

POPULATION PLANNING THROUGH RURAL WOMENS' COOPERATIVES

INTRODUCTION

The Women's Pilot Project of the Integrated Rural Development Programmes (IRDP) grew out of the recognition that national development was not possible without the involvement of women in the development process. Mobilisation of women in Bangladesh, however, has been a difficult matter, as several factors mitigate against such mobilisation in development programmes and planning.

The most important factor is the condition of women themselves. Most women live in the rural areas, and their lives are strongly influenced by the social patterns of purdah. Purdah restricts female participation in many of the public institutions of Bangladesh; it limits rural women's ability to socialise with other women, to visit the towns, do marketing, attend social functions and in general enjoy the mobility and freedom available to men. The consequence of social patterns restricted by purdah has created a situation whereby the rural women of Bangladesh have been isolated and illiterate, and lack opportunities for employment or schooling.

Furthermore, women's programmes have been considered secondary to the pressing need of programmes for national economic, social and political development. A mistaken assumption has been that women's role in these institutions is non-essential, secondary, or separate. Consequently, the bulk of planning and programmes have been for men. Little thought has been given to the integrated and interdependent nature of social development patterns in Bangladesh, especially the roles that rural women play in agricultural production. Noticeable is the fact that the family has seldom been considered as the basic unit of production, where each member plays a significant and important role. In fact, development programmes have tended to break up the family unit to fit the fragmented categories of development models.

The IRDP's women's programme is a significant departure from previous attempts to mobilise rural women. The programme is not an isolated one for women but is an integral part of the IRDP's approach to rural development. Based on the Comilla model, this programme seeks to establish rural cooperatives as a base for improved agricultural production and capital formation. The support to the existing cooperatives and further expansion of rural cooperatives has been given by linking governmental resources and services directly to the thana level.

This case study documents the growth and development of the Rural Women's Cooperatives, incorporating population planning as part of its goal. After giving a brief history of IRDP, the role of women's cooperatives in the overall national development has been outlined.

BRIEF HISTORY OF THE INTEGRATED RURAL DEVELOPMENT PROGRAMME (IRDP)

Early in 1955, when former ICS officer Mr Akhtar Hameed Khan, Principal of Comilla College, evaluated the programme of village AID (a programme of Agricultural and Industrial Development), he recommended the need for trained

personnel to motivate the village people for active participation in any development programme. His recommendation was translated into action and the programme was wound up. In its place the Comilla Academy for Rural Development was set up in 1959. Selected men from villages were given training at the Academy, after which they went back to villages allotted to them.

Over a period of time, the trainees at the Academy felt certain snags in the training programme - the most important being that the visit of the trainees to the villages were at such infrequent intervals that the immediate problems of the villagers often remained unresolved. As such, they suggested a replica of the village development programme in Pakistan. The outcome was the experimental programme in Comilla Kotwali area which was started in 1960 whereby men's Cooperatives at village level were formed and the Thana Central Cooperatives Association was established, which became the seat for officers in different areas of work, e.g. poultry, agriculture, etc.

Although, in several ways, this experiment proved to be useful, it suffered from certain drawbacks, e.g. lack of institutionalisation at village level and an absence of coordination among various officers at the thana level. These shortcomings were rectified by the introduction of a two-tiered system whereby the Krishak Cooperative Societies (KCS) Cooperatives Association was affiliated to the Central Cooperative Association. This later led to the establishment of the Thana Training and Development Centre (TTDC) where female personnel were also trained for work in the villages.

For the first time, in this way, rural development strategies which directly included women in their implementation schemes began on a relatively small scale during the year 1960 under the Pakistan Academy for Rural Development (now called the Bangladesh Academy for Rural Development, BARD). Under this scheme a family planning programme was introduced. However, the women contacted raised issues other than population control, e.g. health, income-generating activities, etc. Furthermore, experience of workers revealed that women members of the village cooperative could not participate fully in the meetings because, owing to the constraints of the socialisation process, women lacked exposure and knowledge, and also they were reluctant to talk in the presence of men.

In spite of these problems, the relative success of the BARD approach was noticeable. For example, its positive effect on agricultural production, its usefulness for disseminating new techniques and knowledge at the village level, its capacity to encourage saving among people with relatively little means, and its interest in decentralising authority. This set the stage for a national rural development programme.

