



# Reflections on the Comilla Rural Development Projects

by

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## American Council on Education

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## Preface

Dr. Akhter Hameed Khan is considered by many to be the world's leading authority on rural development. After attending Cambridge University, Dr. Khan moved through a variety of careers, including the Indian Civil Service, newspaper editor, Principal, and Director of the Village-AID Programme in East Pakistan.

In 1958, Dr. Khan was appointed as the first Director of the East Pakistan Academy for Village Development at Comilla. Under Dr. Khan's leadership over the 1958-68 period, the Comilla approach to organizing rural development programmes gained recognition throughout the world.

In October 1973, Dr. Khan presented a paper "The Comilla Projects: A Personal Account" at a field trip/workshop on rural development which was held in Ethiopia on the theme, "Development From Below". The participants, from 22 countries and four continents, recommended that Dr. Khan's paper be published in both French and English. The OLC is honored to have the privilege of publishing Dr. Khan's paper from the "Development From Below" Field Trip/Workshop and a heretofore unpublished report based on an appraisal of the Comilla program in 1970-71, which contains a more detailed account of the four programmes mentioned in the first essay.

Carl Keith Eicher  
Chairman, Overseas Liaison Committee  
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## THE COMILLA PROJECTS - A PERSONAL ACCOUNT\*

### The Ghost of Comilla

I think I was imprudent when I agreed to write this paper. I am a migrant from - not a resident of - Bangladesh. I possess little knowledge of her present affairs. In the past, to my discomfort, I was sometimes called Mr. Comilla. A total disconnection looks like an act of poetic justice by the gods, who have decreed that no more shall the people of Comilla be harassed by my antics, nor I be overwhelmed by their problems. I am now merely the ghost of Comilla. Instead of fading away, it is impertinent on my part to haunt a rural development workshop in Addis Ababa. A ghost does not know the facts of today; he only shuffles the fictions of yesterday. He cannot tell what should be done. At best he can tell what he tried to do. I call myself an expert in failure. If anyone wants to learn from my example, I am glad to be examined. Dissect me as you please. Professor Carl Eicher has turned a ghost into a guinea pig.

### A Personal Account

While working in Comilla my modesty was often outraged by observers who remarked that the show depended too much on the director's charisma. As I was certainly not a believer in the cult of my personality I became secretive about my ego. I shunned personal talk. I denied mysterious qualities and argued that I followed simple principles. Now that my role is definitely finished I can exercise the privilege of old age and give a

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\*This paper was originally prepared for the Development From Below Field Trip/Workshop, October 12-20, 1973, Addis Ababa, Ethiopia.

garrulous personal account. The ancient mariner's tale may not enlighten, but it may entertain.

#### Not a Novice

When in 1958 I was appointed the director of the Rural Development Academy, I was not a novice. I had lived intimately with three conceptions of rural uplift. I had been a member of the Indian Civil Service where I learnt the art of Imperial administration. Subsequently I had resigned imperial service and joined a nationalist institution where I absorbed Gandhian views of morals, economics and education. In the nineteen-fifties I was a practitioner of what was then the cosmopolitan conceptions; I had a nodding acquaintance with the Russian and Chinese conceptions.

#### Non-Hero

By 1958 I was a middle aged man whose knowledge was large, but whose courage was small. In my own eyes I was a non-hero because I had abandoned youthful aspirations to be either a revolutionary or a recluse. I had realized that my legs were too weak to climb those heights. Perhaps I might have been an executive boss or an important second fiddle. But inhibited by my adolescent dreams I spurned mundane glories. What I considered worthy was beyond my reach; what was within my reach seemed worthless. Thus oscillating between the unattainable and the insignificant, I became an uncertain dabbler. An inner conflict made me a cynical idealist. Outwardly I might pose as a teacher; inwardly I was a permanent pupil.

#### Disillusion of Rural Work

Both as an administrator under the Empire, and as a village development director under Pakistan, I had suffered a peculiar disillusion. Rural work, like missionary work, was indeed soul-satisfying; but its scope was strictly limited. Like philanthropy, it seemed a palliative. It skirted

basic issues. Its professions of high intent were not sincere. Evidently it was marginal to the political, economic and administrative framework of the Empire or of Pakistan. Several times, urged by a desire for social action, I had accepted rural assignments. But finding the purposes shady, the discipline dictatorial, and the planning dogmatic, I had returned to the academic cloister. And thus I was passing my days when the offer to be the first director of a Rural Development Academy once again tempted me.

#### A Rural Research Institute

The Comilla Rural Development Academy<sup>1</sup> was designed for training and research. It was staffed not by technicians but by social scientists—economists, sociologists, psychologists, statisticians, public administrators and educationists. I was assured by the employers that within the steel frame I would have some flexibility, that I would not have to bow down before too many omniscient bosses. What specially attracted me was the emphasis on research placed by the Michigan State University advisors. Previously, as V-AID director, I had strongly felt the need for much fact searching and heart searching. To that end I had attached one project area to each of the three V-AID institutes. But, for bureaucratic reasons, collaboration between theory and practice was unpalatable both to the instructors and the executors. It was discontinued as soon as I left. At last at the Academy I could try my hand at what I had vainly advised the institutes to do. I very much wanted to tie the bell round this cat's neck.

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For further information and a selected bibliography on the Comilla Rural Development Academy and its projects, see Robert D. Stevens, "Rural Development Programs for Adaptation from Comilla, Bangladesh", Agricultural Economics Report No. 215, Department of Agricultural Economics, Michigan State University, East Lansing, Michigan, June 1972 and Arthur R. Raper, Rural Development in Action: The Comprehensive Experiment at Comilla, East Pakistan, Cornell University Press, Ithaca, New York, 1970.



### Threefold Research

So the Academy adopted, as a laboratory, the administrative unit in which it was located - the thana of Comilla.<sup>2</sup> We, the instructors, began to study our area with unparalleled thoroughness. We went around as observers with the thana officers and wrote reports, month after month, to determine what the departments could or could not do. This we called observational research. We investigated various economic and social conditions, e.g., land ownership, credit, crop production and marketing, the diffusion process, cottage industries, rural schools, illiteracy, status of women, attitude towards birth control, etc. We called it survey research. Proceeding further in the quest of better procedures or stronger institutions, we established several experimental projects. Our reformative efforts we called action research. It became our chief distinction. Over the years the academy acquired not only minute knowledge of the land and people of Comilla thana, but also built up several administrative and institutional models. As East Bengal (now Bangladesh) was remarkably homogenous, some models were found suitable for replication. We envisaged that our pilot projects, energised by the Academy's research, would provide demonstration for training and guidance for practice for the entire province.

### Circumscribed Limits

We were not unaware that our search for improvement must be narrowly circumscribed. Ours was a three-legged race. We were the servants of a conservative government whose political, economic or administrative orientation we could scarcely change. In spite of pious professions, rural development was a very minor concern of our government. It was obsessed

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<sup>2</sup>

A thana is an administrative unit of approximately 100 square miles.

with industrial, urban and military development. It desired greater agricultural production chiefly because it wanted cheap food for the cities and raw material for industries and exports. Under Imperial rule our villages had been impoverished as producers of cheap food and fibre and consumers of manufactured goods. Our government, dominated by urban and industrial interests, followed a well recognized method of transferring wealth from the rural to the urban sector when, for instance, it controlled grain prices while giving tariff protection, subsidised foreign exchange, and tax holidays to industries. The rural majority, viz. peasants and labourers, had little organization and few spokesmen. They were not in a position to influence the planning or administrative machinery in their favour. While the urban push and pull was immediate and irresistible, the possibilities of rural revolt seemed remote. Our President sometimes expressed paternal sentiments about "the villagers"; but he was doing nothing more than reverting to the tradition of imperial Viceroys, who had similarly proclaimed themselves the protectors of the poor.

