European Journal of Training and Development Studies
Vol.4 No.4, pp.12-29, October 2017
Published by European Centre for Research Training and Development UK (www.eajournals.org)

IMPACT OF COMPREHENSIVE VILLAGE DEVELOPMENT PROGRAMME (CVDP) ON POVERTY REDUCTION: A CASE STUDY OF TWO VILLAGES IN COMILLA ADARSHA SADAR UPAZILA

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ABSTRACT: *The present study highlights the impact of Comprehensive Village Development Programme (CVDP) on Poverty Reduction in two villages of Comilla District. It was found that the programme has contributed much to human resources development through imparting training, organizing capital through share-savings, harnessing local resources through participative planning, enriching entrepreneurial skills by implementing different Income-Generating Activities (IGA) through micro-credit, and on the whole, creating social capital for village development. This research used head count method for poverty measurement and found that CVDP played vital role in reducing poverty in the two researched villages. It was found that poverty in the researched villages is now less than 23% in 2013 compare to 67% in 2003.*

KEYWORDS: Poverty, Poverty Measurement, Village Development.

INTRODUCTION

Like most developing countries, Bangladesh is mainly a rural country. In Bangladesh about 63% of total population lives in the rural area (BBS, 2011). Poverty is a major problem in rural area of the country. The rural poverty rate has been always higher than the national or urban poverty rates. Bangladesh is committed to achieve halving the poverty by 2015 – the first goals of the Millennium Development Goals (MDGs). Poverty reduction has therefore become an important aspect of rural development. Fortunately from 1990s, poverty in Bangladesh started to decline on a sustained basis and came down from nearly 59 per cent in 1991-92 to 49 per cent in 2000 and 40 per cent in 2005. Poverty has declined further from 40 per cent in 2005 to 31.5 per cent in 2010 (Economic review 2011).

In Bangladesh, the most fortunate feature of the poverty reduction effort is that all the sectors, public-private or profit-nonprofit, are putting all their efforts to achieve this nationally committed goals. Bangladesh Academy for Rural Development (BARD), Comilla is one of the public organizations that is known for its pioneering contribution to rural poverty reduction from 1960s. The Academy was established in 1959 and from its inception the Academy had been trying to develop new rural development model that would take care of all kinds of needs of the rural population. The four basic projects that were designed, experimented and replicated throughout the country as national program whose inter-relationship is very much important to achieved desired result are commonly known as Comilla Approach to Rural Development (Islam,2007). The four national program are: (1) The two tier cooperative program; (2) Rural Works Program (RWP); (3) Thana Training and Development Centre (TTDC) and (4) Than Irrigation Program (TIP).

ISSN 2057-5238(Print), ISSN 2057-5246(Online)

Comprehensive Village Development Program (CVDP) is an institutional approach that was started in late 1970s to solve rural problems through local resources mobilization and utilization according to the principles of cooperation, cooperative education, democratic decision-making process as well as establishing member's rights and privileges. The main activity theme of the CVDP is "one village one cooperative" which was developed from the findings and understanding about the missing link of Comilla Approach that:

A village represents a community where a group of different classes with different problems live in the same place having common interests who frequently interact socially, economically and politically. The class based and the problem based approach have not identified the village community.

These are the rational of the CVDP that encourage all the villagers all kinds of need based activities were initiated through these societies ,that is poultry raising, cattle rearing, pisciculture , cottage industry, women development, youth works, health and nutrition activities, family planning, rural education, rural electrification, cultural and religious activities, environment development, social service etc. (Reza)

The model was found successful and now government is replicating the project nationwide through four public organizations. This research is an attempt to assess the successes of the project in two pioneering project villages with a goal to provide an external view about the achievement of the project in poverty reduction

Background

The cooperative movement was introduced in this sub-continent to solve the credit problems of the rural poor peasants with the enactment of the credit cooperatives Act, 1904. The co-operative was started with a view to protecting the poor peasants from the exploitation of the landlords and money-lenders (Rahman1993). This can be described as first generation of cooperative system in Bangladesh. This act encouraged many individuals to come forward and established cooperative societies in rural areas. This individual initiative is pioneered by Robindranauth Tegore, Mohotma Gandi, Haji Mohammed Mohisin and so on.

