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SURVEY
ON
YOUTH INTEGRATION IN CO-OPERATIVE DEVELOPMENT
IN
BANGLADESH

334(529.3)
Haq-S.

BY
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HISTORICAL RETROSPECT

I sincerely express my best regards to the late Father of our Nation-Bangladesh, "Bangha Bandhu" Sheikh Mujibur Rahman and the then Government of Bangladesh for Constitutional Recognition and Declaration of co-operative as the second sector of National Economy and providing all out support for the growth and development of co-operative system in the country, result of which led the co-operative movement in Bangladesh in its highest peak in 1974 -75.

I also express my thanks and gratitude to the INTERNATIONAL CO-OPERATIVE ALLIANCE (ICA) for extending active support , services and co-operation to the co-operative movement of Bangladesh, particularly during post and pre-liberation period for Economic upliftments of Bangladesh.

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APPOINTMENT
BY
THE INTERNATIONAL CO-OPERATIVE ALLIANCE
(ICA)

On an appreciation of an Article on co-operative, published by “the Daily Financial Express”, Bangladesh on 19th July 1996 by the Regional Advisor, Human Resource Development, International Co-operative Alliance, (ICA), the Regional Director, (ICA) for Asia and Specific, Bonow house, 43, friends colony (East) Newdelhi-110065, India, was pleased to assign this Desk Study on youth in co-operatives in Bangladesh on 16th May 1997.

BACKGROUND OF RESEARCHER

1. Member of Team of experts of survey on manpower and training needs in Co-operatives of Bangladesh conducted by the govt. With assistance of ILO and NORAD in 1985.
2. Member of Team of experts of survey on co-operatives in Bangladesh in 1990 with assistance of UNDP.
3. Conducted ICA case study in Bangladesh on successful co-operatives.
4. Resource person on evaluation of mass education through co-operatives conducted by BJSU in 1973
5. Professional experience in administration and management of co-operatives for 11 years (as an executive of co-operative directorate in sixtees as inspector, district auditor, project officer and on deputation provincial executive of apex co-operatives & Extension Officer EPWAPDA - Rank and Status of Asstt. Registrar of co-operatives Societies) professional experience in Education, Training and Development of co-operatives for 21 years (as chief executive of National Co-operative Union- BJSU).
6. Industrial consultant ‘M/s. Purbasha consultants’, Dhaka. and Director ‘Foundation Consultants Ltd’., Dhaka.
7. Participation as Presentator, Commentator & Resource person in number of National & International Seminars, Conferences, Expert Meets Sponsored by FAO, ESCAP, UNESCO, UNDP, WORLD BANK, ICA & National co-operative organizations.
8. Recognitions by the govt. of Bangladesh and International co-operative Alliance (ICA).

Scope of the survey

The survey focus on the youth aged between 18 years to 35 years in Bangladesh and confined to community based youth co-operatives, excluding co-operative prevalent among schools, colleges and universities, i.e. Academic institutions and the guide line and survey format of the international co-operative Alliance.

OBJECTIVES OF THE SURVEY

A) GENERAL

- * To assess as to what extent the youth integration has taken place in Bangladesh for economic and social development and the activities of co-operatives of the country.
- * To assess the level of participation of youth in political, social and economic decision making and productivity in Bangladesh.
- * To assess the level of participation of youth in decision making and activities in co-operatives in Bangladesh.
- * To compare the level of socio-economic development of Bangladesh with youth situation.

B) CO-OPERATIVES

- * To identify critical areas for future strategies for promoting youth participation, resulting in youth integration in co-operative development in Bangladesh.
- * To create awareness among authorities and all concerned in youth issues on the level of development in Bangladesh and the gap which exists in co-operatives.

SURVEY METHODOLOGY :

1. Reference made with co-operative department, Bangladesh Rural Development Board, Ministry of LGRD & co-operatives, BARD Comilla, RDA Bogra, directorate of youth & sports development for data collection.
2. Consulted selected few experts field officials & leaders of co-operatives movement and office bearers of apex, central & primary co-operatives in urban & rural areas.
3. Studied PUBLICATIONS, ANNUAL REPORTS, AND relevant surveys on cooperatives and rural development conducted by government, recognised national research organizations and international agencies.
4. Obtained responses on special issues through questionnaire, random interviews.

BANGLADESH : AN INTRODUCTION

BANGLADESH : AN INTRODUCTION

Bangladesh is a land of rivers with great potential of agriculture, fishery, and agrobased industries. The potential of Jute, Tea, Leather and Garments Industries is encouraging. Bangladesh is known all over the world for Comilla model co-operative system, "Grameen Bank" as model for development of women. BRAC as NGO for adult literacy and health service and ASA, as NGO for cost effective credit for rural poors. Bangladesh has a total area of 55,598 square miles or 143,999 square kilometres. It is a deltaic plan, criss-crossed by mighty rivers like the Padma, Meghna, Jamuna and their numerous tributaries and distributaries. Bangladesh lies between 20.34°-26.38° N latitude and 88.01°-92.50° E longitude. It is fenced by the Bay of Bengal on the south and by India on the north, east and the west. There is a small strip of frontier with Myenmar on the south eastern edge. Bangladesh which has a thousand years of recorded history, has a rich and varied cultural heritage, and is well known for its music, poetry and paintings. Bangladesh has a tropical monsoon climate characterized by rain bearing winds, warm temperatures and high humidity. The country has mainly four seasons : Winter (Dec-Feb), Summer (Mar-May), Monsoon (June-Sept) and Autumn (Oct-Nov). Bangladesh has been subject to climatic extremities. Especially during Summer and Monsoon, tropical cyclones, storms and tidal bores cause widespread damage and destruction. However with the present early warning system and evacuation facilities, loss of lives has been greatly reduced. This is a land of 123 million people comprising 86.6% Muslims, 12.1% Hindus, 0.8% Buddhists, 0.7% Christians and others. Over 98% of the people speak in Bangla. English is widely used. Bangladesh has multiparty parliamentary form of democracy, where the Prime Minister is the head of government. The 330 seat National Parliament, known as the 'Jatiya Sangshad' has a normal term of 5 years. The constitutional Head of State is the President. The country is divided into six administrative divisions namely Dhaka, Chittagong, Khulna, Rajshahi, Barisal and Sylhet, headed by Divisional Commissioners. A division is composed of a number of districts. There are 64 districts in Bangladesh. A district is headed by a Deputy Commissioner. The 64 districts are further divided into 490 thanas. Sveral union councils constitute a thana and there are 20-25 villages in each thana. The local government is conducted by elected bodies known in urban areas as "Pourasavas" and in rural areas an "Union Parisads", headed by an elected Chairman. With 66% of the total labour force employed in agriculture, Bangladesh possesses an agro-based economy where agriculture accounts for nearly 32% of the country's GDP. Rice and jute are two main crops. Other crops are tea, sugarcane, oilseeds, fruits, vegetables, spices, wheat, potatoes, tobacco and cotton. The major industries of Bangladesh are jute, leather, garments, pharmaceuticals, frozen fish and frog legs. Concerted efforts of about 0.14 million co-operative organisations with about 8 million Members, and a number of non-governmental organisations contributed substantially towards rural development and poverty alleviation in Bangladesh.

Report
On
Survey of Community Based Youth Co-operatives
In Bangladesh
(Excluding The Co-operative in Academic Institutions).

CHAPTER -I

GENERAL FEATURES OF THE COUNTRY

1.1 Geographical area and territorial waters

Bangladesh lies in the north eastern part of south Asia between 20°34' and 26°38' north latitude and 88°01' east longitude. The country is bounded by India on the west, the north, and the north-east longitude. The country is bounded by India on the west, the north, and the north-east and Burma on the south-east and the Bay of Bengal on the south. The area of the country is 56,977 sq. Miles or 1,47,570 sq. K.m. The limits of territorial waters of Bangladesh are 12 nautical miles and the area of the high seas extending to 200 nautical miles measured from the base lines constitutes the economic zone of the country.

1.2 PHYSIOGRAPHY

Except the hilly regions in the north-east and the south-east, some areas of high lands in the north and north western part, The country consists of low, flat and fertile land. A network of rivers of which the Padma, the Jamuna, the Teesta, the Brahmaputra, the Surma, the Meghna and the Karnaphuli are important, and their tributaries numbering about 230 with a total length of about 24140 k.m. Covering the country flow down to the Bay of Bengal. The alluvial soil is thus continuously being enriched by heavy silts deposited by rivers during the rainy season.

1.3. Flora and fauna

The total forest area covers 19710 sq. K.m. About 14% of the land area. The country produces timber, bamboo and cane. Bamboos grow in almost all areas but quality bamboos, grow mostly in the valleys. Among the timbers, amari, Chaplish, Telsu, Jarui, Teak Garjan, Chandon and Sundari are important. Sundari trees grow in the Sundarbans located in the south-western part of the country bordering the Bay of Bengal. Plantation of rubber in the hilly regions of the country was undertaken recently and extraction of rubber had already started. Varieties of wild animals are found in the forest areas. Sundarban is the home of the world famous 'Royal Bengal Tigers' and Cheetas. Of other animals

elephants, bears, deer, monkeys, boars, leopard, and crocodiles are worth mentioning. A few hundred species and sub-species of birds are found in the country. Some of them are seasonal and migratory types.

1.4 CLIMATE

Bangladesh enjoys generally a sub-tropical monsoon climate. While there are six seasons in a year, three namely, winter, summer and monsoon are prominent. Winter which is quite pleasant begins in November and ends in February. In winter there is not usually much fluctuation in temperature which ranges from minimum of 7.22 - 12.77 Celsius (45°f - 55°f) to maximum of 23.88 - 31.11 Celsius (75°f - 85°f). The maximum temperature recorded in summer months is 36.66 Celsius (98°f) although in some places this occasionally rises upto 40.55 Celsius (105°f) or more. Monsoon starts in July and stays upto October. This period accounts for 80% of the total rainfall. The average annual rainfall varies from 1429 to 4338 millimeters. The maximum rainfall is recorded in the coastal areas of Chittagong and northern part of Sylhet District, while the minimum is observed in the western and northern parts of the country.

1.5 POLITICAL SYSTEM AND PARLIAMENTARY SYSTEM

The republic comprises three basic organs : (1) the legislature, (2) the judiciary and (3) the executive. The president of Bangladesh is elected by members of parliaments in accordance with law. The president as head of state, takes precedence over all other persons in the state, and exercises the powers and performs the duties conferred and imposed on him by the constitution and by any other law. The president acts in accordance with the advice of the prime minister. The president holds office for a term of five years from the date on which he enters upon his office. No person can hold office as president for more than two terms, whether or not the terms are consecutive. If a vacancy occurs in the office of president or if the president is unable to discharge the functions of his office on account of absence, illness or any other cause the speaker of the parliament discharges those functions until a president is elected or until the president resumes the functions of his office. There shall be a cabinet for Bangladesh having the prime minister at its head and comprising also such other ministers as the prime minister may from time to time designate. The executive power of the republic is exercised by the Prime Minister. The president appoints prime minister among members of parliament who according to him command the majority support in the parliament. The appointment of other ministers is made by the president as per selection of the Prime Minister. The supreme command of the defence services vests in the president. No war can be declared and the republic can not participate in any war except with the assent of parliament.

1.6 CIVIL AND LOCAL ADMINISTRATION SET-UP

Bangladesh is government by a parliamentary form of government. The prime-minister is the chief executive of the country. He is selected by the president from the majority party leader. He has a council of ministers who assist in the discharge of his duties. For the convenience of administration. The country is divided into five administrative division, each placed under a divisional commissioner. Each division is further sub-divided into districts. After the administrative re-organisation carried out in 1984 the country has been divided into 64 zilas. The administration of each zila is headed by a deputy commissioner who is assisted by other officials. district is divided in a number of thanas headed by Thana Nirbahi Officer, currently there are 490 thanas of which 30 are in Metropolitan Cities. Local government in Urban and Rural areas is entrusted to bodies elected by the people. Such bodies in the urban areas are called "Municipalities or Pourashavas" and in rural areas these are called Union Parishads (Union Councils). There are also zila parishad and thana parishad at the district and thana levels respectively.

1.7 JUDICIARY

The highest judiciary in the country is the supreme court headed by the chief justice. The supreme court comprises the appellate division and the high court division. There are both criminal and civil courts at zila head quarters to try criminal and civil cases. Special court or tribunals such as labour courts, family courts are in existence for adjudication of relevant disputes. For metropolitan areas of Dhaka, Chittagong, Rajshahi and Khulna, Metropolitan Magistracy has been setup.

1.8 COMMUNICATION SYSTEM

The country has about 2858 kilometres of rail-road, 15053 kilometres of paved road and roughly 5896 kilometres of perennial and seasonal waterways. Side by side with the development of road transport efforts are under way to develop the water transport system. In fact, rivers are the life line of the Nation which provide the cheapest means of transport, water for agricultural operation and ensure supply of fish for her people. Steps have been taken to put more mechanised vessels into service and modernise the existing country boats. Regarding air transport facilities, Dhaka is connected by air with New York, London, Athens, Bangkok, Abudhabi, Tokyo, Kualalumpur, Singapore, Karachi, Bombay, Calcutta, Dubai, Jeddah, Kathmandu, Rangoon, Kuwait, Brussels, Paris, Rome, Amsterdam and Bahrain by her National Airline (Biman). A number of foreign airlines operate their international services with a link to Dhaka. Regular air services are operated

by the Biman between Dhaka and Other major towns in the country. The two seaports of Bangladesh are Chittagong and Mongla. Among the river ports and terminals, Dhaka, Narayanganj, Chandpur, Barisal, Khulna, Aricha, Goalando, Nagarbari, Serajganj Ghat, Jagannathganj Ghat, Bhairab Bazar, Bahadurabad and Fulchari Ghat are important. The country has a network of radio and television broadcasting. The television system was introduced in 1965 and since then sub-stations have been set up in Chittagong, Sylhet, Khulna, Rangpur, Mymensingh, Natore, Noakhali, etc. The Colour Television system was introduced on 1st December, 1980. An extensive telecommunication system has connected the capital city with other places within the country. Telecommunication lines have also been established with major cities of the world through the earth satellite ground stations at Betbunia in the Chittagong hill tracts and Talibabad (Kaliakoir) in Gazipur zila.

1.9	<u>LAND AREA</u>	:	<u>11, 19, 624 SQ. K.M.</u>
	CULTIVATED AREA	:	<u>20, 157, 564 ACRES</u>
	FOREST	:	<u>19,710 SQ. K.M.</u>
	ASTURE	:	NIL
	DESERT	:	NIL

CHAPTER - II

ECONOMIC POLICY AND STATUS

2.1 A. AGRICULTURAL GROWTH

Strategy for Enhancing Agricultural Growth

In spite of the fact that the share of agriculture in GDP is predictably declining, agriculture (crops, livestock, fisheries and forestry) still contributes 33 percent to the nation's gross domestic product. Moreover, it still remains a major source of employment (66% of Civil Labour Force) and food. In the past few years, while livestock and fisheries sub-sectors have experienced robust growth, crop agriculture has stagnated. A plateau seems to have been reached in agriculture's rice-led growth. A recent sources-of-growth analysis showed that the entire growth in rice production during the 1980 could be explained by the shift from local to HYV Rice crops like Potatoes, Vegetables, Fruits and Spices have high revenue yields, high price risks have generally discouraged diversification. A future growth strategy for crop agriculture calls for a departure from rice-led growth to a more diversified production base that includes several non-rice crops. The Government has undertaken programmes for promotion of crop diversification activities. There are also policies to facilitate private activities in support services and infrastructure, making public investments where private sector cannot, provide such investments are economically justified. This will require not only investments in technology, improved irrigation, seeds and fertilizer but also complementary inputs in rural cooperative infrastructure, improved access to markets and greater emphasis on research and extension.

B) CONTRIBUTION OF AGRICULTURE TO GDP :

Contribution of Agriculture to GDP was 38% in 1990/91. Although contribution to the GDP has thus declined to 33% its importance in the economy is still high. Agricultural exports of primary products constitute 13 percent of the total exports (1994/95) and if export of agriculture based intermediate and industrial products (leather, jute) are taken into account, its contribution is as high as 28% and except Ready-Made Garments (RMG) whose export contribute as much as 53% (1994/95), agriculture is an important source of exports of the country.

C) AGRICULTURAL GROWTH AND STRUCTURAL CHANGE :

Agriculture is dominated by crop production, specially foodcrops, whose contribution to agriculture is 73%. Decline in production in last two years (93/94 and 94/95) due to floods and droughts lowered agriculture growth. However increase in production in 1995/96 has led to an increase in the growth rate from 4.4% (1994-95) to 4.7% in 1995-96.(Economic Review 1996)

Table : Agriculture and its sub-sectoral growth (%)
(at 1984/85 prices)

	1990/91	1991/92	1992/93	1993/94	1994/95	1995/96
Gdp	3.4	4.2	4.5	4.2	4.4	4.7
Total agriculture	1.6	2.2	1.8	0.3	(-)1.0	1.86
Crops	1.2	1.7	0.8	(-)1.6	(-)3.8	0.6
Fisheries	5.8	6.5	6.6	8.7	9.7	3.7
Livestock	3.3	3.6	6.2	8.5	8.3	8.0
Forestry	2.1	2.4	3.0	4.0	4.5	4.3

Source : Bangladesh Bureau of statistics.
: 1995/96 figures are provisional.

There has been a major change in the development of the sector over the last few years. While the crop agriculture has declined, growth of fisheries and livestock has increased.

Agriculture : share of sub-sectors (%)
(at 1984/85 prices)

Sub-sector	1990/91	1991/92	1992/93	1993/94	1994/95	1995/96
Crops	79.0	78.3	77.6	76.2	74.0	73.2
Fisheries	7.2	7.3	7.8	8.5	9.4	9.6
Livestock	7.2	7.6	7.8	8.3	9.2	9.7
Forestry	6.6	6.8	6.8	7.0	7.4	7.5

Source : Bangladesh Bureau of statistics
: 1995/96 figures are provisional

D) AGRICULTURAL PRODUCTION :

The following table shows production of rice and wheat. At the beginning of the eighties production of rice (Aus, Aman and Boro) was about 14 million metric tons (1980/8). This increased to 18.34 million M.M.T. In 1992/93 but declined in subsequent two years. Decline in 1994/95 was rather prominent and was due to droughts and floods. Droughts have also affected production in 1995/96 but over all performance

indicates increase in rice production and it is estimated to be about 17.68 million metric tons. Production of wheat is expected to be 1.32 M.M.T. And total food production would be 19.0 M.M.T.

Table : Food crops production (million metric tons)

Rice	1980/81	84/85	89/90	90/91	91/92	92/93	93/94	94/95	95/96
Aus	3.29	2.78	2.49	2.33	2.18	2.07	1.85	1.79	1.68
Aman	7.96	7.93	9.20	9.17	9.27	9.68	9.42	8.50	8.75
Boro	2.63	3.91	6.17	6.36	6.80	6.59	6.77	6.54	7.25
Total rice	13.88	14.26	17.86	17.86	18.25	18.34	18.04	16.83	17.68
Wheat	1.09	1.48	0.89	1.00	1.07	1.18	1.13	1.25	1.32
Total	14.97	16.10	18.75	18.86	19.32	19.52	19.17	18.08	19.00
(% change)	-	7.5	16.4	0.6	2.4	1.0	(-)1.8	(-)5.7	5.1

Source : BBS and F.P.M.U, Ministry of food (1995/96 production provisionally estimated by F.P.M.U.)

E) SUGAR PRODUCTION :

Sugarcane production has remained around 7.5 M.MT (7.5 M.MT in 1994/95). Production of potatoes has shown a steady increase from 1.24 M.MT in 1990/91 to 1.47 M.MT in 1994/95. Other crops, like pulses, oil seeds, have shown only marginal improvement.

F) DIVERCIFICATION PROGRAMME :

In order to improve production of minor crops, the government has taken up a crop diversification programme (CDP) which includes crops like pulses, maize, oil seeds, potatoes, vegetables, etc. And has covered 125 thanas by June, 1995 and has a plan to cover additional 75 thanas by 2000 A.D.

G) NON FOOD CROPS :

Performance of nonfood crop production has not been satisfactory. Production of *June fibre* which reached as high as 1.57 M.MT in 1985/86 has declined over time and remained around 0.90 million to 1.0 M.MT over 1990/91 to 1994/95 (0.96 M.MT in 1994/95).

H) IRRIGATION, AND FERTILIZER :

The irrigated acreage which was about 3.8 million acres at the beginning of the eighties (1982/83) increased to 7.7 million acres in 1994/95. The area coverage was 6.8 million in 1993/94 which was less than that of 1992/93 when it was 7.0 million acres. Ground water irrigation was 68.5% of the total irrigated area while the surface water irrigation was only 31.5%

(1994/95). Though the ground water irrigation has increased, some decline in the rate of increase is observed in 1992/93 and 1993/94. Surface water irrigation has also declined. Estimated irrigation coverage for 1995/96 is 8.5 million acres. (irrigation, fertilizer and agriculture credit position is shown in table below.

Table : area under irrigation

	(million acres)				
Types	1990/91	1991/92	1992/93	1993/94	1994/95
<u>Ground water</u>					
Shallow	2.665	3.049	3.440	3.429	4.048
Tube well					
Deep	0.903	1.072	1.079	0.962	1.241
Tubewell					
Hand	0.045	0.046	0.055	0.071	-
Tubewell					
Sub total	3.613	4.167	4.574	4.462	5.289
Increase (%)	1.7	15.3	9.7	(-)2.5	18.5
<u>Surface water</u>					
Power pump	1.268	1.236	1.226	1.132	1.269
Traditional	1.23	0.782	0.798	0.860	0.681
Canal	0.427	0.427	0.427	0.427	0.487
Sub total	2.926	2.445	2.451	2.419	2.437
Increase (%)	4.0	(-)16.5	0.2	(-)1.4	0.7
Total	6.539	6.612	7.025	6.881	7.726
Increase (%)	2.7	1.0	6.3	(-)2.1	12.3

Source : national minor irrigation survey, 1994/95, ministry of agriculture.

Use/sale of chemical fertilizer has increased. In 1990/91 it was 2 million metric tons and this increased to 2.64 M.MT in 1994/95, though in 1991/92 and 1992/93 it was almost at the same level: 2.28 m. MT and 2.27 M. MT respectively and in 1993/94 it was 2.22 M.MT. In 1995/96 the fertilizer use is expected to be 2.9 M.MT. The amount of agriculture credit disbursed was Taka 5956 million in 1990/91 which increased to Taka 14904 million in 1994/95.

D) AGRICULTURAL CREDIT :

The Bangladesh Bank has disbursed upto April (1995/96) an amount of Taka 10181 million.

Table : Agriculture Credit

(Taka in million)

	Amount Disbursed	Recovery of Loan	Balance on 30th June/96
1990/91	5956.0	6253.2	57034.5
1991/92	7945.9	6621.1	53695.6
1992/93	8418.5	8692.3	56928.4
1993/94	11007.9	9791.2	62220.3
1994/95	14903.8	11241.1	70452.2
1995/96 (30th April/96)	10180.9	8822.3	73890.9

SOURCE : BANGLADESH BANK.

J) FOOD IMPORTS :

Food imports in 1993/94 were only 0.94 M.M.T of which import of wheat was 0.89 M.M.T. (food aid 0.65 M.M.T). Imports in 1994/95 were about 2.57 M.M.T. Estimated imports during 1995/96 are 2.427 M.M.T. (rice 1.138 M.M.T. Wheat 1.289 M.M.T) with private sector import of 0.85 M.M.T, Job import of 0.839 and food aid of 0.738 M.M.T (Estimates of FPMU, Ministry of Food).

2.2 FISHERIES (AQUA CULTURE)

Growth of Fishires :

Bangladesh is rich in fish wealth. In the innumerable rivers of 8236 sq km, canals, and other low-lying and depressed areas and paddy fields that remain under water for about six Months in a year and cover 12 million acres, tropical fishes of about hundred varieties are found. Rice and fish are principal diet of Bangladesh. Hilsa, lobsters and shrimps are some of the fish which are exported foreign countries. With the Bay of Bengal in the south, the country enjoys geographical advantage for marine fishing. The rate of growth of fisheries has increased overtime and reached a level of 9.7% in 1994/95 (real GDP). But it is estimated to 3.7% for 1995/96 (BBS estimates). Its share in the GDP is 3% and agriculture GDP 9.6% (1995/96). Almost 80% of animal protein intake of population comes from fish CPMSI, TOPM and mean 9% of total exports (68% of primary exports) comes from the sector, specially through the exports of shrimp. Bangladesh has a substantial natural resource base for development of fisheries in the form of vast water areas (Rivers, Canals, Boars, Beels, Flood plains etc, estimated to be 4 million hac), colsed water (Ponds, Flood control polders) and 12 nautical miles territorial belt from coastal areas and

200 nautical miles of exclusive economic zone which offer marine fisheries prospects. Fish production over time has increased due to concerted efforts both in the public and the private sector (table 7.6). Under the public sector, along with the development of infrastructural facilities, research, extension and training has been intensified. A large number of NGO's are working in this field through mobilisation and training of the fishermen and are also working in government projects. Further, through private initiatives, hatcheries have been developed and production activities have expanded which provide opportunities for employment. The Bangladesh fisheries development corporation undertakes commercial operation trawler fishing in the bay of Bengal and operates & number of fish landing centres and a fish harbour (Chittagong) which provide facilities to private sector fishing.

Year	inland fish		Marine fish	Total fish Production
	Capture	Culture		
1984/85	0.463	0.123	0.188	0.774
1985/86	0.442	0.145	0.207	0.794
1986/87	0.431	0.166	0.218	0.815
1987/88	0.423	0.176	0.228	0.827
1988/89	0.424	0.184	0.233	0.841
1989/90	0.424	0.193	0.239	0.856
1990/91	0.443	0.211	0.242	0.896
1991/92	0.479	0.227	0.246	0.952
1992/93	0.533	0.238	0.250	1.021
1993/94	0.573	0.264	0.253	1.090
1994/95	0.577	0.346	0.278	1.201
1995/96 (projected)	0.590	0.374	0.280	1.244

2.3 INDUSTRIES

A) CONTRIBUTION OF INDUSTRIEL SECTOR TO GDP

Industries sector of Bangladesh includes small, medium to large scale manufacturing and cottage industries. The sector as a whole now contributes around 11.5 percent of the GPD and employs around 12 percent of employed labour force. Its contribution to GDP has been gradually increasing over the last few years from about 9.9% in 1995/96. Industrial exports both in intermediate or in finished forms constitutes around three quarter of the total exports in 1994/95. The sector is regarded have immense potentiality of growth and expansion. It is needless to say that the fisheries sector occupies an important position in the economy as a whole. The industrial police of 1991 which was formulated in the light of promoting a competitive market economy and which was further revised in 1992 lays out basic strategies required for rapid industrial development of the country.

Notably all industries have now been opened for private investment, both local and foreign, except a selected fews related to national security like arms and investment, nuclear energy, mint and security Forest plantation and mechanised extraction, air transport and railways (relaxed for domestic STOOOL air service).

B) INDUSTRIAL POLICY & GROWTH :

Under the new industrial policy, the Government has been pursuing the policy of privatization of selected public sector. A number of public sector units have already been privatized or laid-off/downside and others are in the pipeline. Recent Industrial growth and the structural change: Manufacturing GDP and its growth over the last five years from 4.2% (1990-91) to 6% in (1995-96) is encouraging. The medium to large scale industrial sub-sectors has been experiencing higher growth rates (average of 9.4%) over the small and cottage industries (average of 3.5%) . However as the figures show, the difference in growth rates between small and cottage industries and medium to large scale industries has been narrowing in the recent years. Processing and Manufacturing contributes about 11.5 percent to the GDP which indicates its low base and underdevelopment. It has recorded a growth rate of about 6.0 percent in FY 96 compared to 8.6 percent in FY95, most of which has come from the growth of large scale industry (7.1 percent). Trade services sector, contributing about 10.1 of GDP, has however grown by 9.2 in FY 96 as against 10.1 percent in FY95. Other services. (Housing Public Administration and Defense, Banking, Insurance and professional and miscellaneous services) which account for about 26.2 percent of GDP has grown by about 5.5 percent. Of the total incremental GDP of Taka 28,376 million in FY 96, other services accounted for about 32.8 percent followed by trade service (19.0 percent), transport and storage (11.3 percent) and construction (4.7 percent).

C) PRODUCTION OF MAJOR INDUSTRIAL GOODS:

During the last few years production of major industrial goods except yarn, cloth and paper has marked; an increase. The quantum index of Industrial manufacturing products which show production trend of all manufacturing industries (industry wise weights shown in the pie chart below) is observed to be increasing from 188.8 in 1991/92 (100 in 1981/82) to 272.2 in march of 1996. The annual average growth is 9.6%.

2.4 EXPORT AND IMPORT :-

A) EXPORT :

The total value of export rose \$ 409 million in absolute terms ; exports grew 11.8 percent compared with 8.8 percent during FY 91 through FY 94 and only about 6 percent during FY 85 through FY89. A lower growth in export value during

FY 96 compared to that in FY95 was largely because of a slowdown in the growth of apparels, urea fertilizer and frozen food exports. But for the port congestion, export targets for ready-made garments could have been exceeded. Export of frozen food volume declined because of a production shortfall due to short supply and attack of virus. During the year, the country benefited from a spectacular gain in export prices of raw jute, jute goods, tea, leather, frozen food, garments, knitwear and terry towel. Exports of knitwear rose sharply by over 50 percent to \$598 million. The exports price index is estimated to rise by 6.7 percent, which implies that exports grew 5.1 percent only in real terms in FY96. Bangladesh export earning surpassed the target by taka 417 crore in 1996-97. The target was fixed at Tk. 18,396 crore while the earning stood at 18,813 crore. The export earning grew by 13.80 percent over that of the year 1995-96. Performance of Four Major deficit sectors - ready made garment , jute goods, frozen food and leather- though improved slightly during the last financial year. These four sectors had failed to achieve their targets in the 95-96 financial year. The excellent performance of hosiery goods which surpassed the target by Tk. 1,064 crore, helped the export industries achieve the overall target. The target was fixed at Tk. 2,142 crore but the earning from hosiery goods was Tk. 3,204 crore. Chemical products and other minor items also did better. Chemical products exceeded the target by Tk. 161 crore and the minor items by about Tk. 214 crore. The minor items included books journals, terry towel, shoe, ceramic and stainless steel goods. Ceramic products fetched Tk. 60 crore and shoe Tk. 96 crore. Earning from frozen foods fell short of the target by Tk. 417 crore, jute goods by Tk. 345 crore. Leather by Tk. 334 crore and ready made garment by Tk. 260 crore. Earning from ready made garment constituted 50.65 percent of the total export earnings.

B) IMPORT:

Total import payments during the year 1995-96 amounted to \$6,827 million. Several key imports suffered from a rise in the world market, significantly raising the import bill. Import prices of cotton & staple fibres, POL rice, wheat, milk powder and spices shot up sharply. the rise in imports came largely from a 15 percent increase in non-food imports (+ \$ 755 million), led by textiles (+\$75 million), cement (+ \$48 million), POL (+ \$ 29 million), and capital goods (+\$ 102). Foodgrains import was up nearly 37 percent at \$650 million, which was higher than FY95 level by 4174 million. given an estimated 7.3 percent rise in import price index, imports grew by 9.7 percent in real terms during the year. During 1995-96 total import US\$ 6881 million during 1996-97 (upto March) total import US\$ 4664 million.

2.5 ECONOMIC POLICY OF THE GOVERNMENT

Main objectives of the economic policy are poverty alleviation, productive employment generation through accelerating labour- intensive growth, human resources development and sustainable development linking environment. In order to attain these objectives programmes have been under taken for :- (i) provision of basic

needs such as staple food, coarse cloth, minimum housing with sanitation and elementary health care,

- (ii) Literacy for every person above the age of 5;
- (iii) sustained economic growth at 7 percent per annum as a necessary condition for a steady reduction and ultimate elimination of poverty;
- iv) Employment for all by 2000;
- (v) Control of population to 100 million by end of the century; and
- (vi) Rapid industrial growth based mainly on domestic market to bring about the desired structural changes in the economy. In order to remove poverty of the country it is imperative to achieve economic growth at a higher level (7-8%) on a sustained basis and maintain an acceptable distribution pattern in consistent manner. The government should declare "Development of Co-operatives Sector" as National policy of the government and incorporate in the nation development plan and annual budget as the second economic sector along side public sector and private sector as supplementary and complementary sector for national growth and prosperity. The fifth five year plan (1997-2002) Targets 7.2 percent GDP growth and main thrust is poverty eradication. Despite massive foreign aid and assistance fate of last four plans ended with failure (4th plan expired in 1995), in spite of revisions time and again with picturesque names, revised targets, core plan etc and could not achieve more than four percent GDP rate. It was mainly because of Lack of proper administration of through local statutory organisations with accountability. In other words embarking on group system by GO & NGO's leaving aside existing village co-operatives established by the government for economic purpose may at time with the stop of external support may ruin the co-operative societies totally and the group system as well. During 1995-96 total import US\$ 6881 million during 1996-97 (upto March) total import US\$ 4664 million. Co-operative System for development of professional management of the Co-operative societies at APEX, Secondary and Primary Level for which Co-operative credit system did not achieve success. The Co-operative development plan of co-operative department 1952 and policy statement on co-operatives by the government in 1972 in accordance with constitutional provision has to be incorporated in the fifth five years plan.

2.6 ECONOMIC GROWTH

Fifth five year plans outlay of 203 thousand crore Tk. (58% private sector 42% public sector) to achieve 7.2% GDP will fail if investment rate is not achieved from 18% to 22% of the GDP. The five year plan do not distinctly indicate plan outlay for co-operative sector, in terms of the constitution of the country. The per capita debt already increased from 6.59 US Dollars in 1973-74 to 124.2 US Dollar in 1995-96. The debt service payment on total public sector loan alone increased from 19 million US Dollars to 561.4 million US Dollars.

Employment conditions obtaining is critical. Generation of 6.23 crore employment opportunities without developing existing 0.12 Million Co-operative organizations and their membership of about 8 Million at the village level as the local participatory productive and marketing organisations for efficient production and planned marketing may not be possible. In view of the fact that closed to 50 million Child workers majority rural farm hands, doing almost 85% unpaid family works, re-organisation and development of cooperatives involving youth in every village for productivity social service and health service is essential to reduce the number of unpaid workers.

The process of macroeconomics balance initiated in late 1980s and further consolidated in early 1990s came under stress from FY95. There were problems in the macroeconomics scenario in that the apparent macroeconomics stability in the initial years was actually the reflection of a stagnating economy while in the latter years, when economic activity did pick up somewhat, the macroeconomics balances appeared unsustainable and fragile. Weaknesses in demand management in the latter part of FY95 and most of FY96 led to significant bank and non-bank borrowing by the government resulting in several adverse developments in the financial sector, viz., rapid expansion of domestic credit, dramatic fall in bank reserves, a squeeze on bank liquidity, excessive monetary expansion and consequent inflationary pressure.

The present Government considers restoration of fiscal discipline and macroeconomics stability on a sustained basis as an urgent task, in order to establish confidence in the minds of potential investors at home and abroad. The new climate of private investment complemented by public sector outlays on social and economic infrastructure is expected to generate both higher investment and economic growth. Along with steps to re-vitalize agriculture, stagnation in crop production is to be arrested, so that the economy moved to a higher growth path. In FY97, the Government has set a target for GDP growth of 5.5 percent; however, the short-to medium-term growth objective remains 6 to 7 percent.

This strategy would require only a modest growth in revenue-GDP ratio of 0.3 percent each year while containing revenue expenditure within the growth rate of nominal GDP. In other words, revenues would need to grow somewhat faster than public expenditures. Such a fiscal stance would be a pre-requisite for achieving the targeted rate of growth without creating serious imbalances in the external sector.

Short-term Growth Scenario: Key Macroeconomics Indicators
(in percent of GDP unless otherwise noted)

Items	FY94	FY95	FY96	FY97
Strategy for accelerated growth				
Real GDP growth	4.2	4.4	4.7	5.5
Gross Fixed Investment	15.4	16.6	16.5	17.5
Private	7.8	9.4	9.4	10.0
Public	7.6	7.2	7.1	7.5
Gross National Saving	13.8	13.1	11.5	14.0
Private	11.7	12.3	11.2	13.0
Public	2.1	1.5	0.3	1.0
Government Budget				
Revenue	11.9	12.1	11.9	11.9
Expenditure	-18.4	-18.5	-18.0	-17.3
Overall deficit	-6.1	-6.2	-6.0	-5.5
External Sector				
Current account balance	-1.6	-3.5	-5.0	-3.5
Exports/GDP	9.8	11.9	12.2	12.8
Imports/GDP	-16.2	-20.0	-21.4	-20.9
Reserves in months of imports	8.1	6.3	3.6	3.8

Source : BBS, Bangladesh Bank and ERD estimates.

2.7 PER-CAPITA INCOME : US\$ 259 (1995-96)

2.8 GDP GROWTH RATE : 5.3% (1995-96) SPB 96

The size of gross domestic producer in FY 96 is estimated at Taka 1301 billion or US\$ 32 billion. The rate of growth of GDP in real terms is estimated at 4.7 percent for the FY 96 as against 4.4 percent in FY 95 and 4.2 percent in 94,95,4.5 percent in FY 93,4.2 percent in FY 92. In 1995-96 GDP growth rate active 55.3%. Although this has been close to developing countries average, is has remained far short of a turn around that was expected to result to from various reforms carried out by the government to make a significant dent on poverty .

2.9 FOREIGN TRADE AS % OF GDP : 10.1% (1995-96) Source : SPB, BD-96

Balance of payments : Despite a considerable fall in the growth in import payments , the projected overall balance of payments situation is expected to show a deterioration. The trade deficit has further worsened to an estimate of US\$ 2,700

million in FY 96 compared to US\$ 2,361 million in FY95. While remittance flows showed fairly high and steady growth during FY 93 and 94 ranging between 10 and 15 percent, the income of Dhaka City with 1973-74 as the base, was 1.8 percent in FY 94 but increased to 5.2 percent in FY 95 and is expected to be around 5.0 percent in FY 96.

2.10. FOREIGN RESERVES

The foreign reserves in 1994-95 was USD 32000 million. The reserve fell to just over USD 3.0 billion in June 1995 and then declined to USD 2.4 Billiob in December 1995 and finaly to USD 2.04 in June 1996, Equivalent to 3.6 month import (Planung commision report 1996-97 - 5.13.

2.11. PUBLIC FOREIGN DEBT :

The public debt of the country now stand at USD 17,225 million. The per-capita debt stood at USD 124.2 in 1995-96. Percapita income estimate at USD 240. The decline in the grant component of foreign aid package from 90.6 percent in 1971-72 to 46.8 percent in 1995-96- has brought about many fold increase in debt burden. The situation will be worse if growth in population is not contained below 2 percent per annum.

2.12 BUDGET SURPLUS OR DEFICIT

The overall deficit of the FY97 Budget presented to the parliament in late July appears to be within sustainable limits but potentially could pose domestic financing problems. This is because the budget is based on some optimistic assumptions. Specifically, current expenditures in FY97, budgeted at 2 percent above the revised FY96 level, could have been under-estimated. NBR-administered taxes are projected to rise at a fairly high rate (15 percent), almost twice the growth (8 percent) assumed in the FY96 budget.

The scope of the new tax measures is very limited and, unless these are augmented by additional measures during the year, the revenue/GDP ratio is unlikely to improve over rates achieved in the mid-1990s (Table-1). Possible shortfalls in foreign financing, linked to the pace of new aid commitments and implementation of aided projects in the pipeline, could compound domestic deficit financing requirements. Another notable aspect of the FY97 Budget is the optimistic ADP target (Tk 125 billion), reflecting a sizable 20 percent nominal increase over the revised FY 96 ADP size.

FY95 Actual		FY96		FY97 Budget
		Budget	Revised Budget	
		Taka in billion)		
Total Revenue	141.8	155.65	157.1	172.8
Tax	111.9	120.6	120.8	138.7
Non-tax	29.9	35.1	36.3	34.1
Total Expenditure	221.5	248.2	238.5	254.2
o/w				
Current Expenditure	103.1	109.4	117.4	119.5
Annual Development Program (ADP)	100.9	121.0	104.5	125.0
Overall budget deficit	-79.7	-92.6	-81.4	-81.4

2.13 AGRICULTURAL AS % OF GDP : 32.8 PERCENT

The Government is firm on its commitment not only to raise agricultural production but also to create a vibrant, sustainable rural economy with agriculture at its core. To improve productivity and growth, gains already achieved in liberalizing agricultural markets, will have to be consolidated and further actions initiated on several market-friendly supportive schemes:

- * continuation of liberalized input and output markets and removing restrictions on private sector trade and storage of foodgrains, so as to instill confidence in the private sector about the permanence of these market-oriented policies;
- * increasing private sector involvement in improving seed quality and supply;
- * leaving fertilizer distribution to the private sector and devise ways to remove any existing bottlenecks in fertilizer distribution;
- * reducing disparities in protection to agriculture and manufacturing by making duties on agricultural investment goods (pumps, engines, power tillers) and recurrent inputs no more than those on comparable investment goods or inputs for the manufacturing sector;
- * creating a fund of Taka 1 billion for supporting improvement in agricultural productivity through enhanced use of irrigation and technological inputs.

Finally, there is much to be done in the area of agricultural research and extension, which is the basis for future productivity growth in agriculture. The task

here is to improve research and extension to introduce new technology and diffuse technology so as to bolster factor productivity growth and sustain product diversification into higher value products, including vegetables and horticultural crops, livestock, fish and shrimp, and silk production. An IDA credit for \$59.1 million for agricultural research management has been made effective. The project, which is expected to improve relevance of research output through support to institutional/administrative restructuring, would include all research institutions under the Ministries of Agriculture, Livestock and Fisheries and Environment and Forests.

2.14. INDUSTRIES AS % OF GDP : 11 PERCENT.

2.15 a) Consumer price % rise : 6.7 percent. Consumer price of essential goods as gone up by 5 percent to 15 percent during July 1997 and average increase is estimated above 6%.

b) INFLATION :- 5.2%

The rate of inflation has been moderate. The rate of inflation as measured in Bangladesh by the CPI of middle income families of Dhaka City with 1973-74 as the base, was 1.8 percent in FY 94 but increased to 5.2 percent in FY 95 and is expected to be around 5.0 percent in FY 96.

2.16 MONEY GROWTH :- BD Taka 364030 million

Recent Monetary Developments :- Board money (M2) has increased by Taka 16.62 billion or 3.94 percent during July '96 as compared to Taka 36,94 billion or 10.15 percent during the same period last year. Over the year ending April 1996, (May, 95 to April, 96) broad money expanded by Taka 37.77 billion or 9.42 percent as compared to the growth of Taka 64.36 billion or 19.12 percent during the same period a year ago. The increase in board money during FY 96 was mainly associated with an acceleration in growth of domestic credit. Domestic credit has increased by Taka 55.16 billion or 15.29 percent July '95- April '96 period as compared to that of Taka 18.23 billion or 5,94 percent during the same period in the previous year. Domestic credit however, increased by Taka 90.83 billion or 27.93 percent during the year ending April '96 compared to Taka 45.43 billion or 16.24 percent during the same period in the preceding year. The increase in domestic credit has been mainly brought about by the increase of Taka 47.27 billion or 18.24 percent credit to the private sector during the first ten months of the FY 96 compared to 14.14 percent during the same period last year. Private sector credit showed an increase of Taka 67.11 billion or 28.03 percent during the year ending April '96 compared to that 38.17 percent during the year ending April '96. Net Government borrowing from the banking system for budgetary

support has increased by Taka 8.58 billion or 18.58 percent during the period July '95- April '96, compared to a decrease of Taka 15.83 billion or 33.81 percent during the same period last year. However, it showed an increase of Taka 23.73 billion or 76.57 percent during the year ending April'96 compared to that of Taka 12.59 billion or 68.44 percent during the year ending April '95. Reserve money has recorded a rise of Taka 0.24 billion during July '95- April '96 compared to a fall of Taka 12.08 billion in 10.69 percent during the same period last year. The increase in reserve money has taken place entirely in currency issued which has risen by Taka 10.95 billion or 15.23 percent . This has been entirely offset by the fall of Taka 10.71 billion or 31.11 percent in deposits of banks with Bangladesh Bank. The increases in the reserve money during the first ten months of FY 96 due to rise of Taka 31.49 billion in net domestic assets was offset by the fall of Taka 31.25 billion in net foreign assets of the Bangladesh Bank .

The monetary policy measures included increase in the bank rate , floor deposit rates and strict control over rediscount window . The bank rate that stood at 5.5 percent in September 1995 was raised to 6.5 percent in February 1996. The floor deposit rates on saving and term deposits were raised from 4.5 percent , to 6.0 and 6.25 percent , respectively to raise real rates of interest on deposits.

CHAPTER III

POPULATION

At present June 1997 , total population in Bangladesh roughly estimated 123 million.

(a) DEFINATION OF YOUTH

There is no official definition of Youth in Bangladesh. As age levels of youth vary from country to country and by organisations e.g., (a) United Nation 12-25, (b) Ministry of youth and sports (Bangladesh) 15-30, (c) Deptt. of Social Welfare (Bangladesh) 16-25, (d) Bureau of statistic govt. of Bangladesh 15-29. Government of Bangladesh though not defined youth as such but in its Statistical Year book of Bangladesh 1995 Sixteenth Edition in page no. 33 under serial 2.18 Categorized youth population from age group 15-29. Youth mean life. Life mean vigour and violence against odds to human and undaunted and unrestricted support for to human welfare. Considering this conception age level 16-33 considered as youth.

The age level 18-35 seems to be too wide. Intercensal growth rates of population (both sex) and youths based on population adjusted for net undercut, 1974-91 are as follows : b) The present population in Bangladesh is estimated 123 million. However the Bangladesh Bureau of Statistics conducted the Third decennial population census in the country on Market 12 to 15, 1991. The population of the country stood at 111.4 million in 1991 The percentage of urban population was 20.1 while that of rural 79.9. The intercensal growth rate of population estimated by using adjusted population of 1991 census was 2.1 per annum. Assuming medium variant of declining fertility and mortality the country is expected to reach a population of 129.6 million by 2000 A.D.

The country-wide intensive family planning measure is aimed at reducing the growth rate. The density of population was approximately 647 per sq.km. in 1981. It has increased to 755 per sq.km. in 1991. The sex ratio of the population 106 male per 100 females. The literacy rate of the country obtained from 1991 census was 32.4 percent for population 7 years and above. The percentage of Muslim population was 88.3 while that of Hindu, Buddhist and Christian was 10.5, 0.6 and 0.3 respectively. There were 19.4 million households in the country distributed over 59,990 "mauzas" revenue villages.

