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Editorial Note

It is a great pleasure for me to inform that the Prime University authority has taken decision to publish a Journal which will contain the findings of research carried out by the faculty members and executives of the University.

The list of those research works are noted below:

- Impact on Other Development Sectors for Self-Financing in Padma Bridge
- Bubbles and Busts of DSE: A Critical Analysis from the Perspective of Stakeholders
- Socio-economic Impacts of Social Safety Net Programs in Bangladesh: Old Age Allowance and Allowances for the Widow, Deserted and Destitute Women
- Role of Human Rights in Poverty Alleviation and Development Planning in Bangladesh
- Child Killing by Mothers and Its Causes, Impacts and Remedies: Bangladesh Perspective
- Street Children of Mega City Dhaka: A Comparative Study between Newmarket Thana and Mirpur Thana, Dhaka, Bangladesh
- An In-depth Case Study on High Rate of Suicide in Shailakupa and Harinakundu Upazilas of Jhenidah District
- Rights of the Women Workers in the Garments Sector in Bangladesh: A Study of Law and Reality

It is believed that the readers of this issue of the journal will be getting information on the relevant subjects in a consolidated form. This will help the fresh researchers to use the contents of the articles as input of their research works.

It may be pointed out that the Prime University has regularly been publishing the Journal biannually benefitting the faculties and executives for enriching their knowledge on the contemporary issues, which may ultimately help nation building works.

It is hoped that the process of publication of issue like this containing the research output will continue regularly.

Professor Dr M Abdus Sobhan

Chief Editor

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Impact on Other Development Sectors for Self-Financing in Padma Bridge

Eman Hossain¹, Md. Nazrul Islam²
and Abdur Rahman³

Abstract: Construction of Padma Bridge is expected to bring huge economic welfare to Bangladesh especially to the people of South West zone of the country. The long awaited bridge was all set to start constructing but all on a sudden the long cherished dream of the 160 million people of Bangladesh turned out to be futile due to the cancelation of loan agreement by World Bank and other donor agencies bringing an allegation of corruption although the World Bank later found no evidence of their allegations. But the country's dream got a momentum when the ruling govt. came out with a great and bold decision to construct the Padma Bride using our own resources. But the decision made huge uproar among the citizens of the country with mixed reactions. According to the statements of the critics and supporters of foreign funding, the decision of constructing the Padma Bridge using own resources was not a right decision and will threaten other socio-economic sectors. Therefore, this research attempts to find out whether the self-financing in Padma Bridge has any impact on the socio-economic sectors of the country.

Keywords: Padma bridge, self-financing, impact, development sector.

Introduction

Construction of Padma Bridge is expected to bring huge economic welfare to Bangladesh especially to the people of South West zone of the country. The construction of Padma Bridge will establish road and rail links between the relatively less-developed Southwest region and the more-developed eastern half of the country that includes the capital city Dhaka and the port city Chittagong. By facilitating transportation across the river, the bridge is expected to lead to a greater integration of regional markets within the Bangladeshi national economy.

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All on a sudden the long cherished dream of the 160 million people of Bangladesh turnout to be futile due to the cancelation of loan agreement by World Bank and other donor agencies bringing an allegation of corruption although the World Bank later found no evidence of their allegations. But the country's dream got a momentum when the honorable Prime Minister Sheikh Hasina came out with a great and bold decision to construct the Padma Bride using our own resources. But the decision made huge uproar among the citizens of the country with mixed reactions: a) construction of the Padma Bridge will have no impact on other sectors of the economy and Bangladesh has that much of economic strength to construct the same with our own resources; b) constructing the Padma Bridge using own resources was not a right decision and will threaten other socio-economic sectors. Therefore, this research attempts to find out whether the self-financing in Padma Bridge will have any impact on the socio-economic sectors of the country.

Objectives of the Study

The broad objective of the study is to examine the impacts in other development sectors due to self-financing in Padma Bridge. The study has been also carried out in line with the following specific objectives:

1. To evaluate whether the government's decision to construct the Padma Bridge with own resources is logical or not.
2. To present some recommendations to finance internally to avoid the negative impact in other development sectors.

Hypotheses of the Study

Null Hypothesis (H_0): Self-financing in Padma Bridge impacts significantly on other development sectors of Bangladesh.

Alternative Hypothesis (H_a): Self-financing in Padma Bridge does not impact significantly on other development sectors of Bangladesh.

Sources of Data: The research is based on both primary and secondary data. The secondary data have been collected from books, journals, newspapers, websites and national budgets of the country; and the primary data have been firstly collected by expert interviews and questionnaire survey. About 60

questionnaires were administered to the bankers, economists, business persons, academicians and finally 50 questionnaires returned and found to be usable for analysis. The notable interviewees of the study include two former governors of Bangladesh Bank namely Prof. Dr. Atiur Rahaman and Dr. Salehuddin Ahmed, two professors of the Dept. of Economics of Dhaka University namely Prof. Dr. MM Akash and Prof. Dr. Nazma Begum.

Analysis Method: Qualitative analysis has been done for the expert interviews. Descriptive statistics and Regression & Correlation have been done for testing the hypotheses using SPSS.

Review of Literatures

Infrastructure and Communication

“Infrastructure can deliver major benefits in economic growth, poverty alleviation, and environmental sustainability-but only when it provides services that respond to effective demand and does so efficiently” -World Development Report 1994.

Ruttan (1984) highlighted in his “frontier model” how transportation and communication system played a vital role to bring the agricultural prosperity of North and South America and Australia. In a research report published by IFPRI, (Fan et.al. 2002), indicated how infrastructural facilities operating through the markets and institutions are likely to lead to the poverty reduction, and how the infrastructural development in rural China helped lessen poverty and regional inequality. Abdul Bayes (2007) said that the objectives of different infrastructural projects undertaken are like greasing economic growth and decreasing poverty.

Self- Financing in Padma Bridge

Basher (2012) opined that a developing country like Bangladesh always needs adjustments both in its development activities as well as in the capacity to implement them. The Padma Bridge project will involve the direct resource cost, which was later estimated to be around Tk 24500 crore and indirect cost be the impact on other economic activities and the balance of payments as a result of diverting resources, both in terms of local and foreign currency. He also said that diversion

of resources should be within tolerable limits so that private sector is not hurt significantly for squeezing the resources available to the people. The writer also argued that there is a possibility of indirect effect of government borrowing on the stock market when facing the liquidity crises the banks will decide to withdraw from the stock market to give loans to the private sector.

Ali and Mian (2013) depicted that bank borrowing will shrink the industrial and commercial financing ability of the banking system which is already in a poor shape due to the stock market collapse, Hall Mark and Destiny graft cases. He pointed that if the fund is collected from issuing local and international bonds including Wage Earner bonds or raising fund from the stock market, the cost of funds from all these sources will be much higher than workable level for projects like Padma Bridge construction. The author insisted that raising funds from the stock market to invest in the long-term bridge project may put the ailing stock market in jeopardy. He also argued that diverting funds from development projects will slow down or stop implementation of the infrastructure development projects of prime importance in sectors like Roads, Gas, Electricity, Education, etc. This slowdown in infrastructure development projects will adversely affect the future national economic growth.

Wahid (2012) indicated that ADP financing of the bridge will make it relatively expensive because the ADP budgets of the country are mostly financed through direct government borrowing from the banking sector at interest rates of up to 11-12%. He suggested issuing sovereign bonds in the local market (including zero-coupon convertible bonds) instead of funding from ADP budget and subsequently allowing those bonds to be traded on a secondary market so that it will help create a more liquid sovereign bond market in our country. That in turn will enable the development of a vibrant corporate bond market, lowering the cost of funding as well as systemic risk for local businesses that are currently over-reliant on bank borrowing. He also further analyzed that this project will require a huge amount of foreign currency, which will be costly to convert into foreign exchange if the funds are raised locally. The author detailed that 60-70% of the project cost will be in the form of imports of capital machinery, materials, consultancy services which will in turn create huge demand for US dollars resulting a robust imbalance in balance of payment. Although raising foreign currency from Sovereign Bonds at a high interest rate of

6% does not seem to be economically viable for the bridge project (Mian, 2013).

Haque (2013) highlighted that such mega projects have low IRR and much lower present value of cash flows even if the discount rate is low because of mismatch of input costs and output revenues. He mathematically showed that mega projects such as PMB incur higher discount rate of domestic funding and longer life of the project will drastically reduce present value making the project non-viable. Besides, he pointed that if PMB is funded from high cost funds from domestic sources its interest burden will need to be covered from budgetary allocation in the future and that the total interest burden in FY 15 was estimated at 16% of the total revenue forecast. So, he suggested that the government should not take a rigid stand on financing PMB from own resources as it is against national interest. It should try to find alternative low cost sources from donors and other fund surplus countries in the Middle East countries, and China in particular. In an interview published in bdnews24.com it was cautioned that a self-financing could retard economic growth by shrinking funds for crucial sectors like health and education (Chowdhury, 2012). He also discovered that diverting funds for bridge would also induce rigid austerity measures and obstruct social development. He reiterated that continued government borrowing would result in increased domestic debt which will crowd out private investment and also create a liquidity crisis in the banking sector. He warned about the devaluation of Taka against the Dollar as most of the investment would have to be that currency. Whereas Yousuf (2013) identified the possible internal sources of funds for any such projects as: local and international bond market, foreign remittance, investment fund of public limited companies such as fund of life insurance companies, levy collection from bus, train and cinema tickets, levy from mobile call charges, conversion of projects into public limited companies and raising of fund through sale of shares and debentures.

Rahman (2010) argued that Padma Bridge is the name of endless opportunity for Bangladesh. This is the opportunity of linking the districts of south-west region and achieving economic prosperity of the country. Constructing Padma Bridge with own resources has both challenges and opportunities for the nation. The challenges may be: a) inflation may rise; b) keeping allotment in national budget for padma bridge may risk creating budget deficit that consequently may usher in new economic crisis; c) obtaining resources from the banks and expatriates'

reserve fund may create liquidity crisis and as a result taka may be devaluated. Most importantly he praised the government's move to finance the project using own resources and offered some very important suggestions: using PPP, issuing bond, withholding the less important projects and undertake some austerity measures in govt. spending etc.

Barakat (2012) stressed that the cancellation of the loan agreement by the World Bank bringing so called allegation of corruption in the project even created a blessings for the nation to move forward with self-financing in the project. He even emphasized that the nation should do this mega project with its own resources because the nation has the ability to construct many such projects like Padma Bridge. Besides, he showed bluntly why the country should avoid the World Bank loan in the construction of Padma Bridge: (i) The World Bank is not only a financial institution but also a deep-rooted political organization. (ii) There is no evidence that a country has raised its head high taking loan from IMF including World Bank. (iii) The World Bank and IMF are undoubtedly acting deeply only for the interest of the capitalists like USA and other rich countries of the world. (iv) The USA wants to establish one pole world with absolute ownership and control over the three properties of the world- energy sources, water resources and space and World Bank is one of the organizations those are created for ensuring absolute ownership and control over these properties. He pointed out the above noted four matters due to the fact that the real character of the World Bank and the external appearance of the organization are totally different. Considering above noted character of the World Bank, he suggested that self-financing would be the cheapest one for Bangladesh in the long run although apparently it seems World Bank's loan is cheaper one in the short term.

Therefore, it is a matter of controversy whether we should move with own resources; whether in the long run Padma Bridge project will have negative impact in other development sectors or not. On the backdrop of the two stances regarding the construction of the Padma Bridge using own fund, this study is aimed at identifying the impact of self-financing in other development sectors.

Findings of the Study

To assess the impact of the self-financing the researchers undertook a questionnaire survey among the financial analysts,

economists, bankers, academicians, business personalities comprising of 11 questions that are aimed at exploring the sentiment and opinions towards the government’s move to self-financing decision for constructing the Padma Bridge. The following sections provide the findings of the questionnaire survey:

Opinions of the Respondents on the Construction of the Padma Bridge using the Own Resources

From the answers to the question, it was found that out of 46, 35 (76%) respondents opined positively. Some of the overwhelming comments are like “constructing Padma Bridge using own resources signifies our economic capability and national pride”, “build national confidence”, “Uphold the image”, “It purports the economic solvency and self-reliance of the country”. Another, 11 (24%) respondents opined negatively. Some of the comments are like “Negative impact on socio-economic development”, “Burden for the economy”, “Will be costly and the crisis in business and other sectors”, “Other economic development projects will be hampered”, “Hard and risky decision”

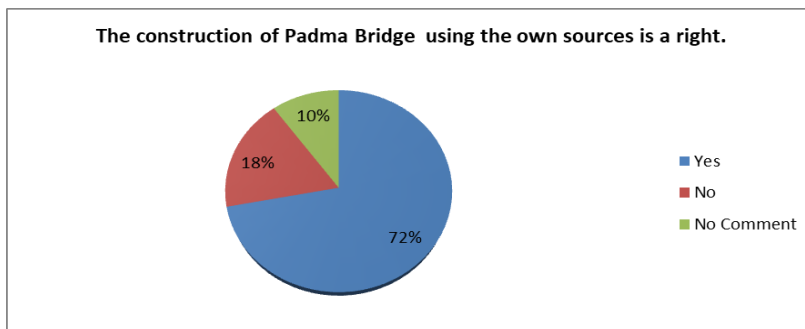


Figure-1: The decision to construct the Padma Bridge using the own sources is right or wrong
Source: Field survey

From the answer to the question, it was observed that 72% respondents gave their opinion in favor of the construction of Padma Bridge using own resources, whereas 18% of the respondents opined negatively and the rest of the respondents (10%) refrained themselves from giving opinion.

