7.1 and 7.2). The average size of land holding of the large farmers of Sonka (11.2 acres) is significantly higher than that of the large farmers of Juanpur (7.6 acres). In Juanpur, about 23% of households in the 'up to 0.50' landholding group own no land at all.

Table 7.4: Land Owned by Different Landholding Groups in Juanpur and Sonka, 1987 (acres)

JUANPUR					
Landholding group (acres)	Total H.H. no.	H.H. %	Area owned	% of total area	Av. land per H.H.
0 - 0.50	57*	48	5.8	3.4	0.1
0.51-2.50	41	34	56.2	33.7	1.4
2.51-5.00	14	12	52.2	31.2	3.7
5.01 & above	7	6	53.0	31.7	7.6
Total	119	100	167.2	100.0	1.4

\*Out of 57 functionally landless households in Juanpur 13 (23%) owned no land.

SONKA					
Landholding group (acres)	Total H.H. no.	H.H. %	Area owned	% of total area	Av. land per H.H.
0 - 0.50	103*	49	14.9	3.9	0.1
0.51-2.50	69	33	88.6	23.1	1.3
2.50-5.00	17	8	57.5	14.8	3.4
5.01 & above	20	10	224.1	58.2	11.2
Total	209	100	385.1	100.0	1.8

\*Out of 103 functionally landless households 25 (24%) owned no land.

Source: Field Survey



# PROPORTION OF HOUSEHOLDS BY LANDOWNERSHIP GROUPS

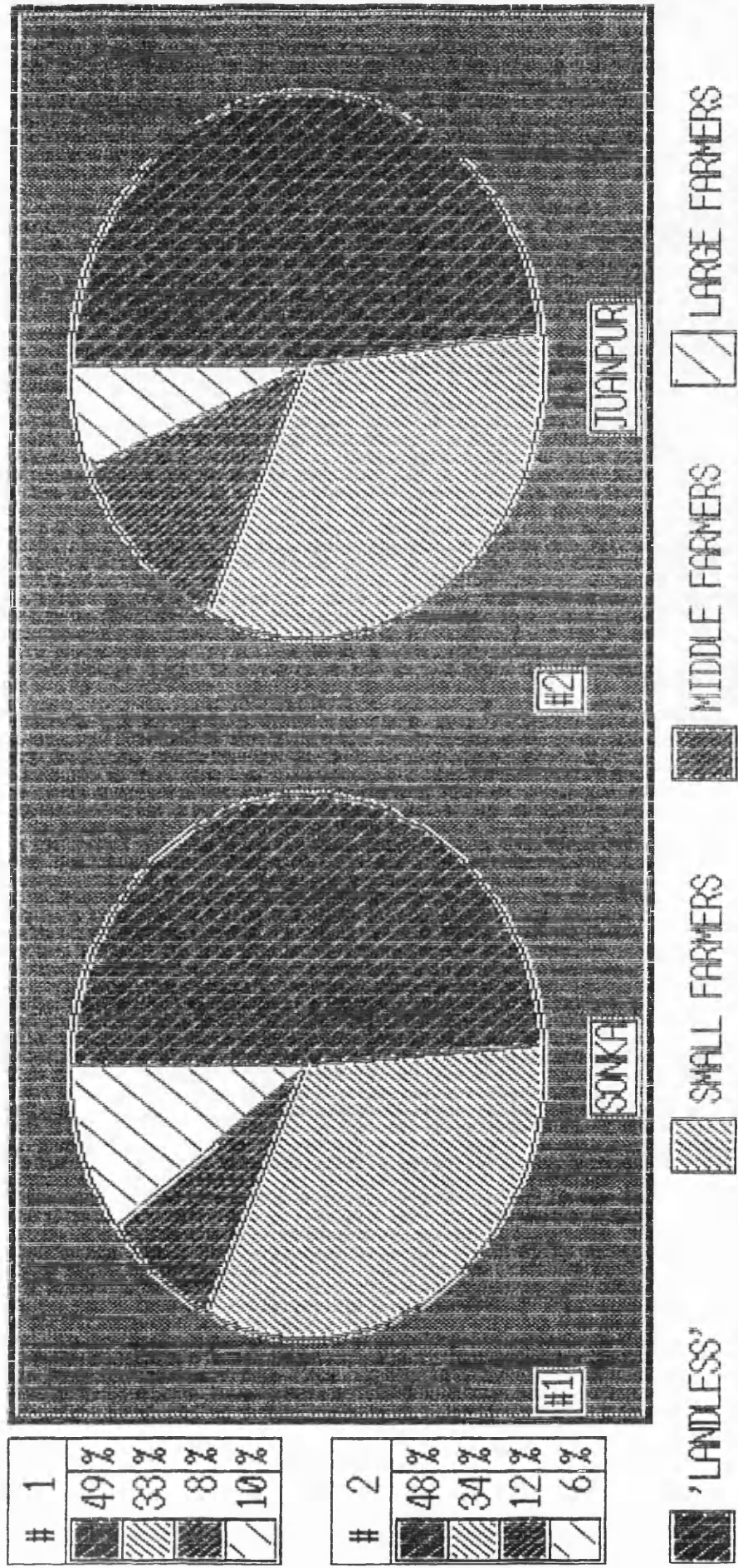
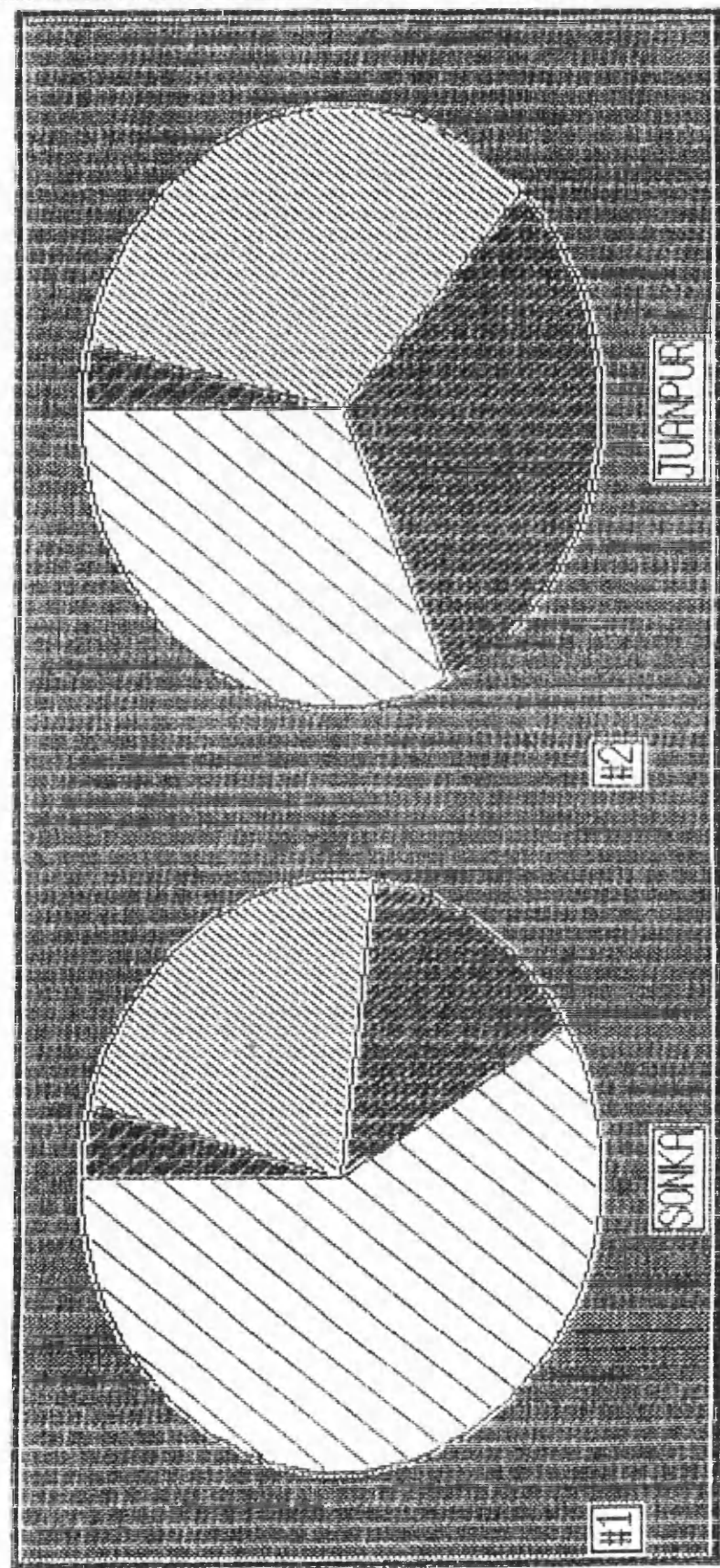


FIGURE 7.1

# LANDOWNERSHIP PATTERN IN SONKA AND JUANPUR

# 1	%	%	%	%
	4		23	
	58		15	

# 2	%	%	%	%
	3		34	
	32		31	



'LANDLESS'    
 SMALL FARMERS    
 MIDDLE FARMERS    
 LARGE FARMERS

FIGURE 7.2

In Sonka the figure is 24%.

In Sonka, the total owned land area is 385 acres of which 58% is owned by the top 10% households whereas 49% of households lying in the smallest landholding group own only about 4%. If the households are divided into two groups, those households owning land of up to 2.50 acres in extent (smaller peasants) and families owning more than 2.50 acres (larger peasants) it will be seen that the 18% of households which constitute the larger peasant group own 73% of the total land. In Juanpur, landownership is slightly less concentrated. The 18% of households in the 'larger peasant' group own 63% of the total. A similar pattern emerges for cultivated land. Most is in the hands of the large farmers. Again the large farmers of Sonka own a larger proportion of village cultivated land (60%) than the large farmers of Juanpur (33%). In both cases middle farmers are farming the largest proportion of their owned land, about 91% and 90% respectively in Juanpur and Sonka (see Table 7.5). Among the functionally landless group, in Juanpur 82% and in Sonka 69% have no cultivated land of their own.

The data on cultivated land per household indicate the poor condition of the smaller landowner groups. Cultivated land owned by the landless and the small farmer are often insufficient to sustain families of average size (five persons). Improving their access to

Table 7.5: Ownership of Cultivated Land (acres),  
Juanpur and Sonka, 1987

JUANPUR						
Landholding group (acres)	No. of H.H.	T.C.L	% of T.C.L.	% of T.O.L. in each group	Cultivated land per H.H.	
0 - 0.50	57	2.8	1.9	48.3	0.05	
0.50-2.50	41	49.1	33.2	87.4	1.20	
2.51-5.00	14	47.5	32.1	91.3	3.40	
5.01 & above	7	48.6	32.8	67.5	6.90	
Total	119	148.0	100.0	88.6	1.24	

SONKA						
Landholding group (acres)	No. of H.H.	T.C.L	% of T.C.L.	% of T.O.L. in each group	Cultivated land per H.H.	
0 - 0.50	103	7.1	2.1	47.3	0.07	
0.51-2.50	69	75.9	22.5	85.7	1.10	
2.51-5.00	17	53.3	15.8	92.7	3.14	
5.01 & above	20	201.0	59.9	89.7	10.05	
Total	209	337.3	100.3	87.6	1.61	

Notes: T.C.L.= Total Cultivated Land

T.O.L.= Total Owned Land

Out of 57 households in the 0-0.50 group in Juanpur 47 (82%) owned no cultivated land.

Out of 103 households in this group in Sonka 71 (69%) owned no cultivated land.

Source: Field Survey

cultivated land depends very largely on how much land they can find to share crop. But it will also be seen later that not much land is available for the smaller peasants, firstly because many of the larger landowners, especially in Juanpur, are owner-cum-tenant and, secondly, because only a small proportion of cultivated land is available for share-cropping.

Some farmers only cultivate their own land; others get access to additional land as a share-cropper, especially if their own land is insufficient to feed the whole family or they do not do any other job for a living. To allow this to happen, some farmers share crop out some of their land, either because they have more land than they need to meet their families' needs, can make more money from another job, or they cannot manage the whole area by themselves. The common share-cropping system in this part of Bangladesh leads to total production being divided on a fifty-fifty basis between the owner and the cultivator.

Table 7.6 shows the tenurial status of households in each village by owned landholding size category. It is clear from the table that farmers in all landholding categories in both villages are involved in cultivating the land of others. Like the smaller peasants the larger farmers are taking in land. About 43% of the middle farmers and large farmers are owner-cum-tenants but in Sonka most of

Table 7.6: Distribution of Household Heads According to Tenurial Status, Juanpur and Sonka, 1987

JUANPUR						
Land-holding group	No. of H.H.	Owner-cultivator	Owner-cum-tenant	Pure Tenant	Non-cultivator	
0 - 0.50	57	0 (-)	10 (17.5)	2 (3.5)	45 (79)	
0.51-2.50	41	21 (51.2)	11 (26.8)	0 (-)	9 (22)	
2.51-5.00	14	6 (42.9)	6 (42.9)	0 (-)	2 (14.2)	
5.01 & above	7	3 (42.9)	3 (42.9)	0 (-)	1 (14.2)	
Total	119	30 (25.2)	30 (25.2)	2 (1.7)	57 (47.9)	

SONKA						
Land-holding group	No. of H.H.	Owner-cultivator	Owner-cum-tenant	Pure Tenant	Non-cultivator	
0 - 0.50	103	0 (-)	21 (20.4)	0 (-)	82 (79.6)	
0.51-2.50	69	32 (46.4)	14 (20.3)	0 (-)	23 (33.3)	
2.51-5.00	17	11 (64.7)	5 (29.4)	0 (-)	1 (5.9)	
5.01 & above	20	17 (85)	1 (5)	0 (-)	2 (10)	
Total	209	60 (28.7)	41 (19.6)	0 (-)	108 (51.7)	

Source: Field Survey

the farmers in these groups are owner cultivators.

There are two separate systems of land tenancy in the study area. The lease system is known locally as Khai khalasi. This system can be described as follows. Farmer A takes 5,000 Taka as a loan from farmer B and in return gives a piece of cultivable land to B. There will be an oral agreement that B will cultivate the land and consume the total product for a period of seven years as repayment for the loan. The land can be returned earlier to A if he returns a proportion of the money. Traditionally, this sort of transaction occurred in times of stress when a farmer was badly in need of money to meet his daily expenses. But to-day smaller peasants use this system to get access to land. It indicates the desperation of the small farmers, prepared to get access to land through lease system. Compared to the lease systems that operate in other parts of Bangladesh, this is a less harsh system because the land will revert to the original owner. In most other lease systems failure to return the money borrowed will lead to loss of ownership (see also Westergaard, 1985).

It can be seen that in Juanpur not much land was made available for share-cropping by others (see Table 7.7). In 1987 about three acres were share-cropped out, 2% of the total cultivated land in the village. The percentage in Sonka was higher, but still only 17% of the cultivated

Table 7.7: Share-Cropping Out and In, Sonka and Juanpur, 1987 (acres)

Share-cropping Out

Landholding group	Sonka			Juanpur		
	H.H	area	% of C.L.*	H.H	area	% of C.L.*
0 - 0.50	0 (0)	0 (0)	0	1 (2)	0.2 (7)	7
0.51-2.50	7 (10)	4.5 (8)	6	1 (2)	0.3 (10)	1
2.51 -5.0	4 (24)	7.0 (12)	13	4 (29)	2.5 (83)	5
5.01 & above	8 (40)	47.0 (80)	23	0 (0)	0.0 (0)	0
Total	19 (9)	58.5 (100)	17	6 (5)	3.0 (100)	2

Notes: \* Percent of cultivated land of each landholding group. Figures in parentheses are percentages. For households it is the percentages of total households in each group.

Share-cropping In

Landholding Group	Sonka			Juanpur		
	H.H	Area	%*	H.H	Area	%*
0 - 0.50	21 (20)	19.8	48	12 (21)	5.6	23
0.51-2.50	14 (20)	13.2	32	11 (27)	6.7	28
2.51-5.00	5 (29)	7.0	17	6 (43)	4.6	19
5.01 & above	1 (5)	1.3	3	3 (43)	7.3	30
Total	41 (20)	41.3	100	32 (27)	24.2	100

Notes: \* Percent of total share-cropped in land in the village. Figures in parentheses are percentages of total households in each group.

Source: Field Survey



land. Access to land through share-cropping can, therefore, be very limited. The main landholders, large farmers, who are traditionally the primary source of such land, share-cropped out no land in Juanpur in 1987. On the other hand, the large farmers there share-cropped in 7.3 acres which is 30% of the total share-cropped in land in the village (see Table 7.7). Likewise the large farmers leased in 33% of total leased in land in the village (see Table 7.8). Large farmers are thus big competitors in the share-cropping system in Juanpur and when they are in competition with smaller farmers the result is usually in their favour as they can afford to offer better terms. The amount of land under share-cropping out is less than that under share-cropping in which means that farmers of Juanpur share-cropped in land from other villages. One farmer in the landless group has given his small piece of land to another farmer to cultivate since he cannot afford to buy the implements and inputs.

In Sonka the situation is somewhat different because in 1987 58 acres and 24 acres of land were available through share-cropping out and leasing out respectively (see Tables 7.7, 7.8 and 7.9). Unlike Juanpur, large farmers contributed most to share-cropping out, i.e. out of 58 acres, 47 acres (about 81% of total) came from large landowners (see Table 7.7). They only share-cropped in 3% of the total land taken in for share-cropping (see

Table 7.8: Leasing Out and In Land in Sonka and Juanpur, 1987 (acres)

Leasing Out

Landholding group	Sonka		Juanpur	
	area	%	area	%
0 - 0.50	1.6	7	0	0
0.51-2.50	11.5	48	3.3	32
2.51 -5.0	8.0	33	7.1	68
5.1 & above	3.0	12	0	0
Total	24.1	100	10.33	100

Leasing In

Landholding group	Sonka		Juanpur	
	Area	%	Area	%
0 - 0.50	5	17	2	22
0.51-2.50	15	50	3	33
2.51 -5.0	3	10	1	12
5.01 & above	7	23	3	33
Total	30	100	9	100

Source: Field Survey

Table 7.9: Share-Cropping and Leasing Patterns in Juanpur and Sonka, 1987

JUANPUR					
Landholding group	No. of H.H.	H.H share-cropping in land	H.H share-cropping out land	H.H leasing in land	H.H leasing out land
0 - 0.50	57	12 (21)	1 (1.8)	7 (12)	0 (-)
0.51-2.50	41	11 (26.9)	1 (2.4)	6 (14.6)	9 (22)
2.51-5.00	14	6 (42.9)	4 (28.6)	1 (7)	6 (42.9)
5.01 & above	7	3 (43)	0 (-)	4 (57)	0 (-)
Total	119	32 (27)	6 (5)	18 (15)	15 (12.6)

SONKA					
Landholding group	No.	H.H share-cropping in land	H.H share-cropping out land	H.H leasing in land	H.H leasing out land
0 - 0.50	103	21 (20.4)	0 (-)	9 (8.7)	5 (4.9)
0.51-2.50	69	14 (20.3)	7 (10)	11 (16)	24 (34.8)
2.51-5.00	17	5 (29.4)	4 (23.5)	5 (29.4)	7 (41.2)
5.01 & above	20	1 (5)	8 (40)	6 (30)	5 (25)
Total	209	41 (19.6)	19 (9)	31 (14.8)	41 (19.6)

Source: Field Survey

Table 7.7). In the absence of enough land for share-cropping in for the smaller peasants they have to depend on large landowners, putting the latter in an advantageous position of dictating the terms of share-cropping. The tenant cultivates the land abiding by the terms imposed upon him by the owner. Otherwise eviction of the tenant is usual as the tenancy rights are not legally ensured. Contracts are always oral. The 1984 Land Reform Ordinance ordered secured tenure for at least five years and the distribution of the output on a more egalitarian basis, i.e. one-third for the tenant, one-third for the owner and the rest for whoever (either owner or tenant) would pay for the inputs (GOB, 1984). This law is not implemented properly. As a result, the tenant can be readily deprived of his rights which leads him to become a dependent client of the landowner.