The next kind of cooperative is mainly an institutional effort. First experimented by the Bangladesh (then Pakistan) Academy for Rural Development (BARD) in 1960s and then replicated countrywide by the government of Bangladesh through Bangladesh Rural Development Board (BRDB). The Two-Tier Co-operative system was an attempt to organize the small farmers. hey form the overwhelming majority. It can replace moneylender, and it can provide the bond for joint action. It could be the trade union of the small farmer. (Khan, 1990)

Since 1975 the limitations of the two-tier cooperative system was considered as the "missing links" of the Comilla Model. To fill up the gap, BARD started to work on a different concept "One village one organization" and the project was titled as **"**Total Village Development Programme (TVDP**).** The project was first started with Academy's own resources till 1988 in a limited scale. The implementation period of the project from 1989 to 1991 may be called as a first phase of CVDP and second phase of the project was started in July 1991 and in June 1996. The third phase of the project was started in July 1999 and ended on June 2004. This program is now being replicated as 'National Rural Development Model'. This will be

ISSN 2057-5238(Print), ISSN 2057-5246(Online)

replicated at 1575 villages in 21 Upazila of 18 districts of Bangladesh by June 2008. That implicate by (BARD),(RDA) and (BRDB)(Islam,2007)

The following specific objective of CVDP are stated as

To developed broad based village cooperative Institution involving people of all classes and professions with a view to actively engaging them in socioeconomic activities for poverty alleviation and multidimensional development and welfare of the rural community.

- To develop leadership through expansion of the scope of villagers participation in planning implementation and decision making.
- To mobilize villagers own capital through savings programme for production, investment and creation of their collective resources.
- To use the villages institution as the receiving point for all kinds of services and supplies from the line agencies .
- To create employment opportunities by undertaking need based investment projects.
- To improve production and status of women through appropriate education and training.
- To undertake community – based primary health care, nutrition and population education activities for improvement or human resources and reduction of population growth rate .
- To introduce continuous education , motivation and training to eradicate illiteracy , ignorance and social stagnation and frustration .
- To make the village a centre of all works by best utilization of local resources increasing contacts with the banking institutions , developing capital through savings of the villagers and ingesting it for the villag

LITERATURE REVIEW

The Department for International Development (DFID) found that the co-operatives can help make markets work better for poor people, by generating economies of scale, increasing access to information, and improving bargaining power. It also increase the productivity and incomes of small scale farmers by helping them collectively negotiate better prices for seeds, fertilizer, transport and storage. Cooperatives expand poor people's access to financial services, including credit savings and in some cases insurance and remittances. These services can support enterprise start-up and expansion; enable the risk taking that can lead to increased profitability; and reduce vulnerability by allowing the poor to accrue savings, build assets and smooth out consumption.

The study also found that agricultural and fishing co-operatives are able to support their members by providing the right kind of knowledge and training. They provide up-to-date technical information, and supply much needed inputs to their members' businesses at low prices or on credit: seeds, equipment, chemicals, fertilizers, but also livestock and agricultural equipment, fishery nets and other equipment. Fishing co-operatives told us that they had used the accumulated capital in the society to buy fishing boats that were then made available to the

ISSN 2057-5238(Print), ISSN 2057-5246(Online)

members, or to restock a lake with fish. They also help members to sell their outputs. For example, dairy co-operatives collect milk from their members for sale, while agricultural marketing co-operatives collect other produce (such as rice, grains, tea, coffee, cashew nuts, mushrooms, tomatoes). The co-operative is able to offer a higher price to their members for their produce than they would be able to get from private traders. It also provides market information so that members know when their produce will fetch the best price. Similarly, industrial and craft co-operatives help their members to produce saleable products. In pottery co-operatives, members have been provided with roofing sheets for their chimneys, while in jewellery co-operatives members can obtain raw materials and technical instruments at low prices. A major benefit is the shared facilities provided by the co-operative, such as a common service centre in a village which means members can make a living where they are, rather than having to move to the city.

Obadire et al. (2012) found that the Comprehensive Rural Development Programme (CRDP) is a national collective action to fight poverty, hunger, unemployment and lack of development in rural areas. The programme is a targeted effort by the national government to transform the village into an urban town with major infrastructure and development programmes. He seeks to achieve this through a co-ordinated and integrated broad-based agrarian transformation as well as strategic investment in economic and social infrastructure that will benefit the entire rural communities.