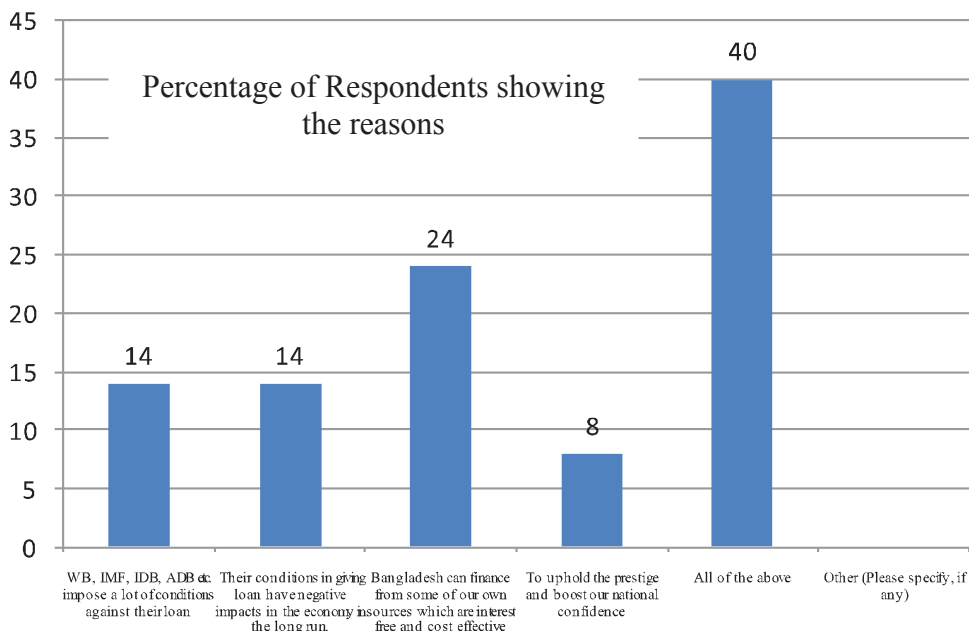


Figure-2: Reasons of not taking loan from WB, IMF, IDB, ADB etc. for the purpose of constructing Padma Bridge
Source: Field survey

In responding to the question, all the respondents agreed positively to the statement showing the reasons like-

- WB, IMF, IDB, ADB etc. impose a lot of conditions against their loan,
- Their conditions in giving loan have negative impacts in the economy in the long run.
- Bangladesh can finance from some of our own sources which are interest free and cost effective such as, pension fund, imposing extra tax on some tobacco products, levying surcharge on some services etc.
- To uphold the prestige and boost our national confidence.

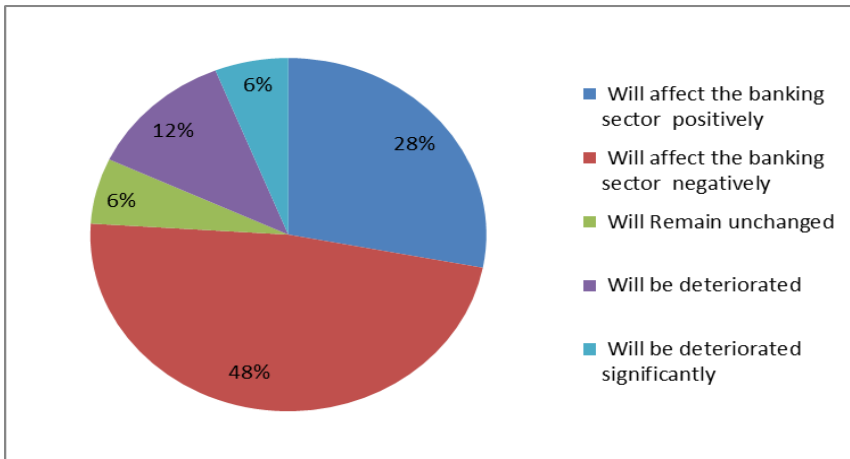


Figure-3: The future private sector investment situation due to the government's borrowings from Banking Sector for the construction of the Padma Bridge

Source: Field survey

In unveiling the possible impact on the banking sector's investment situation if the govt. borrows fund from the banking sector the 48% respondents opined that the banking sector will have positive impact and 28% respondents identified the negative impact, 12% thought that this move will deteriorate the overall investment situation in private sector and 6% respondents said that it will have no impact on the private sector investment whereas another 6% respondents identified the much deteriorating investment condition for the country for obtaining fund squeezing the banking sector.

Possible Impacts in the Banking Sector

Now the question is whether the govt's borrowing from the banking sector has any impact on the banking industry. It is found that staggering 50% respondents indicated their fingers to the liquidity crisis. The rise of interest rates would be a concern for the industry to 16% respondents, 6% respondents viewed that rate of inflation would rise, 6% respondents said customers' confidence on banking sector might reduce due to the various crises in the sector like liquidity because it is previously stated that 50% respondents were worried about the liquidity crisis. However, 4% respondents found no impact in the industry for any borrowing from the sector.

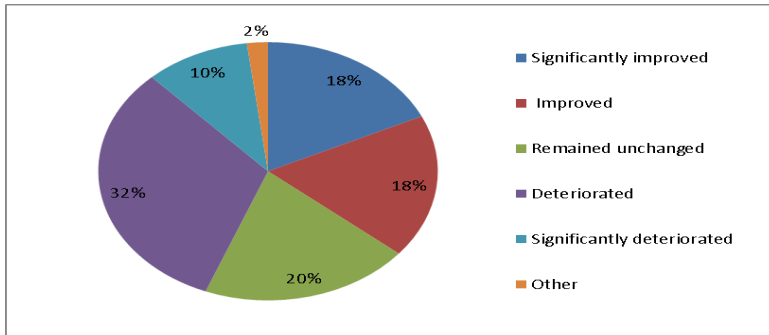


Figure-4: The impact on other development sectors like Roads, Gas, Electricity, and Education for already slashed ADP budget
Source: Field survey

This question is very crucial for the present research and to the mass people of the country. Everywhere there was and continues to be much anxiety on self-financing resulting its impact on various development sectors. 36% respondents replied that there was no problem in the development sectors for constructing Padma Bridge using own resources and slashing the ADP budgets they rather identified that the other development sectors got improvement. As many as 32% respondents raised their concern that the development activities of the country in other development sectors had been deteriorated and 10% said that the other development sectors had been deteriorated significantly although 20% respondents said that there were no changes in the other development sectors.

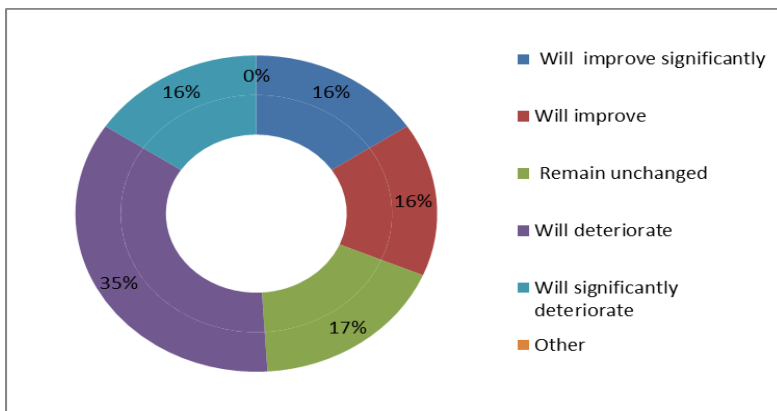


Figure-5: Impact in other development sectors like Roads, Gas, Electricity, Education for more slashing ADP budget in future
Source: Field survey

In the question, what possible outcome may the other development sectors likely to have in Roads, Gas, Electricity, Education 51% respondents opined that there would be a deteriorating condition for the other development sectors. 17% said there will be no impact that is they will remain unchanged. However, 32% said that the other development sectors would rather improve although govt. cuts more budget for the development sectors in the future.

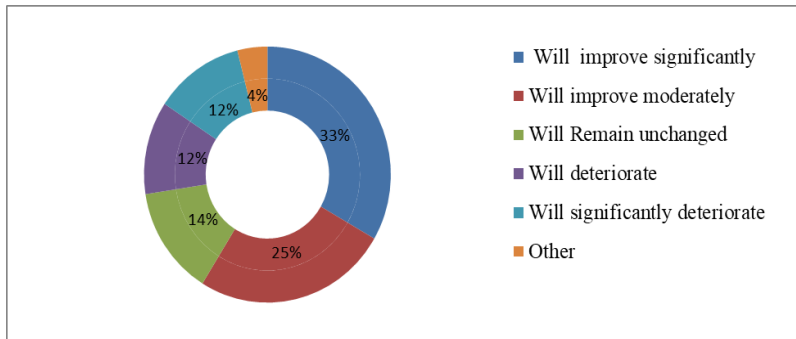


Figure-6: Possible outcomes of collecting fund issuing local and international bonds

Source: Field survey

The respondents opined that the capital market will get positive impact (58%) if the govt. collects fund by issuing local or international bonds and 24% respondents said that the impact will be negative in the capital market. Whereas 14% respondents told that the capital market will have no impact on it.

Testing of Hypothesis: Whether Self-financing has Significant Impact on other Development Sectors or Not

In this chapter the study attempts to identify whether the self-financing in the construction of Padma Bridge has impacts on the other development sectors of the country or not. In this hypothesis test, the last 6 years' budget allotments in the different development sectors as well as Padma Bridge from the financial year 2011-2012 to 2017-2018 have been considered for the analysis.

A total of 13 sectors have been taken for the analysis, they are:

1. Local Govt. Division
2. Rural development & Cooperative
3. Primary and Mass Education
4. Science and Technology

5. Health
6. Social Security and Welfare
7. Housing
8. Youth and Sports
9. Fuel and Energy
10. Agriculture
11. Land
12. Commerce
13. Transport and Communication

Assumptions and Standards Those are Applied for the Study

1. The hypothesis is tested at 95% Confidence Level (e.g. 5% Significance Level) using two-tailed test.
2. Allotment for Padma Bridge in the national budget is considered as the Independent Variable (Predictor) and allotment for all other sectors are considered as Dependent Variables.

Standard Criteria for Statistical Interpretation

1. If P-value is less than 0.05 then the alternative hypothesis is statistically significant.
2. If P-value is greater than 0.05 then the alternative hypothesis is not statistically significant.
3. If value of R^2 (R square) is greater than 0.50 then the Independent Variable dominates on the Dependent Variable.
4. If value of R^2 (R square) is less than 0.50 then the Independent Variable does not dominate on the Dependent Variable.

Interpretation of the Hypothesis Tests

SPSS Outcome-1: Local Govt. Division

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.383 ^a	.147	-.067	.1590613
Predictors: (Constant), Allotment for Padma Bridge				

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.225	.079	---	2.855	.046
	Allotment for Padma Bridge	-.030	.036	-.383	-.829	.454
Dependent Variable: Local Govt. Division						

$R^2 = .147$ (shown in the model summary of SPSS outcome-1) indicates that the Local Govt. Division may be affected for 14.7% for any change in budget allotment for Padma Bridge. Here, P-value (.454) > .05 indicates that the predictor (Allotment for Padma Bridge) is not statistically significant. So, we can say that the allotment for Padma Bridge does not have significant impact on the Local Govt. Division.

SPSS Outcome-2: Rural Development & Cooperative

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.331 ^a	.109	-.113	.2673810
a. Predictors: (Constant), Allotment for Padma Bridge				

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.175	.132	---	1.326	.255
	Allotment for Padma Bridge	-.042	.060	-.331	-.701	.522
a. Dependent Variable: Rural development & Cooperative						

Here, it can be seen that the R square is .109 (i.e. 10.9%). So, any change in the allotment for Padma Bridge has only 10.9% impact on the rural development & cooperative sector. The predictor (Allotment for Padma Bridge) does not have significant impact on the rural development & cooperative sector as we found the P-value (.522) which is greater than .05.