Unfortunately, not enough reliable historical data on land ownership could be collected in the field for Sonka and Juanpur. However, some insights can be obtained on general trends by comparing the information on land ownership obtained by Westergaard in Boringram (pseudonym) and six villages surveyed by Mukherjee (1971) in 1942 with that presented above. The comparisons indicate substantial change over time. For example, in the six villages studied by Mukherjee in 1942 the average holding was 6.2 acres. Average size was 4.9 acres in Westergaard's village in 1975, while it was 1.8 and 1.4

acres in Sonka and Juanpur respectively in 1987. Table 7.10 shows the distribution of land ownership, households without agricultural land being treated as having no land. Considerable deterioration in the ownership pattern, even from 1975 is evident. In particular, in 1942 only 4% of the households had no land, a proportion which rose to 30% in Boringram in 1975 and 39.5% in Juanpur and 34.4% in Sonka in 1987. Only about 4% households in Sonka and 1% households in Juanpur were in '10.01 acres and above' category.

One cannot rely very much on this comparison because it deals with three different areas where the trends may differ from each other. Atiur Rahman (1986) in one of Mukherjee's interior villages (Hatshahar) found that the proportion of households in the category of 0.50 acres (functionally landless) increased from 12% in 1951 to 41% in 1981 and he suggested that it had increased further by 1985. He (1986) also observed similar change in the distribution of land in a village of a central district of Bangladesh (Jamalpur). Wood's (1976) study in Bondokgram (pseudonym) in Comilla district also reveals that concentration of land was less in the mid-1970s. His data from Bondokgram shows that 75% of the total land was owned by the families in the category of 'less than 2.5 acres'. We do not have any data for the periods stated above. But some data were collected on landownership of the sample households for 1977 and 1987.

Table 7.10: Distribution of Landownership in 6 Villages in 1942, in Boringram in 1975 and in Sonka and Juanpur in 1987

Land owned: (acres)	6 villages 1942		Boringram 1975		Sonka 1987		Juanpur 1987	
	no.HH	%	no.HH	%	no.HH	%	no.HH	%
No land	10	4	36	30	72	34	47	40
0.01 - 5	157	68	56	47	120	57	68	57
5.01 -10	28	12	19	15	8	4	3	3
10.01-20	24	10	11	9	8	4	1	1
Above 20	13	6			1	1		
	232	100	122	101	209	100	119	101

Source: Compiled from Mukherjee, Westergaard and own data.

#### NATIONAL AVERAGE

Landholding group	Numbers	%
No Land	914,935	7
Under 0.50	4,660,509	36
0.50-4.99	5,854,411	45
5 acres & above	1,479,697	12
Total	12,909,552	100

Source: GOB, 1985b.

Although modest, our data suggest that the trend in land concentration in Sonka and Juanpur might not be the same in recent years (see Chapter 8).

### 7.5 DISTRIBUTION OF INCOME

As already mentioned (see Chapter 4), the information on household income is not as reliable as was hoped at the outset of the study, but because the same methodology was used throughout, a comparative analysis of income received by different landholding groups in the two villages remains possible. It may be noted here that a strong positive correlation exists between size of landholding and income in both villages indicating the extent to which land contributes to the income of households. The correlation coefficient is +0.71 for Sonka and +0.78 for Juanpur (see Figs. 7.3 & 7.4).

Table 7.11 shows the distribution of income by landholding group. In both Sonka and Juanpur almost all the households in the lowest income group are from among the landless. Distribution of income is also skewed like the distribution of land. About 35% of the total income in Sonka goes to the households in the large farmer group (about 10% of households) and about 26% to the lowest 49% of households. Similarly in Juanpur, the top 6% of households earn 18% of total income and the 48% of households who are in the landless category have about a 30% share of total income in the village. Household

# LANDOWNERSHIP INCOME RELATIONSHIP

SONKA, 1987

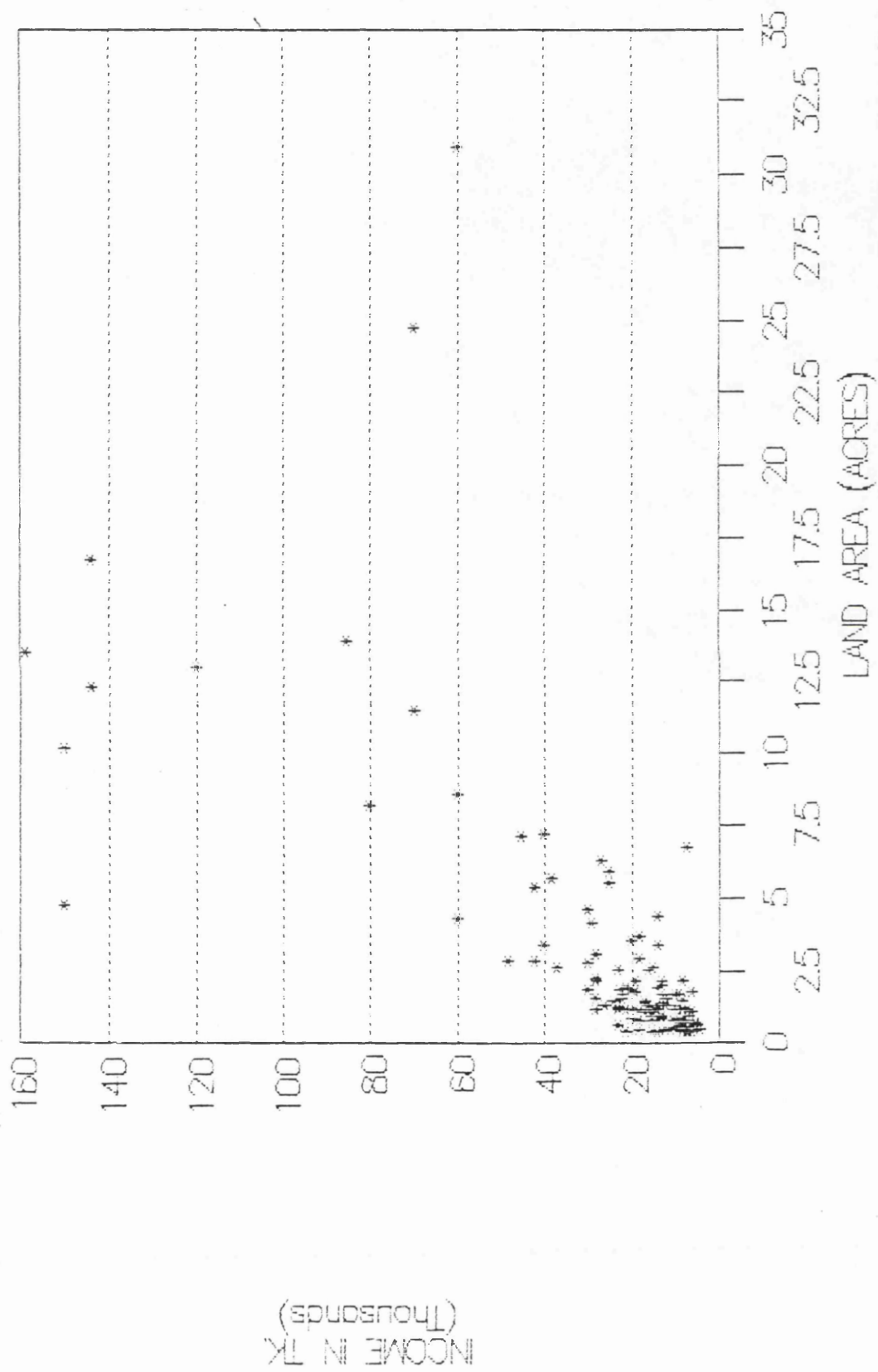


FIGURE 7.3



# LANDOWNERSHIP INCOME RELATIONSHIP

JUANPUR, 1987

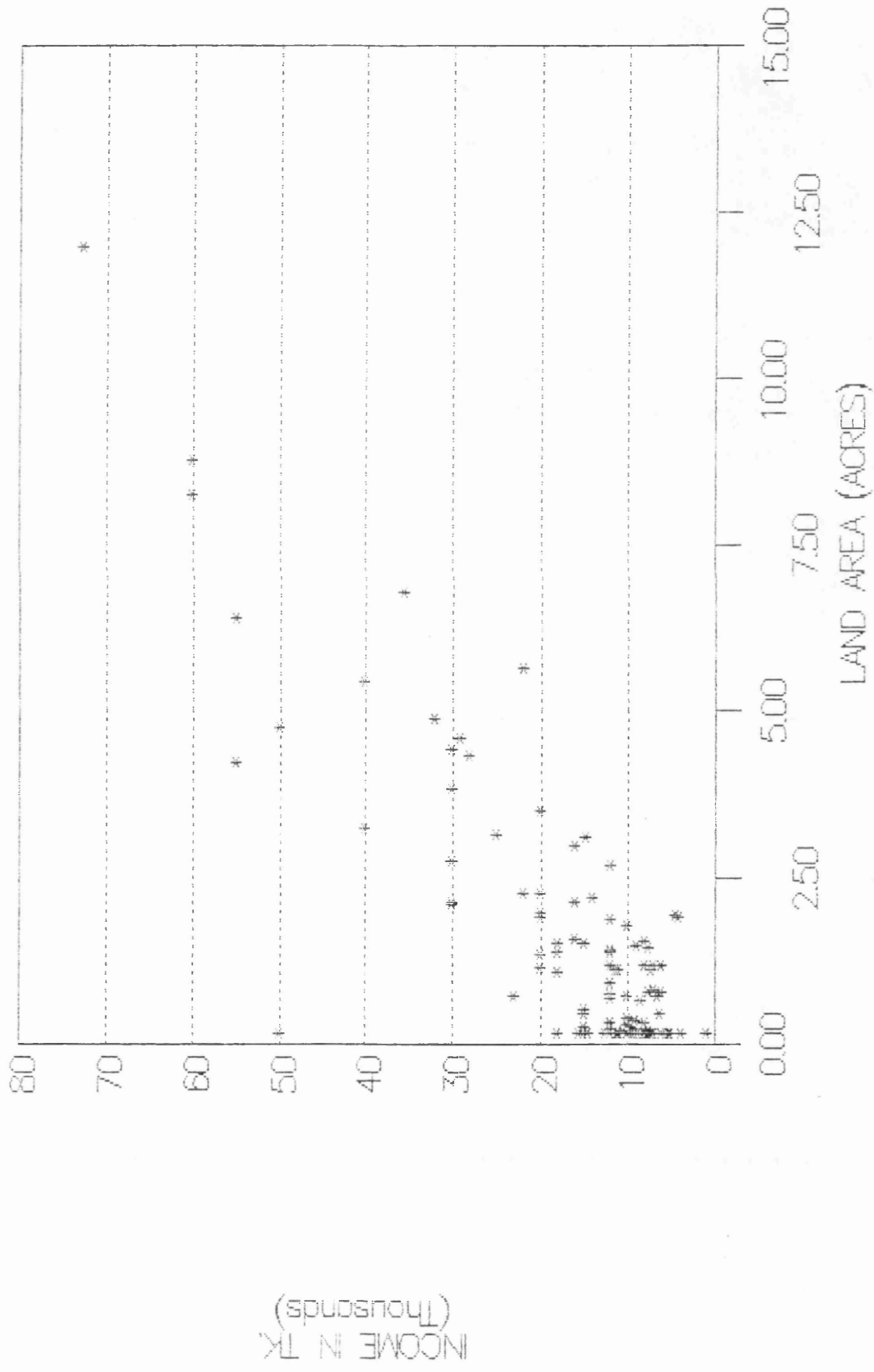


FIGURE 7.4

Table 7.11: Income of Different Landownership Groups  
in Juanpur and Sonka, 1987 (in Taka)

JUANPUR						
Landholding group	Total H.H. no.	%	Gross income	%	Av. income per H.H.	Income per capita
0 - 0.50	57	48	573,130	29	10,055 (100)*	2,378 (100)*
0.51-2.50	41	34	607,600	31	14,820 (147)	2,907 (122)
2.51-5.00	14	12	411,800	21	29,414 (293)	4,335 (182)
5.01 & above	7	6	345,300	18	49,329 (491)	5,004 (210)
Total	119	100	1,937,830	100	16,284	-

SONKA						
Landholding group	Total H.H. no.	%	Gross income	%	Av. income per H.H.	Income per capita
0 - 0.50	103	49	1,130,650	26	10,977 (100)*	3,158 (100)*
0.51-2.50	69	33	1,079,000	24	15,638 (142)	3,747 (119)
2.51-5.00	17	8	641,000	15	37,706 (344)	8,781 (278)
5.01 & above	20	10	1,536,200	35	76,810 (700)	14,915 (472)
Total	209	100	4,386,850	100	28,990	-

\*0-0.50 category has been indexed at 100.

Source: Field Survey

income in Juanpur is marginally more evenly distributed than in Sonka. Like land ownership, the difference in income between the landless and the large farmers is considerably higher in Sonka (see Table 7.11). Atiur Rahman (1986) also found similar disparities in the distribution of income in the villages surveyed by him.

The following two stories reveal the material conditions of two representative families from among the 'large farmer' and 'landless' groups.

#### 7.5.1 Case 1

Salam Shaikh is a fifty-year old farmer. He owns about 15 acres of land of which he cultivates 13 acres. The rest is made up of the homestead and a small orchard. His house is big, made of bricks with a tin roof, a symbol of wealth in rural areas. He has six children, two permanent maid-servants and two permanent labourers to assist him in farming the land. One of his sons has passed higher secondary school examinations, one daughter is married to a son of a rich farmer in an adjacent village and his other children are going to school. He has two shallow tubewells (STWs). He uses them for irrigating his agricultural land and also sells water to other cultivators. He has three pairs of bullocks and a pair of ploughs. Two cows provide milk for his family. His rice mill is also a good source of income. The main sources of his income are surplus agricultural products,

rents from water supplied by his STWs and the rice mill. During 1987 in three crop seasons he produced 18,000 kgs of rice of which two-thirds was used for domestic consumption and one-third was sold in the local hat. In addition he earned about 3,600 KGs of rice from selling water. He also produced some chillies and potatoes mainly for family consumption. In 1987 his net annual income was about TK.70,000.

#### 7.5.2 Case 2

Badsha Mia is a landless labourer. He has four dependents in his family. He owns 0.21 acres of land most of which is homestead land. His house is made of bamboo and thatch. It has only one room where all members of the family sleep at night. He is a day labourer. His eldest son (aged 14) works as a servant in a large farmer's house where he (the son) is provided with food and clothing and TK.50 per month. He cannot afford to send his children to school and provide them regularly with two meals. In 1987 he worked for about 250 days as day labourer and failed to find any work for about 60 days. His income was around 7,000 Taka.

#### 7.6 VILLAGE POWER STRUCTURE

Many detailed studies have been made of the rural power structure in Bangladesh (2). This is not an attempt to repeat such studies, rather it is a description of the relationships between social groups within the study

villages and their consequences for access.

As observed by Westergaard (1985) in one village of Sherpur Upazila (in others by Bertocci, 1976; Wood, 1976; Howes, 1985; Jansen, 1987;), in the villages under survey there are different samajes (sam in local dialect). There are three in Juanpur and five in Sonka which occupy different paras. Samaj is defined by Westergaard (1985) as a society

Which is a symbolic and organizational reference for the political and religious community. A samaj may be coterminous with the village or extend it, and it is under the leadership of a council of elders who have the function of moral arbiters of community life and who play an important role in dispute settlements (p. 128);

and by Jansen as,

A samaj is an institution which is vested primarily with the task of ensuring that people conform to a normally proper mode of conduct. The samaj has the authority to inflict punishments on people who deviate from the established norms (p. 86).

Westergaard (1985) and Jansen (1987) have both observed that the samaj became divided into different samajes or factional groups because of internal conflicts and in course of time these reunited because of the introduction of a government project (in Westergaard's village) and marriage (in Jansen's village). In Juanpur and Sonka there used to be less samajes (3). The members of a

samaj are from the same lineage who bear the same title as Shaikh, Mondal or Paramanik. The members of one Samaj use the same mosque and during religious festival they perform the rituals together (like the slaughtering of animals in the Eid festival). As Westergaard writes,

... the split-up of the samaj comes most clearly to light at the times of ceremonies. At the time of Eid each samaj celebrates separately. It is within the samaj that the animals are killed on this occasion, and it is likewise within the samaj that the distribution of money obtained from the sale of the skins of the slaughtered animals takes place among the poor (1985, p. 129).

Samaj is led by a matbar (samaj head) who is usually old and comes from a wealthy and big family. The matbar gives decisions on internal disputes. Besides, the eldest members of samaj have also some say on any decision-making. In Sonka, youths have emerged as a distinct 'power group' which became clear when they took over the KSS. Most of these youths come from large and middle farmer families. Atiur Rahman (1986) has termed them as 'recently emerged economic elites' who

dominate various institutions/committees/organizations like co-operatives, various development committees etc. These leaders are very skilful in making contacts with different officials connected with development activities and also with the intermediate level political elites. The ruling elites depend on them for mobilizing the peasantry for their political ends. In course of time, they usually capture the formal institutions like Union Parishad (pp. 207-208).

Samaj heads and rich farmers are consulted when any project or activities are to be taken up in the village, such as organizing a new society or starting a 'food for work programme'.

