

**Paper to be presented (on-line) at Stanford University,
USA on the behalf of Africa-Asia Rural Development
Organization(AARDO)**

**Title of Presentation: Comprehensive Village
Development Program (CVDP), COVID Issues and
Sustainability: Experience of Bangladesh (40 Minutes)**

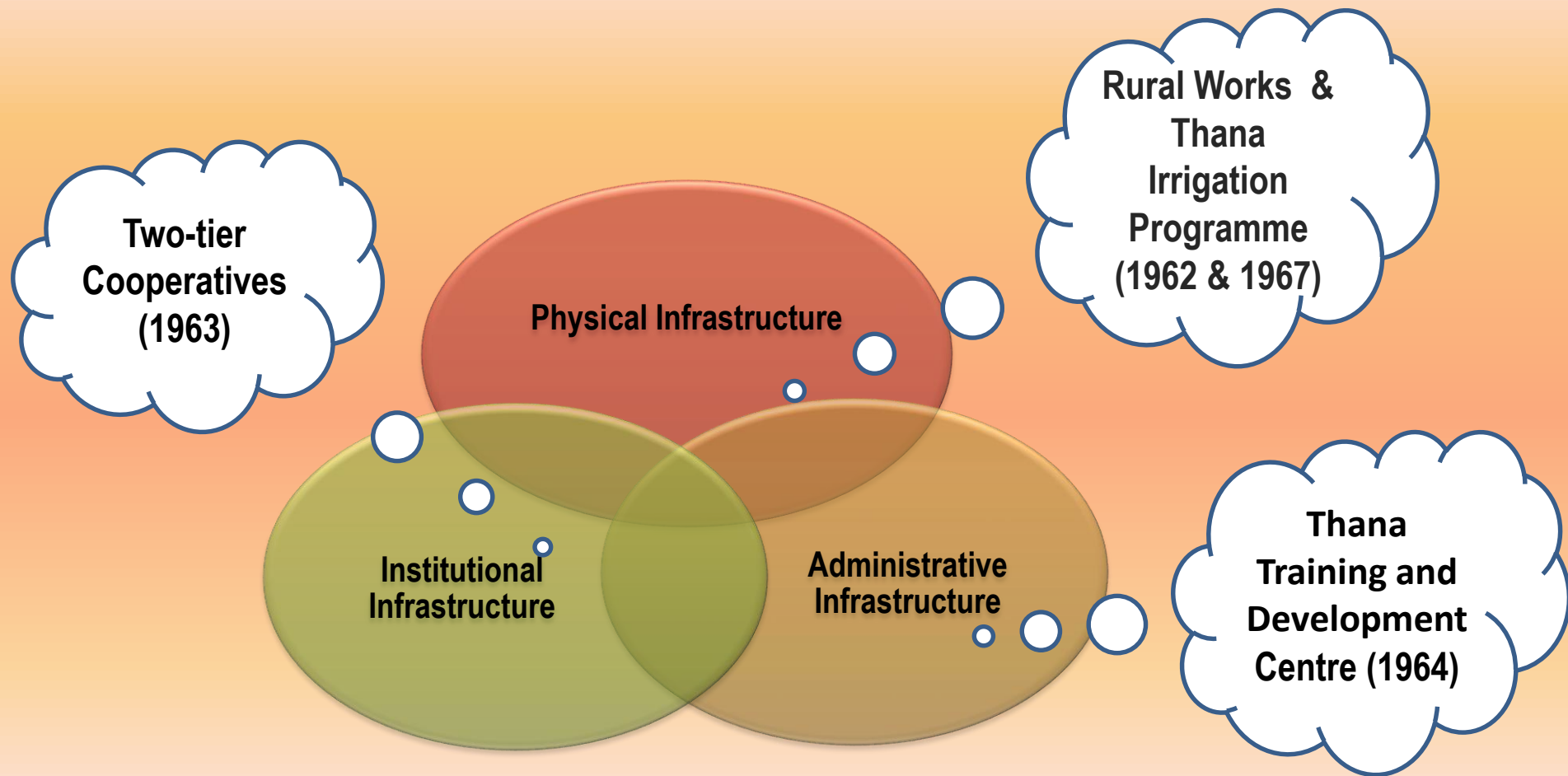
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A. Introduction

A.1: Socio-economic Data of Bangladesh

- 163 million in 2019 (7th largest population)
- Area: 148,460 Km² (90th largest country)
- Land Type: About 80% River Transported Soil (Hill area 12%)
- People Living Below the Poverty Line: 20.3% in 2019 (Asian Dev. Bank)
- Access to Technologically Improved Water Source: 98% (UNICEF)
- Sanitation: Open Defecation Free (Basic Sanitation 64%)
- Social Safety Net Programs: 132 (BDT955 billion or US\$11.26 Billion)
- Per Capita GDP: US\$2097 in June 2021 (Volume of GDP: US\$329 Billion)
- GDP growth (7.6%) (3.2% during COVID)
- GINI Index of Income Distribution: 39.5% in 2018
- 2nd Largest RMG exporter in the world (WTO) (UU\$34 Billion on 2019)
- 4th Largest of Sweet Water Fish Production
- 'Outstanding' achievements in attaining the MDGs (UN) particularly in reducing child and maternal mortality