SPSS Outcome-3: Primary and Mass Education:

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.191 ^a	.036	-.204	.3352930
a. Predictors: (Constant), Allotment for Padma Bridge				

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.231	.166	---	1.393	.236
	Allotment for Padma Bridge	.029	.075	.191	.389	.717
a. Dependent Variable: Primary and Mass Education						

From the SPSS outcome, it can be said that allotment for Padma Bridge accounts for only 3.6% variation on Primary and Mass Education. Like the above noted two sectors, the Primary and Mass Education sector is also not significantly affected for the allotment for Padma Bridge as the P-value (.717) is greater than .05.

SPSS Outcome-4: Science and Technology:

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.286 ^a	.082	-.148	9.2641420
a. Predictors: (Constant), Allotment for Padma Bridge				

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.829	4.582	---	1.272	.272
	Allotment for Padma Bridge	-1.245	2.083	-.286	-.598	.582
a. Dependent Variable: Science and Technology						

The science and technology sector has been affected only for 8.2% for any change in the allotment of Padma Bridge as the model summary has $R^2 = .082$. As per the outcome of the analysis, the allotment of Padma Bridge also does not create significant impact on the Science and Technology because the P-value is .582 which is greater than .05 as well.

SPSS Outcome-5: Health

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.594 ^a	.353	.191	.1152570
a. Predictors: (Constant), Allotment for Padma Bridge				

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.254	.057	---	4.464	.011
	Allotment for Padma Bridge	-.038	.026	-.594	-1.476	.214
a. Dependent Variable: Health						

Here, it is found that the health sector has not been affected significantly as the R^2 –value is .353 which is below the .50 but this sector may be affected partially for any change in the allotment of Padma Bridge. It is found that P-value (.214) >.05 which indicates that the Health sector also does not have significant impact for the allotment of Padma Bridge.

SPSS Outcome-6: Social Security and Welfare

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.084 ^a	.007	-.241	.2847100
a. Predictors: (Constant), Allotment for Padma Bridge				

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.106	.141	---	.751	.494
	Allotment for Padma Bridge	-.011	.064	-.084	-.169	.874
a. Dependent Variable: Social Security and Welfare						

Here it is seen that, the impact is only 0.07% on the rural development & cooperative sector due to any variation in the allotment for Padma Bridge. Being the P-value (.874) > .05, the predictor (Allotment for Padma Bridge) is not statistically significant. So, it reveals that the allotment for Padma Bridge does not have significant impact on the Social Security and Welfare sector.

SPSS Outcome-7: Housing

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.035 ^a	.001	-.248	.5675350
a. Predictors: (Constant), Allotment for Padma Bridge				

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.416	.281	---	1.484	.212
	Allotment for Padma Bridge	-.009	.128	-.035	-.070	.947
a. Dependent Variable: Housing						

In the model summary, it is found that the $R^2 = .001$ which indicates that the housing sector may only be affected by 0.01% for any change in budget allotment for Padma Bridge. It can be said that there is no significant impact on the housing sector for the allotment of Padma Bridge as the P-value (.947) is greater than .05.

SPSS Outcome-8: Youth and Sports

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.062 ^a	.004	-.245	.5452135
a. Predictors: (Constant), Allotment for Padma Bridge				

Coefficients					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.222	.270	---	.823	.457
Allotment for Padma Bridge	.015	.123	.062	.124	.907
a. Dependent Variable: Youth and Sports					

The youth and sports sector may be affected by .04% for any change in the allotment of Padma Bridge since the R square is 0.004. There is no significant impact on the youth and sports sector as the P value is 0.907 which is greater than 0.05.

SPSS Outcome-9: Fuel and Energy

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.418 ^a	.175	-.031	.5684068
a. Predictors: (Constant), Allotment for Padma Bridge				

Coefficients					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.140	.281	---	.498	.645
1 Allotment for Padma Bridge	.118	.128	.418	.921	.409
a. Dependent Variable: Fuel and Energy					

The $R^2 = .175$ indicates that the fuel and energy sector may only be affected by 17.5% for any change in budget allotment for Padma Bridge. P-value (.409) > .05 indicates that the predictor (Allotment for Padma Bridge) is not statistically significant. So, we can say that the allotment for Padma Bridge does not impact on the development fuel and energy sector.

SPSS Outcome-10: Agriculture

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.153 ^a	.023	-.221	.1145590
Predictors: (Constant), Allotment for Padma Bridge				

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.098	.057	---	1.723	.160
	Allotment for Padma Bridge	.008	.026	.153	.310	.772
a. Dependent Variable: Agriculture						

We can see that the Agriculture sector is only 2.3% affected for any variation in the allotment for Padma Bridge. The predictor (Allotment for Padma Bridge) does not have significant impact on the agriculture sector as we have the P-value=0.772 which is greater than 0.05.

SPSS Outcome-11: Land

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.273 ^a	.075	-.157	.7656368
a. Predictors: (Constant), Allotment for Padma Bridge				

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.777	.379	---	2.051	.110
	Allotment for Padma Bridge	-.098	.172	-.273	-.568	.600
a. Dependent Variable: Land						

According to the model summary it can be said that the allotment for Padma Bridge accounts for only 7.5% variation on the land sector. Like the other sectors, the Land sector is also not significantly affected for the allotment of Padma Bridge as the P-value (.600) is greater than 0.05.

SPSS Outcome-12: Commerce

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.834 ^a	.695	.619	.2599571
a. Predictors: (Constant), Allotment for Padma Bridge				

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.588	.129	---	4.575	.010
	Allotment for Padma Bridge	-.177	.058	-.834	-3.022	.039
a. Dependent Variable: Commerce						

Here we can see that the commerce sector might significantly be affected by 69.5% for any change in the allotment of Padma Bridge. P-value (.039) <.05 also indicates that the predictor (Allotment for Padma Bridge) is statistically significant. So, we can say that the allotment for Padma Bridge significantly affected the commerce sector.

SPSS Outcome-13: Transport and Communication

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.645 ^a	.416	.270	.3257027
a. Predictors: (Constant), Allotment for Padma Bridge				

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.449	.161	---	2.786	.050
	Allotment for Padma Bridge	-.124	.073	-.645	-1.688	.167
a. Dependent Variable: Transport and Communication						

Being the R^2 (.416) $<.50$, so it can be said that the Transportation and Communication sector may be affected by 41.6% for any change in the allotment of Padma Bridge.

It can be said that there is no significant impact on the Transport and Communication sector as the P-value (.167) is greater than 0.05

Inference Regarding the Acceptance of the Hypotheses

Almost in every hypothesis test summary, it is found that the P-value is greater than 0.05 ($P>.05$). That is, Self-financing in Padma Bridge will not impact significantly on other development sectors of Bangladesh except the commerce sector. So, the Null Hypothesis (H_0) is rejected and Alternative Hypothesis (H_a) is accepted. Finally, we can conclude that Self-financing in Padma Bridge is the right and very prudential decision of the government.

Experts’ Opinions on Self-financing in Padma Bridge and Impact on Other Development Sectors

As part of the research some face to face interviews and discussions with the former governors, the top economists were made for getting opinions and reactions to the self-financing move of the government. From the discussions and interviews on the topic of the research it came out that the self-financing decision is a great but challenging decision by the government.

However, they expressed that the decision is much feasible for the economy of the country due to the fact that; the country has managed record amount of huge foreign currency reserve, the remittance from the expatriates, foreign currency earnings by the freelancers of the country, promising private sector etc. signify that Bangladesh has that much of financial strength to materialize the project. According to one of the former

governors the self-financing will conspicuously create no problem due to the fact that it will not require all the dollar expenses at a time, rather it will be dispensed step by step.

But they also termed it risky in the sense that the self-financing would have no such serious impact on the economy if the macro-economy of the country can effectively be managed and if the proper management and implementation loopholes could be overcome.

Recommendations

On the basis of the feedback of the questionnaire survey, testing of hypotheses and expert opinions, the following suggestions have been presented for all the stakeholders of the construction of the Padma Bridge:

1. This mega project should be materialized using the own resources and considering the matter of the confidence of the people of the country for the interest of the nation.
2. We also reiterate making three powerful committees as suggested by Dr. Abul Barakat for appropriately and speedily run the project namely i) Financing Committee to finance, develop appropriate policy, direct and look after the financial matters; ii) Tehnico-Engineering Committee to take technical and technological decisions and direct the technical matters and iii) Integrity Committee to ensure that the project is implemented effectively with no corruptions.
3. The project should be completed as early as possible to keep the expenditure minimum otherwise the expenses will increase further.
4. The govt. should finance from the sources like foreign reserve, pension fund, the unutilized fund of ADP allotments, obtaining fund from withholding the relatively less important projects, foreign remittance, issuing low interest bond and levying surcharge.
5. To make the total project free from corruption and utilize the fund appropriately making no embezzlement.
6. Govt. can also take strict step to collect millions of outstanding telephone, gas, electricity bills in individual levels from the high-ups and influential people to ease the financing.
7. The govt. should take stern initiative to recover the bad loans amounting tk.80000 crore (Dhaka Tribune, 2017) by which another three bridges like Padma could be constructed and at the same time the load defaulters should be brought to book.

8. The shares of Padma Bridge can be issued for the common people through the share market. Well-offs and interested people will certainly be encouraged to invest.
9. Govt. should not manage fund increasing the level of VAT in terms of coverage and quantity so that the poor and underprivileged people do not get affected.
10. According to the announcement of the Bangladesh Bank, tk11-12 lakh crore black money is available in the country and by this amount of money the country can construct more than 50 bridges like Padma Bridge project. So, the gov. can forfeit this black money or can give opportunity to whiten the same with a condition to invest in Padma bridge project.
11. The government will have also to take measures to collect different types of taxes like income tax, holding tax and the corporate tax. If the government succeeds in obtaining income tax, the funding of Padma Bridge can be a lot easier for the government.

Conclusion

We, thus from the opinions of the respondents, discussions with the experts and analyses of the budget allotments and changes in the budget allocations in different development sectors, results of the hypotheses, can conclude that the construction of the Padma Bridge project with own resources is a time befitting and brave right decision and it will have little impact on the overall economy if the loopholes could be overcome. However, from the study it may also be premised that in implementing this mega project, the country may confront many challenges associated with such a great venture. And the researchers hope if the gov. can follow the suggestions offered in the study, then the implementation of such a herculean project would certainly be effective and timely completed.

The researchers also believe that the successful completion of the project would make a great difference for the economy of the country linking the lagged behind south-west regions with the mainland of the country and would make Bangladesh one of the models in the world community for making such a great project happened and at same time Bangladesh can usher in the confidence, progress and prosperity of the country.

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Appendix A

QUESTIONNAIRE

Dear valued respondent, would you please spare a moment to answer the following questions to share your valuable opinions on the research project entitled, ‘**Socio-Economic Impact of Self Financing in Padma Bridge**’? Your opinion will highly be appreciated and kept confidential.

Name:..... **Profession:**.....

Position: **Last Academic Degree:**.....

1. What is your opinion about the construction of the Padma Bridge using the own resources?
.....
.....
2. In sanctioning loan for any country, WB, IMF, IDB, ADB etc. usually impose some conditions which in most cases go against the long term benefit of our country. In this context, do you think that Bangladesh has taken the right decision to construct the Padma Bridge using its own financing?
 - a. Yes
 - b. No
 - c. No Comment
3. Bangladesh should not take loan from WB, IMF, IDB, ADB etc. for the purpose of constructing Padma Bridge, because-
 - a. WB, IMF, IDB, ADB etc. impose a lot of conditions against their loan
 - b. Their conditions in giving loan have negative impacts in the economy in the long run.
 - c. Bangladesh can finance from some of our own sources which are interest free and cost effective such as, pension fund, imposing extra tax on some tobacco products, levying surcharge on some services etc.
 - d. To uphold the prestige and boost our national confidence
 - e. All of the above
 - f. Other (Please specify, if any).....

4. Which source of financing may be the cheapest one for financing the Padma Bridge in the long run?
 - a. Foreign Funding (WB, JICA, ADB etc.)
 - b. Banking Sector
 - c. Allotment from National Budget/ADP
 - d. Foreign Remittance
 - e. Issuing local and international bonds
 - f. Pension fund, imposing extra tax on some tobacco (unhygienic) products, levying surcharge on some services etc.
 - g. Other (Please specify, if any).....

5. From which source(s) can the government possibly finance for the Padma Bridge project for the betterment of economy of the country?
 - a. Banking Sector
 - b. National Budget/ADP
 - c. Foreign Remittance
 - d. Issuing local and international bonds
 - e. Pension fund, imposing extra tax on some tobacco (unhygienic) products, levying surcharge on some services etc.
 - f. Other (Please specify, if any).....

6. What internal source option would be the cheapest one if the govt. collects fund from internal sources for constructing the Padma Bridge?