Village leaders and union parishad members are given the responsibility for distributing wheat to those working on the 'food for work' programme. This allows them to strengthen their position both economically and politically. Representatives from banks or the UCCA, or any such organization, have to take account of the opinions of the influential families before granting a big loan or giving any piece of agricultural equipment to anybody in the village. Any candidate who wants to participate in local elections has to obtain their consent. Jansen suggests that

The response of the matbars and the elder people of the samaj is decisive for the outcome of any Government programme. If the Government officials do not link up with the local power structure and 'pay tribute' to this group, the effectiveness of any project will be hampered. Also the candidates from the rural areas who campaign in public elections for regional and national offices will seek support from the matbars and the elders of the important patrilineages of the villages of the constituency they compete in (Jansen, 1987; p. 89).

Other kind of patron-client relationship also exists in the study villages (see for example Zaman, 1987). As Zaman defines it,

The patron-client relation with its usual vertical integration of different classes of peasants works as a mechanism to hinder the development of class-based horizontal ties among poor peasants of the rural areas. Indeed, the patron-client relationship is a predominant principle of organizing the poor peasants into factional groups (dals) where the factional leader - the patron - uses his clients for local-level political conflicts (1987, p. 118).

This relationship is one of give and take where rural elites look after the interests of poor peasants, for the sake of their own interests, by employing them or by share-cropping in return for their loyalty during any factional conflict or dispute. It is a dependency relationship between rich and poor which also exists within the framework of samaj where the matbar, being influential, acts as patron of the members of the samaj.

The emergence of a young group in Sonka as a distinct power group is an important event in the power structure of Sonka. The youths help the illiterate to make contacts with the banks, the agricultural extension department and other institutions involved in agricultural and rural development, taking a commission on each occasion. Most of them are sons of large farmers, have received formal education and can write and read well. This has given them the opportunity to provide assistance with written instructions. Although they are basically taking advantage of the ignorance of villagers they have become indispensable, particularly in communicating with the institutions. It is also easier for the institutions to



work in the village with their help. The youths claim to be working for the betterment of their village which is manifested in their work related to cleaning the village ponds and helping farmers to dig irrigation canals in Sonka.

#### 7.6.1 Story of a Tout

Abul Quasem is a son of a wealthy person in the village. He passed secondary school examination but after that he gave up his education to join his father's rice milling business. Initially, villagers used to come to him to help them read letters or pamphlets from the agricultural extension office. In 1980 he became the manager of KSS. It gave him the opportunity to become known to UCCA field inspectors, officials and staff of local branches of the Agricultural Bank and Sonali Bank. In 1982 he gave up his post of manager and became a member of the KSS managing committee. He participated in the Union Prishad election and became a member. Now he helps the UCCA field inspector to prepare the necessary papers for KSS loans. He gets some share from the UCCA inspector's unofficial commission from each loanee. Villagers also come to him to make contact with the banks. Abul Quasem does all the formalities on behalf of his clients and takes Tk.100 for Tk.1,000 loan. He earns about Tk.5,000 per year from his job as unofficial intermediary.

### 7.6.2 Account of a Client

Dabir Ali is a cultivator who works three acres of land. He has primary education. He can read with difficulty and can hardly write. He has to avail himself of agricultural loans regularly from the Agricultural Bank. He takes help from Abul Quasem in doing so. He describes his dealings with Abul Quasem in the following terms -

It seems to me that getting a loan from the bank is a difficult task if you do not know anybody there. There is a saying in the village that the doors of banks also take bribes. Banks are also inclined to distribute loans through intermediaries like Abul Quasem. So, I prefer to avail myself of his expertise. I have to go to the bank only to receive the money. Other jobs are done by Abul Quasem. Although he performs a good job for me, his commission of Tk.100 is very high. In addition he also takes Tk.50 which, according to him, is used to bribe bank officials. I cannot afford the money I have to give him to get the loan. But I cannot help it. The system is in favour of people like Abul Quasem who exploit people like us who do not understand official documents and procedures at the banks.

The above stories suggest that the origin of the touts can be traced, in part, to the inadequacy of the institutions in reaching the recipients. The touts are often doing a good job on behalf of the recipients but at a high price. They would not be there if the institutions had better links with their recipients. McGregor (1988) in his analysis of rural credit policy in Bangladesh has found that direct access among the rural poor to the credit intended for them has been largely hampered by the existence of intermediaries. As he points out,

There is little or no direct contact between the target group and the banking system. Potential loanees are identified by project staff or other nominated intermediaries and greater parts of the process of arranging credit are taken out of the hands of both the bank and target population (p. 475).

The appearance of this new element in the local power structure means that three types of social relation can now be found in the study villages related to, Samaj, youths, and patron-client relationships. The activities of the touts are less evident in Juanpur because of its lesser exposure to institutions (see Chapters 6 and 8).

In Sonka touts are the products of the IRDP. When the IRDP was first introduced in the area it was very difficult for the UCCA to convince the village leaders that KSS would bring prosperity to the families who would join it. The field inspector met two young men in the village who were interested to help the inspector on the condition that they would have to be given special favour in the distribution of IRDP goods. The inspector agreed on the condition. In the later years it became a trend among the UCCA inspectors to take help of such youths in exchange of certain amount of cash. This type of unofficial intermediaries still exist in Sonka who capture a considerable amount of money meant to be channeled to rural areas for economic development of the poor.

## 7.7 CONCLUSION

This chapter has sought to provide a background for the following chapter, which analyses the results of the in-depth survey, by illustrating the most important components of the access constellation, i.e. access to land, income and social power, and reveals the differences between an IRDP and a non-IRDP village (see Tables 7.12 and 7.13). The findings indicate that a high proportion of land is concentrated in the hands of a few in both villages allowing them to accrue even higher incomes and to occupy important positions in the rural power structure. Disparity is marginally less in the non-IRDP village. The smaller peasants have to depend on the larger farmers for additional land to cultivate as they own only a small proportion of the land they cultivate. Access to cultivated land through share-cropping is also not ensured as only a small percentage of land is available through this system and large farmers are competitors for it. Access to land through ownership largely determines access to social power.

What is more important is that there is no significant difference between the IRDP and the non-IRDP villages in terms of land ownership and access to land through the share-cropping system. There is little scope for employment for the landless wage labourers outside of agriculture. In both villages most families rely on

Table 7.12: Access to Land and Income in Sonka, 1987  
(in percent)

Percentages of	Landownership Groups (acres)			
	0-0.50	0.51-2.50	2.51-5.00	Above 5
Households	49	33	8	10
Area Owned	4	23	15	58
Cultivated Land	2	23	16	60
Land Share- cropped in	48	32	17	3
Households Involved	20	20	29	5
Land Share- cropped Out	0	8	12	80
Households Involved	0	10	24	40
Leasing in Land	17	50	10	23
Households Involved	9	16	29	30
Leasing Out Land	7	48	33	12
Households Involved	5	35	41	25
Total Income	26	24	15	35

Source: Field Survey

Table 7.13: Access to Land and Income in Juanpur, 1987  
(in percent)

Percentages of	Landownership Groups (acres)			
	0-0.50	0.51-2.50	2.51-5.00	Above 5
Households	48	34	12	6
Area Owned	3	34	31	32
Cultivated Land	2	33	32	33
Land Share- cropped in	23	28	19	30
Households Involved	21	27	43	43
Land Share- cropped Out	7	10	83	0
Households Involved	2	2	29	0
Leasing In Land	22	33	12	33
Households Involved	12	15	7	57
Leasing Out Land	0	32	68	0
Households Involved	0	22	43	0
Total Income	30	31	21	18

Source: Field Survey

agriculture for a living making those with little or no land dependent on large landowners - a situation that leads to a form of patron-client relationship. This represents the basis of a traditional rural social structure, which exists in both villages, although the operation of the IRDP has encouraged the growth of touts who have contributed to the continuing impoverishment of the poor and illiterate.

Having demonstrated that privately-owned resources are highly skewed in both the IRDP and non-IRDP villages, it is important to ask what contributions the IRDP has made to those families that are specifically covered by it. How are the goods and services supplied by the IRDP distributed among the member families and what are the determinants?

NOTES

1) Distribution of household income has been discussed later in the chapter.

2) See for example Bertocci, 1970; Wood, 1976; Chowdhury, 1978; Zaman, 1987.

3) One samaj may become divided into two over power conflicts between two powerful families.



## CHAPTER 8

### ACCESS AT THE VILLAGE LEVEL - RESULTS OF THE IN-DEPTH SURVEY

#### **8.1 INTRODUCTION**

If the access constellation (1) is weighted in terms of the importance of each of its components, access to land is the most important, and because of this some further investigation into the ownership of land in the study villages is necessary. This includes a comparison of the land distribution pattern between KSS and BSS members and non-members in Sonka and Juanpur, made for 1987, followed by an assessment of how the landownership pattern has changed since 1977 and IRDP's role in it. The chapter then turns to how UCCA's irrigation water is distributed among its members and the access members have to the loans given by the UCCA. The main aim of this chapter is to show how equitably UCCA's irrigation and credit are distributed and how, therefore, the IRDP has benefited the members. Thus the chapter addresses the final question of the thesis more specifically than previously - to what extent has the IRDP been successful in reducing the impact of landownership on access to other resources?

#### **8.2 ACCESS TO LAND**

Among the survey respondents, in Sonka, the total amount of land owned by the members of KSS and BSS is 49 acres.

Non-members own 43 acres and the respondents in Juanpur own 56 acres (see Table 8.1). This means that per capita land ownership is very similar among all three groups. The distribution of land is marginally less skewed among the members where 18% of them with more than 2.5 acres own 64% of the total, while among the non-members the proportion is 67% and in Juanpur 72%. If seen from the other end, the 'landless' among the non-members own about 12% of the total while the figure is 9% among members and 6% among the respondents from Juanpur, or a mere 0.13 acres each (see Figs. 8.1 & 8.2)

Access to land can also be assessed in terms of operational land holding. All three groups are operating more land than they own. The most significant finding is that the landless among the non-members in Sonka have a considerable amount of land (15.4 acres) under their command compared to the amount of land they own (5.1 acres), i.e. they share-crop in or lease in nearly 10 acres net (see Table 8.2). The landless of the two other groups have also improved their access to land but not to the same extent. The distribution of land as expressed in terms of operational landholding is thus less skewed. Nevertheless, the larger landowners (having more than 2.5 acres) occupy the lion's share of all operational land, i.e., 68%, 56% and 56% of the total by the respondents from Juanpur, members and non-members in Sonka respectively.

Table 8.1: Land Owned by Different Respondent Groups in Sonka and Juanpur, 1987

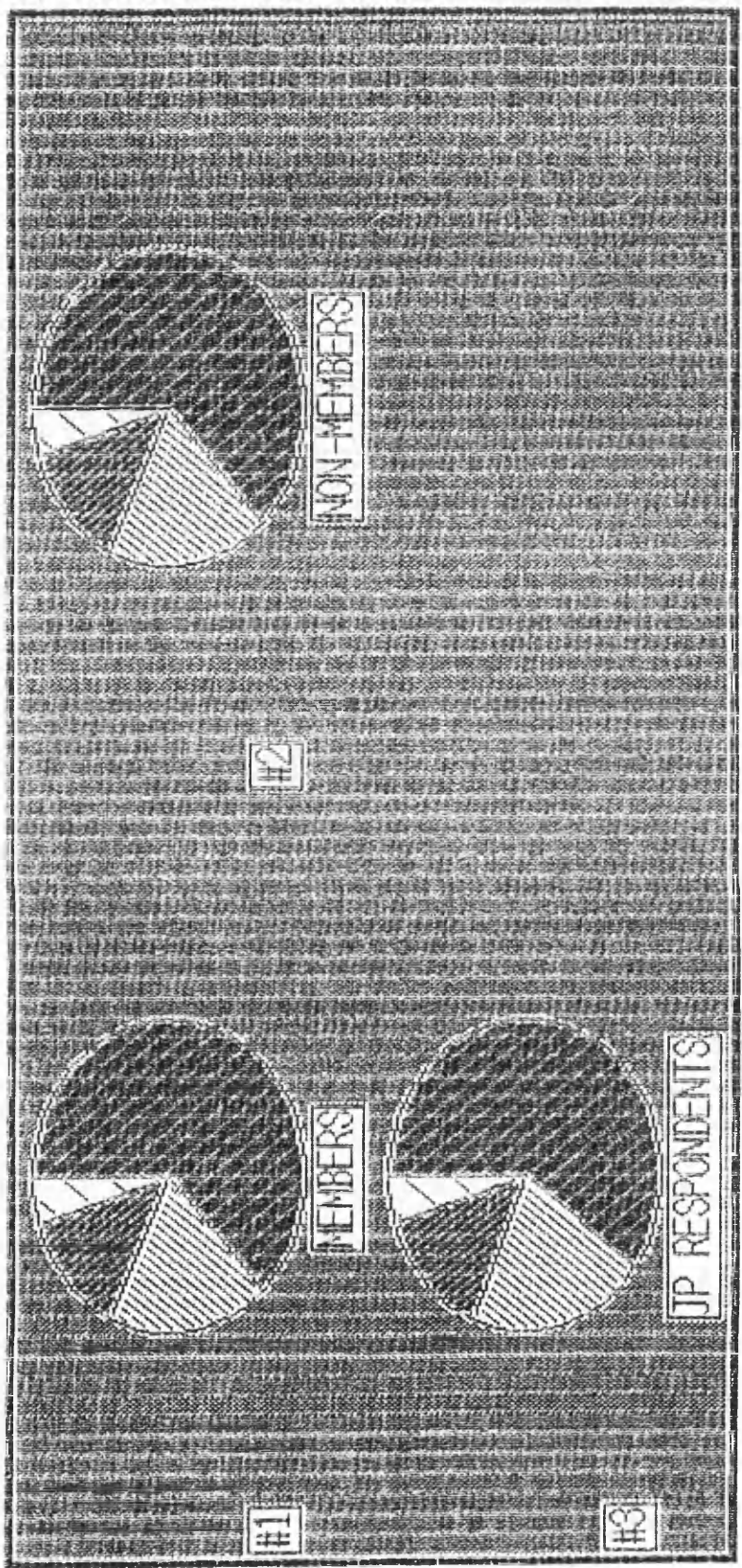
Landholding group (acres)	No.	%	Total land owned (acres)	%	Land per capita
Members (KSS/BSS)					
0 - 0.50	24	63	4.2	8.6	0.17
0.51-2.50	7	19	13.7	28.0	1.95
2.51-5.00	5	13	18.5	37.8	3.70
5.01 & above	2	5	12.5	25.6	6.24
All	38	100	48.9	100.0	1.29
Non-members (Sonka)					
0 - 0.50	24	63	5.1	11.9	0.21
0.51-2.50	7	19	9.3	21.6	1.33
2.51-5.00	5	13	16.5	38.4	3.30
5.01 & above	2	5	12.1	28.1	6.05
All	38	100	43.0	100.0	1.13
Juanpur Respondents					
0 - 0.50	26	60	3.5	6.3	0.13
0.51-2.50	9	21	11.9	21.6	1.32
2.51-5.00	6	14	21.8	39.5	3.63
5.01 & above	2	5	18.0	32.6	9.00
All	43	100	55.2	100.0	1.28

Source: Field Survey

# PROPORTION OF HOUSEHOLDS BY LANDOWNERSHIP GROUPS

#	1	2	%	%	%	%
	63	19	13	5		

#	3	%	%	%	%
	60	21	14	5	



'LANDLESS'  
 SMALL FARMERS  
 MIDDLE FARMERS  
 LARGE FARMERS

FIGURE 8.1

# LANDOWNERSHIP PATTERNS OF THREE RESPONDENT GROUPS

#	1	2	%	%	%	%
	9	12				
	28	22				
	38	38				
	26	28				

#	3	%	%	%	%
	6				
	22				
	39				
	33				

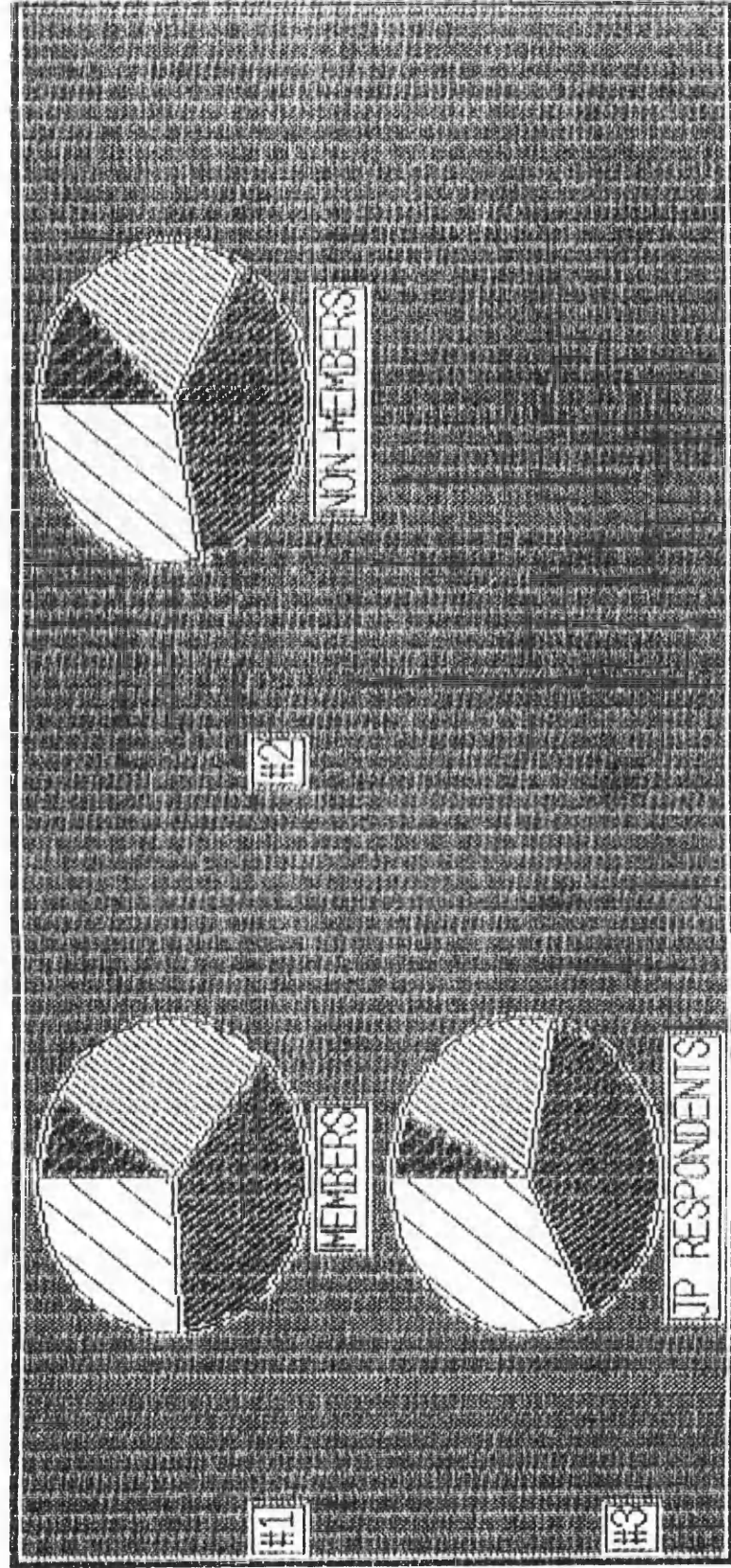


FIGURE 8.2

Table 8.2: Operational Land of Different Respondent Groups in Sonka and Juanpur, 1987

Landholding group (acres)	No.	%	Operational land (acres)	%	Land per capita
<b>Members (KSS/BSS)</b>					
0 - 0.50	24	63	7.8	14.5	0.33
0.51-2.50	7	19	16.2	30.0	2.31
2.51-5.00	5	13	17.1	31.5	3.42
5.01 & above	2	5	13.0	24.0	6.50
All	38	100	54.1	100.0	1.42
<b>Non-members (Sonka)</b>					
0 - 0.50	24	63	15.4	28.6	0.64
0.51-2.50	7	19	8.5	15.8	1.21
2.51-5.00	5	13	17.4	32.4	3.48
5.01 & above	2	5	12.5	23.2	6.25
All	38	100	53.8	100.0	1.42
<b>Juanpur Respondents</b>					
0 - 0.50	26	60	5.5	10.4	0.21
0.51-2.50	9	21	11.4	21.6	1.26
2.51-5.00	6	14	19.5	36.9	3.25
5.01 & above	2	5	16.4	31.1	8.20
	43	100	52.8	100.0	1.23

Source: Field Survey

In assessing the significance of the uneven distribution of land, some measure of the persistence of unevenness as it affects individual households is necessary. Here an assessment is made of whether the landownership pattern changed between 1977 and 1987 among the three respondent groups. Any such assessment is beset with methodological problems (see Ahmad, 1984) because of the complexity of households and the frequent division of property rights. Longitudinal comparison is especially affected by such considerations as to whether the family under investigation today is a part of an extended family with a clear link back to previous generations who owned land and what the consequences were at marriage. To simplify comparison, changes in the landownership pattern have been assessed in following way. Only the landownership pattern of those respondents who were already separated from their parents' families and had their own family in the base year of 1977 is compared with that of the same families in 1987. Some of the respondents are of an age to-day which means that they did not own land separately from their fathers' family in 1977, and they are excluded. This method eliminates the effects of separation from an extended family in such a comparison.