According to Rhaman (2004) cooperatives are instruments for removing exploitation from the society, He also found that it is an effective instruments of reduce poverty by creating job opportunities and income generation for the unemployed rural poor. Cooperatives are business units ,they are to increase production, marketing of members' produce and distribute goods and inputs.

Islam et al (2004) found that the compressive village development programme improve the socioeconomic status by utilizing credit and training in different income generating activities of the women. They achieved a substantial achievement in their livelihood and poverty situation. Therefore, the poverty situations, livelihoods patterns and women empowerment condition improved. Islam (2007) highlighted that CVDP helps to reduce duplication and proliferation of programmes and wastage of resources in the rural development sector. It also helps in establishing a sustainable self – managed village institution. It emphasizes more on hard option to resolve poverty issue. It discourages soft options or relief orientation in addressing poverty or any other problems associated with rural development. As such it encourages self-management by promoting local leadership and community spirit on the one hand and on the other hand formation of collective capital through small savings.

Chowdhury et.al (1998) showed that fisheries is one of the major components of agricultural activities, playing a significant role in nutrition, employment, income generation, foreign exchange earnings and in the economy of Bangladesh as a whole. Chowdhury (1995) suggested that Community Based Environmental Education has become an important component of the Comprehensive Village Development Programme (CVDP) for sustainable rural communities. It was found that the programmed has contributed much to human resources development through imparting training, planning, enriching entrepreneurial skills by implementing different Income- Generating Activities (IGA) through micro-credit, and on the whole, creating social capital for village development.Joshi S. and T. P. Schultz (2005) showed that long run family welfare outcomes are then estimated in addition to fertility: women's health, earnings

ISSN 2057-5238(Print), ISSN 2057-5246(Online)

and household assets, use of preventive health inputs and finally the inter-generational effects on the health and schooling of the woman's children.

Mayoux L. (2006) found that Comprehensive programmes not only give women and men access to savings and credit, also regularly in organised groups. They are potentially a very significant contribution to gender equality and women's empowerment, as well as pro-poor development and civil society strengthening. Through their contribution to women's ability to earn an income these programmes have potential to initiate a series of 'virtuous spirals' of economic empowerment, increased well-being for women and their families and wider social and political empowerment. Comprehensive programmes and groups involving men also have potential to significant change men's attitudes and behaviors' as an essential component of achieving gender equality and a major plank of donor poverty alleviation.

Hossain, (1984). Assess that on account of the diversity in the focus of various projects, it has become rather difficult to arrive at a common denomination of poverty alleviation, more specifically with regard to their impact on income, wages, employment and nutrition and in the overall quality of village life and increased rural differentiation"

7th Five Year Plan; which mentions that- "the rural development strategy will encompass activities that have poverty alleviation at its core through employment and income generating activities, use of cooperatives and increasing access to finance for the rural poor, particularly women" (p.389).

Machethe, (2004) The motivation for land reform is grounded in the notion that promoting smallholder agricultural growth can be an effective strategy to reduce rural poverty and income inequality.

Ehsan Zia et, al,(2008) shows that the long term vision of Agriculture and Rural Development is to ensure the social, economic and political well-being of rural communities, especially poor and vulnerable people, whilst stimulating the integration of rural communities within the national economy.

Hanoi (2003) found that the high and stable economic growth has been one of the major factors in reducing the incidence of poverty, of which development of agricultural production and aquaculture and rural economy play an especially important role.Vientiane, Lao (2006) Economic growth and increased income are important but not the only routes to poverty reduction. These need to be complemented by better access to basic services, empowerment of the poor, and reduction of social exclusion, insecurity and vulnerability. Uddin (2011) shows that the Microcredit plays an important role in poverty eradication, socio-economic development, livelihood diversification and women empowerment especially in the developing and under-developed nations. It has contributed positively to the natural resources management by forming social capital, creating alternate income and diversifying livelihoods of the resource dependent rural people.

Rahman & Mizan (2004) detailed that old age group and young group people were not interested to take leadership in CVDP cooperative management. He also emphasized higher income, check misuse of credit and loan recovery. We think that this study less the managerial system and proper resources utilization, capital accumulation and proper use of credit transaction

ISSN 2057-5238(Print), ISSN 2057-5246(Online)

On the basis of the above literature review it is evident that that CVDP contributed in rural development but not specifically addressed the poverty reduction issue in rural areas. The present study is an attempt to analyze the impact of CVDP on poverty reduction.