- 7.1 What would be the private sector investment situation due to the government's borrowings from Banking Sector for the construction of the Padma Bridge?
 - a. It will affect the banking sector positively
 - b. It will affect the banking sector negatively
 - c. It will make no change in the sector positively
 - d. Will Remain unchanged
 - e. Will be deteriorated
 - f. Will be deteriorated significantly

- 7.2 If the govt. borrows funds from Banking Sector, what possible impacts may the banking sector have?
 - a. Banking sector may face liquidity crisis
 - b. Interest rate will rise
 - c. Interest rate will decrease
 - d. Rate of Inflation will rise
 - e. Profitability of the banking sector will decrease
 - f. Customers' confidence on Banking sector may reduce

- g. All the above
- h. None of the above
- i. Other (Please specify, if any).....

7.3 As the govt. has already slashed the ADP budget to get fund for the Padma Bridge, what happened in other development sectors like Roads, Gas, Electricity, Education, etc.?

- a. Significantly improved
- b. Improved
- c. Remained unchanged
- d. Deteriorated
- e. Significantly deteriorated
- f. Other (Please specify, if any).....

7.4 If the govt. slashes the ADP budget more to get fund for Padma Bridge, what possible outcome may the other development sectors likely to have in Roads, Gas, Electricity, Education, etc.?

- a. Will improve significantly
- b. Will moderately improve
- c. Will remain unchanged
- d. Will deteriorate
- e. Will significantly deteriorate
- f. Other (Please specify, if any).....

7.5 If the govt. collects fund issuing local and international bonds, what possible outcome may the capital market have?

- a. Will significantly improve
- b. Will improve
- c. Will remain unchanged
- d. Will deteriorate
- e. Will significantly deteriorate
- f. Other (Please specify, if any).....

Thanks for giving your valuable time!

Bubbles and Busts of DSE: A Critical Analysis from the Perspective of Stakeholders

Eman Hossain¹, Nahid Farzana² and Jannatul Ferdous³

Abstract: The consecutive outstanding performance of Bangladesh stock market in recent years before the crash (2010) lured millions of investors to the stock market to invest their little savings. Before the stock market crash the market had become a route of easy money for too many new individual investors. The main purpose of the present study is to give an overview of the share price movement and the impacts of the recent (2010) catastrophe in the stock in terms of invested capital and attitudes of the investors. The study also attempts to bring out the reasons for raising the share price before the crash and the factors which contributed to share price fall as well. Finally, the study also tries to present some effective and pragmatic suggestions those may be very useful for the stakeholders of Bangladesh Capital Market to act rationally for maintaining the stability in the capital market for the greater interest of the country as well as for them.

Keywords: DSE, share, capital market, Bangladesh, catastrophe.

Introduction

Stock market is one of the most important financial institutions of any economy as well as Bangladesh. It opens the door for companies to raise huge amount of capital from a lot of individual investors inside & outside of a country. Hafer and Hein (2007) pointed that growth of new businesses or the economy would not be possible without availability of stocks and development of financial markets.

It has been observed that investors participate voluntarily to buy ownership of a company in the public market. It is said that stock market is an intermediary institution to adjust the gap between surplus units and deficit units of an economy. In these days, investing in stocks is more popular than investing in any other investment sectors to millions of middle class educated

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people in Bangladesh. For an investor, stocks are more liquid than any other investment sources as it gives ability to sell and buy ownership anytime without any hassle.

The financial year 2008-09 is known for the global financial and economic crisis. Many developed and developing countries fell into recession. However, it could not affect Bangladesh economy greatly. So, the stock market of the country did not see any significant changes or fall.

The performance of Bangladesh stock market in recent years before the crash (2010) lured millions of investors to the stock market to invest their little savings. Before the stock market crash the market had become a route of easy money for too many new individual investors. That is why; millions of fresh investors invested their small saving in the market during this period. Investing in this market provided a way to avoid working a job for these fresh investors. Even some BO account holders worked as intermediaries of friends, relatives to invest their money in the stock market.

At such a situation, the stock market crashed and taught these investors that investing money in the stock market involves risk too. But the lesson that investors got wreaked havoc on the lives of millions of innocent investors. The crash wiped out billions of taka from the market where fresh, illiterate investors were the main victims. It was more than a year since the crash had occurred, but the market is still struggling to recover its loss. Stock market crash of 2010-11 had become a national, political and social issue of the country.

Literature Review

We have reviewed the existing literatures aligning with the objectives of the present study but a few research works were done on the fluctuation of share prices in DSE. As per the objectives of this paper, we have reviewed a lot of international and local literatures which include journals, repots as well as publications. The first reviewed literature was an international research journal named “The Stock Market Manipulations” conducted by Aggarwal, Minnesota; and Wu, Houston. There, we have found some theories and evidences of stock price manipulation. The second reviewed literature was an International research paper topic “A Framework for the Analysis of Market Manipulation” conducted by Ledgerwood and Carpenter, Brattle Group. There we found the behavior of

market manipulation. The third reviewed literature was a local newspaper article “Bangladesh Scenario: Bubbles and Busts” by Islam, 2014 who identified some crucial factors including (a) Asymmetry of information, (b) Adverse selection, and, (c) Moral hazard. In addition, to the above factors, market manipulation has also been cited a cause of instability said by (Islam, 2014). The fourth reviewed literature was “Catastrophe in Stock Market of Bangladesh: Impacts and Consequences (A study on recent crash of Stock Market with a Reference to DSE)” by Hossain & Islam 2012 and there we found the potential reasons behind the ballooning the share price and then fall.

Apart from the above literatures, different reports, journals and financial statements published nationally and internationally on the issue were reviewed; and the major outcomes are noted here.

A stock market crash is a sudden dramatic drop of stock prices across a significant cross-section of a stock market, following a significant loss of paper wealth. Paper wealth means wealth as measured by economic value as reflected in the price of assets. In the concept of stock market, investors own shares in a company and the worth or value of that investment increases, then the paper wealth of that investor is said to have increased.

Overview of Bangladesh Stock Market

Bangladesh is a rising market with two stock exchanges, Dhaka Stock Exchange Ltd. (DSE) and Chittagong Stock Exchange Ltd. (CSE). Dhaka Stock Exchange (Generally known as DSE) is located in Motijheel Commercial Area situated in the heart of the Dhaka city. It was incorporated in 1954.

Dhaka Stock Exchange is the first stock exchange of the country. Chittagong Stock Exchange (CSE) began its journey on 10th October of 1995 from Chittagong City through the cry-out trading system. One hundred and forty nine registered organizations are the owners of Chittagong Stock Exchange and 238 registered companies are the owners of Dhaka Stock Exchange. The owners receive the advantage of trade license for share trading. Apart from this, they don't get any extra benefit. DSE consists of a Board of Directors of 24 members. Among them 12 are elected by the members and other 12 are selected by the government. This Board has a President with 3

Vice-Presidents. This Board formulates the policy and implements the plan. Four directors have to retire every year and they are subject to get nomination for being re-elected as per the 1994 Company Act. The appointment of CEO of DSE& CSE is to be approved by SEC. After every 3 years, Stock Exchange Commission (SEC) has to approve the appointment of new CEO. To support the CEO in the daily activities the following departments are exercised: ICT division, Membership affairs administration, Monitoring, Investigation and compliance department, Training academy , Research, development & information department, General accounts department, Logistic, Maintenance and Protocol department , Listing department , HR department, etc.

Stock Market Collapses in 1996 & 2011

Most of the countries' stock markets have confronted the taste of collapse at least once. In 2000, London Stock Exchange and American Stock Exchange encountered the collapse. Economic recession all over the world caused the share market collapse in America and Europe. But Bangladesh protected itself from this situation due to very little foreign investment in this country.

Stock Market Crash in 2010

After 1996 collapse in the share market of Bangladesh, a neutral Inspection Committee was formed with a view to investigating the reasons behind the market collapse. Munir Uddin, an FCA, was the chief of that committee. He opined that the collapse of 1996 was the result of the activities of a group of people. Main accused at that collapse were outsiders to Bangladesh. Some of the leading businessmen along with the foreigners committed the crime. They were sued at that time but lack of evidence closed the files of the alleged persons. According to that Investigation Committee, more than 500 crore taka was transferred outside the country. But for that failure, the government and the SEC were accused showing that the controlling and the monitoring activities were weak.

As a whole, it can be said that paper based share certificate, lack of knowledge of the retail investors, manipulation, inside trading and greed are some of the main reasons of the collapse (MOF, 2011). The main catalysts for that collapse were the shrewd manipulators from both home and abroad (Mohiuddin, 2010). After 14 years, SEC and the two share markets again

experienced the taste of collapse. But this time the reasons were different. The paper based share certificates were no more in existence. As per the report of Ibrahim Khaled, various reasons led towards this disaster. Institutional investors played a major role in this case. For instance, each merchant bank has the right to invest in the market 10% of the deposit money collected from the clients. But they didn't comply with these rules. They invested more than ascribed amount that violated the rules. Another reason was that ICB has more than thirty thousand omnibus accounts. Many companies speculated and manipulated the total market with these accounts. The free entrance of the black money caused collapse of the share market. More than 30 lakh B/O accounts were then in Bangladesh. But there was no legal restriction about opening the B/O account. It was revealed in the report that a single person had more than 20 accounts to conduct share transaction. Lack of surveillance activities led toward this collapse (MOF, 2011). It was said by the expert economists that more than 30 thousand crore taka was taken away by the share market gamblers. These gamblers speculated the shares and increased the price, which attracted the retail investors. They entered in the market without having sufficient knowledge about share market. Lack of knowledge on the part of the small investors is also indicated as the reason of market collapse.

According to Centre for Policy Dialogue (CPD, 2011), the total number of BO Account holders on 20 December, 2010 reached to 3.21 million though the number was 1.25 million in December 2009. Most of these new investors didn't have enough knowledge about the stock market but invested almost all of their savings in the market. Two hundred and thirty eight brokerage houses opened 590 branches at 32 districts. As a result, investment in the share market became a popular business among the educated middle class of Bangladesh. December 19, 2010 was a historical day of the financial year 2010-11 in Bangladesh stock market. On this day, DSE witnessed its biggest one day fall in 55 years history until the date with losing 551.76 points or 6.71 %. The losing index was even higher than 284.78 points or 3.32 % of 12 December, 2010. Prices started to fall in an hour after the trading started and about 200 points were wiped off. In the middle of the session, it recovered a little bit and ended up the session at 7654 points. Chittagong Stock Market also met a similar fate. It is estimated that over three million people - many of them small-scale individual investors - had lost their money because of the plunging share prices. An abrupt crash of the market sparked violent protests from the Bangladeshi investors. They were

finding ways and means to exit the market in order to minimize the losses. CPD report (2011) found that, internet-based trading operation, opening branches of brokerage houses across the country, easy access to market information, arranging a countrywide 'share fair' were the factors for increasing investors. But supplies of new securities through IPOs were not enough to chase the huge capital of too many investors in the market. Banks & other financial institutions of Bangladesh had a lot of excess liquidity due to less business opportunities in the recession period of 2009-10. To minimize the cost of bearing excess liquidity and as a great opportunity, these financial institutions & its officials as well as other people took loan and invested in the share market. This made a huge flood of liquidity in the share market. It was seen that the daily transaction in the share market was on an average from Taka 20,000 to 30,000 million in 2010 and the figure was double compared to 2009 (Raisa, 2011). To boost the economy, Bangladesh Bank took an adaptive monetary policy during the high inflation periods to support investment.

As Taka had been undervalued, it had made excess growth in money supply. In the last couple of years, remittance caused excess liquidity and the main motive behind it, was Bangladesh Bank's exchange rate policy. Moreover, Security & Exchange Commissions was not able to monitor the market conditions properly. Due to poor monitoring & market shadowing, share prices of Z Category Companies and small companies increased dramatically. Moreover, some initiatives taken by SEC were not effective and it changed directives frequently such as; it changed directives of margin loan ratio 19 times. The most common reasons of the crash are incomplete account, placement share, book building method, rumors and so on. According to M. Shamsul Haque, combination of wrong information to the investors, illegal participation of banks and institutions in the stock markets, weak accounting functions were at the core of the crisis that saw billions of Taka being wiped out.

Fluctuation of Share Prices

Volatility is a measure of the degree of price movements of a stock. It shows typically how active a stock price is over a certain period of time. In general, the volatility of stock return is determined by the fluctuations in stock index. Fluctuation in the stock index also depends on the demand and supply of

securities traded in the stock exchange. The market estimate of volatility can be used as the barometer of the vulnerability of the stock market. Stock return volatility represents the variability of day to day stock price changes over a period of time, which is taken as a measure of risk by the relevant agents. High volatility, unaccompanied by any change in the real situation, may lead to a general erosion of investors' confidence in the market and redirect the flow of capital away from the stock market. The excessive level of volatility also reduces the usefulness of stock price as a reflector of the real worth of the firm.