The following discussion argues that although land is highly concentrated in the hands of few, and there has

been some further polarization in the ownership of land in the study area between 1977 and 1987, the pattern is not as extreme as that suggested by previous studies carried out in the same general area (see later), and probably polarization was slightly more intense in the village which was outside the IRDP (Juanpur).

Available data on Bangladesh as a whole show that the proportion of landless families (families having land up to 0.50 acres) in rural areas has increased from 14 percent in 1951 to 18 percent in 1961, more than 30 percent in 1971 and over 35 percent in 1981 (GOB, 1985b). Four major studies conducted in the rural areas of Bogra also provide evidence in support of the view of increased land concentration (see Mukherjee, 1971; Schendel, 1981; Westergaard, 1985; Atiur Rahman, 1986). Mention has already been made of the studies of Mukherjee and Westergaard in the previous chapter. Their results suggested that landlessness had increased in the study area since the 1940s. Mukherjee also compared his current data (1942) on land distribution to that of 1922 based on the memory of his respondents and concluded that

.... the functioning of the economic structure is seen to lead to the concentration of the means of production in the hands of a minority, the driving of the majority into the ranks of the landless and semi-landless, and the exploitation of the latter by the minority ... (p. 230).

Westergaard conducted her survey in 1975 in the same



district but in a different village. She compared her data with that of Mukherjee's and concluded that landlessness had increased between 1942 and 1975 but also argued that

In the present context it should be pointed out that a continued trend towards deterioration does not necessarily imply the collapse of the economic system. The data on landownership in Boringram from two generations show that the process of deterioration has continued, but there are no indications that the system will not continue to function (p. 126).

Schendel made his survey in 1978 in the same five interior villages studied by Mukherjee, and managed to collect historical data (1922, 1955 and 1978) on land distribution in one village, Ghorasal. His data show that land concentration has increased over time. As he says,

By 1978 the situation had clearly deteriorated still further... The proportion of landless households had almost doubled [since 1955] .. (p. 162).

Rahman (1986) selected one of the interior villages used by Mukherjee, Hatshahar, and an 'advanced' village, Gopinathpur, in Jamalpur District. He also concluded that polarization in land distribution had further increased in the area between 1951 and 1985 but at a slower rate in Hatshahar than in Gopinathpur, the latter village having taken part in more development activities

(IRDP) and institutional innovations. He reports that

The proportion of households owning less than 0.50 acres of land (including the landless ones) in Village 1 (Gopinathpur) increased sharply from 19% in 1951 to about 31% in 1972 and finally to 41% in 1981. It jumped to 48.79% in 1985. The corresponding figures for village 2 (Hatshahar) are 12%, 16% and 41%. We did not have the exact figure for village 2 for 1985. However, the impressionistic view is that the figure increased less rapidly than that of village 1 (p. 101).

Although all the above studies suggest a tremendous increase in land concentration in the study area since the 1940s, weaknesses can be found in the methodology followed by Mukherjee, Westergaard and Schendel and in the data analysis of Rahman. Mukherjee relied on the memories of respondents. He enquired, for example, into the landownership pattern of the families 20 years before the date of his survey. Westergaard's comparison, based on Mukherjee's information for five villages and current data for Boringram, which was not any of Mukherjee's villages, compares unlike situations. In particular, Boringram lies on a different geological area (old alluvium tract) where the productivity of land is much less than that of the new alluvium tracts that cover the most of the country. Schendel's comparison is for only one village, where the base year is the same as that of Mukherjee's, and therefore contains the same element of unreliability. Finally, Rahman's analysis that polarization was more intense in the 'advanced' village is not supported by the data he presents. Rahman's data

show that in village 1 ('advanced') landlessness was already higher than village 2 ('backward') (19% and 12% respectively) in the base year. Concentration of land were similar in 1981 (41%). So, his data reveals, in contrary to his analysis, that polarization in landownership was more in Hatshahar than in his 'advanced' village. However, his conclusion still stands in terms of trend or rate of change.

In spite of the methodological weaknesses of these studies it is reasonable to conclude from these results that concentration in the ownership of land has occurred over most of this century. The present survey shows that out of 38 non-members, 19 were still part of their parents' family. Likewise, four out of 38 members and 15 out of 43 Juanpur respondents were in the same position. Table 8.3 shows that the pattern of land distribution was similar among these three groups except for the facts that among the members none belonged to the group with more than five acres in 1977 and the total land of members in Sonka and among the Juanpur respondents increased significantly between 1977 and 1987. But in general, only a few percent of the respondents possessed most of the land, as they do now.

The landownership patterns in 1977 and 1987 of those families who have separated from their families since 1977 are described in Tables 8.3 (landholding groupwise)

Table 8.3: Land Distribution Pattern of Different Respondent Groups in Sonka and Juanpur, 1977 and 1987

Landholding group (acres)	1977				1987				
	H.H.	%	land	%	H.H.	%	land	%	
Non-members (Sonka)									
0 - 0.50	11	57	3.0	9	10	52	2.9	9	
0.51-2.50	2	11	3.5	11	2	11	2.0	6	
2.51-5.00	4	21	14.0	43	5	26	16.5	49	
5.01 & above	2	11	12.0	37	2	11	12.0	36	
Total	19	100	32.5	100	19	100	33.4	100	
Members (KSS/BSS)									
0 - 0.50	22	65	2.9	8	20	59	3.4	7	
0.51-2.50	5	15	9.0	23	7	20	13.7	28	
2.51-5.00	7	20	26.5	69	5	15	18.5	39	
5.01 & above	-	-	-	-	2	6	12.4	26	
Total	34	100	38.4	100	34	100	48.0	100	
Juanpur Respondents									
0 - 0.50	14	50	2.6	8	15	54	2.0	5	
0.51-2.50	9	32	9.7	28	6	21	8.4	18	
2.51-5.00	4	14	13.6	39	5	18	17.6	38	
5.01 & above	1	4	8.7	25	2	7	18.0	39	
Total	28	100	34.9	100	28	100	46.0	100	

Source: Field Survey

and 8.4 (familywise). The number of landless families increased slightly among the Juanpur respondents and decreased among the non-members and members of Sonka village (see Table 8.3). But evidence of polarization is clearer among the Juanpur respondents where most of the land gained was mainly by larger landowners. Here, the top 10% of families gained 53% of the total area while bottom 60%, constituted by 17 families, gained only 6% (Table 8.4). In Juanpur, 11% of the families lost land during the period, all of whom were from smaller landowner category (0-2.50 acres). Again, 36% of families gained land of which all the major gains are in three families. Two of them are from the larger landowner group.

Among the members in Sonka, the situation is different. Only 6% (2 families) lost land between 1977 and 1987 including both smaller and larger landowners. Change among the non-members in Sonka is also experienced by both categories where the transfer of land was of a relatively smaller amount (see Table 8.4). The extent of polarization is more evident from the information on the movement of families (Table 8.5). The case of the Juanpur respondents indicates the typical polarization situation where all the downward movements are among the 'landless' and 'small farmer' categories whereas most of the upward movements occurred among the 'larger landowner groups'. The patterns of purchase and sale of land among

Table 8.4: Familywise Distribution of Owned Land,  
1977 and 1987 (in acres)

Non-members (Sonka)			:	Members (Sonka)			:	Juanpur Respondents	
H.H. 1977 no.	1987	:	H.H. 1977 no.	1987	:	H.H. 1977 no.	1987		
1.	6.46	6.46	1.	4.03	4.69	1.	.99	1.32	
2.	5.59	5.59	2.	4.00	4.50	2.	1.33	2.00	
3.	2.78	2.78	3.	2.66	3.00	3.	1.00	1.16	
4.	3.50	3.50	4.	3.00	3.00	4.	2.10	2.33	
5.	2.32	2.98	5.	.84	3.33	5.	1.04	1.04	
6.	3.78	2.78	6.	4.83	5.83	6.	2.95	4.28	
7.	4.00	4.50	7.	.10	1.76	7.	4.29	9.24	
8.	.48	.79	8.	3.66	2.00	8.	8.73	8.73	
9.	1.16	1.16	9.	2.46	2.46	9.	3.33	3.33	
10.	.16	.50	10.	2.27	2.27	10.	3.00	3.00	
11.	0	0	11.	0	2.50	11.	.91	4.33	
12.	.11	.13	12.	1.62	1.62	12.	.70	2.70	
13.	.42	.42	13.	1.77	1.07	13.	1.02	.03	
14.	.33	.33	14.	4.33	6.60	14.	0	0	
15.	.46	.46	15.	.16	.16	15.	.04	.04	
16.	.50	.50	16.	.43	.43	16.	.50	.50	
17.	.21	.21	17.	.45	.45	17.	.08	.08	
18.	.33	.33	18.	.22	.22	18.	.50	.59	
19.	.05	.05	19.	0	.09	19.	.60	.33	
			20.	.05	.12	20.	.05	.05	
			21.	0	.33	21.	.50	.50	
			22.	.41	.41	22.	.16	.04	
			23.	.21	.27	23.	.09	.09	
			24.	0	0	24.	0	0	
			25.	.05	.05	25.	.30	.30	
			26.	.08	.10	26.	0	.49	
			27.	0	0	27.	0	0	
			28.	.08	.08	28.	.40	0	
			29.	.12	.12				
			30.	.05	.05				
			31.	0	0				
			32.	0	.03				
			33.	.02	.02				
			34.	.46	.46				

Source: Field Survey.

Table 8.5: Movement of Families Between 1977 and 1987  
in Sonka and Juanpur

Present units (acres)	No. of H.H.	No. of H.H. moved down	No. of H.H. moved up	No. of H.H. with no change
.....				
Non-members				
(Sonka)				
.....				
0 - 0.50	10	-	2	8
0.51-2.50	2	-	1	1
2.51-5.00	5	1	2	2
5.01 & above	2	-	-	2
.....				
Total	19	1	5	13
.....				
Members				
(Sonka KSS/BSS)				
.....				
0 - 0.50	20	-	6	14
0.51-2.50	7	2	2	3
2.51-5.00	5	-	4	1
5.01 & above	2	-	2	-
.....				
Total	34	2	14	18
.....				
Juanpur				
Respondents				
.....				
0 - 0.50	15	5	1	9
0.51-2.50	6	5	-	1
2.51-5.00	5	-	3	2
5.01 & above	2	-	1	1
.....				
Total	28	10	5	13
.....				

Source: Field Survey

all the respondents also support the above observation (see Tables 8.6 and 8.7).

Table 8.6 gives the information on purchase of land between 1977 and 1987 by different landholding groups in different respondent groups. The large farmers bought most land and sold very little. But it is in the sale of land that the differences between members of KSS-BSS, non-members and Juanpur respondents are most evident. Among the 'landless' members in Sonka almost no land was sold during this period. But among the Juanpur respondents the highest proportion (75%) was sold by this group while among the non-members in Sonka the proportion was 18%. But in all cases larger farmers (having more than 2.5 acres) bought most and sold little.

An analysis of the reasons for selling land shows that most <sup>was</sup> sold for economic reasons, i.e. 'forced sales'. This was especially evident among the non-members in Sonka and Juanpur respondents where respectively 85% and 90% of the sales were forced. The proportion was much lower (55%) among the members of KSS-BSS. On the other hand, strengthening one's social and economic position in the society was the major reason for purchase. The overall level of land mobility was highest in Juanpur. Here, respondents bought 15.4 acres and sold 3.2 acres of land between 1977 and 1987 (see Tables 8.6 and 8.7).



Table 8.6: Land Bought by Different Respondent Groups  
Between 1977 and 1987 (in acres)

Landholding group (acres)	No.	%	Land bought	%	Land per capita
.....					
Members (Sonka KSS/BSS)					
.....					
0 - 0.50	24	63	0.4	4	0.02
0.51-2.50	7	19	1.2	12	0.17
2.51-5.00	5	13	3.7	38	0.74
5.01 & above	2	5	4.5	46	2.25
.....					
All	38	100	9.8	100	0.26
.....					
Non-members (Sonka)					
.....					
0 - 0.50	24	63	0.7	27	0.03
0.51-2.50	7	19	0.3	12	0.04
2.51-5.00	5	13	1.2	46	0.23
5.01 & above	2	5	0.4	15	0.18
.....					
All	38	100	2.6	100	0.07
.....					
Juanpur Respondents					
.....					
0 - 0.50	26	60	1.0	7	0.04
0.51-2.50	9	21	2.4	16	0.27
2.51-5.00	6	14	7.0	45	1.17
5.01 & above	2	5	5.0	32	2.50
.....					
All	43	100	15.4	100	0.36
.....					

Source: Field Survey

Table 8.7: Land Sold by Different Respondent Groups  
Between 1977 and 1987 (in acres)

Landholding group (acres)	No.	%	Land sold	%	Land per capita
.....					
Members (Sonka KSS/BSS)					
.....					
0 - 0.50	24	63	0.1	4	0.00
0.51-2.50	7	19	2.4	96	0.34
2.51-5.00	5	13	0.0	0	0.00
5.01 & above	2	5	0.0	0	0.00
.....					
All	38	100	2.5	100	0.07
.....					
Non-members (Sonka)					
.....					
0 - 0.50	24	63	0.3	18	0.01
0.51-2.50	7	19	0.1	6	0.01
2.51-5.00	5	13	1.0	59	0.20
5.01 & above	2	5	0.3	17	0.15
.....					
All	38	100	1.7	100	0.04
.....					
Juanpur Respondents					
.....					
0 - 0.50	26	60	2.4	75	0.09
0.51-2.50	9	21	0.6	19	0.06
2.51-5.00	6	14	0.2	6	0.03
5.01 & above	2	5	0.0	0	0.00
.....					
All	43	100	3.2	100	0.07
.....					

Source: Field Survey

The above discussion provides at least some indication that in the study area, firstly, concentration of land is considerably slower between 1977 and 1987 compared to that suggested by others for the 1970s (see for example, Schendel, 1981; Westergaard, 1985; Atiur Rahman, 1986). Secondly, the process is slightly faster in the non-IRDP village than in the IRDP village. As to why the data from this survey appear to contradict previous observations it may be suggested that

a) a ten year time period may not be long enough to show the real picture of the process of land concentration as it covers a period of less than one generation (i.e. there may be a family-cycle effect built in to the survey);

b) the concentration in land took place in the study area mainly before 1977, possibly during the flood and famine of 1974-75. A high level of land transfer was observed in this year throughout the country (see Atiur Rahman, 1986; GOB, 1989) and

c) the Government's intervention in the rural areas through the new IRD projects may have stopped or slowed down the process of land concentration in the study area in the 1980s.

Part of the explanation might also be sought in the

nature of land inheritance. Inheritance largely decides the class of a particular individual and it has been suggested by many (e.g. Atiur Rahman, 1986; Jansen, 1987) that rich families mainly come from rich parents. The data support this view. Table 8.8 provides information on the inheritance of land among all the respondents in Sonka and Juanpur. It shows that the 'landless' from all the respondent groups inherited very little land while the amount inherited gradually increases from the 'landless' to the large farmer. In all cases, the largest farmers inherited most land.

The in-depth survey also substantiates the conclusions reached from the baseline survey about the behaviour of those farmers renting in and renting out land. Again, the largest landholding group did not rent out much land; rather they rented it in. Among the members, they rented in 1.7 acres in 1987 (see Table 8.9) and rented out no land at all (see Table 8.10). Although the larger farmers (having land over 2.5 acres) contributed most (see Table 8.10) to the total of land rented out (39%, 54% and 72% of total land rented out respectively by members, non-members and Juanpur respondents), they also rented in significant quantities of land, and as much as 45% of the total among the Juanpur respondents (see Table 8.9).

Table 8.8: Inheritance of Land by Different Respondent Groups in Sonka and Juanpur (in acres)

Landholding group (acres)	No.	%	Land inherited	%	Land per capita
.....					
Members					
(Sonka KSS/BSS)					
.....					
0 - 0.50	24	63	2.6	7	0.11
0.51-2.50	7	19	13.7	36	1.96
2.51-5.00	5	13	13.5	36	2.70
5.01 & above	2	5	7.8	21	3.90
.....					
All	38	100	37.6	100	0.99
.....					
Non-members					
(Sonka)					
.....					
0 - 0.50	24	63	3.9	10	0.16
0.51-2.50	7	19	7.0	19	1.00
2.51-5.00	5	13	16.3	44	3.26
5.01 & above	2	5	10.0	27	5.00
.....					
All	38	100	37.2	100	0.98
.....					
Juanpur					
Respondents					
.....					
0 - 0.50	26	60	4.4	11	0.17
0.51-2.50	9	21	7.8	21	0.87
2.51-5.00	6	14	12.8	34	2.13
5.01 & above	2	5	13.0	34	6.50
.....					
All	43	100	38.0	100	0.88
.....					