Objectives of the study

The study was undertaken to analyze and asses the performances of CVDP societies and its contribution to the poverty reduction.

The specific objectives of the study are:

a) To assess the poverty situation of CVDP villages;

b) To examine the impact of development interventions of CVDP societies for poverty reduction in the villages; and

c) To derive a few recommendations of the basis study findings.

METHODOLOGY

The studies were conducted in two villages of CVDP in Comilla adarsho Sadar Upazila: (1) Hatigara and (2) Raichow. They are selected purposively considering time and resource limitation for this study. Simple random sampling methods were adopted to collect the primary data. At the same time secondary data were also analyzed to assess the changes of the livelihood pattern of the members of the two societies.

The primary data in this research were collected through survey and questionnaire method. Qualitative data were accumulated for the study through RRA and PRA tools. These was include village transect (geographical and physical characteristics), social mapping (village/household characteristics), resource mapping (social/natural resources identification), Venn diagram (social sector program identification), wealth ranking (household wealth and poverty status), seasonality exercise (seasonal vulnerability and disease profile), problem ranking (priorities and prospects) and focused group discussion/household survey (individual household and related information).

The secondary sources include project documents, annual reports of BARD, research documents and other publications.

Analytical technique

Poverty measurement

This research used the head count index to measure the poverty. The poverty level was compare between their previous income and present income. The total respondents were 99 household. The following method was used to measure the poverty.

$$P_0 = \frac{N_p}{N}$$

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Where,

P_0 = Head count index, N_P =Total number of the poor N =Total number of the sample

Regression model

All data collection for the purpose of the study were evaluated, cross checked compared and critically analyzed.

The functional relationship between the variable can be expressed as

$$EXP = \int (HouIncome, HouSaving,)$$

The model employed in the study includes the following.

$$EXP = \beta^{0} + \beta^{1} X^{1} + \beta^{2} X^{2} + Ui$$

That is, $EXP = \beta 0 + \beta^{1}$ HouIncome + β2 HouSaving + Ui

This is linear regression model. Here we use three variables. One dependent variable and other are independent variable

Where:

EXP= Household Expenditure, X^{1} = Household Income, X^{2} = Household Saving,

U = Stochastic error term, β1and β2 = slope of the regression equation

After getting data Statistical Package for the Social Science (SPSS) were used for data analysis. After the completion of data entry different tests including analysis are made for the research work. Variable were translated into percentage, average, median, mode and range (where applicable) are presented in table or chart form. Regression for empirical result slope coefficients, and find t and p values were found out for taken decision whether the result is significant or not.

RESULTS AND DISCUSSION

Socio-economic profile of Respondents

Socio economic condition is explain on the basis of the following points

Education

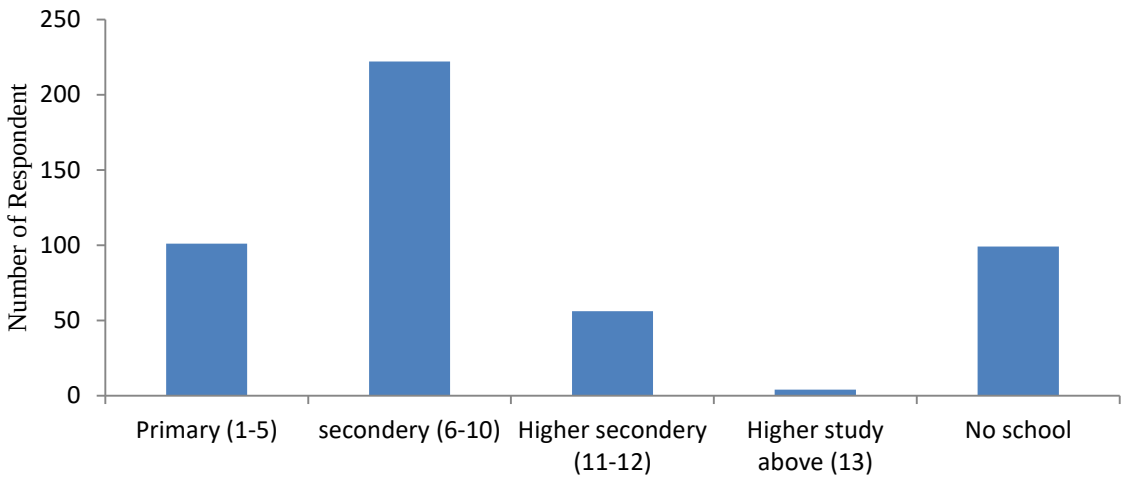
The CVDP societies have ensured participation of different educational strata of the community including illiterate who can put signature only. Education has long been recognized as key indicator for human resource and social development. It is beloved that education has positive impact the people's behavior and access to easy information for find out lacking and developed. On the other hand, literacy of women has major impact on their reproductive,