Capacity Building for Rural Development through Introducing Physical, Institutional and Administrative Infrastructures



B. Comprehensive Village Development Programme (CVDP)

Duration of 3rd Phase: January 2019-December 2021

Coverage of 3rd Phase: 10, 035 Villages (all 7 divisions and 64 districts of the country.
162 sub-districts out of 464 sub-districts of the country)

The general objective of the CVDP project is to create single village based cooperative organization irrespective of occupations, landholding size and gender for organizing development efforts at the village and reduce the level of poverty.

Formation of Community Based Cooperative Society

The village based society is formed through voluntary, spontaneous and folk solidarity of the villagers.

The **six principles** such as a. democratic control of the society, b. financial participation of the members, c. autonomy of the society, d. education and training, e. inter-cooperative relations, and f. social involvement are being practicing by the members of the society.

C. Rapid Rural Appraisal (RRA)

Assessing the impact of COVID-19 on village based cooperative societies under CVDP

- a. Sample Size : 5 (five) cooperative societies of five different villages from two sub-districts
- b. Method of Selection Societies: Year of establishment (old, medium and comparatively new societies).
- c. Method of Data Collection: Rapid Rural Appraisal (FGD) and data collection through check list
- d. Duration of Survey: Last week on August 2021
- e. Limitation of Data Collection: Limited sample and limited participation in group discussions (due to Pandemic)

Table-1: Information of Village Based Cooperative Society

Parameter of Village Society	Name of Village Society				
	Deeder	Raicho	Hatigara	Sreepur	Goshaipur
Family (No.)	750	285	235	110	68
Male Member (No.)	690	278	66	70	37
Female Member (No.)	442	309*	98	56	30
Minor both male and female below 18 years (No.)	396	303	84	42	05
Year of Establishment	1960	1978	1985	2006	2006

Source: Field Survey, August 2021

*Many of male members work in middle-east countries, wives stay with their father's families in most cases.

Table-2: Financial Information of Village Based Cooperative Society

Form of Financial Asset	Financial Asset of Village Society in BDT				
	Deeder	Raicho	Hatigara	Sreepur	Goshaipur
Savings	50,00,000 (US\$59,000)	1,98,00,990 (US\$232,953)	10,04,000 (US\$11,812)	18,00,000 (US\$21,176)	2,58,000 (US\$3,035)
Share	50,00,000 (US\$58,824)	18,20,000 (US\$21,412)	6,08,400 (US\$7,158)	5,00,000 (US\$5,882)	42,000 (US\$494)
Assets (cash, DTW, STW, office, shop, land, furniture, community center etc.	19,00,00,000 (US\$2,235,294)	1,87,79,010 (US\$220,930)	2,00,000 (US\$2353)	6,00,000 (US\$7,059)	2,00,000 (US\$2353)

Source: Field Survey, August 2021

Note: 1 US\$=BDT85

Table-3: Capital Formation by Village Based Cooperative Societies in Two Consecutive Years (Non-COVID and COVID)

Duration	Financial Asset Developed by Village Society in BDT				
	Deeder	Raicho	Hatigara	Sreepur	Goshaipur
April 2019 – March 2020 (Non-COVID)	12,00,000 (US\$14,118)	23,50,000 (US\$27,647)	50,000 (US\$588)	2,50,000 (US\$2941)	38,000 (US\$447)
April 2020 – March 2021 (COVID)	11,50,000 (US\$13,529)	23,30,000 (US\$27,412)	45,000 (US\$529)	2,10,000 (US\$2,471)	35,000 (US\$412)

Source: Field Survey, August 2021

Note: 1 US\$=BDT85

Table-4: Poverty Situation of the Families under Cooperative Societies in two Consecutive Periods (Non-COVID and COVID)

Duration	Number of Families Living with Poverty				
	Deeder	Raicho	Hatigara	Sreepur	Goshaipur
April 2019 – March 2020 (Non-COVID)	170	55	52	40	32
April 2020 – August 2021 (COVID)	185	60	58	50	40

Source: Field Survey, August 2021

Note: Poverty defined by the villagers as having no certainty of adequate food by all family members three times in a day (mainly daily manual labors).