The Integrated Rural Development Programme (IRDP), using the two-tiered cooperative structure established by the Comilla strategy, was approved by the Parliament of East Pakistan in 1968, although the Liberation War and general unrest in the country delayed programme implementation until 1972/73. In 1975/76 a pilot project on population planning and rural women's cooperatives, i.e. a Women's Programme, was added to the overall programme. Following the basic structure used for developing male cooperative societies, the Women's Programme combined the development of female cooperative societies with the provision of appropriate training and credit facilities.

The Basic Programme

The basic programme can be briefly outlined as follows:

1. The project was for three and a half years and had a budget of Tk.167 Lakhs, coming from IDA credit including 75 Lakhs foreign exchange plus US \$ 45,000 allotted under a Ford Foundation training grant.

2. The total size of the initial project was nineteen selected thanas in nineteen districts of Bangladesh. The programme was to be implemented in stages incorporating ten thanas in the first two years and nine additional thanas in the third year. Each thana would have approximately ten women's cooperatives in ten villages which would become the basis of the programme.

3. The programme would have two major parts - Rural Women's Cooperatives and population planning. Both aspects would be supervised and coordinated at IRDP headquarters by a Joint Director and her staff under the guidance of the Director-General, IRDP. Rural cooperatives for women would be organised at the village level and offer credit and training facilities, and technical knowledge in exchange for the general discipline involved in membership which included regular savings, purchases of shares, attendance at weekly meetings, and repayment of loans.

4. In each thana a female member of staff of one Deputy Project Officer (DPO) and two Inspectors would organise, supervise, and promote the development of the Women's Cooperatives and Population Planning in their thana. The female staff would be assisted by one male Inspector who would work on the male side of the programme in population planning. In addition, the female staff would be supported by other IRDP staff, the Project Director, Thana Project Officer, Deputy Project Officer and other thana-level officers.

RURAL WOMEN'S COOPERATIVE SOCIETIES

The Organisation and Growth of Cooperative Societies

The framework of the general IRDP Programme emphasised a two-tier cooperative system based in villages and linked to the thana level. This structure required organising and developing village-level institutions for women. Previously, no institutions existed through which rural women could be approached and women's activities could be developed. One of the first priorities of the IRDP's Women's Programme, therefore, was to establish viable organisations at the village level and link them with other governmental institutions. A basic hypothesis was that the increased earning capacity of women provided them with greater opportunities for supplementing family income, and at the same time gave them increased significance in family decision making, including family size.

It was with this in view that the Rural Women's Cooperative Societies were formed. Regular training was given to cooperative representatives, and services and resources and loans in kind were provided to facilitate putting training into practice. The training focused on the skills and abilities most village women already had, for example in poultry raising, livestock tending, kitchen gardening, rice processing, and handicrafts such as net making, weaving, and bamboo work. It emphasised the way in which traditional skills could be broadened into more commercial activities.

Today, training, resources, and services are channelled from the Thana Training and Development Centre and Thana Central Cooperative Association (TCCA), through the village cooperative societies, to rural women. The co-operative societies are an essential link in the process, as the development of new modes of social organisation are as important as pumping new resources and information into the rural areas. The isolation, illiteracy and restricted lives of most rural women had to be overcome, in addition to the provision of new resources. New alternatives had to be created in terms of patterns of interaction to new sources of income.

Objectives of Women's Rural Cooperatives

The development of a model programme whereby village women can:

- acquire the training and services necessary to support increasing productive activity;
- learn about contraceptives and other family planning measures to free them from unwanted pregnancies;
- become literate so that they can learn about techniques, information, and general areas of knowledge of interest to them:, and
- develop and practise leadership skills as an avenue for bringing new knowledge to their villages and representing village interests to the government representatives at the thana level.

Training and institution-building were to be the key elements in the programme. Rural women's isolation meant little opportunity to develop leadership skills and experience in more formal business activities like savings, credit and production planning. The planning staff at all levels thus required continuous training as most women had little previous work experience and were unfamiliar with government rules, regulations and procedures. Training was therefore included in the programme in various ways and it provided new information and knowledge to be acquired by all people involved in the project. It also became an avenue for essential communication of problems and difficulties and a source of support and assistance in building and maintaining high commitment and morale.