ISSN 2057-5238(Print), ISSN 2057-5246(Online)

productive and community activated. CVDP was launched in 1975 with a view to developing common institutional framework for all classes of people in a

village to improve their socio-economic condition and quality of life. Development activates of CVDP generally fall into three broad categories such as organization building, providing support service and advocacy.

Figure: 1 Level of education



Source: field survey 2012

In the surveyed village (as shown in table-1) out of 482 respondents 101 (21.0%) have education up to class 5, 222 (46.1%) have secondary level (6-10) education, 56 (11.6%) have HSC level education and 4 (.8%) have graduation or post-graduation level education that includes BA. B.SC. Engineering, MBBS, Post Graduates, M.Sc, etc. It was found from the field study that an important number (99 (20.5%) are illiterate in. No schooling of children is a serious problem because it has a negative effect on the general literacy rate of an area lastly of a country. There may be many reasons for non-schooling of children and oldest man, but it illiteracy may create vulnerability to poverty in the villages.

Food intake Pattern in CVDP Household

Food intake pattern of CVDP households was assessed by using 24-hours recall method. So far as the types of per capita per day intake of food is concerned, it was found that in capita in case of granules i.e. rice and wheat the intake was a total of 93% properly taken the food per day. Other sides, 7 % respondent do not have the access to food 3 times a day. Inadequate consumption by food group was calculated by comparison to respondent dietary recommendations.

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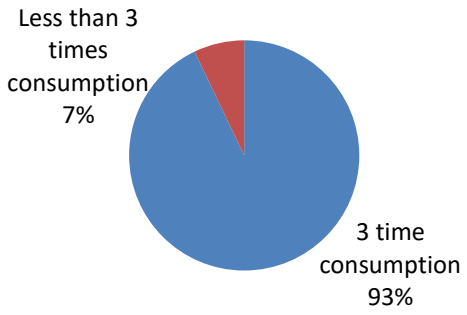
Figure: 2 Food consumption daily



Source: Field Study 2012.

From our study we observe that about 93 percent respondent taken three time consumption per day and only 7 percent respondent consume less than three time.

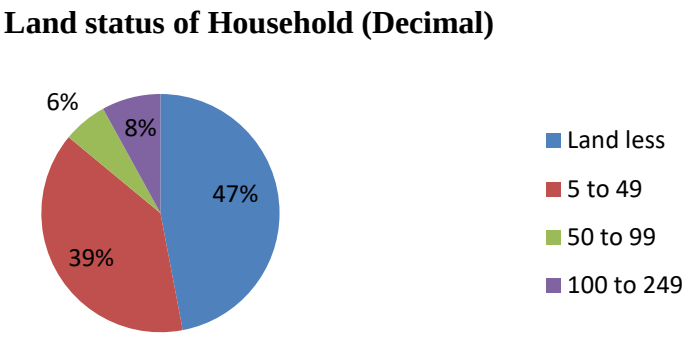
Improvement of sanitation

Proper sanitary disposal of human excreta through using sanitary latrine can effectively reduce many fecal transmitted diseases like gastrointestinal and parasitic infections. In this regard 58.6% households take sanitary from CVDP. Although Villages were better using sanitary in 2012 but more than 40 percent people out of proper sanitation .

Land ownership

Land is one of the income generating assets. In Bangladesh land is the main source of income for livelihood of the village people.