Population age wise on 04-60+ as per statistical pocket book 1966 :

Age	Male	Female	Total
All age	61642	58315	119957
0-4 yrs.	8577	8300	16877
5-9	9355	9257	18612
10-14	8132	7781	15913
15-19	6199	5698	11897
20-24	5585	5482	11067
25-29	5087	4906	9993
30-34	4389	3912	8301
35-39	3494	3222	6716
40-44	2526	2296	4822
45-49	2421	1969	4390
50-54	1841	1708	3549
55-59	1348	1222	2570
60-64	986	957	1943
65+69	697	700	1397
70-74	475	144	889
75+	530	491	1021
Total			

c) Population growth rate 2.1% per annum

d) Population by age group and residence

Age Group	Urban		Rural		Both Sex
	Male	Female	Male	Female	
All age	14200	13383	47554	44820	27853
0-4 yrs.	1553	1519	6586	6382	3072
5-9	1697	1636	6952	7113	3333
10-14	1710	1641	6334	5934	3351
15-19	1583	1412	4808	4357	2995
20-24	1473	1404	3866	4249	2877
25-29	1426	1351	3980	3792	2777
30-34	1132	1075	3262	2976	2207
35-39	976	873	2715	2443	1849
40-44	767	808	1969	1730	1572
45-49	594	525	1794	1507	1119
50-54	396	278	1726	1349	674
55-59	297	283	1137	955	580
60-64	216	198	941	753	414
65+69	148	154	681	574	302
70-74	111	106	385	326	217
75+	124	120	418	381	244
Total					

e) POPULATION BY MARITAL STATUS

Age group	Both Sex	Male	Female
Under 10			
10-14	217466	33090	184376
15-19	2399857	225005	2174852
20-24	5377433	1286587	4090846
25-29	7616696	3171337	4445359
30-34	6141090	3114121	3026969
35-39	5693174	3190265	2502909
40-44	4291990	2414960	1877030
45-49	3239787	1912082	1327705
50-54	2642127	1605136	1036991
55-59	1620625	1066756	553869
60-64	1717663	1188197	529466
64-69	824370	609297	215073
70 & above	1578896	1252785	326111

f) MEAN AGE AT MARRIAGES BY SEX :

Male	:	25
Female	:	18

Total number of youth fifteen to twenty nine age group estimated 1.2 million (Bangladesh Bureau of statistics provisional SVR June 1995) and growth rate 1.53%. Major strides have been made in limiting the growth of population, but enormous work remains in order to make health care services more accessible, cost-effective and sustainable. Basic package of minimum health and family planning services targeted at poor women and children.

Women bear a disproportionately large share of the country's poverty. Bangladesh has one of the lowest female economic activity rates in the world. Government is committed to making a concerted effort to overcome the disadvantages faced by females in benefitting from social progress. The ever-increasing pressure of population upon land and the consequent depletion of resources, the imbalances in the ecosystems, degeneration of environment, exacerbates poverty situation and poses a threat to our long-term sustainable development objectives. The Government has completed an important phase in the adoption of a "National Environment Management Action Plan (NEMAP)".

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CHAPTER- IV

4. HEALTH :

The health sector programme for FY97 would pursue the twin policies of "Health for All" and 'Rapid Reduction of Infant and Maternal Mortality Rates". The programme for FY97 will include health infrastructure development, immunization drive, improvement of nutrition level, health management development, human resources development and prevention of STD / AIDS, TB and Leprosy. Under the health infrastructure development programme, a number of schemes such as development of 18 district hospitals and further development of medical college hospitals will be completed during FY97. A new project to upgrade 19 Thana Health Centres from 31 beds to 50 beds will commence implementation. Construction of the union level health and family welfare centres will continue. The activities under the Expanded Programme of Immunization (EPI) will be further strengthened during FY97. Efforts will be made to achieve the target of 90 percent immunization coverage. To improve the nutrition level, distribution of high potency vitamin A capsules among 6 months' to 6 years' of children and universal iodination of salt programme will continue during FY97. To provide health care services to the mothers and children, more Female Health Assistants (FHA) will be recruited and trained during FY97.

The implementation of the programme titled "Development of a Master Plan for Human Resources in Health and Family Planning Sector" will continue to facilitate human resource development in this sub-sector. For prevention of AIDS, the project titled "Bangladesh AIDS Prevention and Control Programme" would be taken up for implementation during FY97. Through this programme, public awareness about HIV / AIDS would be created, safe blood transfusion system established, and an epidemiological surveillance system and effective mechanism for identification of HIV / AIDS patients would be developed. Family Welfare Programme during FY97 includes Family Planning Services, Information, Education and Communication (IEC), Maternal and Child Health Services (MCH) and implementation of multisectoral programmes including women development.

The main objective of the FY97 programme is to create a greater degree of public awareness regarding the population problem and the need for planned parenthood through social movement, strong IEC programme and quality care to achieve the demographic goal of NRR-1 by the year 2005. The programme will be oriented to greater reproductive health care, close monitoring, stronger supervision and cost efficiency during FY97 to improve programme performance. A reorganization study on Health and Family Planning Programmes has been undertaken in order to achieve greater management efficiency. Health related in formations are as follows :

- a) Life expectancy - Males 58.9
- Females 58
- b) Infant and child mortality - Male 73 (Per 1000)
- Females 70 (Per 1000)
- c) Mortality rate of women during child bearing years (15-35) : National 4.4 (per 1000)
- d) Persons per hospital bed : 3229 (1995)
- e) Persons per doctor : 4866 (1995)
- f) Family Planning :
- i) Percentage of use of contraceptives among women under 35 years of age : 49.1%
- ii) Percentage of users of non-clinical family planning : 55%
- iii) Sterilization - Vasectomy : 0.8%
Tubectomy : 6.8%
- g) Malnutrition in children % :
Male : 7.4% (1992)
Female : 6.6% (1992)
- h) i) Average per capita intake of calories : Male : Rural 2226 (Kilogram)
: Urban 2258 (Kilogram)
- ii) Protein in rate : Female : Rural

CHAPTER - V

LITERACY & EDUCATION

- A) Adult Literacy - Male : 56.3% (1995)
Female : 39.4% (1995)
Both sex : 48.6%

In Bangladesh, over three million babies are born in a year, or six every minute. Half of them are low birthweight, two out of three stunted. Every hour, three women die from pregnancy-related complications. 97 percent of the population have access to safe water, 52 per cent don't have access to sanitary means of excreta disposal. Proper nutrition, can prevent stunting of young children. Maternal death rates can be reduced by awareness and emergency obstetric services. It is far easier to develop hygienic behaviour in children than it is to change it later on in life. Girls' education leads to women's socio-economic empowerment and delays the age of marriage.

LITERACY AND EDUCATION :

A) ADULT LITERACY :

Male - 50.4%, Female 28.5%, Both Sex - 44.3% (Age 7+)

The main objectives of the Education Sector are to pursue the policy of compulsory primary education, reduction of adult illiteracy, qualitative and quantitative enhancement of science education at all levels and strengthening of technical and vocational training, in order to make them more job-oriented.

B) PRIMARY AND MASS EDUCATION EDUCATION :

The Programme for FY97 has been drawn up within the framework of the goal of "Education for All". During the year, emphasis will be laid on improving the quality of primary education, providing additional physical facilities, improving training, strengthening management, undertaking innovative programme and conducting research relating to primary education. 500 new community schools and 800 satellite schools will be established during FY97. Distribution of free textbooks to all primary school students and the food for education programme will continue during the year. Food for education will cover 2 million children in 1250 unions and distribute 325,000 metric tons of wheat.

Primary education :

Sex	Enrollment in 1995	1996(Million)	Unenrolment in 1995	1996 (Million)
Male	80.7%	9.12	15.3%	N/A
Female	73.4%	8.08	17.6%	N/A
Total	74.2%	17.20	16.8%	2.23

Source SPB 96 page 329

C) (I) SECONDARY EDUCATION :

During FY97, the construction work for expansion of physical facilities in about 10,000 non-government secondary schools and madrashas in the rural areas will continue in order to accommodate increased number of students. Introduction of joboriented subjects, stipends and free tuition programmes for girl students and 80 percent salary support to the teachers of about 18,000 non-government secondary schools and madrashas will continue during FY97.

(II) HIGHER EDUCATION :

C) Secondary and Higher Education :

Sex	Secondary enrolments in 1993-94	Higher and enrolment 1993-94
Male	3.8 Million	1.4 Million
Female	1.8 Million	.5 Million
Total	5.6 Million	1.9 Million

SYB 1995 page 488 and 500

The development programme for about 550 colleges, salary support for private college teachers, support for purchase of equipment and books, renovation and expansion of physical facilities in 11 (9 general and 2 technical) general universities and 20 university colleges will continue during FY97. The National University and the Open University will be further strengthened during the year.

(III) TECHNICAL EDUCATION :

Programmes of physical facilities of the Bangladesh University of Engineering and Technology (BUET), the Bangladesh Agriculture University (BAU) and the Shahjalal University of Science and Technology will continue during FY97. Computer and electronic technology courses in all the BITs, polytechnics, VTIs and other specialized technical institutes will be expanded. Computer courses will also be offered in 16 commercial institutes.

(IV) TEACHERS' TRAINING :

Emphasis would be given on training to the secondary, higher secondary and college level teachers. During FY97, the physical facilities of 10 existing Teachers' Training Colleges will be expanded. Moreover, one new Teachers' Training College will be established at Barisal. A new Madrasha Teachers' Training Institute for providing regular training to the madrasha teachers will be established at Gazipur near Dhaka.

D) EDUCATION AS % OF GOVERNMENT (NATIONAL) BUDGET :

42.6% (15+) ADS 1995

37.2% (5+) ADS 1995

E) BRIEF INFORMATION ON ADULT LITERACY PROGRAMMES :

Gradual Developments.

- 1). During "Juktafront Ministry" (1954-50) under V-AID programme adult literacy and adult education was introduced in development areas and it played a vital role in rural development, through short-lived.
- 2). During Development Decade of (1958-1968) Pilot Project of adult education was experimented in 8 (eight) thanas in a very limited scale with small amount of Taka 5-6 lakhs only a year and it continued upto 1979. This was a government and departmental project.
- 3). During pre-liberation period Bangladesh Jatiya Samabya Union with support from Mahatma Gandhi foundation organized and conducted adult literacy programme through Rowmari thana central co-operative association and continued adult literacy programme a lover the country After liberation along side co-operative membership education and conducted an evaluation OD on Mass education . Evaluation report enclosed as annexure. The Bangladesh Jatiyo Samabaya Union through METSLO PROGRAMME conducted adult literacy programme. The Chief Executive of BJSU was Chairman of the METSLO PROGRAMME AUTHORITY (MIB). Copy of evaluation report enclosed in annexure.
- 4). Mass Education more of 1981 onward, through administrative channel under A.D.C. literacy and union organisers, on voluntary and self help basis, failed miserably.
- 5). A good number of N.G.Os with foreign assistance made stray attempts to eradicate illiteracy but could not make any significant contribution. Some fizzled out like bubbles. After liberation two attempts were made during

early months of 1972. Mr. Mahbubul Alam Chashi took the lead. Two new schemes were prepared, one for rural areas and the other for municipal areas. He started a six crore taka project also which was abruptly abandoned in 1973-74. Prior to 1975 revolution, non-formal education was tried here and there specially on primary stage through Mukhtangan Project which also died like bubbles. Then during General Zia's regime, Mass literacy council headed by the Vice-President, projected literacy programme through union councils, on voluntary basis.

That also did not work and last long. Then came the Mass Education movement of 1980-81 under the administrative control of A.D.C literacy in each district with a literacy organiser in each union. Slogan for the literacy squads were self help basis, missionary spirit, voluntary service' With all enthusiasm, the campaign was started only to end in fiasco. That was again abandoned in July, 1982. Since then there is no programme for literacy and Adult Education in the country. During this period some N.G.O's such as BRAC. "Shakhorata Samiti", "Jatiya Tarun Sanga", "Sanirvar", VERC and such other voluntary organisations tried in their own way.

With foreign assistance, to supplement literacy programmes. The Bangladesh Jatiya Samabay Union of Bangladesh "Jatiya Shakkharata Samambay Parisad" & Bangladesh Commerce Mass education (B.Com) implemented literacy programme through co-operative societies & local N.G.Os. Their contributions are appreciable. METSLO Pilot Programme of BCoM was launched in May, 1988 for the period of 15 months and the duration was completed by August 31, 1989. After completion of the said period there was Steering Committee meeting on September 21, 1989 where decisions were taken to implement the remaining tasks of METSLO Pilot Programme through Mass Education Programme (MEP), Ministry of Education.

CHAPTER -VI

HOUSING :

Total number of house holds as per Bangladesh population census 1991 (adjusted) is 1,99,80,000 (Male 5,73,14,000 + Female 5,41,41,000) 22,84,000 house holds with population of 1,31,26,000 (Male 72,68,0000 + Female 58,57,000) is in Municipalities and city corporations. Housing is costly and beyond reach of poor population. It is estimated out 123 million population at present 60 million population below property level and lacking proper housing. The co-operative efforts for housing is very much limited for higher an mid income group of people in a very small scale. The poor population almost 50% of the country basically live without any house & housing facilities. They live under some kind of shed and boundary of the shed made by bamboo, polithin, paper-board, tree leaves and wast items of different materials. The house building finance corporation commercial banks and housing co-operatives provide credit and support service for housing in a limited scale. The rich people coming-up with sophisticated housing construction and tall structures on commercial basis which is beyond rich of the rich people of Bangladesh. Government planning for low cost co-operative housing is totally absent.

Housing cooperative societies are established to supply houses required by its members. The other function of the society is to mop up households savings to be utilised for housing related activities in future or to produce and sell houses, or to provide easy term housing credit. These can be affordable housing in more beneficial way than by the limited finance from the conventional sources. Cooperatives can contribute towards housing the urban population, particularly the middle-income group by initiating housing solutions tailored to individual needs and by using private sector resources. At the same time these encourage a sense of community responsibility for finance, public services and the components of housing that the individual housing that the individual households cannot provide for themselves. Therefore, these can be grown in parallel for the provision of housing resources like land, finance, services materials etc. by the government, and hence increase the latter's responsibility to provide incentives to them.

Though housing cooperatives started in the 1950s, developer-built apartments as a separate form of housing came into prominence in Dhaka a quarter of a century later. Concentrated mainly in the upper-income districts of the city, nearly 100 developers are now engaged in producing 75-350 sq.m flats in 4-20 storied buildings. Apartment prices vary between Tk. 600,000-7,000,000. Only the affluent of a country having a per capita annual income of Tk. 10,000 can afford these; the rarely available lowest priced apartment is more expensive than a life-time's earning by an average citizen. Most of these apartment owners own other properties as well; more than half of them are overseas earners. It is alarming that growth rate of population in "Basteess" is 6-7 percent as against general growth rate of 2.1 percent.

CHAPTER VII

EMPLOYMENT : Youth Development

A great part of population is youth. According to 1991 Labour Force Survey (BBS). Youth population (aged 15-29) was about 28.3 million representing 25.4% of the total population and the youth labour force about 20 million constituting 38.7% of the total labour force. National Youth policy aims at development of the youth and attainment of their reliance. To make them productive and self-reliant income-generating activities with credit and training are being organised by the Government and the NGOs. The perspective plan (1995-2010) of the Ministry of the youth and sports stipulates a yearly training of about 1.5 million of youth in different trades with at least 60% of them finding self-employment. A notable project in operation in 32 thanas with financial assistance from the ADB is Thana Resources and Development Programme (THARDEP) where the youth of the poor families are given training and credit support for income earning and alleviation of poverty. The youth are also being mobilised in social and community development work for primary health, population control, literacy with increasing participation of women in them.

Labour Force and Employment:

The civilian labour force as estimated in the Labour Force survey (1991) was 51.2 million of which male was 31.1 and female 20.1 million. Agriculture employed the highest number of labour force (66%). Unemployment rate was estimated to be 18.5%. Population was 111.4 million in 1991 which is estimated to have increased to 119.70 million in 1995 with estimated labour force of 62 million. Informal sector dominates the labour market. The labour force classification (1991) shows 47.2% of the labour force as unpaid family worker, 13.9% as day labour and 26.8% as self-employed and employers own account, 11.7% as regular employees. A large segment of the labour force thus remains outside the organised labour market and its wages. A large number of skilled, semi-skilled and even unskilled labour are taking employment abroad. The labour force export is increasing with increased remittances.

Share of Employed Labour Force by Industry, 1990/91 (%)

Total	100
Agriculture, Forestry and Fisheries	66.4
Mining and Quarrying	0.03
Manufacturing	11.8
Electricity, Gas and Water	0.1
construction	1.1
Trade, Hostels and Restaurants	8.5
Transport, Storage and Communication	3.2
Finance, Business and Services	0.6
Community and personal service	3.8
Others	4.5

Source : Bangladesh Bureau of Statistics

Employment Abroad

A large number of skilled, semi skilled and even unskilled labour are taking employment abroad The labour force export is increasing with increased remittances.

Overseas Employment and Remittances

Year	Number of Overseas Employment ('000')	Worker's Remittances from abroad	
		Million Dollar	Million Taka
1985/86	78	555.10	16611.1
1986/87	61	696.40	21362.5
1987/88	74	737.00	23039.0
1988/89	87	771.00	24774.3
1989/90	110	760.53	24961.0
1990/91	97	764.00	27256.6
1991/92	185	848.00	32415.0
1992/93	238	944.00	36984.0
1993/94	192	1088.80	43548.7
1994/95	200	1197.63	48143.9
1995/96 (Provisional)	181	1215.00	49622.0

(FIGURES MILLION) (1990-91)
LFS

Economic Category (10 years & over)	Urban		Rural	
	Male	Female	Male	Female
a) Employed 40.18 Million	6.5	1.9	23.9	17.7
b) Unemployed 12.47 Million	0.1	0.1	0.5	0.3
c) Part-time employed 9.7 Million	0.1	3.1	0.1	6.4
d) Inactive 12.7 Million	2.0	1.7	5.8	3.2

Source SYB - 1995 Page 57

Un-employment by age group and sex :

PERCENT

Age group	Urban		Rural	
	Male	Female	Male	Female
10-19	6.4	6.8	5.4	2.7
20-19	2.9	5.9	1.6	2.5
30 and over	0.1	3.1	0.2	0.5
Total	2.0	4.7	2.0	1.6

Source SYB 1995-page 63 52.3.14

Unemployment by level of education and sex :			Percent	
Level of education	Urban		Rural	
	Male	Female	Male	Female
Total	2.0	4.7	2.0	1.6
No education	1.4	3.2	1.0	1.5
Below Class 10	2.0	7.2	3.3	1.4
Secondary Education	3.0	5.2	3.6	0.0
University Graduates:	1.9	3.2	5.1	0.0
- Arts				
- Commerce				
- Engineering				
- Medicine				
- Others	0.0	14.3	2.5	0.0

Source : Data sheet 1966 serial 5

Poverty alleviation through human resource development and employment generation is the main focus of social service. The Department of Social Services has already distributed Tk. 52 million among the poor, disadvantaged people under "Rural Social Services", "Rural Mothers Centres", "Urban Community Development Programme", etc.

During FY97, the programme is expected to benefit 370,000 families. In addition, Tk. 90 million will be disbursed during FY97 as credit for self-employment generation among 80,000 families under the project entitled "Expanded Rural Social Service". Reduction of gender gap in all spheres of the social life by providing skill training and credit facilities for self employment is the major focus of women development. During FY97, 80,000 women would be trained on weaving, embroidery, wool knitting, block printing, bamboo work, computer operation, livestock and poultry farming and on other areas. About 60,000 trained women would be given loan facilities of Tk. 120 million for self employment projects.

The target group includes the unemployed, under employed and the destitute women. The Bangladesh Shishu Academy with its 64 district branches attempts to develop children culturally and morally to make them good citizens. During FY97, publication of books, sponsoring of cultural activities, undertaking various training programmes and competitions, provisioning of pre-school education and library facilities for children will continue.

CHAPTER VIII

YOUTH PARTICIPATION IN POLITICS:

A) Political participation of youth (at the latest election):

- As voters in parliamentary elections
- As candidates in parliamentary elections
- Won parliamentary seats
- Membership in political parties
- Membership of trade unions
- Office bearers in trade unions

Male Youth	Female Youth
N/A	N/A
N/A	N/A
4	3
4	3
N/A	N/A
N/A	N/A

Remarks : The total number of voters 57 million (Male 29 million + Female 28 million) of which age group 15 - 29 estimated youth 33 million (Male 16.83 million & Female 16.17 million) Source : Statistical year book 1995 page 33.

The students in Universities and colleges, employees in Government & Private organizations to active part in politics but the youth in rural areas though also take part in politics but they were not violent and active as was the students community and urban youth communities.

B) Youth Participation in politics :

In Bangladesh, the sacrifice and contribution of youth for establishing human rights in the following areas is remarkable :-

- (1) *Khelapat Movement of India, during forties*
- (2) *Freedom Movement of India, during forties*
- (3) *The Language Movement -- 52.*
- (4) *Joint Front Movement for realization of rights, 1954.*
- (5) *Student Youth Movement of 1962.*
- (6) *Six-point Demand Movement, 1966.*
- (7) *The Mass Movement of 1969.*
- (8) *The Genocide of the 25th March.*
- (9) *The Liberation War of 1971.*

The members of the co-operatives all over the country particularly the youth members took active part in all movement as mentioned above.

CHAPTER - IX

LEGAL ENVIRONMENT FOR YOUTH ISSUES :

There is no special provision for the youth in the constitution, civil and criminal laws, or property laws, evidence act, etc. or labour laws or in co-operatives legislation and subsidiary legislation.

In Bangladesh legal process for obtaining justice not only costly and beyond reach of the poor people but also very difficult due to threats to life by the criminals and complexities. Judicial and legal reforms necessary to meet the requirements of a democratic country. The existing laws enacted century ago and obsolete require urgent updating. Furthermore institutional weakness in delivery of justice will have to be removed. Anomalies and weaknesses in civil, criminal, commercial and other laws have to be corrected. Judicial officers and lawyers have to be trained for proper presentation and justice. The Law Reform Commission formed by the government is active to update the laws and regulations. It is now the task of co-operative leaders and officials of the government ministries and departments who are concerned with the co-operative sector to take up reform proposals of co-operative laws and regulations with the law commission.

CHAPTER - X

SOCIO-CULTURAL ENVIRONMENTS AND YOUTH

Politics and Administration : Women are now increasingly participating in politics and administration. Women are prominent in reaching services (60) percent quota for primary schools and health services (doctors nurses, paramedicals, etc.) and industries , specially in RMG, Women are also being recruited in the police and para military forces. They can compete for Bangladesh Civil Service and are holding positions in the Government services, though their position in the upper echelon is still small. Empowerment and economic strength would increase their position in deciding their own affairs.

Social Welfare :

Social welfare programmes cover the relatively poor and the destitute men, women and children, the mentally and physically retarded and other vulnerable persons for rehabilitation which also offer opportunities for income earning. An important programme relating to such activities is Rural Social Service of the Ministry of Social Welfare under which the distressed women, the unemployed youth and the assetless are organised and provided with training and credit. The orphan are provided with educational and vocational training through children homes. On the otherhand, the floating population the slum dwellers and the juvenile delinquents are being rehabilitated under various programmes and the slum dwellers and the juvenile delinquents are being rehabilitated under various programmes and institutional arrangements.

From 1990-95 about half a million of poor families were given a credit of Taka 416 million under socioeconomic and social programmes and the programme for 1995/96 included Taka. 350 million.

Cultural Development :

Development of art and cultural which also contribute significantly to the development of human resources and quality of life has received no less attention. Cultural activities have been widely expanded and these include establishment of national and other centres for promotion of art. etc. cultural exchange programmes at regional and international level, expanding public reading facilities through establishment of public libraries, support to private for promotion for art and culture.

BUDGET ALLOCATIONS.

The budget allocations for the above HRD sectors. ADP Allocations for social Sectors

(Taka in million)

Sectors	1990/91	91/92	92/93	93/94	94/95	95/96 (Revised)
Education & Religion	3199	5345	6509	9854	15530	13890
Sports & culture	172	203	370	550	700	310
Health	1790	2162	2788	3116	4100	3150
Family Welfare	2970	3425	3511	4596	5360	4500
Labour and Manpower	95	110	95	142	150	70
Social Welfare, Women Affairs & Youth Development	408	392	550	750	1340	1090
Sub Total	8454	11641	13823	19008	27180	23010

Source : Government Budget Documents.

(Taka in million)

Sectors	1990/91	91/92	92/93	93/94	94/95	95/96 (Revised)
Education & Religion	11970	13928	16881	17694	20230	21690
Health Family Welfare	3869	4308	5165	6073	6850	7300
Youth , Sports and Cultural Affairs.	183	232	377	428	380	420
Labour and Manpower	141	155	186	193	210	220
Social Service, Welfare Women Affairs	466	512	543	608	730	790
Sub Total	16629	19135	23152	24996	28400	30420
	25083	30776	36975	44004	55580	53430

Source : Government budget Documents.

The civil society is facing problems of rowdiness and vandalism, great concern for parents, Family members, society and the Nation as a whole. Adolescence, frustrations, depression due failure in Examination, Unemployment, remote possibility to find employment, deprivations, loss of a boy or girlfriend and apathy to take initiative in anything, deep introspection, furtive behaviour, drinking, outburst of aggression and violence, drug abuse, sex abuse, use of stimulants, use of hard drugs like heroin and morphine have become potential killers. These anti-social and anti-cultural activities are the resultant affect of growing up unemployed youth below property level. Despite women's participation in the widespread social/mass movements for independence, anti-dowry movement, movement for legal reforms to stop cruelty and sex abuse to women, their participation in socio-economic and political activities is very low. We should develop the youth attitude, moral values, leadership, Youth work comprises short or long-terms social, cultural, economic, recreational or educational activity undertaken by a youth group or a youth service agency primarily to enable young people to develop themselves or to contribute to the welfare of the community. The very word Youth is very familiar but not popular. It seems the word youth in not good hearing .

Reasons are many. That's why the Youth workers are looked down and the status of them are considered at lower level. For the same reason the fate of a Youth worker is not so bright. Anyway, youth means change, change means challenge, change is development. Change comes as a challenge or dispute, so to overcome this it needs courage and it is youth-population who have tremendous courage to accept the challenge. Therefore, the youth are called agent and they are ready to accept new ideas. So they are the harbingers of new ideas. This age is of modern technology. Modernisation means application of modern technology in various development or social sector. So, modernisation means development. but, to disseminate ideas or transfer of technology is not easy thing. It needs appropriate carrier which may be termed as media or instrument. In this respect, the youth may be chosen up as ideas carrier or instruments for disseminating ideas carrier or instruments for disseminating ideas. That's why, now-a-days planners, administrators or social thinkers are interested to pick up the youth-population as development partner in development process. The plus point is, the youth are fertile group in any society. For this reason, the planners, administrators at national or international level are engaged in channelising the youth potentials in the main stream of development process.

Youth work is a new concept to us. The nature of youth work is multi-facet and multidimensional but the core idea of youth work is all round development. Youth work deals with human resource development poverty alleviation self-employment, skill development training, environmental conservation prevention of HIV/AIDS, antidrug campaign, youth leadership civic education family life education, family planning health care, nutrition, sanitation, national social service, community development activities etc. And in a common sense, youth programmes relate to activities of all ministries of any country. Because of its nature; the youth work is widening its acceptability and familiarity round the globe day by day. Youth of Bangladesh in general are still in dwindling position. They are not in the right track to prepare their better future though they are very cautious to make their fortune rather they are derailed and they are floating in the sea of frustration. This frustration makes them to be violent and take part in anti social activities. The result is their fate is uncertain. In a words, the nation is on the way of drowning in darkness. Questions are will the youths be utilized or exploited by vested groups? or will they take part in nation building activities? The definite answer of the first question is no and the answer of the second question is definitely yes. Impossible can be made possible if country's youth force can be mobilized in right direction, So time has come to go ahead with concerted effort for country's development. And in this regard, the role of youths should be in the front-line and it is the planners, administrators and politicians to guide them in the right direction. Time also has come to find out national problems and priorities them for solutions. For example, population problem & poverty. These two issues now a days are widely discussed in Bangladesh, government also; attaches more importance to these issues. Interestingly saying, these two burning issues are directly related to youth works. Moreover, the other important issue like unemployment,

The head of the family father in 80% key issues and mother in 20% key issues or the elder brother in the absence of father in 80% key issues take decision in the family, in consultation with youth male & female members of the family at family level. In society level the head of family take decision alone sometime in consultation with youth members of the family if he feel so. In other level the head of the family alone take decision

Type of work performed by Youth

Type of work	Status of remuneration	
	Earning Percentage	Not earning Percentage
i) House Keeping	N/A	N/A
ii) Self-employed	N/A	N/A
iii) Employed by private employers	N/A	N/A
iv) Employed by Government	N/A	N/A

The female youth assists mother in the kitchen and the male youth assists the father in the agricultural field or marketing activities in the local "Hats and Bazars" and in urban situation the female youth 50% assists mother and male youth 30% assists father and the rest looks for work. The different between rural and urban youth is rural youth are not as advance as the urban youth. However, distribution of population (Age 10+) by locality and main activity 1991 is given below: 45% roughly belongs to youth group between 18-35 years.

BASIC	Total	Rural	Urban
Total	100.00	100.00	100.00
Do not work	19.42	18.37	23.31
Looking for work	1.21	1.10	1.60
Household work	37.53	39.39	30.61
Agriculture	22.86	27.20	6.70
Industry	1.39	0.94	3.07
Water/Was	0.09	0.04	0.27
Construction	0.63	0.47	1.28
Transport	0.96	0.56	2.49
Business	5.64	4.33	10.53
Others	10.27	7.60	20.14

Source : Census 1991, BBS

CHAPTER - XI

INSTITUTIONS DEALING WITH YOUTH ISSUES :

I. GOVERNMENT ORGANIZATIONS

1) The Ministry and Directorate of youth and sports.

A) ORGANISATIONAL SET UP :

The Development is headed by a Director General who is responsible to the Secretary of the Ministry of Youth & Sports. There are four Director and Five project Directors who have been looking after 4 branches and 5 projects respectively. There are 36 district officer, each headed by a Deputy Director of the Department of Youth Development. There are also 28 districts and 230 thana offices under the project "Youth Training & Self-employment Project." In addition to this, ADB assisted "Thana Resource Development & Employment Project" is being implemented in 32 Thana. Besides this the "Family-based Employment Programme" under revenue setup is also being implement in 50 thanas of 36 district.

B) ACTIVITIES OF THE DIRECTORATE OF YOUTH AND TREND OF YOUTH WORK IN BANGLADESH.

The govt. of the people's Republic of Bangladesh created a separate Ministry known as the Ministry of Youth Development was created in December, 1981. Since the inception of the Department of Youth Development, a total number of 434802 unemployed youths were trained up in various trades upto June, 1995 and out of them 49% were self-employed. The monthly income of a successful self-employed youth ranges from Tk. 10,000 to Tk.30,000.

C) PROGRAMME OF THE DEPARTMENT OF YOUTH DEVELOPMENT :

- (I) Silk development training programmes for the youth.
- (II) Self-employment programme for the unemployed youth.
- (III) Poverty alleviation programme.
- (IV) Youth leadership and human relations development Programme.
- (V) Programme for involvement of youth organizations in community development activities.

(VI) Involvement of Youth Population control and welfare activities.

(VII) Participation of Youth in conservation.

D) ON GOING PROJECTS :

(1) Youth Training & Self-employment project.

Project Cost	:	7872.48 Lacs.
ADP Allocation	:	3860.00 Lacs.
Credit Fund	:	5000.00 Lacs.

(2) Thana Resource Development & Employment Project :

Project Cost	:	9285.65 Lacs.
ADP Allocation	:	1408.00 Lacs.
Credit Fund	:	3916.30 Lacs.

(3) Technical Training for Unemployed Youth.

Project Cost	:	3215.00 Lacs.
ADP Allocation	:	50.00 Lacs.

(4) Establishment of Youth Training.

Centre Project Cost	:	5864.83 Lacs.
ADP Allocation	:	1750.00 Lacs.

(5) Involvement of Youth in Population Planning and Family Welfare Activities Through Youth Clubs.

Project Cost	:	190.00 Lacs.
ADP Allocation	:	40.00 Lacs.

(6) Pro-active Involvement Project of Rural Youth in Participatory Development Project.

Project Cost	:	880.91 Lacs.
ADP Allocation	:	500.00 Lacs.

(7) Supply of Raw-materials to the Trainee youth :-

Project cash	:	998.20 Lacs
ADR allocahas	:	100.00 lacs.

E) YOUTH TRAINING & SELF-EMPLOYMENT PROJECT :

1. During the period of 1995-96 a total number of 28.635 youths were imparted training in different trades under this project. Out of them 12,557 youths were self-employed. A revolving credit fund to the tune of Tk. 50 crores has been earmarked in the project to facilitate credit to the trained unemployed youth. The expansion of the Project in 470 thanas including metropolitan thanas.

2. **Thana Resource Development & Employment :**

The project is designed for alleviating poverty of the rural landless and poor people especially the poor youths. The project attaches more importance to group dynamics. Five members constitute a group and the members of each group should be blood related or close neighbouring people. Since 1987 and upto June 1995 a total number of 1,11,584 people have been economically Self-reliant. During the period of 1995-96 a sum of Tk. 3098.27 lakhs has been disbursed to the beneficiaries as credit and the rate of loan realisation is 82.31%. With the financial assistance of Asian Development Bank, the activities of the project are being implemented in 32 thanas. The size of credit fund is Tk. 3916.20 lakhs.

3. **Technical Training Programme for Unemployed Youth :**

The project aims at imparting technical training to unemployed educated youths on Computer use, Repair of Radio, TV, VCP, VCR, Electrical & House-wiring, Refrigeration and Air-conditioning. The project has drawn the attention of the young people, because of the fact that the project has ample scope for employment or Self-employment both at home and abroad. The project is under the process of expansion in all divisional headquarters.

4. **Involvement of Youths in Population & Family Welfare Activities Through Youth Club :**

Population and Development are inter-related and interdependent and can not be separated from each other. This was highly emphasized in the ICPD held in Cairo, 1994. Population not only deals with development, its root is also connected in the area of food, clothing, shelter and health facilities. And it is undeniable that the young people are the first victims of poverty.

So, to involve the youth in population activities, the Deptt. of Youth Development under the Ministry of Youth & Sports has proposed to undertake a massive programme with the financial assistance of the World Bank. The Deptt. of youth Development has already started a Project "Involvement of Youth in Population & Family Welfare Activities through Youth Clubs". The Project is being implemented in 95 selected thanas and 74 youth training centres on pilot basis with the financial assistance of UNFPA. The aim of this project is to create awareness among the youth about the worst affects of over-population and various vices of it and thereby curb the alarming population in the country.

Thirty percent of the total beneficiaries of this project must be female youth. The project has the provision of health care programmes for the youth especially for the young women. The project draws the wide-response from the communities in the project areas.

6. Pro-active Involvement of Rural Youth in Participatory Development :

The objective of this project is the pro-active involvement of rural youth and members of other community based organisations in a participatory development process, with the view to enhance their capacity to mobilise and administer resources for development. In order to achieve this, experienced NGO sector workers from the Asian region are recruited and for a three year period assigned as UNV Field Workers (FWs) to rural youth clubs. Their role is to act as non-directive catalysts for change, to aid, encourage and train a team of Youth club Co-workers and other members of the community to design implement and control innovations aimed at addressing their needs. The ultimate result of this project is an enhanced participation of those groups in society which are traditionally not involved in the decision-making processes which directly influence their own development, like youth, women and the poor. The project is going to be implemented very soon in Laksham of Comilla and Boalkhali of Chittagong.

7. Family Based Employment Programme :

This programme is similar to the project of "Thana Resource Development & Employment project." The programme gives more thrust to the family in respect of its around development. The programme also firmly believes in group dynamics and the members of the group must be from blood related family. The family is considered as a vehicle of development. As the young people are the source of energy and the change agent ; So it is the prime responsibility of the young people to animate the elderly people about the waves of development and thereby push forward the family towards development. Very recently, the Government has started the programme on a permanent basis and sanctioned Tk. 125 crores for 5 years.

8. National Youth Centre :

This is a human development centre which is designed to transform the unproductive youth into an organized, disciplined and productive human resource by imparting training on multifacet human development relations like youth leadership, communication, motivation, personnel management, problem solving and decision-making etc. The centre will also arrange

seminar, workshop, youth exchange programme both at national and international level. This is the first human development centre of its kind in the country. It is expected, the Project will be started by 1996 with the financial assistance from the government of Japan.

9. Human Resources Development Project :

The project aims at teaching basic primary education to the illiterate youths and also imparting skill development training to them and thereby involve them in self-employment ventures. A total number of 21,000 illiterate youths will be given basic Primary education and skill development training during the period of 1995 - 2000 in 21 youth training centres and out of them 21,000 will be economically self-reliant. This is the first project of its kind for the illiterate youth in Bangladesh.

10. Entrepreneurship Development Project for the Educated Youth :

The Project is designed to impart entrepreneurship development training to the educated youth including doctors and engineers to facilitate them in undertaking economic ventures. Initially, the project will be implemented in 5 divisional towns-including Dhaka City on experimental basis with a total target of 27,000. Depending on the success, the activities of the project will be expanded in other district towns. A credit fund to the tune of Tk. 600.00 lakhs has been earmarked for facilitating credit to the trained educated youth.

Future Programmes :

To turn the vast youth-population of the country into an organised and disciplined human resources, the Deptt. of youth Development has proposed to allocate Tk. 24,650 millions under the perspective plan for the period of 1994-2010. Under this plan a total number or 1,50,000 youths will be trained up per year and at least 60% of them will be brought under the following self-employment programme:

1. Youth Training & Self-employment Project (Expansion).
2. Technical Training Project for Unemployed Youth (Expansion).
3. Establishment of 10 New Youth Training Centre (Expansion).
4. Establishment of National Youth Centre.
5. Thana Resource Development & Employment Project (Expansion).
6. Human Resource Development Programme (For illiterate Youth).
7. Family Based Employment Programme.
8. Pro-active Involvement of rural youth in Participatory Development.
9. Participation of University, College & Secondary School students in National Social Service.

10. Participation of Youth Women in Population Activities.
11. Social Upliftment of Youth Women through Skill Development Training & Self-employment.
12. Participation of Youth Organizations in Community Development Activities.
13. Participation of Youth & Youth Organization in Environmental Improvement Activities.

(a) **National Youth Day :**

The Government of the People's Republic of Bangladesh declared 1st November as National Youth Day. The day is observed every in a befitting manner with various programmes including distribution of National Award to successful youths for their outstanding performance in self-employment Projects. So far 55 successful youth have been given National Award and 9 youth awards will also be given this year.

(b) **Club registration and grant-in aid :**

The Department of Youth Development has been assigned with the responsibility of involving youth organizations in Community Development Programmes. For active participation of youth organizations in the Development process, the Department of Youth Development has taken steps for registration of youth organizations and it is now under process of implementation. About 2,000 youth organizations have so far been enlisted with the Deptt. of Youth Development. A sum of Tk. 30 lakhs was sanctioned to 255 youth organizations against the projects from "Youth Welfare Fund" in 1995-96.

(c) **Commonwealth Youth Programme :**

The Department of youth Development organises "Distance Training Course" Workshop, seminar, youth exchange programme in collaboration with commonwealth Youth Programme, Asia Centre. A total number of 69 officers & Youth leaders so far obtained Diploma in Youth Work of Development from CYP, Asia Centre.

(d) **Relations with international bodies :**

UNDP, UNFPA, JICA and KOICA are extending their co-operation in implementing the programmes of DYD under the Ministry of Youth & Sports. At present 4 volunteers of JICA and 17 volunteers of KOICA are working in the Deptt. of 6 youth Development.

e) Training Centres : (Total number of training Centres) 169.

Youth Training Centres:

- i) Livestock, Poultry & pisciculture - 21.
Duration of Training course : 3 months.
- ii) Pisciculture Training Centres : 25 centres.
Duration of Training Course : 1 month.
- iii) Computer Training Centres : 5 centres.
Duration of Training Course : 4 months.
- iv) Steno-Typing Training Centres : 32.
Duration of Training Course : 6 months.
- v) Dress-making Training Centres : 68
Duration of Training Course : 6 months.
- vi) Block & Batik Printing Training Centres : 9.
Duration of training course : 3 months
- vii) Journal Resource Training Centres : 4
- viii) Secretarial Science : 5
Duration of training course : 1 (One) year.

2) Social Welfare Department.

About half a million of poor families were given a credit of Taka 416 million under some economic and social programmes and Taka 350 million under the programme for 1995-96 through the social welfare organizations by social welfare department. The main activities covered are improvement of poor and the destitute men, women and children mentally and physically retarded and other vulnerable person for rehabilitation.

3) “Palli Karma Shayak” Foundation (PKSF)

The Palli Karma Shayak Foundation (PKSF) was established by government with a view to develop a model of GO-NGO cooperation to help the poor, the landless and the assetless population to enable them to gain access to resources for productivity and self employment by undertaking income generating activities and there by improve quality of life. PKSF has now covers 9000 villages and it has disburse about Tk. 630 million to more than 0.3 million beneficiaries. Recovery

rate claim to be almost hundred percent. This foundation hundred percent funded on a grant basis. The PKSf and the co-operative department in collaboration with BRDB could provide credit to poor youth population in co-operatives but both the government and PKSf not encouraging involvement of co-operatives.

II) The Activities of Co-operatives

The activities of the co-operatives (annexture 11.1) depicting growth and development from 1962 to 1992 and (annexture 11.2) indicating brief activities of the co-operative movement in 1985 and position of ongoing activities in chapter no. 12, 13 & 14 of the study report will justify importance of the youth in 8 million membership of 0.12 million co-operatives societies in the country deserve special emphasis by the government to use the village co-operatives and integrate the group activities with the co-operatives for sustainable development in the country and development of UNIFIED co-operative movement with GO-NGO co-operation and support. Democracy is the essence of co-operatives. Co-operatives are an important vehicle for youth development youth should be looked upon, not as a problem, but as a process and that given a better understanding of the potential of cooperatives, The cooperatives should be supported to provide satisfactory solutions to youth needs and aspirations. But much would depend on the depth of understanding and the extent of collaboration possible at various levels. There is a need to intensify efforts to communicate the benefits of cooperatives by cooperative Deptt. and BJSU to young people and include cooperative education in both formal and non-formal education programmes by the growth. Co-operative approaches could be either by setting up exclusive youth co-operatives, or by encourage existing co-operatives for developing meaningful activity programmes for youth. Governments and others concerned with youth development need to :

- implement continuing education programmes to increase awareness of the nature and potential of co-operatives,
- establish mechanisms at all levels to ensure close liaison and collaboration between organizations with a focus on youth,
- create a sound information and data base to act as a resource in planning and development,
- identify suitable sources of funds to promote co-operative activities and to ensure basic viability.
- provide training opportunities for those working with youth and co-operatives to acquire broader understanding of youth and co-operative work.
- initiate education programmes for teachers at both pre-service and in-service levels,
- foster the establishment of Consultative Councils at both National and Local levels to act as two way channels for communicating youth aspirations and concerns to governments and
- work towards closer collaboration between countries in the region on matters affecting youth and co-operatives.

- I) Truly democratic govt. of a country expected to contribute to the growth, development and participation of youth in the Co-operatives as pre-condition for development a vibrant free Economy with equitable growth and liberty to all. Democracy has its different features in different context and conditions, Democracy in literacy and democracy in illiteracy has its different phenomenons. Finally democracy in a society that respect and regard human values and go by moral obligations and dispensations at one hand and democracy in a society that ignore or neglect morals or accommodate immoral doings and allow forces of corrupt elements to make their ways to lead and rule the society and allow terror, horror & hypocrisy on the other hand will have sharp and distinct differentials. Every one has to be a democrat in spirit and action in a society to be true cooperation enjoy the essence of cooperation democracy. Cooperation democracy in rich countries and crops democracy in poor countries with its inherent qualities and adversities has two different out look.
- ii) We should not forget that the oppressed and the depressed are the pioneer of co-operatives democracy. They fought for their rights trounce co-operatives and moved for democracy. So poors or poor countries have to go in to the origin and root of co-operatives democracy and practice it without any fear or favour to realise & uphold justice and equity and bridge the widening gap in socio-economic order. The oppressed and depressed youth shall ultimately win but they must go for unison action and organization of their own i.e. Co-op. society to exist and survive. Our experience on democracy are three folds. Democracy in USA, England, Canada, Europe, Germany, Sweden and other developed countries of the world means none should encoss the right & benefit of others. Thus right of every body is protected in developed countries. It is an urge to forge ahead individually, socially and Nationally. Democracy in developing country fighting corruptions, social evils and working sincerely on a national system to attain progress and prosperity. Democracy in least developing countries is a heaven for the fortune seekers. Poverty, illiteracy and corruptions and social vices turns a country into economic slavery dominated by vested interests. Youth community has to play an effective order for development of crops as they did in past in politics.
- iii) If supreme power not exercised by the people collectively and they are not administered by them or by officers appointed by them, the common people and above all equality of rights not operative and legal equality not available, colonial laws, regulations added with inequity and injustice and dominations of anti-social & anti-culture activist & their immoral practices allowed to continue in a country it will turn into anarchy. Strong vibrant co-operative movement can alone avert such situation. Hence govt. and N.G.O.s need to think about reformation, readjustment & re-organisation of cooperative system in Bangladesh and tag group performances and activities with local co-operative and extend support of services to co-operatives at village, thana & national level to make democracy meaning full for the

people of the country. We are in horror and terror of alarming situation obtaining due to drug abuse and role of underlords destroying social fabrics. We shall have to uphold human respect and dignity and build up a society with equitable growth in economy. Freedom for all in free world for a global family should be the aim for offing 21st century. Sexian or sexfree or sexopen culture based open market competition can never deliver the real good but ultimately will destroy the human values and social discipline inviting unrest in all aspects of life. Political leaders & democrats, rullers & chief executives of government to their utter dismay and frustration are now at a stake to establish corruption free disciplined social economic order to serve the needs and interests of the common people who are mostly below poverty level and living in insecured conditions. First Govt. of Bangladesh can't alone tackle the problems of millions without to whom strong cooperative movement involving the youth community. We must honour & practice austerity, purity, honesty, sincerity and above all maintain human dignity. The Charisma of democracy of equal rights and obligations can flourish only then when every citizen remain alert of his duties and responsibilities to his family, Society, Nation and the world community at large and for that end impart education and develop organisation with cooperative sprit & action. Involving the youth population .

- iv) It is now version of UNDP (Report 1966) three fifty eight billionaires of the world possess higher than the combined annual in comes of the countries, counting for forty five percent of the world people. Gap between few rich countries distending/widening with large number of under developed and poor countries and contributing inequity and in equal treatments. In order to bridge the gap between rich and the poors strong vibrant co-operative movement with youth for participation sustainable growth and development with equity and justice has to be ensured. The govt. will have to come up with specific development plant for production, employment, in come generation, mobilisation of rural savings, formation of capital, employment of capital, provision of credit for productivity, supply of imputs for productive activities, processing and marketing of agricultural products, development of small cottage industry, small manufacturing industries, through co-operative system and arrange education and training and support services for efficient administration and management with special incentives for the youth.
- v. The Bangladesh "Jatyo Samabya Union" 20 National societies, 1109 central societies and more than 1 million primary co-operatives with individual membership of about 8 million population is engaged in adult literacy and Membership education and skill development but they are lacking logistic support and services from the Government to create a momentum in the country for 100% adult literacy and productivity campaign through village co-operatives.