Table-5: COVID Infection Status of Villagers under Cooperative Societies

COVID Situation	Number of Villagers				
	Deeder	Raicho	Hatigara	Sreepur	Goshaipur
Infected	M:30	M:05	M:03	M:00	M:02
	F:25	F:00	F:01	F:00	F:00
	C:00	C:00	C:00	C:00	C:00
Died as Consequence of COVID Infection	M:08	M:02	M:00	M:00	M:01
	F:04	F:00	F:01	F:00	F:00
	C:00	C:00	C:00	C:00	C:00
Vaccinated	M:400	M:50	M:25	M:06	M:25
	F:350	F:40	F:15	F:04	F:15
	C:00	C:00	C:00	C:00	C:00

Source: Field Survey, August 2021

Table-6: Health Measures and Problems of Infected Person

Measures Adopted by Patient	Response of Group (%)	Problems Faced Both by Patient and Family Members	Response of Group (%)
a. Isolated himself and herself	100	a. Keep themselves isolated (both patient and relatives)	100
b. Family members compelled him/her to stay in isolation	100	b. Spent huge money for private treatment	100
c. Family members and neighbors helped them in his/her bad time	100	c. No treatment support from government	100
d. Had no support from government	50	d. Faced problem in getting transport	50
e. Health Assistant of local clinic helped them and gave medicines	50		

Source: Field Survey, August 2021

Note: 1: Members of four cooperative societies those experienced infection of COVID-19, took part in this issue of discussion
 2. Response of Group: Common consensus only adopted from cooperators through group discussion

Table-7: Steps Adopted to Address COVID Situation

Supports Provided by Cooperative Society	Response of Group (%)	Support of Government /Other Organizations	Response of Group (%)
a. Benefit of business was distributed through Annual General Meeting	100	a. Got rice, pulse, edible oil, sugar etc. as relief (covered not all)	100
b. Advisory services given to the members through weekly meeting	100	b. Treatment provided by local pharmacy/doctor	100
c. Stopped realizing of credit installments of previous loan	60	c. Police restricted movement at the time of lockdown	80
d. Stopped new credit disbursement	20	d. Got cash incentive from government (not all)	30
e. Sold fertilizer (BDT54,000) to the cooperators at actual price	20		
f. Tractor services provided with real cost only	20		
g. No interest was taken from cooperators of their previous loan	20		

Source: Field Survey, August 2021

Note: 1. 1 US\$=BDT85

2. Response of Group: Common consensus only adopted from cooperators through group discussion

Table-8: Plan of Cooperatives on Development Issues to Overcome the Losses of Pandemic

Steps will Adopt by Village Cooperatives	Response of Group (%)	Cooperative Society Expects Supports from Government /Other Organizations	Response of Group (%)
a. Will enhance credit program in terms of both volume and number	100	a. Government supports will be needed to get trade based training by the cooperators and also enhanced supports and services will be needed from Govt. organizations	100
b. Will arrange training on different trades to enhance Income Generating Activities of cooperators	100		
c. Will ensure regular deposit of shares and savings	100		
d. Will adopt development projects	100		
e. Added support and service will be provided to the cooperators	100	b. Arrange credit facilities for the cooperators with low interest and without interest for distinct time periods	100
f. Will enhance income through developing marketing channels of agricultural produces	60		

Source: Field Survey, August 2021

Note: 1. 1 US\$=BDT85

2. Response of Group: Common consensus only adopted from cooperators through group discussion

F. Sustainability Issues of Village based Organization of CVDP

- a. Vertical Linkage with government organizations at the sub-district level (vertical) for receiving supports and services available from government;
- b. Horizontal Linkage with local government body (Union Parishad: the lowest tier) for ensuring participation and getting effective local level development works;
- c. Registered organization;
- d. Economically viable democratic organizations;
- e. Regular monitoring and audit at the end of each financial year;
- f. All activities are carried out through open discussion in both weekly meeting and general meeting;
- g. 9-member Executive Committee is formed with the vote of cooperators for a duration of 3-year; and
- h. Financial benefits (from business) are disbursed among the cooperators at the end of each year.

G. Lesson Learn from Village based Organization of CVDP

- a. These village based organizations sustained by their own activities, although break down of project activities took place in different time;
- b. An institutional structure following the cooperative laws;
- c. Addressing all aspects of rural lives through strong leadership and participatory planning; and also establishing networks with service providers;
- d. Village organizations work as platforms of receiving supports and services of NBDs and NGOs;
- e. COVID-19 pandemic hampers organizing training and monthly meeting for and by the villagers;
- f. Normal functions of village based organizations like weekly meeting, capital formation, disbursing credit, realizing installments of credit, performing development activities etc. seriously disrupted due COVID-19 pandemic;
- g. Organizations supported villagers (financial and work) during COVID-19; and
- h. Village organizations have become the focal points of development through optimum using local resources, own capital investments and receiving assistance from GOs and NGOs



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