Figure 3: Land status of household



Source: Field survey 2012

This study has followed the field survey. Those households who owned no cultivate land and possessed up to 47 percent. Here we see that about 39 percent people lies in 5 to 49 decimal land. This study reveals that their a few people say 6 to 8 percent have most of the land. In our

ISSN 2057-5238(Print), ISSN 2057-5246(Online)

study we observe that more than 60 percent people take land from land owner for cultivation with the one third crops sharing for their livelihood. As a result land owner takes most of the part of crops that's why farmer gradually give up form cultivation and fall into poverty level.

Training

Training has long been recognized a key component of the human resources development. Training imparts knowledge; raises awareness develops skill and changes the attitudes to the persons. This section is going to discuss the types and sources of training imparted to the population 10 years and above in the study villages.

During the survey the total number of respondent was 99. Among them 60 persons (60.6 %) people received training on different fields. Our study observed that there was much different respect of training availed of the CVDP village (see table 3). Among them about 45 percent people take training on agriculture for betterment agricultural production. The respondents of these area mentioned that they could not avail of formal issue based training due to the lack of opportunity and non-cooperation of the family. However, they informed that they attended CVDPs regular weekly meeting, monthly and annual general meeting which they considered as a training forum to raise make the members awareness about increasing socio-economic statures, law and their right and skill.

Occupation

Occupation is an important factor in measurement of socio economics status of a any society. Occupation is the main source of income. Occupation is an important indicator of the socio-economic development. The table shows main occupation of the respondents according to study areas. It is observed that most of the respondents of 482 members of CVDPS are involved in education (student), which is followed by 27.4% (132) members and 128 (26.6%) respondents are engaged in service including housewife related to physical and technical profession respectively. It is found from the table 4 that 39 (8.1%) are farmer and 38 (7.9%) foreigner involved in activities of economic pattern. only the lowest 6(1.2%) number of respondents are involved in day labor one interesting thing was that due to intervention of co-operative approach through CVDP, diversification of occupation to the members was pronounced and agriculture as an occupation did not enjoy due importance to the respondents., a detailed profile of the occupation of the respondent can be seen in the appendix table 4.

Measurement of Poverty

There are various methods to measure the poverty line .we use the head count index to measure the poverty. We compare their poverty line previous income and present income. Our total respondent 99 household, but total household member is 482.

Percentage of people who were lived below the poverty line before 10 years: 67 (%). The calculation is below:

- Previous total income =13548350 Taka.

  Per head income = 28108 Taka

  Per day income = 78 Taka (much lower than World Bank poverty level, i.e. $1 a day)

ISSN 2057-5238(Print), ISSN 2057-5246(Online)

- Present total income of our respondent = 24327753 Taka.
- Per head income of our household member = 5047 2 Taka.
- Per day income of our household member = 138 Taka.

this is average result we find out the actual poverty by head count index, according to this methods we find that 66 respondent of the household out of 99 household are income below the one dollars in per day .we calculated it by following head count index:

$$P_0 = \frac{N_p}{N}$$

Where,

P_0 = Head count index, N_P =Total number of the poor N =Total number of the sample

$$P_0 = \frac{N_p}{N} = \frac{66}{99} = 0.66 = 67\ \%$$

So here we see that before 10 years ago in our target villages there are 66 percent people live in the poverty line.

Percentage of people who live below the poverty line after 10 years joining CVDP (Present situation):

As usually we see that there are on any people are live in poverty line according to the World Bank definition. But this average income so it is not good to say all the people is better situation. , according to World Bank definition we find that 23 respondent of the household out of 99 household are income below the one dollar in per day .we calculated it by following head count index:

$$P_1 = \frac{N_p}{N} = \frac{23}{99} = 0.2323 = 23\%$$

So here we see that only 23 percent people live in the poverty line .At last we say that before 10 years 67 percent people live in the poverty line. By joining the CVDP after 10 years only 23 percent people live in the poverty line. So we say that CVDP play vital role to reduce poverty

Different Between previous and Present Income

The following table shows the compare between previous and Present Income within ten years

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Table: 5 Previous and present income

Class of Household	Previous income		Present income	
	Frequency	Percent	Frequency	Percent
Extreme class 0 To 50000	21	21.2	2	2.0
Low class 50001 To 120000	45	45.5	21	21.2
MiddleClass120001to240000	26	26.3	38	38.4
High class 240001 To Above	7	7.1	38	38.4
Total	99	100.0	99	100.0

Source: field survey 2012

Income reduces tremendously of last few years. Study suggests that the CVDP villagers have significant improvement in the income level. In previous year's extreme poor income earner are 21 which is reduce in the present 2. At the same way low income group also reduce 45 to 21. Besides this the medium income and large earner are increasing rapidly as 24 to 38 and 7 to 38 respectively. Income reduce tremendously of few years. For the household of CVDP villages table represent that There are signification improvement in the income level .in previous year extreme poor income.