#### A Dismal Environment

Restraining my garrulity, I shall now briefly indicate the highlights of a decade of learning and doing. What we learnt was staggering. In comparison with the enormous problems our ameliorative efforts were indeed puny. Our environment was dismal. A hundred and fifty thousand persons were crammed in our hundred square miles. Pressure on the land was extreme; an average family holding was less than two acres. Productivity was low. Notwithstanding a fertile soil, abundant rainfall and perennial warmth, our farmers harvested only one-third as much from an acre as the Japanese. During the monsoon floods were frequent; during the dry season

irrigation was uncommon. There were few link roads. Government services were either non-existent or shadowy. Local institutions had withered under Imperial rule and new ones had not grown.

### Chaotic Economic Conflict

A chaotic economic conflict raged in this dismal environment. Although the ancient aristocratic landlords and merchant-bankers had disappeared, harmony had not been established between the three main classes left in the villages: the large proprietors, the peasant proprietors and the landless labourers. The large proprietors (approximately 10%), possessing surplus land and capital, were in a very privileged position. They leased land or loaned money (both in great demand) at exorbitant rates. Their affluence brought them social and political leadership. They were closely united with the prospering city middle class. They used the savings accumulated from leasing and lending for the professional advancement of their children and for investment in trade and urban housing. Manifestly, the new rural upper class was even more urban-oriented than its predecessors—the landlords and merchant bankers of the Empire. The peasant proprietors constituted a 70% majority. Most of them lived at the subsistence level. In order to supplement their scant capacity, they rented land and borrowed money or food from their affluent neighbours. Rent, interest and trade squeezed the peasants like a lemon and brought juicy profits to landlords, money-lenders and traders, mostly large proprietors. At the bottom of the heap struggled those who had neither land nor capital, an ever increasing number. Scarcity made land and capital very costly; abundance made labour very cheap. In the busy season the labourers received the lowest possible wages; in the slack season they were laid off. Their survival was a miracle of human endurance.

### Improving Rural Administration

The Academy's first concern was to improve the quality and scope of rural administration. In this field the Empire had left a poor legacy. The Imperial symbol was the Police Station. We erected a new symbol - the Thana Training and Development Centre. Offices of the so-called nation building departments - Agriculture, Animal Husbandry, Fishery, Health, Education, etc. - were housed together in a spacious new building. For intensive planning and coordination a local government council was created at the thana level and also located at the Centre. Chairmen of the next lower tier, the Union Councils, and the Departmental officers were the constituent members. The assumptions were that the people should be mobilized through their elected leaders; that the officers should coordinate departmental activities with each other as well as with the councillors. The Thana Centre was to be the focus not only of planning and coordination but also of training. Special meeting halls and classrooms were added and officers were encouraged to teach. The Thana Centre assumed that a good job requires a good tool.

### Drainage and Roads Program

The foremost task for the Thana Council was the construction of a drainage and roads network. Nothing had been more obvious in our investigations than the need for better drainage and more roads. Protection from flooding and connection with the markets were insistent demands in our area. Floods caused loss and inhibited investment. Absence of roads restricted trade and hurt the isolated rustics both as producers and as consumers. Adequate drainage could greatly reduce flooding. The government engineers were, however, too busy with big roads and big dams to pay any attention to the innumerable and scattered roads and drains demanded by the villagers.

The Academy's research helped in designing a Works Program which could fulfill this need. The Thana Council, through the Union Councils, utilized local knowledge and energy to prepare two comprehensive plans, one for drainage and the other for roads. By previous standards the estimated costs at first appeared astronomical. The network for our hundred square miles required several million rupees. But the task seemed less formidable as each year a portion was completed efficiently by village project committees without engaging profit-seeking contractors. By a lucky chance, at this time our government had PL480 counterpart funds, some of which, under the terms of the grant, were earmarked for non-urban use. Therefore a rural works program would be launched. Otherwise it would have been surely trampled down in the resource scramble. The urban crowd resented funding of dirt roads and drains. They said that good money was going down the drain. They thought it would have been more useful to build hospitals and factories.

#### Objectives of the Works Program

The works program built the essential infrastructure. It laid the foundation for rural progress. By fulfilling popular expectations and by promoting popular participation it gave an unprecedented vitality to the self-government bodies. And it brought gainful employment to large numbers of landless labourers during the dry winter months - the slack farming season. It resolved the tragic paradox of thousands of sturdy men sitting idle while essential work remained undone. There was, on the one hand, in our overcrowded villages, an army of the unemployed and, on the other hand, a crying need for earthwork. Here was a program to put them together as a key is put in a lock. It grappled simultaneously with two great problems. But it was by no means a panacea for the misery of the landless. Nor was



it, as I have recently heard, an attempt at redistribution of income. As far as the earth diggers were concerned it was indeed a palliative because it created, in a depressed wage market, a sizeable demand for labour. It saved many of them from the dry season semi-starvation, or enabled them to bargain with the landowners for slightly higher wages. But it could neither furnish full employment nor lessen the disparity between owners of land and hired hands. In fact, better drainage, link roads and irrigation substantially enhanced the value of land and its rent. The unearned increment of the landowners was a hundred times more than the wages earned by the labourers. Even an elementary student of economics should know that it would be so as long as ownership is not transformed. I did not tout the works program as quick socialism.

#### The Irrigation Works Program

Emboldened by insights gained in constructing roads and drains, the Academy evolved an irrigation works program. It was an elaborate affair. Its several components (formation of groups, operation of lift pumps and tube wells, field channels and distribution of water, maintenance of machines, training of drivers and managers) requires prolonged testing. But when, after several years, it began to function in Comilla thana, its rapid duplication in other thanas, like the duplication of the previous program, became practicable. Its objective was to mobilize village groups to find and use surface or ground water wherever it was available. Again, the government engineers had not cared to do that. Like their flood and road brothers, the irrigation engineers had confined themselves to big projects and ignored the vast potential of small and scattered ones. Decentralized planning and action became possible when a mechanical workshop (for pumps and wells) was added to the Thana Centre and irrigation staff was posted to train and

assist village groups. Within a comparatively short time, with few costly constructions, and with low capital expenditures, several hundred thousand acres were irrigated. The acreage could be doubled or trebled if more groups could be mobilized to dig more channels, sink more wells, and reconstruct the monsoon drainage network in such a way that it could store and distribute water in the winter. Irrigation perceptibly increased both production and farm employment. This was the most hopeful program we could devise for the landless labourers as it was by far the most profitable for the landowners. Like the roads and drainage program, the irrigation program aroused popular enthusiasm. Even the supercilious urbanites were pleased if they saw the new crops and gave us a pat on the back.

#### The Cooperative Project

The Academy's most ambitious action research was the Cooperative Project. This was an attempt to organize the peasant proprietors for production as well as protection. We had found that the peasants formed a 70% majority. They also owned 70% of the land and leased a good portion of the remaining 30% from the large proprietors. The peasant producers, therefore, were the real agriculturists. Mainly from them came the marketable surplus. The large proprietors found money lending and trading more lucrative than farming. One day, after the advent of good drainage, irrigation, high yielding varieties, market roads, tractors, etc., they will dismiss their lessees and themselves farm commercially. In 1959 that metamorphosis had not yet taken place. In order to accomplish our assignment to raise rice yields, we concentrated on the primary agriculturists, the peasant cultivators. For many reasons we chose cooperative grouping as the instrument for teaching them modern practices and management. In

our opinion the cooperative was the best vehicle for extension as well as for supplies and services. At the same time we thought, rather behind the back of our government, that these cooperatives should also protect the peasant members from the prevailing system of money lending and trading. It did not seem feasible to do anything, at this stage, about lease rates or other tenure matters.