Objectives of the Study

The main objective of the study was to examine the ups and downs of the share prices in Dhaka Stock Exchange and its effects on investors, issuers and other stakeholders in light of recent crash in the market.

The specific objectives of the study were:

- I. To analyze the current situation of the Bangladesh Capital Market.
- II. To examine the economic and psychological factors that contributed to rising stock prices.
- III. To identify the main causes of the recent crash of the share market.
- IV. To bring some recommendations and suggestions to regulatory body to avoid such crash.

Methodology of the Study

The present study is done based on both primary and secondary data. Secondary data were taken from different relevant studies, national and international dailies, websites of SEC, Bangladesh Bank, DSE, and CSE. Primary data were collected through a structured questionnaire survey.

A number of 450 questionnaires were administered among various stakeholders of the capital market and a total of 438 respondents responded correctly out of which 385 (87.90%) were investors, 08 (1.83%) were financial analysts, 15 (3.42%) were executives of regulatory bodies and 30 (6.83%) were employees of brokerage houses. The respondents were chosen randomly from Dhaka Metropolitan area. (Appendix-Table: 1)

Demographic Characteristics of the Respondents: As per profession, 114 (26.03%) were businessmen, 222 (50.68%) were service holders, 39 (8.90%) were housewives, 63 (14.38%) were others. According to the educational background, 96 (21.92%) respondents were undergraduate, 144(32.88%) respondents were graduate, 196 (43.84%) respondents were post graduate, 06 (1.37%) more or others. Based on the duration of involvement with the stock market, 228 (52.05%) respondents were involved for less than 2 years, 113 (25.80%) for 2-3 years, 50 (11.42%) for 3-4 years and 47 (10.73%) for more than 4 years. Based on the reason or objective of involvement or investment in stock market the respondents could be classified as: 72 (16.44%) to create self-dependency, 15 (3.42%) to upgrade social status, 210 (47.94%) to earn higher return,111 (25.34%) easy to invest and 30 (6.84%) other reasons. Finally according to the sources of capital the respondents could be divided into few groups as: 263 (60.05%) investors invested only own money, 48 (10.96%) investors invested taking fund from husband or father or relatives, 12 (2.74%) investors invested taking bank loan, 21 (4.79%) investors invested taking margin loan from broker, 94(21.46%) investors invested both own fund & taking loan (Please See Appendix-Table 2-4).

Simple statistical techniques like frequency distribution and percentage of frequency were used to analyze the collected primary data.

Present Scenario of Stock Market and Recent Catastrophe

Capital Market at Present

On July 24, 2011, the number of active listed companies in the two stock exchanges DSE and CSE were 270 (236 A-Category, 9 B-Category, 5 N-Category and 20 Z-Category) and 212 respectively while there are 54 companies in the Over-The-Counter (OTC) Market. Among them, the number of mutual funds traded was 32 in both the stock exchanges and that of bond traded in both DSE and CSE was 3. The market capitalization in the two stock exchanges was TK.3, 135,133,167,493 and Tk.2, 543,976,851,118 respectively. The number of B/O Account holders was about 3.3 Million. Among them about 0.6 million were women. In the month of June, 2011 average daily turnover in DSE was 500 crore and in CSE it was 60 crore. Again the turnover had been showing an

increasing trend as it stood at Tk.1958 crore in DSE and Tk.199 crore in CSE on July 24, 2011.

Surge and Fall in Capital Market in 2010

The market reached its peak in 2010 and on 13th October, DSE regulators warned of a looming collapse in stock market as all flurry cooling measures failed to end a record breaking bull run. While the DSE general index reached from 1318 in 2003-2004 to 3010 in 2008-2009 in five years, it hiked double in single fiscal year 2009-2010 to 6153. It had hit a new height in consecutive five months reaching 8602 in 30th November, 2010 followed by a 312 points drop to 8290 in one month followed by a series of drops before the massive market crash on 10th January, 2011 to 6499. With a rebound on 12th January, 2011 to 7690 the index again fell on 19th January, 2011 by a single day 587 points-fall leading to a second crash. The capital market had to suffer another crumple in ten days while on 20th January, 2011 trading was halted at a loss of 587 points or 8.5% plunge within five minutes of start of trading, although it crossed the circuit breaker threshold of 225 points by a huge margin. The SEC had introduced the new circuit breaker a day earlier although it did not work at all (Akkas, 2011).

From that collapse to till now the stock market in Bangladesh is continuing its lame run having some small crack and bounce. DSE General Index had shown a peculiar trend since 29th November, 2010. It declined from 8599.411 as on 29th November 2010 to 5612.519 as on 12th May 2011 with many sharp ups and downs as shown in table-1.

Table-1: DSE General Index from November 2010 to May 2011

Date	DSE General Index	Change in General Index	Date	DSE General Index	Change in General Index
29/11/10	8599.411	--	20/02/11	6389.625	+810.120
05/12/10	8918.514	+319.103	28/02/11	5203.085	-1186.540
19/12/10	7654.405	-1264.110	10/03/11	6639.181	+1436.096
02/01/11	8304.589	+650.184	27/03/11	6094.639	-544.542
05/01/11	7948.431	-356.158	10/04/11	6556.520	+461.881
10/01/11	6499.436	-1449.000	26/04/11	5806.309	-750.211

Date	DSE General Index	Change in General Index	Date	DSE General Index	Change in General Index
12/01/11	7690.690	+1191.254	03/05/11	5865.709	+59.400
20/01/11	6326.345	-1364.350	08/05/11	5611.471	-254.238
30/01/11	7572.610	+1246.265	11/05/11	5482.874	-128.597
07/02/11	6394.531	-1178.080	12/05/11	5612.519	+129.645

Source: www.bloomberg.com (Access Date: 12-05-2011)

Reasons and Impacts of Recent Catastrophe in Stock Market

From the study, it was found that 21.57% of the respondents think that cause of the recent catastrophe in the stock market was the lack of government awareness/control over the stock market, 6.16% respondents believed for apathetic aspects by the SEC, 7.89% felt for lack of adequate supervision of the investments of the commercial banks by the central bank, 35.80% realized for the syndication or manipulation in the stock market and the rest 28.58% assumed the Lack of proper knowledge/ skill of investors. Although 64.38% respondents believed that the syndication or manipulation in the stock market the Lack of proper knowledge/ skill of investors but other factors could not be ignored as the reasons of the crash (Please See Appendix-Table 5).

Reasons behind Ballooning of the Bangladesh Capital Market

After the Bangladesh stock market debacle in 1996, the market recovered gradually and had been growing steadily until 2008. In view of lower rates of interest on bank deposits, tax-free income benefit, overseas remittance, fair rate of return on investments and lack of sufficient avenues for investment by individuals, investors were encouraged recently to invest more in the stock market. In 2010, the share price index started rising and it became abnormally high in late 2010 creating an alarming situation and a concern among the experts.

From mid-2009, Bangladesh Stock Market had been experiencing a prolonged bull run. The market returns had been amongst the world's highest over the period. Even in 2010, only Sri Lanka (+110%) and Mongolia, had probably beaten our market where prices grew roughly by about 90%. Let's first look at what made the market go up in the first place.

Commercial banks have been involved heavily in the stock market business in the last few years. Allowing merchant banking has exaggerated the situation. They became the key player in the stock market. Undoubtedly, any policy to control banks' exposure to the stock market could have significant impact on the capital market. Monetary easing during last two or more years (money supply was more than 22 percent during the period) could have helped stock market remain buoyant during these days.

Perhaps, Bangladesh Bank (BB) was not much aware about banks' exposure to the stock market. Because, surprisingly, banks profit from share business seemed to be negligible according to their income statement or balance sheet although there is a wide perception that banks are making handsome profits from investing in shares and debentures. Proper data on their exposure to the capital market remained unknown, which was a failure from the part of the central bank as a supervisory agency.

333 (76.02%) of the respondents opined that huge amount of money was being circulated in the stock market in purpose of buying and selling of a few stocks. This overflow of funds caused the share price rise before the catastrophe according to the law of demand and supply.

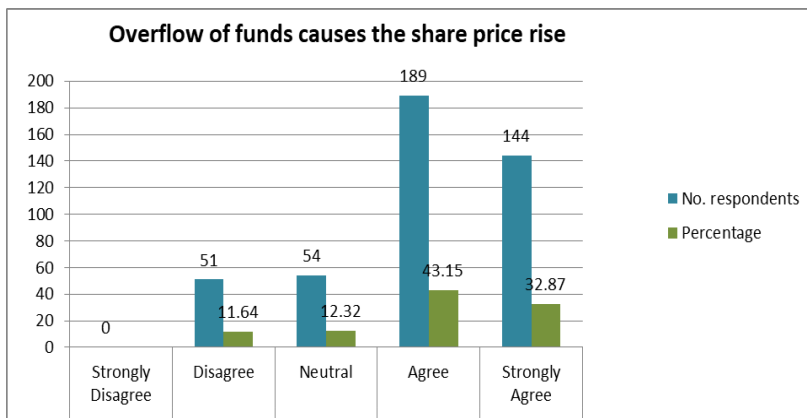


Figure-1: Overflow of funds causes the share price rise

318(72.60%) of all the respondents picked the following reasons for the share price ballooning before the crash:

- i. Involvement of the commercial banks in the share market. (Money supply in the capital market).
- ii. Bangladesh Bank (BB) was not much aware about banks' exposure to the stock market.
- iii. Lack of available & proper data and information among the investors regarding the market,
- iv. lack of proper initiatives by the regulatory bodies etc.

Reasons Behind the Recent Capital Market Crash (2010)

Bangladesh stock market had crashed for some conventional factors as well as some economic & psychological factors such as failure of regulatory bodies and some smart manipulations over the market. But the respondents of the study picked up as the main reasons such as lack of control over the stock market by the government, role of SEC and Bangladesh Bank, syndicate/manipulation in the stock market, lack of proper knowledge of the investors for the recent capital market crash (2010) which is shown in figure-2 through a graph.

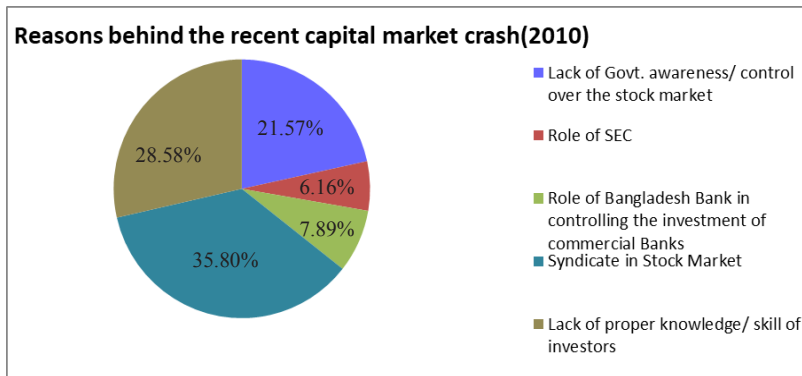


Figure-2: Reasons behind the recent capital market crash (2010)

Economic Factors

Bangladesh Stock Market was crashed by various factors, but economic and psychological factors played the most prominent role in the crash. Various factors can lead to a stock market crash, a prominent one being the investor's sentiment. In a growing economy, wherein the gross domestic product is rising, consumer confidence is very high, and therefore there are more

investments in the market. In such a situation, if the economy slows down considerably, or the growth rate declines and goes below the expected rate, there is panic among the investors and they start selling off their stocks. This excessive selling of stocks eventually triggers a stock market collapse that can be one of the reasons in the Bangladesh Capital Market.

Mob Psychology and Negative Attitude

As making money is a primary goal for stock market participants, emotional or psychological factors exert a significant influence on changes taking place in the stock exchange. At times, a single event, such as a terrorist attack or a change in government, can also trigger a stock market crash. This most often happens when a single event creates panic in the market and investors are unsure about the future, and start to sell off their stocks. When some of the top investors leave the market, owing to the particular unfortunate event, other investors follow them. As most of the investors were particularly interested in selling of their stocks remembering the crash in 1996 which was also happened in the tenure the then Awami league government, thus, the price of various stocks decline.

Lack of knowledge about Stock Market

Most of the investors in Bangladesh have a very little knowledge about Stock market. Most of them take their investment decision based on rumor. Since stock market is not a place of gambling, rather it's a place of knowledge based game. So, many of them had to return home with a great loss & stun. Share value is generally its current book/asset value plus anticipated gain from the expected profit. Besides this fundamental another main catalyst to share value appreciation in the share market is people's perception on its expected performance and profitability that is purely derived from the emotional gain in future.