Expenditure previous and present

The following table show the previous and present expenditure compare within ten years

Table: 6 Previous and present Expenditure

Class of Household	Previous Expenditure		Present Expenditure	
	Frequency	Percent	Frequency	Percent
Extreme class 0 To 40000	15	15.2	0	0
Low class 40001 To 60000	24	24.2	5	5.1
Middle class 60001 to 120000	47	47.5	32	32.3
High class 120001 To 200000	11	11.1	35	35.4
Very high class200001 to Above	2	2.0	27	27.3
Total	99	100.0	99	100.0

Source: field survey 2012

It is found that among the respondent there are extreme poor class is zero, which is previous at 15 members. Similarly, low and middle class group people also reduce at 24 to 5 and 47 to 32 respectively. But high class and very high class people also increase at 11 to 35 and 2 to 27 respectively.

Saving

Saving play vital role in the capital accumulation. More saving means more capital, more capital means investment, more investment means more production and employment. Following table show the level of saving in CVD two villages

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Table: 7 Previous and present saving

Class of Household	Previous Saving		Present Saving	
	Frequency	Percent	Frequency	Percent
Low Saving 0 To 20000	19	19.2	3	3.0
MiddleSaving20001to 40000	19	19.2	15	15.2
High Saving 40001 to 60000	12	12.1	11	11.1
VeryHighSaving60001 to Above	20	20.2	41	41.4
Zero Saving	29	29.3	29	29.3
Total	99	100.0	99	100

Source: field survey 2012

It is found in the study a number of 29 respondents out of 99 had no saving deposit in society as they had withdrawn their savings due to their personal needs. In previous years we can easily observe that the number of saving group is low. Middle and high group decreases but very group saving is increase .the study also reveals that 19.2 percent respondent owned an amount of saving less then Tk 20000. In previously but at present it is at only 3 percent. Alternatively, very high group people have saving tendency is more as 20 percent to 41 percent.

Presentation of the regression Results

The regression results on Expenditure (EXP), Income(X^1), and Saving (X^2) for the sample of our study area.

$$EXP = \beta^0 + \beta^1 X^1 + \beta^2 X^2 + Ui$$

$$EXP=49840.85+.598\ X^1 -.298X^2$$

t = (7.050) (15.648) (-5.553)

p = (0.00) (0.00) (0.00)

$R^2 = 0.82$ $\overline{R^2} = 0.81$ F=222.68**

Interpretation of Results

In our regression results, where Intercept term (β^0) 49840, Slope coefficient (β^1) .598 and Slope coefficient (β^2) .298.The regression result of intercept term (β^0) 49840.85 suggest that when level of Income and saving were zero, the Expenditure was 49840.85 Tk. This indicates a positive relationship between the constant parameter and Expenditure. Although the constant has no significant meaning in the model than reflecting the value of expenditure, when other explanatory variables are held constant.

The coefficient of determination (R^2) is .82 means that 82 percent variations in the household expenditure are jointly explained by the variation in all the explanatory variables household

ISSN 2057-5238(Print), ISSN 2057-5246(Online)

income and household saving. The remaining 18 percent could be attributed to the stochastic error term not included in the model. The value of F is highly significant.

The coefficient of household income there is a positive relationship between the expenditure levels. If 1 Tk rises in the household income will bring on average increase household expenditure 0.598 Tk. This indicate that people will expend there income about 60 percent. This is statistically significant at 99 percent because p value (0.00). The coefficient of household saving shows a negative relationship with the dependent variable of household expenditure. If 1 Tk rises in the household saving will bring on average decrease household expenditure 0.299 Tk. which indicate people save their income about 30 percent .Its will be good news for this research area. More saving means more capital, more capital means investment, more investment means more production and employment finally our GDP will be larger and possible to eradicate poverty situation. This is statistically significant at 99 percent.