III) NON GOVT. ORGANIZATIONS.

In Bangladesh nearly 1000 NGOs in the country which are registered under foreign donations act. Most of the NGOs are now involved in credit activities (business), and also they are active in health-family planning education, human right activities in various degrees. In 1994-95 these organizations had an allocation of 1550 crore takas (NGO bureau, 1995). With relatively more success an increasing involvement in providing alternative credit giving network. Although NGO work with the people and for the people, they maintain a distance from the general public by concentrating on target group and woman only which have created scope for misunderstanding and suspicion about the objectives and nature of NGO activities. In the last two decades, NGOs have not been very successful in creating a people-friendly image by making their activities transparent to various segments of creating of society irrespective of their backgrounds. NGOs have adopted participatory approaches to development credit provision, primary, health care, family planning, and other development services to poor. NGO -promoted credit-based participatory development program may lead to higher use of smaller family size norm. NGOs provide information and referral services in family planning, but no direct family planning services and their beneficiaries are among the most disadvantaged groups. Credit empower women to earn cash income. Desire for no more children stronger among NGO credit members. NGO programmers are at a diffusion effect, resulting from the changing fertility behavior of the NGO credit members. Specifically contraceptive use rate, small family size norm and future contraceptive intention. Government effects for better health for women and children, women's rights, better social and communication infrastructures, equity and justice, poverty alleviation, and reproductive health services, financial technology provisions and development of human resource without involvement local co-operatives made it difficult to achieve the describe success. Go, co-op and NGO joint action programme essential for sustainable and equitable growth. provision of revolving credit fund for productivity and marketing has to be provided to local primary co-operative organizations for community based group activities with support from Government and NGOs. Group Members involved in credit programme of N.G.O's are to achieve adult literacy as pre- condition for availing credit for productivity and employment. Almost 85-90% group Members in N.G.O fold are youth. Activities of some N.G.O's are stated below :

(i) GRAMEEN BANK

Good number of countries have introduced Grameen Bank model to develop to rural credit institutions, aided by bilateral and multilateral donor agencies such as the world Bank and the Unite States Agency for International Development (USAID). Grameen Bank model undertaken because credit programmes were easier to implement than other policics, such as land reform, and because they would benefit agriculture (Braverman and Guasch 1989). Evaluations of may

credit programmes sponsored by the World Bank and other agencies revealed that most financing institutions were unable to break even and that most credit supplied did not reach the intended beneficiaries (World Bank 1975). Often the net income transfers deriving from negative real interest rates or defaults accrued to wealthier rural households that had access to formal financial institutions and did not need cheaper credit. Subsidies, low recovery rates, and the erosion of portfolios due to low (often negative) real interest rates undermined the solvency and viability of many rural credit institutions (Hoffand Stiglitz 1990). Although financial liberation policies have improved conditions in many countries, many credit institutions still depend government support (Cho and Khatkate 1989).

The achievements of the Grameen Bank, in Bangladesh, has made it well-known in the world as a successful group-based credit programme which is being widely acclaimed and replicated elsewhere. Providing credit to the rural poor mainly youth and development viable credit institutions within broader objectives of poverty alleviation is a well established development policy, The Grameen Bank in Bangladesh has attracted worldwide attention by providing small loans to the rural poor and recording high repayment rates. It has over two million members. The remarkable achievement of the model is that it started with 98% external assistance and at present the extend of external assistance reduce to almost 3% . Spread over 35,000 village, 94 percent of whom are women . Statistical informations about performance of Grameen Bank in annexure no.

(ii) BANGLADESH RURAL ADVANCEMENT COMMITTEE : (BRAC)

BRAC is the largest NGO equipped with an organised establishment with 18,000 staff and more than 33,000 part-time teachers in villages throughout Bangladesh. Since the beginning of 1997, there were 1.8 million members in almost 54,000 village organisations, most of them women. Collectively they had saved over one billion taka - about US\$ 30 million. And in 1996 they borrowed over five billion taka (US\$ 128m) for productive enterprises, repaying virtually all of it on time. A million women were actively involved in poultry projects. An 25 million mulberry trees had been planted to support a sericulture enterprise which produced 43.5 metric ton's of silk between 1992 and 1995, half the entire national production. Twelve million notebooks, 21 million textbooks and readers, and more than three million pencils were purchased in 1996 for BRACK's 34,400 nonformal primary education schools, Every three years, these schools cover over a million dropouts into literate children ready to enter the formal education system in 1996. Further BRAC is providing loans, imparts training for their skill development facilities technical assistance and inputs and essential healthcare , Since access to information is essential to em-powerment , BRAC also equips their group leaders and members with knowledge of human rights and legal education which protects them from various social vices.

(iii) ASSOCIATION FOR SOCIAL ADVANCEMENT (ASA) IN BANGLADESH.

“Asa” has made its mark in distribution of cost effective credit to the poors through group system . Asa is providing micro-credit to group members in the villages through six hundred branches and employing four thousand staff members, covering six lacs families to the extend of an amount of Tk. 3000 million annually. Asa extends small credit to the target group members with a 12.50% service charge. After three months from the formation of the group credit distribution starts. From the 4th to 6th month credit is disbursed and is realizale in 45 equal weekly installment over one year.

Income comes from the 4th month. Income increasing factors are (1). Highly decentralized operational procedure which allows lowest management level to decide , approve loan utilize fund or transfer fund which means less time spent but income is more. (2). Easy implementation backup with well-written guidebook for following methods . Newly recruited worker can perform faster implementation which means rapid income generation. (3). Provision of loan distribution : Two-three months waiting only for first loan but subsequent loans are given just after the repayment. (4). Recovery rate is exceptionally high . (5). Insurance of loan. (6). Flexibility of changing conditions. Cost reducing factors are (1). Short job training to staff and introduction to groups. (2). Each field worker has the option to set target to achieve. (3). Rationalisation of office management. (4). Simple book keeping. (5). Mobile monitoring. (6). Free technical assistant. (7). Expenditures are standardized. Asa do not charge any interest on loan provided from own fund .But charge interest on loans provided from Palli Krishak Shahayak Foundation (PKSF), Commercial Banks, Group members savings.

(iv) An Exposure Perspectives of five prominent N.G.O's in the country on their perspectives is in anxure 11.1.

CHAPTER - XII

Brief History of the co-operative movement in the country :

(A) BRITISH PERIOD :

The cooperative movement in the sub-continent was predominantly credit movement. Its inception was rooted in the desire of then British govt. to relieve rural indebtedness and the first legislation passed in 1904 was meant to provide a legal framework for the registration of primary credit societies on the Raiffiesen model of unlimited liability. In the light of the working of this Act, an amending law was passed in 1912 which extended the range of effort to include non-credit activities. The entire field was reviewed in 1914-15 by the Maclagan Committee and the real beginning of the co-operative movement may be said to stem from its re-recommendations. With the introduction of the constitutional reforms in 1919, Cooperation then became a provincial subject. Because of the limited budgetary resources of the provincial governments and the laissez faire policies of the time, the pace of development was retarded as meager funds were provided. Two external shocks proved major setbacks for the movement. The first was the depression of the thirties. The second shock was administered by the Partition. At the time of Partition, in 1947.

(B) PRE-LIBERATION PERIOD

There were 26,664 agricultural credit societies in the East Pakistan (out of a total of 31,905 societies) but most were on the verge of liquidation. By 1956-57, over 24,000 of them were placed under liquidation. Source : Credit Enquiry Commission report Karachi, September 8, 1959. Agricultural Co-operation as was developed in this country during last 40 years was essentially a credit movement. It did not, however, been able to make sufficient progress and failed to improve materially the economic condition of the agriculturist as it dealt with only credit aspect. The agriculturist suffered for unscientific and inefficient cultivation. He grew poor crops and hardly got economic price for his produce. He generally paid a high price for buying the necessaries of his life. He was often improvident and lives under unhealthy conditions. He had no occupation for the whole year. His poverty was not one single cause and the remedy which sought to deal with only one of the various causes naturally failed to produce the desired results. A simultaneous attack on all causes which led to "deficit economy" was necessary. The village co-operatives were, therefore, then reformed and reorganised with multiple objects, - providing credit, undertaking sale, arranging supply, encouraging cottage industries and various subsidiary occupations, influencing and improving the social customs and making special efforts for developing corporate rich, has

something to gain; the poor who cannot get the advantage of co-operative sale may take the advantage of co-operative supply (purchase) and the rich who do not require the credit may take the advantage of co-operative sale. It was not possible for the poor illiterate people in small groups (as in village societies with unlimited liability) to tackle these matters efficiently and effectively. There should be men with education and intelligence in every society who are capable of managing its affairs efficiently and are also in a position to encourage and properly guide the general body of members. It should be clearly recognised that it is not in great schemes or specially granted privileges that success lies. There should be men to work the schemes, men to appropriately utilise the privileges, and men to unite and induce the whole body of villagers to the making of a combined effort for the solution of all their problems. The Multipurpose Co-operatives, therefore, operate over a reasonably large area as may ensure necessary membership and will also permit adequate business and at the same time allow efficient supervision and effective control. But the union co-operative multipurpose societies were not carefully developed into truly multipurpose co-operatives. (Source : The Co-operative Plan 1952.)

The co-operative Department created 3,949 union co-operative multipurpose societies, and 135 central multipurpose societies in only a few years time as if they had been mass-produced at the conveyor belt. Not more than some two or three years later the then Registrar of Co-operative Societies had to decide* to cancel the registration of 1,107, representing nearly one-third of these union multipurpose societies, under Rule 130 of the Bengal co-operative Societies Rules. An effective co-operative rural development programme is only then possible if the Government adequately fulfils a two-fold task :

- (I) That it brings about the rural-mindedness and legal provisions essential to improve the conditions of life in a preponderantly agricultural province such as and
- (II) That it provides the necessary material means for the economically weak to fight their battle with the economically strong with a reasonable hope of success. (Source : A Survey of the Co-operative Movement in Edited by S.N.H. RIZVI, M.A. in 1959)

Mr. Raiffeisen's sole object was to save the poverty-stricken and ignorant farmers from the clutches of usurious money lenders. To this end in view, the first credit society was formed in 1849 followed by formation of thousands of such mini-banks in the next decades. The main objectives of the Raiffeisen societies may be worth noting here :-

- a). Membership was restricted to one class located to a particular area to facilitate close proximity and easy understanding of the problem of each other.

- b). Persons with proven honesty, sincerity and industrious habit were given preference.
- c). Loans were given for productive purposes only.
- d). The societies were formed with unlimited liability.
- e). No collaterals were required for the loans. The honesty and sincerity were to be considered as the main security.
- f). Special emphasis were given on accumulation of savings and reserves.
- g). There was provision to undertake purchase of common farm supplies and machineries etc. for common use.

The necessity of forming co-operative credit societies in this sub-continent like that of Germany was strongly felt to save the peasants of this continent from the clutches of money lenders. This subcontinent at that time was in the grip of feudalism with the "Zamindari" system as its principal force. The passing of Land Improvement Loans Act, 1883, to which the concept of Taccavi loan owes its origin, could do a little to solve the problem of rural indebtedness. At this stage, Sir Frederick Nickolson, a Collector of Tinnevely in Madras presidency wrote a series of articles proposing Raiffeisen type co-operative society to arrest the deteriorating condition of the farmers. It is due to his noble initiative that the cooperative Credit Societies Act was passed on March 25, 1904 creating basis for cooperatives movement in this sub-continent. As per provision of this Act village banks or Credit Societies were formed in villages to disburse credit among farmers. The Act was amended in 1912 with provision for getting non-credit co-operative society and Central Cooperative Banks. Although these societies were to be formed on the principles of democracy & self help to solve the rural indebtedness of the poor farmers, the feudal forces as mentioned earlier compelled them to surrender these to the principles of rural power structure. In no time these co-operative credit societies were vested with :

- (a) Dominance of the affluents.
- (b) Inherent financial and organisational weakness.
- (c) Emphasis on credit.
- (d) Very little covered area and ,
- (e) Little or no effect on productivity improvement.

The weak cooperative credit societies got still weaker due to great depression of 1930 followed by passing of Bengal Agricultural Debtors Act of 1930 and establishment of debt settlement Board which relieved the farmer loans from their liabilities and threw the credit societies to further miseries. A new move was initiated at this stage to re-vitalise the movement by passing comprehensive Co-operative Societies Act in 1940. But this also could not revive the position since final blow was given by world war II followed by partition of India. Seasoned, experienced and literate cooperators migrated across the border leaving about 30,000 primary societies on the verge of liquidation. The cooperative convention of Dhaka in 1948 adopted resolutions calling for the following changes in the colonial co-operative laws. The salient features of the resolution were :

- (a) Limited liabilities of members instead of unlimited liabilities.
- (b) Formation of multipurpose societies instead of single purpose credit societies.
- (c) Formation of primary societies at Union level instead of at village level. Since the Apex Co-operative Bank became the property of India after partition, the East Pakistan Provincial Co-operative Bank came into being on March 31, 1948. The Bank was renamed as Bangladesh Jatio Samabaya Bank Ltd. in 1971 and renamed again as Bangladesh Samabaya Bank Limited in 1977. The objective of the Apex Co-operative Bank was enumerated as under :

1. To procure fund for and provide credit to the affiliated societies.
2. To encourage and facilitate growth and expansion of co-operative societies.
3. To assist in marketing of produce by providing credit to marketing societies.
4. To assist and advise the affiliated societies and coordinate activities of central banks.
5. To carry on normal banking business.

C) POST LIBERATION PERIOD.

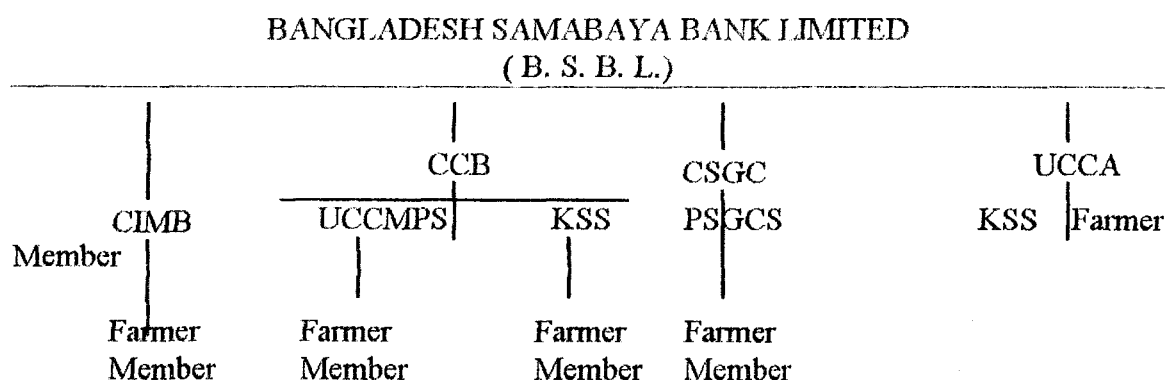
i. The performance of co-operatives in 1972 compared to 1962 encouraging. Position in 1982 (publication of co-operatives department). and the activities of co-operative societies in 1985 already stated in chapter XI (annexure 11.1 and 11.2)

ii. **The gradual development and stagnancy of the co-operative credit system :**

The main functions of the Samabaya Bank is to procure fund and provide Credit facilities to the affiliated societies. The bank at present borrows fund from Bangladesh Bank against 25% Government guarantee for onward lending to the affiliated bank/societies like Central Bank, Land Mortgage Bank, Upazila Central

Co-operative Associations and Central Sugarcane growers Co-operative Societies. The loans given as short, medium and long term period are relented by these societies to the individual members. This is why these forms of Co-operative Credit Structures are called "three tier Co-operative Societies" (traditional) distinctly different from the two-tier ones to be discussed later on. The relationship between the Bangladesh Samabaya Bank, Central Bank/Societies and primary Societies may be seen from the following chart :

HIERARCHICAL RELATIONSHIP OF BANGLADESH SAMABAYA BANK LTD. WITH AFFILIATED SOCIETIES AND MEMBERS.



The comparative number of affiliated bank/societies of the apex bank for last three years may be enumerated below :

NO. OF AFFILIATED BANKS/SOCIETIES OF BANGLADESH SAMABAYA BANK SINCE LAST THREE YEARS.

Sl. No.	Affiliated Society / Bank	Year		
		1983-84	1984-85	1985-86
1.	Central Co-operative Bank	66	67	67
2.	Upazilla Central Co-operative Bank	46	46	50
3.	Central Multipurpose Co-operative Society	33	33	33
4.	Central Sugarcane growers Co-operative Society	12	12	12
5.	Fishermen's Co-operative Societies	2	2	2
6.	Co-operative Land Mortgage Banks	18	20	23
7.	Urban Co-operative Bank & Societies	9	9	9
8.	Co-operative Societies/Banks declared Bank rut	14	14	14
9.	Primary Multipurpose Co-operative Societies	145	145	145
10.	Others	40	40	41
		385	389	396

The Co-operative system is one of the oldest of all systems for dispensing credit. The oldest co-operative credit institution, the Bangladesh Samabaya Bank Ltd., started dispensing credit, since 1958 borrowing fund from the Central Bank (State Bank of Pakistan). The Central Bank started lending to the Bangladesh Samabaya Bank Ltd. against Government Guarantee. The scale of guarantee agreed between the Central Bank & the Samabaya Bank at initial stage was as follows :-

- (a) For short term loans :
 - 25% for the first 20 crore taka
 - 50% for the next 10 crore taka
 - 100% for the remaining amount

- (b) For Medium term loans :
 - 100% irrespective of loan amount

The provision of providing Government Guarantee necessitated the Government to depute representative to have control over the affairs of the co-operative institutions. It is from this deduction that the Registrar of Co-operative Societies was made the ex-officio Chairman of the then East Pakistan Provincial Co-operative Bank while the Deputy Commissioners and/or Sub-Divisional Officers were made the Chairman of the committees of the Central Co-operative Banks.

In addition appointment of Chairman one third of the members of the Managing committee nominated by the Govt and Senior officer from Bangladesh Bank or from the Govt. is deputed as general manager incase of BSBL. Incase of central co-operative Banks senior mid level officers are defuted as executive officers of the Banks who run the affairs of the Bank. Since the responsibility of registration of co-operative societies, their audit/inspection and liquidation lies with the Registrar of Co-operative Societies, the main functions of the Samabaya Bank Ltd. have virtually centered around dispensing credit only since its inception. The Bank has disbursed a sum of Taka 321.96 crore since 1948 out of which Taka 237.96 crore has so far been recovered leaving an outstanding of Tk. 84.00 (principal) crore as on 30.6.86.

One of the main reasons for such low profile of disbursement might be the stringent condition of eligibility for obtaining finance at different stages. Effective from 1985-86 the highest ceiling of loan that can be drawn by BSBL is the amount which it repaid during previous 12 months. Before 1985-86 the BSBL could keep overdue upto one crop loan and obtain loan as per requirement against recommendation of the Ministry. It is, therefore, obvious that BSBL would not get loan as per genuine requirement which is curtailed by Bangladesh Bank. This procedure of curtailing steps downward at every stages.

**YEAR-WISE POSITION OF LOAN MONITORED BY
BANGLADESH SAMABAYA BANK (LTD.)**

Sl.No.	Year	Sanction	Disbursement	Recovery	(Taka in crore)	
					outstanding	Overdue
1.	1971-73	17.75	14.25	12.75	36.54	21.99
2.	1973-74	13.75	7.74	8.40	35.36	24.35
3.	1974-75	13.00	9.06	9.16	35.25	24.20
4.	1975-76	15.50	9.99	11.66	33.59	21.20
5.	1976-77	17.50	11.18	10.37	34.40	22.99
6.	1977-78	22.00	15.82	12.81	37.41	21.92
7.	1978-79	24.75	20.11	11.89	45.63	26.75
8.	1979-80	29.00	27.04	16.96	55.73	29.92
9.	1980-81	38.00	27.64	16.13	67.09	38.61
10.	1981-82	25.00	18.85	18.02	67.50	41.80
11.	1982-83	29.55	22.95	20.34	70.11	41.46
12.	1983-84	20.00	21.98	15.87	76.22	46.09
13.	1984-85	31.50	24.84	18.02	87.04	39.18
14.	1985-86	30.48	13.99	17.07	84.00	64.96

It may be observed from the above that the quantum of investment has remained almost static throughout the era while the outstanding increased by above 200% and the overducs shot up to about 400% as on 30.6.86 compared to 1972-73. This indicates somewhat sluggish movement of the co-operative credits channelled through the Samabaya Bank Ltd. It may be relevant here to make a comparative study of the position of co-operative credit with that of two other premier agri-credit dispensing institutions viz. the BKB and the Sonali Bank vis-a-vis the country total.

**Comparative position of Agriculture loans channelled
through BKB, BSBL and Sonali Bank since 1978-79.**

Positias	BKB			BSBL			Sonali Bank		
	Outstanding	Over due	Over due %	Outstanding	Over due	Over due %	Outstanding	Over due	Over due %
30-6-79	156	44	28	46	27	59	54	27	50
30-6-80	247	58	23	56	30	54	84	33	39
30-6-81	368	62	17	67	39	58	115	68	59
30-6-82	492	93	19	68	42	62	116	85	73
30-6-83	802	154	19	70	42	60	244	113	46
30-6-84	1253	308	25	76	46	61	380	166	44
30-6-85	1736	506	29	87	49	56	682	266	39
30-6-86	2058	806	39	84	65	77	781	459	59
30-6-87	1531	637	42	125	97	78	641	370	58

Excluding figures of Rajshahi Krishi Unnayan Bank.

Performance of BSBL in respect of disbursement of Agricultural Credit in comparison to country total.

Year	Disbursement of Agricultural Credit		Share of BSBL
	Country total	Share of BSEL	
1980-81	373.42	27.64	7
1981-82	423.84	18.58	4
1982-83	678.55	22.95	3
1983-84	1005.30	21.98	2
1984-85	1149.84	28.64	2
1985-86	631.72	13.99	2
1986-87	667.28	17.05	3

The Main problem confronted by the primaries for their disqualified Members for credit and the such primaries to the central and such central to the BSBL and BSBL to the Bangladesh Bank was not properly attended by the Government or by the Bangladesh Bank, (Central Bank of the country), which led the 3 tier co-operative credit operation system stagnant since Mid eighties. Discussion with executives / members at various level it was observed that the societies centered their activities on credit but they did not get adequately for mobilization of savings, productivity improvement and poverty alleviation. Central co-operative Banks that developed rural credit and Banking system since British period and attained expertise in credit management was totally ignored by the government. The working condition of Dhaka CCB Ltd. as stated below will justify the urgency to re-organise and re-vitalise the BSBL - CCBL credit system for the growth and solidarity of the co-operative movement in the country .

Position on 31.12.1987

Date of establishment of the Dhaka CCBL was 1909.

- (a) Area of operation : Whole of Dhaka, Gazipur and Narsingdhi districts.
- (b) No. of primary societies : 942
- (c) No. of individual members : 67480
- (d) Shares and savings and desposits mobilized : 28.03 lac
- (e) Reserve : 15.24 lac
- (f) Assets : 120 lac
- (g) Loans outstanding : 119.79 lac
- (h) Loans Overdue : 102.39 lac.

Aging of over dues :

0-1 Year	:	Taka 8.58 lac
1-2 Year	:	“ 14.16 lac
2-3 Year	:	“ 13.28 lac
3-4 Year	:	“ 16.74 lac
4-5 Year	:	“ 4.31 lac
above 5 years	:	“ 45.32 lac
<hr/>		
Total	:	102.39 lac

This Bank has landed property and buildings in the heart of the city. All the 942 primary societies except one (Industrial) are Agricultural. The CCB did not get last BORO / Aus loan due to ineligibility with BSBL. As a result, a number of eligible primary societies / members did not get loan despite clearance of all previous dues. The individual members had to borrow from private money lender at 10% interest per month, which means 120% interest per annum. All the Managers/members who were interviewed invariably mentioned about the easy lending procedures and adequate loan facility prevailing at the neighbouring primary societies (BSS) under two-tier co-operative system.

The gloomy position of monitoring co-operative credit of the BSBL is attributable to various factors. The most important of these are :-

1. Weak resource base
2. Stringent condition of eligibility against loan (resource) from Central Co-operative Bank.
3. In-equal competition with other Credit giving agencies.
4. General apathy of all towards co-operatives.
5. Inadequacy of law/rules to penalise defaulters and enforce co-operative principles.

Although, one of the defined function of the Bangladesh Samabaya Bank Ltd. is to carry on normal banking business, it has failed miserably in this respect. Only 2.3% of its total loan port-folio is supported by its resource in the form of deposit. It has not been able to accumulate any significant amount of reserve till date. It is now almost non functioning service no credit provided to the Bank by the Bangladesh Bank, Central Bank of the country period. The comilla approach gave a new dimension to the co-operative movement in Bangladesh. It showed that

- a) Co-operative movement can be bottom-up instead of top-down;
- b) Co-operatives have to be linked up with local government institutions and the lowest tier of government administration ;
- c) All the actors in this movement, the people's representatives and the civil servants, would have to be systematically trained ;
- d) if the movement is to be effective, the government must pump inputs including institutional credit and extension services to the rural areas and also help build the required infrastructure; and
- e) The training programme of co-operative members and their catalytic agents, must be built up on some positive assumption about the quality of the rural poor : that the people are intelligent, that they are quite capable of becoming partners of development if institutional arrangement for participatory development can be promoted ; that they can save inspite of their small income if they get matching loans; and that they can put investable capital to good use and they can be trained fairly effectively through the Comilla approach.

iii) The Comilla approach

The village co-operatives under KTCCA comilla developed as "COMILLA MODEL" for co-operatives development an introduced through IRDP (now BRDB), all over the country seems to have limitations. First, its laboratory area was the comilla kotwali Thana and few thanas in other parts of the country where the feudal hold of the big landlords on the small and marginal peasants was relatively weak compared to many other areas of Bangladesh. So no rigorous strategy had to be built up for confronting the opposition of the elite to the process of organising the poor. Second, when the comilla experiment started, the number of landless in the area was comparatively small (around 20 percent) so the main concentration of this experiment could be on small farmers and not on the landless.

iv) YOUTH IN CO-OPERATIVES :

It is an admitted fact that the youth played an effective role since the introduction of co-operative system in the country from 1905. The co-operative act, rules, regulations & circulars did not define youth as such but encouraged the youth all through for taking active part in organization, development and execution of programmes of co-operatives organisations. From random survey it appeared 60% of members of housing co-operatives are youth, 65% members of transport co-operatives were from youth group. In agricultural co-operatives within BRDB profile is estimated 35-40% within profile of the co-operative department 25-35%.

If intensive field study is undertaken the exact situation can be ascertained. In these back drop the history of the co-operative movement of Bangladesh is incorporated in this chapter. However, the youth co-operative movement has its recent history. Govt. of Bangladesh introduced youth co-operatives in 1978 as part of programme of the Govt. for youth development and their employment in the productive and service sectors. Total number of youth co-operatives organised within the country from 1978-79 to 1981-82 (Four years) was about five thousand and the number of youth co-operatives registered with the co-operative department was 3,378 (as per annual report of co-operative department (1980-81). The total number of members were more than 0.1 million with working capital of Tk. around 2 million (share capital Tk. 1 million, weekly saving deposit Tk. 0.7 million reserve fund Tk. 0.3 million). The youth co-operatives did not receive any loan, grant from the government. The youth within their limited resource conducted purchase of Tk. 2 million and sale of Tk. 25 million and earned net profit of 0.4 million during 1980-81 alone. With the emergence of the army govt. in 1981-82 all youth co-operatives registered were placed under liquidation by the registered cooperative societies as per directive of the govt. headed by army man as president of the country. The army govt. was scared of the youth force of the country and did not like their organised activities through sustainable organisations. Thereafter none of the governments nor Registrar of co-operatives nor the political party in power ever since took any initiative to organise the youth in co-operative movement with separate entity. As a result the total number of youth co-operative at present is only 132 only. S. 13 STATISTICS ON THE CO-OPERATIVE MOVEMENT
Type and number of co-operatives with membership

Type	No. of Co-ops	Membership		
		Total	Male Youth	Female Youth
I. Thrift and Credit	2315	194751	190768	3983
ii. Consumers	290	76411	75398	1013
iii. Multi-purpose	5480	1330734	1277082	53652
iv. Agricultural :				
- Production	116636	2774301	2213224	561077
- Marketing	4	149	149	
v. Handicraft	186	7388	6215	1173
vi. Textile weavers	1832	346710	334298	12412
vii. Women's, etc. (based on country)	6362	237408	-	237408
viii. Youth	132	4320	4240	80
ix. Others	9080	984115	946145	37970
Total	142317	5956287	5047519	908768

Special Youth Cooperative Societies

Type	No. of Co-ops	Membership	
		Unmarried Youth	Married Youth
i. Thrift and Credit	2315	N/A	N/A
ii. Consumers	290	DO	DO
iii. Textile Weavers	1832	DO	DO
iv. Handicrafts	186	DO	DO
v. Multi-purpose	5480	DO	DO
vi. Others	9080	DO	DO

Leadership :

Type of co-ops	Category			
	Committee Members		Chairpersons	
	Male Youth	Female Youth	Male Youth	Female Youth
i. Thrift and Credit	13957	57	2315	X
ii. Consumers	1909	2	290	X
iii. Multi - Purpose	38335	52	5480	X
iv. Ag Cultural :				
- Production	537094	103169	116636	X
- Marketing	24		4	X
v. Handicraft	537	53	186	X
vi. Textile Weavers	12625	116		X
vii. Women's etc.	-	53945	-	6362
viii. Youth	690	1	132	X
ix. Others	57016	5424	9080	X
Total	662187	162819	134123	6342

Comparative strength of number of societies, Members & financial position of the cooperative societies under co-operative department. in 1962,1972,1982, and 1996. SL.No. Class of societies Financial position in the years below :

Number of Societies	1962	1972	1982	1996
Apex societies	9	9	15	10
Central societies	159	281	830	426
Primary societies	6,764	41,895	1,09,245	40,184
Membership				
Apex societies	1329	2,340	3,053	1,824
Central societies	16,454	33,858	98,855	40,994
Primary societies	14,52,240	28,65,575	67,18,469	40,84,402
Share capital (Tk. in Lac)				
Apex societies	73.87	245.86	407.49	437.23
Central societies	65.45	298.52	1,026.57	847.77
Primary societies	273.91	508.52	1,741.02	4639.10
Reserve Fund (Tk. in Lac)				
Apex societies	4.00	65.09	108.99	5670.28
Central societies	23.42	109.26	661.29	922.99
Primary societies	64.51	154.99	441.10	1425.82
Deposit (Tk. in Lac)				
Apex Societies	49.46	213.86	321.94	275.10
Central Societies	103.93	325.70	1,427.41	891.71
Primary Societies	80.27	382.90	1,607.36	8289.36
Loan Disbursement (Tk. in Lac)				*1994-95
Apex Societies	391.12	988.83	2,678.00	*8924.60
Central Societies	358.86	1,163.05	4,388.74	*7924.30
Primary Societies	445.64	1,230.79	4,460.76	*10,125.60
Loan Recovery (Tk. In Lac)				*1994-95
Apex Societies	361.81	421.05	2,356.55	*740.19
Central Societies	338.00	494.95	3,704.89	*1,003.81
Primary Societies	392.61	532.10	3,891.74	*11,372.88
Working Capital (Tk. in lac)				
Apex Societies	651.16	3,804.60	9,573.70	N/A
Central Societies	675.60	4,552.24	12,794.46	N/A
Primary Societies	999.98	3,554.86	14,005.46	N/A

The activities of the BRDB co-operatives in annexure 12.3.

CHAPTER - XIII

Decision making in co-operatives

The idea of co-operation was introduced by the British as a remedy for the general poverty and indebtedness of the farmers in the subcontinent. A country wide co-operative movement was launched with the passing of Co-operative Credit Societies Act of 1904. By 1912 it was found that there was a need for co-operatives with other purposes than credit alone and an act was passed with the objective of making provisions for different types and tiers of co-operatives. By 1919 co-operative portfolio was transferred from the Central Government to the provincial Governments. In Bengal the Co-operatives Societies Act was revised in 1940. The Co-operative Laws in Bangladesh are a heritage of colonial rule. Most of the provision in the Act of 1940 and Co-operative Societies Rules of 1942 and their amendments upto date are written in a spirit and style not conforming to the needs of an independent country. In the process more rigidities were introduced. Therefore, the Law was devised to make the Registrar the Leader of the movement. Calvert called him "the foundation of the movement". Co-operative Societies have to obtain prior of the Registrar for almost every important actions. Now Co-operatives having Govt. fund cannot adopt budget, borrow, land or write of dues without Registrar's approval. The Registrar can appoint Executive Officers, supersede managing committees, disqualify a co-operator from holding office for a number of years and so on. So it is the Registrar who really manages the Co-operative movement.

But the co-operative leadership & membership are blamed for failure. Government assured time and again to withdraw control of Government from the movement when necessary leadership emerge. But the fact is that the movement will never have this leadership until Government withdraws from its position of control and hand over the reins to the co-operators and allow them to manage their own affairs with accountability to themselves. There is a need for improvement of credit discipline and strict legal measures to deal with the defaulters quickly and effectively. There must be checks and balances between the freedom of management and their inherent responsibility for public accountability. There has to be quick actions against defaulters, embezzlement and willful bad investments of societies fund. Here come the most important action point for Registrar of co-operatives societies.

The language of the Act not being in National Language and simple it is very difficult for the Office Bearers of the co-operatives societies those who really matters for growth and development of co-operatives. The act, rule and bylaws should be plain and in Bangla and to understand so as to enable the general members to understand their duties, functions, rights and obligations to the society and the Nation. This will facilitate decision making process in co-operatives. The Government of Bangladesh recognise co-operatives not as end but as a means of helping the people to improve their economic conditions through collective efforts. The end product is to bring the great number of

neglected and forgotten people together to become a genuine force in the productive process for nations economic development. The decision making process in co-operatives in respect of policy, strategy and annual long term planning annual if any is decided by the general members in the general meeting. Accordances with co-operative laws , rules and bylaws. Annual general meeting is the supreme authority in all matters of co-operatives. The managing Committee is responsible to manage and run the day to day activities of the Co-operatives as per annual programme, annual budget and directives of the general meeting. The office bearers and members of the managing committee is elected by the general members and the election is conducted by the election commission , appointed as per co-operative laws and rules.

But fact remains that hundred percent presence in the general meeting never happen. In most cases in one fifth number of total members presence being the quorum, majority members views and decision in Co-operatives never take place. This is perhaps, the only reason of members apathy to their co-operative activities. Since they are not aware of the plan, programmes and committed for the activities of co-operative. The managing committee is responsible to decide about staff patterns their duties and responsibilities, and monitor , activities of the staff members through the secretary within the frame of the co-operative act rules and bylaws of the co-operative. Planning, Timing and phasing , programming and realization of work from staff members and fulfillment of objectives and targets of activities of the co-operatives is the responsibilities of the managing committee.

The committee conduct and run the affairs of the co-operative the secretary implement the directives , the office manager and his staff does the office works of the societies under the control of the secretary. The objective of the management is to achieve the targets set forth. By the general meeting under the guidance and control of the managing committee and the committee is responsible for all activities of the society to the general members.

The general manager / chief Executive, most senior member of the staff in the co-operative, in case of national level societies and manager / secretary / executive officer in case of , central societies and secretary in case of primary is responsible to the managing committee through the chairman .The execution of decisions of the general meeting and the managing committee and is the responsibility of the chairman and the secretary . The secretary is to report to the managing committee on the activities of the co-operative. the managing committee is responsible to the general meeting to perform activities of the co-operatives according to decision of the general meeting. In performing activities of co-operatives by the office bearers enjoy liberty within the bounds of general meeting, Bylaw, and the Act and Rules.

Despite draft Bangladesh co-operative societies act 1973, the proposal of BJSU, in 1974, draft co-operative society act 1978 co-operative laws could not be democratised. The colonial co-operative act of 1940 and rules of 1942 were ammended to serve the interests of vested groups. The bindings of the act, rules and dictations from govt. through the apponted chairman and the executive officer made it very difficult to take proper decision. This lead the decision making process dificult to serve the genuine needs and interest of the general members. In word colonial laws and colonial control on co-operatives did never allow growth of co-operative leadership and professionalism in the co-operative organisations.

CHAPTER - XIV

EMPLOYMENT IN CO-OPERATIVES:

The employment condition in co-operative societies numbering today around 0.14 million with membership of around 8 million and employment of 0.15 million is miserable. Very few co-operative societies have their service rule for the employees. Those who have service rule they neither full fill the conditions of the service rule or general service conditions in the country. The number of employees in co-operative sector compared to number of societies in the country is very low. The co-operative laws, rules, circulars and the bylaws of the co-operatives do not provide any stake of the employees in the management of co-operative societies. They are simply on mercy of chairman & secretary of the society. The govt. officers managing co-operatives on deputation have their legal back-up from the co-operative act and rules and conditions imposed by the government with special powers and privileges. The co-operative department & ILO with assistance of NORAD conducted a survey on employment in co-operatives in 1985 of which the researcher himself was a team member. The finding of the survey is annexed herewith (Serial No. 14.1) which will justify the above remark. The employment as per annual statistic of the government (June 1995 annexed 14.2) summed up as follows :

a)	Number of co-operatives	:	1,42,317
b)	Number of members	:	7476967 (7.5 million)
c)	Number of members Self employed	:	105733 (60%)
d)	Number working full time	:	14798 (14%)
e)	Number working part time	:	6749 (6%)
f)	Number honorary basis	:	21196 (20%)

EMPLOYMENT POSITION IN CO-OPERATIVES:

D) Three tier systems

	<u>Committee Members</u>			<u>Paid Employees</u>		
	Male	Female	Total	Male	Female	Total
Apex	71	15	86	3 11	8	319
Central	2707	279	2986	663	42	705
Primaries	242180	4353	247033	3730	775	3805
Total	244958	4647	249605	4704	825	4829

ii) Two tier systems

National	12-	12	11	-	11	
UCCA	6195	1176	7371	5711	925	7636
Primary	420007	157966	577973	495	14	551
Total	426214	159142	585356	6217	939	7156
Grand Total	671172	163789	834961	10921	1764	11985

iii) Co-operative Department Staff

Total number of employees 4240 (Male 4155 + Female 85) class one Officers 144 (Male 136 + Female 8) Class two Officers Male 68 no female Class three 2854 (Male 2792 + Female 62) Class four 1174 (Male 1151 + Female 15).

iv) BRDB Staff

Total number of Head quarter officers 72, District level officers 158, Thana level officer 460, Training Institute 20 Total 710. Employees in head quarter 430, District level 1511, Thana level 1890, Training Institute 113 Total 3944

v) An analysis of present position of employment in co-operative sector :

As per quarterly report 97 total number of co-operative societies in the country is above 1,40,000 and total number of members is above 75 lac. Total employment in office of the cooperative societies is 52,350 officers and employees. Total number of officers and employees is 10,3000 in field level activities. Average number of employees per society therefore stand nil and ratio of employees per society wise stand 1:5. Out of 15,55,350. 40% i.e. 6,21,40 employees estimated to be youth, employed in the co-operatives all over the country. Total agricultural primary co-operatives in three tier system is 17,571 and in two tier system 65,002. Number of individual members in primary co-operatives under both the system is 32,30,621 (8,92,713 + 23,37,908) who are full time farmer by class.

Hence percentage of membership in Agricultural co-operatives societies is 43.6% out of 3.2 million members in agricultural co-operatives approximately 60% i.e. 1.9 million estimated to be youth an engaged in farming activities and self employed. Male female ratio around (approximation 40:1) there are as many as one hundred and ten kinds primary co-operatives societies. In other kind of societies total membership is 4.4 million. 60% estimated as youth i.e. 2.6 million are engaged in off farm and non-farm activities and fully employed. Hence total youth employed in co-operative estimated 4.5 million as against total membership strength and working force of about 8 million. Average member per society in two tier system is 31 and in three tier system 23 & average membership in group is

19 in co-operative fold. Hence membership ratio between village co-ops, under three tier, two tier and group is 31 : 23 : 19. Exceptions are their in some primary co-operatives. Police Department total number 92672 all male & 55% assumed as youth. In Ansar department employees co-op 42482 members (male 29498 and female 12,534) percentage of youth approximately 56%. In VDP employees co-op total member 17208 (male 17202, female 1006) youth group estimated 58%.

As against one employee number of societies ratio 1:47. Total number of committee member 8,34,961 if taken into account total number of employment stand at 9,90,311 as against 74,12,154 societies and the ratio come down to 1:7. The position of employment in co-operatives is a kind of mirror that reflects the image of the co-operative movement. It is the proper recruitments that contributed to the growth of co-operatives in sixtees and in early seventees and it is again departure of capable hands for unhealthy employment condition and in some cases , removal of capable people by Vested interst condition of co-operatives deteriorated. The popular name of KARIKA in handicraft, popular brand of "Co-op. Jute", Popular brand of "Co-op Fish" of international market, no more exists and confidence of members and the general people in co-operative banking and supply services in the country severly shaken down.

The Milk vita (Popular name in dairy co-op.) still existing the market because of proper management and employment condition in the societies as one of the exceptions in the country. If we go by the trend of census 1991 to 1995 and figures derived on the basis of the trend the position of employment in co-operatives compared to condition of the country stand as follows :

Figures in Million

Sl. No.	Particulars	1991	1995	1997
i)	Total Population	111.50	120	123
ii)	Total Youth	28.30	33	40.1
iii)	Percentage	25.4%	27.5%	33%
iv)	Youth Labour Force employed	20	23.1	28.7
v)	Un-employed youth force	8.30	10.1	11.40
iv)	Youth employed in co-operative sector	----	----	4.5
v)	National Percentage (4.5 :51.2)	---	---	8.78%

EMPLOYMENT IN CO-OPERATIVES

Job	No. of co-operative having the post	No . of Employees	
		Male Youth	Female Youth
i. General Manager /MD	N/A	N/A	N/A
Chief Executive	N/A	N/A	N/A
ii. Senior Managers	N/A	N/A	N/A
iii. Junior Managers/ Foremen	N/A	N/A	N/A
iv. Supervisors / Foremen	N/A	N/A	N/A
v. Operational staff :	N/A	N/A	N/A
- Field level	N/A	N/A	N/A
- Office level	N/A	N/A	N/A
- Factory level	N/A	N/A	N/A
- Unskilled labour	N/A	N/A	N/A

a) Role of Youth in Environment and Sustainable Development :

In Bangladesh major focus in the youth sector is to create opportunities for self-employment and improve the status of awareness and education on environmental degradation and other related socio-economic problems. A large number of skill development projects are now being implemented to train the youth-both men and women, in different skill development trades. Along with that, the youth are motivated and trained to participate in specific programmes on removal of illiteracy, conservation of natural resources, tree plantation, population control and family planning, anti-drug activities, basic health, nutrition and sanitation programmes etc. Special emphasis is given to the development of youth leadership to fight all types of socio-economic and environmental problems. The government has plan to establish National youth center, and schemes for entrepreneurship development activities for educated unemployed youth at cost of Tk. 85 million and 53 million respected , to strengthen the on going activities. The govt. of Bangladesh may consider to give preference to local village co-operatives to implement development programmes of youth directorate, social welfare department , palli karma shahayak foundation , and others.

CHAPTER - XV

CONCLUSIONS :

I. Summary and salients finding on performance of three tiers, two tiers, and N.G.O's are as under.

i) Youth in Bangladesh is the most potential section of our population in the age group of 18 years to 35 years. They can do miracles, because our elderly people are all physically and mentally incapacitated because of their health hazards and financial constraints. The rest of the population is the children from the affluent families are either in Schools & Colleges and those from the poor section of population are engaged in manual jobs. So younger generation is the only hope for Bangladesh. Youth aged between 18 years to 35 years can play vital role for our community development. Community based youth Co-operatives can play an effective role for economic and social development in Bangladesh. Rather it is the only way to bring back our younger generation to proper track. Presently they do not have any economic activities. Political leadership use our younger generation in their party programmes and push them to political movements and agitations on the streets. The areas may be varied and multifarious. Our youth may be integrated to participate in productivity, employment and Community development in the field of agriculture, including improvement of environment activities like tree plantation etc. and in Industrialisation of the Country.

ii) Co-operative philosophy is good no doubt but the present methodology and operation variables in Bangladesh needs overall change in order to be used as a vehicle for productivity, employment and community development purpose. Cooperative philosophy is the economic philosophy which can attract our younger generation to do something for them and also for the Society. As regards methodology and present operational variables, it is unlikely to work well. A thorough change is necessary.

iii) Participation of youth in political, Social and economic decision making and productivity can be qualified to a limited field, Youth is the prime period of a man's life. It is a time when one starts his career as a conscious Citizen of the Nation. So that possible areas may be social and economic aspect with a political culture and education. There should be specific policies and legislation in Co-operatives with reference to the youth of our country. The plan and programmes of Government and non-Government organization for integration of youth in productivity and employment should give presence and provide special incentives to Community based Organisational approach sustainable development.

- iv. Intensive field study and detailed investigation necessary for planning at the national level.
- v. National youth Co-operative forum or National Co-operative Youth Development council may be formed by the government for co-ordination of activities of Co-operatives in all sectors at all levels and co-operative youth development by various ministries. There should be Co-ordination amongst government, non-government and co-operatives activities at national and local level.
- vi. 21st Century visualizes a global village and we should also rise to the occasion. our youth also should understand this and for that massive education and training programme need to be undertaken and reform of co-operatives need to be undertaken for employment of youth by co-operatives.
- vii. The rate of recovery of Rural poors (male and female together) financed through the BRDB-UCCAs and the Bureau of Manpower Employment and Training of GOB above 90%.
- viii. The recovery of credit disbursed through Women's Programme of BRDB - UCCAs (Women only) stands at 88% above 90%.
- ix. The rate of recovery in case of the cooperative credit is not for the very unsatisfactory .
- x. The Swanirvar credit has already been described as lack of supervision and accountability.
- xi. The two tiers cooperative have developed certain features regular weekly meeitting regular saving and proper use of credit and regular repaymant of loans.
- xii. The Major chunk of group fund in case of Grameen Bank comprise of forced saving.
- xiii. The Grameen Bank enjoying certain. Operational advantage to not being a cooperative society.
- xiv. The BRDB-UCCA's have been acting as the main channel in dispensing credit to the farmers through Co-operative since 1973, reasonably effectively.
- xv. The BRDB-UCCA's loan repayment record much better and they have proved that the prospect than.

