

051 A Study on the Paba Upazila Bittahin Central Co-operative Association

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a) Researchers' Identity

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b) Objectives

The study primarily aims to:

- i. explore the historical background and the genesis of organizing a separate Central Co-operative Association for Bittahin (BSS) at Upazila level;
- ii. to find out the organization and management of the UBCCA at Paba and its operation; and
- iii. record all the available and relevant information about the UBCCA, and to know the selective basis, socio-economic background of the members of some of the BSSs and MBSSs in the Upazila.

c) Executive summary

In pursuance of the government's strategies and policy objectives for rural development and implementation of Production Employment Programme (PEP) in both farm and non-farm sectors, BRDB in collaboration with the Upazila Parishad initiated programme for the rural poor called North-West Rural Development Project early in the year 1984, sponsored by the government of Bangladesh, financed by IDA, ADB and IFAD.

Initially, the programme was designed to strengthen two tier co-operative institutions under BRDB i.e. UCCA, KSS, BSS and MSS and at times, there will be also a separate Central Organisation at the Upazila level for strengthening activities of the BSS and MBSSs under the programme.

The North-West Rural Development Project under BRDB has come into operation in the greater districts of Rajshahi, Phbna and Kustia covering a total number of 53 Upazilas in the area. Paba Upazila under the district of Rajshahi was selected for implementation of the project in the year 1984. However, it could not be implemented in time mainly for two reasons:

Firstly, due to the delayed approval of the project performa and allocation of money the implementation of the project was delayed more than over two years.

Secondly, there has been one UCCA working at Paba since 1970, organized by the Paba Agricultural Estate, BADC, Rajshahi. Since then, 99 primary societies i.e. KSS were organized in the Upazila.

In January, 1985, the URDO, Paba under the direction of the P.D. Rajshahi started work in the Upazila for organizing primary societies i.e. KSS, BSS and MBSS in those areas where PAECCA is not working. Subsequently the URDO Paba, put forward a proposal to the DRCS Rajshahi for registration of the UCCA under BRDB at Paba. Later on, the URDO with the approval of the managing committee of UCCA, and consent of the P.D. BRDB, Rajshahi submitted the proposal to the DRCS Rajshahi for a separate UCCA and got it registered on 15th November, 1987.

The registration of the Paba Central Bittrahin Co-operative Association was not an organized effort of the URDO and the project Director, BRDB, Rajshahi, nor was it a demand of the people that led them to have separate UCCA for BSSs. But it happened essentially for implementation of the North-West Rural Development Project in the Upazila.

It is reported that the project since its inception has covered about 6% of the total target families in the Upazila. The annual growth of member's enrolment was around 1.47%. About 44 societies (KSS, BSS and MBSS) were organised till 1987. The average percentage of organising various societies was 20.02%, 35.75% and 44.23% for KSS, BSS and MBSS in the Upazila respectively.

The members of the various societies under the North-West Rural Development Project however, had made a significant progress in making capital in the form of savings deposit, and purchasing shares amounting to a total Tk. 85,068/-. The members on an average have Tk. 91.37 as savings per member over the period of one and half years.

It was found that the individual societies are maintaining their books and records quite satisfactorily. The audit of the societies has been introduced in the Upazila for smooth operation of the financial matters of the societies. So far 23% of the members of various societies have received training, of which 14% from MBSSs and 9% from BSSs members. The progress of the training as observed was however not very satisfactory.

With regards to the socio-economic background of the societies and distribution of age of the different categories of respondents, it showed that the majority i.e. 67.14% and 61.59% of the participating members from BSSs and MBSSs fell in the category of 18-27 years of ages and they are the heads of their families.

It was noticed that younger generation are more involved in the programme than the older. As regards family size of the respondents, almost 77% percent of them have 2-6 member size of family in the Upazila.

The overall literacy rate in the Upazila was 22%, but in case of participant's it was found to be 46%, which was quite higher than the national and rural literacy rate.

By occupation, over 85% of the participating BSS members are day laborers. Over 84% of the MBSSs members are engaged in household works. About 72% of the members have land up to 0.49 acres, 25% of them have no land at all, and 53%, earn an annual income not over Tk. 3,000/- per family.

d) Conclusion

Formation of Paba Central Bittahin Co-operative Association in the Upazila is an immature step for BRDB. It is neither wanted nor expected to be come out as a separate central organization for Bittahin. Normally, the question of having such an organization in the Upazila would not have risen if there had been a registered UCCA organized by the BRDB in the Upazila earlier. The existence of PAECCA created a problem for which BRDB could not be in a position to launch NWRD in the Upazila. To implement NWRDP in the Upazila under this situation BRDB had no option than to have a separate Central Cooperative Association for bittahin. Over and above, PAECCA has continuously failed to continue its services well in supplying inputs; fertilizer, seed, credit and training for agricultural and rural development for the poor and landless in the Upazila.

In the process of organizing UBCCA at Paba, the BRDB officials and the participants of the NWRDP have gained a lot of experiences in organizing a separate Central Cooperative Association at the Upazila for the bittahin. The performance of the PUBCCA at this stage was not even a subject of critical evaluation. Because PUBCCA as central organisation for bittahin has started its operation only a few months before. It has not yet held its Annual General Meeting and disbursed credit to the members of the primary society at all. The primary societies under the programme are still in a formative stage and many of them have not even registered by the UBCCA, Paba. However, involvement of the poor under the programme is found to be increasingly high. So far the members included were reported to be those who are from the poorer section of the society. The BRDB should now on continue to go along with UBCCA and form more societies in a cautious way. The members of the societies should be provided training by the BRDB and BSCIC as usual. The UBCCA should take necessary steps for disbursement of credit to the societies at the earliest. Failing of which, the members of the societies might lose their interest about the programme.