CONCLUSION & RECOMMENDATION

Bangladesh is basically an agriculture- dominated country where majority of her population depend directly on crop culture, livestock and poultry raising, fisheries and floristries for their live hood. comprehensive Village Development Program me (CVDP) has been devised for creating an efficient cadre under the purviews of a village based co-operative organization through which the institutions could be benefited without increasing their own workers. Moreover, the support services of all organizations will be channelized through a single organization and a bridge of co-operation as well as relationship will be established between the rural people and the nation building departments. The broad objective of the study was undertaken to analyze and asses the performances of CVDP societies and its contribution to the poverty reduction. The data for the study were collected primary sources. It was collected from a design sample surveys. All possible measures were made to collect accurate data and various techniques of crosschecking were adopted to confirm that accuracy.The socio-economic characteristics of the study samples very good in the male female ratio, sanitation, food habit, literature rate, and so on. The study reveals that majority of members have little intention to pursue higher education for better life. out of the total sample household 46% landless group.39%small land group and 7% large farmers. On the whole per day income 138tk.it also found that most of the poor members 2% belonged to the income category of Tk. 1000-50000; which helps to brings them with high income through co-0peratives. The study shows that the previous income of CVD villagers has tremendous increasing in present income 2012 as TK.78 to TK.138 per capita income per day. It is proved that CVDP is strongly successful to reduce the poverty situation in respective villages. This increased their bargaining power and gave them capacity to fight against civil forces more effectively than before. They had a significantly higher confidence in overcoming any obstacles on the way to community development.

It is possible to reduce poverty at zero level if following recommendation are apply

1. The CVDP societies should make extra efforts to increase their amount of share capital and savings especially in Hatigara somitte area to enhance their own capital, so that demand for credit by the cooperative members can be fulfilled. It is also necessary to adopt strictness in case of withdrawal of share-money.

ISSN 2057-5238(Print), ISSN 2057-5246(Online)

2. Managing committee of the society as well as the project authority should strengthen supervision on utilization of credit received from both the society's funds and revolving fund to check unproductive use of credit.

3. Some CVDP member has accused of partiality against the managing committee in case credit distribution. Project authority should take necessary step.

4. The activities of the Village workers as well as the CVDP cooperatives need to be accelerated through increasing supervision and monitoring by the managing committee of the CVDP cooperative society as well as the project authority. Besides, a system of providing honorarium based on their performance can be introduced to increase their motivation and social recognition.

5. The literacy rate of CVDP villages is not satisfactory level. It is more important to build educated societies instead of credit distribution. The authority can make oldest school in association of various training.

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APPENDIX

Table 1 Level of Education

Level of education	Sex of household member		Total	Percentage
	male	female		
Primary 1-5	48	53	101	21.0%
Secondary 6-10	123	99	222	46.1%
Higher Secondary 11-12	40	16	56	11.6%
Higher Study 13-Above	3	1	4	.8%
No school	45	54	99	20.5%

Source: field survey 2012

Table:2 Land Status of Household

Land Class(Decimal)	Frequency	Percent
landless	46	46.5
5 to 49	39	39.4
50 to 99	6	6.1
100 to 249	8	8.1
Total	99	100.0

Source: Field survey 2012

Table:3 Sector wise Training Receipt

Sector wise Training Receipt	Frequency	Percent
No training	39	23.8
Agriculture	45	27.4
Education	16	9.8
Domestic	24	14.6
Handy craft	12	7.3
Urbanization	11	6.7
Family planning	9	5.5
Others	8	4.9
Total	164	100.0

Source: Field survey 2012

Table:4 Sector wise occupation

Sector wise occupation	Sex of household member		Total	Percentage
	male	female		
Farmer	37	2	39	8.1%
House wife	5	123	128	26.6%
Business	45	2	47	9.8%
Official job	13	2	15	3.1%
Diver	11	0	11	2.3%
Day labor	6	0	6	1.2%
Student	67	65	132	27.4%
Unemployment	10	4	14	2.9%
Foreigner	38	0	38	7.9%

ISSN 2057-5238(Print), ISSN 2057-5246(Online)

Retired	2	1	3	.6%
Disable	10	9	19	3.9%
Child	15	15	30	6.2%
Total	259	223	482	100.0%

Source: field survey 2012

ISSN 2057-5238(Print), ISSN 2057-5246(Online)