#### Peasant Producers Unions

In my opinion the protective aspect of the Comilla cooperatives was most significant. The peasant producers were distressfully short of capital. Outbidding each other they bought credit at exorbitant rates. Thus the creditors preempted a good part of the peasants' income. Then as traders they again fleeced the peasants. Our cattle had little flesh on their bones because their intestines were full of worms. Our peasants were emaciated for analogical reasons. A cooperative could organise them for self-protection. It could give them solidarity. United as a group they need no longer remain helpless individuals overawed by powerful bullies. The cooperative could teach how to acquire capital. We laid great emphasis on thrift and savings. We kept on repeating like a litany, "You are being crushed by the power of capital. The same power will redeem you if you learn to possess and control it. Therefore, every week, everyone of you must make a thrift deposit, however small. Gradually your cooperative will accumulate a substantial amount. It will also get cheap loans for you. Ultimately, through your cooperative, you will become your own financier". Evidently we were teaching them the principles of capitalism - thrift, saving and investment. We were not surprised when our penny capitalists responded to the call of cooperative capitalism. They understood the fundamentals. Neither were we surprised when the bigger capitalists - the large proprietors, money lenders and traders - tried to capture

this potentially dangerous movement. Initially we worked quietly around them, suggesting not that they should be excluded from the new cooperatives, but that they should not be allowed to dominate, as they had dominated the old cooperatives. It was no easy job. We saw that the struggle would be long and bitter. The rural elite, hand in glove with the urban elite, wielded great economic and political power. It was going to use that power to defend its privileged position. The ordeal of the Comilla Cooperatives had scarcely begun. Being a non-hero, I am glad I did not have to live through it.

#### Cooperative Management

The productive capacity of the peasants could be quickly increased by cooperation, and their farming methods modernised. Irrigation, for instance, was almost impossible without much collective action. A two-cusec lift pump or tube well served one hundred acres cultivated by fifty or more owners. The installation of the machine, the construction of field channels, the distribution of water, the collection of costs, all depended on consensus. Individually a two-acre farmer could neither buy nor operate a pump or a tractor. The cooperative could introduce joint management. There was no intention of putting an end to private possession. On the other hand we cherished the qualities of family farming. We admired the Japanese family farmers more than the dispossessed commune workers. We hoped that our peasants, retaining their little plots, would secure better services and inputs as members of a cooperative. To that end each group appointed a manager and held weekly meetings to arrange common affairs. The village cooperatives were supported by a Thana Association located at the Training and Development Centre. It supplied credit, machines and other services to member societies. It operated on a fairly large scale. Above all it was a

forum and a school. Every week the village managers assembled here to learn from experts, to compare notes, to make deposits, or borrow loans or hire machines, or purchase fertilizer and seeds. The managers themselves were peasants. We expected that they would be the cadres who would organize their compatriots. The Thana Council and the Thana Cooperative Association, working side by side, grew into vigorous institutions. Through their combined efforts a mass mobilization began to take place. The works program developed the land while the cooperatives developed the agriculturists and agriculture.

#### Agricultural Extension

With the establishment of the Thana Training Center and the formation of village cooperatives, the Academy evolved a new pattern of extension education. Each cooperative selected from among the members a "model" farmer. These model farmers came for a whole day every week to study the Centre's demonstration farm, to be coached by the Centre's experts, and receive oral and written instructions about current operations. What they learnt the model farmers practiced in their plots and taught to the members, to whom they reported regularly in weekly meetings. Thus every cooperative village got a trustworthy extension agent whose already considerable skill was constantly upgraded by the thana experts. Through this continuing teacher-student relationship a handful of experts were able to extend their knowledge to two hundred and fifty villages, without asking for a regiment of half-baked, half-hearted, low level government workers. The same technique of running a continuous weekly or fortnightly or monthly training conference was employed for managers, accountants, union councillors, Iman teachers, youth leaders, women organizers, or midwives. In a densely populated area, with short physical distances, it was not an inconvenient



arrangement. The participants were stimulated by their weekly visit which brought them in contact with experts and colleagues. It was an antidote to the creeping lassitude and boredom of village homes. It was also a preventive against bureaucratic withdrawal and nonchalance. Our extension technique was the result of a thorough study of the diffusion process. In the light of our research we discarded the orthodox notions of an outsider, a missionary, or a guide-philosopher-friend, or a multipurpose worker, or an agricultural assistant, coming to convert or rescue or reclaim the village. Instead we found that it was more fruitful to rotate village representatives between the nascent urban Centre and their rural habitations. For the mental improvement of our villagers we imitated the early Danish Folk Schools, as we imitated the early German credit unions for the economic improvement of our peasants. We were fond of stealing antique ideas.

#### Other Projects

Besides the major models described above, the Academy had many other research projects. I do not want to qualify as an old bore by recounting tedious details. Let me just enumerate and finish. We tried to introduce an agricultural bias in rural schools through 4H-type youth clubs. To prevent and reduce illiteracy we trained the village Imans (Moslem religious scholars) to run pre-primary schools in the morning and adult schools at night. We imparted rudimentary training on their art to the unlettered, despised and destitute old women who were performing, often fatally, the functions of midwives. Because they had easy access to the otherwise segregated Moslem women, these so-called midwives proved to be excellent family planning agents. We started a women's program aimed at raising their status from well-guarded subordinates to well-informed participants in economic and health activities. We searched diligently for ways of popularising

birth control among our conservative rural clientele. We organised non-farm groups - artisans, rickshaw pullers, butchers, bus conductors, etc., on cooperative lines. By 1970 our cooperative federations were endeavouring to combine credit with marketing, and setting up modern plants for cold storage, milk processing, rice milling, poultry raising, etc. Of course much remained to be learnt, but much had been learnt. Cooperative action and continuous training was the hub of our programs. We saw in such cooperation and such education the vision of a future society in which the small folks would be a little less helpless, a little less ignorant, a little more self-reliant, a little more secure. I can only hope that this vision may survive till it is replaced by better prospects.

#### Wider Application

I was often asked whether what had been learnt in Comilla could be practiced elsewhere. As far as East Bengal (now Bangladesh) was concerned our answer was generally yes, except that we disliked haste and hurry. For other countries our only recommendation was that it would be worthwhile to establish a research institution and let it get involved, like the Academy, in an administrative unit around it. Let it observe and survey, and working patiently with the people and the government officers, build improved models on the real ground. In course of time, these models, if viable, may be replicated widely. That seemed to us an approach capable of wider application. We can, and of course we should, study what has proved successful in other countries. But we cannot just copy neatly. We must do our own searching and testing in our own country.

#### A Sorry Figure

At the end I must apologise for the egoism of a personal narrative. I am ashamed that I have come out in the limelight. I sincerely believe

that the Academy's work was decidedly a collective effort. There were many partners in this enterprise - the instructors, the foreign advisors and experts, the government officials, the people of Comilla. Their contributions were vital. I was made a figurehead not because I hankered to be one, but because people want figureheads and scapegoats. In some ways I cut a sorry figure. I was not proud and assertive. I was diffident and skeptical. I was not possessive. Repeatedly I sought retirement. At intervals I felt twinges of my old disillusion. Often, after a distracting day, I found peace in Sufi poetry or Buddhist scriptures. I was shaken by the Sufi's admonition: "You tarry and Time runs. You plan and Fate smiles". And I pondered over the noble Buddhist truths: "Life is full of sorrow, the cause of sorrow is desire, extinguish desire so that sorrow may cease". Then I fell asleep and dreamt that I was a kitten trying to catch my tail.