- xvi. UCCA's developing effective Irrigation Management Programme.
- xvii. Women constitute 50% of the total country's population have been given due importance by BRDB.
- xviii. The UCCA's - KSSs could be used more effectively towards overall community development.
- xix. The UCCA's KSS can effectively replace numerous NGOs whose some - what expensive and preventing the co-operative movement.
- xx. The three - tier cooperative system functioning for a long time . Its contribution towards agricultural production and other production oriented activities was insignificant. Can pay a significant role provided banking system is improved .
- xxi. Some of the NGO's performance in the credit among is commendable. The Grameen Bank ranks first among them. Among resins.
- xxii. Well - trained, motivated and a discipline work force.
- xxiii. Substantial amount of assistance various international donor agencies.
- xxiv. The top-management work without interference or obstructions.
- xxv. NGO's ensure accountability of the staff working with them.
- xxvi. The principle of hiring and firing of staff.
- xxvii. Constraints Affecting Development of co-operatives :-
 - Lack of distinctive revenue and development budget/annual development plan/five year plan for co-operatives sector in relation to various economic fields.
 - Lack of inadequate policy statement, lack of commitment, Policy, Strategy for youth development in co-operatives.
 - Lack of proper business planning,
 - Lack of Interministerial co-operation,
 - Lack of economic viability,
 - Lack of professional management ,
 - Lack of effective Accountability of management to general members,
 - Lack of Govt. support for productive activities to three tier co-operatives will negate the existence of co-operatives,
 - Lack of Effective democratic control and economic efficiency,

- Lack of simple laws and regulations for co-operatives,
- Govt. spending for number co-operatives in a village amounts to ruination of co-operatives.

xxix. The policy approaches on youth not distinctive and specific. In apex cooperative system out of 4.0 million members 1.5 million members i.e. 37.5% are youth they need to be integrated in the cooperative development process. Out of 3.6 million members in BRDB cooperatives 2.0 million members are 55.5% youth. They need to be involved and encouraged in marketing activities. The youths are not actively involved in cooperatives due lack of security of employment and support services of sustainable basis. An integrated cooperative approach is the need of the our to development self reliant and vibrant cooperative organisation involving youth. The existing number of cooperatives in the village need to be merged together as an unit of Union Co-operative Multipurpose Societies and the Union Co-operative Multipurpose Societies have to be affiliated with the thana central cooperative associations with multiple objectives and the thana central cooperatives associations have to be affiliated with national cooperative organizations. The govt. of Bangladesh within its national cooperative policy 1989 should frame separate 5 years development plane as obligatory duty assigned by the constitution of Bangladesh. The Bangladesh Jatiya Samabaya Union (BJSU) will have to prepare blue print for co-operative development and take steps to re-open its complex for planning and consultancy, and initiate and introduce development scheme/projects to strengthen the activities of union BJSU, sectoral apex organisations, thana central cooperative associations and union cooperative multipurpose societies and turn all district level cooperative bank and societies as branch of the apex organisations.

xxx. BRDB made a shift from its mandated functions and continued its work through co-operatives as well as non-ormal groups so as to include small & marginal farmers and assetless people, B) BRDB couldnot foster self-managed and financially viable co-operatives at different levels as was originally conceived, C) BRDB maintained varieties of staff with permanent and temporary positions,utilized their skills and efficiencies sometimes in disproportionate man nor and the overall situation had be-come a threat for the organization D) Donor priorities and preference created a wide renege of variations in the implementation procedures for the work of the organizations E) BRDB had been facing unhealthy competitions especially from NGO activities at the grassroot level of complementary co-operation. With the changing macro economic environment, and the many and diverse types of problems and complexities developed within the organization.

II. Recommendations

i) To remove the constraints a commission need to be set up with co-operatives leaders and professionals those who know really the business and can produce a better document for suggesting measures and action plan for appropriate productive role of co-operation with the private sector and the public sector.

ii. Present Government will have to come up for dispensation of its constitutional obligations to develop next to public sector, THE CO-OPERATIVE SECTOR in the wake of liberalization of private sector and use organized force of the co-operatives in various economic sectors of the country as complementary and supplementary productive and service units/ tools for cohesive growth and development of both private sector and public sector for National development & well being of the humanity at large instead of using co-operatives for political purpose.

iii. The BJSU may prepare blue print for co-operatives development through membership education and training of co-operative leadership. It should undertake programmes for developing professional management of the co-operative organizations.

iv. The Registrar of Co-operative Societies need to provide financial support from co-operative development fund (CDF) to BJSU to take steps to re-open its complex for planning and consultancy service for member education, publication, publicity & establish effective links with producer members of co-operatives and to safeguard and protect the interests of the growers / producers and render efficient consumer services and free them from many fold exploitations.

v. Apex Co-operatives may provide financial support, making provision in their annual budget to BJSU to initiate and introduce schemes / projects for developing a national co-operative system and discipline for information and marketing intelligence & augment planned production, purchase, processing, storage and marketing of products of co-operative members in collaboration and co-ordination with apex and secondary societies. The BJSU should strengthen its publications and publicity to cater the needs of the entire movement and raise consciousness among the people specially youth to unite into co-operatives. The BJSU may re-organise its library, extension activities, adult literacy and auditorium services for the members and open branches in all central places with support from govt. and international organisations. The BJSU may have permanent co-operative emporium for encouraging sales of co-operative products. The BJSU may open a cell for providing legal services to the co-operatives and co-operators.

In order to strengthen BJSU financial situation and the co-operative movement following steps are to be taken:

- Government grant may be provided for organising and conducting member education.
- The government may provide support and assistance on specific terms and conditions for production of education, training and extension material.
- The government should declare a clear cut national policy on co-operation to develop co-operatives as the third sector of the national economy.

vi. Provision may be made by government initially for five years for appointment of technical experts for providing technical guidance and services to BJSU and various co-operatives at all levels as ICA did after liberation WAR in 1972.

vii. Arrangements should be made by the BJSU for publications of books and journals on co-operatives to accelerate information services for the members.

viii. Improvement of Statistical System Data on Co-operatives for Reliable, accurate, timely and relevant informations for planning and production, marketing, employment, income generation and contribution to GDP growth, and improvements in life style, has to be introduced.

ix. The co-operative movement and the co-operative department will have to development simple delivery system of credit to the primary co-operatives in the line of NGO's system for development of sustainable organization of people at grassroot level Educated Youth Members can be trained to collect informations from every co-operative societies.

x. Co-operative movement should go for extensive publicity and press and media coverage to create impact among people like NGO's

xi. Cooperative credit system is the only solution in ensuring agricultural productivity and employment of the youth and unpaid workers of the country .

xii. The farmer members of the village co-operatives must form youth group in the society and assign tasks and targets for development of activities of the societies with missionary zeal. The village co-operatives must hold weekly group meetings and monthly Managing committee meetings and annul general meeting in proper way preparing annul development plan and 5- 15 year perspective plan for attaining self- sufficiency and employment for all members including group members.

xiii. Two -types of co-operatives system not necessity nor can survive in the long run competing NGO's group action. Hence one village should have only one co-operative, for rural credit and Banking system.

xiv. NGO's rural credit and banking system transparent but being open, free and unregulated and above all without any licence for rural Banking may at time endanger Rural Co-operative Banking system, once foreign aid flow is stopped. The NGO's may not return the poor man's savings like many NGO's past record like BURO.

xv. Grameen Bank is no barrier for the co-operative credit system since poor women in great majority is covered by Grameen Bank without any co-laterals.

xvi. Bangladesh Bank will have to monitor credit and Banking operation of NGO's to avoid any disaster and develop the rural co-operative credit and banking system through Bangladesh Samabaya Bank, like Reserve Bank of India for maintaining rural credit discipline in the country and avoid misuse of productive credit for unproductive purposes.

xvii. The Register of co-operatives being the legal custodian and controller of co-operatives may be confined with Regulatory functions, and the Director general BRDB should take up total development activities for the co-operatives movement and bring about rationalization and smooth operation of rural co-operative credit and Banking and human development.

xviii. National co-operative council need to be establish as per co-operative policy declaration of 1989. The council will have to assist National co-operative Union to augment member education. The co-operative development fund now with the Registrar of co-operatives need to be monitored by the co-operative ministry for proper use of the fund for the cause of co-operative movement. The sectoral apex organizations nearly 20 can be grouped as rural credit and Banking agricultural federation , Industrial federation , Marketing , Supply service federation, City and Unban co-operation federation , Housing CO-operative federation , Health service CO-operative federation , Fisher man CO-operative federation , Weaver co-operative federation, Co-operative insurance, etc. And all this federations alone should be the member of National Co-operative Union and the an executive committee members should be the ex-officio chairman of federations and they will elect the office bearers of the National Co-operative Union and an Advisory committee need to be formed with representatives from university, concern ministries and sectoral development govt. development bodies to establish an effective link of public sector with the co-operative sector for rural development through their secondary and primary level co-operatives. All the existing National apex and National primaries need to be re-organised.

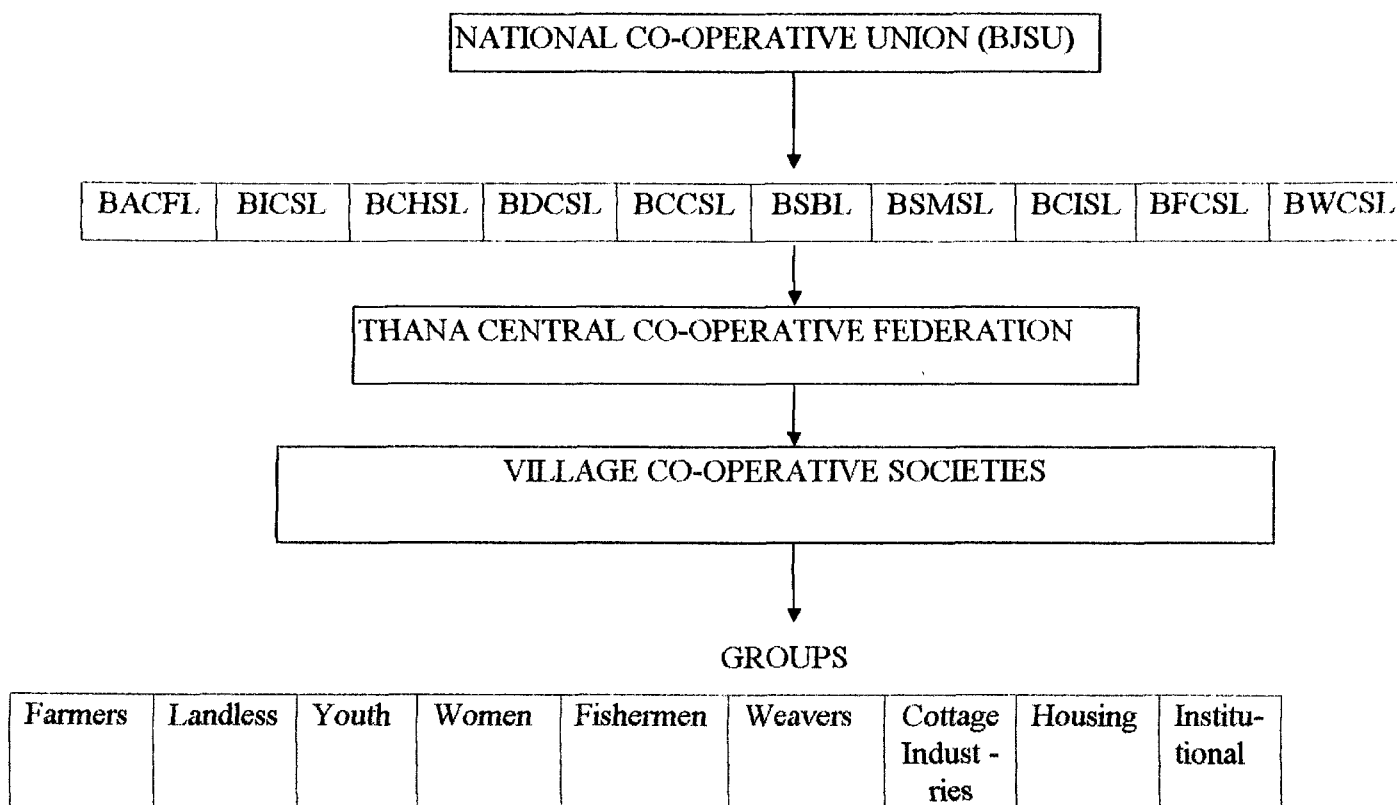
III) STEPS NEEDED TO GENERATE EMPLOYMENT IN CO-OPERATIVES:

With a View to reduce the dependence of the co-operative movement on the Government there should be serious efforts to mobilise internal resources from within the movement by way of deposits and shares. At present there are about 1,12,000 Co-operative societies in the country with more than 8 million individual members. Contribution of their saving deposits and shares would generate substantial resources which would go a long way to generate capital and employment in the co-operatives to meet the requirements of the co-operatives through their own financial institution, Bangladesh Samabaya Bank and the Central co-operative Banks. The Bangladesh Samabaya Bank should be declared as a scheduled Bank to inspire public confidence and to bring it under direct supervision of the Bangladesh Bank. Its charter should include all kind of Banking functions such as receiving deposits discounting bill issuing letter of credit etc. the Bank will provide Commercial Banking facilities to the co-operative and others. To achieve the above objective equity participation of the Government should not exceed 30 percent.

The Bank may have branches all over the country in line with Raiffeisen Bank in West Germany. The central Bank should be converted into branches of the National co-operative Bank and the thana Central co-operative Associations shall have branches of Apex Bank in their premises. It shall act as a sole financing agency for the co-operative movement in the country. If this arrangement is made to solve the credit and Banking problem of the rural co-operatives and their members the 8 million members will turn into productive force and all of them can be self employment including 33-42 percent youth members in the co-operatives.

Co-operative Insurance Organisation be denationalized to it expands its activities to cattle and crop Insurance of the members. Till it was one of the most flourishing and well managed insurance organisation in the sub - continent. The Co-operative movement will have to enter in to such spheres of activities as will be required to improve the living conditions of poverty-ridden small farmers share - croppers, tenants, landless, artisans professional people and so on. At the village level small groups will form primary co-operative according to their common interest and professional grouping affiliated with relevant federation at appropriate levels for respective groups. The Federations will act as supporting institutions for supply and services marketing education and training for primary societies in collaboration with government organisations participate in extension work. That there should be unified co-operative movement in the country with well defined objectives and functions.

The following diagram is presented as an illustration :



All Federations will be members of their respective Apex societies at the National level the promotion extension and organisation of all co-operatives societies will be the responsibility of DRDB while regulatory functions like registration, audit, inspections and liquidation will be the responsibility of the Registrar.

Mass communication and International Liaison , Publication , Publicity and Propaganda Should be the responsibility of the National co-operative Union. The Union should Utilise District co-operative Unions as its branches and admit the members of the District Co-operative unions as member of the National union and should have one delegate from each district to represent the District in the general Meetings and Election of Directors and Office Bearers.

A new structure need to be develop according to above propositions bringing adjustments in the existing infratstructures under Rural development and co-operative division of the Ministry of LGRD co-operative.

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**report
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mass education
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**Sponsored by
Bangladesh Jatiyo Samabaya Union, Dacca**

বাংলাদেশে প্রায় সাড়ে পাঁচ কোটি লোক নিরক্ষর

অথচ

শিক্ষা মানবের মৌলিক মানবিক অধিকার।

সাক্ষরতা জাতীয় অগ্রগতির চাবিকাঠি।

দস্তখত টিপসিহর চেয়ে উত্তম।

‘টিপসিহি অপমানকর।’

তাই

বাংলাদেশে কাউকে নিরক্ষর রাখা চলবেনা।

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গ্রামে-গঞ্জে গণশিক্ষা কেন্দ্র চালু করুন।

তারপর সগৌরবে বলুন

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গণশিক্ষা প্রকল্প বিভাগ কর্তৃক প্রকাশিত

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**Sponsored by
Bangladesh Jatiyo Samabaya Union, Dacca**

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from home and abroad were held and finally it was decided to take up a Mass Education Scheme which is a pre-requisite for any kind of development.

So, the Bangladesh Jatiyo Samabaya Union pioneered the cause of Mass Education as it has close link with rural population and rural development. The Bangladesh Jatiyo Samabaya Union prepared a Mass Education Scheme for the country for eradication of illiteracy within five years at a cost of Taka 40 crores and submitted it to the Ministry of Education on March 6, 1972 for approval. Salient features of the scheme are as follows :

- a) The country has an illiterate population of 5.25 crores with 80% illiteracy.
- b) Mass Education for adults and unschooled children is a national need.
- c) Man-power is available to handle this problem.
- d) Human and natural resources can better be utilised with literacy education for economic development.
- e) A Mass Education Board will administer the Scheme.
- f) It will be a joint responsibility of the Ministry of Education and Rural Development and Co-operatives.
- g) The scheme expects to set 81,000 Mass Education Centres with morning sessions for unschooled children.

Report of The Mass Education Evaluation Team On Pilot Project

Background

After liberation, there was a spontaneous urge among the people of Bangladesh for reconstruction in every sphere, and hopes and aspirations ran very high and they became anxious to rebuild the country. The younger generation, particularly the members of the Muktibahini, confident of their ability, were ready to serve the new nation and they needed guidance to channelise their youthful energy.

The Bangladesh Jatiyo Samabaya Union took a right move in this respect and arranged several sittings in the Union Auditorium during January, February, March and April, 1972 where important discussions by many eminent educationists and co-operators

The Pilot Project :

The Mass Education Scheme is a big project and it may take time to finalise its proceedings. So the Bangladesh Jatiyo Samabaya Union considered it necessary to have immediately a pilot project in 52 Thanas and prepared a small scheme. The Community Development Foundation of USA looked into the proposal of pilot project, found it worth considering and offered Taka 1,14,630 to run the project. The main points of the pilot scheme are as follows :

- a) Eradication of illiteracy will speed up total development.
- b) Development of a pattern that may be duplicated elsewhere.
- c) Provision for education of primary society members for growth of co-operatives.
- d) Organisers and teachers will be given necessary training.
- e) Students will be supplied free books and other aids.
- f) 10 Centres will be set up in each thana preferably in the Union centering round the Thana with a total of 520 centres.
- g) Target is to educate 31,200 illiterates in each instruction period.

- h) To enable the new literates to read publications of the cooperative movement.
- i) Major portion of the cost will be borne by the Union and Thana Co-operative Associations.

The Start :

The pilot project started working in 52 Thanas where there were T. C. C. As and I. R. D. P. The objective is to link mass education with agriculture and co operative and to make it a work oriented functional education.

52 organisers from these thanas were given training at Comilla and Dacca for a week. Back to their respective areas, they in turn trained 520 teachers, 10 from each Thana for two weeks to run adult education centres in their respective areas.

The organisers arranged meetings and discussions with the people and motivated them to take up the Project in right earnest simultaneously when they started selecting areas and training teachers.

There was no provision to give allowance to teachers except that for the training period, while free supply of hurricane, black board and chalk, guide books and text books for students facilitated the opening of centres.

Trained teachers working on voluntary basis from May and June and the organisers managed everything with available resources with a spirit of dedication.

New Development :

There was a tremendous demand from all corners of the country for expansion of the Mass Education Centres to cover larger areas. So the Ministry of Local Government, Rural Development and Co-operatives under Food for Works Programme placed on April 3, 1972, Taka 2.50 crores for 'massive training programme of all elements engaged in the national reconstruction work' and 'to launch a Mass Education Programme to eradicate illiteracy and poverty'.

A work plan also issued later in June 1972. A confusion arose as the Pilot Project of the Samabaya Union provided no allowance for the teachers while the Government under Food for Works Programme Scheme allotted Taka 3/- per day for the teachers. But the organisers solved this problem by providing allowance to the teachers from the appropriate fund of the Government Scheme. The organisers of the Pilot Project provided training facilities to the teachers working under the Government Programme in their respective thanas and adjoining areas as well.

Evaluation :

The Bangladesh Jatiyo Samabaya Union set up an Evaluation Team on 1.7.72 to evaluate the progress of the programme at every three months in the Pilot Project in 52 Thanas.

In project areas mass education centres were then about two and a half months old and students started reading the First Primer, few completed the same and started reading the Second Primer.

Position of Literacy :

Overall position of literacy in the country in 1961 was 17.61 percent among ten years olds and above. At present, out of 7.50 crores more than 5.50 crores are illiterate. In the 52 Pilot Project areas percentage of literacy was 19.59 in 1961 (details in appendix—A)

Visit to project areas :

The team visited the following areas ;

Date	Name of Thanas	Name of Districts
18.7.72	Hajiganj and Kachua	Comilla
19.7.72	Sarail and Devidwer	Comilla
20.7.72	Sudharam	Noakhali
21.7.72	Mireswari & Sitakunda	Chittagong
22.7.72	Rangunia	Chittagong
24.8.72	Natore	Rajshahi
25.8.72	Gabtali	Bogra

Nature of work done during visits :

1. The Team met besides local leaders a cross sections of the people, all Thana level officers engaged in rural development and co-operative activities, Secretaries of Thana Central Co operative Associations, Managers of Primary Co-operative Societies, Organisers, Teachers and Students to know how things were functioning.

2. The Team prepared a questionnaire ahead and had them filled up by teachers of pilot project centres (details in appendix - B).

3. The Team members interviewed and talked to individuals and groups of officials and non-officials individually and collectively to know the reactions of the people in the locality and also of their own.

The team visited 7 male & two female centres—particulars of which are given (details in appendix-C)

- (a) Qualification of the teachers vary from Class-IX to intermediate and above
- (b) Enrolment varies from 20 to 57 in the centres and the average was 33.6
- (c) Age range of students—8 to 40 and majority were below 16.

Observations :

1. Enthusiasm of the people for adult education is now at its peak and in the absence of a definite Govt. Scheme, the pilot project sponsored by the Bangladesh Jatiyo Samabaya Union in 52 thanas was a timely action and indeed a bold step and deserves congratulation for this pioneering move. This project is expected to make 31,200 illiterate persons literate in the instruction period.

2) Methods adopted in organisation, selection of areas and teachers in these pilot project areas provided incentive and guide line to all others engaged in the enterprise.

3) Enthusiasm of the teachers and students for education was quite encouraging as found in the centres and among the people.

4) It is heartening to see 75% of the target member, 31,200 enrolled in the centres.

5) Publication of a set of text books by the Mass Education Section of the Samabaya Union is a laudable attempt and serves a very useful purpose in this respect.

6) Introduction of a work oriented functional education in the 52 pilot project areas is a right approach to mass functional education as they have structural base therein.

7) If Bangladesh Jatiyo Samabaya Union wants to keep the pilot project scheme continuing under its control and supervision, necessary fund for teachers' allowances, should also be provided to run it properly.

8) As development of agriculture and food production through co-operatives is one of the objectives of the pilot project and eradication of illiteracy is the first step for development, the

Bangladesh Jatiyo Samabaya Union should have an independent scheme apart from that of the Mass Education Scheme of the Government to identify its activities in order to set examples for all primary co-operative societies as member education is an indispensable part to make the co-operative movement a success.

9) But for the timely financial assistance from the C. D. F. (U. S. A.) it would not have been possible for the Union to implement the project. The C. D. F., U. S. A. certainly deserve grateful appreciation for their timely support.

Recommendation :

1. Experiment in mass education is a necessity to develop a pattern to suit socio-economic conditions of the new nation, and the Pilot Project sponsored by the Bangladesh Jatiyo Samabaya Union, has its unique value and be kept continuing in the interest of the country in general and growth of co-operatives in particular.

2. As enthusiasm among the people for mass education is very high and thousands of centres are being set up voluntarily, launching of a countrywide Mass Education Programme is a national need.

Members of the Evaluation Team :

1. Mr. Shamsuzzaman B.A.B.T., Director,
Bangladesh Jatiyo Samabaya Union.
Convenor.
2. Mr. M. A. Kuddus, Rtd. A. D. P. I. (Adult
Education).
3. Mr. Md. Abul Qasem, Director, Mass Educa-
tion Project.

Two more members were inducted in the
team as per Resolution of the Managing
Committee Meeting dated 8.9.1972.

1. Mr.M. Fazlur Rahman, Vice-Chairman,
Bangladesh Jatiyo Samabaya Union.
2. Mr. P.A. Nazir, Adviser,
Bangladesh Jatiyo Samabaya Union,

Dated, Dacca,
The 11th October, 1972.

1	2	3	4	5	6	7
22.	Bowalkhali	1,05,751	30,501	39·71	17·53	28·84
23.	Rowjan	1,57,306	46,870	42·39	17·47	29·79
24.	Mirsarai	1,87,452	43,165	35·45	10·31	23·02
25.	Sitakunda	1,08,584	22,819	32·93	8·37	21·01
26.	Hathajari	1,57,019	42,736	40·55	13·08	27·21
27.	Rangunia	1,21,243	26,527	32·14	10·80	21·87
28.	Satkania	2,42,318	43,413	28·02	7·72	17·91
29.	Kotwali(Ctg)	1,37,743	71,745	58·48	36·50	52·08

DINAJPUR

30.	Birgonj	92,217	18,089	32·31	5·42	19·61
31.	Thakurgaon	1,60,864	33,878	33·71	6·01	10·06
32.	Atwari	47,204	9,875	35·07	5·10	20·92
33.	Baliadangi	63,700	11,419	30·58	3·66	17·92
34.	Pirganj	91,560	15,376	27·25	4·91	16·79
35.	Ranisankail	97,893	11,041	31·53	5·09	19·07

1	2	3	4	5	6	7
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RAJSHAHI

36.	Manda	1,41,502	20,042	23·07	4·85	14·16
37.	Natore	1,35,909	22,098	22·23	9·09	16·25
38.	Noagaon	1,50,429	32,562	31·58	10·89	21·64
39.	Atrai	76,919	13,374	26·61	7·73	17·38

BOGRA

40.	Dhunat	1,16,759	11,883	15·57	4·50	10·17
41.	Sherpur	87,801	12,033	20·42	6·66	13·70
42.	Gabtolli	1,92,539	32,071	24·76	8·21	16·65
42.	Sariakandi	1,49,176	19,988	20·31	5·94	13·39

KUSTIA

44.	Kustia Kotwali	1,66,131	27,888	23·25	9·60	16·78
45.	Kumarkhali- -Khoksa	1,21,322 46,625	15,135 6,394	18·15 19·90	6·20 6·87	12·47 13·71

APPENDIX-A

**Particulars of Literacy in Pilot Project Areas.
(According to Census of 1961).**

Sl. No.	Name of District & Thana.	Total Population.	Total literates.	% Male literates from total population.	% of Female literates from total Population.	% of the total literates in total population
1	2	3	4	5	6	7

COMILLA

1.	Barura	1,46,861	28,463	28.72	9.86	19.38
2.	Chandpur	3,05,384	76,988	34.48	14.92	25.21
3.	Bancharampur	1,53,897	20,787	20.85	5.71	13.50
4.	Faridgonj	2,01,556	59,167	39.63	18.40	29.35
5.	Debidwar	1,76,175	39,015	34.54	9.30	22.14

1	2	3	4	5	6	7
6.	Muradnagar	2,45,103	46,535	29.15	8.50	18.98
7.	Daudkandi	2,69,418	48,804	27.65	8.22	18.11
8.	Homna	1,37,749	20,144	23.26	5.54	14.62
9.	Matlab	2,72,383	69,460	35.35	15.19	25.50
10.	Nabinagar	2,44,809	40,576	24.04	8.75	16.57
11.	Laksham	3,16,330	57,707	27.70	8.53	18.24
12.	Choudhagram	2,39,349	36,309	24.04	6.08	15.16
13.	Koshba	1,85,545	36,557	29.77	9.05	19.70
14.	Hajigonj	2,32,330	63,946	37.86	17.02	37.86
15.	Sarail	1,29,875	15,733	18.00	6.04	12.11
16.	Brahmanbaria	3,05,966	55,645	26.40	9.38	18.12
17.	Chandina	1,32,112	23,637	27.33	8.29	17.40
18.	Nasirnagar	1,30,233	16,439	19.83	5.22	12.62
19.	Burrichang	1,98,398	41,814	33.46	8.05	21.07
20.	Kochua	1,47,136	32,724	31.42	12.57	22.24

CHITTAGONG

21.	Patiya	2,94,297	64,127	31.97	11.17	21.78
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	-Khoksa	46,625	6,394	19·90	6·87	13·71

1	2	3	4	5
3.	Mireswari.	64	From Class-VIII to Intermediate.	2,568
4.	Sudharam.	21	From Class VIII to Intermediate.	781
5.	Kochua.	1	F. M.	32
6.	Rangunia.	4	From Class VIII to Intermediate.	99
7.	Sarail.	7	From Class-VIII to Class X.	530
8.	Natore.	7	From Class VIII to Intermediate	203
9.	Chittagong (Kotwali)	1	B. Sc.	35
10.	Gabtali.	8	From Class-X to B. Com.	434
11.	Sitakunda.	35	From Class-VIII to Intermediate.	1,619
		Total 175	Total 7,601	

APPENDIX-C

Particulars of the Visited Centres

Name of Thanas	Name of Centre	Qualification of Teachers.	Age	No. Of Students
1	2	3	4	5
Sudharam	1. Harinayanpur Word No. I	Matric	25	30
	2. Harinyanpur Word No. 2.	I. A.	26	35
Rangunia	1. Muradpur Mahila Centre.	Matric	19	27
	2. Syed Bari Mahila Centre.	Matric	18	17
	3. Rangunia Ganashikha Centre	Matric	20	37

1	2	3	4	5	6	7
46.	Ramgoti	1,61,495	22,024	20.07	6.34	13.63
47.	Shudharam	2,47,766	57,115	33.26	12.60	23.05
TANGAIL						
48.	Kalihati	2,26,806	32,857	22.50	6.08	14.48
RANGPUR						
49.	Gaibandha	1,82,172	30,294	24.90	7.67	16.62
JESSORE						
50.	Shailkupa	1,43,899	20,616	21.42	6.45	14.32
BARISAL						
51.	Mampura					
(Thana)						
	Tazimuddin	77,726	10,937	20.82	6.76	14.07
MYMENSINGH						
52.	Gouripur	2,80,067	39,890	21.40	6.22	14.24
(Ishwarganj)						

APPENDIX B

Necessary Particulars from Questionnaires.

(175 teachers supplied particulars duly filled in the questionnaire; their qualifications ranged from Class-VIII to Intermediate and above; average enrolment per centre was 43).

1	2	3	4	5
SI.No.	Name of Thana.	No. of Teachers.	Qualification.	No. of Students.
1.	Devidwer	9	From Class-VIII to Class X.	295
2.	Hajigonj	13	From Class-VIII to Class-X.	973

1	2	3	4	5	6	7
46.	Ramgoti	1,61,495	22,024	20.07	6.34	13.63
47.	Shudharam	2,47,766	57,115	33.26	12.60	23.05
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	2. Syed Bari Mahila Centre.	Matric	18	17
	3. Rangunia Ganashikha Centre	Matric	20	37

1	2	3	4	5
Sarail	1. Sarail-1	Matric	23	57
	2. Sarail-2	Matric	22	48
Kochua	1. Gogra	F. M.	25	32
Hajgonj	1. Kangaish	IX	26	20
				<u>303</u>

Average enrolment in the visited centres was 33.6 while in two female centres it was 22.

—

TIERS AND SECTORS OF CO-OPERATIVES

The existing set-up of Co-operatives is divided into three tiers, namely, the apex, secondary and primary. These tiers are confined to various sectors of the economy as follows :

- (a) Agriculture Co-operative.
 - (i) Bangladesh Samabaya (Co-operative) Bank Ltd.
 - (ii) Central Co-operative Banks Ltd.
 - (iii) Primary Agriculture Co-operative Society and Union Co-operative Multipurpose Society.
 - (b) Marketing Co-operative
 - (i) Bangladesh Samabaya (Co-operative) Marketing Society Ltd.
 - (ii) Central Co-operative Multipurpose Society, Central Consumers' Co-operative and Central Sale and Supply Society.
 - (c) Industrial Co-operative
 - (i) Bangladesh Jatiya Samabaya Shilpa Samity Ltd. (National Co-operative Industrial Society).
 - (ii) Industrial Union Ltd.
 - (iii) Primary Weavers' Co-operatives.
 - (d) Sugarcane Co-operative.
 - (i) Bangladesh Sugarcane Growers' Federation.
 - (ii) Central Sugarcane Growers' Society.
 - (iii) Primary Sugarcane Growers' Co-operative Society.
 - (e) Fishermen's Co-operative.
 - (i) Bangladesh Fishermen's Co-operative Society.
 - (ii) Central Fishermen's Co-operative Society.
 - (iii) Primary Fishermen's Co-operative Society.
 - (f) Women's Co-operatives.
 - (i) Bangladesh Jatiya Mahila Samabaya Samity Ltd. (National Women Co-operative Society Ltd.)
 - (ii) Central Women's Co-operative Society Ltd.
 - (iii) Primary Women's Co-operative Society Ltd.
 - (g) Transport Co-operatives.
 - (i) Bangladesh Bus and Truck Drivers Co-operative Society Ltd.
 - (ii) Primary Motor Drivers Co-operative Society Ltd.
 - (iii) Auto Rickshaw Drivers Co-operative Society Ltd.
 - (iv) Auto Tempo Drivers Co-operative Society Ltd.
-

- (h) Milk Co-operatives. (i) Bangladesh Milk Producers' Co-operative Union Ltd.
(ii) Primary Milk Producers' Co-operative Society.
- (i) Housing Co-operatives. (i) Bangladesh Co-operative Housing Federation Ltd.
(ii) Primary Housing Co-operative Society.

This three-tier Co-operative structure has been functioning here since its inception and has by now embraced almost all the key sectors of the economy as shown above.

A short summary on the apex, central and primary societies.

In this section some statistical information on the apex, central and primary societies for the years from 1962 to 1982 is furnished with a ten-year interval to enable the readers to know the trend of growth of Co-operatives membership and capital over the years:

(a) Number of Society :	Year		
	1962	1972	1982
Apex Society	9	9	15
Central Society	159	281	830
Primary Society	6,764	41,895	1,09,245
(b) Membership :			
Apex Society	1,329	2,340	3,053
Central Society	16,454	33,858	98,855
Primary Society	14,52,240	28,65,575	67,18,469
(Taka in lakh)			
Year			

1962 1972 1982			
Share Capital :			
Apex Society	73.87	245.86	407.49
Central Society	65.45	298.52	1,026.57
Primary Society	273.91	508.52	1,741.02
Reserve Fund :			
Apex Society	4.00	65.09	108.99
Central Society	23.42	109.26	661.29
Primary Society	64.51	154.99	441.10

Deposit	[Taka in lakh]		
	Year		
	1962	1972	1982
Apex Society	49·46	213·86	321·94
Central Society	103·93	325·70	1,427·41
Primary Society	80·27	382·90	1,607·36
Loan Disbursement			
Apex Society	391·12	988·83	2,678·00
Central Society	358·86	1,163·05	4,388·74
Primary Society	445·64	1,230·79	4,460·76
Loan Recovery			
Apex Society	361·81	421·05	2,356·55
Central Society	338·00	494·95	3,704·89
Primary Society	392·61	532·10	3,891·74
Working Capital			
Apex Society	651·16	3,804·60	9,573·70
Central Society	675·60	4,552·24	12,796·46
Primary Society	999·98	3,544·86	14,005·46

APEX SOCIETIES

Bangladesh Samabaya (Co-operative) Bank Ltd.

The Bangladesh Samabaya Bank Ltd. is the apex bank of the entire Co-operative Credit Structure in Bangladesh. This bank has been playing a pioneering role in meeting the credit needs of small man with little means for agricultural purposes. The progress made by the bank and the services rendered by it during the year from 1962 to 1982 with a ten-year interval is furnished here covering some important aspects as below :—

Membership and financial position:

[Taka in lakh]

Year	Membership	Share Capital	Deposits	Working Capital.
1	2	3	4	5
1962	187	60.12	23.66	394.77
1972	291	125.70	194.11	3,220.83
1982	382	230.87	234.40	7,059.38

Loan transaction :

Year	Loan disbursement	Loan recovery	% of recovery
1962	391.33	361.81	92
1972	988.83	429.05	43
1982	1,968.62	1,932.86	98

It appears from the above facts and figures that the position of the Bangladesh Samabaya Bank Ltd. pertaining to membership, capital formation and loan transaction has been on increase since 1962 with only a sudden depression in loan recovery in the year 1972 which was perhaps due to a set-back in the over all economic condition of the country that followed the liberation struggle in 1971.

Bangladesh Samabaya (Co-operative) Marketing Society

On the 22nd February, 1961 this apex society was registered and it started operation in October, 1962. The management of the society was at the initial stage vested in a managing committee with the Joint Registrar of Co-operative Societies (Credit) as its Chairman.

The number of members of the society as on 30-6-1982 is 155 (societies). The amount of share capital held by the society as on 30th June, 1982 is of the order of Tk. 46.56 lakhs. At present the total assets of the society is to the tune of about Tk. 525.00 lakhs. The reserve fund of the society stands at Tk. 1.44 lakhs. During the initial years the society had to incur losses due

to certain unfavourable circumstances. The society could not as yet recover the losses it had sustained. From 1977-78 onward, it has been pursuing a very rigid policy in carrying out its business to safeguard the interest of the members. As a result, it has been making some steady progress. It has 5 (five) cold storages and 4 (four) big rice mills of its own. The society is now engaged in marketing the produces of its member-societies.

The business transaction of the society for the years from 1979-80 to 1981-82 is given below:

Year	Purchase	Sale	Income from godown rent.	Net Profit/Loss
	Tk.	Tk.	Tk.	Tk.
1979-80 ..	77,15,176.00	159,05,784.00	18,74,365.00	(+)8,07,626.00
1980-81 ..	10,82,282.00	91,14,204.00	14,94,380.00	(+) 96,725.00
1981-82 ..	31,86,122.00	32,59,386.00	20,51,116.00	(+)3,10,572.00

Bangladesh Jatiya Samabaya Shilpa Samity Ltd.
(Bangladesh National Co-operative Industrial Society Ltd.)

Bangladesh Jatiya Samabaya Shilpa Samity Ltd. an apex organisation of the weavers and industrial co-operatives was registered in 1954 with the objective of facilitating the operation of its affiliated societies by arranging procurement and distribution of raw materials, marketing of members' products and also arranging necessary credit for the members for both production and marketing purposes. It has 55 Central Societies as its members. The Govt. of Bangladesh contributed about 87% of the total paid up share capital of the samity. The central societies have as many as 3,290 primary societies as their members and these primary societies have 6,53,000 individual members all over the country. The total coverage of the weavers, Co-operatives is about 80% of the entire weaving industry of the country.

The Bangladesh Jatiya Shilpa Samity have, since its inception, imported yarn, dyes and chemicals worth Tk. 1,039.43 lakhs and distributed the same to the members of small and moderate means. Besides, it has arranged for distribution of 3,23,017 bales of local yarn among its members. Other activities of the society include running of an engineering workshop at Lakhankhoja, Narayanganj, 2 sale centres—one at Govt. New Market and the other at Rajshahi Municipal Market, Rajshahi. The Society has also been entrusted with the responsibility of implementing a hosiery project which was started in March, 1981. In addition, the society is to allot local mills' yarn to the industrial unions which it receives from the BTMC from time to time. The society has been extending financial assistance and expert advice to the Momin Nagar Industrial Union, Jessore and the Bogra Industrial Union for establishment of textile mills under the operational management of these two industrial unions.

Bangladesh Jatiya Akh Chashi Samabaya Federation
(Bangladesh National Sugarcane Growers, Co-operative Federation)

In pursuance of the recommendation of the then Pakistan Sugar Commission (1957—59) and the then East Pakistan Sugar Enquiry Committee, the Government realised the importance of organising and establishing an apex organisation in sugarcane sector with a view to safeguarding the interest of the sugarcane growers and improving their social economic condition. This was eventually culminated in the establishment of the Sugarcane Growers' Federation on 3rd February, 1966.

The management of the Federation was vested in the First Managing Committee appointed by the Registrar of Co-operative Societies. The purpose of the Society is to organise, supervise and advise the sugarcane growers in improved method of cultivation. Despite manifold difficulties, the Federation has been carrying out its activities to achieve the objectives that promoted its establishment. The Federation has, since its inception, been trying its utmost to ensure fair-price to the growers and thereby to improve their socio-economic condition.

The progress of the Federation from the years 1962 to 1982 with an interval of 10 Years for the above period is given below :

Year	No. of Co-op. Societies		Membership	Share Capital (in lakh Tk.).	Thrift deposit (in lakh).	Working Capital (in lakh).
	Central	Primary				
1962	2	40	12,000	2,43,000	27,000	4,09,000
1972	12	422	54,000	9,74,000	6,45,000	82,51,000
1982	12	604	1,25,000	54,42,000	24,83,000	5,84,00,000

The figures above indicate that the Federation has made a good progress during the period under review, the total working capital being increased to Tk. 5,84,00 lakhs in 1982 from Tk. 4.00 lakhs in 1962 (increase being 14,600%).

Bangladesh Jatiya Mathsajibi Samabaya Samity
(Bangladesh National Fishermen's Co-operative Society)

Registered on 12th March, 1960, the society started functioning as an apex society of a large number of fishermen, spreading all over the country. The main objectives of the society are to organise the fishermen under the fold of co-operatives to augment their economic condition by extending financial assistance and other services. To meet the growing need of the fishermen, the society has been arranging supply of raw materials, such as nylon twine, coalter etc. both indigenous and imported and marketing facilities for their catches. Besides, the apex society imports marine diesel engine and troller for mechanisation of fishing industries.

The milk union, after procurement of milk from the above places supplies pasteurised milk to the market averaging from 22,000 to 24,000 litres daily to meet the needs of the urban population of the Dhaka City. The union has also been supplying baby food, butter, ice-cream, and ghee for sometime past. The milk union has thus been able to meet the growing needs of milk and milk products of the country.

A good deal of benefit has accrued to the milk producers from this venture. The landless and almost the near landless population in and around the milk production centres are getting direct benefit in the form of fair price of their milk. The implementation of the dairy complex project has eliminated the possibility of milk being rotten and wasted.

The Sonar Bangla Co-operative Cotton Spinning Mills.

The Sonar Bangla Co-operative Cotton Spinning Mills was registered in 1951. The main objective of this Mill is to attain self-reliance in cotton fabric and to supply cloth to the poorer section of the population at a reasonable price. The total number of members of the society is 1,237 out of which the individual membership accounts for 537 (individuals). The authorised capital of the society is Tk. 100.00 lakhs of which the realised capital is Tk. 4.38 lakhs.

At present the cloths of the member societies are being calendered in three factories. Of late, plan for establishment of a dyeing and printing press was submitted to the Government for according approval.

The Bangladesh Samabaya Shilpa Sangstha (The Bangladesh Co-operative Industries)

The Bangladesh Samabaya Shilpa Sangstha was registered in October, 1949 with the principal aim of ensuring fair price to the jute growers and small traders engaged in jute trade. With this end in view, the sangstha was to establish a jute mill. Unfortunately it has not yet been able to establish the jute mill as envisaged due to resource constraint. It has since been baling jute supplied by the private parties. It has at present 199 societies members. The total working capital of the sangstha is Tk. 297.00 lakhs.

Since inception, the samabaya shilpa sangstha has been safeguarding the interest of the jute growers by ensuring fair price to the growers. It has purchased 25 godowns, 2 jute baling machines, 3 electric looms and other machineries out of profit.

Bangladesh Jatiya Samabaya Union (Bangladesh National Co-operative Union)

Organised in 1960, the Bangladesh Jatiya Samabaya Union became a member of the ICA in 1961. The Union is a federating unit of all co-operative organisation functioning in different sectors of national economy. The objects of the union are to promote, extend, assist and guide the co-operative movement by propagation of co-operative principles and ideals among the people. The main activities of the union may be summed up follows :—

1. It has arranged for imparting training to about 6,00,000 Co-operators so far.
2. It has a good number of publications to its credit such as Monthly Samabaya, Quarterly Co-operative and Bye-Laws of various types of Co-operative societies. Besides it has been publishing posters, co-operative flag, calenders for distribution among the Co-operative Societies free of cost.

laws. Fourteen primary societies are members of this society. The primary societies have individual membership of 935. The share capital of the apex society is Tk. 4,400 and deposit is Tk. 18,600. In the year 1977 the society arranged to produce 48 auto-tempos at a cost of Tk. 10.74 lakhs sanctioned by the consortium of banks. The auto-tempos were distributed among 12 primary societies functioning in and around the city of Dhaka. The society has lunched a development project at a cost of Tk. 14.21 lakhs for procurement of 500 auto-tempos at a cost of Tk. 228.20 lakhs proposed to be provided by the commercial banks. The scheme has been duly approved by the Government and has been under implementation since July, 1981. The required fund for purchase of auto-tempos has not yet been lined up. Negotiation is going on with the commercial banks for sanctioning loans for the purpose.

Bangladesh Milk Producers' Co-operative Union Ltd.

Bangladesh Milk Producers' Co-operative Union Ltd., was registered in 1965 as an apex organisation of the Milk Producers' Co-operatives. Initially the society started functioning with only two milk factories—one at Lahiri Mohanpur, Pabna and the other in Dhaka. The activities of the Union were extended with the lanching of a development project, namely "Establishment of Co-operative Dairy Complex in 1973. Under this scheme, 5 milk factories were established with specific production target in the following places :

Sl. No.	Name of Milk Factories	Production capacity.	Year of Establishment.
1	Manikganj Chilling Plant	10,000 litres	September, 1975.
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3	Faridpur Milk Pasteurisation Plant, Takerhat, Faridpur.	25,000 „	December, 1977.
4	Baghabari Ghat Milk Production Plant.	50,000 „	November, 1976.
5	Dhaka Milk Pasteurisation Plant	60,000 „	May, 1976.

In order to ensure regular supply of raw milk to the aforesaid milk processing centres. 229 primary milk co-operative societies were organised in more than 600 villages. Some important statistics on the milk co-operatives are given below :

Location of Milk factories.	No. of society.	No. of members.	Share Capital.	Deposit.
1. Manikganj, Dhaka	42	5,533	40,938	41,738
2. Tangail	41	6,393	41,808	35,552
3. Takerhat, Faridpur	52	4,533	49,985	33,882
4. Baghabari Ghat, Pabna	94	6,568	59,618	1,19,450
Total	229	23,027	1,83,341	2,30,624

The society has organised 88 central societies and 4,242 primary societies all over the country. The society under the scheme for Development of Fishermen Co-operative in Bangladesh imported 237 marine diesel engine, 237 mechanised boats, 13 fish carriers, 2 trucks, 1,420 lb. nylon twine, 1,892 coil, nylon rope and 21,530 pieces of synthetic shoes. Besides, the society has built 346 country boats under the development scheme. The total cost incurred on the above items is of the order of Tk. 430.00 lakhs. Under the development scheme, one freezing plant and six ice plants were installed and a net factory was established. Outside the development programme, fishing materials worth Tk. 1,000.00 lakhs and nylon nets weighing 5,762 lb. were distributed among the fishermen. By exporting shrimps, frogs and froglegs the society earned foreign exchange to the extent of Tk.1,100.00 lakhs, as on 30th June 1982.

With a view to improving the technique of fishing and preservation of fish, the society has established one engineering workshop, one ferrow-cement boat construction factory, one net making factory and has installed 2 Freezing plants and 24 Ice-plants. To facilitate marketing and export of fish the society has so far produced 129.00 lakhs tons of ice and processed 67.00 lakhs lb. of shrimps, frogs and froglegs.

