



Comprehensive Village Development Programme(CVDP) (`One village One cooperative' model)

Background

Cooperative movement begun in this country formally in 1904 through cooperative law. In the decade of sixty, Bangladesh Academy for Rural Development (BARD) developed two-tier cooperative system and added a new dimension to cooperative movement in this country.

The overall development of village is said at the beginning through two-tier cooperative. But as the agriculture was given priority by societies in implementing 'grow more food' policy, as per the priorities of the erstwhile Government, so the societies were developed very reasonably as Farm-based Cooperative Society in a predominately agrarian country. Consequently, a significant number of villagers remained outside the facility of the organization. To overcome this situation women and destitute (Men/Women) cooperative societies developed under the initiative of private organizations. As a result, in view of the formation of various village organizations in a village , a village has been divided into many parties/factions, consequently partisanship has developed in the place of unity and cohesion, disparity has taken the place of equality and assistance-dependant mentality has been observed in the place of financial self-sufficiency.

The main drawback of Comilla Model was the failure to implement the priority programmes like - Creation of personal and collective fund, Creation of an organized rural society, Employment generation for the landless, Development of effective method for reaching government services. The failure is considered to be one of the "Missing Link" of the Comilla Model. To fill up the missing link , BARD started work through "**Total Village Development Programme (TVDP)**" with a view to examining the idea of "**One village one organization**" since 1975 and carried out the project by phases of it's own resources till 1988 in a limited scale . After that, this was adopted in the third-five year plan under the name "**Comprehensive Village Development Programme** ". After evaluation, the project was identified as a successful model of rural development and recommended to extend it country wide.

The project is sponsored by the Rural Development and Co-operatives Division of the Ministry of LGRD & Co-operatives. RDA, BARD, BRDB and Co-operative Department are working as implementing agencies. The total number of villages under the project are now stand at 1575 .

Objectives

The main objectives of the project are to : (i) promote overall development of all segments of population in a village on the basis of self-effort and self-help by bringing them under a single co-operative organization; and (ii) evolve a replicable rural development model.

Strategies

To achieve the objectives the strategies are :

1. Organize the villagers into a broad-based village cooperative with a number of functional groups (landless and small, medium and large farmers, women, youth and other occupational group) and involve them in credit and marketing programme.

2. Development of leadership through appropriate training and enhance the scope of formation of own capital for productive investment and creation of collective assets.
3. Expansion and intensification of farm and non-farm activities aiming at bringing desirable change in production of crop, animal and other items.
4. Preparation of 'Comprehensive Village Resource Book'(CVRB) containing an inventory of household resources so as to serve as a guide to identify the gap between available and required resources on the basis of the felt needs of the villagers.
5. Enable the villagers to prepare an Annual comprehensive development plan through identification of their own problems and priorities on the basis of their felt needs and comprehensive village resource book.
6. Use of the village institution as the receiving mechanism for all types of services and supplies from the line agencies.
7. Development of rural industries for diversification of employment opportunities and income earning occupations specially for the disadvantaged group (women, landless).
8. Undertaking community based health, nutrition and family planning activities with active support from nation building department at union and upazila level.
9. Introduction of continuing education , motivation and training to eradicate illiteracy, ignorance and social crimes.

Major Components

The major components of the project are –

- Training and Motivation,
- Open Membership,
- Trained Village Development Workers,
- Capital Accumulation and Investment,
- Economic and self-employment activities,
- Social Development,
- Village Development Plan,
- Monthly Joint and Coordination Meeting.

Main Features

One village one cooperative : Formation of one comprehensive village development cooperative society in a village and spontaneous participation of all persons irrespective of profession and class of the village.

Self-effort and self-help : The project does not itself provide fund to disburse as credit to the members of the society. Societies generate their fund from their own contribution and invest jointly their collected fund in various profitable sectors like, operation of deep and shallow tube-well, tractor, power-tiller, grinding mills for wheat and rice, decoration materials, hiring of milk, leasing of shop, pisciculture, plantation of trees on the road-side, business of stocked materials, wholesale marketing of vegetables/crops produced by the members and micro-credit operation etc and invest in business. Comparatively poor members of the society borrow from the collected fund of the society individually and avail the opportunity to increase their income . The members of the society get various facilities at a cheaper price including personal dividend on proportionate basis from the earned profit at the end of the year through investment and business.

Institutional mechanism

Each society of a village has various functional groups such as a) Landless and small farmers b) women c) Youths d) Farmers and e) Other occupational groups. Different socio-economic activities are identified and each of the groups are suitably involved in these economic activities.

The management of the cooperative society is done by the elected managing committee. The office of the village cooperative for its day-to-day operations is managed by a number of employee members who are paid out of the profits derived by the society.

To run and manage the various development activities , a number of village representatives act as Village Development Worker. They are usually the manager, the model farmer, the women organizer, the health and nutrition worker, the livestock and fisheries development worker, the family planning worker, the pump operator etc. The VDWs are provided with training to enhance the skill and to equip in manner that they can successfully carry out their assigned work,

The functional groups of the society meet every week in weekly meeting to discuss their problems, find out solutions, undertake new types of activities and review their performances and plan of actions.

Every member is required to deposit his/her weekly savings at the weekly meeting. On average, members have to deposit Taka 5.00 per week as regular savings. It is expected that about 50% of the savings by the member will be transferred into share of the cooperative societies. The savings thus accumulated are invested at the village level by the cooperatives.