Membership

Cooperative societies range in size from fifteen to forty-four members. The average society has twenty-nine members and in ten thanas society membership is below this average. Thana staff have been requested to encourage the recruitment of new members. At times, however, in a village divided into several *paras*, there is considerable distance between paras making it difficult for women in one to join a cooperative formed in another. This indeed has limited cooperative membership. Furthermore, because cooperative law limits cooperatives to one per village, this too has put constraints on cooperative membership.

Capital Formation of the Cooperatives

Capital formation represents a combination of total shares and savings of each member in each society and in each thana. Buying at least one ten-Taka share is a prerequisite for membership in the cooperative society. The number of shares a woman has, in addition to her savings, determines the size of the loan she can have. This is the basis for granting loans to rural women. The amount of capital per thana varies from Tk.2182 in the new programme thana to Tk.34,587 in the more established programme thanas.

The Loan Programme of the Cooperatives

The loan programme gives women access to relatively small amounts of capital with which they can attempt some income-producing activity. In order to qualify for a loan, a woman must be a member of a cooperative society. The society must have passed its probation period, registered under cooperative law and developed a joint production plan. The production plan is a composite of all the separate loans that individual members want. The Thana Female Inspector helps the women draw up a production plan, indicating which women want loans, for what amount, and for what activities. There must also be some indication of how the loan will be repaid.

The cooperative society decides who should receive loans and how much each loan should be. Everyone may be given the same amount, or the amount may vary by number of shares and total savings for each member or by length of membership. The plan is that submitted to the TCCA, where the Thana Project Officer and female DPO discuss and approve the plan. The society is then informed and plans are made to have the village women choose the method by which they will attempt some income-producing activity. This activity is then initiated with the purchase of an animal or arrangements for delivery of paddy, poultry, or bamboo. These items are then brought to a central place in the village on a certain day for distribution. On that day the DPO and Inspector come with the loan money. The exchange of Takas for goods is done in the presence of everyone. The village women sign a receipt for their loan in kind, as in this way the possibility of complaints is minimised.

The duration of the loan varies. In most thanas it is given on an annual basis; in other areas it is for six months only. A 5 per cent interest rate is charged for each loan. No additional service charges are included in the loan repayment.

A report (1) is available which indicates how and for what activities rural women are using loans. However, a few points can be summarised here.

1. As of 31 January 1977, a total of Tk. 195,575 had been issued as loans to 1,992 cooperative members in seven thanas. Not all thanas were giving loans as yet, owing to their newness in the programme or lack of registered societies.
2. An original allotment of Tk. 20,000 was made to each thana for loans. The demand for loans, however, far outstripped the amount available. Therefore a request was made and permission granted by the Ministry of Local Government and Rural Development to make between Tk. 40,000 to 50,000 additional funds available to each thana for loans.
3. The demand for increased loans for women has grown rapidly. So far the repayment rate in the two thanas where loans were due is almost 100 per cent. In Gaffargaon Thana, 220 women received a total of Tk. 26,500, of which Tk. 24,300 has been repaid; the rest is not yet due. Daulatkhan Thana lent out Tk. 28,000 to twelve societies and all but Tk. 265 was repaid on time.
4. Women are quite ingenious at putting together funds from other sources to augment the loan money in financing some activity. The loans have been used for paddy processing, purchasing livestock, raising poultry, financing a small business or, in a few cases, purchasing supplies or materials or buying water to irrigate a rice crop.
5. Whether men were interested in using the women's money or not, women reported not giving their money over to men, but using it themselves. In many cases women said their husbands did not try to take the funds.
6. Profits from loans have ranged from Tk. 50 to Tk. 700. It is expected that the smaller figure will increase as this was profit reported after only two months' activity.
7. Further evaluation is planned to see how the loan programme progresses, and to investigate how increases in income can be encouraged.

The Women's Programme in Family Planning

This part of the pilot project has both a men's and a women's programme in family planning. The women's project works through the cooperative societies,

identifies women of child-bearing age, and encourages them to accept family planning. Among women cooperative members about 30 per cent have adopted family planning. More than half of the accepters are using the pill. This percentage has dropped because of complaints arising from the use of the Noreyl oral pill presently being supplied through the Population Planning Directorate.