The financial position of the society for the year 1981-82 is as follows :

[Taka in lakhs]

Year.	Share capital.	Reserve and other fund.	Thrift deposit.	Working capital.
1981-82	13.40	221.41	47.94	314.75

Bangladesh Jatiya Samabaya Mohila Samity Ltd.
(Bangladesh National Co-operative Women Society Ltd.)

The society was registered in May, 1977. It is an apex organisation of women co-operatives for all round development of women folk. The main objective of the organisation is to activate the women for productive purposes and thereby to speed up the pace of development of the country. With this end in view, the society started functioning since its inception and it contributed its mite to the development process of the country by successfully implementing one development project during the 1st five year plan, and during the current plan period (SPYP) it has embarked upon itself the responsibility of implementing another scheme with provisions for establishment of one training centre and one show-room cum sales-centre at Dhaka, development of 13 central and 65 primary societies.

The authorised capital of the samity is Tk. 10,00,000 lakhs of which the realised capital is Tk. 8,500. The head office of the society is housed at 27, Bangabhandu Avenue, Dhaka, along with a training and sales centre.

Transport Co-operatives

The liberation struggle of 1971 had its natural affect on the whole transport system of the country. There arose an acute transport problem. The Government, therefore, to ease the problem and thereby to help resumption of trade and commerce felt it necessary to rehabilitate the transport sector on co-operative basis.

In executing the Government policy, the co-operatives also came forward with specific plans and programmes. The transport co-operative societies were organised to partly meet the transport problem. The transport co-operatives are divided into three sub-sectors, namely Bus and Truck Drivers' Co-operatives, Auto-rickshaw Drivers' Co-operatives and Auto-Tempo Drivers Co-operatives.

A brief resume of activities of the above transport co-operatives are given below :

1. Bus and Truck Drivers' Co-operatives :

An apex organisation under the name "Bangladesh Gana Paribahan Chalak Samabaya Samity Ltd." was established in 1975. This is a two tier co-operative—Apex and Primary. There are at present 43 primary societies affiliated to the apex societies. The number of members of the primary societies are 4,322 (individual members).

The realised share capital of the society is Tk. 6.46 lakhs and deposits is of the order of Tk. 1.92 lakhs. The apex society lunched a development scheme during the two-year plan priod (1978—80) at a cost of Tk. 9.60 lakhs for procurement of 205 vehicles with financial accommodation of Tk. 6,22,55,000 by the consortium of banks. But due to resource constraint, the consortium of bank sanctioned a sum of Tk. 162.00 lakhs for procurement of 34 vehicles only. The vehicle have since been procured and are now plying on different routes of the country. Besides, the apex society has purchased one bus (superior coach) and two mini-buses out of society's own fund and Government grant provided under the development scheme.

2. Auto Rickshaw Drivers' Co-operative Society :

The society was registered in the year 1973. It has at present 90 primary societies with a membership of 8,056. The share capital of the society is Tk. 9.14 lakhs and deposit is Tk. 7.07 lakhs. Up to 1979-80 as many as 1456 Auto-Rickshaws were distributed among the primary societies affiliated to the apex soicity. In 1980-81, the apex society arranged to import 1,675 Auto-Rickshaws at a cost of Tk.316.00 lakhs under Yen credit and distributed the same to the member societies for eventual allotment to the individual member by the primary societies. It is gratifying to note that as many as 549 drivers-members have by now become owners of the auto-rickshaws after making payment of consortium bank's loan in full and many others are expected to become owners of the vehicles shortly. The apex society has submitted a development project at a cost of Tk. 791.40 lakh to the Government. The scheme is yet to be approved by the Government.

3. Auto-Tempo Drivers' Co-operatives :

The Auto-Tempo Driver's Co-operative was registered in 1973 under the name "The Dhaka Jila Auto-Tempo Chalak Samabay Society Ltd." In 1980, the above central society was registered as an apex society by amending its by

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3. It has been arranging for observance of International Co-operative Day and International Literary Day.
4. It has so far arranged to send 278 representatives from among the Co-operative officials and Co-operators to participate in seminars and training courses on Co-operative abroad.
5. It has put-forward its recommendation to various committee formed from time to time for amendment of Co-operative Acts and Rules.
6. From 1972 onwards, it has arranged 10 seminars and conferences on important issues concerning co-operatives.
7. It has rehabilitated 200 families ravaged by the cyclone and tidal bore of 1969 under a clustered village programme in the district of Noakhali through foreign assistance.
8. It has been working as a member on the advisory committee for rural credit programme of Bangladesh Bank.
9. It has drawn up a pilot project on co-operative model village and submitted the same to the Government for approval.

The Samabaya Union has thus been working as a mouth piece of Co-operatives and Co-operators in the country.

Development Programmes/Projects under Co-operative Department :

Preliberation period :

In the 1st 5 Year Plan of the erstwhile Pakistan Government only two development projects namely (i) Co-operative Education and Training and (ii) Co-operative Handloom Industry were taken under development programme at an estimated cost Rs. 23.55 lakhs. In the Second Five Year Plan of that Government 13 development projects were undertaken and implemented at a total cost of about Rs. 11.00 crores. In the 3rd 5 Year Plan a larger allocation to the extent of Rs. 19.00 crores with wider coverage and scope for development programme were envisaged and being implemented.

After emergence of Bangladesh :

During the first 5 Year Plan of Bangladesh the Co-operative Department was entrusted with the responsibility of executing 12 development projects at an estimated cost of Tk. 3,180.20 lakhs. But in fact this department executed only 10 development projects. The other 2 projects could not be implemented due to non-approval of the Government. During the current 2nd 5 Year Plan the development activities of this department have shrunk substantially due to the decision that Co-operative Department will work as Regulatory Agency. At present there are only three projects under this Department of which only one scheme namely the scheme for "Development of Small Industries for women Co-operatives" has been included in the "Hardcore Programme" and has been under implementation. The implementation of the remaining two schemes has been suspended due to non-receipt of required project aid for the Co-operative Dairy Complex project and each credit from the commercial banks for the Auto-Tempo Project.

Cooperative Activities

The contribution and activities of cooperatives in different areas of the economy are briefly described below :

Agriculture

In agriculture the largest contributions of cooperative are introduction of improved technology and increase of production. The use of modern irrigation equipment is dependent on group formation because of the low income of the farmers. In this field productive groups were formed through Cooperatives which facilitated the introduction of deep tube-wells, shallow tube-wells and power pumps in the country. The Cooperative Department, BRDB, BADC and Water Development Board made concerted efforts for this purpose. Cooperative Credit Societies reinforced the efforts of these agencies. Till to-day Agriculture Cooperative Societies have helped maintain increasing productivity in agriculture through various supportive programme.

Industry

The volume of operation carried out by Cooperatives in this field is moderate, but the contributions are in no way insignificant. It is difficult for poor Cooperators to participate in heavy industry. Cooperative Industries are generally of small scale. The Cooperators of this country, have however, organised such big industries like the Cooperative Jute Mills and Chittaranjan Cotton Mills and have run them very efficiently. Both the Mills were nationalised after liberation. The Cooperators got back the Cooperative Jute Mills in 1983 and declared ten percent dividend in the following year. The other important

industrial units are Sonar Bangla Cotton Spinning Mill, Comilla Mohazir Karkhana (Agricultural tools factory), Sukur Jarda Factory (aromatic tobacco taken with betel-nuts) of Rajshahi, and Cold Storages situated in different parts of the country.

Transport

The main contributions of Cooperative in the field of transport are to promote auto-rickshaw services and to enhance their number in different areas of the country including the capital city. Almost fifty percent Auto-rickshaws of Dhaka City belong to the Auto-Rickshaw Co-operative society. After liberation these Auto-Rickshaws were imported for the driver-members of societies on hire-purchase system. Poor drivers could later become the owner of these Auto-Rickshaws by paying rent regularly. By June 1985, about 1,300 driver-members have become the owners of Auto Rickshaws. Many of them are financially well-off, thanks to cooperative movement. The Auto Rickshaw Drivers' Cooperative Society will shortly import 2,000 new auto rickshaws. This will place the Society as the biggest organisation in the transport sector of the country, in terms of number of vehicle owned.

About 183 Paddle Rickshaw Cooperative Societies situated in different areas of the country have changed the life of hundreds of rickshaw-pullers. These Societies owned 4,557 rickshaws of which 1,160 have been handed over to the members who have paid up the cost of rickshaws in time through daily deposit to the Society. Dildar Rickshaw Chalak (Driver) Cooperative Society of Noakhali and Feruarbari Rickshaw

Chalak Cooperative Society of Kishoreganj are the two good examples in this regard. These Societies have undertaken a number of community programme in their respective area. The Cooperative Societies are trying to make a dent in the field of truck and bus transportation. Progress in this field is not very impressive as yet.

Milk Cooperative

The peasants of the rural area in Bangladesh did not get the reasonable price of milk produced by them. This acted as a disincentive to enhanced production of milk. Bangladesh Milk Producers' Cooperative Union was formed to ensure fair price of milk to farmers by freeing them from exploitation of the middlemen. As a result the price of milk in the five most important milk shed areas went up to a reasonably high level. There are 233 primary milk cooperatives in the country; most of them are profit earning and pay dividends to their members on a regular (yearly) basis. The Cooperative Society has established the largest milk processing industry - the "Milk Vita" to ensure fair price of milk and to prevent the misuse of milk. Today "Milk Vita" is a pride-organisation, not only for the cooperators but also for the nation as a whole. The quality milk and milk products of "Milk Vita" has a great appeal to the consumers. Milk Vita is now a house-hold name in cities and towns of Bangladesh.

Banking and Insurance

Promoting savings and investment in profitable sectors is a major objective of Cooperative Organisations. It is through savings and investment that Cooperatives attain self-sufficiency. From the

very start the Cooperators of this country had taken up this task with great interest. They formed the formal institutions like banks to create saving. The Cooperators also started banking service in the rural areas in the early part of this century. Cooperative banks distributed credits among the peasants in mofussil(non-urban) areas. The banks were established in former sub-divisional Headquarters and in some remote areas as well. The Cooperators made impressive contribution in banking sector by forming a sizeable number of "Urban Co-operative Banks" in different towns. Land Mortgage Banks were formed to help develop the lands. They provided long term credit. The Central Cooperative Banks of all districts in Bangladesh are performing their jobs through many difficulties till today. Short term and medium term credits are distributed among peasants from these banks. Almost all banks have their own buildings and have acquired large immovable assets. The recent accommodation problem of Government offices created in the wake of decentralization of administration was to some extent resolved by Central Cooperative Banks which made available a portion of their spaces for use of Government Office. Despite management and leadership problems these banks continue their functioning to save the peasants from the exploitation.

Land Mortgage Banks have saved the home and hearth of farmers from the ravenous "Mahajans" by providing them with necessary credit. The loan recovery rate of these banks is from 60% to 100%. Land Mortgage Banks have the highest rate of loan recovery in the country. It may be mentioned here that the Central Cooperative Banks and Land Mortgage

Banks ran their business without any Government assistance upto 1958.

Urban Cooperative Banks are running their banking service yet without any Government assistance. These banks are the best examples of how a profitable banking service can be developed through mobilising small savings. Some of the prominent banks in this field are Chittagong Urban Cooperative Bank, Narayanganj Town Cooperative Bank, Arya Lakshmi Cooperative Bank in Barisal, "Probhati Sanchaya-O-Rindan Samity" and Bangladesh Bank Employees Cooperative Credit Society.

Side by side with banking, the cooperators established the biggest Insurance Company in the then East Pakistan under the name "The East Pakistan Cooperative Insurance Society". The Cooperators introduced professional service like insurance at their own initiative. This Society grew up as a profitable organisation under the management of cooperators. They have built up "Sadharan Bima Sadan" (a building) for accommodation of society's office. This was known to be one of the biggest non Government office complex before liberation. After the nationalisation of insurance business, this building has been taken over by the Government for Sadharan Bima Corporation (General Insurance Corporation). Recently, a new Cooperative Insurance Society has been organised. It is hoped that this Cooperative Insurance Society will get back this building within a short time. Insurance service coupled with banking service, would further boost up cooperative development in the country.

Marketing

Cooperatives have the long experience in marketing. Cooperative Organisations were assigned to distribute scarce commodities among public

since the Second World War. They have accomplished the task with reputation. After liberation of Bangladesh cooperative organisations agreed to sell cloth among students. It was indeed a difficult task; the cooperators carried out the job under great stress, but they did it well.

The Marketing Cooperatives are running their business profitably. They are marketing agricultural produce, consumers' goods, etc. Some remarkable marketing societies are Khepupara Sale and Supply Society, Thakurgaon Cooperative Cold Storage and Parbatipur Sale and Supply Society.

72 markets and super-markets comprising 6,128 shops have been built up by the cooperatives. The (assets) value of these markets stands at Tk. 352 million. Among the markets, those of Comilla, Chuadanga, Rajshahi, Tangail, Dhaka, Narsingdi deserve special mention.

Fishermen's Cooperative

There are in total 4,921 Fishermen's Cooperative Societies in Bangladesh. Cooperatives helped change the lot of poor fishermen through supplying equipment, fish processing, organising the fishermen and leasing Jalmahals. Fishermen's Cooperative introduced nylon twine net in the country. Recently "Jatiya Matshyajibi Samabaya Samity" (National Fishermen's Cooperative Society) has established factories to produce fishing equipment and for fish processing. These units are running with profit.

Development of Handicraft

Extension of Handicrafts is an important goal of the Cooperatives. Though handicrafts of this country have a long tradition, the artisans

belonged to one of the most exploited groups. They did not get a fair price of their product, were not supplied with raw materials in time, and they were not properly trained. The artisans have been organised after the cooperatives entered this field. They are now getting the support for marketing their product. They get higher returns. They are given training. This greatly explains the rapid expansion of handicrafts in the country. Artisans now look for a better future. "KARIKA" has made remarkable progress in this field. The products produced and sold by it are acclaimed not only within the country but also abroad.

Weavers' Cooperatives

Handloom Weaving has a vital role in the national economy. There is one Apex, 57 Secondary, and 3,614 Primary Weaver Cooperatives in the Cooperative fold. Since inception in 1954, the Apex Shilpa Samity (Industrial society) imported Yarn, Dyes and Chemicals worth Tk.103.9 million and distributed the same to its members. It has also arranged for distribution of 3,23,017 bales of locally produced yarn among its members. The Shilpa Samity also extended cash credit facilities worth Tk.17.7 million to the weavers under different schemes such as "Rehabilitation scheme" and scheme for providing cash credit to 10 thousand landless weavers under CCDB. After the liberation, the Shilpa Samity has also provided cash credit facilities of Tk.23.8 million under Development scheme. Primary level societies are handling more than .42 million handlooms and providing employment opportunity to about 7 hundred thousand people. The total coverage of the weaver Cooperatives is about 80% of the entire weaving industry of the country and it contributes about 60% to the total requirement of cloths of the country.

Multipurpose Cooperatives

Thousands of Multipurpose Cooperative Societies of the country organised the small traders, Hawkers, poor employees and common people to carry on different income generating activities. They have thus created employment opportunities for thousands of unemployed people. These societies also created large volume of assets. Kishoreganj Multipurpose Society, Noakhali Hawkers' Society(Begumganj), Freedom Fighter's Cooperative Society of Dhaka and that of Khulna are good examples in this field. Batashan Durgapur of Rangpur, Deedar Samabaya of Comilla, set a new trend in the field of comprehensive rural development.

Cooperative Housing

185 Cooperative Housing Societies have grown up at the initiative of the Cooperators. These societies have arranged to build houses on cooperative basis for the fixed income earners. This stands to ease the housing problem and at the same time facilitate creation of huge new assets. Among the Cooperative Housing Societies, Nasirabad Housing Society of Chittagong, Baitul Aman Housing Cooperative Society, Aziz Cooperative of Dhaka, have made remarkable contributions in the field of housing.

Mahila and Bittahin(Poors)Cooperatives

Cooperative Department and BRDB have organised special type of cooperatives for the landless and women. A special cell has been formed in BRDB for this purpose and within a short-period, they have taken a number of programmes in this field. BRDB has formed 4,359 Bittahin(poors) Cooperative and 4,067 Mahila(Women) Cooperative Societies upto February, 1985.

1,359 "Bhumiheen"(Landless) Cooperative Societies have also been formed by the Cooperative Department till to-day. In a preliminary estimate it appears that total 14,14,559 critically poor persons have been benefitted by the societies sponsored in different fields by the Cooperative Department alone. The income of these people has increased and their expectation has gone up. This has also promoted off-farm activities in the rural areas.

The most important thing is that these helpless poor have grown confident. They are aware of their potential and they have developed the sense of self respect. With the attainment of their economic self-reliance, they are now treated with dignity and honour in the society.

Table 3.1 Perspectives of the chief executive of the five NGOs on program characteristics and program management

Program Characteristics and Program Management Areas	NGOs	
	ASA	RDRS
Organizational Origin and Objectives	Established in 1979 by a group of young university educated persons aimed at poverty-alleviation by holistic approach	Established in 1972 as a foreign NGO. It was initially a relief organization for relief and refugee work after 1971 War of Independence. It has now one of the Bangladesh's largest integrated rural development programs.
Governing Body and Program Management	Policies, planning, and budget are approved by a 7-member managing committee. Administered by a full time executive director and his staffs	Policies, planning, and budget are approved by advisory committee. There are National Director located at Dhaka, Regional Coordinator located at north-west region, and Field Managers at local levels to administer local programs
Program Resources and Funding	Aids from foreign donor agencies and indigenous donors. Loans from commercial banks and government's development funds.	As a foreign NGO, it depends on aids from foreign donor agencies.
Program Sustainability	By incomes from loan interests, NGO service charges, and loanee's saving deposits. Large part of program cost is expected from interest incomes and service charges.	Program sustainability depends on donors' funds. Only 2% of cost of programs can come from interest income.
Financial Accountability	Internal audits and external audits of funds and their utilization.	Internal audit as well as external audit of funds and their utilization twice a year.
Successful Program Areas	Individual credit programs because of people's interest and response	Group programs in irrigation, agricultural development cottage industries, agriculture, health, education, and women's development.
Unsuccessful Program Areas	Educational program because of lack of staffs and lack of people's response.	No income of the organization other than donor funds for its program activities.
Collaboration with Other NGOs and government agencies	With the NGO, Save the Children Fund.	With overseas development administration during disaster relief operation and with government agencies on RDRS's initiatives in health, family planning, and small-scaling irrigation.
Future Program Expansion	Anticipate expansion from own incomes and with additional loans from Bangladesh Government.	No plan for expansion other than continuing the existing activities in north-west Bangladesh.

Table 3.1 continued

Program Characteristics and Program Management Areas	NGOs	
	DCI	CDA
Organizational Origin and Objectives	Established in 1984 by a social worker aimed at integrated rural development and poverty alleviation.	Establish in 1986 as an indigenous NGO with foreign assistance for integrated rural development and poverty alleviation.
Governing Body and Program Management	Policies, planning, budget are approved by 7-member governing body administered by full-time executive director.	Policies, planning, and budget are approved by an executive committee. Administered by full-time executive director.
Program Resources and Funding	Funds from national and international donors and interest incomes. 7% government aids, 18% own incomes from interests, and 75% foreign donors.	Funds from national and international donors and interest incomes on credits. 90% foreign donors, 6% indigenous donors, 4% own incomes.
Program Sustainability	Partial sustainability from services, and interest incomes.	Program sustainability depends on donors' fund. Only 5% of funds from interests on credits.
Financial Accountability	External audit by government-approved auditors.	External audits by government's approved auditors.
Successful Program Areas	Credit program and elementary education for children.	Elementary education, adult education, health, and women's conscientization.
Unsuccessful Program Areas	Health because of less qualified staffs.	Credit program because of lack of funds.
Collaboration with Other NGOs and government agencies	With government agencies and other NGOs.	With other NGOs in policy advocacy and technical supports.
Future Program Expansion	Expand credit program and improve the training of staffs.	Seeking to expand credit program by raising additional funds.

Table 3.1 continued

Program Characteristics and Program Management Areas	NGOs
	VERC
Organizational Origin and Objectives	Established in 1977 as foreign NGO. Later in 1981 converted into an indigenous NGO aimed at improving health, family planning, educational, socio-economic, and environmental conditions of the rural poor
Governing Body and Program Management	Policies, planning, and budget are formulated and approved by 9-member governing body administered by a full-time executive director and his staffs.
Program Resources and Funding	76% of funds from national and international donors and remaining 24% from interest income on loans and services.
Program Sustainability	Program sustainability depends on donors' funds. Only a part can come from VERC's own incomes.
Financial Accountability	Regularly audited by government's approved external auditors.
Successful Program Areas	Education, maternal and child health, water sanitation, and income-generating projects.
Unsuccessful Program Areas	Research and documentation and program impact for lack of funds.
Collaboration with Other NGOs and government agencies	Occasionally with BRAC.
Future Program Expansion	In future, seeks more collaboration with government agencies.

Table 3.2 Perspectives of the grassroots level field managers of the five NGOs on program characteristics and program management

Program Characteristics and Program Management Areas	NGOs	
	ASA	RDRS
Responsibilities of grass roots level managers (Thana Managers)	Assign, supervise and guide project activities in credit, health, and education; make weekly field visits to guide, assess, and supervise credit associations, group formations and other activities at the village levels	Assign, supervise, and guide project activities as laid down by a project's advisory committee and RDRS. The areas of project activities include group formation, women's development, agricultural development, credit program in income-generation, primary health care, and family planning
Sources of program funds of the field units and accountability of funds	Funds from interest income on the loans, services charges, and allocated funds from the regional offices of ASA; funds are regularly audited by the regional offices as well as central offices in addition regional staffs make fortnightly visits to supervise grassroots level program activities	About 90% of the Thana project funds come from foreign donor agencies and 10% from interest incomes and service charges. Funds are regularly audited from central office and government's approved auditors
Characteristics of field staffs	Staffs are recruited by central office on competitive basis; they are from the outside of the program localities with college or university education; total number of staff, including Thana managers, are 6.	Permanent staff are recruited by regional office and central office of RDRS local staff are recruited by Thana office. Total number of staff including Thana manager are about 20 with majority being field organizers
Methods or approaches adopted by field staffs in the mobilization and implementation of program activities	Home visit by NGO field staff to recruit credit clients, group formation of beneficiaries under encouragements from NGO staff, reliance on group responsibilities for credit operation and other project activities; loans are awarded on individual basis.	Home visits, group formation, and NGO-center meetings organized by the Thana project staff; loans are awarded and other activities are organized on group-basis rather individual basis in which NGO workers act as catalysts
Criteria for receiving NGO loans	Landless, poor, land-poor, permanent residence in village, ready to abide by NGO rules, and agree to deposit regular savings in saving accounts.	Landless, land-poor, agree to abide by credit rules, and regularly attend to credit group meetings
Total number of NGO credit loans, loan repayment rates, and dropout rates of loaners	About 1500 loaners per Thana; above 98% repayment rates; loaner dropout rate is about 15%	About 1400 loaners per Thana; 95% repayment rate; loan dropout rate is about 39%
Areas in which loaners get training and the organizers of training	Group formation for credit, rules with respect to NGO credit, adult education, consciousness-raising about women's rights, and adult education; training are organized by NGO staff	Group formation, income generation activities, social awareness, women's rights, adult education, primary health care, and family planning. These training are organized by the RDRS Thana level staff
How NGO program activities are initiated in a new locality	NGO staff worked as catalysts in program initiation either by contacting local prospective beneficiaries or their sponsors.	Survey of the area by the RDRS staff, initial contact of local people by the RDRS staff, and group formation under the encouragement of RDRS staff
Level of co-operation from local people and local government program activities	General people support, some religious families oppose; limited collaboration in EPI, family planning, and other issues with local government agencies.	RDRS is popular with people because of its comprehensive nature; it has poor project with local government agencies in the area of family planning, primary health care, and small-scale infrastructure development
Areas of successful NGO activities	Credit program, health and nutrition, and women's awareness raising	Petty business promotion, small scale irrigation, poultry, goat rearing, and primary health care.
Any problem faced by the NGO field units	Lack of comprehensive program; absence of group project, and high interest rate.	Shrillage of credit fund for expansion
NGO program sustainability	Only credit activities will be sustainable because of revolving capital. Now about 40% of total budget on own income.	50% of the project activities will be sustainable without RDRS supports under RDRS's phasing out plans

Table 3.2 continued

Program Characteristics and Program Management Areas	NEROs	
	VERC	CDA
Responsibilities of grass roots level managers (Thana Managers)	Assign, supervise, and guide project activities in the credit for the poor, primary health care family planning, elementary education, water and environmental sanitation, undertake regular field visit to supervise and assess progress of project.	Assign, supervise, guide project activities in education, health, sanitation, nutrition, women's development, and credit. Undertake regular field visits to guide and supervise field program activities.
Sources of program fund of the field unit and accountability of funds	95% of VERC's program fund come from donor agencies, mostly foreign donors. 5% from VERC's credit program and service charges. Fund expenditures are regularly, and externally audited by the government-approved auditors.	100% of its funds come from donor agencies, mostly foreign donors. Fund expenditures are regularly audited by the government approved auditors.
Characteristics of field staffs	Thana chief is recruited by the central office on competitive basis. Other field staff are mostly recruited from the program areas on the basis of open competition. Total number of staff including Thana manager is about 9.	Thana staff are recruited by the central office through open competition. Majority of the staff are from outside of program area. Total number of staff including Thana manager is about 9.
Methods or approaches adopted by field staffs in the mobilization and implementation of program activities	Home visit, group formation and group meeting organized by the project's field staff. Loans are awarded both on group projects and on individual projects for income-generation. Project staff play major roles in organizing project activities.	Group meeting in village centers, group formation, and group meeting organized by the project staff. Credit monies are awarded on individual basis. In addition, credit group members are required to generate their own fund through group savings to meet emergency needs.
Criteria for receiving NGO loans	Poor, land-poor, agree to regularly attend beneficiary group-meetings; agree to deposit, regularly savings in saving accounts and undertake appropriate income-generating activities with the loan monies.	Landless poor, land poor, regular attendance at credit group meeting, and regular contribution to group savings.
Total number of NGO credit loans, loan repayment rates, and dropout rates of loans	About 99 loans per Thana; about 95% repayment rate of credit awarded by VERC; 25% drop out rate.	About 567 loans per Thana; 95% repayment rate, about 5% drop out rate.
Areas in which loans get training and the organizers of training	Family planning, primary health care, skill training in small enterprises and women's leadership.	Group formation, women's right, primary health care, and credit for poverty alleviation.
How NGO program activities are initiated in a new locality	VERC's staff organize program activities through home visit, group meeting, and group formation.	CDA staff conduct survey of a locality, initiate group formation, and start program activities.
Level of co-operation from local people and local government program activities	General public support VERC's program activities; local influential like school teachers, religious leaders, and village doctors are involved through the VERC's Village Advisory Councils.	Public support CDA's program activities. CDA's also informs local influential about program activities to elicit their support.
Areas of successful NGO activities		
Any problem faced by the NGO field unit	Shortage of credit fund, current rate of interest charged by VERC are high for the poor.	Shortage of credit funds; interest rate on loan needs to be reduced.
NGO program sustainability	Only 35% of the program activities will sustain if donors' funding are stopped.	Only 25% of the program activities will sustain if donor fundings are stopped.

Table 3.2 (continued)

Program Characteristics and Program Management Areas	NGOs [X 1]
Responsibilities of grass roots level managers (Thana Managers)	Assign, supervise and guide project activities in credit, adult education, health, income-generation, and human resource development
Sources of program fund of the field unit and accountability of funds	90% donor funded; 10% of fund from service charges; fund expenditures are internally audited by central office, and externally audited by government approved auditors
Characteristics of field staffs	Staff are recruited by the central office on the basis of open competition; majority of staff are from outside of the locality; total number of staff including Thana manager are about 11 per Thana.
Methods or approaches adopted by field staffs in the mobilization and implementation of program activities	Home visits, group meeting with prospective beneficiaries, and group formation under the guidance and sponsorship of DCT staff; loans are awarded on individual basis subject to group responsibility.
Criteria for receiving NGO loans	Landless and land poor, regular attendance at credit group meeting, and agree to abide by NGO rules.
Total number of NGO credit loanees, loan repayment rates, and dropout rates of loanees	About 600 loanees per Thana; 90% repayment rates; loanee dropout rate is about 15%.
Areas in which loanees get training and the organizers of training	Poultry business, dairy (fish-enclosed), primary health care, and women's leadership development.
How NGO program activities are initiated in a new locality	New activities are initiated by the NGO staffs. Before program are started, a survey is conducted by the NGO staff to ascertain program needs.
Level of co-operation from local people and local government program activities	General public support the program activities of DCT; no resistance is encountered by the program staff
Areas of successful NGO activities	Credit and poultry; health care
Any problem faced by the NGO field unit	More loan fund is needed for the expansion of credit program.
NGO program sustainability	Program will not survive without donor support; only credit program can partially survive from interest income on loans

9.62 Central and primary co-operative societies in Bangladesh by zila new district

Name of New Districts	1993-94				1994-95			
	Societies		Members		Societies		Members	
	Central	Primary	Central	Primary	Central	Primary	Central	Primary
1	2	3	4	5	6	7	8	9
1. Dhaka	27	2633	2316	271963	24	3058	2419	273997
2. Narayanganj	14	1316	1418	81788	13	1479	1566	84900
3. Narsingdi	19	1971	2478	146648	19	2010	2105	156606
4. Gazipur	13	2141	1695	121792	13	2209	1806	123263
5. Manikganj	13	1828	1877	87774	13	1890	1943	103511
6. Munshiganj	15	1322	1310	74398	15	1212	1210	78815
7. Mymensingh	36	5925	6808	231694	35	6553	7374	245248
8. Kishoreganj	40	5256	5965	222066	37	5589	6287	227148
9. Netrokona	28	3904	3977	144159	27	4267	4330	141952
10. Jamalpur	24	2605	2669	118945	33	2871	2878	136883
11. Sherpur	12	1866	1861	74698	12	1950	1953	66436
12. Tangail	20	3147	3002	210795	20	3794	3619	216386
13. Faridpur	15	1733	1835	104903	15	1936	2025	105666
14. Kajbari	09	938	1036	54222	9	1125	1206	59130
15. Madaripur	10	1322	1423	70062	10	1445	1544	71291
16. Shariatpur	09	1125	1124	41415	9	1261	1302	46197
17. Gopalganj	13	1759	1676	67162	13	1870	1782	73623
18. Chittagong	36	3326	3458	378011	35	3390	3530	371162
19. Cox's Bazar	15	1592	1592	86749	15	1781	1781	84617
20. Rangamati	16	631	901	29945	16	711	978	29159
21. Khagrachhari	08	579	404	24021	8	688	506	24872
22. Bandarban	08	465	442	18257	8	667	641	21136
23. Sylhet	20	1636	1887	86541	19	1874	2069	86267
24. Hobiganj	12	2237	2283	100529	12	2608	2608	97321
25. Moulavi Bazar	10	1103	1112	50600	10	1144	1203	57061
26. Sunamganj	16	2385	2367	88543	16	2681	2584	107723
27. Noakhali	15	1522	1472	133022	14	1609	1573	121550
28. Lakshmipur	12	1164	1322	88758	12	1215	1378	83998
29. Feni	11	1154	1209	73519	11	1304	1366	75134
30. Comilla	25	3708	3673	205060	23	3971	3910	231852
31. Brahmanbaria	17	2172	2322	152163	17	2349	2486	144912
32. Chandpur	12	1836	1886	114359	12	1935	1980	114093
33. Rajshahi	25	2116	2101	112105	25	1930	1873	106917
34. Nowabganj	16	1748	1842	73294	18	1508	1602	62512
35. Natore	18	2105	2265	116219	18	1845	2009	108676
36. Naogaon	23	2903	2861	135420	27	3179	3172	166512

Continued

9.62 Central and primary co-operative societies in Bangladesh by zila new district (Concluded)

Name of New Districts	1993-94				1994-95			
	Societies		Members		Societies		Members	
	Central	Primary	Central	Primary	Central	Primary	Central	Primary
1	2	3	4	5	6	7	8	9
37. Pabna	24	2954	2766	147890	24	2815	2624	149168
38. Sirajganj	30	3385	3300	157419	30	3344	3198	191228
39. Bogra	29	4066	4044	276489	29	4352	4285	272362
40. Joypurhat	14	1511	1440	93333	14	1632	1557	89243
41. Rangpur	15	2500	2399	94685	15	2778	2657	125002
42. Nilphamari	08	1401	1401	60755	8	1594	1537	69560
43. Lalmonirhat	07	817	624	3634	7	902	708	40172
44. Kurigram	12	1981	1953	112860	12	2337	2313	143107
45. Gaibandha	12	2110	2087	147398	12	2394	2369	129833
46. Dinajpur	37	4123	4121	264991	37	4370	4471	219031
47. Thakurgaon	13	1200	1143	77682	13	1217	1164	78631
48. Panchagarh	13	1214	1188	47926	13	1281	1281	49931
49. Khulna	26	2517	2491	125224	25	2669	2620	133873
50. Satkhira	20	2695	2725	141567	20	2756	2769	153485
51. Bagerhat	23	2876	2884	104241	23	2942	2949	119472
52. Kushtia	21	1181	1159	97218	20	1429	1390	101735
53. Meherpur	07	587	586	36480	7	556	553	37470
54. Chuadanga	13	1143	1190	73884	13	1093	1131	70573
55. Jessore	23	2274	2286	140418	22	2415	2408	133014
56. Narail	08	914	887	55044	8	895	864	53876
57. Magura	10	777	733	55077	10	949	903	55786
58. Jhenaidah	16	1369	1261	113736	15	1582	1443	115639
59. Barisal	32	3498	4143	133573	30	3720	4123	134146
60. Jhalakati	10	1261	1284	51762	10	1297	1315	51723
61. Pirojpur	20	2521	2473	103716	19	2654	2636	113185
62. Bhola	20	2382	2667	88222	19	2826	2910	127906
63. Patuakhali	16	2427	2776	116815	16	2552	2901	113053
64. Barguna	08	1768	1712	89178	8	2058	1999	98237
Bangladesh	1119	132625	135392	7235565	02	142317	143676	7476967

Note: (-) means nil.

Source: Registrar, Cooperative Societies.

**9.63 Statistics on employment created in the offices of the co-operative societies
(Figures are cumulative up to June, 1995)**

Name of new district	Total		Full Time		Part Time		Honorary	
	No.	%	No.	%	No.	%	No.	%
1. Dhaka	1695	100	1253	74	210	12	232	14
2. Narayanganj	161	100	106	66	20	12	35	22
3. Narsingdi	173	100	173	100	-	-	-	-
4. Gazipur	262	100	200	76	55	21	7	3
5. Manikganj	250	100	155	62	88	35	7	3
6. Munshiganj	1547	100	100	7	35	2	1412	91
7. Mymensingh	635	100	263	41	-	-	372	59
8. Kishoreganj	483	100	61	13	376	78	46	9
9. Netrokona	517	100	237	46	80	15	200	39
10. Jamalpur	156	100	114	73	5	3	37	24
11. Sherpur	1981	100	107	6	2	-	1872	94
12. Tangail	356	100	265	74	38	11	53	15
13. Faridpur	1852	100	95	5	42	2	1715	93
14. Rajbari	74	100	30	41	4	5	40	54
15. Madaripur	73	100	73	100	-	-	-	-
16. Shariatpur	716	100	19	3	2	-	695	97
17. Gopalganj	90	100	70	78	5	5	15	17
18. Chittagong	1885	100	626	33	304	16	955	51
19. Cox's Bazar	141	100	86	61	18	13	37	26
20. Rangamati	93	100	83	89	10	11	-	-
21. Khagrachhari	31	100	31	100	-	-	-	-
22. Bandarban	32	100	25	78	-	-	7	22
23. Sylhet	1511	100	102	7	49	3	1360	90
24. Habiganj	107	100	107	100	-	-	-	-
25. Moulavi Bazar	37	100	31	84	1	3	5	13
26. Sunamganj	177	100	177	100	-	-	-	-
27. Noakhali	140	100	104	74	12	9	24	17
28. Lakshmipur	72	100	68	94	4	6	-	-
29. Feni	110	100	110	100	-	-	-	-
30. Comilla	2690	100	2450	91	190	7	50	2
31. Brahmanbaria	402	100	182	45	-	-	220	55
32. Chandpur	137	100	110	80	27	20	-	-
33. Rajshahi	250	100	185	74	27	11	38	15
34. Nowabganj	253	100	169	67	13	5	71	28
35. Natore	204	100	200	98	4	2	-	-
36. Naogaon	247	100	247	100	-	-	-	-

Continued

9.63 Statistics on employment created in the offices of the co-operative societies (Concluded)
(Figures are cumulative up to June, 1995)

Name of new district	Total		Full Time		Part Time		Honourary	
	No.	%	No.	%	No.	%	No.	%
37. Pabna	347	100	238	68	51	15	58	17
38. Sirajganj	3609	100	247	7	-	-	3362	93
39. Bogra	1215	100	417	34	118	10	620	56
40. Joypurhat	600	100	85	14	8	1	507	85
41. Rangpur	733	100	130	18	4	-	599	82
42. Nilphamari	523	100	83	16	30	6	410	78
43. Lalmonirhat	24	100	12	50	12	50	-	-
44. Kurigram	1809	100	92	5	15	1	1702	94
45. Gaibandha	1147	100	132	11	695	61	320	28
46. Dinajpur	860	100	188	2	-	-	672	78
47. Thakurgaon	27	100	27	100	-	-	-	-
48. Panchagarh	95	100	95	100	-	-	-	-
49. Khulna	640	100	260	41	80	12	300	47
50. Satkhira	2160	100	267	12	11	1	1882	87
51. Bagerhat	2867	100	239	8	4	-	2624	92
52. Kushtia	1573	100	80	5	8	1	1425	94
53. Meherpur	687	100	63	9	-	-	624	91
54. Chuadanga	169	100	125	74	44	26	-	-
55. Jessore	4416	100	273	6	1698	39	2445	55
56. Narail	-	-	-	-	-	-	-	-
57. Magura	966	100	74	8	-	-	892	92
58. Jhenaidah	135	100	105	78	30	22	-	-
59. Barisal	752	100	382	51	220	29	150	20
60. Jhalakati	574	100	43	8	2	-	529	92
61. Pirojpur	763	100	187	24	51	7	525	69
62. Bhola	242	100	242	100	-	-	-	-
63. Patuakhali	2597	100	183	7	74	3	2340	90
64. Barguna	2100	100	106	5	11	1	1983	94
Bangladesh	51119	100	12789	25	4787	9	33543	66

Source : Registrar, Co-operative Societies.

**9.64 Statistics on employment created through programmes of the co-operative societies
(Figures are cumulative upto June, 1955)**

Name of new district	Total		Full time		Part time		Honourary		Self employed	
	No.	%	No.	%	No.	%	No.	%	No.	%
1. Dhaka	16198	100	9200	57	1110	7	250	1	5638	35
2. Narayanganj	3	100	2	67	1	33	-	-	-	-
3. Narsingdi	173	100	173	100	-	-	-	-	-	-
4. Gazipur	4850	100	140	3	10	-	-	-	4700	97
5. Manikganj	3060	100	90	3	90	3	40	1	2840	93
6. Munshiganj	-	-	-	-	-	-	-	-	-	-
7. Mymensingh	273	100	-	-	-	-	23	8	250	92
8. Kishoreganj	5318	100	8	-	240	5	20	-	5050	95
9. Netrokona	1137	100	75	7	57	5	470	41	535	47
10. Jamalpur	192	100	27	14	15	8	-	-	150	78
11. Sherpur	1979	100	107	5	2	-	1870	95	-	-
12. Tangail	252	100	176	70	62	25	-	-	14	5
13. Faridpur	280	100	68	24	42	11	10	4	160	57
14. Rajbari	74	100	30	41	4	5	40	54	-	-
15. Madaripur	62	100	62	100	-	-	-	-	-	-
16. Shariatpur	21	100	19	90	2	10	-	-	-	-
17. Gopalganj	1285	100	55	4	5	-	15	1	1410	95
18. Chittagong	1874	100	494	27	119	6	113	6	1148	61
19. Cox's Bazar	1646	100	-	-	-	-	-	-	1646	100
20. Rangamati	93	100	83	89	10	11	-	-	-	-
21. Khagrachhari	31	100	18	58	-	-	-	-	13	42
22. Bandarban	64	100	25	39	-	-	07	11	32	50
23. Sylhet	1871	100	73	4	56	3	1589	85	152	8
24. Hobiganj	-	-	-	-	-	-	-	-	-	-
25. Moulavi Bazar	40	100	40	100	-	-	-	-	-	-
26. Sunamganj	177	100	177	100	-	-	-	-	218	50
27. Noakhali	1771	100	100	6	9	1	1328	75	314	18
28. Lakshmipur	798	100	94	12	4	-	-	-	700	88
29. Feni	110	100	110	100	-	-	-	-	-	-
30. Comilla	6558	100	248	4	210	3	2400	37	3700	56
31. Brahmanbaria	70	100	15	21	-	-	-	-	55	79
32. Chandpur	268	100	110	41	27	10	-	-	131	49
33. Rajshahi	68	100	57	84	-	-	-	-	11	16
34. Nowabganj	2971	100	-	-	8	-	208	7	2755	93
35. Natore	204	100	200	98	4	2	-	-	-	-
36. Naogaon	412	100	96	23	3	1	28	7	285	69

Continued

9.64 Statistics on employment created through programmes of the co-operative societies (Concluded)
(Figures are cumulative upto June, 1995)

Name of new district	Total		Full time		Part time		Honourary		Self employed	
	No.	%	No.	%	No.	%	No.	%	No.	%
37. Pabna	279	100	253	91	4	1	22	8	-	-
38. Sirajganj	6669	100	51	1	2622	39	-	-	3984	60
39. Bogra	454	100	312	69	52	11	62	14	28	6
40. Joypurhat	370	100	20	5	-	-	-	-	350	95
41. Rangpur	10490	100	107	1	26	-	-	-	10357	99
42. Nilphamari	1714	100	75	5	20	1	1375	80	244	14
43. Lalmonirhat	17	100	-	-	-	-	-	-	15	100
44. Kurigram	4377	100	3	-	-	-	-	-	4374	100
45. Gaibandha	468	100	132	28	26	6	-	-	310	66
46. Dinajpur	1929	100	475	25	178	9	64	3	1212	63
47. Thakurgaon	49	100	24	49	25	51	-	-	-	-
48. Panchagarh	95	100	95	100	-	-	-	-	-	-
49. Khulna	867	100	10	1	242	28	-	-	615	71
50. Satkhira	7626	100	110	1	6	-	3950	52	3560	47
51. Bagerhat	3013	100	239	8	4	-	933	31	1837	61
52. Kushtia	36	100	26	72	10	28	-	-	-	-
53. Meherpur	-	-	-	-	-	-	-	-	-	-
54. Chuadanga	3887	100	95	3	50	1	2422	62	1320	34
55. Jessore	3746	100	242	6	1316	35	2158	58	30	1
56. Narail	942	100	63	7	4	-	575	61	300	32
57. Magura	510	100	85	17	10	2	-	-	415	81
58. Jhenaidah	136	100	82	60	54	40	-	-	-	-
59. Barisal	448	100	33	8	6	1	5	1	404	90
60. Jhalakati	1093	100	70	6	1	-	1022	94	-	-
61. Pirojpur	250	100	9	4	2	1	196	78	43	17
62. Bhola	242	100	-	-	-	-	-	-	242	100
63. Patuakhali	-	-	-	-	-	-	-	-	-	-
64. Barguna	1645	100	15	1	-	-	-	-	1630	99
Bangladesh	105733	100	14798	14	6749	6	21196	20	62991	60

Note : (-) means nil.

Source : Registrar, Co-operative Societies.

**9.65 Distribution of auto-rickshaw to the auto-rickshaw chalak co-operative societies
(Figures are cumulative up to June, 1995)**

Name of new district	Societies	No. of Alloted Auto Rickshaws	Driver members who acquired ownership of Auto-Rickshaw	
			Number	Percent (%)
1. Dhaka	98	5149	2675	52
2. Narayanganj	10	146	25	17
3. Munshiganj	1	31	1	3
4. Tangail	1	30	7	23
5. Jamalpur	5	60	1	2
6. Mymensingh	2	19	-	-
7. Faridpur	1	20	4	20
8. Rajshahi	1	14	4	29
9. Barisal	1	1	-	-
10. Khulna	6	285	44	15
11. Bagerhat	2	37	-	-
12. Satkhira	1	40	16	40
13. Kushtia	1	20	2	10
14. Bogra	2	20	4	20
15. Pabna	1	17	4	24
16. Naogaon	2	23	7	30
17. Natore	1	3	-	-
18. Comilla	1	1	-	-
19. Brahman Baria	1	35	-	-
20. Noakhali	1	49	4	8
21. Feni	3	100	6	6
22. Hobiganj	2	48	8	17
23. Sylhet	1	111	41	37
24. Moulavibazar	1	20	2	10
25. Chittagong	50	1780	527	30
26. Cox's Bazar	4	156	21	13
27. Rangamati	2	67	15	22
28. Gazipur	3	22	1	5
29. Netrokona	1	12	-	-
30. Joypurhat	2	-	2	10
Bangladesh	208	8327	3419	41

Note : (-) means nil.

Source : Registrar, Co-operative Societies.

**9.66 Distribution of rickshaws to rickshaw puller co-operative societies
(Figures are cumulative up to June, 1995)**

Name of new district	Number of		Number of rickshaws	
	Society	Members	Alloted	Owning by full payment
1. Dhaka	5	207	102	78
2. Narayanganj	4	472	19	17
3. Narsingdi	10	1035	67	32
4. Gazipur	6	875	40	16
5. Manikganj	12	388	76	71
6. Munshiganj	3	288	110	35
7. Faridpur	2	34	-	-
8. Shariatpur	8	340	55	30
9. Rajbari	1	152	54	17
10. Gopalganj	4	130	25	15
11. Tangail	4	890	107	98
12. Mymensingh	29	1417	194	78
13. Sherpur	2	306	8	-
14. Kishoreganj	11	793	321	242
15. Netrokona	4	214	35	4
16. Jamalpur	17	920	60	18
17. Chittagong	9	690	375	285
18. Cox's Bazar	25	2400	96	75
19. Khagrachhari	5	448	20	20
20. Bandarban	3	371	27	-
21. Rangamati	2	91	-	-
22. Noakhali	8	630	8	-
23. Comilla	23	1940	1725	1725
24. Feni	1	50	-	-
25. Chandpur	20	1014	358	228
26. Lakshmipur	4	772	50	48
27. Brahman Baria	15	650	210	68
28. Sylhet	4	303	3	2
29. Maulvibazar	1	170	25	25
30. Sunamganj	4	262	-	-
31. Hobiganj	3	117	3	-
32. Rajshahi	7	408	212	82
33. Nowabganj	2	558	70	38
34. Natore	6	630	44	22
35. Pabna	13	3310	265	150
36. Naogaon	6	434	-	-
37. Sirajganj	10	710	26	26
38. Bogra	2	345	-	-
39. Joypurhat	2	65	-	-
40. Manikpur	1	54	10	5

Continued

**9.66 Distribution of rickshaws to rickshaw puller co-operative societies
(Figures are cumulative up to June, 1995)-Concl'd.**

Name of new district	Number of		Number of rickshaws	
	Society	Members	Alloted	Owning by full payment
41. Nilphamari	-	-	-	-
42. Gaibandha	3	102	5	2
43. Kurigram	16	1985	65	41
44. Dinajpur	10	879	86	46
45. Thakurgaon	1	15	1	-
46. Panchagar	2	109	-	-
47. Lalmonirhat	7	190	-	-
48. Khulna	3	125	34	5
49. Satkhira	4	154	-	-
50. Bagerhat	11	360	86	60
51. Kushtia	3	453	-	-
52. Meherpur	-	-	-	-
53. Chuadanga	1	22	-	-
54. Jessore	1	128	14	10
55. Narail	1	622	68	67
56. Jhenaidah	3	505	13	13
57. Barisal	5	936	76	40
58. Pirojpur	5	250	56	18
59. Bhola	4	2300	85	76
60. Patuakhali	5	1402	21	-
61. Barguna	3	156	150	7
62. Jhalakati	4	430	18	18
Bangladesh	392	36011	5578	3953

Note : (-) means nil.