Source: Field Survey

Table 8.9: Land In by Different Respondent Groups in Sonka and Juanpur, 1987 (in acres)

Landholding group (acres)	No.	%	Land in	%	Land per capita
Members (Sonka KSS/BSS)					
0 - 0.50	24	63	6.2	32	0.26
0.51-2.50	7	19	8.4	43	1.20
2.51-5.00	5	13	3.2	16	0.64
5.01 & above	2	5	1.7	9	0.85
All	38	100	19.5	100	0.51
Non-members (Sonka)					
0 - 0.50	24	63	13.1	54	0.55
0.51-2.50	7	19	3.4	14	0.49
2.51-5.00	5	13	5.2	21	1.04
5.01 & above	2	5	2.7	11	1.35
All	38	100	24.4	100	0.64
Juanpur Respondents					
0 - 0.50	26	60	3.8	36	0.15
0.51-2.50	9	21	2.0	19	0.22
2.51-5.00	6	14	3.5	33	0.58
5.01 & above	2	5	1.2	12	0.60
All	43	100	10.5	100	0.24

\*Land in = Share-crop in and lease in

Source: Field Survey

Table 8.10: Land Out by Different Respondent Groups  
in Sonka and Juanpur, 1987 (in acres)

Landholding group (acres)	No.	%	Land out*	%	Land per capita
Members (Sonka KSS/BSS)					
0 - 0.50	24	63	0.1	2	0.00
0.51-2.50	7	19	3.0	59	0.43
2.51-5.00	5	13	2.0	39	0.40
5.01 & above	2	5	0.0	0	0.00
All	38	100	5.1	100	0.13
Non-members (Sonka)					
0 - 0.50	24	63	0.5	9	0.02
0.51-2.50	7	19	2.1	37	0.30
2.51-5.00	5	13	2.0	36	0.40
5.01 & above	2	5	1.0	18	0.50
All	38	100	5.6	100	0.13
Juanpur Respondents					
0 - 0.50	26	60	0.0	0	0.00
0.51-2.50	9	21	1.4	27	0.15
2.51-5.00	6	14	2.3	46	0.38
5.01 & above	2	5	1.3	26	0.65
All	43	100	5.0	100	0.12

\*Total out = share-crop out and lease out

Source: Field Survey

### 8.3 ACCESS TO OTHER INPUTS

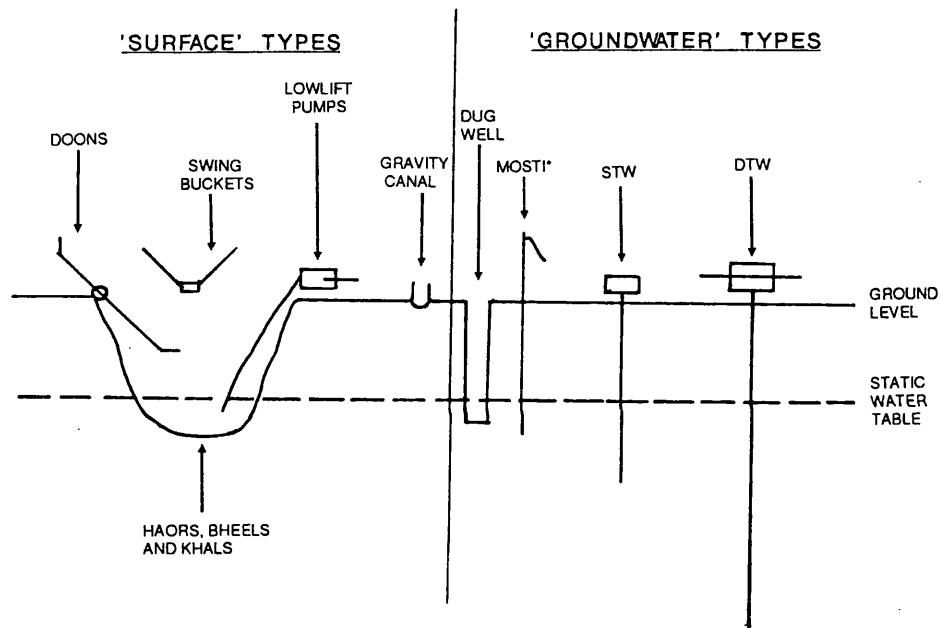
#### 8.3.1 Irrigation

Because of the limited area of land available in Bangladesh for agriculture, its intensive use is essential for increasing crop production. Irrigation during the dry season allows the farmer to cultivate an extra crop while the regular use of irrigation water ensures higher yields. High yielding varieties of seeds are highly water and fertilizer responsive. Only 15% of the cultivated land in the country is at present serviced by modern methods of irrigation, although it is on the increase (see Chapter 1). Four modern methods of irrigation can be found in Bangladesh; manually operated shallow tubewells for irrigation (MOSTI) or hand pumps (HP), shallow tubewells (STW), deep tubewells (DTW) and low lift pumps (LLP). Of these, the first three use underground water and the fourth surface water (see Fig 8.3).

In the study villages, farmers have adopted HYV's to a considerable extent. All the respondents used at least some modern varieties of seeds and chemical fertilizers, the proportion varying from farm to farm and season to season. HYV seeds and chemical fertilizers can be obtained on the open market for cash. Access to these inputs, therefore, is mostly determined by the availability of cash. Due to the high cost of its procurement, installation and operation, irrigation



## METHODS OF IRRIGATION IN BANGLADESH



**NOTES:**

1 cusec = 1 cu. ft. per second = 450 US gallons per minute

\*MOSTI= Manually Operated Shallow Tubewell for Irrigation

**Approximate depths**

MOSTI: 10-20 feet

STW: 80-140 feet

DTW: 160-300 feet

SOURCE: BASED ON BIGGS, 1978; GOB, 1989.

FIGURE 8.3

equipment is mostly owned by the rich farmers or by the cooperative societies.

In the study villages there is no DTW. Use of HPs and STWs is to be found. Since STWs is the most important means of groundwater exploitation in the absence of any DTW, and village politics plays an important role in the matter of water rights, this study concentrates on how the distribution of water through the STW system affects the poor farmer's access to irrigation. One of the four components of the IRDP is to provide loans for irrigation equipment under the upazila irrigation programme. Loans are given to the cooperative societies (KSS) to buy DTWs or STWs in order to sell water to their members at reasonable prices. KSS buys irrigation equipment and sinks well in places which are suited to the plots which will receive the water. The loan is repaid in instalments from the money raised from the sale of water. There are also private owners of STWs who buy them on loan from commercial banks.

In Sonka there are five STWs, of which one is owned by the KSS and rest by large farmers. In Juanpur both the two STWs are in the possession of large farmers. Sonka KSS, as a cooperative group, owns a shallow tubewell purchased on loan from UCCA. It sells water to its members at a cost of Tk.800 per acre per season which is payable either in cash or in kind. This STW has a

capacity of about 0.5 cusecs, enough to service up to 20 acres. The problem with the STW irrigation owned by KSS in Sonka is that it irrigates land adjacent to the well effectively, but land on the periphery of its area poorly. The STW has been sunk in a plot which is close to the land operated by the manager and the chairman. As a result, their land is better irrigated than other recipients although everybody pays the same seasonal charge. Private owners charge more for water. Costs vary between 1,000 and 1,200 Taka per acre, and a similar problem of distribution is also evident.

The use of HYVs means that all the farmers use irrigation water to some extent. They depend heavily on the few STWs available in the village. Traditional methods of irrigating agricultural fields, i.e. swing buckets and doons, are unpopular because they can only irrigate small areas and are uneconomic in terms of the time and amount of labour required. Moreover, the main source of water for these methods, a branch of the river Karotoa, dries up in the dry season. The absence of alternative sources of water supply makes for strong competition for access to the STWs, a process which operates in favour of the owners.

A number of questions on the problems of obtaining irrigation water were asked of all those using irrigation. Among the members, 44% said they could not

get water in sufficient quantity and they could not get it when it was needed most because the people on the KSS Managing Committee who control the source of the water created problems for them. Non-members in Sonka had similar problems and also had to pay more for irrigating their land. This problem is less acute among the non-members probably because of the availability of more STW's (four) in private ownership. About 34% of them said that they could not get water in sufficient quantities when it was required most and according to them the owners of the water sources were responsible for this. This problem was more acute in Juanpur because of the heavy demands placed on the two STWs available. Nearly 63% of the respondents said that priority of water distribution was given to a few large landowners in the village.

The following stories, typical of many recounted, illustrate how small landowners may be deprived of their share of irrigation water.

#### **8.3.1.1 Story of a Member of KSS Managing Committee**

Amzad Hossain is a member of the managing committee of Sonka KSS and has been for about three years. Previously, he was the manager of KSS for two years. He owns six acres of agricultural land and has been involved in cooperative activities for a long time. He says,

My brother (president of the managing committee) and I have organized the KSS in this village. My nephew is the present manager. We have looked after the KSS from the outset. It is because of us that the general members are getting facilities, like credit and irrigation, from the UCCA at a reasonable cost. So, it is our right to decide where to sink the tubewell. We think our land is relatively higher than the adjacent lands which is good for water distribution through gravity canals. So the installation of the STW near our plot is justifiable. The owners of the lands in the periphery receive less water because of the distance of their lands from the source and seepage through the muddy canals. We cannot help it. If the canals were cemented this problem would not have occurred. There is no money for this purpose from the UCCA and the members are unable to raise the money. It is we who take the decisions in the KSS. UCCA entrusted us with the selection of a suitable location for the STW. We did our best to do so and the UCCA have approved our selection.

Although Amzad Hossain claims that the site of the STW is relatively higher, other members do not agree. When examined in the field it appeared that the land where the STW had been sunk was not the highest plot in the area, but complete verification was impossible in the absence of a topographic survey. The field inspector from UCCA was asked about this problem. He replied,

The manager is trained in the UCCA training classes about the efficient use of STW. If he does not apply his knowledge that is his fault. But we do not usually interfere with village affairs, particularly in the selection of the location of the DTW or STW which is a very sensitive matter, as long as we regularly receive repayments. It is our responsibility to ensure equitable distribution of irrigation water; that is what the IRDP is designed for. But in rural areas there are a few families who are influential and dominate village politics. They also control the activities of village societies. Sonka is no exception to that. Probably the UCCA authority has taken exploitation of IRDP irrigation facilities by the large farmers for granted.

### 8.3.1.2 Story of a Member

Habibulla Shaikh is a small farmer owning about two acres of land. His land is not near where the STW is located. He claims that an irregular supply of water is affecting his crop production. He also says that his views are those of most of the members who are not on the managing committee. He describes his situation as follows:

The manager commands and operates the STW as he got the training from the UCCA. He irrigates his land as many times as needed and because the well is located near his plot his plot is best watered and our lands are inadequately irrigated. UCCA suggested that we sank two tubewells in two different locations because one well is not sufficient for the total land owned by the members. The manager took no heed of their suggestion. Instead, he is using the machine as his own property although on principle it is the property of the KSS; every member has equal ownership of it. He also sells water to other farmers in the area but does not keep proper accounts. We pay the right price for the water yet do not get sufficient water. How much the manager pays for the water is not known. UCCA do not bother much about equity of access to water as long as credit repayment for the installation of irrigation equipment is regularly made.

The above two stories reflect the situation as it is perceived in the village. Detailed substantiation of its content is impossible in the absence of information of the amount of water distributed to each irrigated plot and the marginal return to the use of irrigation water (2). Nevertheless, it is clear from these and other accounts that water rights are in the hands of a few and the benefits of the IRDP irrigation facilities go mainly to the large farmers. As a means of avoiding these

issues and their potential consequences, it can be noted that in discussion most of the UCCA officials referred to physical constraints when talking about the problems of irrigation. They claimed not to be aware of the local social problems arising out of the distribution of the water.

The UCCA irrigation programme can be an attraction to those who would join KSS because the water is available at a fair price. The IRDP has the potential to expand the irrigated area by attracting more farmers to the facilities of its membership which is only possible by ensuring an equitable distribution of water and its other services to the members. At present it appears that the control of irrigation equipment by few large landowners has been taken for granted by the UCCA. IRDP has, therefore, failed to bypass large farmers to any considerable extent in the distribution of irrigation water.

### **8.3.2 Access to Chemical Fertilizer**

Chemical fertilizers were introduced in Bangladesh in the early 1960s. Their use increased sharply with the introduction of HYV seeds. The following is a discussion on the levels of fertilizer use by different respondent groups and the problems of access to a sufficient quantity of fertilizer. Some of the data on the use of chemical fertilizers by various types of farmer of

different size were unexpected. Previous work by Momtaz (1984) led to the conclusion that

Most of the farmers of Middle and Small categories use fertilizer at higher rates than those of Large and Marginal (very small) categories (p. 56).

The explanation put forward was that the large farmers were not concerned to maximise yields per acre while the poor farmers could not afford to buy the required amount of fertilizer. According to the BARC/IFDC study (see Ahsan, 1983) small farmers (with less than 2.50 acres) used more fertilizer than the larger farmers (see Table 8.11). In our study areas all the landless among all the respondent groups who were involved in farming used the lowest amounts of fertilizer. Their level of use was far below the recommended dose for all rice crops in Bangladesh (see Tables 8.12 and 8.13). But the large farmers, except among the members, used highest amount of fertilizer; in one case it exceeded the recommended dosage by as much as 38%. Most of the large farmers were cultivating most of their own agricultural land and did not accept that any appropriate level of application for any crop could be fixed. Their experience led them to believe that fertilizer requirements varied from time to time, from crop to crop and from field to field depending, among other things, upon the quality of soil and nature of the seeds used (Momtaz, 1984). As Hossain (1987) has also observed



Table 8.11: Rate of Fertilizer Use by Farm Size, 1980

Farm size	Fertilizer use in different seasons (kg. per acre)		
	Boro (1979/80)	Aus (1980)	Aman (1980)
Small farms (less than 2.5 acres)	71	47	51
Large farms (more than 2.5 acres)	51	41	43

Source: Momtaz, 1984.

Table 8.12: Average Fertilizer Dose for Different Rice Crops in Bangladesh (kg. per acre)

Rice season	Types of fertilizer			Total
	Urea	TSP	MP	
Aus	72	54	27	153
Aman	72	54	27	153
Boro	97	72	54	223
Average	80	60	36	176

Source: Momtaz, 1984.

Table 8.13: Average Fertilizer Use by Different Respondent Groups, 1987 (kg. per acre)

Landholding group (acres)	Types of fertilizer*			Total
	Urea	TSP	MP	
Members (Sonka KSS/BSS)				
0 - 0.50	48	21	17	86
0.51-2.50	86	50	23	159
2.51-5.00	113	46	36	195
5.01 & above	95	38	30	163
Average	86	39	27	151
Non-members (Sonka)				
0 - 0.50	54	27	18	99
0.51-2.50	60	36	21	117
2.51-5.00	83	56	30	169
5.01 & above	117	43	45	205
Average	79	41	29	148
Juanpur Respondents				
0 - 0.50	29	21	16	66
0.51-2.50	93	66	51	210
2.51-5.00	99	57	36	192
5.01 & above	105	96	41	242
Average	82	60	36	177

\*TSP= Triple Super Phosphate  
MP= Murate of Potash

Source: Field Survey

The farmers argue that once they apply fertilizer on a plot, for example to grow the high fertilizer-responsive MVs, they will have to continue using fertilizer on the same plot even for growing a low fertilizer responsive local variety, otherwise yield would be less than normal (p. 73).

It was expected that differences in the use of fertilizer among landholding groups of members would be quite small as it is a very common topic of discussion at the weekly meetings. But it can be seen that the 'landless' used half the amount of fertilizer of that used by the large farmers. This is true for each category of respondent. The average fertilizer use by all members (151 kgs. per acre) is 14% less than the recommended level.

At interviews, those respondents engaged in cultivation were asked about the problems they faced in obtaining fertilizer. Since the UCCA no longer provides fertilizer to its members, all respondents have to buy it on the open market for hard cash. Access to it, and also HYV seeds, therefore depends on its availability, its price and availability of cash in hand. All the respondents, except one among the Juanpur respondents, claimed to have some problem or other in obtaining fertilizer. The main problem was its high price, and in many cases this was linked to its not being available in time or in sufficient quantity. About 33% of the members gave this

answer whereas the proportions of non-members in Sonka and the Juanpur respondents who gave this answer were 39% and 44% respectively. These problems are intertwined. When there is a shortage the price automatically goes up, and competition between buyers for what is available becomes fierce favouring larger producers. Under these conditions there is no apparent benefit from being member of a cooperative society as far as access to fertilizer is concerned. Neither is there any indication that the training classes of UCCA have affected the fertilizer use level of the members of KSS.

### **8.3.3 Access to Credit**

In Bangladesh in the 1970s and especially in the 1980s substantial amounts of money have been channelled into rural financial markets in the form of agricultural credit specifically and as credit for income generating activities through different commercial banks and rural development programmes more generally. While the amount of institutional credit made available to citizens in rural areas in the 1960s was only Tk.98 million, it increased to about Tk.3,000 million in the early 1980s (see Atiur Rahman, 1986). With the increase in the amount of credit made available, criticisms intensified to the effect that small farmers and the landless did not have adequate access to these monies (Thornton, 1987; McGregor, 1989). Within the framework of the IRDP, the government has tried to reach the poor, and IRDP credit

is distributed through the KSS to farmers of all landowning categories and through BSS and MSS to the poor and landless. KSS loans are given to the farmers to meet the costs of agricultural production. To-day these credits are for one year at a 16% interest per annum. BSS loans are given for following activities: pond fisheries, small businesses, like grocery shops, beef fattening, milk cows, and handlooms, oil-milling and rickshaw pulling. Interest is the same as for KSS loans.

There are various sources from which the respondents could borrow money. These are KSS and BSS in the case of members, the banks - agricultural and commercial (formal institutional sources), local money-lenders (mahajons) (3), and friends and relatives (informal traditional sources). Table 8.14 shows that the members took much fuller advantage of institutional credits, most obviously through their respective societies. About 24% of members did not have a loan from any source between 1985 and 1987 whereas 42% said that they had received only institutional credit. A further 24% borrowed both from institutional and traditional sources. But because of the unfavourable terms and conditions for borrowing from commercial banks and mahajons, only 5% of the non-members borrowed money from formal sources and 19% from traditional sources while most of them (76%) did not take any credit at all. Among the Juanpur respondents, none borrowed money from any formal sources between 1985 and

Table 8.14: Source of Credit, 1985-87

Respondent groups (acres)	Institutional	Traditional	Both	No credit	Total
Non-members (Sonka)	2 (5)	7 (18)	0 (0)	29 (76)	38 (100)
Members (KSS/BSS)	16 (42)	4 (10)	9 (24)	9 (24)	38 (100)
Juanpur	0 (0)	16 (37)	0 (0)	27 (63)	43 (100)

Figures in the parentheses are the percentages of total respondents in respective group

Source: Field Survey

1987 and only 37% obtained credit from informal sources. The rest did not borrow at all. The large farmers in both cases who could afford to stay away from the credit market did not take loans from any sources.