EVALUATION

Continuous research and evaluation of the total programme is being done through specific surveys, case studies, and in-depth interviews in addition to monthly reports, special training assignments, and thana visits by the headquarters staff. Data gathering has provided helpful insights into various needs of rural women as well as keeping the headquarters staff up-to-date on programme development. On the basis of the studies, a number of changes have been made in the basic programme:

1. In the original project proposal, a number of issues had been overlooked which subsequently were corrected. One example was the accommodation for female staff at the thana level. Because women were being sent to work in their own thana, the problem of accommodation arose as the TTDC centres were sometimes isolated and far from towns. In addition, while belonging to a particular thana a woman may not have relatives or friends near the TTDC centre with whom she could live. Provision for office space and furniture for the women staff at the thana level also needed to be made. In many cases their work was hampered by lack of adequate office space and furniture.
2. More extensive and organised health care services were introduced for rural areas. It was found that there were women suffering from complications attributed to using contraceptives in every thana. In the Population Planning Programme, the substantial number of women who had complications led to greater funds being made available for follow-up health care for women who adopted family planning. For example, women who used coils were facing many difficulties. Indeed, many women may have been in poor health before adopting family planning; nonetheless, the continued growth of this programme depended on providing adequate follow-up health care.
3. Monthly conferences of the IRDP Project Directors were organised. This innovation in the general IRDP Programme proved of great benefit to the Women's Programme as it brought together the Dhaka officers with the senior field men. The discussions were useful for airing problems, making new policies and changing procedures wherever necessary.

CONCLUSION AND OBSERVATIONS

The training of the thana staff for the new programme thana is going on along with the other training programmes at the village and thana level, with the support and assistance of other IRDP officers and thana officers and staff. New dimensions have been added to the specialised training programme as represented by the BRAC adult literacy programme, and the nutrition programme organised in conjunction with UNICEF and the Nutrition Institute of the University of Dhaka.

Attendance at the TTDC training classes and in the village cooperative meetings is extremely encouraging. In both situations village women are quite regular in their attendance. Thus the main objective of creating new channels of communication within and to the village through the continuous training of local female cooperative members has been achieved.

Rural women are coming on their own, in the programme villages, to join the cooperative societies. Motivating village women is not the problem it once was.

There is a constant and ever-growing demand to extend the programme to other villages. In some of the project thanas rural women are forming co-operative societies on their own initiative and approaching the officials at the TTDC to include them in the Women's Programme. Headquarters is also receiving requests from other IRDP thanas for organising Women's Cooperative Societies in their areas. In fact, several TCCA's on their own initiative have organised women's activities in anticipation of being included in the IRDP's Women's Programme. In assessing the present status of the Women's Programme it is important to understand that the training and development of the staff at all levels has been a major preoccupation of the programme so far. The staff, while eager and talented, have not had previous working experience and their newness to the working situation requires time for training. In addition, the Women's Programme is attempting to forge new forms of social organisation for rural women, and this too has required tremendous amounts of time and energy, and the result of these efforts will only gradually be seen.

Tentative plans for expanding the Women's Programme include:

1. Twenty more villages in each of the present nineteen thanas included in the programme. This will result in a total of thirty villages in each thana, bringing the total number of villages in the programme to 570.
2. Thirty-one new thanas may gradually be included in the programme, bringing the total to 50 thanas and 1500 villages. Towards this end, six new thanas are being added to the programme each year.

The general phasing of the expansion is expected to be extended over the next five-year period. However, before this expansion is undertaken or even possible, the organisers have suggested that:

1. The headquarters staff should be increased in number.
2. Sufficient time should be allotted for staff development and training at all levels, including the preparation of requisite training materials.
3. An adequate office for the staff should be constructed at each TTDC.
4. Both preventive and curative health services and facilities for treating women and children near programme villages should be provided.
5. Small industries (fruit canning, fish drying, vegetable preservation, ceramics, poultry raising and breakfast cereal preparation) should be established in the project areas, and on-the-job training and employment of rural women should be encouraged.
6. Equipment such as hand pumps and threshers, along with training in their use and maintenance, should be introduced.
7. Training material for effective staff training should be developed in simple Bengali, which will ensure the uniformity of information among the thana- and village-level staff and prevent confusion among village people.

100 Bangladesh

8. A mobile training team should be organised to conduct thana-level staff training. This training forum would generate a better understanding of each thana's activities and would help coordinate the interests of the field staff of the various Ministries involved in the programme.

9. Further in-depth evaluation of the programme should be done to assess programme strengths and weaknesses with the aim of increasing programme effectiveness.

Note

1. *Report on the Use of Loans by Female Cooperative Members*,
by Dr Florence E. McCarthy.