IMPRESSIONS OF THE RURAL WORKS, IRRIGATION AND  
COOPERATIVE PROGRAMMES IN THE COMILLA DISTRICT, FEBRUARY 1971

In 1970 I became fifty-five years old. For a long time I had yearned for retirement. By temperament I am a recluse and involvement in action gives me no pleasure. To organise, to manage and administer is a severe strain for me. To observe, to study and contemplate makes me happy. When at last old age gave me the opportunity of being a contemplative, I announced my intention of giving up an active role. This pleased a few persons; but to my surprise and dismay I found that many others would not let me go easily. Like a spider, I am caught in a self-woven web.

As I could not get away, I decided to observe minutely what was happening in Comilla district. This was an obligation, which in view of my retirement, I had not carried out for many years. Now, I thought, I will educate myself once more. So from 21st December 1970, till 28th January 1971 I visited twenty thanas<sup>1</sup>. My visit was not an official inspection. In any case I had no authority or jurisdiction. It was a detached investigation. I interviewed the Circle Officers and the co-operative Project Officers. I listened to the demands and grievances of managers and chairmen of village cooperatives. I discussed at length with the project staff their difficulties. Mostly I questioned and noted. But often in the manager's meeting I was forced to answer questions and make speeches. I have faithfully, though briefly, reproduced the visit to each of the twenty thanas separately. At the end of the tour, it seemed to me, that I saw a clear picture. I am trying to outline it in this general report.

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A thana is an administrative unit of approximately 100 square miles.

The horizon of my survey was limited to four programmes:

(1) the concept of the Thana Training and Development Centre, (2) the Rural Works Programme, (3) the Thana Irrigation Programme, and (4) the Co-operative Project. These four are innovations based on the experimentation of the Pakistan Academy for Rural Development in Comilla Kotwali Thana. The first two were introduced all over East Pakistan in 1962-63, and the third in 1967-68. The fourth, called rather inappropriately the Integrated Rural Development Programme, was introduced in 1965 in seven thanas of Comilla district, and in 1968 in the remaining thirteen thanas. The twenty-first thana of Comilla district, the Comilla Kotwali Thana, had served as a laboratory since 1960. During my tour I wanted to assess how these four programmes were functioning in the district. Before giving my impressions, it may be useful to explain the causes and effects of these programmes as understood by the Academy, and recommended to the East Pakistan Government over the 1960-66 period.

#### Thana Training and Development Centre

The concept of a Thana Training and Development Centre emphasised the need, for the sake of development, of complete coordination between the nation-building departments, and between these departments and the institutions and leaders of local government. During British time, the Police Station and the Zamindar's Kutcherry were the chief symbols of government, of law and order and revenue collection. The Thana Training and Development Centre was designed as a new symbol. It represented the government's new concern for the progress of rural areas. The progress was to depend on real partnership. Government experts were to become teachers and trainers of the people, whose leaders were to participate fully in the process of planning and coordination. All services and supplies and experts were to be located in the same building for the convenience of the people. New



blocks were to be added for new services. For instance, more rooms were to be built for the Co-operative Projects, or a workshop was to be erected for the irrigation pumps, or a demonstration farm was to be set up. It was in view of such future expansion that initially twenty acres of land were acquired for the Centre. Another long range view provided residential quarters for thana officers to make them settle down whole heartedly to their work and to promote the formation of little townships. In many respects the TTDC was a significant departure from the colonial past and a far reaching step towards a thriving future.

#### Rural Works Programme

The Rural Works Programme was an attempt to tackle two fundamental problems: construction of a network of roads, drainage channels and embankments, and provision of employment during the dry idle months to the landless labourers. Roads, drainage and embankment are the infrastructure of rural development. Without link roads, without good drainage, and without protective embankments there cannot be much agricultural development. And without employment to the rapidly increasing landless villagers no government can hope for stability. The engineers generally confine their attention to big projects - main roads and rivers. The link roads, the minor khals and bunds are ignored by them. But ignoring them means the destitution of thousands of villages. The Works Programme proposed to build this infrastructure in partnership with the local councils. In 1965 five-year plans were made in each thana for drainage, embankments and roads. The Road Engineers and WAPDA<sup>2</sup> Engineers were requested to examine these

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<sup>2</sup>  
Water and Power Development Authority

plans and coordinate them with their projects. They were urged to give technical guidance and encourage and train the people to help themselves without contractors. The engineers and the people together are performing wonders in China. Why not in East Pakistan?

### Thana Irrigation Programme

The Thana Irrigation Programme carried the road and flood control works one step further. It created the third infrastructure - irrigation facilities during the dry periods. Water, like soil and sunshine, is East Pakistan's great resource. But until 1960 it was scarcely used during the winter. Ninety-three percent of the land lay fallow from December to May. Water was flowing in hundreds of rivers and khals. There were immense reservoirs under ground. The Thana Irrigation Programme aimed to use these resources to the fullest extent by mobilising the farmers. They were to search for the water source, and organise irrigation groups everywhere. The EPADC<sup>3</sup> was to locate a workshop at each Thana Centre. Here drivers were to be trained, mechanics maintained, and pumps and fuel stored. As the average holdings were tiny, and the economical machine was a two cusec pump, which could serve 50 or more acres, farmers were to be encouraged to form themselves into viable groups, and appoint their own managers and drivers. These managers and drivers were to be trained by experts at the Thana Centre. It was estimated that in five years it might be possible to organise forty thousand irrigation groups and bring two million acres under winter crops. Irrigated winter crops (rice, potatoes, wheat, vegetables, pulses, mustard) are safe from the floods, unlike the monsoon crops. The yields of winter rice can also be much higher.

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East Pakistan Agricultural Development Corporation

Where surface water was not available, tube wells were to be sunk. The model in this case was not to be an expensive contractor's tube well, but the cheap "peoples" tube well, spectacularly developed in West Pakistan and China. The EPADC was to assemble rigs and train the drillers, so that each thana workshop may have ten drilling rigs. Ten drilling rigs can sink at least five tube wells each month or sixty tube wells in a year. Thus in five years three hundred tube wells may be sunk in one thana.

For proper control of surface water, much construction work may have to be done. New channels may have to be sited on the rivers. Everywhere the local people may have such proposals. The Engineers were to help with skill and guidance in making these innumerable schemes successful.

For the first few years water, like fertilizers and insecticides, was to be subsidised. The capital cost of the pumps, or tube wells, or construction works, was, in the first place, to be a total grant. The groups were to buy the fuel and pay a small rental fee. As they became more solvent they were to bear a larger share of the cost.

The Rural Works Programme was designed to create a firm infrastructure of roads and flood control; the Thana Irrigation Programme was designed to create the infrastructure of irrigation. Both programmes created employment for the landless labourers, and developed the productive capacity of land. They could not be divorced from each other or carried out in isolation.

#### Cooperative Project

The fourth programme was an attempt to organise the small farmers. They form the overwhelming majority in the rural areas. If we suppose the number of landless villagers to be 15%, and of the rich farmers at 5%, the small and medium farmers constitute the remaining eighty percent. They are, at present, grossly exploited by a vicious system of moneylending and trade.

They cannot modernise their farming methods or use machines individually. The Raiffeisen Cooperative Model<sup>4</sup> seemed to offer a good solution to both problems. It could replace the moneylender, and it could provide the bond for joint action. It could be the trade union of the small farmer.