Delusive Speculations

When a particular stock is expected to gain value in the market, investors buy it with the aim of making profits in near future. As, a number of investors buy this stock to make profits, there is a rise in the demand and resulting in the price hike of that

stock. This inflates the price of the stock to a price beyond its actual value, and at a particular point it reaches a level, wherein it becomes clear that the price is miscalculated, as opposed to its real value. This triggers a race to sell off the stock, and hence the price of the stock starts to fall. The panic caused by the decline in price further leads to more people selling off their stocks, eventually leading to the market collapse which has occurred in Bangladesh Capital Market.

Role of Regulatory Bodies and their Failure

The Government

It is natural from micro point of view that an individual will plan his investment on the basis of fiscal policy of the government which is expressed through the annual budget in the Parliament. Similarly from the macro point of view, it is important to through light on future national economic policy by means of budget. So, it is obvious that everybody will look for a clear indication of the government plan regarding the activities of a fiscal year including its thinking about the capital market. Thus, government plays an important role in the growth of capital market. But unfortunately, Bangladesh government failed to do so in the recent years which brought the mighty blow on the stock market. In the fiscal year 2010-2011 the government took some risky decisions which helped to create a bubble in the market. Such decisions included the reduction of interest rate, imposing tax on Government Saving Certificates, providing facilities to enter black money in the stock market and so on. It is worth mentioning that both of the big plunges of 1996 and 2010 have been followed by the permission of whitening the black money through stock market. Moreover, the government has changed several regulations and other ways which brought the ailing fruits.

Bangladesh Bank

Bangladesh Bank as the regulatory body of financial market has the responsibility to materialize the plan of the government regarding financial market through controlling the activities of Banks and other financial institutions (Merchant Banks, Insurance Companies, Mutual Funds and Non-Banking Financial Institutions). Paradoxically Bangladesh Bank has failed to control the activities of financial market throughout the 2010-2011 fiscal years. During that period, most of the banks

and their merchant banking wings invested in the stock market without following any rule. Even in some cases they invested money in capital market which they ought to invest in other industrial sectors. Bangladesh Bank did not take steps to abstain them from such activities until the last month of 2010. But all on a sudden, it realized the results of such unproductive investments and in December, 2010 it forced the banks to readjust its investments. Through a circular in December 2010, Bangladesh Bank increased Cash Reserve Requirements (CRR) from 5.5% to 6.00% and Statutory Liquidity Ratio (SLR) from 18.5% to 19.00%, the obvious result of which was the liquidity crises. As a result a huge sales pressure helped the acceleration of the pace of the slump of capital market. The small investors thought that the Bangladesh Bank and the Securities and Exchange Commission were responsible for the stock market crash in an unholy alliance with the corporate culprits and the bankers believed the central bank holding back and creating the liquidity pressure in the market. Some bankers felt that the central bank was more interested in dabbling in 'esoteric banking' and had touch with the real world (Ali, M.A, 2011).

Increasing the Cash Reserve Ratio (CRR) was a double debacle for the banks. Naturally, big players had to sell huge volumes of shares due to liquidity constraints, which caused share prices to decline. This also cast doubt on the reported amount of excess liquidity in the banking sector in BB's published reports. Withdrawal of banks' large investments from the stock market appeared to be the main reason for the recent crash in the capital market in Bangladesh.

Increasing Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) by the central bank resulted in limiting the liquidity flow into the capital market, this turned into a share price fall.

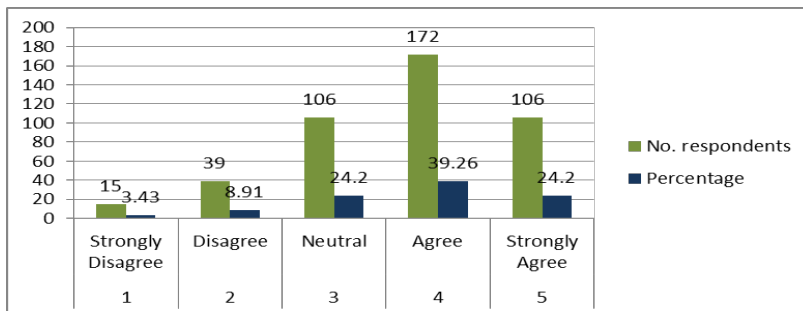


Figure-3: BB decision to limit the liquidity flow in the market

Now, the question is, whether BB had any good reason to stop banks from substantially investing in the share market this time? There might have been a few reasons behind the decisions, such as (i) to control inflation, (ii) to channel more credit to the real sector, and (iii) to protect the interest of the bank depositors by limiting them from risky investments. If BB did so to control the supply of money due to rising inflation trends, it would rather be said that the issue was not analyzed properly. The money that was running behind stocks had some multiplier effect in accumulating more stocks. Thus, it appears not to contribute to inflation to that extent, as it was not channeled directly to food prices or other non-food prices -- that are the main components of inflation.

From these viewpoints, BB's policy did not strongly justify their action against banks' investment in the stock market.

SEC

Security and Exchange Commission (SEC) is the supreme regulatory body of capital market. So, it must have a formal plan of actions to regulate the activities of stock market. But ironically its failure in doing so was a matter of shame. Though it needs to impose rules considering the future growth, it became a kind of joker by frequently changing its own decisions. Even it has record of changing own decision within an hour of making it. It had to undergo a lot of criticisms when its members made some very sensitive decision whimsically. The main reasons of such meaningless decisions were the lack of coordination among the members and involvement of many of them in share trading in others' name. Moreover, the manpower required to operate such an organization was not sufficient in SEC. It is unfortunate that SEC had no software of its own. Even it did not have any Chartered Accountant to ensure accurate audit report.

DSE and CSE

Dhaka Stock Exchange (DSE) and Chittagong Stock Exchange (CSE) should have played vital role in monitoring the activities of brokerage houses as well as the smooth functioning of stock market through giving permission of listing companies, delisting a certain company for violation of rules and other reasons, placing a company in a specific category (e.g. A, B, Z, N) and queering unusual price hike of a particular script. It was

a matter of sorrow that both the stock exchanges failed to ensure proper monitoring. Especially two activities of DSE played pivotal role behind the recent surge and plunge in the capital market. The first one was the circulation of news that within a very short period of time a huge number of Beneficiary Account (B/O) had been opened which was an indicator of the confidence of investors towards the capital market and can be compared with the provocation for investing money in the capital market. Thus it worked as a catalyst of price hike. Again DSE called for a press conference on 13th October, 2010 through which it urged people not to invest in the stock market as it became a risky sector according to them. It was a clear indication of upcoming crash. Thus it spread threat among the investors and they put a huge sell pressure even the institutional investors were also involved in force sell and trigger sell considering all the negative factors. Such a panic situation even provoked people to sell fundamentally strong shares.

Credit Rating Agencies

Investors get a clear picture of a company through its credit rating because such rating indicates the financial strength, management efficiency and growth potential of a company. There are four credit rating agencies in Bangladesh namely, (a) Credit Rating Agency of Bangladesh (CRAB), (b) Credit Rating Information and Services Limited (CRISL), (c) National Credit Rating Limited (NCRL) and (d) Emerging Credit Rating Limited (ECRL). But most of the listed companies were being rated by none of the above mentioned credit rating companies. As a result, investors were deprived of proper information about those companies which was one of the major obstacles of making informed investment decision.

The capital market regulator introduced regulations one after another which neither gave any clear direction nor set any "standards" for the market. It introduced "lock-in" on shares on July 02, 2009. The result was restriction on supply, creating an imbalance between demand and supply.

Others Factors

Price Manipulation

Manipulation can occur in a variety of ways, from insiders taking actions that influence stock prices to the release of false information or rumors in Internet chat rooms, e.g., accounting

and earnings manipulation such as in this case. Moreover, it was well known that large block trades could influence prices. For example, by purchasing a large amount of stocks, a trader could drive the price up. Bangladesh stock market had been manipulated by a class of investors in the following manner. Market manipulation had been less thoroughly examined in the academic literature but was a growing concern on many emerging stock markets. The possibility that the markets can be manipulated was an important issue for both the regulation of trading and the efficiency of the market. Security regulators generally prohibit market manipulations on the basis that the manipulators distort prices, hamper price discovery, and create deadweight losses. In particular, many Asian stock markets have securities that are thinly traded and therefore more susceptible to manipulation.

In modern financial markets, manipulations are often done in hidden ways that cannot be easily detected and outlawed. While manipulative activities seem to have declined on the main exchanges, it is still a serious issue in the Bangladesh's capital market. Although several theories on stock market manipulation were investigated, empirical evidence about stock manipulation was scarce. When investigating the possibility of a manipulation, there are many signs that may indicate whether price rigging has occurred.

The sudden debacle in the stock market in Bangladesh was definitely a result of market manipulation which left general investors with a great loss of their invested capital even though there were warning signs in the market before the crash which were not been grasped by the general investors.

This emotional factors could be used to manipulate the share value if one had a controlling stake or a large chunk of shares of a company by speculation. There are various rules and regulations to control the excessive speculation and manipulation from within insider trading.

1996 crash of share market that not only depleted the market value and volume of DSE but also it ruined many families mainly the middle class who were allured by few manipulator or speculators. When thousands made to put in their last stake inflating the share values every day, then at its pick insiders took away their profit by selling and leaving the market and siphoning the cash outside the country.

Sudden Activity in Thinly Traded Securities

Manipulators often look to thinly traded shares because their price is generally easier to influence. Here, prices can be altered with only a limited number of buy or sell orders. Conversely, it is difficult to manipulate the price of share that is widely held, well-capitalized and actively traded.

Statements about the Future Price of Securities

In an effort to raise the price of a script, the company or its promoter may begin issuing encouraging reports which suggest that a share is undervalued or predict that investors can expect the price to rise in the near future.

Trading in "Benami" Accounts

To disguise their activities, manipulators often resort to trading through accounts opened under the names of family members, business associates or companies that they control. This practice aids the manipulators in concealing their activities.

Direct Financial Benefit to Manipulators and Syndicators

Persons attempting to manipulate the price of a script would almost invariably have a direct financial interest in the success of their scheme. Evidence of direct financial interest is often a conclusive way to prove intent.

Persons associated with the securities market often engage in activities that cause the price of a security to rise or fall, but that are not illegal since there is no intent to manipulate. For instance, a large investor may attend a shareholder meeting and conclude that the share of the company is overvalued. Based on this conclusion, the shareholders may decide to sell their securities. This action may depress the price of the share. Similarly, a member of the financial press may write a positive news story about a company based on the performance of a new management team. This action may cause a rise in the price of the script of the company. In both examples, individuals took action that caused a change in the price of a share.

345 (78.76%) of the respondents believed that there were big syndicates acting together to artificially influence the prices,

resulting in huge profits for them at the expense of the average investors who put in their hard earned lifetime savings.

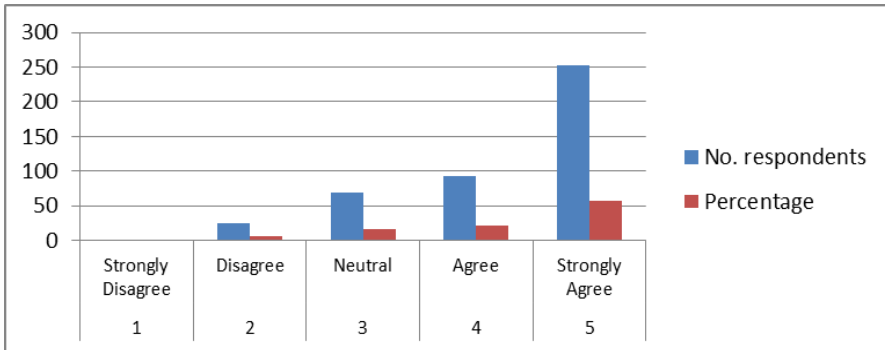


Figure-4: Manipulation in the stock market

From the aforementioned discussion, it could be reached that the recent crash in Bangladesh capital market was happened for manipulations along with some imprudent decisions which could be either intentional or unintentional.

Impact of the Recent Catastrophe

Loss of own capital: The investment of 198 (45.21%) investors was lost for below Tk. 1 lac and 173 (39.49%) investors surveyed was in the range of Tk. 1lac to Tk.10 lac, 38(8.68%) investors surveyed was in the range of Tk. 10 lac to Tk.15 lac, and only 29 (6.62%) had investment of Tk.15 lac.