The members also borrowed much more money than those in the other groups. Table 8.15 shows that among the members the small farmers and the large farmers borrowed most (Tk.5,329 and Tk.5,300 per head respectively) while the landless also borrowed a considerable amount (TK.1,642). The amount of money borrowed per head by the non-members and the Juanpur respondents was small. The data show that the members borrowed a great deal more than most other respondents. They obviously considered it worth while to do so, but unless we know how this money was invested, what it cost and what return was obtained from it, it is difficult to assess whether and to what degree they benefited from access to credit via the societies. In particular, in considering the costs of institutional loans, a range of issues should be taken into consideration. These include travel expenses, food, bribes and the opportunity cost of time associated with processing and obtaining the loans (Ahmed, 1989).

Some general information on how the loan money was spent by KSS and BSS members and some case studies provide an idea of the extent of the benefits of IRDP credit in the study area. The members were asked whether they spent the



Table 8.15: Average Money Per Head Borrowed by Different Respondent Groups Between 1985 and 1987

Landholding group (acres)	Money Borrowed (in Taka)		
	members	non-members	Juanpur
0 - 0.50	1,642	458	1,221
0.51-2.50	5,329	1,357	694
2.51-5.00	3,080	200	617
5.01 & above	5,300	0	0
Average	3,838	504	633

Source: Field Survey

credit from their societies for the purpose it was taken. Among the KSS members about 44% (7 out of 16) did not use the total credit money for the purpose it was borrowed while 41% (9 out of 22) of the BSS members said that credit money was used mainly to meet basic household requirements. The following stories provide examples of the problems related to credit transactions as perceived by the borrowers.

### 8.3.3.1 Story of Yasin Ali

Yasin Ali is a member of BSS. In 1986 he asked for credit amounting to Tk.2,000 from the UCCA through the BSS to buy two bullocks. His intention was to earn money by hiring them out to the cultivators. His account of credit receipt from the UCCA is as follows:

When I expressed my desire to the manager he demanded Tk. 100 from me. He said that he would have to pay Tk.70 to the field inspector as he (FI) would prepare the necessary papers and he himself would take TK.30 as his remuneration. I paid the money. UCCA sanctioned Tk.2,000 for me. One officer one day came to the village and took me to the hat and bought me two bullocks which costed Tk.1,800. But I had to sign a paper saying that they costed Tk.2,000. I accepted the burden of 2,000 Taka when in fact I received the equivalent of 1,700 Taka. I started renting out my pair of bullocks to those cultivators who do not have any bullocks of their own (especially the small cultivators). This way I was earning some money. But after a few months one of the bullocks died of some disease. I reported it to the UCCA but they told me that I would have to repay the whole amount anyway. It made me frustrated and I sold the remaining bullock. It was not profitable to rent out one bullock as the demand for two bullocks together is more than a single one. I could not keep the cash. I spent the money for household necessities. Now I cannot qualify for the next loan being unable to repay the previous loan. I do not know how I am going to repay the money. But now I

am working hard and saving money to make the repayment so that I can again qualify for the next loan.

### 8.3.3.2 Story of Yunus Paramanik

Yunus Paramanik is a farmer. He farms his own small piece of land (1.5 acres) and also rents in some land for cultivation. He does not own any bullocks or a plough. He has to rent them too. His story on borrowing money from the UCCA is as follows:

I borrowed Tk.1,800 from the UCCA for agricultural purposes. I received TK.1,600. I was told that Tk.200 was the service charge for the officer at UCCA, field inspector and the manager although I know that this is not official. But I had to accept to pay otherwise I would receive nothing. I used the money to buy fertilizer, seeds, irrigation water and to rent bullocks and a plough. There is a fixed expenditure for the above purposes during the season. I also spent the credit money for daily household expenditures. I ran out of money before harvesting. So, I had to borrow more from a relative. In the end I could only raise Tk.1,000 on my own and again borrowed more money from a local money-lender to repay the loan taken from the society. I repaid Tk.1,800 and the interest to qualify for the next loan. As a result I fell into chronic indebtedness to the local money-lenders. Next time I will borrow from the UCCA, use some of the money to repay the debts to the local money-lenders, and borrow from them again to repay the UCCA loan.

The above case studies illustrate that due to lack of proper monitoring of the use of credit money, better access to credit may not benefit the poor. Instead, it is sometimes a reason for distress; the corruption of the officials involved may well add to the deprivation of the rural poor. However, the IRDP credit programme has the potential to benefit the poor if the money is used

properly. The research conducted by the Bangladesh Institute of Development Studies in a project area of Grameen Bank (4) have found that in the project area the Bank's credit programme has benefited the loanees considerably because of the constant watch of the field workers on the use of credit by the borrowers. Rahman and Hossain, (1988) suggest that

Grameen Bank, through its credit programme, does not only raise the level of income of the rural poor, but also turn the income distribution in their favour.... Moreover, the credit operation makes a substantial impact on the standard of living via expenditure on clothing, health, nutrition, education and housing (p. 56).

The following story of a BSS member reveals the potential of UCCA credit.

#### **8.3.3.3 Story of Mahmudul Haq**

In 1980, Mahmudul Haq separated from his father's family after getting married. He inherited no land just the homestead from his father. His father was a poor, landless day labourer and ran his family with difficulties. As a consequence, Mahmudul had to start working as a day labourer when he was 14. After getting married he carried the legacy of poverty to his own family. Once he tried to get a loan from a local branch of a commercial bank in order to start a small business, but he could not fulfil the necessary criteria of borrower because owners of less than two acres of land

were not eligible for bank loans. He was told, however, that someone who owned two acres of land or more could borrow money on his behalf. He did not like the idea. In 1983, when BSS was introduced in Sonka he became a member and borrowed Tk.3,000 from the BSS that same year to set up a small grocery shop. He repaid his loan in 1985. His business is now running well and his monthly earnings from the shop are about Tk.2,500 per month which meets the basic needs of his family. Now he regularly borrows from the BSS to improve further his business. His assessment of KSS credit is as follows:

I have benefited from the BSS credit although I have to pay some money to the manager each time I take loan. I have no land of my own and I don't think I shall ever be able to buy any for the rest of my life. But now I can at least feed my family with two meals a day and buy essential clothing. BSS money helped me to avoid the local money-lenders and keep my father's homestead which would otherwise have had to be sold to feed the family or to repay the debt to mahajon. It saved me from being homeless. This should be enough for poor people like me to say that the IRDP is doing something for us. UCCA's activities could be more effective if there was control over the activities of the officials and field workers and on the use of credit money. On the one hand, dishonesty of the officials brings trouble to the borrowers and reduces the economic benefit of credit money, while on the other hand, the uneconomic use of credit money by the borrowers undermines the benefits of the IRDP.

The Juanpur respondents stayed out of the formal credit market altogether. They were dependent on local informal financial institutions like mahajons, friends and relatives. Although borrowing from local money-lenders was easier in administrative terms than from formal

institutions, in most of the cases the interest rates were very high. Interest rates varied from 75% to 150% per annum. Most of the money-lenders are from the large landholding groups. It was reported earlier in the chapter that most of the sales of land were due to economic reasons of which the selling of land for the repayment of loans was an important one. The following story shows that borrowers from the local money lenders were often worse off than the KSS-BSS members.

#### 8.3.3.4 Story of Kalam Mandol

Kalam Mandol is a landless day labourer. His family consists of six members. He owns only his homestead land and is incapable of providing enough food to feed his family from his income. He has to borrow money regularly from the local money-lenders at 100% interest per annum. His cumulative debt reached to Tk.10,000 in 1987. His homestead land is mortgaged to the money-lender. He says

I have to repay all my debt soon. Otherwise, I shall be forced to sell my home to the money lender as repayment of his money. I have already sold my small piece of land to repay some of my debts. I am trying to save some money from my income for that purpose. But it is so difficult for me to save from my daily wage of 30 Taka as a day labourer while I simply fail to feed my family. Starvation is a common phenomenon in my family. The local money lending process is such that once someone has taken money from the mahajon, he ends up disposing of all his assets.

It is clear from the above comparison between UCCA credit and credit from the local money-lenders that in spite of

its administrative difficulties including the complex process of form-filling and the need to meet UCCA officials, UCCA credit is much better. As McGregor points out

Usury and indebtedness have been well documented concerns of administration in South Asia since the nineteenth century. The 'outrageous' usuriousness of informal lending systems and the often chronic indebtedness of the rural poor have tended to be pinpointed as major obstacles to growth, and to the more equitable distribution of the benefits of the growth (1989, p.469).

Borrowing from UCCA is also easier and better than that from local commercial banks. To the general borrower, commercial banks are no better than the local money-lenders. Previous studies have shown that larger farmers had better access to the IRDP credit (see Khan, 1979). Miah conducted a survey in Kalaroa Upazila of Khulna District to assess the nature and causes of rural underdevelopment where he found that the formal credit system was against the small peasant and landless who became the victims of mahajons. He indeed says there are

examples galore of the harassment by the officials of the rural folk; instances are also numerous where the socially more powerful President/Secretary of a village cooperative society has received a loan from the cooperative bank and appropriated it himself rather than distributing it to the members. No wonder therefore that our small peasants do not wish to get institutional credit.... The credit institutions therefore do not serve the small peasants although they are loaning out huge sums of money.... These loans are taken without any written contract, most often mortgaging a piece of land... once a farmer takes a loan, he is caught in its

whirlpool never to come out of it (1983, pp. 64-65).

UCCA seems to have come out of its tradition of favouring the large farmers in credit distribution. One major reason for this is that now the KSS and BSS members have to receive loan money personally. The previous system of handing over the total loan money to the manager to distribute among the members has been abandoned. There are, therefore, routes by which the rural elites can be bypassed, but even then the general conditions surrounding the raising of loans are bound to cause problems for the very poor because they have no 'margin of safety' if they experience any set-back (e.g. illness or flooding), forcing them back on traditional and highly exploitative systems of borrowing.

#### **8.4 CONCLUSION**

This chapter shows that distribution of land is highly skewed among the members like the non-members and the respondents of Juanpur. Access to social power and elements of productions are positively related to the ownership of land. Source of water for cultivation is owned or controlled by the large landowners and more influential sections of the rural community. In the private sector water price is higher and the conditions of water distribution are dictated by the owners. Price of water distributed from the KSS tubewell is cheaper but it is benefiting mainly those who control the management



of the KSS although the general members are also paying the same price for water. UCCA has not been able to reduce the influence of the large landowners regarding this matter.

This chapter also provides some evidence that the IRDP has achieved some success in reaching its target groups. Although UCCA has not been able to reduce the influence of power groups, mainly because of its loose control over the use of irrigation water, it is a little more successful in making credit more accessible to its members. Small landowners also borrowed a considerable amount of money from their respective societies. Together, these benefits may be having the effect of slowing the process of polarization among the members. Previous studies have found a considerable increase in land concentration and landlessness in the 1970s and early 1980s (5). The limited evidence of this study suggests a rather slower process in the 1980s in Sonka. The number of 'landless' families may even have decreased in some cases and some movement has been made possible from the lower landowner group to the upper landowner group. At least the possibility (in practice) of social mobility is encouraging, but the results need to be viewed with caution as the longitudinal evidence (i.e. families in separate existence between 1977 and 1987) is based only on 'survivors', i.e. those present at both dates, and can tell us nothing about those families

forced off the land and out of the village in order to seek work elsewhere as a result, for example, of accumulated debts they were forced to repay. Even if the most favourable interpretation was placed on the results, i.e. the process of polarization in the countryside of Bangladesh has slowed down in the later part of the 1980s, how much has this been due to the intensive efforts of the government?

NOTES

1) Chapter 3 describes the components of access constellation.

2) See Howes (1982 and 1985) for an analysis of creation and appropriation of value in irrigated agriculture in Bangladesh. See also Hamid (1982) for a discussion on the impact of mechanized irrigation on rural poor in Bangladesh and Glaser (1989) for an examination of patterns of resource accumulation by different household categories and changes in the form and meaning of agrarian relations which occur with introduction of STW irrigation.

3) Professional village money-lenders in Bangladesh are known as mahajons, literally, 'great man' with a negative meaning because the mahajons are traditionally, symbol of exploitation of the poor, and rich and powerful, and source of cash money.

4) Grameen Bank (literally, village bank) is a bank which primarily started as non-governmental organization to provide loans only to the 'rural poor'.

5) Two major studies in differentiation and polarization in rural Bangladesh are Jahangir (1979) and Atiur Rahman (1986).

CHAPTER 9CONCLUSIONS AND RECOMMENDATIONS**9.1 INTRODUCTION**

This final chapter consists of a summary of findings and a set of recommendations on how the implementation of the IRDP might be improved to reach the rural poor more effectively. This will be followed by an assessment of the study's contribution to the field of rural planning and development and institutions in Bangladesh.

**9.2 SUMMARY OF THE FINDINGS**

In spite of Government efforts to alleviate rural poverty in Bangladesh, as in many other South Asian countries, rural poverty remains as acute as ever. The number of households below the poverty line increased absolutely during the 1960s, '70s and '80s. The gap between the poor and the rich has increased and resources have become concentrated increasingly in the hands of a few. The question remains - why have the Government's substantial efforts failed to make any marked impact on rural poverty?

At a broad level, it has been argued that the economic, social and institutional contexts create between social groups quite different degrees of access to the goods and services supplied by government programmes designed to

encourage rural development. In particular, the poor - or those in greatest need - have the least means to take advantage of the assistance on offer. For this reason, the 'problem of access' and its understanding as developed by Bernard Schaffer and his colleagues, has been taken as the starting point for the thesis (Schaffer and Lamb, 1974; Schaffer and Wen-hsien, 1975). To Schaffer and Lamb (op. cit.) 'access' represented the relationship between official provider of goods and services and the clients. The thesis has empirically investigated this relationship as it affects rural development and the experiences of individual villagers in Sherpur Upazila, Bogra District.

Early in the 1960s a planned rural development programme was initiated in the District of Comilla, popularly known as the 'Comilla Model'. The programme organized rural families into village cooperative societies. These societies were to supply their members with modern agricultural inputs, i.e. HYV seeds, chemical fertilizers and irrigation equipment, and credit from the thana (thana/upazila or sub-district) level organization, Thana Central Cooperative Association (TCCA), where the village societies were federated. Following its initial success in increasing agricultural output among member farmers, this programme was extended to other districts as the IRDP, in spite of criticisms that it discriminated in favour of the large farmers and offered little of

specific value to functionally landless families (Abdullah et al., 1976; Khan, 1979). The IRDP became the major rural development programme in Bangladesh.

In those areas where the 'Comilla Model' was replicated, even success on the narrow front of increasing agricultural production did not compare with that in Comilla (see Chapter 3). Nor was it directed more effectively than previously to the small farmers. It remained dominated by the rich peasants and the benefits of the IRDP were disproportionately distributed to them. In the face of continued rural poverty, and increased polarization and landlessness in rural areas, the government reorganized the programme in 1981 (GOB and World Bank, 1981). The reorganization was designed to improve the access of the poor to the goods and services provided by the Government. Special programmes for landless men and women were launched in the early 1980s and better access for small farmers was emphasized. Among the changes were a strengthening of the IRDP's local institutions, while at the national level the administration of the IRDP was handed over to an autonomous body, the Bangladesh Rural Development Board (BRDB) (BRDB, 1984a). This study asks the question - to what extent has this reorganization proved successful in reducing the three main barriers inhibiting access to the rural poor, namely, the administration of the IRDP at the local level, communication between the IRDP's official

and its individual members, and the effects of land ownership in particular and other sources of established power in rural society on the distribution of the IRDP's benefits.

To address this question an empirical study has been conducted at the most important level of implementation, the upazila level. Because of its long experience with the IRDP, and its participation in all the programmes under the IRDP, the Upazila Central Cooperative Association (UCCA) in Sherpur upazila was selected for study. One village (Sonka) in Sherpur Upazila, which had all the IRDP village cooperative societies, was selected, as was a similar village (Juanpur) where there were no IRDP societies. A primary socio-economic survey (baseline survey) of all 328 households in the two villages was carried out to determine what differences, if any, existed between the two villages. For purposes of more detailed analysis, the respondents were classified into three groups, i.e. members of KSS and BSS, a corresponding group from among the non-members in the same village, and a proportionate number of representative respondents from among the families of the non-member village. This representative sample contained 38 member and 38 non-member households in Sonka, and 43 households in Juanpur.

In the implementation of the IRDP there are two parties

at the local level, the UCCA and the village level primary cooperative societies (and their members). In this two-tier cooperative structure three aspects were identified as important if the IRDP was to be effective in reaching the societies' members. These were the administrative structure of UCCA, the nature of the key activities of UCCA, i.e. credit and training for members, and the functioning of the communication channels designed to link the member societies and individual members through UCCA.

In the administration of UCCA, the field research highlighted the conflict, as reflected in the power and status of those involved, between the locally-elected Managing Committee and the key personnel (officers) who are deputed to the UCCA from the parent organization, BRDB. The officers are expected to help the elected committee to carry out the UCCA's programmes, but the committee does not enjoy the full authority or confidence of the officers because its members are often poorly qualified. The better academic qualifications, status in terms of salary, and regular contact with the BRDB, provide instead the basis for the key personnel to dominate the UCCA's administration and thus the Managing Committees. Moreover, among the administrative staff attached to the IRDP there are strong divisions of status associated with area of responsibility which further undermine collective effort. In particular, members of



the field division, which consists largely of field inspectors who work with the individual members, are dissatisfied with their job conditions. Their salaries are low compared to those in administration despite the fact that they represent the point of direct contact with the farmers and the landless. This situation undermines their social position, as well as providing a low material standard of living, and encourages them to find alternative ways to earn money, some of which are corrupt, and to do part-time jobs outside their employment for the UCCA.

This must be a matter of major concern because in practical terms the field inspectors form a crucial link in communicating with village societies as well as individual members. The equitable distribution of IRDP benefits depends largely on their effective contact with all the members regardless of social class and position. But in reality their links with the general members are weak. Their poor working conditions encourage them to work, for example, with members of the managing committees of the village cooperatives which, in turn, largely represent the richer sections of the village community, leading them to neglect their responsibility to the poor. Their roles become institutionalised in this way, leading to an unfavourable image among the poorer members, who are then disinclined to contact them unless they are obliged to do so. This, too, ensures that

their interests are marginalized through the process of participation itself.