Again the relation between the Rural Works and Irrigation programmes and the cooperatives is very close and vital. The first two develop the productive capacity of the land and increase the farmers' income. The cooperatives safeguard them from moneylenders, and enable them to modernize their farming methods. The cooperatives promote the accumulation of self-owned capital through thrift and they promote managerial and technical skill through training. Their ultimate aim is self-financing and self-management. If the Works Programme falters, or the Irrigation Programme weakens, the Co-operatives will also wither away. The farmers of lands not served by roads, not protected from floods, not irrigated during the winter, will mostly be in distress. Loans may help them to survive but cannot make them prosper. In course of time loans will become bad debts.

#### Impressions of Four Programmes in 1970

Such was the vision seen by the planner's eye. But what did I see in actual practice? What I saw was discouraging and dismal in many respects. But here and there it was also encouraging and bright.

I found the Thana Training and Development Centres flourishing. This institution, inspite of its few years, has taken roots. It has focussed attention on development. It has become a forum. Most of the

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The type of rural cooperatives organized in Germany by Friedrich Wilhelm Raiffeisen beginning in 1849.

time the Centres are crowded. They are at the same time satisfying and stimulating the demands for services and supplies. They are bringing the people and the government close together in easy or uneasy contact.

The fact that in two or three thanas, like Chouddagram and Burichang, the Centre Buildings are incomplete underlined their importance. In remoter places like Nasirnagar, Nabinagar, Bancharampur and Homna, they have been well done and are the most progressive features of the little towns. The Irrigation Workshops adorn the Centres and enhance their utility. But the bold idea that the Centres will gradually expand to house new activities seemed to be fading away. There is no plan to give more rooms to the cooperative projects which are growing very rapidly. There is no plan to set up expert demonstration farms. There is no intention of adding a new Block for the Thana School Board. In fact there is no intention of adding Thana School Boards.

The emphasis on coordination is also fading away. At present the local councils are in a moribund condition. Participation of local leaders seems only a future possibility. The only coordinated programme is the TIP, and there also the centrifugal tendencies, the desires for exclusive departmental controls are already at work.

The concept of the Thana Training and Development Centre is in danger of being submerged by the old obsessive pattern of magisterial control. At Kachua and Bancharampur Thana Magistrates have been posted to take over all charge. They have been made Chairmen of Thana Councils. They hold their ejlas in the Thana Council halls. Thus the attempt to separate development functions from magisterial law and order and revenue functions is being repudiated. In Matlabganj the Revenue Circle Officer has occupied four rooms, bringing the Kutchery into the heart of the

Training and Development Centre.

The Rural Works Programme, after a good beginning seems to have faltered from 1967. In 1965 two five-year plans were made, one for drainage and embankment and the other for roads. Much labour and great aspirations were embodied in these plans. Their study provides an immediate insight into the two great rural problems. They also indicate how clearly the local people are aware of their problems and how skillful can be their planning for solving them. The plans are a witness to their desire for development and their ability to work for it. After that it is tragic to find out that generally not more than ten to fifteen percent of the drainage and embankment plans were carried out. The road plans have been much better implemented.

It is tragic to find out that there are no future plans. The 1965-70 plans are neither being revised nor evaluated. Rural Works Programme allocations are still received; but the schemes are taken up on an ad-hoc basis. It seems that the building of the infrastructure of drainage and roads is no longer considered a crucial programme. Systematic planning and full participation of the people is also not considered crucial. The Circle Officers have not been called for their biennial training conferences. Instructions and circulars have lost their vitality. Two years ago a circular was received by the Circle Officers requiring them to prepare a "comprehensive" plan for the fourth plan period. This comprehensive plan was to include everything, education, health, etc. So the Circle Officers obliged with an imaginative exercise. But at the same time, as a corollary to the comprehensive planning, they have abandoned the old methods. There are no five-year plans of drainage and roads for 1970-75.

There are no plans; but that does not mean that there are no problems. Almost everywhere, I was bombarded with demands for excavation of khals, construction of embankments and roads and bridges. Besides, the roads which have been built, or the khals which have been dug, have to be maintained. The present lack of direction, of dormancy and inertia of the local councils, can be disastrous, as they are the only viable agency which can build and maintain this infrastructure. New life and vigour must be infused into them.

While the drainage and flood control works programme is practically dead, and the road works programme is languishing, the irrigation works programme seems to be flourishing. Everywhere there is an insistent demand for pumps and tube wells. The number of groups is increasing rapidly. But, in most places, the limit of using easily available surface water is being reached, or will soon be reached. More digging and construction will then have to be undertaken to create more water sources. It is here that the close relationship between drainage and irrigation becomes quite plain. In several thanas I was told that if the drainage khals were properly excavated and controlled, several hundred pumps could be installed. The relationship should be emphasised. Engineers should undertake more research in this direction. Expert guidance should be given to the people from the Thana Centre. Improvisation should be encouraged, rather than condemned.

The tube well programme is extremely important. Villagers of all thanas are clamouring for tube wells. They rightly pointed out to me that if villages without surface water were not provided with ground water, the result would be great disparity. While the irrigated villages would be prosperous, the non-irrigated villages would be destitute. Unfortunately



the tube well sinking is not proceeding as envisaged under the Thana Irrigation Works Programme. Drilling rigs are not being assembled and sent to the Thana Workshops. Instead more and more reliance is being placed on contractors. This means higher expenditure and lesser participation by the people. A tendency towards non-coordination and greater departmental control is also appearing.

The Thana Irrigation Programme involved a very high subsidy for water. It was, however, expected, that after the benefits of irrigation were clearly demonstrated, and large returns received by the farmers, they should be willing to pay a reasonable share of the operational cost. It was also expected that they would submit to organizational discipline. Without reasonable payment and without organizational discipline, it would be impossible to sustain a programme of great magnitude. Perhaps, under the stress of political agitations and the old paternal attitude of government, these two fundamental aims, viz. self-support and self-management, are being discarded. The distribution of pumps is in danger of becoming a distribution of favours, a boon from a benign government, requiring little reciprocal effort on the part of the beneficiaries.

Just as there are no longer any five-year plans for roads or flood control and drainage, there is no planning on a long term basis for irrigation. Only a list of ad-hoc schemes is being prepared every year and sent for approval to the District authorities. This is supposed to be a more decentralized version of the original TIP planning procedures. But the thana planning must be long term, and plans for drainage must be closely coordinated with plans for irrigation. The Thana Plan Book must be revised and kept up-to-date.

The fourth programme, the Co-operative Project, began under adverse

conditions. The first seven thanas were taken up in July 1965. In September came the war with India. For nearly a year everything, including the release of funds, was very disturbed. Then for unknown reasons, Governor Abdul Monem Khan began to display an antipathy to anything connected with the Comilla Academy. Very wrongly the so-called Comilla District Integrated Rural Development Programme was dubbed as the Academy's baby, i.e. an unwelcome bastard. Personally I was so discouraged that I thought that the programme in the Comilla District should be suspended. It was not till October 1968, that cooperative projects were introduced in the thirteen remaining thanas. This time, their inauguration coincided with a political upheaval, almost a revolution. Once more the funds were not released, except in the smallest possible dribblets. The funds are still being withheld. I have said in my report of Kachua Project: "It is amazing how the Comilla District Integrated Rural Development Scheme, after having been approved by the highest authorities, including the National Economic Council, has been emasculated by the most fantastic red tape. Its allocations have been duly shown in the annual development plan and the annual development budget of the Government of East Pakistan. But the actual release of funds has proved as difficult as retrieving a mouse from a cat. Instead of the twelve lakhs of long term capital loan, which should have been in their hands by the third year, the new thana projects have received rupees two lakhs and five thousand only and that also by strange maneuvers and strategems".