Achievement of the Project (as on June 2008) at a Glance

Major Activities	DPP Target	Achievement					
		BARD	RDA	BRDB	Coop. Department	Total	%
Formation of co-operatives	1575	300	300	450	525	1575	100
Family coverage (numbers)	157500	24333	24614	30706	36940	116593	74
Membership enrolment (persons)	157500	37869	31785	33051	42895	145600	92
Capital accumulation (lakh taka)	1265.84	426.51	300.85	136.12	386.33	1249.81	99
Training (persons)	236402	19368	30742	58369	26730	135209	57
Loan disbursement from societies' own capital (lakh taka)	-	440.35	316.14	-	160.00	916.49	-

Different Activities of the project

Training

The project arranged a number of skill development training courses for the beneficiaries. These training include Poultry and Cattle rearing, Pisciculture, Vegetables and Fruits Production, Health and Sanitation, Irrigation and Fertilizer Management, Maize cultivation, Mush-room cultivation and so on. The project has provided management and skill training to 135209 co-operators so far of which 39% are female.



A Tailoring Course of 03 month duration conducted by Kazibari Santala Sarbik Gram Unnayan Samabaya Samittee of Sadullapur, Gaibandha.

Credit

Credit is the key component to undertake Income Generating Activities (IGAs). The societies undertaken micro-credit program to support the IGAs from their own capital . A total of Tk 916.49 lakh has been disbursed by Comprehensive Village Development Co-operative Societies (CVDCS) as credit to more than 21,000 co-operators and the realization rate is almost 100%.



A farmer of Chak Sahabat Sarbik Gram Unnayan Samabaya Samittee Cultivates water-milon in patnitala, Naogaon



A woman co-operator of Mothbati Sarbik Gram Unnayan Samabaya Samittee extracts milk in Paik Gacha, Khulna.

Employment, Income and Social Development

Level of employment and income are important indicators of development. Keeping this in view, CVDP has endeavored to create employment and generate income for the cooperators through credit and training programmes. The project has been able to create a huge self-employment for co-operators. Total number of beneficiaries are 63450. The credit programme of CVDP societies has exerted positive impact on the socio-economic aspects of life of the co-operators.



Woman Co-operators of Bamail Sarbik Gram Unnayan Samabaya Samittee in Comilla Sadar, Comilla are engaged in vegetable cultivation.



Woman co-operators of Panchkitta Sarbik Gram Unnayan Samabaya Samittee in Burichong, Comilla are engaged in

Afforestation

CVDP has made tremendous success in the area of afforestation through launching plantation programme in the project areas. The total number of alive trees at present has come to the figure of more than 10 lakh.



Plantation programme of Dakhkin Isobpur Sarbik Gram Unnayan Samabaya Samittee in Sadullapur, Gaibandha.

Fisheries and Livestock Development

CVDP has given due attention to pisciculture.



More than 95% ponds are brought under modern fish cultivation. These ponds are being cultivated both individually and jointly. A huge number of co-operators are given training on pisciculture and they are making proper utilization of their training knowledge in the field.

Md. Sujan of Satian Sarbik Gram Unnayan Samabaya Samittee in Mirpur, Kustia cultures fish .



Woman co-operators attend Weekly Meeting in Aminpur Sarbik Gram Unnayan Samabaya Samittee in Sherpur, Boora.

Women Empowerment

Women constitute almost 50% of the total population of Bangladesh. Thus, development of the country can hardly be thought of without involving the women in various programmes of development. woman members of the CVDP societies have become politically conscious and they are taking part in the local level elections.

There are 28 UP Members among the co-operators. It is to be mentioned that some societies have woman chairpersons/managers and every Managing Committee has atleast two woman members. Thus it can be said that CVDP has made a lot of contributions towards women empowerment both socially and economically.

Linkage between Officials and Co-operators

Nation Building Department (NBDs) at the Upazilla

level are the main centres for channelization of inputs for undertaking different activities , related to agriculture fishery, livestock, family planning and so on in the rural areas. Village Development Workers from each society are entrusted to liaison with the NBDs. They are paid from the society for their job.

Factors for Success

The most important factors that contributed the success of the project are: (i) co-operative spirit among the members; (ii) group cohesion and solidarity; (iii) local resource mobilisation; (iv) leadership development; (v) regular weekly meeting and accumulation of own capital; (vi) provision of training and soft credit; (vi) good linkage between co-operative societies and Upazila level departments; and (vii) active participation of the beneficiaries and peoples representatives in decision-making and implementation process.

Observations

1. The institutional base of CVDP co-operatives are being strengthened.
2. There is no provision for credit in the on-going phase. The societies have shown their worthiness in launching credit programme with their own. By now, more than 25 million taka has been disbursed among 6500 co-operators. The loan realization rate is almost 100%.
3. The villagers are eager to be a member of CVDP society. This is a positive indication and the project gives priority to institutional development and awareness building programme through training.
4. CVDP has given top priority on training. But the duration of training is too short to address the training content. Nevertheless this has given the momentum for creating employment opportunities and raising income level high for the co-operators.
5. Linkage between village based cooperatives and Upazila level government departments has become strengthened.
6. The agendum of propaganda under CVDP is on the top. Keeping this in mind a significant number of media coverage has been arranged this year. The Channel I and ATN Bangla upheld the project activities before the nation. Besides, the project has been able to publish two half- yearly News Letter, journal article on micro credit and a research work on sustainable development approach of CVDP.

Conclusion

Rural development (RD) comprises a set of multifarious activities. RD encompasses all the socio-economic components related to human development, such as health and sanitation, family planning, education, environmental protection, employment and income generation and so on. It seems that CVDP has been able to evolve as an independent and effective village level institution having multi-dimensional features like own capital base, group cohesiveness and social integrity. A considerable number of CVDP co-operatives are found as Lead Organization in the village. So the concept of CVDP may be replicated throughout the country during the next years.

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