Source : Registrar, Co-operative Societies.

9.67 Statistics on co-operative markets (as on June 1995)

Name of new district	No. of Co-operative markets			Total members	No. of shops in the markets	
	Total	Kutcha	Pucca		Total	Alloted to the members
Division-Dhaka						
1. Dhaka	29	16	13	12670	6672	6503
3. Narsingdi	1	1	-	635	30	30
5. Manikganj	1	1	-	139	6	-
4. Gazipur	3	1	2	675	300	266
5. Jamalpur	1	1	-	300	300	300
6. Tangail	5	1	4	512	145	-
7. Faridpur	2	2	-	645	40	26
Total:	42	23	19	15576	7493	7125
Division-Chittagong						
1. Chittagong	7	5	2	10010	1440	1419
2. Cox's Bazar	4	1	3	2400	47	10
3. Sylhet	1	1	-	20	100	100
4. Noakhali	2	2	-	1141	534	500
5. Comilla	3	1	2	447	155	90
6. Moulavibazar	2	-	2	387	10	3
7. Feni	1	-	1	35	167	-
8. Chandpur	1	1	-	52	25	25
9. Sunamganj	1	-	1	127	111	60
Total:	22	11	11	14659	2589	2207

Note : (-) means nil.

Source : Registrar, Co-operative Societies.

9.68

Statistics on housing co-operative

(Figures are cumulative up to June, 1993)

Name of former Division	Number of societies	Number of members	Share capital (in Lakh Tk.)	Loan held (in Lakh Tk.)	Loan repaid (in Lakh Tk.)
1. Dhaka Division	73	14123	73.56	10.00	9.40
2. Chittagong Division	38	14139	29.71	58.14	22.50
3. Rajshahi Division	5	287	0.68	-	-
4. Khulna Division	6	303	2.34	-	-
Bangladesh	122	28852	106.29	68.14	31.90

Note : (-) means nil.

Source : Registrar of Co-operative Societies.

9.69 Selected co-operative societies and disbursement and recovery of loans (as on June, 1995)

Name of Co-operative Societies	Number of members	Disbursement of loans (in Lakh Tk.)	Recovery of loans (in Lakh Taka)
1. Coperative Land Mortgage Bank	62696	2347.19	1419.10
2. Union Multipurpose Co-operative Societies	1207174	15292.03	12497.29
3. Fishermen Co-operative Societies	374062	637.43	313.35
4. Sugar Cane Growers Cooperative Societies	112109	2825.93	2331.48
5. Agricultural Co-operative Societies (Dept.)	898769	15385.39	12437.74
6. Agricultural Co-operative Societies (BRDB)	2334618	91471.73	65054.53
7. Milk Co-operative Societies	32103	3.10	2.41
8. Salt Co-operative Societies	4210	8.79	-
9. Auto-Rickshaw Co-operative Societies	17790	2756.18	1719.85
10. Landless Farmer Co-operative Societies	22632	7.38	-
11. Derelict Tank Co-operative Societies	6953	1.51	-
12. Khamar (Farm) Co-operative Societies	13061	62.35	14.50
13. Oil Producer Co-operative Societies	1226	-	-
14. Pan (Betel Leaf) Cultivator Co-operative Societies	1636	0.11	-
15. Groundnut Co-operative Societies	295	-	-
16. Weavers Co-operative Societies	346710	271.23	177.03
Total :	5436044	31070.35	95967.27

Note : (-) means nil.

Source : Registrar of Co-operative Societies.

9.70

Disbursement and recovery of agricultural credit by different financial institutions

(Crore taka)

Institution	1991-92		1992-93		1993-94	
	Disbursement	Recovery	Disbursement	Recovery	Disbursement	Recovery
B. K. B.	441.78	423.62	463.42	536.28	598.55	569.24
R.K.U.B	61.71	61.06	100.43	98.11	143.79	142.54
P.C.Bs	270.69	163.96	262.65	214.34	345.26	244.43
B.R.D.B.	17.35	11.24	11.92	16.87	12.03	21.98
B.S.B.L.	3.06	2.23	3.43	3.63	1.16	0.93
Total :	794.59	662.11	841.85	869.23	1100.79	979.12

Notes : B.K.B. - Bangladesh Krishi Bank, P.C.Bs - Participating Commercial Banks (Sonali, Janata, Rupali, Pubali, Uttara and Agrani Banks only) B.R.D.B.- Bangladesh Rural Development Board, B.S.B.L.- Bangladesh Shamabaya Bank Limited.

Source : Bangladesh Bank.

9.71 Disbursement and recovery of agricultural credit of Bangladesh Krishi Bank by zila

Zila	1989-90		1990-91		1991-92		1992-93		1993-94		1994-95	
	Disbur- sement	Reco- very	Disbur- sement	Reco- very	Disbur- sement	Reco- very	Disbur- sement	Reco- very	Disbur- sement	Reco- very	Disbur- sement	Reco- very
Cox's Bazar	430.78	473.74	183.00	204.00	523.00	306.00	298.00	465.00	564.00	632.00	909.00	834.00
Chittagong	8370.61	7958.65	8031.00	8595.00	8240.00	9300.00	8959.00	9747.00	8837.00	8247.00	10617.00	8758.00
Bandarban	151.59	152.66	124.00	137.00	210.00	168.00	110.00	77.00	306.00	86.00	314.00	115.00
Rangamati	170.98	174.33	108.00	132.00	215.00	164.00	120.00	124.00	145.00	138.00	195.00	180.00
Khagrachhari	60.75	52.12	21.00	23.00	34.00	48.00	51.00	76.00	77.00	71.00	151.00	113.00
Feni	624.04	575.83	270.00	397.00	425.00	499.00	507.00	765.00	640.00	710.00	833.00	740.00
Noakhali	384.90	541.03	305.00	258.00	446.00	476.00	444.00	618.00	728.00	746.00	1181.00	847.00
Lakshmipur	470.99	475.15	352.00	267.00	388.00	395.00	454.00	628.00	881.00	633.00	1226.00	654.00
Comilla	579.42	1211.01	421.00	742.00	979.00	914.00	961.00	1462.00	1094.00	1380.00	1509.00	1345.00
Chandpur	551.38	795.36	406.00	588.00	583.00	572.00	688.00	852.00	901.00	971.00	1375.00	1026.00
Brahmanbaria	447.70	705.87	293.00	526.00	412.00	581.00	349.00	717.00	573.00	823.00	886.00	930.00
Sylhet	2034.30	2036.97	2051.00	1975.00	2196.00	2014.00	1935.00	2334.00	2234.00	2157.00	2188.00	2226.00
Sunamganj	316.80	322.42	293.00	202.00	655.00	329.00	554.00	455.00	824.00	528.00	959.00	626.00
Moulavibazar	1151.90	1021.18	939.00	1089.00	1216.00	1150.00	1162.00	1401.00	1483.00	1447.00	1594.00	1551.00
Hobiganj	941.90	990.33	729.00	821.00	924.00	878.00	842.00	1040.00	1156.00	1060.00	1363.00	1089.00
Dhaka	7495.67	8312.06	8132.00	9198.00	10279.00	9668.00	12780.00	12623.00	16610.00	16048.00	16581.00	13662.00
Manikganj	271.10	292.16	143.00	290.00	268.00	375.00	287.00	611.00	534.00	571.00	814.00	605.00
Munshiganj	254.31	1152.73	389.00	416.00	432.00	647.00	619.00	924.00	1102.00	845.00	2000.00	1333.00
Narsingdi	610.76	295.06	195.00	224.00	474.00	337.00	406.00	564.00	636.00	610.00	964.00	639.00
Narayanganj	475.60	557.72	382.00	856.00	740.00	514.00	699.00	755.00	752.00	778.00	1510.00	847.00
Gazipur	767.38	493.44	776.00	449.00	1962.00	545.00	1198.00	928.00	1857.00	1167.00	2457.00	1271.00
Mymensingh	777.70	848.27	388.00	424.00	894.00	628.00	1200.00	1386.00	1379.00	1167.00	1975.00	1353.00
Jamalpur	338.00	542.24	204.00	282.00	419.00	414.00	439.00	797.00	720.00	822.00	1156.00	953.00
Sherpur	250.62	996.33	179.00	149.00	305.00	263.00	364.00	484.00	787.00	654.00	1097.00	711.00
Tangail	653.50	249.81	506.00	838.00	591.00	702.00	689.00	1112.00	1187.00	1383.00	1822.00	1338.00
Kishoreganj	431.93	561.28	268.00	369.00	533.00	458.00	649.00	903.00	839.00	922.00	1118.00	1014.00
Netrokona	251.37	268.18	105.00	134.00	367.00	230.00	379.00	539.00	560.00	573.00	900.00	608.00
Faridpur	528.32	580.58	274.00	436.00	569.00	663.00	652.00	850.00	710.00	761.00	1384.00	866.00
Shariatpur	158.96	253.80	95.00	164.00	359.00	267.00	383.00	388.00	517.00	424.00	682.00	472.00
Rajbari	176.29	227.40	135.00	176.00	358.00	310.00	435.00	465.00	599.00	537.00	863.00	570.00
Madaripur	136.88	244.01	102.00	162.00	292.00	362.00	365.00	536.00	475.00	513.00	628.00	539.00
Gopalganj	148.24	260.95	86.00	143.00	230.00	400.00	287.00	496.00	343.00	375.00	600.00	459.00
Barisal	382.02	425.83	232.00	236.00	491.00	393.00	611.00	534.00	677.00	532.00	916.00	629.00
Jhalakati	143.12	186.15	72.00	189.00	285.00	150.00	384.00	376.00	389.00	313.00	548.00	356.00
Bandar	136.08	327.71	165.00	161.00	481.00	311.00	592.00	544.00	681.00	517.00	928.00	647.00
Pirojpur	291.11	451.20	142.00	224.00	483.00	386.00	561.00	649.00	797.00	647.00	1118.00	706.00
Patuakhali	463.90	427.10	197.00	166.00	616.00	371.00	659.00	568.00	821.00	615.00	1055.00	726.00
Barguna	319.11	311.99	111.00	140.00	375.00	227.00	484.00	413.00	710.00	483.00	963.00	599.00
Khulna	1641.78	1760.82	1800.00	2059.00	1485.00	1664.00	738.00	793.00	1235.00	1140.00	2108.00	1909.00
Bagerhat	548.05	539.30	389.00	517.00	341.00	526.00	420.00	651.00	699.00	828.00	1361.00	823.00
Satkhira	378.70	573.98	368.00	594.00	590.00	701.00	668.00	939.00	974.00	1050.00	1188.00	1079.00
Jessore	493.85	513.95	226.00	442.00	556.00	547.00	373.00	579.00	613.00	573.00	813.00	774.00
Magura	267.91	306.14	147.00	206.00	290.00	356.00	202.00	407.00	286.00	392.00	378.00	426.00
Narail	112.74	136.29	48.00	57.00	133.00	113.00	98.00	126.00	197.00	212.00	325.00	236.00
Jhenaidah	349.33	463.88	155.00	346.00	308.00	490.00	362.00	595.00	553.00	606.00	883.00	728.00
Kushtia	1155.22	987.87	1201.00	1320.00	904.00	1151.00	653.00	882.00	728.00	734.00	1325.00	817.00
Meherpur	98.47	140.33	220.00	267.00	101.00	149.00	91.00	181.00	149.00	179.00	387.00	282.00
Chuadanga	297.08	279.59	61.00	169.00	219.00	250.00	179.00	339.00	295.00	304.00	416.00	423.00
Bangladesh	37693.34	41456.30	32419.00	37759.00	44178.00	42362.00	46342.00	53628.00	59856.00	56924.00	76563.00	59434.00

Source : Bangladesh Krishi Bank.

9.72 Consolidated cumulative statement of disbursement and recovery of Gramin Bank 1993

(Crore taka)

Name of the Former District	No. of villages covered	Branches in operation	No. of Members (Landless)		Disbursement		Recovery	
			Male	Female	Male	Female	Male	Female
Chittagong	1580	67	10129	86447	26.93	200.99	24.00	168.06
Tangail	2927	90	29798	175533	93.94	312.04	78.47	233.37
Rangpur	2757	109	29015	173133	46.65	186.33	40.36	155.41
Dhaka	4008	113	14180	238193	44.78	524.89	38.63	407.01
Patuakhali	1928	89	11339	135145	26.11	239.15	22.16	197.98
Bogra	3975	100	6498	186974	6.11	197.67	4.60	151.19
Sylhet	3331	81	2070	117497	2.15	134.19	1.54	100.20
Rajshahi	3092	86	972	130932	1.20	153.67	0.76	104.49
Dinajpur	2775	67	2131	128112	1.48	102.18	1.02	73.76
Faridpur	3294	91	552	155250	0.64	128.74	0.40	77.52
Comilla	2984	100	677	148637	1.83	162.70	1.59	100.08
Mymensingh	1016	47	0	31702	0.00	11.25	0.00	6.30
Total	33667	1040	107361	1707555	251.82	2353.79	213.53	1775.37

Note: Figures are upto December, 1993

Source: Gramin Bank.

9.73 Consolidated cumulative statement of disbursement and recovery of Gramin Bank 1994

(Crore taka)

Name of the Former District	No. of villages covered	Branches in operation	No. of Members (Landless)		Disbursement		Recovery	
			Male	Female	Male	Female	Male	Female
Chittagong	1665	69	11863	99366	35.34	289.66	31.18	244.01
Tangail	2967	91	30763	184171	122.68	469.24	106.45	382.95
Rangpur	2927	109	35099	207506	82.83	268.83	73.34	219.06
Dhaka	4078	113	15233	261069	57.12	798.33	49.47	627.88
Patuakhali	1973	89	12521	146015	35.17	337.89	30.26	282.16
Bogra	4041	100	8778	193100	10.07	304.24	8.01	248.41
Sylhet	3370	81	2164	116959	1.02	190.53	2.19	150.93
Rajshahi	3215	86	1081	136580	2.09	246.15	1.76	199.72
Dinajpur	2818	68	2256	135013	2.43	164.06	1.89	130.29
Faridpur	3468	91	599	185015	1.16	254.82	0.89	187.19
Comilla	3093	100	281	164892	0.56	274.14	0.50	203.05
Mymensingh	1298	48		62601	0.00	46.47	0.00	25.90
Total	34913	1045	120843	1892287	352.48	3644.36	305.92	2901.59

Note: Figures are upto December, 1994.

Source: Gramin Bank.

9.74 Disbursement and recovery of agricultural credit by Bangladesh Rural Development Board

(Lakh taka)

Former District	1987-88		1988-89		1989-90		1990-91	
	Disbursement	Recovery	Disbursement	Recovery	Disbursement	Recovery	Disbursement	Recovery
Bandarban	74.60	52.34	2.66	5.76	-	-	2.54	2.15
Chittagong	1186.11	943.70	224.60	173.60	195.27	157.09	127.02	130.74
Chittagong H.T.	122.71	73.79	16.17	16.58	21.73	19.09	18.53	9.35
Comilla	3959.94	3104.00	562.78	243.93	316.57	248.64	430.54	192.35
Noakhali	1508.68	1114.22	320.31	250.92	347.51	296.88	189.04	164.31
Sylhet	2425.22	1798.52	259.18	167.09	124.97	149.83	202.83	124.94
Dhaka	3461.02	2571.13	322.60	287.60	232.11	352.22	340.12	280.66
Faridpur	3457.08	1976.20	177.39	103.44	166.56	166.77	83.13	90.93
Jamalpur	1464.61	746.85	356.78	106.05	239.69	130.36	280.57	63.55
Mymensingh	3831.95	2431.75	759.48	338.76	197.32	250.36	701.14	176.78
Tangail	1931.05	1410.04	146.91	71.62	24.42	99.79	136.68	91.59
Barisal	3492.88	2841.03	324.54	196.30	165.72	107.93	130.25	86.09
Jessore	3601.74	1752.75	109.46	167.56	29.95	54.11	80.23	73.76
Khulna	2158.64	1732.30	356.73	310.56	334.33	290.34	359.09	323.63
Kushtia	1073.67	693.59	136.28	88.74	3.35	17.43	19.16	38.08
Patuakhali	2324.76	1894.53	58.87	68.26	24.07	53.87	20.89	16.41
Bogra	3137.58	1686.30	213.84	223.96	21.99	53.73	76.19	116.67
Dinajpur	3515.87	1812.61	165.64	418.92	36.28	76.44	19.63	100.30
Pabna	3085.00	1804.18	519.65	261.91	91.41	157.47	22.44	107.87
Rajshahi	6700.05	3796.24	333.90	432.60	158.84	223.77	209.66	174.02
Rangpur	6898.78	2795.04	404.91	306.46	143.92	127.99	132.76	151.49
Bangladesh	59411.94	37031.11	5772.68	4240.62	2876.01	73034.11	3582.44	2515.67

Continued

9.74 Disbursement and recovery of agricultural credit by Bangladesh Rural Development Board (Concluded)

(Lakh taka)

Former District	1991-92		1992-93		1993-94		Cumulative upto June '94	
	Disbursement	Recovery	Disbursement	Recovery	Disbursement	Recovery	Disbursement	Recovery
Bandarban	0.30	0.40	-	-	-	-	90.36	68.53
Chittagong	105.17	43.54	20.77	25.21	2.46	3.21	1498.06	1162.98
Chittagong H.T.	8.59	0.52	-	0.56	-	1.45	178.14	118.68
Comilla	38.62	48.18	114.11	150.27	11.57	43.76	6012.76	4175.17
Noakhali	3.76	21.15	14.31	-	5.99	20.12	2473.76	1888.18
Sylhet	66.83	14.10	49.40	74.33	13.18	26.85	3202.23	2383.35
Dhaka	26.68	37.69	64.23	188.28	10.04	35.10	5576.69	3578.99
Faridpur	4.45	30.44	36.54	57.49	0.21	29.21	3415.70	2380.89
Jamalpur	14.15	19.49	24.40	-	-	22.20	2442.37	1107.83
Mymensingh	225.78	33.06	35.66	179.83	12.77	78.75	8102.28	3442.44
Tangail	10.65	11.10	11.23	-	7.24	19.27	2241.00	1639.71
Barisal	32.40	18.61	26.08	16.85	11.67	16.18	4360.50	3398.57
Jessore	26.09	101.95	9.99	180.89	0.87	70.30	4110.89	2349.06
Khulna	56.97	64.33	73.40	-	103.83	188.04	3606.99	2965.35
Kushtia	6.74	30.45	15.83	82.66	0.02	33.36	1407.13	926.22
Patuakhali	18.93	5.18	3.77	9.57	16.77	18.22	2535.25	2107.74
Bogra	28.51	51.58	-	-	-	29.88	3053.00	2128.04
Dinajpur	0.93	41.05	-	-	-	25.34	3771.08	2311.78
Pabna	81.10	33.43	1.60	93.15	42.98	31.05	4350.33	2581.59
Rajshahi	1.33	128.78	-	109.89	73.76	47.61	7715.79	5025.21
Rangpur	14.79	45.77	47.58	85.92	53.03	87.92	8735.23	3619.10
Bangladesh	772.77	780.80	548.90	1254.90	366.39	797.82	78879.54	49359.41

Note: Disbursement and recovery is made through Sonali Bank.
(-) means nil.

Source: Bangladesh Rural Development Board.

Annexure - 3

Progress of BRDB at a Glance for the year 1995-96

SL. No.	Activities	1995-96	Cumulative progress
1	2	3	4
1.	Adoption of Thanas	-	465
2.	a) Formation of TCCA	-	449
	b) Formation of TBCCA	12	238
3.	a) Registration of TCCA	-	449
	b) Registration of TBCCA	12	238
4.	Formation of primary society (No.)		
	a) K.S.S	675 (-486)	65002
	b) B.S.S.	217 (-220)	12841
	c) M.B.S.S.	2025	21554
	d) M.S.S.	104	5920
	e) Informal groups	2148	11457
	Total=	5169 (-706)	116774
5.	Audit completed (No.)		
	a) K.S.S.	40961	-
	b) B.S.S.	6929	-
	c) M.B.S.S.	10818	-
	d) M.S.S.	3424	-
	Total=	62132	-
6.	Enrolment of member (No.)		
	a) K.S.S	12965 (-16832)	2337908
	b) B.S.S.	217 (4649)	353529
	c) M.B.S.S.	52273	562359
	d) M.S.S.	1089	210036
	e) Informal groups	58222	228582
	Total=	128070 (-21481)	3692414

SL. No.	Activities	1995-96	Cumulative progress
1	2	3	4

7. Share Deposit (LK.Tk.)

a) K.S.S	268.80	3159.42
b) B.S.S.	21.22	271.65
c) M.B.S.S.	92.50	486.65
d) M.S.S.	35.06	244.46
Total=	417.58	4162.18

8. Savings Deposit (LK. Tk.)

a) K.S.S	437.70	4963.44
b) B.S.S.	77.46	909.24
c) M.B.S.S.	474.60	2273.01
d) M.S.S.	67.98	744.32
e) Informal groups	5624.31	10783.02
Total=	19706.81	141072.64

9. Loan Issued (LK. Tk.)

a) Short term/crop	4934.07	67190.60
b) Term (Against Equipment)	120.55	21611.70
c) B.S.S. & M.B.S.S. (Term)	8327.88	36596.18
d) M.S.S. (Short Term)	700.00	4891.14
e) Informal groups	5624.31	10783.02
Total=	19706.81	141072.64

10. Loan Realisable (LK.Tk.)

a) Short term/crop	-	66463.56
b) Term (Against Equipment)	-	21539.97
c) B.S.S. & M.B.S.S. (Term)	-	33939.96
d) M.S.S. (Short Term)	-	4276.01
e) Informal groups	-	7759.04
Total=	-	133978.54

AN OVERVIEW

Bangladesh Rural Development Board, the biggest government agency for rural development and poverty alleviation, basically aims at organising the rural people through cooperatives and informal groups. It provides an institutional framework for development activities for the farmers, the women, the artisans and the poor living in the rural areas. The institutional structure has been developed under the BRDB main scheme which is being implemented since 1971.

The cooperative movement in its different forms and systems has a long history of development from the beginning of the present century. Parallel to the existence of different types of cooperatives, BRDB emerged from an experiment conducted in the early sixties by the Bangladesh Academy for Rural Development (BARD) first in the Comilla Kotwali Thana and subsequently in 1963 in three different thanas in different areas viz., Natore, Gaibandha and Gouripur in the then districts of Rajshahi, Rangpur and Mymensingh respectively. The experiment brought about an innovation in the development of a project, named Comilla District Integrated Rural Development Programme (CDIRDP) taken up by the government under which initially seven thanas were included in 1965, followed by coverage of another 13 thanas in 1968. In 1971 IRDP, the predecessor of BRDB, came into being as a nationwide development programme for a phased coverage of the country and till 1982, when the government decided to create BRDB through an ordinance, the programme was operating in 250 thanas of the country.

The Board has a framework of a two-tier co-operatives consisting of village based primary societies (KSS, MSS, BSS) and their federation at the thana level (TCCA, TBCCA)

This co-operative framework was an integral component of a comprehensive rural institutional Plan. The BARD experimentation developed a complex of intergrated rural institutions for better planning and providing services to the villagers in a planned way. These institutions were :

- (i) The two-tier cooperatives described above
- (ii) Thana based coordinated administration and planning through establishment of a Thana Training and Development Centre (TTDC) which would promote inter-departmental coordination in development work, provision of supplies and services to the villages and training for improved planning and resource use.
- (iii) Thana Irrigation Programme (TIP) or small irrigation plan for harnessing the water available for irrigation through group action :
and
- (iv) Rural works Programme to build physical infrastructure (embankment, drainage, roads, bridges, culverts etc) and also to generate additional employment opportunities in the lean season.

The Board with its cooperative framework has provided the organisational support to such an integrated administrative arrangement. It organised the villagers into cooperatives, made use of the available local resources as well as government support.

The TCCA/TBCCA's support facilities to the primary societies specifically include :

- a) Extension and training facilities for promotion of institution and production activities
- b) credit and banking facilities
- c) procurement and supply of irrigation/agricultural equipment and production inputs.
- d) storage and marketing facilities, and
- e) overall guidance, supervision and evaluation of work.

The general function of the primary societies are :

- a) to provide institutional services to the members
- b) to arrange weekly meetings of the members
- c) to prepare joint production plans and to utilize the institutional facilities like, credit, other inputs and irrigation water, to procure these inputs and credit from the TCCA/TBCCA for the members.

- d) to supervise the use of inputs and credit and be responsible for repayment of credit in time.
- e) to build up own capital through individual shares and savings of the members.
- f) to provide marketing facilities to the members for a fair price for their produce; and
- g) to undertake other social welfare activities.

Based on practical experience, over the years BRDB incorporated formation and nourishing of informal groups in its charter as a means to achieve its objectives of rural development and poverty alleviation.

Organisation

BRDB is governed by a Board of Directors consisting of 21 members, representing the Ministries and Institutions including National Cooperative Federation and National Cooperative Union. The Board is headed by the honourable Minister for LGRD and Cooperatives as Chairman, The Secretary RD & Cooperatives Division is the Vice-Chairman. The Director-General BRDB is the Chief Executive and Member Secretary of the Board. The Board determines the policies, principles, guidelines and reviews the activities from time to time. Since 1971, 17 officers from senior level administrative cadre and one political leader worked as Director General of the Board.

Presently, BRDB HQ consists of five Divisions i.e. (1) Field services (2) Planning, Evaluation and Monitoring (3) Administration (4) Training and (5) Finance, Accounts and Audit. Each Division is headed by a Director. The Directors with the supporting officers and staff perform the functions of the Board under the overall supervision and direction of the Director-General. The Deputy Directors and Thana Rural Development Officers are performing the functions of BRDB at District and Thana level respectively with the help of other supporting staff. The pay and allowances of employees of BRDB (currently 2073) are being paid out of the revenue budget of the GOB allocated to BRDB. Besides the normal activities, BRDB executes several projects, most having donor assistance. The services of BRDB personnel are regulated by BRDB

Employees Service Rules. 1988.

The employees of the project are employed (currently around 6915) separately for the project period. The projects are implemented under the supervision of the Project Directors reporting to the Director General either directly or through the Additional Director General or any designated Director.

Under the Revenue set up BRDB has 57 district offices to look after activities in 460 thanas in 64 districts. A few projects have separate set up at thana level but at district level the existing revenue set up is utilized for implementation of the Projects with minimum logistics in terms of manpower and other resources.

There are also a few projects like GOB financed RPAP/NRPCSP/JICA financed Model Rural Development Project, IDA financed Women's programme and UNFPA financed Family Welfare Education Projects which utilize BRDB's Revenue set up at the thana for implementation of their programmes with nominal staff strength under the development budget. This has been done in order to ensure cost effectiveness of the service delivery system. Organograms of BRDB's Revenue and Project set up are enclosed (Annex-1).

BRDB has two components : the main scheme and the rural development and poverty alleviation Programme being implemented through a number of projects. The main scheme of the Board has the following sub-components :

- a) formation of KSS & TCCA
- b) development of the functions of TCCAs and KSSs which include :
 - (i) capital formation
 - (ii) credit operation
 - (iii) irrigation activities
 - (iv) training, education and extension
 - (v) Marketing and business operations, and
 - (vi) construction and repair of physical facilities including thana Palli bhavan, Storage godowns etc.

- c) The project component of the Board has the following activities :
- a) Formation of the TBCCA, BSS, MBSS and informal groups.
 - b) Development of functions of the TBCCAs, BSS, MBSS and informal groups including :
 - i) Capital formation
 - ii) Conscientization and skill development training
 - iii) Promotion of different income generation activities like beef-fattening, goat rearing, poultry raising, paddy husking, Rickshaw/Van pulling, sewing, kitchen gardening, bee keeping, pisciculture, food processing, cane and bamboo works etc.

Under this component the Board has organised 36880 BSS, MBSS and informal groups and 237 TBCCAs with about 1.5 million members. These societies and groups accumulated an amount of Tk. 745.4 million as shares and savings. Under the main scheme BRDB has so far organized 68 thousand Primary agricultural cooperatives and 449 central cooperatives with 2.5 million farm families as members. These societies accumulated a capital amounting to Tk. 1390 million as shares and savings. These cooperatives are also operating 21466 Deep tubewells, 48315 Shallow tubewells, 20000 Low lift pumps and 273000 Hand tubewells for irrigation throughout the country. This has created an employment opportunity for 115 million Man-days a season. Again they have brought 2.2 million acres of land under irrigation during the 1995-96 dry season thereby producing an additional amount of foodgrains to the extent of 4.8 million tons during the year.

Under its Project Component the Board has so far implemented 34 rural development and poverty alleviation projects with domestic finance as well as donor assistance. During 1995-96 the Board was implementing 15 Projects involving about Tk. 5000 million out of which there were seven poverty alleviation projects with a credit beneficiary of about 1.5 million families covering nearly 6.0 million disadvantaged rural poor. The total ADP allocation for these projects was Tk. 607.7 million (GOB Tk. 214.9 million _ PA Tk. 392.8 million) against which Tk. 573.071 million was released and Tk. 581 million was spent.

The micro-credit programmes of the Board are conducted for income generation and skill development of the rural poor. While poorest of the poor are targeted under safety net programmes, micro credits cover a wide range of poor people. The common features of BRDB micro-credit programmes are :

- (i) group formation of defined poor people -co-operatives and informal groups ;
- (ii) training of group members in group cohesion, skill development and awareness about environment ;
- (iii) provision of credit for income generation activities ;
- (iv) close monitoring through weekly meeting ;
- (v) compulsory savings for capital formation ;
- (vi) approximately cent percent recovery rate ;
- (vii) increased women participation (more than 50% in all the programmes.)

The Board has so far disbursed a sum of Tk. 8519.3 million as micro-credit against different income generation activities amongst the beneficiaries. On the other hand the members generated their own capital of Tk. 745.4 million as savings.

During the year 1995-96 the Board disbursed a sum of Tk. 2166.2 millions as credit to the beneficiaries out of which Tk. 1643.1 million was invested under the Poverty Alleviation Projects against different income generation activities and the rest Tk. 523.1 million went to the farmers for crop production. The overall recovery was above 95%.

The BRDB programmes had a significant and positive impact on literacy (92%), increase in employment (36%), increase in income (54%), use of sanitary latrine (40%), adoption of family planning practices (73%) access to safe drinking water (94%), acquisition of assets (63%) in the programme areas.

BRDB is now experimenting with CIDA assisted Rural Development 12 Project, a highly successful programme covering about half a million

poor households in giving it an institutional shape independent of government and BRDB intervention in order to make it self reliant and sustainable. The new institution would be a unique micro-credit organization with social development component exclusively meant for the assetless poor.

BRDB is expanding the coverage of poverty alleviation projects and taking up more innovative programmes for the poor in conformity with the realities and needs of the day.

This report made an attempt to give a programme-wise progress of BRDB activities during 1995-96.

Main Activities of BRDB

2. Field Service Division :

2.1 Organisation of Co-operatives

The progress of cooperative activities during the year 1995-96 is shown in the following table.

Organization of Co-operatives and formation of capital :

Sl. No.	Item	Achievement (1995-96)	Cumulative Program
1.	KSS formation (No)	136	65002
2.	Enrolment of members (No)	3289	2337908
3.	Share deposit (Lakh Tk.)	266.95	3159.41
4.	Saving deposit (Lakh Tk.)	316.57	4963.55

Audit of TCCA & KSS :

During the year statutory audit of 415 TCCAs out of 449 was completed. On the otherhand 40,961 KSS were audited out of 58,470 auditable KSS. Similarly Annual General Meetings of 389 TCCAs were held against 449 TCCAs. As regard AGMs 18517 primary societies conducted their AGMs as against 38187 KSSs where the said meeting fell due.

Classification of TCCA & KSS :

Organisational maturity assessment is an important part of institution development and BRDB classifies the TCCA/KSS every year towards this end. The criteria of this classification include member enrolment, weekly meeting, regular audit and AGM, capital formation, training, loan investment and recovery, overall management etc.

The position of classification during the year is given below:

Classification of TCCA & KSS :

Classification :	No. of TCCA :	No. of KSS :
A	145	16246
B	203	15934
C	26	15856
D	75	6471
E	-	4591
Total	449	59098

2.2 Credit Section :

Short Term Agricultural Credit Operation :

BRDB plays an active role in the timely availability of credit to the farmers on easy terms through the two-tier co-operative system. The farmers are also given necessary guidance for effective use of credit to ensure increased agricultural production.

During the year under review the Board could not achieve desired success in respect of loan realisation and disbursement. However, short term credit disbursement increased compared to previous years. 385 TCCAs out of 449 availed of interest exemption and resheduling facilities after repaying the requisite amount of dues within the stipulated time limit.

Since inception BRDB disbursed an amount of Taka 67190.59 lakh as crop loan out of which an amount of Tk. 48518.40 lakh has already been realised. An amount of Tk. 18672.19 Lakh is now outstanding with 1018015 co-operators belonging to 25583 KSS in 449 TCCAs in 64 districts. The position of credit operations may be seen in the following table :

(Figure in lakh Tk.)

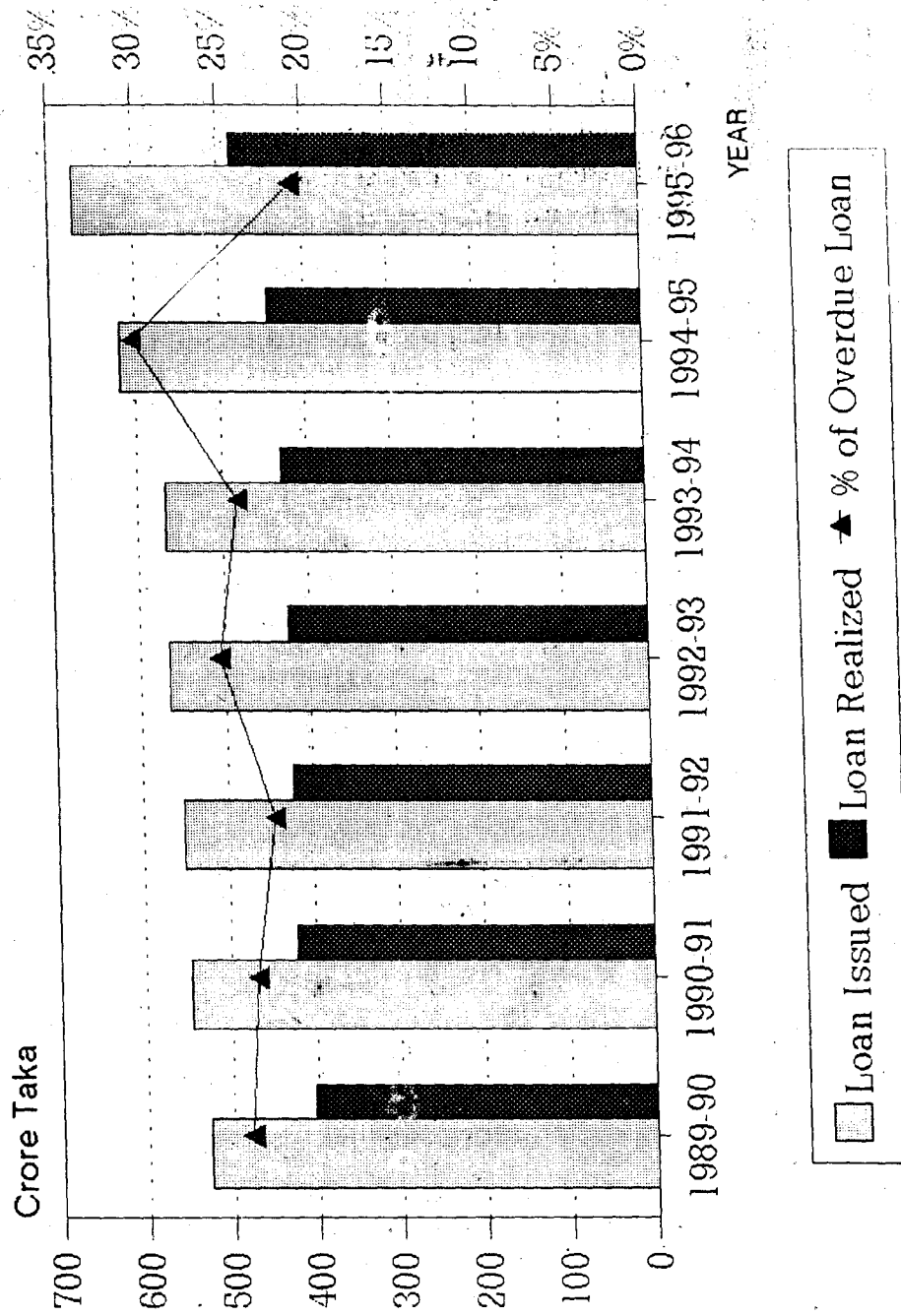
Disbursement	Due for recovery	Recovered	Percentage of recovery	Outstanding
67190.59	61959.31	48518.40	72%	18672.19

Short term Credit operation during 1995-96 :

During the year 1995-96 an amount of Tk. 5231.28 lakh was disbursed as short term crop loan to 133465 members of 10903 KSSs under 337 TCCAs in the country as against a disbursement of Tk. 4864.42 lakh during the preceding year. During the year an amount of Tk. 3880.94 lakh was realised whereas Tk. 1248.64 lakh was realised in the preceding year.

District wise Short term crop loan disbursement and realization during the Year 1995-96 are shown in annex-1.

Short Term Credit Operation



2.3 Irrigation Section :

Irrigation has been one of the mandated functions of BRDB. The Board has been basically involved in irrigation development through the TCCA/KSS system since inception in order to increase food production to meet the ever increasing food need of the population. Initially it remained instrumental in motivating farmers for adoption of improved method of cultivation and use of minor irrigation equipment on rental basis till 1978-79. BRDB started sale of irrigation equipment to co-operators in the year 1979-80. The total position of distribution of irrigation and agricultural equipment through the TCCAs together with their coverage is shown below :-

Distribution of Irrigation and agricultural equipment

Type of equipment	Cumulative sale as on 30.06.96 on	No. of Equipment under operation loan and cash basis
DTW	21,496	15,028
STW	48,315	30,956
LLP	19,888	17,126
HTW	2,73,000	2,15,042
Power tiller	51	51
Tractor	2	2

It may be noted that 6,468 DTWs, 17,359 STWs, 2,762 LLPs and 57,958 HTWs were out of operation due to mechanical troubles, aquifer problems etc. during the year under report.

Total Irrigated Land during the year

Type of Equipment	No. of Equipment under operation during 1995-96	Total area Under (acre) irrigation
DTW	15,028	9,13,680
STW	30,956	2,94,082
LLP	17,126	7,70,670
HTW	2,15,042	2,15,042
Total		21,96,474

During 1995-96 an amount of Tk. 3042.40 lakh was sanctioned by the Sonali Bank for purchasing irrigation and agricultural equipment, out of which only Tk. 4.27 lakh could be utilized for purchasing LLPs. The rest amount could not be availed of by the TCCAs due to their failure to fulfil the terms and conditions laid down by the Bank.

Progress of term loan distribution and realisation during the year 1995-96 is shown below :

Disbursement and Recovery of Term loan (Tk in lakh)

Description	Achievement during 1995-96	Cumulative achievement
Total distribution	4.27	2,14,82.54
Due for realization (with interest)	40102.06	5,03,04.48
Realisation	558.65	9,807.39
Rate of realisation	1.39%	9.50%

Irrigation Management Programme (IMP)

Irrigation Management Programme (IMP) was first introduced in the district of Mymensingh & Bogra under RD-I Project. The programme was initiated with the involvement of BRDB, DAE and BADC. The aim of the programme was to increase the institutional, financial, managerial & technical efficiency of the farmer Co-operatives. The activities of the programme were executed through the District and Thana Implementation Teams. Being encouraged at its success the government decided to adopt IMP as a national programme. It started functioning in the year 1981-82 and was gradually expanded throughout the country. The overall objectives of the programme were to :

- i) maximise irrigated area per unit of equipment ;
- ii) maximise the involvement of the farmers ;
- iii) create employment opportunities for agricultural labourers ;
- iv) maximise yields per acre ; and
- v) reduce cost of irrigation per acre.

Since inception the programme got financial and technical assistance from RD-I, RD-II and DTW-II Projects but during 1991-92 this assistance discontinued and the concerned TCCAs themselves are now implementing the programme with their own resources.

Impact of IMP schemes :

	<u>Acreage increased per scheme</u>	<u>Food grain production</u>	<u>Reduction in irri. cost per acre</u>
a) Before IMP	42 Acre	41 Maunds	Tk. 1500.00
b) After IMP	63 Acre	53 Maunds	Tk. 1100.00
c) Increase+	21 Acre	12 Maunds	(-) 300.00
Decrease (-)			

Tree Plantation Programme :

BRDB undertook a massive plantation programme all over the country with active participation of its Co-operators in 1991. During the year 1995-96 the co-operators planted 122 lakh seedlings and have been able to keep 96 lakh such plants alive.

Modified chula :

This programme was started in 1990 to popularise the improved Cooking Stove designed by the BCSIR. The objectives of the programme are to reduce the consumption

of fuelwood, increase efficiency of cooking and thereby save time, reduce health hazards and at the same time to have a favourable impact on environmental situation. BRDB has taken steps to popularise this modified 'chula' among the cooperators for its gradual expansion throughout the country. During the year 1995-96 BRDB with the assistance of BCSIR imparted training on modified chula to 850 Co-operators in 34 selected thanas. During 1995-96 the programme covered 49000 families in the selected thanas as against a target of 44,570 families. there is one Supervisor in each thana to look after the Programme.

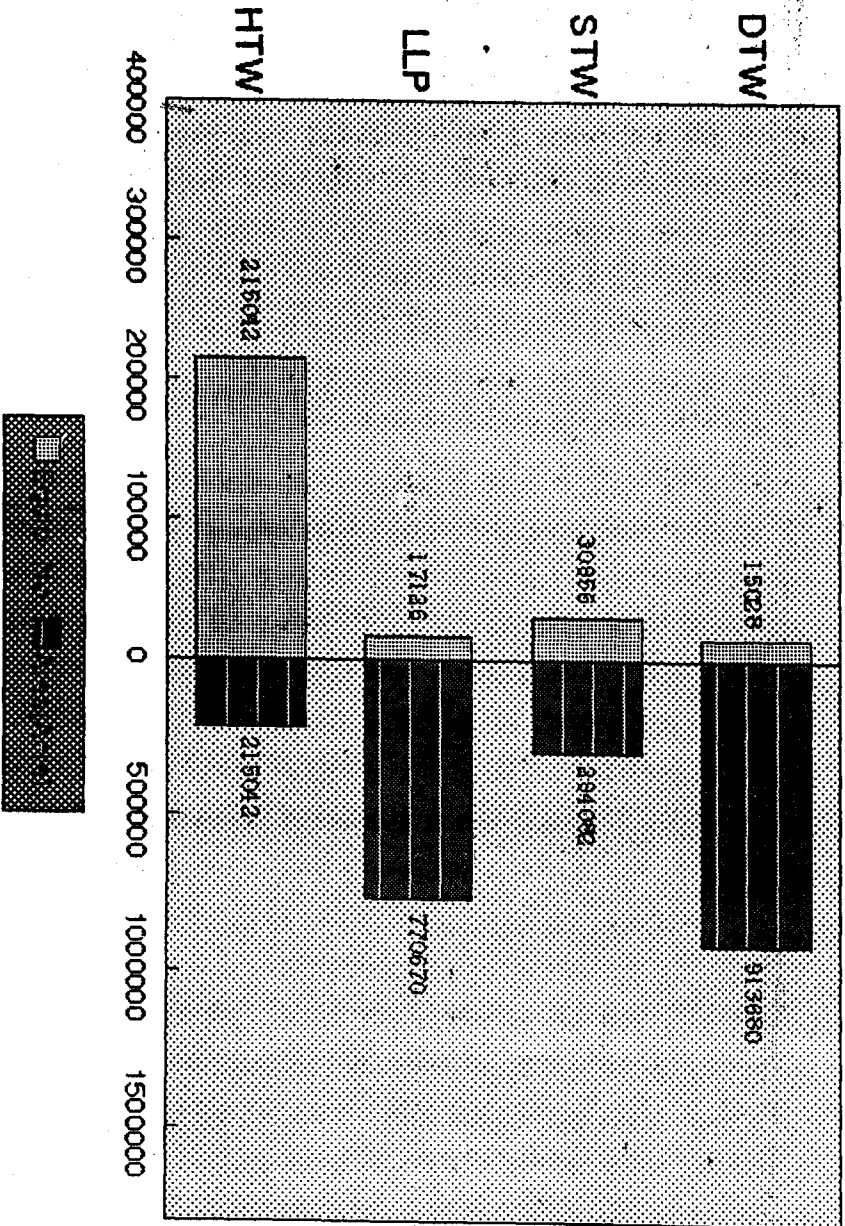
Livestock Development Programme :

BRDB with the cooperation of the Ministry of Fisheries & Livestock has been implementing an integrated inoculation and vaccination programme since 1991-92. Under this programme cattle and poultry birds of the cooperators are collected at a particular place on a particular day and are treated and vaccinated. During the year 1995-96 a total number of 185.75 lakh cattle and poultry birds were inoculated, vaccinated and treated against a target of 220.00 lakh.

Pisciculture Programme :

Since inception BRDB has been imparting training and motivating the cooperators for development of pisciculture. During the year 1995-96, 452 TCCAs were involved in pisciculture programme. The cooperators has released 1130.45 lakh fingerlings and they sold 5,54,840 quintals of fish at a price of Tk. 9948.94 lakh.

Equipments on Operation & Area Irrigated



2.4 Marketing

The aims and objectives of the marketing section includes the following :

1. To ensure optimum price of products, and arrange timely availability of inputs like fertilizer, seeds, pesticides, fungicides etc.
2. To ensure self reliance of TCCAs through trading activities like supply of agri-inputs and sale of agri-products.
3. To help establish agro-based small scale processing industries at village and thana level by providing technical and financial assistance to them.
4. To help the peasants in achieving financial soundness through providing them storage and marketing facilities.
5. To establish and strengthen the intersectoral linkage in agricultural production, credit and marketing.