#### Two Critical Disciplines in the Cooperative Movement

It surprises me that the cooperative projects have survived under such adverse conditions. I looked attentively at the response to the discipline of thrift deposits and repayment of loans. A cooperative movement depends on these two disciplines - thrift and repayment of loans.

The cooperatives must accumulate their own capital. They cannot depend exclusively on money borrowed from the State Bank. And the cooperatives must repay the loans that they borrow. Their defaults must not be excessive; otherwise they would not remain credit worthy for any length of time.

Table 1 shows the proportion of own capital (shares and savings deposits) to loan in the twenty thanas. It is scarcely an exaggeration to say that the small farmers have responded very well to the call for thrift and capital accumulation. The proportion of own capital to loan ranges from 48% to 25%. Keeping in view the extreme poverty of the small farmers, even 25% is a very high percentage. Again keeping in view their poverty, and the limited number of members (68, 513) the total amount collected by them is not inconsiderable - Rs. 63,94,192, Rs. 93 per member. Against this the total loan borrowed by them is Rs. 1,77,87,304 or Rs. 260 per member. The average proportion of own capital to loan is thus approximately 35%. It is remarkable that this capital accumulation has taken place inspite of the increasing propaganda carried on by money-lenders warning the members against the unreliability of the cooperative project, and inspite of the general climate of distrust and suspicion and non-cooperation created by upheavals and agitations. If conditions are more stable, if there is a popular government urging the people to constructive activities, the response certainly would be far greater.

The second discipline for a sound system of cooperative credit is the punctuality and discipline of repayment of loans. Simply to organise cooperative societies for distribution of loans is easy enough. The real test of their future strength is the record of repayment. Here is the picture of the twenty thanas at the end of November 1970. Table 2 demonstrates the repayment record of loans advanced to cooperatives in the twenty thanas.

Table 1: Growth of Equity Capital in the Cooperatives in Twenty Thanas

A. <u>July 1965 - Nov. 1970</u>	<u>Own Capital</u>	<u>Loan</u>	<u>Percentage of own capital to loan</u>
1. Laksam	Rs. 8,80,240	Rs. 28,21,470	31%
2. Chandina	Rs. 6,34,339	Rs. 16,60,926	38%
3. Sarail	Rs. 6,96,891	Rs. 17,43,659	40%
4. Hajiganj	Rs. 8,53,080	Rs. 28,00,233	30%
5. Quasba	Rs. 3,18,669	Rs. 7,05,550	45%
6. Brahmanbaria	Rs. 8,02,868	Rs. 18,22,465	44%
7. Chandpur	Rs. 5,83,991	Rs. 13,37,184	44%
B. <u>October 1968 - Nov. 1970</u>			
8. Chouddagram	Rs. 1,90,590	Rs. 6,16,515	31%
9. Barura	Rs. 1,29,167	Rs. 4,20,903	31%
10. Burichang	Rs. 1,32,800	Rs. 3,35,730	40%
11. Debidwar	Rs. 80,032	Rs. 2,43,260	33%
12. Muradnagar	Rs. 1,00,070	Rs. 3,61,387	28%
13. Duadkandi	Rs. 1,17,650	Rs. 4,44,756	26%
14. Homna	Rs. 90,917	Rs. 1,96,867	46%
15. Kachua	Rs. 1,14,770	Rs. 2,91,325	39%
16. Matlabganj	Rs. 42,596	Rs. 1,42,580	30%
17. Faridganj	Rs. 1,19,570	Rs. 2,47,600	48%
18. Bancharampur	Rs. 2,19,985	Rs. 6,90,334	32%
19. Nabinagar	Rs. 1,55,241	Rs. 3,79,675	41%
20. Nasirnagar	Rs. 1,30,726	Rs. 5,24,885	25%
Total:	Rs. 63,94,192	Rs. 1,77,87,304	35%

Source: Account Books of the Cooperatives in the Twenty Thanas

Table 2: Repayment Record of Loans Advanced to Cooperatives in the Twenty Thanas

A. <u>July 1965 - Nov.1970</u>	<u>Total loans issued</u>	<u>Defaulted or overdue</u>	<u>Percentage of default</u>
1. Laksam	Rs. 45,66,496	Rs. 3,94,668	8.7%
2. Chandina	Rs. 42,07,493	Rs. 3,82,743	9%
3. Sarail	Rs. 36,79,144	Rs. 5,22,300	14.3%
4. Hajiganj	Rs. 47,47,320	Rs. 3,45,250	7.3%
5. Quasba	Rs. 14,49,025	Rs. 1,51,686	10.5%
6. Brahmanbaria	Rs. 40,05,970	Rs. 4,63,859	11.6%
7. Chandpur	Rs. 27,50,993	Rs. 1,66,927	6.6%
<u>Sub-Total:</u>	<u>Rs 2,53,98,441</u>	<u>Rs.24,36,433</u>	<u>9.5%</u>
B. <u>October 1968 -Nov.1970</u>			
8. Chouddagram	Rs. 8,11,252	Rs. 32,532	4%
9. Barura	Rs. 7,31,710	Rs. 16,000	2.2%
10. Burichang	Rs. 7,64,810	Rs. 29,349	4%
11. Debidwar	Rs. 3,69,503	Rs. Nil	0%
12. Muradnagar	Rs. 4,88,750	Rs. 9,250	2.1%
13. Daudkandi	Rs. 5,68,600	Rs. 46,925	8.2%
14. Homna	Rs. 2,49,535	Rs. 35,800	14.3%
15. Kachua	Rs. 4,20,195	Rs. Nil	0%
16. Matlabganj	Rs. 2,11,100	Rs. 22,885	10.8%
17. Faridganj	Rs. 3,99,102	Rs. Nil	0%
18. Bancharampur	Rs. 10,38,125	Rs. 44,000	4.3%
19. Nabinagar	Rs. 5,42,010	Rs. Nil	0%
20. Nasirnagar	Rs. 9,61,340	Rs. Nil	0%
<u>Sub-Total:</u>	<u>Rs. 75,56,032</u>	<u>Rs. 2,36,641</u>	<u>3.1%</u>
<u>Grand Total:</u>	<u>Rs.3,29,54,473</u>	<u>Rs.26,72,074</u>	<u>8.1%</u>

Source: Account Books

The percentage of default is generally higher in the seven older projects, being 9.5% as compared with 3.1% in the new thanas. One of the old projects in Sarail, and a new project in Homna are showing the highest rate of default, 14%.

### Three Types of Defaults

Broadly speaking, there are three kinds of defaults. Firstly there is what may be called a natural default, a real inability to pay on account of an act of God, a flood or other disaster. Secondly there are wilful defaulters, rich and influential or vicious members who can pay but defy the cooperatives. Many of them would be glad to see an end of the cooperatives. They are often money lenders and traders trying to destroy the organisation from inside. Thirdly there is a kind of political default.

### Natural Defaults

The frequency of floods and natural disasters enhances the risks of credit. The risk can be reduced by improving the drainage and introducing irrigation, but it can never be entirely eliminated. Rural credit, therefore, would always be a costly affair. Its cost can be met either by a system of crop insurance, or by a higher rate of interest, or by a very substantial subsidy from the government. Strictly speaking much of the rural credit given under the name of Taccavi loans<sup>5</sup>, or ADB loans<sup>6</sup> is really subsidised to the extent of the default which is about 80% for Taccavi, and 30% for ADB loans. The cooperative project was too optimistic in its estimates about drainage and irrigation improvements and the element of risk.