This is a major difficulty facing the achievement of the revised objectives of the IRDP, and one that is exacerbated because the Bangladesh Agricultural Development Corporation and the Government's Department of Agricultural Extension perform similar activities in Sherpur Upazila. Their activities are supposed to complement those of the IRDP (see Chap. 6), but there is no effective coordination of the efforts of these separate organizations. They even see themselves as rival bodies in the supply of goods and services with their own targets to meet. Nonetheless, the evidence collected here indicates that the UCCA still has a much better level of communication with the villages than these two other organizations. Partly this is because the IRDP requires the managers of KSS and BSS to have good contacts with the UCCA field inspectors and administration, even if the links are not always very effective. There is, at least, some potential for future improvement.

Although the disbursement of credit among the members is one of the more important elements of the programme of UCCA, and probably the main attraction for rural families belonging to the village level cooperative societies (KSS, BSS and MSS), its potential benefits are not fully

realised. In particular, this is because of the corruption of staff involved in the payment-repayment procedure, and secondly, a lack of control over the expenditure of loan money by the members. Nevertheless, the members of KSS and BSS have better access to credit than the non-members. In particular, credit is much cheaper and borrowing from the UCCA does not carry the risk of losing all one's assets and becoming homeless. Improvement in the UCCA credit situation depends primarily on improving its administration, and the village power structure should be less obstructive to the equitable distribution of credit as the access of the larger landowners to credit is also ensured and better access for the poor to credit is not achieved at their expense. The small farmers often borrowed as much as the large farmers and the landless also borrowed a considerable amount. On the other hand, most of the non-members stayed away from both formal and informal sources of credit because of the complications of borrowing from institutional sources and the hard terms of local money-lenders. But the poor who borrowed most from this source were forced to do so because of their constant need for hard cash. Furthermore, although the UCCA credit represents a new and valued source of loans for the poor, a not insignificant proportion of the money was acquired as a means of paying of existing loans to the wealthier sections of the rural community. To a degree, then, UCCA loans simply speed up the flow of

capital through the rural community to the advantage of the more wealthy. It is more a question of the extent to which the poor can extract at least some benefit from this process - an option that was not available previously. It is possible, therefore, that such credit could raise marginally the absolute living conditions of the poor, slowing down but not stopping the process of polarization.

The evidence also strongly suggests that the UCCA's training programme is out-dated and has little appeal to the managers of the different village cooperatives. The managers, therefore, do not act, as might be expected, as the key agents of diffusion of new techniques to the general members which is primarily the intention of the training classes. The training programme is not attractive to the trainees because they have to forego one day's work to attend the classes. Remuneration of Tk.20 for those coming to the training classes is not enough to meet the total cost of the day (especially for those who come from distant villages). In opportunity cost terms, many trainees will incur an economic loss for their attendance at the weekly training classes, not compensated by the remuneration, especially during busy times of the year. Moreover, the managers also find little interest and remuneration in the training classes, perhaps encouraging them to take unofficial allowances for their participation while the messages

from the general members of village cooperatives are that they do not find the weekly village meetings useful which explains their irregular participation - a problem that would be made worse if attendance was not linked to credit disbursement.

The baseline survey suggests that access to land is no better in the IRDP village than in the non-IRDP village. Land, the main source of income and social power, is concentrated in the hands of a few. The strong positive correlation between ownership of land and income reinforces this point. Villages have a social structure based on individual dependency relationships. Samaj and patron-client relationships provide large landowners with the power to dominate village affairs so that the effectiveness of rural development institutions are constrained to the extent that they have to work in the villages through these people. As a result, the latter get secured access to development benefits. Small landowners and landless people, on the other hand, often depend on the large landowners for access to land for either cultivation or employment as agricultural wage labourers. They are marginalized from the greatest gains to be had from development programmes.

The results of the in-depth survey substantiate the assumptions derived from results of the baseline survey. Some differences among the three respondent groups

regarding access were found. Although the members do have better opportunities than the other groups to obtain institutionalized credit and information, they are constrained in a variety of ways in the successful utilization of this opportunity. As revealed by the field survey, the ownership of land and other components of the access constellation along traditional lines still strongly determine the benefits to be had in both villages. The IRDP cooperative programmes have so far failed to alter basic social structures except, perhaps, to give birth to a 'class' of touts who act as intermediaries between the general members and the institutions. However, although they may facilitate the implementations of the IRDP in practical terms, they are also considered a problem as they exploit the ignorance of the illiterate villagers. In other words, as part of a semi-educated 'elite', the rewards they extract from the IRDP system are at the expense of the poor. They represent another 'cost' (like the corrupt taking of bribes and fees by UCCA officials for services rendered) imposed on the poor as part of their participation in (and access to) the IRDP.

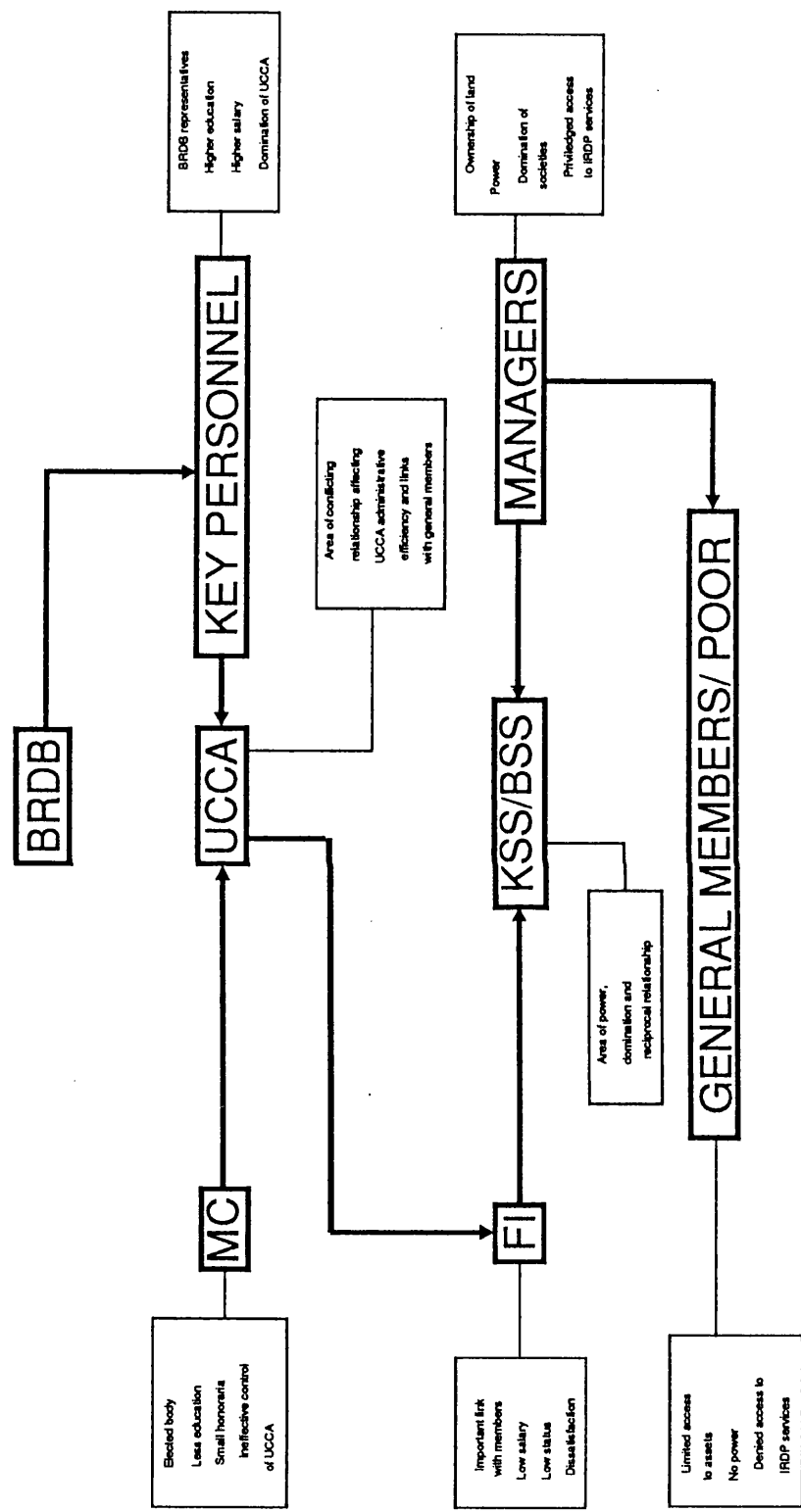
Perhaps, the most important finding of the in-depth survey is that among the members of KSS and BSS, the pattern of concentration in land has not increased significantly over last ten years. The process of concentration is occurring faster in the non-IRDP village.

This might be an indication that the IRDP has positively affected, primarily through its credit programme, one positive aspect of social justice. The IRDP's credit programme has other positive effects too, in spite of its abuse. Its members are relatively better off now than non-members even if the amount of change is limited. The IRDP's potential to improve the conditions of the rural poor has at least been indicated.

Nonetheless, extreme caution is justified because the thesis continues to show, as previous studies have done, that 'access' is more about power relationships than anything else. These relationships and their consequences for the distribution of IRDP benefits have been discussed throughout the thesis. As the above discussion reveals there is a series of relationships, at the implementation level of the IRDP, which obstruct the equitable distribution of IRDP benefits. Likewise, there is a similar set of power relationships at the administrative level which also play an important role in the whole matter. The effective implementation of the IRDP not only depends on improving the socio-economic and political conditions of the poor at village level but also on altering the power relations at the UCCA level. Figure 9.1 diagrammatically illustrates the situation at the UCCA and village levels.

BRDB sends key personnel to UCCA to help the Managing

# POWER RELATIONS IN UCCA-KSS SYSTEM SHERPUR UCCA-SONKA KSS/BSS



SOURCE: FIELD OBSERVATION

FIGURE 9.1



Committees and to act as their executive arms. Most such personnel have been educated in urban areas. They often have some rural connection through their parents but rarely serve in the same rural areas where they were brought up. Therefore, they have no 'rural base' where they are serving. The Managing Committee, on the other hand, is elected by the managers of village level cooperatives to run UCCA on behalf of the village members with the help of the key personnel. The manager of the managing committee and other members are local and have a 'rural base'. Most are from the upper level of the rural community in economic terms. They come to the MC through election, participation in which requires money. Only solvent families can afford that. Although their responsibility is big and they spend a considerable amount of their time they do not get a salary. They get a small honorarium (Tk.300 per month) because their job is essentially supervisory. They supervise the activities of the key personnel and field staff. The field staff are selected by the MC and the key personnel. They have some education, and can at least read and write, and most of them are from the same upazila and the farming community. They often have their own farmland but are not necessarily from the large landowner group. Because of their low salaries, farming remains their main source of income.

The above three groups have quite different

socio-economic backgrounds. Officially the MC has the power to control UCCA, but in practice the power of the elected MC is undermined by the official 'status' and education of the key personnel, and their strong links with the headquarters of BRDB. The field staff, on the other hand, do all the field level work. Their role is important but they are very poorly paid. Their average annual income from the UCCA job is around Tk.7,000 (see Chapter 5) which is even lower than that (between Tk.10,000-11,000) of the families in the lowest social class in the village (see Chapter 7). They therefore neglect their duties and work mainly with the members of the Managing Committees of the village level societies. This reduces the burden of their work but ensures their continued employment by providing a service to the members of the MC.

At the village level, the KSS is primarily organized by a group of large landowners who just ensure the selection of farmers from other landholding groups to meet the minimum compositional criteria laid down by the BRDB. They are usually from those families which dominate the village power structure and they often remain on the managing committee in perpetuity because others do not have the necessary knowledge, or are illiterate, or are forbidden to do so by large landowners to whom they are beholden. They therefore control the decisions over major investments, including irrigation equipment, installing

it in locations convenient to them. The needs of other members become marginalized by this process, but the UCCA stand apart from this to avoid confrontation as long as they get their loans repaid regularly. As a result, the payment and repayment of loans become the key issue while extending to small farmers the benefits of the IRDP becomes a secondary matter.

To improve the implementation of the IRDP these relationships at UCCA and village levels have to be taken into account. A balance of power is essential at each, and the following recommendations are made in an effort to improve the IRDP's implementation. Some take the form of specific sets of actions and some provide a framework on which action could be based.

### 9.3 RECOMMENDATIONS

This study emphasises that the poor have to be reached more effectively to make the IRDP a success. The above discussion shows that at the village level the poor need more power to come out of the traditional patronage system. As ownership of land is still the most important source of income and social power, the poor have to secure access to some land. To reach as many members of village cooperatives as possible it is necessary for the government to associate its Khas land distribution programme with the IRDP. Priority should be given to those landless families who would join BSS. Access to

some land alone would not solve the issue of power in village society but it would undoubtedly help strengthen the position of the rural poor. It would reduce their dependence on large landowners for employment and land for share-cropping.

Khas lands should be utilized under the BSS management. A cooperative form of cultivation could then be developed. BSS members should be encouraged, at least in the initial years, to invest the credit money as a group instead of as individuals as this would make monitoring easier and help them reduce the influence of established power groupings through developing their own power centre as a collective. Individuals would not have the power to promote their own interests. Among the KSS members no person should be allowed to become a member on successive managing committees. KSS by-laws should be revised to make the inclusion of small farmers in the managing committees of village cooperatives compulsory.

The in-depth survey has revealed that members have better access to institutional credit than non-members. This is a very important contribution of the IRDP, provided the repayment of the credit itself does not become a burden. The Government's rural credit programme has undergone several changes during the 1980s along the lines suggested by major donors like USAID. It was established that the national commercial banks were reluctant to work

directly with the rural poor because of the high transaction costs of handling large numbers of small loans and the risk of default. As a result, efforts to improve the rural financial markets always went in favour of the large borrowers. In the case of small borrowers brokers were encouraged as mediators, making the credit system costly for the former.

The present survey shows that the reorganization of credit distribution to KSS and introduction of a new programme (RPP) specifically for the rural poor has had some success, but UCCA's credit distribution system still needs improving. First, it is necessary to reduce the unofficial brokerage system where the UCCA officials as well as managers of village societies are taking a share of each loan as commission. Second, it is essential to ensure the economic use of the credit. Progress towards these objectives can be achieved in following ways. The link between the general members and the UCCA has to be improved by intensifying the activities of the field inspectors. Some kind of financial incentive must be given to the FIs to work with individual members. Their status and salaries must be raised to minimise corruption in the distribution of credit. Part of this cost could, in effect, be met by raising their salaries and making the members fully aware of the credit procedure including the fact that commission must not be paid. Policing this arrangement, as now, would be almost impossible and for

its success has to arise out of improving the material conditions of the field inspectors. Even so, before the distribution of loans a short training course could be given to all members. This programme would be organized within the village by the society manager and field inspectors. Furthermore, following the training classes the field inspectors would assess the ability of members to use the credit for productive purposes on which basis the distribution of the UCCA loan would be assessed. After the loan is disbursed, close contact with the borrowers should be maintained by the field inspectors. This system of training of the potential borrowers, and monitoring the use of loans, has been adopted by some of the NGOs, and on limited scale has been found to be successful.

To improve on the efficiency of the UCCA's administration, the role of each division has to be clearly defined. A balance of power between the key personnel and the managing committee is necessary. At present the key personnel are not liable to anybody in the local system - only their superiors at BRDB - and there is no system of personal assessment at the upazila level. The UCCA managing committee should be given the power to assess the activities of the BRDB key personnel and report to BRDB Head Office, a report on which salary increment and promotion of the key personnel would depend. This would help to maintain the balance of power

between the managing committee and BRDB key personnel. The managing committee of village cooperatives should have the power to assess the activities of field inspectors and report to the UCCA. Salary increments and promotion of the latter would be influenced by those reports. This could, of course, create a new source of corruption. To avoid that, the report would have to be based on the opinions of the general members, while the reporting system must not become a burden on the managing committee (Chambers and Wickremanayake, 1977). One report a year should suffice.

Training classes should be made more attractive and easier for the trainees by regularly using diagrams. Audio-visual demonstration is an effective technique to raise the level of interest of the trainees. This facility already exists at the Upazila Headquarters which is used by the family planning department. In the training classes time should be allocated for each manager (trainee) to talk about his/her society's specific problems. Then there could be a group discussion on the problems raised by the managers. The trainer would conduct the discussion and encourage the trainees (managers) to participate. This sort of group discussion would help the managers to improve their ability to think and to talk about problems related to the running of village cooperatives. The trainer would assess the performance of each trainee and report it to the managing

committee. Some sort of incentive should be given to the best performers.

Better coordination between the institutions involved in rural and agricultural development is important to avoid duplication and confusion among the recipients. Representatives from each institution should meet at upazila headquarters once a month to discuss their activities and working procedures, to set out common rules by which recipients would be approached. There should be a monitoring cell at the upazila headquarters to assess the activities of these institutions which would report at the monthly meetings. Monitoring of UCCA activities is particularly important for the successful implementation of the IRDP, and it does not exist at present. The monitoring cell would also keep an eye on the borrower's behaviour with regard to loan expenditure.

#### **9.4 CONTRIBUTIONS OF THIS STUDY**

##### **9.4.1 Conceptual Contribution**

'Access' is defined by Schaffer et al., as the relationship between the official providers of goods and services and their recipients. This concept has been used empirically in African and Asian contexts especially in the contexts of urban housing and rural development (see for example Harvey, 1975; Rew, 1975; Wood, 1984; Schaffer, 1986). The area where this concept



has been used most is rural development in South Asia (see for example Harriss, 1978; Huda, 1983). The studies have concentrated mainly on the relationship between institutions and clients and on the problems of making effective organizational connections. But the present study shows that the relationship between the two does not develop independently. Their relationship is determined largely by the relationship of individuals or groups within the institution and the relationship of individuals within the society which the institution serves. All these relationships have to be uncovered to understand 'access'. Therefore, on the basis of the present study, access can be redefined as follows: 'access' represents a series of relationships, those between individuals within the institution, those between institutions and their recipients, and those between different classes of society and their varying influence over the activities of institutions. This thesis empirically investigates each kind of relationship prevailing in the implementation of the IRDP in Bangladesh and thereby widens the scope of the concept of access. It demonstrates that the nature of the distribution of benefits of rural development programmes is determined by these relationships.