Progress during the year

Many TCCAs faced Marketing problem during the year due to financial constraints arising out of loan/interest remission. There were even many TCCAs with necessary finance which could not undertake marketing activities as their schemes were not approved by the concerned cooperative officers in time.

Rice/Paddy Business :

During 1995-96, 12 TCCAs in nine districts purchased 1321.406 tons of paddy at a cost of Tk. 90.02.439/- from their own fund.

There was a carried over stock of paddy in these TCCAs amounting to 113.810 Tons valued at Tk. 7.02.669/-. The total foodgrain sold this year was 997.306 tons valued at Tk. 68.98.540/-. The TCCAs earned a net profit of Tk. 276347/- during the year.

The closing stocks of TCCAs at the end of the year was 910 tons (Paddy/Rice) valued at Tk. 30,35,957/- only. None of the TCCAs incurred any loss during the year under review.

Other commodity business :

During 1995-96, 41 TCCAs of 19 districts undertook business activities involving 17 commodities like potato, animal feed, fertiliser, insecticides and pesticides, dal, mustard, soyabean, agriprotein, cotton, turmeric, wheat, betelnut, poultry feeds, pepper, groundnut investing a sum of Tk. 1,86,67,969/- only. The TCCAs earned a net profit of Tk. 6,44,335/- after deduction of all other expenses from this business.

At the end of the year the TCCAs had a stock of commodities worth Tk. 36,19,138/- only.

MANAGEMENT OF THE SOCIETIES : INTERNAL CONTROL

As mentioned earlier, Co-operatives are autonomous Organisations governed by the representatives of their members. In Co-operative parlance this governing body is called the Managing Committee. Minimum number of members in the Managing Committee is 6 and the maximum is 12, the number is to be a multiple of 2. The Managing Committee is elected by the general assembly or in the case of new societies it may be constituted by the Registrar.

Not all members of the Managing Committee are, always elected. In societies where 50% of shares are owned by the Government or where 50% of loans and advances are guaranteed by the Government, one third of the members including the Chairman of the Managing Committee are nominated by the Government or the Registrar. Again, in societies which have atleast ten BSS, MSS or KSS a fixed number of seats are reserved for women and landless group. Only the rest of the seats in the Managing Committee are filled up by general election. The representation in the elected segment of the Managing Committee is area based; the number of electoral areas equals the number of the members to be elected through general election. For non-government self-sustained societies, the elected members of the Managing Committee Inturn elect the office bearers from among themselves.

* (1) Rule 28(2) of Cooperative Societies Rules, 1942.

* (2) Section 28 of Cooperative Societies Ordinance, 1984.

Besides, in the case of new societies, or when the elected Managing Committee is dissolved on grounds of mismanagement etc. the Registrar may form a Managing Committee according to his own choice.

The tenure of the elected Managing Committee is two years unless it is superceded by the Registrar/Government for transgressing the provisions or for specific mismanagement brought out in the enquiry, inspection or audit reports. If election of the new Managing Committee is not held within two years from the date of the first committee meeting the committee stands dissolved and Registrar is required to make necessary arrangement to carry out the affairs of the society. The tenure of the appointed committee is determined by the Government or Registrar depending on the merit of the cases.

POWERS OF THE MANAGING COMMITTEE(ACT/RULES).

In most of the Primary Societies the Chairman and the Secretary run the routine business of the society; at the most a part-time employee is engaged to do the book keeping job. Again, most of the primary societies do not have any room earmarked solely for the office of the society, they carry the office of the society in a few registers and files. Some big primary societies have full-time salaried employees and specific office building but on a very limited scale.

In the Secondary (Central) Societies we come across a regular group of salaried employees. In the UCCA we have a discernable employment

* Section 23 of Co-operative Societies Ordinance, 1984.

structure as well. But in other societies there is no such structure, the Managing Committee takes employment decision to meet their felt need. Some societies have salaried Secretary or Executive Officer, in some other, the elected Secretary carries out the job of office Executive. In the societies with full time salaried employees most of the day-to-day transaction decisions are taken by the Secretary after the consultation with the Chairman. Only major decisions are taken by the Managing Committee. Executive Officer or Secretary deputed by the Government or BRDB normally wields substantial power because of their link up with the Cooperative administration. He however, very often finds it expedient to string along with the Chairman and make his life comfortable in the society.

The number of salaried employees is much higher in the National society, but there is no common employment structure in the societies. Some of these societies have elaborate staff-structure; for example, the Bangladesh Samabaya Bank Limited or Bangladesh Jatiya Matshyajibi Samabaya Samity; many important operational decisions are taken by the Executives of these Organisations. Exercise of operational power by the Executives depends on the size of the bureaucracy and nature of transaction on the one hand and the level of educational or professional achievement of the top executives on the other. In short, as autonomous organisations cooperative societies are free to manage their own affairs or take their business decisions unless it is contrary to their own bye-laws. Like all individuals and organisations the societies are subject to relevant laws of the land including Cooperative Laws. Government would not interfere if a self financing cooperative runs loss in some particular

year. Any aggrieved person or group of persons may, however, seek redress against the decision of the Managing Committee or General Assembly in the Court of Registrar in similar ways as an aggrieved party could seek relief in Civil Court against the decision of private body*. So long the societies run on their own affairs smoothly and there is no formal complaint against any office bearer of the Committee as a whole, Cooperative laws enjoin against any inference of Government in the management of the societies; the emphasis is on self-reliance and self-governing of the societies.

If Cooperatives intend to reinforce their autonomy, they should try to develop their internal control system so that the deviations from the democratic discipline is instantly brought to the notice of the Managing Committee and corrective action taken immediately. Unfortunately, this has not been done in most of the societies. As a result, deviations and grievances readily find their way upto Registrar or the Government whose action often undermines the autonomy of the societies.

MANAGEMENT OF COOPERATIVES : EXTERNAL CONTROL.

External controls are exercised by the higher level societies and by the Government agencies. The control by the higher level societies is primarily through allocation of credits and other resources received from external sources and withholding the fund increase of transcience by the lower level society. The general assembly of the higher level society may also take other punitive actions like expelling the society, but such actions are few and far between. Except the Banks, other societies have

* Section 86 of Cooperative Societies Ordinance, 1984.

thus very insignificant control over the lower level organisations. The Banks, particularly the BSBIs, sometimes arrange to inspect the office of the lower society, but they can hardly take any remedial measures.

The most effective external control is exercised by the Ministry of L.G.R.D. & Co-operatives through the Registrar of Co-operative societies. The Registrar is responsible for -

1. Administration of Co-operative Act and Rules.
 - : General Administration.
 - : Adjudication of Disputes.
2. Co-operative Audit and Inspection.
3. Compilation of (Aggregative) Co-operative Statistics.
 - : The MIS
 - : Research and Evaluation.
 - : Innovation / Adaptation.
4. Aggregative Extension of Co-operative.
 - : Publicity.
 - : Training.
5. Promotion of occupational co-operatives.

The control by the Registrar on the Co-operative Societies is very elaborate. The combination of administrative, adjudicative and auditing power in the Registrar's office, places the Registrar in an unique position as regards the control of co-operatives in the country.

Registrar's power/stops short nearly of awarding physical punishment to the delinquent.

To be more specific the control of Registrar comes in the following areas :

- a. Registration.
- b. Constitution of Managing Committee.
- c. Financial Assistance to Cooperative.
- d. Distribution of Profits.
- e. Settling disputes.
- f. Holding Inquiry/Inspection.
- g. Perform auditing.
- h. Winding up of societies.
- i. Enforcement of cooperative discipline on the societies.

The Ministry generally frames the cooperative policies and monitors the actions taken by the Registrar's office. It exercises some exclusive powers as regards dissolution of Managing Committee, disqualifying of delinquent cooperators etc. hearing appeal arisen from the decision of the Registrar. It may also call records from Registrar's office for examination and decision. The Ministry can also initiate enquiry, investigation etc. against the Managing Committee or any other person connected with the society, either on the application of some person or suo-moto.

EMPLOYMENT STRUCTURE AND MANPOWER PROJECTION IN THE CO-OPERATIVE SECTOR

Introduction

The employment position of a sub-sector of the economy is, to some extent, conditioned by the overall employment situation of the whole economy. There are some conceptual as well as statistical problems in analysing the employment situation of Bangladesh. (It is difficult to define labour force and to categorize them, in a meaningful way, in a country like Bangladesh.) As such, the participation rate, classification of employment by educational background or technical skill is a difficult task. On the other hand, the (inadequacy of census and survey data makes it difficult to draw a comprehensive picture of the manpower and employment situation.) The mechanism of collecting the updating employment data is beset with many problems.

Coming to the employment structure of the cooperative sector, we shall notice the inadequacy of the data and in the classification of education and occupation of the employed manpower. However, an idea of the employment structure of the cooperative sector is necessary in order to formulate the training and employment policy for the personnel. Projections of demand of various occupational and skill categories are also necessary and in order to do that, the starting point

may well be the existing employment structure of the sector. The projections in turn, may bring out important policy implications for the cooperative sub-sector of Bangladesh.

Scope of the Chapter

This chapter will deal with the employment structure and projection of manpower in the cooperative societies upto 1990. The terminal year of 1990 has been chosen because it is the terminal period of Bangladesh Third Five Year Plan. The Projection will be made under some broad assumptions and policy directions as being laid out in various Government policies.

For our purpose, the present chapter will deal both with the overall data of cooperatives in Bangladesh and with the data from the sample survey conducted specifically for the present study. Firstly, we shall examine the census data and the situation of employment in the whole cooperative sector. Secondly, sample data will be examined and analyzed. Thirdly, projection will be done on the basis of some assumptions based on both census and sample data.

Sources of Data for the present chapter

Data Collected Periodically by Cooperative Department

(The Statistics and Research Branch of Cooperative Department collects data periodically from the field offices and from the cooperative societies. The quarterly reports on statistics incorporate these data.)

Survey of Cooperatives

Another source is the survey of the Apex, some Central and Primary Cooperatives carried out for the purpose of present study, by the study team with the help of investigators. In the survey, 18 apex societies, 154 central societies and 239 primary societies were covered. Three sets of questionnaires were designed for the entire survey (See Appendix) out of which one set was specifically meant for collection of data on the employment situation of the cooperatives.

Employment in Cooperatives in Bangladesh

Number of Cooperatives

Broadly speaking, there are three types of cooperative societies (from the point of view of management and operational scope) which are: Apex Societies, Central Societies, and, Primary Societies. These three types form the three tiers of the 'pyramid' structure of the cooperative societies in Bangladesh. (The number of Apex Societies at the top at present is 18, Central Societies ¹¹⁰⁹ 999 and Primary Societies ¹²¹⁸³² 121832.) The base of the pyramid is exceedingly large and to some extent unbalanced. We shall come to this point at a later stage.

Table 1 gives the number of Central and Primary Societies across four administrative divisions of Bangladesh. Out of 999 Central Societies about 55% are managed by the Cooperative Department and rest 45%

managed by the Bangladesh Rural Development Board (BRDB). Dhaka division has the highest number of Central Societies (239). Out of the total 121832 Primary Cooperative Societies, the Cooperative Department manages a lesser proportion that is about 48% in comparison to the BRDB which manages about 52%.

TABLE 1: Number of Central and Primary Societies in Bangladesh.

	<u>Dhaka Divn.</u>	<u>Chittagong Divn.</u>	<u>Rajshahi Divn.</u>	<u>Khulna Divn.</u>	<u>Total</u>
1. Central Societies	293	253	236	217	999
Coop. Deptt.	175	134	118	124	551
BRDB	118	119	118	93	448
2. Primary Societies	36842	28327	29952	26711	121832
Coop. Deptt.	21059	13537	12034	12152	58782
BRDB	15783	14790	17918	14559	63050
Total	37135	28580	30188	26928	121832

Source: Quarterly statistics of Cooperative Sector in Bangladesh. Quarter ending June, 1985.

Office of the Registrar, Cooperative Societies in Bangladesh.

This is quite natural in the sense that BRDB has been entrusted with the responsibility of organizing rural

people (especially rural poor) through village-based organizations. Dhaka Division has the highest number in this category too.

Employment position of the Cooperatives

The employment position of the Central and Primary Cooperatives as on June, 1945 has been derived from the Cooperative Department publication as mentioned earlier. Three types of employees have been identified: full-time salaried, part-time salaried and honorary (or un-paid) employees. The third category of employees are generally the members of the Managing Committee of various cooperatives. Table 2 gives the employment position of three types of employees in the Central and Primary Societies of Bangladesh. The picture is quite dismal. Salaried (full-time and part-time) employees together with honorary employees in total are only 39652. Whereas, we see from Table 1 that total number of Central and primary Cooperative Societies are 121832. The average size of employment in these two types of cooperatives is less than one, that is only 0.32. (This implies that most of the Cooperative Societies are existing just in name and these have not been able to engage any manpower to conduct their activities. It further implies that many of them are dormant or dead without any activity whatsoever. A minimum amount of manpower is needed)

TABLE 2: EMPLOYMENT POSITION OF CENTRAL AND PRIMARY SOCIETIES IN BANGLADESH

	<u>Dhaka Divn.</u>	<u>Chittagong Divn.</u>	<u>Rajshahi Divn.</u>	<u>Khulna Divn.</u>	<u>Total</u>
1. Full time salaried.	3293	2702	3612	2431	12038
Coop. Deptt.	2021	1310	1401	1016	5748
BRDB.	1272	1392	2211	1415	6290
2. Part-time salaried.	691	432	2576	995	4694
Coop. Deptt.	616	334	1670	765	3385
BRDB	75	98	906	230	1309
3. Honorary	4695	811	6229	11185	22920
Coop. Deptt.	2659	446	3057	8231	14393
BRDB	2036	365	3172	2954	8527
Total	8679	3945	12417	14611	39652

Source : Quarterly statistics of Cooperative Sector in Bangladesh, quarter ending June, 1985.

to carry out the activities of any organization . Experiences from other countries suggest that a viable cooperative must have a reasonable size of personnel (paid and honorary) to manage the cooperatives.

If we take only the salaried employees, the picture becomes more disappointing. Only 16732 employees are paid out of total 39,652. That means on the average, a

cooperative society has only 0.14 paid employee. This implies two major policy options to make the cooperatives viable in Bangladesh: to increase the employment of adequate manpower in the cooperatives and to reduce the number of primary cooperatives (through abolition or merger) so that scope of each cooperative is increased. The Apex Societies offer ⁽¹⁰⁾ somewhat better picture, though it may not be the ideal one in this respect. These societies have paid and unpaid employees to the extent of 1069 and 176 respectively. The average number of paid employees for an Apex Society is 59.4 and the figure with respect to unpaid employees is 9.8. We shall again come to this matter when analyzing the survey results.

Survey of Cooperatives

In the survey conducted under this study, data were collected in terms of various occupational and educational categories of the employees of some Cooperative Societies in Bangladesh. All the 18 Apex Societies were covered under the survey; samples of Central and Primary Societies were taken.

Occupational Classification

The employees of the Cooperatives were divided firstly in two broad categories on the basis of the interest the employees hold in the cooperatives. These two broad categories were as follows:

- i) Office Bearers : Chairman, Vice-Chairman,
Secretary, Treasurer,
Director, Manager etc.

ii) Paid employees : Chief Executive, Managing Director, General Manager, Deputy General Manager, Assistant General Manager, Secretary, Executive Officer, Manager, Accounts Officer, Accountant, Technical Assistant, Non-technical Assistant, Clerks, Drivers, Guards, etc.

The "Office Bearers" are usually the shareholders of the Cooperatives or people having some interest in the cooperatives. They usually hold the office for a fixed term as per rules and bye-laws of the Cooperatives. The "Paid Employees" are appointed by the Cooperatives and their salaries are met by the respective Cooperative Societies. There are no uniform rules or bye-laws for their terms of appointment and as such the tenure, pay and other conditions of appointment of paid employees also vary from one cooperative to another.

Educational Classification

In the survey, the educational background of two types of cooperative personnel that is 'office bearers' and 'Paid employees' were collected. The formal education levels were as follows :

- | | |
|--|--|
| i) Master's Degree | - M.A., MSc. etc. |
| ii) Bachelor's Degree | - B.A., B.Sc. etc. |
| iii) Higher Secondary
and Secondary | - Matriculation and above. |
| iv) Below Secondary | - (Matriculation)
upto tenth grade. |

The information on education levels were collected for two broad categories of personnel. The educational levels for each sub-category of personnel e.g. Chairman, Secretary, Chief Executive, Clerks, Guards, etc. were not collected. Therefore, it will not be possible to construct an "education-occupation matrix" to show the relationship of various levels of education across various types of manpower. The exhaustive analysis of appropriateness of formal education for employment, therefore, will not be possible.

Besides formal education, the background of the employees for various types of training were also collected in order to evaluate the contributions of the training and to assess the needs of training in the future.

Survey Results and Analysis

Occupation

The number of "Office bearers" in the Managing Committees of the Cooperative Societies are given in Table 3. The total number of office bearers for all Cooperatives is 3,533. That means the average size of the Managing Committee is about 8.6. There are six specific types of office bearers. Each of all Cooperatives surveyed has one Chairman and on the average the number of Director is 5.8. In fact, the number of Directors in each Managing Committee is significant and

and their number is responsible for the high average size (8.6) of the Committee. Most of the Co-operatives have Vice-Chairman, and less than half of them have Secretaries. The number of Treasurers and Managers are significantly low; majority of the Cooperatives do not have such personnel. It seems that the responsibilities of the Treasurers and Managers are performed by other members of the Committee. While it may be desirable to merge the duties of a Manager with those of other personnel (like Vice-Chairman, Secretary), the Treasurer as the controller of finance should be independent in order to keep the finance and accounts of the Cooperative in order. The Cooperatives surveyed might have financial irregularities or problems due to non-adherence of this basic principle of accounting.

TABLE 3 : NUMBER OF OFFICE BEARERS IN THE MANAGING COMMITTEE OF COOPERATIVES SURVEYED

Nature of Cooperatives	Total	Chairman	Vice-Chairman	Secretary	Treasurer	Director	Manager	Other	Total Employment
Apex	18	18	21	8	3	125	-	1	176
Central	154	154	150	35	10	1246	3	4	1602
(i) Coop. Divn.	61	61	56	30	10	349	-	4	510
ii) RBDB	93	93	94	5	-	897	3	-	1092
Primary	239	239	221	144	29	1031	75	16	1755
Coop. Divn.	176	176	160	140	28	830	23	8	1365
ERDB	63	63	61	4	1	201	52	8	390
Total	411	411	392	187	42	2402	78	21	3533

Source : Sample Survey Data, 1985.

TABLE 4: NUMBER OF PAID EMPLOYEES IN THE COOPERATIVES SURVEYED

Nature of Cooperative	Number	Chief Executive	Managing Director	General Manager	Deputy General Manager/Manager/AGM.	Secretary	Executive Secretary	Manager	Accountant	Other Officer	Technical Assistant	Non-Technical Assistant	MLSS (Guard Driver)	Others	Tot
Apex	18	1	-	3	4	2	2	4	27	121	133	233	148	384	
Central	154	5	-	-	-	40	19	7	151	232	173	839	445	1032	
i) Coop. Divn.	61	-	-	-	-	-	14	7	43	82	59	81	111	262	
ii) BRDB	93	5	-	-	-	40	5	-	108	150	114	758	334	750	
Primary	239	-	-	1	-	3	1	32	31	67	72	29	139	97	
i) Coop. Divn.	176	-	4	1	-	3	1	31	27	63	59	25	132	97	
ii) BRDB	63	-	-	-	-	-	-	1	4	4	13	4	7	-	
TOTAL	411	6	-	4	4	45	22	50	209	420	378	1101	732	1513	

Source : Sample survey Data, 1985.

Note : MLSS Means member of Lower Subordinate Staff.

BRDB means Bangladesh Rural Development Board.

The average size of the Managing Committees across the categories of Cooperatives vary. The average size of Apex Societies is 9.8, whereas those of Central and Primary Societies are 10.4 and 7.3 respectively. That means the size of primary Societies' Managing Committee is below that of the average figure which is 8.6. This is consistent with the fact that most of the Primary Societies in the villages of Bangladesh are dormant and ineffective and have weak or improper Managing Committee.

Table 4 gives the number of "Paid employees" of the Cooperative surveyed. The total number of paid employees is 4484 and the average size of a Cooperative in terms of paid personnel is 10.9. There are only a little number of Cooperatives which have paid Secretaries and Managers. Almost all Cooperatives have some non-technical staff (as clerk, typists) and low grade staff (as drivers, guards, etc.). The average number of paid employees for Apex, Central and Primary Cooperatives in the survey are 59.40, 19.11 and 1.97 respectively. The average numbers for various types of Cooperatives show wide variations amongst themselves and with respect to the average number of 10.9.

Due to the scale of operation of the Apex Societies, the number of paid employees will be naturally high. The Central Societies have also reasonable number of paid employees.

Both these two categories of Cooperatives (Apex and Central) have average number of paid employees more than that of office bearers. The condition of the Primary Societies is precarious. The average number of paid employees is only 1.97 compared to the average number of people in the Managing Committee which is 7.30. It seems that the majority of the Primary Societies have a top heavy Managing Committee without supporting staff. This may mean either of two things; (i) the Cooperatives do not carry out much activities and transaction of business is very low so that these Cooperatives do not have the capacity or necessity to hire any employee; (ii) the members of the Managing Committee perform the duties which ought to be performed by the paid employees. Looking at the state of affairs of the Primary Cooperatives, the first possibility seems relevant for Bangladesh. However, due to sample bias only viable Cooperative may have been chosen and as such for surveyed Cooperatives second possibility seems more relevant.

Education

The educational background of the "Office Bearers" in the managing committee is given in Table 5. Out of the total number of 3,533 people, about 59% are of below Matriculation (secondary) level. That means, they have read only up to class ten, but have not passed the terminal examination of class ten. Only 2.9% and 10.2% are Master's and Bachelor's degree holders

respectively. Thus, it is apparent that the Managing Committees of the Cooperative Societies are dominated by people educated at the secondary and below secondary levels. Only the Apex Societies depict relatively better picture. About 44% of total personnel of the Managing Committee in the Apex Societies are holders of Bachelor and Master degrees whereas these figures for the Central and Primary Societies are 14.6% and 8.8% respectively.

TABLE 5 : EDUCATION BACKGROUND OF THE OFFICE BEARERS IN THE MANAGING COMMITTEE OF COOPERATIVES SURVEYED.

Nature of Cooperatives	Number	Master Degree holder	Bachelor Degree holder	Secondary/Higher secondary	Below Matriculation	Not known	Total
Apex	18	24	54	53	41	4	176
Central	154	48	186	525	843	-	1602
i) Coop.Divn.	61	28	86	159	237	-	510
ii) BRDB	93	20	100	366	606	-	1092
Primary	239	31	123	384	1217	-	1755
i) Coop.Divn.	176	28	112	309	916	-	1365
ii) BRDB	63	3	11	75	301	-	390
TOTAL	411	103	363	962	2101	4	3533

Source : Sample survey data, 1985.

Table 6 gives the educational background of the "paid employees". Out of total 4,484 paid employees, about 37% are of below Matriculation (Secondary) level. About 3.1% and 10.4% are Master's and Bachelor's degree holders respectively. Compared to the figures of the office bearers, the situation is relatively better. This implies that the paid employees are, on the average, better educated than the members of the Managing Committee. This is somewhat obvious in the sense that employment is usually offered to better educated persons. However, considering the state of the paid employees itself, the situation is not satisfactory. The Cooperatives could not attract or have not been able to provide employment to the educated manpower. This is mainly due to unattractive salary and terms and conditions of the jobs in the cooperatives. The scope of making one's career in the business of cooperatives is very limited and as such educated and efficient people do not find any incentive to take up job in the Cooperative Societies. If we examine the composition of educated manpower in various types of Cooperatives, this phenomenon will be further clarified. In the Apex Societies, only 18.3% of its total paid employees are holders of Bachelor's and Masters' degrees. In the Central and Primary Cooperatives, only 12.7% and 7.8% of their respective employees are Bachelor's and Masters' degree holders.

TABLE 6 : EDUCATION BACKGROUND OF PAID EMPLOYEES
IN THE COOPERATIVES SURVEYED

Nature of Cooperatives	Number	Master Degree holder	Graduation (Bachelor Degree holder	Secondary/Higher Secondary	Below Matric	Total
Apex	18	49	147	287	586	1069
Central	154	86	288	1802	767	2943
i) Coop.Divn.	61	1	57	257	364	679
ii) BRDB	93	85	231	1545	403	2264
Primary	239	3	34	121	314	472
i) Coop.Divn.	176	3	34	112	290	439
ii) BRDB	63	-	-	9	24	33
TOTAL	411	138	469	2210	1667	4484

Source : Sample Survey Data, 1985.

Comparison between Census and Survey results

The total number of 18 Apex Societies were all covered in the sample survey conducted under this study. Let us take the unpaid employees first. If we assume that the honorary employees (as mentioned in the census data) and the members of the Managing Committee (as shown in the sample survey) are similar, then a comparison can be made between these two sets of data.

Table 7 gives a comparative picture about the average sizes of employees of different categories.

The average size of unpaid employees for Central and Primary Societies across all over Bangladesh is only 0.18, whereas for the Cooperatives covered by the survey it is 8.54. The difference is quite substantial. The Cooperative Department sponsored Societies all over Bangladesh has slight edge over those sponsored by BRDB in terms of average figures, but both are very low. The survey data give a slightly better picture for BRDB Cooperatives in terms of both paid and unpaid employees. The wide discrepancy in the two sets of results implies

TABLE 7 : AVERAGE SIZES OF EMPLOYEES ACCORDING TO CENSUS AND SURVEY DATA:

Nature of Cooperatives	Census data			Sample survey data		
	Paid employee	Unpaid employee	Total	Paid employee	Unpaid employee	Total
1. Apex Society	59.40	9.80	69.20	59.40	9.80	69.20
2. Central and Primary Societies	0.14	0.18	0.32	8.69	8.54	17.23
Cooperative Department	0.15	0.24	0.39	4.72	7.91	12.63
BRDB	0.12	0.13	0.25	14.72	9.50	24.22

that the sample survey conducted perforce covered some of the active and viable Cooperatives only. But these are not necessarily

representative of the vast majority of such Cooperatives spread all over Bangladesh. In fact, the sample Cooperatives may represent some viable Cooperatives only.

For the paid employees, the situation is not different either. In the sample survey, the BRDB Cooperatives have higher coefficients as compared to the Cooperative Department sponsored Societies. One should not infer that BRDB Cooperatives are better off than the other types; the census data show very low average figures for Cooperatives sponsored by both the agencies. One should not be skeptic about the value of the sample survey conducted for the study. In fact, the sample survey data act as an eye-opener in the sense that it questions the effectiveness and necessity of having a sheer large number of Cooperatives, most of which are inactive or dormant. The sample survey provides with some policy implications to improve the Cooperatives of Bangladesh. It also helps in the projection of the future trend.

of Projection/Employment

The projection of future requirements for various types of employees can be approximated on the basis of existing distribution of employees.

Apex Societies

If we assume that the present state of employment of the Apex Societies are ideal (optimal), then there will be little demand for employment to be generated for these

Societies over a period of five years from 1986-1990. It has been envisaged that at the end of 1986 the number of Apex Societies may increase from 18 to 20. Thus, on the basis of average size of employment given in Table 7, the additional number at the end of 1986 is projected as follows:

Additional number of unpaid employees	20
Additional number of paid employees	119
Total additional manpower	139

The growth of employment in the Apex Societies will largely depend, in the future, on the amount of businesses transacted through its capital. If the growth in assets (financial assets in investment, cash and bank balance) is taken as an indicator of growth of business of these societies, then the picture is not very bright. From the available data from sources cited in P.3. para 1 the assets (as defined above), of the Apex Society at the end of June, 1985, stands at about Taka 1521.25 million. This represents an approximate growth rate of about 1.2% in 1985 over the amount till end of June, 1984.

For the purpose of projection we take the figure indicated above for 1986 as the bench-mark and introduce an annual growth rate of 1.5%. This way the additional manpower at the end of each year from 1986 to 1990 are projected as below:

TABLE 8: PROJECTION FOR APEK SOCIETIES

	Additional number of employees		
	Paid	Unpaid	Total
1986	119	20	139
1987	137	23	160
1988	157	26	183
1989	181	30	211
1990	208	34	242
Total additional employees	802	133	935

The number of paid employees at the end of 1990 will be $(1069+802)=1871$
Central and Primary Societies

The total number of employment for both salaried and honorary employees of the Central and Primary Societies are given in Table 2 and the number of such Cooperatives are given in Table 1. Since the census figures in Table 2 do not provide with a break-down of employment by Central and Primary Cooperative Societies, we shall project manpower required for Central and Primary Societies as a whole and not separately.

We assume that the number of Central Societies sponsored by Cooperative Department will remain fixed at 551 and that of BRDB will increase from 448 to 460. This additional 12 BRDB

Cooperatives will be introduced to cover all 460 Upazilas by BRDB Cooperatives, by the year 1990. Given the Government policy of consolidation and its efforts to make the Primary Cooperatives viable ones, we assume that the total number of Primary Societies will be reduced from the present number of 121832 to a maximum of 1,00,000 by 1990.

Given the situation and our assumptions, it is still a difficult task to project additional manpower of the Central and Primary Societies by the end of year 1990. The extreme paucity of time-series data put a severe limitation to projection and trend analysis. The employment co-efficients of the survey data as shown in table 7 seem not quite representative and are somewhat on the higher side in absolute terms. For example the employment coefficients of 9.69 and 8.54 for paid and unpaid employees respectively for the Central and Primary Societies combined are rather high. However the survey results give us some ideas of personnel essential for a viable Cooperative .

From Table 3, we notice that majority of Central and Primary Cooperatives surveyed have chairman and vice-chairman. The coefficient for unpaid employees for the Central Societies surveyed is 10.40. However, this survey coefficient, as pointed out earlier seems on the higher side. We assume that at least 5 persons like chairman, vice-chairman, Secretary Treasurer and a Director should be in the Managing Committee of a Central Society. These names are rather indicatives, what we mean that at least a five-member Managing Committee is

necessary to guide and direct a Central Cooperative. Thus for all 1011 Central Societies we need unpaid office bearers to the extent of atleast 5055 by the end of 1990.

The coefficient for unpaid office bearers for the Primary Societies surveyed is 7.34. We assume (as in the case of Central Societies) that atleast a five member Managing Committee is also necessary for a viable Primary Society. Thus for all projected 1,00,000 Primary Societies we need unpaid office bearers to the extent of 5,00,000 by the end of 1990.

For the paid employees, we can have some ideas from Table 4 as to the categories of such employees. The coefficient for paid employees for the Central Societies surveyed is 19.11 and that of the Primary Societies surveyed is 1.97. For the Central Societies we assume that each Society may need at least 7 paid personnel like manager, accountant, technical assistant, non-technical assistant and supportive staff (guards, peons etc.). Thus for 1011 Central Societies we need atleast 7077 paid employees by the end of 1990.

For Primary Societies it is not possible to recruit too many paid staff. The unpaid members of the Managing Committee may take up certain responsibilities to run the businesses of the Primary Cooperatives. However a Cooperative is a formal group, according to bye-laws certain official formalities have to be maintained in the official business of a Cooperative. For that reason we assume that 2 paid employees can assist the Managing

Committee members in the activities of these Cooperatives. Thus for 1,00,000 Primary Cooperatives we need 2,00,000 paid employees by the end of 1990.

The total manpower requirement by the end of 1990 for the Central and Primary Societies are shown in Table 9.

TABLE 9 : PROJECTION FOR CENTRAL & PRIMARY SOCIETIES

	Paid employee	Unpaid office bearers	Total
Central Societies	7077	5055	12132
Primary Societies	200000	500000	700000
Total	207077	505055	712132

What we have done here is an estimation of total manpower at the end of the terminal year 1990 on the basis of proposed policies of consolidation and rationalization of the Cooperative sector. The total amount of manpower may seem quite substantial. But these figures are not unreasonable if one takes into consideration, the present insignificant amount of manpower engaged in these cooperative societies and the necessity of making the cooperatives robust and viable through the development/ ^{of} cadres of well trained personnel. Most of these

people can be trained on the job, that means if they have basic educational(formal or non formal)qualification then they may do well through the process of "learning by doing". Only a handful of selected people of supervisory category (Manager, Secretaries, Accountants) from each Cooperative may be trained in a suitable institution.

**report
of the general secretary
on the role of the union
since
the dawn of independence
in 1971**



**Bangladesh Jatiya Samabaya Union
9-D, Motijheel Commercial Area,
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Introduction

Bangladesh Jatiya Samabaya Union (BJSU), the successor organisation of late East Pakistan Co-operative Union established in the year 1961, is the apex body of the Co-operative Movement in Bangladesh. The Bangladesh Jatiya Samabaya Union is a member of the International Co-operative Alliance (ICA)—one of the oldest 'A' category recognised organisation of United Nations.

Role of the Union

In the following, we are placing the extracts of the observations of the two Co-operative Secretaries of the Bangladesh Government—Mr. Mahbub Alam (Chashi) and Mr A.Z.M. Obaidullah Khan regarding the role of the union

Mr. Mahbub Alam (Chashi) x-Secretary, Ministry of L.G.R.D. & Co-operatives.

“ The Bangladesh Jatiya Samabaya Union is now a national organisation of Co-operatives and Co-operators dedicated to the task of promoting and developing Co-operative movement in the country. An elected management Committee of 18 members headed by Mr. Rawshan Ali, MCA looks into the affairs of the Union. Now the Union is fully democratised and Co-operators' own organisation by all definitions.

It has come to take the main burden of leading the movement through conduct of Co-operative training and education and launching of important Co-operative project. They have already launched projects in the field of mass-education, integrated Co-operative village for housing and rehabilitation, rehabilitation programme of fishermen and weavers.

As a result, the National Union and its subsidiaries in the districts have to build up establishments adequate enough to meet these responsibilities. They have also to undertake large programme for promotional and motivational purposes. But their own resources which are membership fees from its affiliates and occasional contributions and grants are too limited.

We recommend, to begin with the following minimum allocations for 1972-73. :

- | | |
|--|---------------------|
| 1) Annual establishment (national union cost)... | Tk. 5,50,000/- |
| 2) Annual establishment cost of 19 Districts
Unions 32,500/- | ... Tk. 6,17,500/- |
| 3) Membership education & training.
Seminars, Workshop, Motivation &
promotional activities of the Union. | ... Tk. 10,60,000/- |
| 4) Annual grant for promotional activities
for 19 District unions Tk. 8,000/- | ... Tk. 1,52,000/- |
| 5) Annual grant for motivation & organisational work at thana and village level
for creating the base for formation of
effective village & Thana Societies
Tk. 1,000/- per Thana. | ... Tk. 4,13,000/- |
| Totat:- | Tk. 27,32,500/- |

6. In order to make co-operative movement viable to accept the challenging task of tremendous demand of co-operatising various means of production and distribution as a step towards

11. It is recommended that the Union may be given a lump grant of Taka-27,32,500/- for expenditure on item and estimates approved by this Ministry.

10. It is, therefore, very essential that the Union should get financial support from the Govt. to undertake this new responsibilities and what has been recommended above is the minimum assistance that the Govt. should now give to them.

9. The National Co-operative Union and its subsidiaries in the district and thana will have to provide the institutional base for undertaking this uphill tasks of extension, motivation and organisation of co-operatives in such large number in different sectors throughout the country.

8. A crash food production programme is being launched and as a result for additional organisation group, a large number of co-operatives will have to be organised through motivation and organisational activities.

7. Bangabandhu Sheikh Mujibur Rahman, Prime Minister of Bangladesh has already directed to give lease of all Govt. fisheries to Fishermen's Co-operative only. This has put a great responsibility on the movement for organising a huge number of primary societies of fishermen. Bangabandhu also directed to set up as many as 5,000 Fair Price Shops in each union throughout the country with ultimate aim to establish as many Consumers Co-operative at the Union level and ultimately to develop a net work of wholesale and retail co-operative throughout Bangladesh.

socialism, the primary task would be to involve effectively the people in the movement. This can be done by strengthening the Union and its subsidiaries in the districts. In these circumstances, this is a fit case where Government can afford to make contribution by extending financial assistance.

Structurally, it is a two tier body i.e. the Bangladesh Jatiya Samabaya Union at the national level and the District Co-operative Union at the district level. But at the formative stages, the sectoral apex organisations, secondary level co-operatives and also a few primary level co-operatives with larger area of operation (District or more than district) were made members, keeping the importance and wider representation of the Movement in view.

Structure

- 1) administrative re-organisation cost.
- 2) expenses in connection with membership education, training, seminars, workshops, motivation and promotional activities and publication etc. by the Jatiya Samabaya Union"

It may be mentioned in this connection that the Bangladesh Jatiya Samabaya Union is a National Organisation of Co-operatives and Co-operators dedicated to the task of promoting and developing Co-operative Movement in the country. It has already undertaken a large number of programmes for promotional and motivational purposes in the field of Co-operative Movement.

"The amount of Taka 4 lac is proposed to be provided to the Bangladesh Jatiya Samabaya Union for implementing an educational programme for training of the farmers brought within the fold of Crash Programme.

It may be mentioned in this connection that the Bangladesh Jatiya Samabaya Union is a National Organisation of Co-operatives and Co-operators dedicated to the task of promoting and developing Co-operative Movement in the country. It has already undertaken a large number of programmes for promotional and motivational purposes in the field of Co-operative Movement.

Mr. A. Z. M. Qbaidullah Secretary, Ministry of I. G. R. D. & Co-operatives (29-8-72)

Background

1. The Bangladesh National Co-operative Union had, soon after the liberation, started regular evening session at the Union Auditorium in order to collect ideas and opinion as to what measures were to be adopted on priority basis for revitalising the economy by creating more employment opportunities and making the people job-inter ested and work-minded.

2. The session being open and free for everybody, both local and foreign enthusiasts and talents used to freely participate in this forum which was availed of by the Union office bearers as a sort of a Planning Cell for the Co-operative Movement of Banladesh. The assistance received from the staffs and officers of the Co-operative Department and specially from the then Registrar Mr. L. R. Khan and the guidance of Mr. Mahbub Alam(Chashi)the then Secretary, Co-operative Ministry are worth noting.

3. It was due to the functioning of this undefined Planning Cell that the Bangladesh National Co-operative Union could emerge out as the first body in the country to be able to submit to the Government a detail Plan, aparently looked like, on the Adult Education aiming to remove total illiteracy from among the male population of the country within 5 years, but the unspecified additional object was to make the people production biased, law abiding, development minded, village looking and tension eliminating from all spheres.

4. The Co-operative sectors in weaving, fishing and milk benefited, each in millions of Takas both in cash and kind ; many localised co-operatives also benefitted in agriculture, mechanisation and housing too, in addition to fishing, education weaving and local development works.

5. In fact, there were more supplies of assistance in each, kind and technical know-how with scarce availability of proper

co-operative organisation to utilise them and, therefore, many of the prospects got nipped in the bud, while others, got diverted elsewhere.

6. After the suspension of the evening session, i. e. the ideas Collecting Cell, neither the Union could prepare a workable plan nor the planning Commission considered it necessary to consult the union even in respect of co-operative participation in the implementation of the National plan.

7. Nevertheless, the International Co-operative Alliance have however continued its assistance in promoting the co-ordination between the foreign resources and the National efforts, in limited spheres though, after they had assessed "The needs of the co-operative Movement in Bangladesh" by a seminar held last year.

Activities in Brief.

(i) **Introduction of the concept clustered village :-**

(a) **BISWAGRAM (WORLD VILLAGE)**

Bangladesh Jatiya Samabaya Union introduced in Biswagram (Char Alexander) P.S. Ramgati, District Noakhali Clustered Village through Ramgati thana Central co-operative Association Ltd. with financial assistance of 29 thousand U.S. Dollars donated by world Employees' Christmas party fund and supports from the Government to rehabilitate 200 Cyclone affected families on self-help basis. Sixty per cent earth works for raising compound and homesteads had been completed and 74 pucca houses had been constructed. 126 thatched houses had been constructed. During

The Ministry of L. G. R. D. & Co-operatives in Collaboration with Bangladesh Jatiya Samabaya Union drew up

(c) 62 MODEL VILLAGES

The next project in the same district is Swadhingram Clustered Village in Sudharam Thana, Sudharam Thana Central Co-operative Association was organised and was entrusted with the responsibility of implementation. Financial assistance of Taka 5 lac from OXFAM and Taka 8 lac from M.C.C. was provided for raising project compound and homestead for rehabilitating 400 cyclone affected families. 400 thatched houses had been constructed by the members on self-help basis. Government was moved for allotment of khas lands to the association for organised cultivation. The association has made considerable progress in agricultural production. This association is also being additionally assisted by I.R.D.P.

(b) SWADHIN GRAM :

Due to non-receipt of assured assistance of Taka three lacs for earth work and demobilisation of Taka 50 thousand out of provided assistance of Taka 2 lac the remaining 40% of earth work of the project could not be completed. Consequently pucca construction works for 126 houses remain incomplete. Bangladesh Jatiya Samabaya Union has submitted a proposal to the Government for requisite financial assistance & support to complete the project. The Kamgati Thana Central Co-operative Association was organised and developed by Bangladesh Jatiya Samabaya Union. It is now being additionally assisted by Bangladesh palli Unnayan Sangstha (IRDP)

On an experimental basis a Pilot Scheme at cost of 17 thousand U.S. Dollars was launched in 52 Thanas through 52 Thana Central Co-operative Associations. The fund was provided by Community Development Foundation. Trainers were trained. The teachers were trained by the trainers at thana level. Each Thana had 10 Centres in a Union and each Centre had 40-50 pupils. Each Centre organised and conducted two courses of six months each. We have provided only Taka 1 lac 14 thousand equivalent to 17 thousand U.S. Dollars for educating 50 thousand pupils, they themselves are contributing about 5 lac Taka. So, the cost comes to Taka 10 per head and we provided assistance of Taka 2 per head.

EXPERIMENT—MASS EDUCATION—PILOT PROJECT

The Mass Education Scheme in a nutshell envisages 5 crore 55 lac illiterate adults literate at a cost of Taka 40 crore in 5 years. 8 lac 10 thousand teachers were to be deployed in 81 thousand Mass Education Centres and, of them, 81 thousand were to be engaged on wholetime basis for planning, guiding and executing rural development programmes which were to give a net output worth Taka one hundred crore.

(iii) MASS EDUCATION

An integrated scheme of Clustered village for rehabilitating war-affected families of Bangladesh on the Model of Biswagram and Swadhingram. The CARE has taken up construction works of houses in 62 Sub-divisions for 62 Model villages. The construction works are progressing satisfactorily. The Union is providing motivation and organising co-operatives with the help of extension branch of the Co-operative Directorate.

SUPPORT & ASSISTANCE TO VOLUNTERY MASS EDUCATION CENTRE THROUGH BANGLADESH

Slogans for removing illiteracy from BJSU platform and its member-organisations created a wave of enthusiasm among masses resulting establishment of more than 20 thousand voluntary Mass Education Centres. Bangladesh Jatiya Samabaya Union provided guidance, advise, distribution of books free of cost.

IMPACT LITERARY PROGRAMME SPONSORED BY BANGLADESH JATIYA SAMABAYA UNION IN ROWMARI

Bangladesh Jatiya Samabaya Union started Literacy Campaign in Rowmari since the dawn of independence with financial assistance of Taka 10 thousand from Indian Gandhi Peace Foundation and Taka 2 lacs from OXFAM. The impact of the Campaign are as follows :-

- i) More than thirty thousand illiterate adults have learned simple reading, writing and accounting and all of them can write letters.
- ii) Seventy six Primary co-operative in agriculture, fishery weavers etc, had been organised and all of them are functioning well as self-governed democratic, economic organisation of people.
- iii) The Rowmari Thana Central Co-operative Association was organised and developed at the guidance and initiative of Bangladesh Jatiya Samabaya Union. This association has also been taken away by IRDP.

IMPACT IN OTHER PLACES IN BANGLADESH

The Co-operative leases under the following TCCA's are the outcome of initiative of Bangladesh Jaliya Samabaya Union and vigorous literacy campaign..

1. Luxsmipur TCCA Ltd.
2. Gurudaspur TCCA Ltd.
3. Bowfal TCCA Ltd.
- 4) Manpura TCCA Ltd.
5. Gaffargaon TCCA Ltd.
6. Rangunia TCCA Ltd.
7. Sitakuda TCCA Ltd.
8. Mir Sarai TCCA Ltd.
9. Rowzan TCCA Ltd.
10. Hathazari TCCA Ltd.
11. Boalkhali TCCA Ltd.
12. Thakurgaon TCCA Ltd.
13. Satkania TCCA Ltd-
14. Patiya TCCA Ltd.
15. Sarail TCCA Ltd.
16. Faridpur TCCA Ltd. (Dt. Faridpur)
17. Faridpur TCCA Ltd. (Dt, Pabna)
18. Daulatkhan TCCA Ltd.
19. Jamalpur TCCA Ltd.
20. Sariakandi TCCA Ltd.
21. Dhunot TCCA Ltd.
22. Sherpur TCCA Ltd.
23. Gabtali TCCA Ltd.
24. Begumganj TCCA Ltd.
25. Sonagazi TCCA Ltd.

REMOVAL OF ILLITERACY

Illiteracy was completely removed from village Kachubari Kistapur of Thakurgaon PS. and 17 other adjoining villages are in competition to remove illiteracy from their villages.

RECONSTRUCTIONS AND REHABILITATION

During Liberation War the Co-operative Movement of Bangladesh suffered a great deal. Bangladesh Jatiya Samabaya Union represented causes of Co-operatives to Government and also Fellow Movements all over the world and organised both financial and technical assistance from Aid-giving Agencies in co-operation with the Ministry of Local Government, Rural Development & Co-operatives and Co-operative Directorate for following Co-operative Sectors:-

- 1) Dairy Co-operatives — Tk. 6 crore
- 2) Weavers, Co-operatives — Tk. 1 crore
- 3) Fishery, Co-operatives — Tk. 1 crore
- 4) Clustered village Co-operatives. — Tk 28 lac
- 5) District Co-operative Unions. — About 2 lac
- 6) Mass Education projects of co-operatives — Tk. 4 lac
- 7) Agricultural Credit — Tk. 15 crore

PROBLEMS

1. **PLANNING** : The respective co-operative sectors started taking interest in activating their own affairs and the Union did not therefore think it necessary to continue the IDEAS

Collecting Cell by its evening session and, as a result, the forum of contact, assistance and introduction appeared to have been missing.

2. **CONSUMER** : The set-back in the Movement started developing due to the unnatural and forced creation of the Consumers Supply Corporation with a view to organise the Consumers Societies at the union level in villages in utter disregard of the Multipurpose Societies already working at the union level and, thereby depriving the co-operatives of an opportunity to improve upon.