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Loans advanced by government directly to farmers

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Agricultural Development Bank

The older projects have accumulated a 9.51% default in 5 years or 1.9% per annum. The new projects have accumulated a default of 3.1% in two years or 1.55% per annum. It is still manageable in view of the fact that the total default of Rs. 26,64,094 is not entirely a bad debt. Perhaps only 1/4 or about seven lakhs is a bad debt and it is well covered by the Rs. 63,94,112 of owned capital. However, the situation does not warrant any complacency. In fact, I am quite alarmed.

#### Wilful Defaults

The problem of wilful and mischievous defaulters is specially alarming. Historically the old cooperative system was captured by influential people and they castrated it by wilful default. The same sort of people want to perform the same operation on the new cooperative system. They are powerful and well informed. They know that the old sanctions (certificates, notices, pressure by officers) are now dead, and they can repudiate their obligations with impunity. If the new cooperatives are to be saved from mischievous defaulters, the other members, the majority of the small farmers, for whom cooperative credit is the only means of escape from the clutches of the money lender - traders, must create new sanctions. They must learn to control the disruptors by developing a new set of rules of "bichar" and "shasti", a kind of "members court". Similar sets of rules need to be evolved for non-members refusing to pay for irrigation water.

#### Political Defaults

Farmers, like others, are expecting many concessions, including exemption from loans. For the time being they would like to wait and watch. All three kinds of default are extremely dangerous. In the third case



especially we are skating on very thin ice. If a majority, or even a substantial minority of members decide to repudiate their financial obligations, cooperative credit would collapse immediately.

#### Need for Long Term Loans

The credit operation of the projects has been greatly handicapped by the virtual denial of the long term loan capital, which was an integral part of the scheme. Without long term capital the projects have been compelled to depend entirely on the short term agricultural credit of the State Bank. Everywhere I found an insistent demand for medium term loans, essentially for release of mortgated land or repayment of the money lenders debt. Besides there are urgent requirements like purchase of cattle and lease of land. The aim of the cooperative projects was to replace the money lender not only for farmers but also for artisans, weavers, fishermen, boatmen, small shopkeepers, rickshaw pullers etc. The aim was approved, but the means to fulfil the aim are being denied.

#### Loans for Non-Agricultural Businesses

In thanas which have small towns, (Chandpur, Hajiganj, Brahmanbaria) a very enterprising class of businessmen are clamouring for loans for non-agricultural cooperatives. The projects have not been very successful in meeting this demand, on account of the paucity of funds. But the demand cannot be denied. I think the same strategy should be followed in these towns as has been followed in Comilla town. A separate federation of special or non-agricultural societies should be organised and encouraged to become self-managed.

#### Accounting System

The accounting system of the projects needs to be streamlined.

We should prepare a detailed instruction manual for this purpose. At present monthly balance sheets or accurate breakdown charts of overdue loans etc. are not being prepared. The monthly reports do indeed supply very useful and up-to-date information on shares, savings, loan issue and realization, interest and service fees, irrigation etc. But in my opinion, a monthly balance sheet must be prepared and presented to a special meeting of the managing committee most regularly and punctually. It must also be printed and distributed to all the cooperative societies, through the managers. This presentation and publication of accounts is an important step towards creating responsibility among the managing committees and loyalty among the members. It will counter the money lenders campaign of creating distrust and suspicion.

#### Interest and Service Fees Controversy

I found the subject of interest and service fees uppermost in the mind of the cooperative managers I met during my tour. The veterans of the union-multipurpose societies (UMPS) think that high interest rates charged by the new cooperatives are a very good stick with which to beat the potential competitors of UMPS. They gleefully point out that the UMPS do not charge any service fees. That is quite true. But the UMPS does not engage or pay accountants and managers like the new projects. The service fee is realized from the members for paying their servants - the managers and accountants. Similarly a 1% commission on the loan is paid to the manager for collection. The service fees and interest rates charged by the new cooperatives are as follows:

5% service fee-paid entirely to managers and accountants  
of the village societies.

2% interest - refunded to the primary society for distribution as dividend or other use.

1% comission paid to manager for collection.

6 1/4% paid to government for its loan or 5% paid to Central Bank, plus another 5% paid for shares of the Central Bank, which never gives a dividend.

It would thus be seen that the actual expenditure incurred by the new cooperatives is 5% service fees, and 9 1/4% or 8 1/4% interest. The project realizes 5% service fees and 10% interest from the members. But it is able to retain only 3/4% or 1 3/4% for itself, passing on the rest either to the government or the Central Bank or the village societies. Surely 3/4% and even 1 3/4% is far from sufficient to cover the cost of the credit operation, and very far from covering the risk (1.90 and 1.55% - see above). The hope of reducing the interest lies in either the government giving free capital, or increasing the subsidy. A more reasonable hope lies in accumulating more self owned capital. Then the members may decide to reduce the interest rate, or they may prefer to take dividends on their shares. Their burden could be eased either way. I tried to explain this cooperative economics to the managers, and I feel that they were reasonably convinced. I cannot, of course, convert those who are determined to destroy the cooperative projects - the veterans of the UMPS, the money lenders and traders, and rich farmers, who consider the village cooperative as a threat to their own privileged position.

#### Membership in Cooperatives

How have the farming families responded to the call of the cooperatives? Let us try to estimate the response quantitatively. Table 3

shows the membership in cooperatives in the twenty thanas. I take the approximate 1961 population. Dividing it by six, we get the number of families. Of the total families, let us suppose that 10% are non-agriculturists and 15% are landless labourers. That leaves us with 75% farming families. 5% would belong to the money lender - trader-cum-farmer class, leaving 70% as eligible small farm families. Generally only one representative from the family joins the cooperative. We may therefore assume that the number of members roughly represents the number of families. Of course, there would be exceptions. But all these calculations are rough estimates, in any case.

Table 4 shows the enrollment of villages as cooperatives. The first column gives the area of the thana and the second the number of villages according to the 1961 census. The third column gives the number of primary cooperatives. Generally one village will have only one cooperative. There are, however, exceptions. The fourth column gives the percentage of village enrollment.

#### Response of Small Farmers to the Cooperative Movement

Though the percentage is still a small part of the total, I am surprised that so many have responded. The cooperative programme is a hard programme. It demands discipline and sacrifice. It is not a programme which temptingly offers facilities without insisting on any reciprocal effort. There are other programmes which offer facilities without requiring any reciprocal effort, who offer much for nothing. The cooperative project promises release from money lenders if the members would learn the habits of thrift and honest repayment and bear the expenses of their organisation. Not otherwise. It brings the prospect of modernised farming to the small holders if they would learn to

Table 3: Membership in Cooperatives in the Twenty Thanas

<u>1965 Projects</u>	<u>1961 Rural popu. (approx.)</u>	<u>Estimated small farm families</u>	<u>Cooperative members</u>	<u>Percentage</u>
1. Laksam	3,16,000	37,000	8,298	22.4
2. Chandina	7,32,000	15,000	4,592	30.6
3. Saraíl	1,30,000	15,000	6,022	40.0
4. Hajiganj	2,36,000	27,000	5,313	19.6
5. Quasba	1,86,000	22,000	3,445	15.6
6. Brahmanbaria	2,64,000	31,000	6,723	21.6
7. Chandpur	3,05,000	35,000	5,053	14.4
<b>Sub-Total:</b>	<b>15,69,000</b>	<b>1,82,000</b>	<b>39,446</b>	<b>21.7</b>
<u>1968 Projects</u>				
8. Chouddagram	2,39,000	28,000	3,809	13.6
9. Barura	1,40,000	16,000	2,187	13.7
10. Burichang	1,98,000	23,000	2,162	9.4
11. Debidwar	1,76,000	20,000	2,052	10.3
12. Muradnagar	2,45,000	28,000	1,775	6.3
13. Duadkandi	2,71,000	32,000	2,309	7.2
14. Homna	1,37,000	16,000	1,465	9.2
15. Kachua	1,47,000	17,000	2,375	14.0
16. Matlabganj	2,72,000	32,000	1,265	4.0
17. Faridganj	2,01,000	23,000	2,309	10.0
18. Bancharampur	1,54,000	18,000	2,062	11.4
19. Nabinagar	2,65,000	31,000	2,404	7.8
20. Nasirnagar	1,31,000	15,000	2,893	19.3
<b>Sub-Total:</b>	<b>25,76,000</b>	<b>2,99,000</b>	<b>29,067</b>	<b>9.7</b>
<b>Grand Total:</b>	<b>41,45,000</b>	<b>4,81,000</b>	<b>68,513</b>	<b>14.2</b>