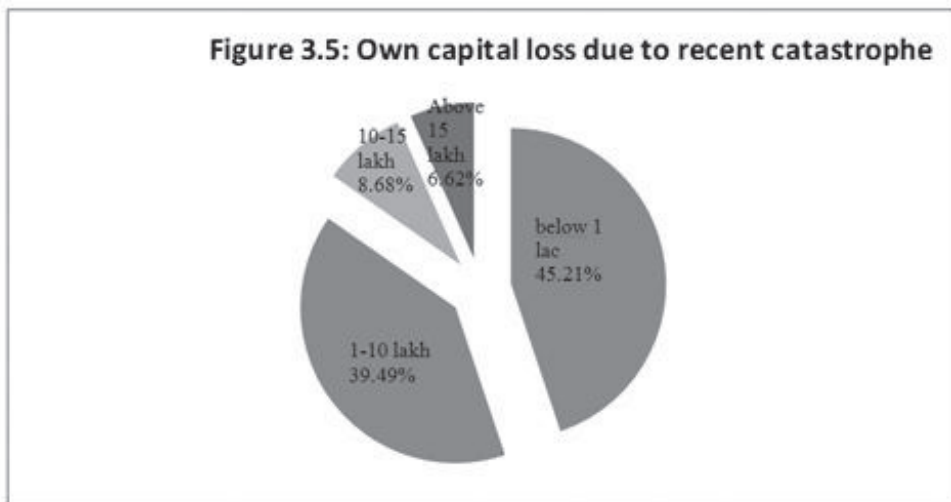


Figure-5: Own capital loss due to recent catastrophe

Loss of borrowed capital: The investors also invested taking loan from banks and brokerage houses. Among the investors under survey, 276 (63.02%) investors had lost loan of below Tk. 1 lac, 98(22.37%) investors lost loan in the range of Tk.1 lac to Tk. 10 lac, 34 (7.76%) investors lost loan in the range of Tk.10 lac to Tk. 15 lac; while 30(6.85%) investors lost loan above Tk. 15 lac.

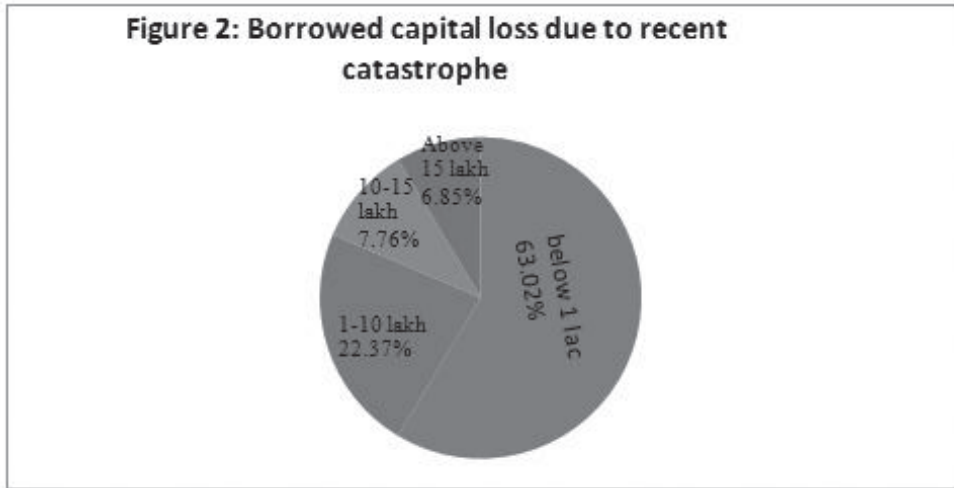


Figure-6: Borrowed capital loss due to recent catastrophe

Panic for the Investors

A total no. of 402 (91.78%) respondents believed that this crash would act as a panic among the investors for the further investment of which 291 (66.44%) of the respondents strongly believe and 111 (25.34%) believe on the statement.

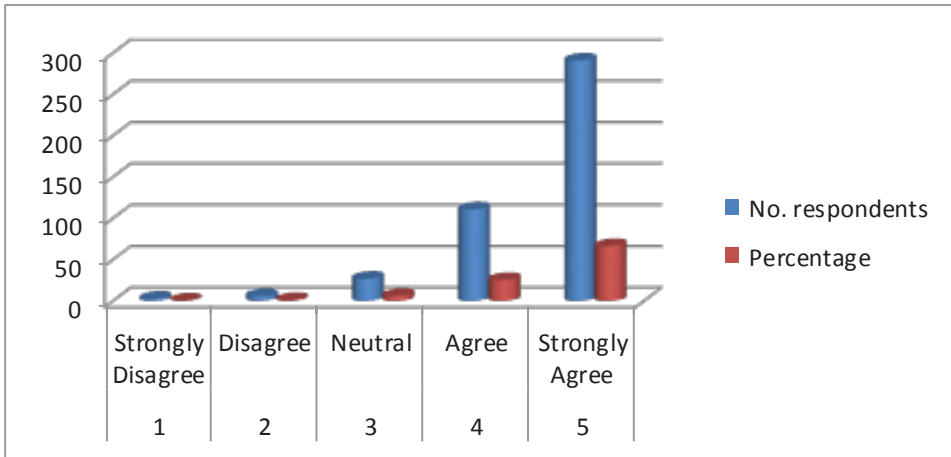
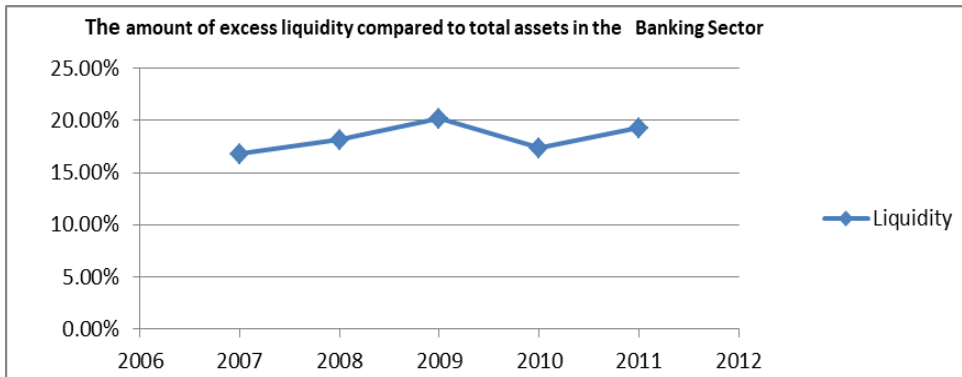


Figure-7: Panic for the investors

Liquidity in the Banking Sector and Its Impacts:

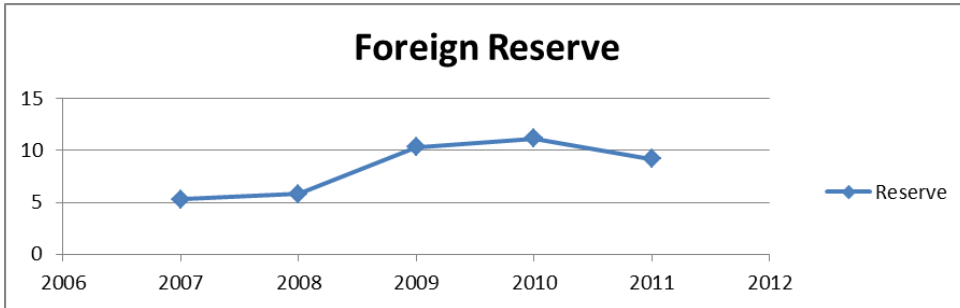


Source: Bangladesh Bank, 2012

In the above graph, it has been shown that in year 2009, the amount of excess liquidity compared to total assets in the banking sector of Bangladesh was 20.20% which was more than that of year 2007 and year 2008. It happened, as the commercial banks withdrew their investment from the stock market as per the instruction of the central bank and many people also deposited their savings in the bank not investing in the share market.

As a result, there was a panic among the general investors and they were selling their shares without judging other mechanisms as the reasons which turned into nothing but a huge fall in the share prices.

Impacts of Foreign Reserve:

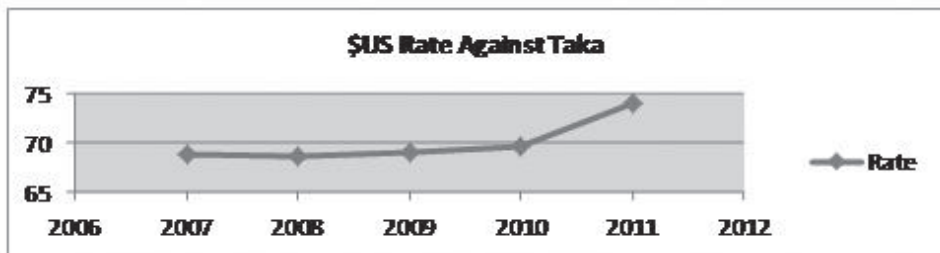


Source: Bangladesh Bank, 2012

As the foreign reserves were increasing from year 2007 to 2010, there was a confidence among the individual as well as institutional investors to the share market of the country. As a result, a huge number of investors including individual and institutional involved and invested in the market with a view to making huge profit within very short period of time which might be considered as one of the reasons behind the bubble of the market before the crash.

But, from the year 2010 it was seen that the foreign reserve of the country had been declining from the amount of \$11.17 billion and in 2011 it had reached for the amount of \$9.17 billion that is, an amount of \$2.00 billion. That's why, the investors had lost the confidence on the market and they were selling the share which resulted nothing but the bust of the market.

Exchange Rate and its Impacts



Source: Bangladesh Bank, 2012

As the stock market of Bangladesh crashed in 2010 the value of taka against the international currency dollar had reduced that is, the crash had depreciated the value of the local currency which discouraged the exporters to export the products and

services. As a result, the prices of export orientated products and services increased without the increment in the income level of the people of the country.

Effects Emerged by the Scam

Bangladesh currency 'taka' continued to fall against the US dollar. Taka loses about 17.5% value against dollar during the year.

Because of the scam, investors had lost the interest of investing in Bangladesh, even in the infrastructural development. Bangladesh was losing the opportunity to be developed by infrastructural development. The scam had created crisis in the market because other investment sectors were not also in the confidence of the investor. That had adverse effects on consumption as well.

Many of the people lost their money in the stock market so that the real rate of economic growth would adversely affected which was already started. Entrepreneurs were not willing to start new business in afraid of business failure or low price of market share.

Because of low share price, financial institutions like Corporate & Investment Banks were not willing to provide easy loan to the organizations that was why, companies were unable to manage proper capital structure.

The investment of millions of people stuck in the market and they lost everything so that numbers of business were not being established during these years. So, it was expected that numbers of job facilities would not come as expected.

The people who made manipulated the share market for their interest, huge sum of black money was stuck with them. So, when the money came out to the consumption market the inflation rate automatically raised. In fact, the inflation rate according to Government was about 12% but the real inflation rate was about 33% accumulating the CPI [Consumer Price Index].

The standard of living includes factors such as income, quality and availability of employment, class disparity, poverty rate, quality and affordability of housing, gross domestic product, inflation rate, cost of goods and services, infrastructure,

national economic growth, economic and political stability, environmental quality, climate and safety which were totally not feasible in our country because of current situation of stock market.

Investors those who are capable of changing the face of stock market and expertise on the title; they were losing the attraction of investing in Bangladesh after the overwhelming crash in afraid of losing capital.

Because of the stock market scam, a few numbers of people captured the huge amount of money by insider trading. As a result common people were caught off losing their initial investment. Middle class people brought down to the street & top class people became the minor.

Results

After observing the situations and analyzing the data, it has come to our mind that only a single factor could not be responsible for this share market crash. But it was due to the combination of various factors that were responsible for this huge debacle. The followings were some of the factors:

- I. Number of listings in the DSE & CSE; and the procedures of listings were not fair and square.
- II. Book building method was not followed properly in case of share pricing. For this reason share price especially IPO pricing was overvalued. It can be said that by taking chance of weak asset revaluation method, the companies had overvalued their asset also.
- III. Demand and supply side of stock in the stock market were mismatched which resulted a great crash in the 55 year history of Bangladesh.
- IV. Stock price manipulation and insider trading was very common phenomena in the stock market in which SEC did not perform its inspection clearly.
- V. Omnibus accounts of ICB and merchant banks were another major reason behind the stock market debacle. This kind of account made a lot of illegal transactions and manipulation which was unfavorable for the stock market.

- VI. Coordination between stock market and stock exchanges was very poor and irregularities and reluctance to take actions against the manipulators were also responsible for this crash.
- VII. During the time of the crash year, block trading, circuit trading and direct listing were also significantly noticeable.

Recommendations

It was crystal clear that for the sustainable development of stock market all the parties concerned must work in a harmony as failure of any of them may lead the market to a further long decline towards a deep dark tunnel. So, we would like to suggest a few recommendations for different stakeholders of the capital market.

Recommendations for the Government

There is no doubt that the failure of the government in making various decisions regarding capital market played role behind the recent crash which was also admitted by the Planning and Finance Minister in his different speeches. Thus, the govt. should ensure the followings:

- I. Government should ensure the supply of fundamentally strong shares in the market to meet the demand which will make the market efficient as investors would not go for buying junk shares. For ensuring the supplies of such shares, Government can offload the shares of different companies which it possesses now. It also can urge the private limited companies to go public by offering tax benefits through fiscal policy. Even it can offer shares to the public for infrastructural development work like constructing big bridges, highways and power stations.
- II. Government must ensure the appointment of skilled and capable personnel in different regulatory bodies and must give punishment to the persons responsible for any kinds of irregularities.
- III. The responsible persons of the Government should refrain from delivering irrelevant, irresponsible and sensitive speeches which many of them did before.