3. **MARKETING** : The role of the co-operative Marketing Society was ignored until contemplation of putting it to test by entrusting it with the responsibility of distributing cloth to the students all over the country and they performed it splendidly well without even a single complaint. The time to time allocation of items for distribution without the facility of imports under a planned arrangement make the co-operatives to continue leaping from emergency to emergency and, therefore, the Marketing Co-operatives for consumers could not be organised in a planned manner.

4. **WEAVING** : An ill-equipped public sector of the BSIC was entrusted with the responsibility of handling the distribution of yarn for the weavers beyond its capacity in preference to the national weavers co-operative sector and this was continued until the co-operatives could claim it on the universal recognition of the failures of the BSIC and, yet, the imports remaining out, it became impossible to draw up any National plan for the weaving Sector although the Government continues to import power-loom products of foreign country.

5. **FISHING** : In fishing, the Fisheries Development Corporation and the Fisheries Directorate receiving greater attention than the Fishermen's co-operatives in respect of projects and

accommodation in the plans made it difficult to prepare any National lay-out for the development of co-operatives of Sector.

6. AGRICULTURE :

Barring the issue and allocation of credits, there is practically no role of the co-operatives in agriculture and there is no National Institution for agriculture either, and, as a result, the IRDP hodge-podge are disturbing the atmosphere performance and co-operative initiative to a great extent and even pushing the Co-operatives to take legal shelter at places.

7. MAKE-BELIEF : The Government, which professes to promote economy through the Co-operative Movement, is, however, maintaining the fleet of bureaucrats by the name of Co-operatives as a make-belief measures.

8. OTHERS : As far as the other sectors are concerned, the Co-operatives as a Movement is being thwarted while allowing only as much minimum an activity as to somehow retain the existence of a Ministry going by the name of Co-operatives.

9. VINDICTIVE ; Failing to re-introduce the nomination, the Co-operative Ministry adopted the vindictive attitude of not only ignoring the Union but also destroying the democratic feature of what was achieved during short period of Bangladesh.

(i) The Bangladesh Marketing Samabaya Samity's Managing Committee was illegally taken over and a few pets of bureaucracy were nominated to manage the affairs of a society which was reduced bankruptcy by the previous nominated managements.

(ii) The Milk Society is also under the illegal threat of the Co-operative Ministry.

(iii) The Ministry has stooped so low in proudly performing its disgraceful activities that it is now considering the individual co-operators as its rivals and notices are, therefore, being issued to remove them from offices.

(iv) The authority of Registrar is being daringly misused to perpetuate illegality and corruption as if there is no government in this country.

TASK AHEAD

1. UNSURMOUNTABLE :

While the problems are so unsurmountable, the efforts required to overcome them do not commensurate the task lying ahead.

2. CO-ORDINATION :

There is the lack of co-ordination among various sectors of Co-operatives and, as a result, it is not fully understood as to how much loads could be borne by the existing set-up of the Co-operatives.

3. DISTRICT CO-OPERATIVE UNIONS :

There appears a tendency to keep the District Co-operative Unions inactive but it is necessary that the Bangladesh Jatiya Samabaya Union should specify the responsibilities of the District Union and also spell out the sources of funds to be made available for the purpose, and, above all, the Bye-laws of the District Unions must be brought in conformity with the National Union.

4. SECTORAL CO-OPERATIVES :

The role of the Sectoral Co-operatives are needed to be defined in order to prepare the Co-operatives to take

up the additional responsibility and, on the other, keep on pressing upon the Government for entrusting the Co-operatives with more responsibility.

5. CHANNEL :

The Bangladesh Jatiya Samabaya Union being the Apex body of the Movement, it has to develop channel to obtain the information on the progress and problems and also to devise ways to communicate its decision to the Co-operatives for enforcing its decision.

6. WHOLE-TIMERS :

The Sectoral National Co-operative Organisation having acquainted itself with the information on problems and purposes, it is necessary that the Movement must continue to produce whole-time co-operators out of the movement itself, otherwise, the co-operative shall survive only in sign-boards and letter-heads or at best, in Government offices run by the privileges to declare the Movement to have had failed (as exactly as the present situation.)

7. PLANNING CELL

Each of the National Sectoral Co-operatives should propose two whole-time Co-operators, preferably from among their Managing Committee Members, for working in the planning Cell for formulating plans and policies, and also executing them in the field.

OBJECT:

The object of the plans should be :-

1) To ensure that the Supplies and services do reach the primaries from the apex level through the Central Supervisory Units.

2) To define the time to time functions of the Primary Units and the corresponding income to justify the fulfilment of responsibilities at the expenses of amount not exceeding the income, i.e. the Societies must be viable at all levels.

3) To make the Co-operatives as paying and remunerative as to attract better talents to the Movement and not merely as employees to master over the members.

4) To advise the Constituents as how to adjust the activities with the national plans and at the same time, to advise the Planning Commission and also the Government of the steps to be taken or avoided if found detrimental to the growth of the Movement and economic progress.

5) To contact the Foreign Embassies in Bangladesh and the Bangladesh Embassies abroad to know the latest position on Co-operative activities and the economic condition and also to establish liaison with the foreign Co-operatives and Relief organisations and Credit Institutions in order to make use of their participations.

6) To create elected as well as appointed cadres with full realisation of their respective limitations and as well as usefulness in contributing towards the growth of the Co-operatives as the viable economic independent units at each of the tiers.

7) To take decisions in a spirit of discussions and consultation (before going through the process of resolutions) and modify the bye-laws wherever necessary so that the Members may consider the modified steps as their own decision.

NATIONAL CO-OPERATIVE PLANNING CELL :

The Bangladesh Jatiya Samabaya Union took the initiative of forming the Planning Cell to overcome the problems and trying to achieve the objects specified above. All the

sectoral Co-operatives have extended their co-operation to build up a strong co-ordination in order to draw up viable economic plans and also to implement them.

EVALUATION OF PERFORMANCE OF THANA IRRIGATION PROJECTS.

This was for the first time that a non-government organisation was entrusted with the task of conducting an Evaluation of a government Programme of the T.I.P.

The total costs approximately Taka 2 lac was necessary to complete the evaluation and prepare reports and documents but only Taka 1 lac was provided by the Government. Proposal for additional requirement was submitted to Government. But the Govt. had refused further fund. Further more Govt. diverted Taka 8000 from Taka one lac already placed. However, Union is continuing with the work for completing the Task.

The Union is interested to organise a suitable staff structure to conduct evaluation of following types of co-operatives provided receives support and assistance from the Govt.

- 1. Krishi Samabaya (KSS)**
- 2. weavers Co-operatives (WCS)**
- 3. Fishery Co-operatives (FCS)**
- 4. Union Co-operative Multipurpose Societies (UCMPS)**
- 5. Central Co-operative Banks, TCCAs and other types.**

PREPARATION OF DEVELOPMENT OF SCHEMES

The Planning Cell of the Union had prepared the following Reconstruction schemes to start projects on co-operative

basis, but the scheme could not be implemented for want of support and assistance.

SL.No	Name of projects	Cost involvement
1.	Membership Education & Training	Taka 14,45,62,000/-
2.	Leadership Training	„ 82,02,0 0/-
3.	Women's Vocational Workshop	„ 1,00,000/-
4.	Mass Education Programme	„ 461.211 Millions
5.	Rehabilitation of the handloom Weaving Industry in Bangladesh	„ 62.50 Millions
6.	Scheme for sinking of 20,000 Shallow Tube-wells for irrigation	„ 128,69 Millions
7.	Project of Rehabilitation of Weavers through integrated approach.	„ 617.70 Millions
8.	Self-help in the expansion of irrigation through co-operatives	„ 1,13,00,000/-
9.	Scheme for re-organisation of Bangladesh Jatiya Samabaya Union & District Co-op. Unions	„ 15,00,000/-
10.	Four Pilot Projects for Co-operative Housing in 4 Divisions	„ 66 crore
11.	The Ministry of Co-operation and the Planning prepared the Development Schemes on the basis of papers of BJSU.	

GOVT. GRANTS

On submitting a proposal for training and administrative costs by a Delegation of the BJSU, the Prime Minister was kind enough to request the Co-operative Minister to arrange for

a grant of Tk. 46 lac 65 thousand for the purpose. This desire of the Prime Minister took the shape of the sanction of Tk. 4 lac which is yet to be received by the Union.

25th ICA Congress at Warsaw, Poland.

The ICA in its 25th Congress has adopted the following special resolutions to organise and extend support and assistance to the co-operative Movement of Bangladesh.

1. **NOTE :** The emergence of Bangladesh and the urgent needs of its economy.

2. **CALLS UPON:** The Developed Co-operative Movement of the world to give substantial aid to the co-operative Movement in Bangladesh.

3. **FURTHER NOTES :** With appreciation action already taken by certain co-operative Movement in this respect and.

4. **REQUEST :** The ICA to take action to co-ordinate the flow of such aid which should be given with the utmost promptness.

Co-operators all over the world appreciated very much the policy of the Bangladesh Government to make the Movement democratic by withdrawing colonial system of Nomination and bureaucratic Government control over co-operatives. The progress made by Bangladesh Jatiya Samabaya Union during short span of time in different fields of activities under the leadership of people's representative was highly Praised all over the world.

Achievement of BJSU ;

The ink of order for nomination had not dried that

the Co-operative Ministry had attempted to re-introduce it again in order to perpetuate the bureaucratic control over the democratic Movement of Co-operatives.

The country-wide protest under the leadership of the BJSU succeeded to prevail upon the Government to refrain for blackening its face by re-introducing the nomination.

Journal

The Monthly Journal "Samabaya" is printed under the publication of the Union though the staffs are paid by the Government. The Registrar of Co-operative Society had proposed to Government for an annual grant of Tk. 60,000 in order to make the journal economic and good for rendering service to the Movement but the Govt. did not consider it as yet.

BJSU Publications :

The following informative reading materials were published by the BJSU for information and education.

1. Kikore Samabaya Samity Korben.
2. Ek. Nazare Bangladesher Samabaya Samity Samuher Agragati.
3. Griho Nirman-O-Punarbashon Prakalpa.
4. Samabaya Reetiniti.
5. Samabaya Sadasyader Siksha.
6. Griha Nirman Samabaya.
7. Matsha Babasayeder Samabaya.
8. Barader Parar Boi. 1 & 11 Part.
9. Barader Hishab Shiksha (1 & 11 Parts)
10. Bayashka Sikkar Kabita.
11. Bye-Laws on Co-operative Societies.

NAME OF THE BYE-LAWS:

- i) Consumer Co-operatives.
- ii) Weavers "
- iii) Fishermen "
- iv) Primary "
- v) Auto Rickshaw „
- vi) Housing "
- vii) Thana Central „
- viii) Bangladesh Jatiya Samabaya Union
- ix) Multipurpose

AUDIO-VISUAL PUBLICITY:

Bangladesh Jatiya Samabaya Union has one 8 mm and one 16 mm Film Projector with accessories and slide Projector (donated by ICA and ASIA FOUNDATION). But the Union was not in a position to make best use of them as there was no van and nor sufficient films on Co-operative activities. A film van is urgently needed.

CO-OPERATIVE AUDITORIUM AND LIBRARY:

Bangladesh Jatiya Samabaya Union has an Auditorium and a Library. The Auditorium lacks sufficient sitting arrangements and the Library needs to be equipped with books and reading materials.

MVOEMENT IN BANGLADESH.

The National Seminar held in June, 1972, made specific recommendations and listed out 8 Co-operative Sectors that

needed support to make the Co-operative Movement fully democratic. The withdrawal of nomination and freeing the Movement from Government was highly hailed all over the world. The ICA took the initiative and organised the assistance from the following National and International Co-operative organisations to support the following Co-operative Sectors of Bangladesh:—

Co-operative Sector.	Names of National & International Co-operative Organisation assured assistance.
1. Credit & Banking facilities in Rural Area.	The Japanese Movement, the Movement in the Federal Republic of Germany and the ICA Banking Committee.
2. Agricultural supply and Marketing	The Canadian Movement and SIDA.
3. Dairying special case of 2 above.	The Danish Movement and DANIDA
4. Fisheries.	The Japanese Movement and the French Movement jointly with their Aid Ministries. The Fisheries Subcommittee of the ICA's Agricultural Committee.
5. Weaving, Handicraft and small-scale Industry.	The Polish Movement, particularly the Central Union of Work Co-operatives. The ICA's Works productive and Artisanal Committee.
6. Consumer Co-operatives.	The British Movement and ODA.
7. Housing.	CLUSA, FOH, ICA HOUSING COMMITTEE, ICHDA, US. AID.
8. Education and advisory Services to Co-operatives.	The Swedish Movement and SIDA

The Bangladesh Jatiya Samabaya Union organised the support and assistance from various voluntary organisations for the following Sectors:—

1. Dairy Co-operatives.—Taka 6 Crore approximately,
2. Fishery Co-operatives.—Taka 3 Crore ..
3. Weaver's Co-operatives.—Taka 1 Crore ..
4. Integrated production base
Housing Co-operatives—Taka 30 lac ..

GOLDEN JUBILEE OF INTERNATIONAL CO-OPERATIVE DAY—DACCA BY ICA & BANGLADESH JATIYA SAMABAYA UNION.

This is the first time in the history of Bangladesh that ICA observed the 50th International Co-operative Day at Dacca in collaboration with Bangladesh Jatiya Samabaya Union. The function which was inaugurated by Justice Abu Sayeed Chowdhury, the President of the People's Republic of Bangladesh was attended by the members of the diplomatic missions, large number of dignitaries and Co-operative leaders of the country.

NATIONAL WORKSHOP ON CO-OPERATIVE HOUSING.

The Bangladesh Jatiya Samabaya Union organised a National workshop on Co-operative Housing which was held in Nov/December, 1972. The workshop made specific recommendations to the Govt. for development of Co-operative Housing in the rural and urban Areas.

CONFERENCE OF REPRESENTATIVE OF DISTRICT CO-OPERATIVE UNIONS & SECTORAL NATIONAL CO-OP.

The Bangladesh Jatiya Samabaya Union organised a National conference of the Co-operative Leaders in February 1973. The conference made important recommendation to the Govt.

SEMINARS AND MEMBERSHIP EDUCATION COURSES BY DISTRICT CO-OPERATIVE UNIONS & FEDERATIONS.

Bangladesh Jatiya Samabaya Union provided assistance and support to the willing District Co-operative unions for holding Seminars on the needs of Co-operative Movement in their respective Districts and for conducting membership education courses.

CO-ORDINATION IN INTERNATIONAL LEVEL AND ESTABLISHMENT OF FRIENDLY RELATIONSHIP WITH CO-OPERATIVE MOVEMENTS ALL OVER THE WORLD.

The Bangladesh Jatiya Samabaya Union is in constant touch with other Co-operative Movements of the world through the ICA. The following representatives were sent to the corresponding forums to represent the BJSU and the Co-operative Movement of Bangladesh. These contacts created a good impact. Good number of Movements started sending representatives to Bangladesh to assess the fields for extending the assistance.

Name of Representatives of BJSU.	Forum and Countries.
1, Mr. M. Raushan Ali, Chairman, BJSU.	i) 25th ICA Congress from 2nd Oct. to 5th Oct. 1972, Warsaw, Poland.

- ii) ICA Advisory council meeting, Bangkok.
- iii) Study visit to Co-operatives from 7th Oct. to 10th Nov. 72, Moharashtra, Gujrat, India.
2. Mr. Mohiuddin Ahmed, Vice-Chairman, BJSU.
- i) Study visit to Co-operatives from 7th Oct. to 10th Nov. 1972, Moharashtra, Gujrat, India.
- ii) Study tour to Moscow Co-ops. 2nd May to 6th May 1973. Moscow, USSR.
- iii) 9th National congress of Lega Naziebale Delle Co-op, Mutue, Florance, Italy.
3. Mr. Faizur Rahman Khan, General Secretary, BJSU.
- i) Study visit of India for a month in 1972.
- ii) Study visit Moscow. 7th to 27th March, 1973.
- iii) Leipzig Spring Fair, East German.
- iv) ICA Agricultural Sub-committee Meeting, Bangkok
- v) ICA Head office, London and Regional office, New Delhi.
4. Mr. Rashed Musharraf, Director. BJSU,
- i) Seminar on Function of the Co-operative Movement & its contribution to the Development of the Society from 31st. May to 25th June, 1973, Czechoslovakia.
- ii) 29th National Co-operative congress, Italy. 1973.

5. Mr. Nurul Huda Khan, Regional Seminar on Co-op. Management from 10th January to 30th January, 1973 --
Inspector, Bangladesh Jatiya Samabaya Bank. Manilla, Phillipine.
6. Mr. Nuruzzaman Bhuyan. --do--
Director, BJSU
7. Mr. Fariduddin Ahmed.
A.R. CS and Executive officer,
Dacca Central Bank. --do--
8. Mr. Md. Nurul Islam.
Director, BJSU. Agricultural Co-operatives,
Japan, Korea, Thailand. 1971.
9. Mr. A.H.M. Nouman, Secretary TCCA, Ramgati. --do--
10. Mr. Mantosh Das. --do--
Secretary, TCCA, Rangunia
11. Mr. A. B. M. Siddique,
A. R. C. S. Rangpur --do--
12. Mr. Ali Ashraf,
Director, BJSU Study visit to Co-operatives.
From 7th Oct. to 10th Nov. 1972
Moharashtra, Gujrat, India
13. Mr. A.T.M. Matloob Hossain
D.R.C.S. (Extn), Dacca. --do--
14. Mr. Imamuddin Ahmed,
General Manager, Asto-- Study visit to India for a
Dairy, month to study Dairy Co-op.
1972.
15. Mr. A.K.M. Zahirul
Haque, Chief Executive
officer, BJSU. i) Study visit to USSR, March,
1973.

- ii) Leipzig spring Fair, East German, March, 1973.
 - iii) ICA Head office, London, March, 1973
16. Mr. Shamsul Alam Khan, Treasurer, BJSU.
- i) Constituent General Assembly meeting, ICA From 27th to 29th March, 1973. Paris, France.
 - ii) Study the Fish Market about one week—London.
 - iii) Study tour to India-1973.
17. Mr. Mukhlesur Rahman Chowdhury, Jt. Secretary, BJSU.
- i) Regional Seminar on "Co-op. Credit with special Reference to Japan" from 8th to 28th April, 1973. Tokyo, Japan.
 - ii) Study tour on co-op. from 2nd April to 7th April, 1973, Korea.

**VISITS OF THE REPRESENTATIVES FROM
INTERNATIONAL ORGANISATIONS AND CO-
OPERATIVE MOVEMENTS ABROAD TO
BANGLADESH**

Name	Organisation	Purpose
Mr. P.E. Weeraman,	Regional Director, ICA, New Delhi.	National Seminar on The Needs of Co-operative movement of Bangladesh

organised by ICA
& BJSU From 19th
June to 30th June,
1972.

2. Mr. J. M. Rana Director (Education) ICA, New Delhi, —do—
3. Mr. K.S. Bawa Joint Secretary (Deptt. of Co-operation) Ministry of Agriculture Govt. of India, New Delhi. —do—
4. Mr. M.K. Puri Joint Registrar of Co-op. Societies. Govt. of Haryana, Chandigarh, India. —do—
5. Mr. J.K. Verma Managing Director, National Agricultural Co-op. Marketing Federation Ltd. New Delhi, India. —do—
6. Mr. M.K. Shah Deputy General Manager (Admn) Kaira Dist Milk producers Co-op. Union. Ltd. Amul Dairy, Amand, Gujrat State, India. —do—
7. Mr. H.P.L. Gunawardana Joint Director and Specialist in Co-op. Credit, ICA, New Delhi. —do—
8. Mr. K. Kabasaoka, Gunawardana, Specialist in Co-op. Marketing ICA, New Delhi, India. —do—
9. Mr. Jirgen Van Mural, Co-operative Expert, International Labour Organisation P.O. Box. 1759 Bangkok, Thailand —do—

10. Mr. A.H. ICA staff, New Delhi. —do—
Ganesan,
11. Mr. Aslok ICA staff, New Delhi. —do—
Kandhari
12. Mr. Jack Secretary, ICHDA, National workshop on
Edmondson, Washington. Co-op. Housing in
Bangladesh by
ICA/ICHDA/BJSU.
From 29th Nov. to 5th
Dec. 1972.
13. Mr. Sten HSB, Sweden —do—
Johnson
14. Mr. G.S. General Manager. Co-operative—do—
Dass Central Bank, Malaysia
15. Mr. D.D. Secretary, National Co-op. —do—
Naik Housing Federation, India
16. Mr. P.E. Regional Director, ICA, —do—
Weeraman, New Delhi. India.
17. Mr. Lionel Jt. Director, ICA, New Delhi. —do—
Gunardana,
18. Mr. Habart Director, Fisherman's Central
De Canson Credit Co-op. Study visit to Fisher-
man's co-op. in Bangla-
desh to investigate the
possibilities of develop-
ment of Fishery Co-ops.
From 4th April to
14th April, 1973
19. Mr. P.E. Regional Director, to guide Mr. De Canson
Weeraman ICA, New Delhi.

20. Mr. K.S. Retd. Asstt. Commissioner
Ponnuthruari of co-op. Develop-
ment, Srilanka. Study on Fishery co-ops.
Deputed by ICA. From 27th April to 4th
June.
21. Mr. Dharm Jt. Director, ICA.
Vir. New Delhi.
22. Mr. Jack ICHDA, U.S.A. Housing Workshop follow
Edmondaon, up.

**FOREIGN ASSISTANCE IN THE SHAPE OF SCHOLAR-
SHIP AND TECHNICAL SERVICES TO BANGLADESH
THROUGH THE BJSU,**

1. The Co-operative Movement of German Democratic Republic offered 10 scholarships of 4 months courses on Co-operative at their International Co-operative College to Bangladesh Jatiya Samabaya Union.
2. The Central Co-operative Union of USSR offered Bangladesh Jatiya Samabaya Union 5 scholarships of ten months courses at their Moscow Co-operative Training Institute.
3. The International Co-operative Alliance has placed one expert to Bangladesh Jatiya Samabaya Union for two years to co-ordinate ICA organised co-operative assistance to the co-operative Movement in Bangladesh.
4. The International Voluntary Service has placed services of one expert to Bangladesh Jatiya Samabaya Union to co-ordinate activities of co-operative projects to be organised with the support of the voluntary organisations other than co-operatives.

5. Services of one Co-operative expert has been placed at the disposal of the BJSU for helping the Co-operative College to develop co-operative education and training.

6. The Service of one expert has been made available to the BJSU to develop Dairy co-operative complex in Bangladesh by F.A.C.

7. Delegation from Co-operative movement of USSR will be coming to Bangladesh to ascertain the fields to extend assistance.

8. Delegation from German Democratic Republic will arrive in Bangladesh to ascertain the needs of the co-operative Movement and extend support

9. The International Co-operative Alliance and Swedish co-operative Movements will organise seminars on consumer co-operative in Bangladesh during August, 1973 and on Agricultural co-operative Marketing in November, 1973. in collaboration with the BJSU.

**PROGRESS REPORT OF PILOT PROJECT
ON**

MASS EDUCATION

Sponsored by

Bangladesh National Co-operative Union

For the period of

1st. January, 1972 to 31st. December, 1972

Sl. No.	NATURE OF WORK	OBJECT/TARGET	ACHIEVEMENT			REMARKS
			in 52 TCCAs	Rest of the Country	Total	
1.	Made literate (persons)	62,400	1,50,143	2,36,619	3,86,762	
2.	Trained up (organisers)	52	54	...	54	
3.	Trained up (Teachers)	520	4,560	7,576	12,136	
4.	Organised (Centres)	520	3,383	4,387	7,770	

National Co-operative Policy 1989

A. INTRODUCTION

The Government of Bangladesh (GOB) have always emphasized upon the role of co-operative institutions in implementing the socio-economic development projects. In fact, co-operative sector has been recognized in the constitution of the Republic as an independent sector, indicating ownership of properties. In the constitution it has been clearly mentioned that the people would be the owners of the means of production and distribution and the system of controlling production management and for the purpose the pattern of ownership distribution would be organised into three sectors, viz (a) State ownership. (b) Ownership on co-operative basis and (c) Individual ownership. The government have resolved to ensure ownership on co-operative basis, that is, ownership of the co-operative societies by the members in accordance with laws governing the co-operative societies and to regulate all activities related to the cooperatives. Even though Government programs and strategies thereto have been delineated in detail in various Five Year Plans, absence of clear and explicit policies governing (1) autonomy and self-management of co-operatives, (2) financial self-reliance and economic viability, and (3) role of co-operatives in economic development, particularly in poverty alleviation, has been felt clearly. In consideration of the co-operative sector, the Government have adopted the co-operative policies 1989 with the following objectives and strategies,

B. OBJECTIVES OF THE POLICIES

(1) Increasing the contribution of the co-operative movement as the second sector in the national economy in augmenting Gross Domestic Products (GDP) in accordance with role assigned under the constitution :

(2) Ensuring participation, as a creative and productive force of the disadvantaged groups of the society, particularly the women, the assetless, the occupational, groups and other people of limited means, within the stipulations and processes as described in the constitution ;

(3) Increasing in a graduated scale the role of co-operative sector in providing employment to all persons throughout the country, specifically in the rural areas, having ability to work ;

(4) Expanding the role of the co-operations in various sectors of GDP, and particularly in agriculture, small and cottage industries, trade and commerce, storage and marketing, export oriented industries and trades, etc;

(5) Ensuring co-operatives as major instruments in all economic activities in urban and rural areas for alleviating poverty, upgrading life-style of the people, and removing the regional disparities in a graduated scale ;

(6) Ensuring access to education, health care and nutrition of the co-operators and members of their families and elevating their social status and human qualities through upliftment of their economic condition ;

(7) Ensuring transformation of co-operatives from a program to a movement as institutions of economic activity and development ;

(8) Encouraging the co-operators step by step situation for self-management, ensuring management co-operative as democratic organisations, and establishing management autonomy in all co-operative societies ; and

(9) Undertaking supportive measures for improvement of the financial management of co-operatives and attainment of their economic viability.

C. IMPLEMENTATION STRATEGY OF THE POLICIES

The Government will adopt the following strategies for successful implementation of the co-operative policies- 1989 :

(1) Encouraging all people, irrespective of their caste, creed and religion to participate in the co-operative movement ;

(2) Specifying the areas of complementarity in the roles of Government and non-government organisations in extension of the co-operative movement ;

(3) Specifying clear policy directives about the respective roles of the Government and the co-operators in matters of organisation of co-operatives, extension programs for the growth of co-operative movement, registration of societies, audit, inspection and liquidation processes, and in management and regulation of co-operative societies ;

(4) Amendment and modification of the Co-operative Ordinance-1984 and the Co-operatives Rules-1987. If necessary, for facilitating implementation of the co-operative policies ;

(5) Extending all out development assistance to the co-operative societies for the purpose of making co-operative movement self-reliant ;

(6) Delineating the respective roles of the primary co-operative societies, central banks/societies, national organisation of co-operatives, Bangladesh Co-operative Bank, the Department of Co-operatives, the Bangladesh Rural Development Board, the Rural Development and Co-operative Division, etc. ;

(7) Making necessary changes in procedures governing formation and registration of cooperative societies for the purpose of restructuring the co-operative societies ;

(8) Introduction of Management Information System for the purpose of monitoring the organisational performance and financial management of the co-operative societies ;

(9) Undertaking supportive programs for the purpose of improving the management of co-operative societies ;

(10) Adoption of necessary measures and programs with the objective of making the co-operative societies financially self-reliant and economically viable through income generating activities and improving their financial management ;

(11) Motivating the target groups to join the co-operative movement with extension services provided by the Government and non-government organisations and taking measures for phased withdrawal of Government control over the co-operative societies ;

(12) Expanding activities of co-operative societies for reaching inputs from the Government to the people in a phased manner ;

(13) Encouraging higher allocation of funds and larger investments through co-operatives with the object of accelerating the development process in rural and urban areas.

(14) Reorganisation of the co-operative structures with the object of strengthening the co-operative societies to undertake such activities as processing indigenous raw materials, storage, and marketing of goods, credit delivery etc. ;

(15) Reformulation of the National Purchase Policy with the object of according preference to buy goods and services of the co-operative societies through special provisions in the purchase manuals of the government, semi-government and autonomous bodies etc. ;

(16) Increasing the efficiency and effectiveness of the co-operative movement by imparting training of the government and non-government officials dealing with co-operative societies and also to the co-operators.

(17) Inclusion of topics on co-operatives in the curricular of educational institutions with the object of expanding the co-operative related education ;

(18) Conducting publicity campaign through various media in a continuous manner to educate people about the co-operative movement ;

(19) Implementation of the co-operative policy 1989 by 30 June 1995. corresponding to 16 Ashar 1402 of the Bangla Era,

D. THE CO-OPERATIVE POLICIES

The co-operative policy is in 7 sections viz- (1) Structural readjustment of co-operative societies. (2) Institutional arrangement for extension services to formation of co-operative societies ; (3) Reorganisation of management control system to apply co-operative laws in post-formation period ; (4) Autonomy and self-management of co-operative societies ; (5) Income, expenditure, economic self-sufficiency and financial management of co-operative societies ; (6) Role of co-operatives in economic development and poverty alleviation and for that purpose supply of necessary inputs including credit (7) Development of human resources in the co-operative sector through training, research based on empirical evidence and theoretical postulations, introducing monitoring and evaluation systems and arrangements for overall periodical review with the objects of consolidating the co-operative movement.

1. Structural Re-adjustment of the Co-operative Societies

1.1 With objectives as criteria the co-operative societies are organised in the country at present into 3 categories viz — (1) single occupation

based activities (2) multi-purpose activities and (3) specific purpose activities. From the point of locations these three categories of societies are spread over rural and urban areas.

Again the co-operative societies are categorised into three groups namely : (a) primary societies (b) central societies and (c) national apex societies. The primary societies are formed with at least ten individual members. At least ten primary societies can form a central society. In the same way, a national apex society can be organised with at least ten central societies. The primary societies are the foundation of the co-operative movement. Providing meaningful support to the primary societies is the prime objective of the central and national apex societies.

1.2 In spite of the fact that there are different tiers in the co-operative system, question of one tier, two tier or three tier is not the focal point for consideration. Whichever co-operative functions adequately well should be duly encouraged. This adequately means that irrespective of the object of sponsors, locational situation and activity package the co-operatives shall be treated as a single movement.

1.3 Attempt will be made to bring all primary co-operative societies, such as, single occupation based primary co-operative societies, (viz, Farmers Co-operative Societies), single target group based primary co-operative societies (viz. Women), or area based multipurpose co-operative societies, under the fold of the same central society at the upazilla level. It is expected that this will facilitate the supply of inputs to the societies located in the same geographical region.

1.4 Action research at the field level, on experimental basis as a continuous activity, will be undertaken at the village level or cluster of households level in the rural areas for the purpose of organising single multi-purpose co-operative societies so that the co-operative movement takes roots in the rural areas.

2. Institutional Arrangement for Extension Services to Formation of Co-operative Societies.

2.1 The co-operators, the government organisations and non-government organisations get involved in various activities from the birth of

any co-operative society till its liquidation. In some cases, at least ten co-operators form a co-operative society spontaneously to serve their common interest. In some cases, officials of the Department of Co-operatives, Bangladesh Rural Development Board, Bangladesh Water Development Board and other autonomous organisations or non-government organisations motivate the target groups to form co-operatives for their benefit. The Registrar of Co-operative Societies administers co-operative laws in respect of registration, audit, inspection, settlement of disputes, liquidation, etc. irrespective of whether the co-operative societies have been formed spontaneously or on self-motivation basis or these have been motivated by the promotion organisations. In appropriate case the Upazilla Nirbahi Officer and the Upazila Central Co-operative Society register the co-operative societies sponsored by the Bangladesh Rural Development Board in the rural areas.

The Department of Co-operatives and the Bangladesh Rural Development Board are both involved in delivery of inputs and other services to the traditional co-operative societies both in the rural and urban areas and to the two-tier co-operatives in the rural areas respectively. Again, the Registrar regularly publishes statistics related to co-operative sector. The training and research organisations like the Bangladesh Rural Development Academy (Comilla), Rural Development Academy (Bogra), Co-operative College (Comilla), Rural Development Training Institute (Sylhet) etc. are engaged in training, research, collection of data, dissemination of information and evaluation of activities. The role of different organisations in the present co-operative movement will be reviewed and re-determined in view of changing time and circumstances.

2.2 Extension services and supply of inputs to the single occupation based societies (viz—agriculture, cottage industries, fisheries etc), area based multipurpose societies, and special purpose or target group oriented societies (viz—women, assetless, etc) in the rural areas will primarily be rendered by the Bangladesh Rural Development Board.

2.3 A new organisation will be set up in order to provide assistance to the single occupation based societies (viz—transport), multipurpose societies and special purpose societies (viz--housing) in the urban areas.

2.4 Some of the department and agencies of the Government of Bangladesh, such as Department of Women's Affairs, Youth Development

Department, Social Welfare Department, Directorate of Ansar and Village Defence Party, Bangladesh Small and Cottage Industries Corporation (BSCIC) etc. undertake special activity based or special target population based poverty alleviation and other programs in the rural and urban areas. The target population covered by activities of these organisations are at present organised into informal groups. Steps will be taken to organise these groups into co-operative societies in accordance with law in appropriate cases after they pass on the informal stage.

2.5 At present, many non-government organisations are providing extension services for area based or target population based income generating activities as part of population control programs and poverty alleviation programs. In many cases income generating activities are undertaken as part of the family planning program. These non-government organisations form informal groups of the target population for the convenience of implementation of their programs. These cohesive informal groups of like-minded people of similar income will be treated as pre-co-operative societies and they will be assisted to form formal primary co-operative societies in a gradual manner.

2.6 Programs for health, family planning, mass education, off-farm income generating activities etc. will be designed for and implemented by the co-operative societies as complement to the socio-economic development programs in various sectors.

2.7 The Bangladesh Academy for Rural Development, Comilla and the Rural Development Academy, Bogra are engaged in research on rural development as also in action research activities at the field level. Based on research results of these organisations the co-operative policies will be reviewed from time to time with regard to structural readjustments and service delivery system for the co-operative movement.

3. Reorganisation of Management Control System

3.1 At present the responsibility for application of the Co-operative laws and rules governing registration of all co-operative societies, whether three tier or two tier, inspection of societies, monitoring, financial management and audit, the settlement of disputes between members of co-operative societies and between co-operative societies, liquidation

processes etc, under the Co-operative Societies Ordinance, 1984 and the Co-operative Rules 1987, rests with the Registrar of Co-operative Societies. Only the responsibility for registration of primary societies sponsored by the Bangladesh Rural Development Board in the rural areas has been vested with the Upazila Nirbahi Officer and Upazila Central Co-operative Society.

3.2 From now on, the responsibility for applying the laws and rules will lie solely with Registrar of Co-operative Societies. However, the question of delegation of authority of the Registrar to the Upazila Nirbahi Officer of the Upazila Central Co-operative Association will be reconsidered in consultation with the co-operators.

3.3 To make the Co-operative law and the rules clear, easily understandable and possible for compliance by the co-operators, necessary steps will be undertaken through modifications, amendments and additions in accordance with the needs of time.

3.4 The regulatory or management control aspects of the co-operative societies will be evaluated with reference to development programs for promotion and development of the co-operative movement.

4. Autonomy and Self-Management of the Co-operative Societies

4.1 Co-operative is a synonym for the democratically managed disciplined economic institution organised for the purpose of socio-economic development. The International Labour Organisation defines a co-operative thus. "A co-operative is an association of persons, usually of limited means, who have voluntarily joined together to achieve a common end through the formation of a democratically controlled business organisation making equitable contribution to the capital required and accepting a fair share of the risks and benefits of the undertaking, in which the members actively participate." According to this definition, a co-operative society is open to all persons willing to join in the management of society is run in a democratic manner and the share capital of members of the society is limited. The members of the society are owners of the accumulated capital equally, and they develop their knowledge about co-operation through the society. But various studies indicate that the participation of co-operators in the

management of their own societies is not granted, because of infiltration of outsiders into the co-operative movement in Bangladesh. From a study of 22 successful traditional co-operative societies it has been found that the members of these societies believe in co-operative movement, there has not been any infiltration of self-seekers in the first management committees, the members have effectively used own resources and entrepreneurship for serving their own interests, some of the members have undergone training, meetings of the Managing Committees have been held regularly, Annual General Meetings have been held regularly, regular audit has been undertaken, the members have participated in the management of the societies, and the management of the society has not been vitiated by the outsiders. The result of such studies will be effectively applied in the management of co-operative societies.

4.2 The co-operative societies will be kept out of political influences for the purpose of development of co-operative movement in a free manner and without interventions.

4.3 In order to ensure that the co-operative societies are genuinely self-managed and become self-reliant, adequate steps will be taken to develop the co-operative societies as democratic and self-managed financial institutions in the real sense of the terms.

4.4 For the purpose of spontaneous development of co-operative societies management control and regulatory measures will be kept limited to the minimum level, and the co-operators will be encouraged for participation and self-management.

4.5 Legal inspections will be undertaken to identify self-seeking and corrupt members of the co-operative societies as also all types of outsiders, and all legal steps will be undertaken to that end.

4.6 Necessary arrangements will be made to accord special recognition to the selected societies and outstanding co-operators through Government media for the purpose of encouraging organisational ability of the co-operators.

4.7 Adequately designed programs will be undertaken to develop the existing co-operative societies as efficient and effective co-operative

institutions along with formation of new co-operative societies with a view to continue the co-operatives as a progressive movement. At the same time legal actions will be taken to liquidate such co-operative societies that exist in paper only.

4.8 The members of the primary co-operative societies will be encouraged to participate in the management of their societies and for the purpose holding of meetings of the societies at fixed intervals will be inspired through training and motivation so that they can feel that they are the real owners of the societies and the extension officers of the Government are just change-agents to help them in their pursuits.

4.9 The Co-operative Act and the Rules thereunder will be amended if necessary, and the officers of the Government and autonomous bodies engaged in extension activities will be trained to refrain from unnecessary interference in the affairs of the societies.

4.10 Educative programs for development of skill and effectiveness of the cooperators in management of societies will be undertaken.

5. The Income, Expenditure, Economic Self-sufficiency and Financial Management

5.1 Any co-operative society is a democratic, autonomous financial institution. It is desirable that the society is capable to meet its annual expenditure towards payment of salary of its officers and staff and other expenses of the society from out of own income and to attain the capacity to repay its loan due for repayment. The society must be self-reliant from out of its own income and must generate adequate surplus income or net profit. Only in such situation the society will be considered financially solvent and economically viable. A major responsibility of the society is to create self-confidence among its own members, to encourage the members to participate in its activities, and delivery and recovery of loans. But the unfortunate situation is that most of the societies are not financially solvent and hence these are vulnerable to environmental pressures and Governmental control. The participation of members is absent in societal activities due to lack of capability in the part of societies to distribute profits and this facilitates infiltration by outsiders.

5.2 Emphasis will be laid on regular maintenance of accounts by the registered co-operative societies, improvement and regularisation of audit system, arrangement for inspection at fixed intervals, supervision of credit use, credit recovery and inculcating the habit of savings. For the purpose actions will be initiated to improve the financial management of the co-operative societies.

5.3 Studies will be conducted on the problems and potentials of the Bangladesh Co-operative Bank Ltd. and the Central Co-operative Banks. Based on such studies the credit delivery system, fund mobilisation arrangement, management of investment made and monitoring of credit operations of these financial institutions will be reorganised.

5.4 Credit allocations through various financial institutions to the Upazilla Central Co-operative Associations and other co-operative societies at fixed rates of interest will be made on short, medium and long term basis, in accordance with investment plans on priority basis for agricultural implements, seeds, fertilizer and other agricultural inputs. Adequate amount from investable surplus funds of the commercial banks will be kept earmarked for the co-operative societies to meet their needs.

5.5 At least 50 percent inputs, such as, fertilizer, irrigation equipments, improved seeds, etc distributed through Government and non-government organisations will be specifically earmarked for co-operative societies.

5.6 Co-operative law and rules will be suitably amended to make credit delivery system easier and to relax terms of sanctioning and specially the system of collateral will be abolished.

5.7 The Managing Committee of the Upazila Central Co-operative Association will take decisions in financial and management aspects on the basis of assessment of co-operators, needs, without any interference from the Government.

5.8 The sphere of activities of the Government officers will remain limited to application of laws, extension services, registration of societies and training of co-operators. Unnecessary interference by the Government officials and the outsiders will be stopped with regard to the management of co-operative societies.

5.9 The co-operative societies will be motivated and provided with consultancy services for investing surplus funds for income generating activities. For the purpose higher allocation of funds will be made and advice will be tendered for investing the allocated funds in profitable ventures. At the same time, rules and regulations governing investment by co-operative societies will be amended as needed.

5.10 The co-operative societies will be encouraged to pay dividends in cash to share holders. It will be desirable to pay interest at competitive rates on savings to the members. This will encourage the co-operators to participate in the activities of the societies.

5.11 Emphasis will be accorded on programs related to credit, storage and processing activities for the purpose of facilitating marketing of the products of the co-operative societies.

5.12 The Government, semi-government and autonomous bodies will be encouraged to buy the Products of the co-operative societies on priority basis. For this purpose, the purchasing procedures will be simplified and the Government purchasing policy will be modified, where needed.

5.13 Special programs will be undertaken for the purpose of facilitating participation of the socio-economically disadvantaged groups such as the assetless, the educated unemployed, destitute women, inhabitants of the backward areas etc. in the national production process and making them self-reliant, and specific programs will be taken to bring these disadvantaged groups within the fold of co-operatives.

5.14 Programs for training the extension officers and co-operators will be undertaken with a view to improving the financial management of co-operative societies.

6. The Role of Co-operatives in Economic Development and Poverty Alleviation.

6.1 In all Five Year Plans importance has been accorded to poverty alleviation issues. In fact, poverty alleviation has been recognised as a basic object of the Fourth Five Year Plan. For the purpose attempts will be made to determine the contribution, both in qualitative and quantitative terms of the various sectoral programs to Poverty allevia-

tion. It is a major strategy of the co-operative movement to increase employment, production, and income through agricultural and other income generating activities. To that end, arrangement is made for application improved technology, supply of credit and other inputs. The role of co-operatives is very important in economic development and poverty alleviation in the rural areas. On the Fourth Five Year Plan (1990-95) the co-operative movement will be utilized as one of the main institutional supports to implementation of the overall poverty alleviation programs in the country.

6.2 The co-operatives societies formed by the socio-economically disadvantaged people (the landless, assetless, women, the craftsmen of the cottage industries, etc.) will be strengthened, and for these societies new activities in trades will be identified. new opportunities will be created, and arrangements will be made for providing additional assistance and supply of inputs.

6.3 The use of appropriate technologies will be augmented in order to increase the productivity of the production activities of the co-operative societies.

6.4 The rural poor of the coastal areas, char lands, areas eroded by rivers and other areas of the country affected by natural disasters will be organised into co-operative societies and special socio-economic programs will be adopted for the welfare of these people.

6.5 The non-government organisations (NGO) will be encouraged to take up activities complementary to activities of the Government organisations in creating awareness among the members of the co-operative societies of the disadvantaged groups, in imparting training, in encouraging participation in welfare programs through exchange of mutual experiences, etc.

6.6 The role of co-operatives as institutional support for poverty alleviation in various countries of the world will be studied and accordingly the role of co-operatives in Bangladesh will be redetermined.

7 The Project Programme of socio-economic development projects of the Department of co-operatives, the Bangladesh Rural Development Board and other organisations concerned with rural development and

co-operative movement will contain, at the designing stage, in qualified and quantified terms the extent of poverty alleviation that these projects will achieve.

7. Development of Human Resources, Research and Monitoring and Evaluation system

7.1 At present, the research activities on co-operative movement are being conducted by the Bangladesh Rural Development Academy, Comilla, and the Rural Development Academy, Bogra. Besides, the Bangladesh Institute of Development Studies undertakes studies and conducts research on rural institutions. At the International level, the Centre for Integrated Rural Development for Asia and the Pacific (CIRDAP) undertakes research works based on experiences of Bangladesh and other countries. The Co-operative College, Comilla, the Rural Development Training Institute, Sylhet, and the Co-operative Zonal Institutes impart training on co-operative. The planning cells of Bangladesh Rural Development Board and the Department of Co-operatives also generate new ideas and concepts while designing the socio-economic development projects and these are modified in the Rural Development and Co-operative Division and the Planning Commission. But the overall research activities on rural development and co-operatives have become a routine matter.

7.2 The offices and the extension workers of the Government and non-government organisations involved in the co-operative movement, particularly those who are engaged in extension activities and application of co-operative laws will be trained in the Bangladesh Rural Development Academy, Comilla, Rural Development Academy, Bogra, Co-operative College, Comilla, Rural Development Training Institute, Sylhet, and the Co-operative Zonal Institutes etc. for the purpose of increasing their efficiency.

7.3 Comprehensive research programs will be undertaken for the purpose of promotion and development of the co-operative movement and so that end co-operative education system will be updated and expanded to make the co-operative movement more attractive and acceptable.

7.4 Arrangements will be made for imparting special training on co-operatives to high level officers of various Government and non-government organisations in the public Administration Training Centre and other institutions. The Co-operative Cadre will be strengthened.

7.5 On identification of various problems of the co-operatives, arrangements will be made to hold seminars, workshops, and conferences and co-operatives at the national and regional levels with a view to resolve the problems. In such moots of co-operative leaders, thinkers, economists, and persons repute from within the country and abroad will be invited.

7.6 Training will be imparted to co-operators regarding formation of co-operative societies, and general management and financial management of the co-operative societies.

7.7 Arrangements will be made to send abroad co-operators and employees of co-operative societies on fellowships, study tours and training with assistance from the CIRDAP, the International Co-operative Alliance, and other international and bilateral donors for the purpose of familiarization with experiences of co-operators of other countries.

7.8 A perspective plan for Human Resource Development for the Co-operative sector will be prepared and implemented in a phased manner

7.9 Management Information System will be introduced in the Rural Development and Co-operative Division and in different organisations attached to this Division for the aim purpose of strengthening the monitoring and evaluation of co-operative sector activities.

7.10 Monitoring and Evaluation System will be introduced at national level Co-operative Federation/Union/Apex Societies and District/Upazilla level Central Co-operative Societies/Associations.

7.11 The political will and determination of the Government for promotion and development of co-operatives will be reflected through the implementation of co-operative policies, preparation of development projects, allocation of more funds and other required assistance.

7.12 A National Co-operative Council will be formed with representatives from the Government and non-government organisations and

individual persons for the purpose of reviewing the co-operative policies from time to time, formulation of new policies suitable for the time, evaluation of performance of the co-operative sector and for reviewing the co-operative laws and rules. The National Co-operative Council will submit recommendations to the Government on co-operatives, if necessary.

Conclusion

The government is hopeful about the role of co-operatives as an institutional arrangement for ensuring overall welfare of the disadvantaged groups in the socio-economic structure of the society particularly in poverty alleviation. The Government is determined to take up programs and implementing the same for the growth of the co-operative movement. The success of the co-operative movement will depend on the firm determination of the co-operators for being self-reliant and on the quantity of input supplied by the Government. It is expected that the present co-operative policies will fulfil these preconditions needed to make the co-operative movement a dynamic one.