#### **9.4.2 Methodological Contribution**

A combination of questionnaire survey, informal discussions and participant observation has been adopted

for collecting information for this study. This method has been applied to all stages of the analysis of the IRDP, including its institutions and recipients at the local level. The village survey alone would not have provided sufficient information about the role of individuals at the institutional level and the relationships between them. It would only have contributed the villagers' perceptions of the institutions. Without the broad scope of this methodology the study of relationships in the distribution of IRDP benefits would have been incomplete. It helped to understand the roles and relationships of different groups of people involved in UCCA - the managing committee, the key personnel and the field staff - and their impact on the channels of distribution. This broader understanding has also helped to evaluate the impact of the relationships between different rural classes on the distribution of IRDP goods and services.

A combination of purposive and stratified random sampling for the in-depth household samples on the one hand and a 100% baseline survey on the other has ensured maximum effectiveness and minimum error in the identification of key access issues at the individual household level. The baseline survey provided the socio-economic characteristics of each household in the village, including the KSS and BSS member families, which allowed a representative sample of households to be selected

from among non-members and the households of Juanpur.

As argued earlier, 'access' is a process. It does not occur by accident or chance. It is a continuously changing circumstance deriving from a set of relationships between official providers and recipients and the relationships between different classes in rural society. This means that the analysis of quantitative data alone is unlikely to be adequate in seeking to understand the relevant relationships. It may provide answers to the question 'who gets what' but will fail to reveal 'how and why'. That is why, in addition to several questionnaire surveys, time was put aside for participant observation to collect qualitative information which would complement and substantiate the results of quantitative survey.

Informal as well as formal discussions with numerous individuals involved in the access process have been used to develop the case studies depicted in the different chapters. These carefully selected case studies reveal how different groups at the UCCA feel about others in the system and how they perceive the value of the IRDP. At the village level they reveal the real picture of the socio-economic conditions of individual families, their perceptions of the IRDP, and how they value the links with the institutions. There is no doubt that the respondent becomes more open during informal discussions

than when interviewed through the use of a questionnaire. This method provided the stories which reveal how members may be deprived of their share of the benefits from the IRDP, how the managing committees dominate society activities, and how they exploit the society to accrue undue personal benefits.

#### **9.4.3 Contribution to the Literature on Access in Rural Planning and Development in Bangladesh**

Very few studies have so far been made into the relationships between recipients and institutions in the context of rural development in Bangladesh, although there is quite a large literature on the general problems of rural development. In spite of the established fact that "the poor are prevented from sharing equitably in a general increase in output by a number of specific disabilities that can be summed up as lack of physical and human capital and lack of access" (Chenery, 1974, p. 15) and "It [poverty] represents an exclusionary relationship where individuals ... are denied access to an adequate package of resources" (The North-South Institute, 1986, p. 7), few researchers have addressed this question directly. This research makes such a contribution to the access process. The application of the concept of access provides a new dimension to the understanding of rural development problems. It elucidates the relationships at the implementation level of the IRDP which constrain the

equitable distribution of benefits. From this point of view, the thesis is a contribution towards our understanding of why 'poor people stay poor', why benefits do not 'trickle down' and why previous programmes have failed to bypass rural elites.

No detailed history of rural development in Bangladesh has yet been written; a history which will deal with all the sporadic efforts in the undivided Bengal, the beginnings of planned rural development through the 'Comilla Model', the demise of the 'Comilla Model' and emergence of the IRDP, various experiments, such as village government, Ulashi, the role of NGO's and their effects, and the BRDB-IRDP venture. This thesis represents a starting point. It has, however, only dealt in detail with the implementation level (UCCA-village cooperative system) where the relationship between the institution and the individual recipient could be studied. This thesis has studied empirically the links between the IRDP local institutions and village level cooperative societies and their individual members. Weak links have been identified from the survey. No such study was undertaken previously regarding the IRDP in Bangladesh. There is another important level of the IRDP - the policy making level (Ministry, donor agencies and the BRDB) - where crucial decisions are taken. It is important to recognize that the IRDP is mostly funded by foreign aid agencies, and BRDB decisions are influenced

by them. These agencies are also funding the NGOs and there is an urgent need to study the role of these donor agencies in the IRDP.

The BRDB's rural poor programme established two types of village cooperative - BSS and MBSS. In practice, BSS has been introduced as a completely new cooperative society dealing exclusively with families owning less than 0.5 acres of land. MBSS is only a change in the name of the previously existing MSS (Mahila Samabaya Samity). This thesis has studied the BSS alongside the KSS. The relationship between UCCA and MBSS has not been studied in detail and the impact of MSS/MBSS on the female community must form another research topic.

#### **9.5 CONCLUDING REMARKS**

This study has shown that the concept of access and its associated effects can be used effectively to help our understanding of rural poverty. The majority of the rural poor are still denied access to many privately and publicly supplied assets and services in spite of government intervention. The IRDP has failed to achieve its potential. Three major constraints in the equitable distribution of the benefits of the IRDP in the rural areas have been identified: disfunction at the organizational level, weak communications with the recipients, and the effects of the unequal distribution of privately-owned resources on the level of access to

publicly-provided support. This research adds to our knowledge of the continuance of rural poverty in Bangladesh. It is not only the characteristics of the rural poor that keep them away from development activities but also the characteristics of the institutions themselves which claim to be working on behalf of the poor that play an important role in leading the poor to stay poor. Whichever way the problem is addressed, the basic feature of the rural poor is that the great majority have little or no access to land. They have no power and are dependent for employment and income on those who own significant quantities of land. The effect of ownership is all pervasive. Without a major land reform programme in Bangladesh it is unlikely that the IRDP will ever be able to reach the rural poor to much effect. The benefits of development programmes will be inequitably distributed. Meanwhile, at least some important improvements can be made to the administration of the IRDP institutions at the local level. This may be the most practical way forward in the absence of any prospect of radical political change. It represents an objective worth striving for both through academic research and through action-oriented enquiry.

APPENDICESAPPENDIX 1LIST OF IMPORTANT OFFICIALS CONTACTED

1. Secretary, Ministry of Local Government and Rural Development, Government of Bangladesh.
2. Director General, Bangladesh Rural Development Board.
3. Director, Rural Poor Programme, Bangladesh Rural Development Board.
4. Director, Irrigation Management Programme, Bangladesh Rural Development Board.
5. Director, Women's Programme, Bangladesh Rural Development Board.
6. Director, Farmers' Programme, Bangladesh Rural Development Board.
7. Director, National Institute of Local Government.
8. Research Fellows, Bangladesh Institute of Development Studies.
9. Research Economist, Agriculture Sector Team, Canadian International Development Agency.
10. Programme Officer, Canadian International Development Agency.
11. Deputy Director, Research Section, Bangladesh Academy for Rural Development, Comilla.
12. Director General, Rural Development Academy, Bogra.
13. Director, Research Cell, Rural Development Academy, Bogra.
14. Deputy Director, Research Cell, Rural Development Academy, Bogra.



APPENDIX 2UCCA CLASSIFICATION CRITERIA

Subject	Condition	Scale	Marks(1)
Loan Repayment	Percent repayment of amount due during the year	65	35
		20	0
Financial	Income excluding grants as a percent expenditure excluding training	60	15
		20	0
Capital Formation	Percent of shares and savings target reached (2)	80	10
		15	0
Share of Good KSS/BSS	Percent KSS/BSS in 'A' and 'B' class	45	10
		15	0
Accounting	All annual accounts completed and in order	yes	10
		no	0
AGM	Meetings held as per cooperative rules	yes	10
		no	0
Training	Percent of programmed classes held	65	10
		20	0
Maximum total mark (3)			

## Notes:

- (1) Marks for achievement in between the limits indicated in the table should be proportionally reduced.
- (2) Each KSS/BSS member is targeted to save Tk.25 per year.
- (3) For 'A' classification, the minimum requirement is 60 and for 'B' 50.

AGM - Annual General Meeting

Source: BRDB, 1984b.

APPENDIX 3QUESTIONNAIRE FOR UCCA OFFICIALS

Name of the respondent:

Position:

Number of years in position:

Age:

Academic qualifications:

1. How many members does your institution have?
2. What is the percentage of that to the total farmers of the area?
3. Has this membership increased/decrease in last ten years? yes no
4. What are the reasons behind this?
5. Can you give details of capital accumulation and balance of resource of this association?
6. What are the programmes of this organization for rural development? Please discuss in detail the merits and demerits of these programmes.
7. What in your opinion are the major problems in this area regarding the use of irrigation water?
  - a.
  - b.
  - c.
8. What in your opinion are the major problems of this area regarding use of chemical fertilizer?
  - a.
  - b.
  - c.
9. What in your opinion are the major problems of this area regarding use of HYV seeds?
  - a.
  - b.
  - c.
10. How do you communicate with the following institutions and their members (where appropriate)?
  - a. KSS, BSS & MSS
  - b. BRDB
  - c. Upazila Administration
  - d. DAE
  - e. BADC

11. What in your opinion are the contributions of the IRDP to the socio-economic development of the rural people?

12. What is your opinion about the role of the UCCA's own staff (field inspectors).

APPENDIX 4QUESTIONNAIRE FOR UCCA FIELD INSPECTORS

Name of the respondent:

Position:

Number of years in position:

Age:

Academic qualifications:

1. What are the programmes of this organization for rural development? Please discuss in detail the merits and demerits of these programmes.

2. What in your opinion are the major problems in this area regarding the use of irrigation water?

- a.
- b.
- c.

3. What in your opinion are the major problems of this area regarding use of chemical fertilizer?

- a.
- b.
- c.

4. What in your opinion are the major problems of this area regarding use of HYV seeds?

- a.
- b.
- c.

5. What in your opinion are the contributions of the IRDP to the socio-economic development of the rural people?

6. What is your opinion about the role of the BRDB Key Personnel (RDO, ARDOs)?

7. How often do you participate in the discussions of UCCA weekly staff meetings? Who presides over the meetings, who takes the decisions? Explain your answers.

8. How do you communicate with the village cooperative societies and their members?



## APPENDIX 6

## QUESTIONNAIRE FOR IN-DEPTH HOUSEHOLD SURVEY

Name of Interviewer: \_\_\_\_\_

Date. \_\_\_\_\_

Section 1: General Information

Name of Respondent \_\_\_\_\_  
 Age \_\_\_\_\_ Marital Status \_\_\_\_\_  
 No. of Dependents \_\_\_\_\_ 1977 \_\_\_\_\_ 1987  
 Sons \_\_\_\_\_ Daughters \_\_\_\_\_ Educational Status \_\_\_\_\_  
 Village \_\_\_\_\_ Union \_\_\_\_\_ Thana \_\_\_\_\_  
 District \_\_\_\_\_

Section 2: Day labour, time and income

1. Do you work as day labourer in others land? yes no

2. Income as a day labourer in 1987:

.....  
 Amount of work Income  
 Season (Day/season) (Tk./day) (Tk./season)  
 .....  
 Aus

Aman

Boro

Section 3: Land Tenure and Transfer of Land

1. Land Information:

.....  
 Particulars : Area (in acres)  
 : 1976-77 : 1986-87  
 :irriga-:non- :irriga-:non-  
 :ted :irriga-:ted :irriga-  
 : :ted : :ted  
 .....  
 1.Owned land : :  
 2.Owned cultivated land : :  
 3.Share-cropped (in) : :  
 4.Leased (,,) : :  
 5.Rented (,,) : :  
 6.Mortgaged (,,) : :  
 7.Total area (2+3+4+5+6) : :  
 8.Share-cropped (out) : :  
 9.Leased (out) : :  
 10.Rented (,,) : :  
 11.Mortgaged (,,) : :  
 12.Total (8+9+10+11) : :  
 13.Operational land (7-12): :

- 14. Area sown more than once : :
  - 15. Gross cropped area : :
  - 16. Irrigated area : :
  - 17. Gross irrigated area : :
- .....

2. Transfer of land

- a. How much land did your father have?
- b. How much land did you inherit from your father?
- c. How much land do you have now?
- d. How much land did you sell between 1977 and 1987?

.....

Sale	Quantity	Year	Reason	Buyer	Price
First					
Second					
Third					
Fourth					

.....

<u>Buyer code</u>		<u>Reason code</u>	
Large farmer	1	To repay loan	1
Middle farmer	2	To meet household needs	2
Small farmer	3	To buy inputs for agriculture	3
'Landless'	4	Others	4
Businessman	5		

- e. How much land did you buy between 1977 and 1987?

.....

Purchase	Quantity	Year	Reason	Seller	Price
First					
Second					
Third					
Fourth					

.....

<u>Seller code</u>		<u>Reason code</u>	
Large farmer	1	To increase property	1
Middle farmer	2	To increase social power	2
Small farmer	3	Others	3
'Landless'	4		
Businessman	5		

Section 4: Production and Cost of Production

1. Area, total production, cost of production, 1976 to 1986

Crops	Area		Yield		Cost of
	(in acres)		per acre		production
			(in mds.)		per acre
			1976	1986	(in Tk.)
Rice	:	:	:	:	:
Jute	:	:	:	:	:
Wheat	:	:	:	:	:
Others	:	:	:	:	:
.....					
Total	_____				

2. Area under different rice crops and production:

Crop (rice)	Area		Production
	(in acres)		(in mds)
Aus	:	:	:
Aman	:	:	:
Boro	:	:	:
.....			

Section 5: Labour input in 1987

1.a. Family Labour:

Sl. no.:	Aman		Aus		Boro	
	hrs./ day	days/ season	hrs./ day	days/ season	hrs./ day	days/ season
1.	:	:	:	:	:	:
2.	:	:	:	:	:	:
3.	:	:	:	:	:	:
4.	:	:	:	:	:	:
5.	:	:	:	:	:	:
.....						
b. Hired Labour	:	:	:	:	:	:
1.	:	:	:	:	:	:
2.	:	:	:	:	:	:
3.	:	:	:	:	:	:
4.	:	:	:	:	:	:
5.	:	:	:	:	:	:
.....						

c. Average wage in 1977 and 1987.



Section 6. Marketing of Products, Income and Expenditure

1. How much did you earn in 1987 from selling of products?

.....

Crops	: Amount Sold	% of total	Income
	: (in mds.)	production	(in Tk.)
.....			
Rice	:		
Jute	:		
Wheat	:		
Others	:		
a.	:		
b.	:		
c.	:		
.....			

2. What is your annual income (1987)?

Source	amount
	(Tk. per annum)
.....	
a.Agriculture	:
b.Official job	:
c.Others (specify)	:
i.	:
ii.	:
iii.	:
.....	

3. What is your annual expenditure?

Sector	Amount
	(TK. per annum)
.....	
a. Food	
b. Clothing	
c. Housing	
d. Education	
e. Others	
.....	

Section 7: Use of Modern Inputs

1. Use of chemical fertilizes by type (mds. per acre):

.....

Crops	: Urea	: TSP	: MP	: Total	: Cost per acre
(rice)	:	:	:	:	: (in Tk.)
.....					
Aus	:	:	:	:	:
Aman	:	:	:	:	:
Boro	:	:	:	:	:
.....					

## 2. Use of HYV seeds:

.....  
 Crops (rice) : Area under HYV seeds:  
 .....

Aus : :  
 Aman : :  
 Boro : :  
 .....

## 3. Irrigation (methods, area, cost and income):

.....  
 a.Manual : Area : Cost : Income per acre  
 : : per acre : (in Tk.)  
 : : (in Tk.) : gross : net  
 .....

1. : : : :  
 2. : : : :  
 3. : : : :  
 .....

## b.Mechanized

1.Hand pump : : : :  
 2.Deep tubewell : : : :  
 3.Shallow tubewell: : : :  
 .....

Section 8:Farmer's perception of problems related to access to modern inputs

1. What in your opinion are the problems related to access to chemical fertilizer?

- a.
- b.
- c.

2. What in your opinion are the problems related to access to HYV seeds?

- a.
- b.
- c.

3. What in your opinion are the main problems of having access to mechanized irrigation?

- a.
- b.
- c.

Section 9: Credit Facilities

1. a. Do you obtain credit for agricultural purpose?  
yes/no

b. Did you obtain credit last three years? yes/no

c. If yes, what is your present source of credit?

.....  
1. Financial : Amount borrowed : Amount repaid  
Institution : 85 86 87 : 85 86 87

.....  
i. : :  
ii. : :  
iii. : :  
2. Local money-: :  
3. Relatives : :  
.....

2. What is the amount of your cumulative debt (1987)?

3. What in your opinion are the major problems related to access to institutional credit?

- i.
- ii.
- iii.

Section 10: Problems of marketing of agricultural products

- 1. What are the problems of marketing?
- 2. How long can you hold your products for a good price?
- 3. If you cannot hold enough what are the reasons?
- 4. What storage facilities do you have?
- 5. What are the means of transport to the market?

Section 11: Membership of local institutions, links with them and attitude towards them

1. Are you a member of any of these institutions?

Name of institution	Membership	
	yes	no
a. KSS		
b. BSS		
c. MBSS		

2. How often did the field-worker from the following institutions visit your village in 1987?

	Frequency of visit			Useful			
Organization	once a month	once in six month	never	very	fairly	little	not
a. UCCA	:	:	:	:	:	:	:
b. BADC	:	:	:	:	:	:	:
c. DAE	:	:	:	:	:	:	:

3. How often did you go to the office of following institutions?

	Frequency of visit			Useful			
Organization	Once a moth	Once in six month	Never	Very	Fairly	Little	Not
a. UCCA	:	:	:	:	:	:	:
b. BADC	:	:	:	:	:	:	:
c. DAE	:	:	:	:	:	:	:

a. How often do you attend KSS weekly meetings?

b. How often do you take part in discussions in weekly meetings?

Can you explain your answers?

4. Can you give your general opinion of the activities of the institutions of IRDP, i.e., KSS, TCCA, BSS, MBSS?

5. What in your opinion are the contributions of IRDP on your and your family's life? (KSS-UCCA system, credit, irrigation, BSS and MBSS)

6. Are you holding any position of responsibilities in any of these institutions?

Name of institution	Membership	
	yes	no
a. KSS		
b. TCCA		
c. BSS		
d. MBSS		

Section 12: Perception of socio-economic changes

1. After the commencement of IRDP activities what changes in your opinion in the socio-economic conditions of the village have taken place?

- a) Poverty has increased/decreased?
- b) Influence of the rich has increased/decreased?
- c) Influence of the touts has increased/decreased?

2. Could you please give a rough estimate of the value of your assets? (including house, valuables in the house, agricultural and non-agricultural land, draught animals etc.)

- |             |          |    |
|-------------|----------|----|
| a. <TK.5    | thousand |    |
| b. 5 - 10   |          | '' |
| c. 10 - 15  |          | '' |
| d. 15 - 20  |          | '' |
| e. 20 - 30  |          | '' |
| f. 30 - 50  |          | '' |
| g. 50 - 100 |          | '' |
| h. 100>     |          | '' |

Section 13: Resource management behaviour:

1. Do you plant new trees regularly?

2. Do you do pisciculture?

3. Has the number of rooms in your house increased in last few years?

4. Has the number of poultry, cows and goats increased in last few years?

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