Table 4: Enrollment of Villages in the Cooperative Movement

A. <u>1965 - 1970</u>	Area of the Thana in sq. miles	Census Villages 1961	Primary Cooperatives	Percentage
1. Laksam	209	540	265	40.0
2. Chandina	78	127	145	114.2
3. Sarail	93	155	184	118.7
4. Hajiganj	133	324	253	78.0
5. Quasba	116	276	138	50.0
6. Brahmanbaria	187	370	228	61.6
7. Chandpur	183	180	160	88.8
Sub-Total:	996	1,972	1,373	69.6
B. <u>1968 - 1970</u>				
8. Chouddagram	152	394	173	43.9
9. Barura	93	231	96	41.5
10. Burichang	116	201	94	46.7
11. Debidwar	91	145	94	64.8
12. Muradnagar	132	156	72	46.1
13. Daudkandi	145	393	112	28.4
14. Homna	69	96	70	72.9
15. Kachua	92	241	112	46.4
16. Matlabganj	158	419	57	13.6
17. Faridganj	91	175	116	66.2
18. Bancharampur	80	120	81	67.5
19. Nabinagar	145	238	128	53.7
20. Nasirnagar	121	110	133	120.9
Sub-Total:	1,485	2,919	1,338	45.9
Grand Total:	2,481	4,891	2,711	55.4

work jointly, if they would learn self management. But there are other programmes which do not make any demands. They promise to provide credit, instruction, organisation, everything from above, and do not want to "harass" the "poor" farmers with calls for self-discipline, self-organisation and self-management. Neither do they want the poor farmers to bear any cost. They assume that the government should provide all costs, as it does for its departments. The cooperative projects have a very hard time competing with such alluring offers. That the small farmers prefer to join a hard programme indicates that they are intelligent enough to appreciate the value of a self-controlled institution and are willing to pay for it. But we must remember that just as bad money drives out good money, soft programmes also drive out hard programmes. We should also remember that even a child must learn to stand on its own feet, to walk and run. It cannot always be carried on daddy's shoulders. Small farmers must have their own institutions and managers, paid by them and firmly controlled by them.

#### Self-Management is Still Far Off

Has such self-management been realised? I cannot honestly say yes to that question. Although, in my opinion, 80% of the village societies are now controlled and managed by the members, the remaining 20% are "pocket" societies, dominated by a few individuals. At the Central Associations level, the responsibility for management has not, as yet, been fully assumed by the managing committees. There is, no doubt, a great deal of loyalty, otherwise the capital would not have accumulated and the default would have been much higher. But the creation of responsible leadership, and firmer member loyalty remains the most crucial concern for the next few years. Equally crucial is the training of the project staff. A most



intensive educational and training effort should be made in both respects.

### Cooperatives and Agricultural Extension

The two tier cooperative system, with its close contact between government experts and village managers and model farmers has proved a very effective instrument of agricultural extension. All profitable recommendations have been rapidly accepted and followed. Thus the use of water for winter crops has been quickly adopted. The demand for fertilizers, insecticides and new seeds has increased. Plainly enough the cooperative villages are making better investments in agriculture and are getting higher yields. In the case of irrigation, or insecticides or fertilizers the inputs can be quantified and the progress curve can be drawn. But to calculate the returns to the members in the shape of higher yields, a statistical investigation based on seasonal crop cutting is needed. I found it interesting to note the uniformity in the basic demands made by the managers. In every thana the priorities were more or less the same. Roads, drainage and flood control always came first, except in one or two lucky places, like Barura. Then came the demand for irrigation water, the digging of khals or the sinking of tube wells. Then the demand for credit, especially medium term loans. There was much clamouring for insecticides, but rarely for fertilizers. It was a clear indication that the supply and distribution of insecticides was faulty, while those of fertilizers was adequate. Potato seeds were another sore point, and jute seeds, but not rice seeds. Listening to the managers of the village societies, I could not picture to myself the dull, apathetic, legendary peasant who is to be pushed and prodded. On the contrary, I saw the servicing agencies being pushed and prodded and even kicked by intelligent and alert farmers.

The accommodation problem of the projects has become acute. The projects by their very nature expand rapidly. In five years nearly two hundred villages are enrolled. Their managers and model farmers have to be trained every week. They must be able to sit down comfortably in small groups and talk with the inspectors and experts. If they can only wander about like litigants around a court room, proper contacts will not be established.

I am happy that the little nucleus of supervision operating from the district has successfully protected and developed the projects. In my opinion for the second time in sixty years the foundation for cooperative rural credit has been laid. Cooperatives have been organised at the grass root level. The time is now ripe to create a district federation. The federation should undertake audit and training. It must hold very frequent conferences and seminars. All managing committee members, all project staff, if possible all managers should be invited in small groups for training and discussion. The experience and ability of the best of them should be utilised in drafting instruction manuals for managing committees, inspectors and managers. The federation should publish a monthly paper. It should also work through the cooperative union.

#### Integrated Rural Development: A Synthesis of the Four Programmes

The truly Integrated Rural Development Programme will be a coordinated synthesis of the Thana Training and Development Centre, the thana Drainage and Roads Works Programme, the Thana Irrigation Programme, and the Cooperative Project. My final recommendation is that the Academy for Rural Development in Comilla should be closely associated with these four programmes in Comilla District. It should help in planning, in training, and in evaluation. Let the entire Comilla District be its new laboratory

like the Comilla Kotwali Thana. Let the findings of this new action research be compiled as carefully as were the findings in Kotwali Thana. Thus the model of an entire district will be developed and very valuable training material will be collected.

## Other OLC Publications

- † *Education Sector Planning for Development of Nation-Wide Learning Systems*, by Frederick H. Harbison, November 1973, **OLC Paper No. 2.**
- † *Experiences in Rural Development: A Selected, Annotated Bibliography of Planning, Implementing, and Evaluating Rural Development in Africa*, by Tekola Dejene and Scott E. Smith, August 1973. **OLC Paper No. 1.**
- Le Développement Rural: Réalisations et Evaluation, Bibliographie annotée de textes choisis sur la planification, la mise en oeuvre et l'évaluation du développement rural en Afrique*, par Tekola Dejene et Scott E. Smith, Août 1973. **Cahier OLC No. 1.**
- International Directory for Educational Liaison*, January 1973. \$5.00 in U. S., Canada, and Europe; other countries, no charge.
- Repertoire International de Liaison en Matière d'Enseignement*, August 1973.
- † "Enhancing the Contribution of Formal Education in Africa: Primary Schools, Secondary Schools and Teacher Training Institutions," by John W. Hanson.
- † "A Human Resource Approach in the Development of African Nations," by Frederick H. Harbison.
- † "The Emergent African University: An Interpretation," by C. W. de Kiewiet.

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