- IV. Government should ensure more active merchant banks to participate in the smooth building of a sound stock market.
- V. Government must ensure that the chairman and members of the Investment Corporation of Bangladesh (ICB) are honest and skilled. Any sort of direct or indirect involvement of any of the ICB members and officials in the stock market must be stopped in any way.
- VI. Government should delegate all power to the SEC to take legal actions against the criminals. Even if necessary, new Act may be passed in the Parliament in this regard.
- /II. Flow of black money in the capital market must be restricted as it can never bring any good results in the long run other than creating bubble in the stock market, the blast of which nothing but a disaster.

Recommendations for Securities and Exchange Commission (SEC)

SEC as the guardian of capital market should play significant role in its forward march. It must ensure the followings:
 SEC must ensure that neither of its members nor any of its officials is involved either directly or indirectly with the transactions in the stock market.

- I. The monitoring and surveillance should be strengthened so that none can get chance to gamble.
- II. SEC must have its own certified Chartered Accountants to ensure the accuracy of the Financial Statements of the listed companies and they should give punishment if the books of accounts are not accurately audited.
- III. SEC must rethink about the rule of disclosure of quarterly financial reports by the companies because many of the companies misused it as a vehicle of misguiding the investors. In fact, it became a common practice of most of the listed companies to show high quarterly EPS in its un-audited quarterly report to bring down P/E ratio. In some cases, it was seen that a few companies' annual audited EPS for the year ended 2010 was lower than its accumulated EPS of three quarters.
- IV. It must ensure speedy disposal of decision for market operation and all the decisions should be taken considering the long term effect on the market.
- V. To bring fundamentally strong private companies in the capital market, there is no alternative of Book Building Method of IPO. So, the postponed Book Building

Method must be reintroduced with necessary correction to resist all sorts of manipulation.

- VI. It was high time for SEC to take a decision regarding the stocks in the OTC market because huge amount of money was blocked due to inefficient OTC market. The companies in the OTC market should either be de-listed and their assets and liabilities should be settled or these companies may be brought in the main market through acquisition by the Government or by the interested entrepreneurs restarting production of those enterprises.

Recommendations for DSE and CSE

Both Dhaka and Chittagong Stock Exchanges have important role to play as the monitoring authority of the Broker Houses.

So, they need to play vital role by ensuring the followings:

- I. They must ensure proper monitoring of the brokerage houses for which more skilled manpower should be appointed in the Monitoring and Surveillance Team.
- II. Any sort of irregularities in case of trading should be identified promptly and immediate action should be taken.
- III. The operating software of both the stock exchanges should be updated as often these failed to take immediate sale or buy order especially that of CSE is very poor. Sometimes, it was seen that trade in DSE was on progress but due to technical problem CSE was postponed its operation which was really a big problem as it created a gap between the prices of script in two stock exchanges. So, they must bring new software within the shortest possible time.
- IV. There was a common practice by DSE and CSE to ask for query for price hike of any script which was nothing but a routine work. To make such query fruitful, visible action should be taken if any involvement of sponsor/directors is identified.
- V. To aware the investors having no or insufficient skills about the investment in stock market should be trained through different training programs, seminars and motivating fair.
- VI. Last but not the least, the stock exchanges need to be demutualized as it was the demand of time now to have a new corporate governance structure for more effective management among market participants, and to make more quick decision with greater flexibility.

Recommendations for Bangladesh Bank

Though Bangladesh Bank is the regulatory body of Money Market; but its decisions were also reflected in the capital market as the money market and capital market are interrelated. In this regard it has the following roles to play:

- I. It must ensure that the Banks and Other financial institutions' exposures do not exceed the limit from the very beginning. But in the recent slump it failed to do so as it could not monitor the involvement in the early stages while it put pressure on the banks to readjust their capital market exposures at the eleventh hour which accelerated a huge sale pressure from their side.
- II. It must ensure the proper functioning of the Merchant Banks through arranging money from the parent company to mitigate liquidity crisis.
- III. It should keenly monitor the loan of the commercial banks to industrial sector and take regular feedback so that no industrial loan might flow to the capital market.

Recommendations for Institutional Buyers

Institutional Buyers (Mutual Funds, Merchant Banks etc.) ensure balance in capital market through reacting according to the interaction between demand and supply. But in the recent past, they completely did the opposite as when there was huge sales pressure in the market instead of buying, they also sold shares in a large scale resulting further decline. Their behavior in that case was not different from individual investors. Hence, they need to act in the way mentioned below:

- I. They must show mature behavior to ensure balance in the stock market by buying shares when there is sale pressure and vice-versa.
- II. In providing margin loan, they must follow the rules as prescribed by SEC as well.
- III. They should advise their client giving emphasis on the benefits of the clients instead of thinking their own benefits only.
- IV. At the time of huge decline they should not be involved in forced/trigger sale of clients' shares without giving them any chance to adjust their loan.
- V. All sorts of transactions through omnibus accounts should be restrained.

Recommendations for Individual Investors

No matter what is the reason of a crash, individual investors were the ultimate losers. Hence, it was their own duty to take care of their own money and they ought to consider the following things while taking investment decisions.

- I. Before investing in a particular script they must analyze the key factors of that company to justify whether the company is fundamentally strong. Such factors include EPS, P/E Ratio, NAV, future growth, industry average etc.
- II. In analyzing financial strength of a company they must consider the audited annual reports instead of quarterly un-audited report as often these information is not accurate or do not reflect the real position of the company.
- III. They must restrict themselves from buying junk shares and taking whimsical investment decision.
- IV. They must build their portfolio in a way which will involve at least three or four different types of fundamentally strong shares from different industries. They should also possess shares considering both long term and midterm benefits.
- V. Instead of being traders, the retail investors need to think of being investors.
- VI. They ought to keep some cash for emergency so that they might buy more shares (fundamentally strong) which they bought earlier when there was a big decline in price.
- VII. They should not buy on the basis of rumor or following advices of the persons who do not possess sufficient knowledge about capital market investment.
- VIII. They ought to participate in different seminars and training programs relating to stock market to enhance their knowledge and skill in making stock market investment decisions.
- IX. They must know that both gain and loss are the indispensable parts of stock market. Instead of looking for gain, sometimes they must accept loss with patience so that they may recover the loss in future through higher gain.

Above all, they must understand that perseverance and patience is the key to success in investing in capital market.

Conclusion

As an important part of the economy of the country, well-functioning of the capital market is a must for the industrialization process of an un-industrialized country like Bangladesh but instability in the sector may negatively affect the total financial system. From our analysis we have found that major indicators of the country's two stock exchanges are becoming more volatile over time and the regulators are not efficient enough to guard this volatility. But, for a developing country like Bangladesh, the importance of sound development of the capital market cannot be undermined. Although the SEC has been trying to maintain a continuous flow in the market, very often its role meets the broad economic objectives rather than making the market less volatile, SEC itself should be strengthened in terms of number of manpower and quality of the professionals involved with special focus on independent research, monitoring mechanisms and prompt decision making.

Security and Exchange Commission (SEC) of Bangladesh and government should take the short term and long term initiatives to stabilize the market. They should encourage more public limited companies to offer more share to meet the current demands. Income tax rebate, Injection of Market Stabilization Fund, Mandatory holding certain percentage of share among the board of directors, short term incentives packages should be introduced to get back the confidence among the existing investors. Regulatory bodies of Bangladesh stock market must educate the current and potential investors about the market mechanism and provide them the accurate information so that investors can trade their shares carefully. Unless, there are any corrective measures, Bangladesh Capital Market will be facing this irrational downward of DGEN Index again in the near future.

To guide and restore the confidence of individual investor in capital market, the regulatory authority should take necessary actions to encourage corporate governance rating among listed companies, which will enable investors to differentiate the good governance companies from the rest and can then attach higher value to those firms as well. And, without improving the governance of the market and eliminating scope of manipulation, it will be difficult to attract good scripts at the desired level. In this endeavor, regulators must adapt continuously to the changes in the economy and the pressures of globalization.

Therefore, all stakeholders of Bangladesh Capital Market including government, regulatory bodies, listed companies, brokerage houses, institutional investors, and retail investors can follow the recommendations suggested in this study and should act rationally to maintain the stability in the capital market for the greater interest of the country as well as for themselves.

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Appendix

Questionnaire

Dear Sir/ Madam,

Take our greetings with best wishes. We, the three faculty members of Prime University are going to conduct a research work on “Fluctuation of Share Prices in Dhaka Stock Exchange: A critical Analysis” especially considering the recent (2010) crash in the stock market. Therefore, as one of the stakeholders of stock market, you are requested to give opinion on the issue by answering the following questions and your response will be preserved with confidentiality.

Kindly choose the appropriate answer by using tick mark.

What is your profession?

A	B	C	D
Business	Service	Housewife	Others

What is your educational level/status?

A	B	C	D
Undergraduate	Graduate	Post Graduate	More

Your involvement with the stock market as-

A	B	C	D
Investor	Financial Analyst	Regulator	Broker

Why have you invested in stock market/ Reason of involvement?

A	B	C	D	E
To create self-dependency	To upgrade social status	To earn higher return	Easy to invest	Others

What are the reasons for increasing the share price before this crash (2010)?

A	B	C	D	E
Involvement of the	Bangladesh Bank (BB)	Lack of available &	Lack of proper	All the reasons

commercial banks in the share market. (Money supply in the capital market)	was not much aware about banks' exposure to the stock market.	proper data and information among the investors regarding the market	initiatives by the regulatory bodies.	in a. b. c. & d.
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What are the causes behind the recent capital market crash (2010)?

A	B	C	D	E
Lack of Govt. awareness /control over the stock market	Role of SEC	Role of Bangladesh Bank in controlling the investment of commercial Banks	Syndicate in Stock Market/Manipulation in the stock market	Lack of proper knowledge/skill of investors

Duration of your involvement with stock market before the crash (2010)-

A	B	C	D
Less than 2 years	2-3 years	3-4 year	More than 4 years

Own capital loss for the recent crash (2010) in the stock market-

A	B	C	D
Below 1 lakh	1-5 lakh	10-15 lakh	Above 15 lakh

What was your original investment before crash (2010)?

A	B	C	D
Below 1 lakh	1-5 lakh	10-15 lakh	Above 15 lakh

What was your investment after crash (2010)?

A	B	C	D
Below 1 lakh	1-5 lakh	10-15 lakh	Above 15 lakh

What are the sources of your capital invested in the stock market?

A	B	C	D	E
Own money	Husband or wife or father	Bank loan	Margin Loan from broker	Combination of own & loan

Borrowed capital loss for the recent catastrophe in the stock market-

A	B	C	D
Below 1 lakh	1-5 lakh	10-15 lakh	Above 15 lakh

What is your opinion to avoid such crash in the stock market?

A	B	C	D	E	F
More control of government over stock market	Organizing more training, seminar and awareness program	Appointment of more honest and skilled person in the regulatory bodies.	Taking immediate action against the liable persons for the catastrophe.	Elimination of syndicate from the stock market.	Ensuring all these matters.

Please tick in the appropriate column. The scale of the responses ranges from 1 = Strongly Disagree to 5 = Strongly Agree. The scale is assigned into five segments such as 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree and 5 = Strongly Agree.

1	2	3	4	5
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

SL. No.	Statement/Question	Scale				
I.	Demutualization of the stock market is essential to avoid such catastrophe (crash) in the future.	1	2	3	4	5
II.	Too much money in the stock market in a few stocks is the cause for raising the share price before the catastrophe.	1	2	3	4	5
III.	Increasing cash reserve ratio (CRR) and statutory liquidity ratio (SLR) by the central bank results in limiting the liquidity flow into the capital market, which turns into a share price fall.	1	2	3	4	5
IV.	There are big syndicates acting together to artificially influence the prices resulting in huge profits for them at the expense of the average investors who put in their hard earned lifetime savings	1	2	3	4	5
V.	The Securities and Exchange Commission (SEC) whose total policy and regulations favors the syndicates which primarily consists of high net worth people.	1	2	3	4	5
VI.	To survive a market from crash it is helpful to have a sound investment strategy and a suitable back up plan.	1	2	3	4	5
VII.	Information of the company should be available to the investors-	1	2	3	4	5
VIII.	This crash will act as a panic among the investors for the further investment.	1	2	3	4	5

Socio-economic Impacts of Social Safety Net Programs in Bangladesh: Old Age Allowance and Allowances for the Widow, Deserted and Destitute Women

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Abstract: The present study investigates the socio economic impacts of two major social safety net programs namely Old Age Allowance and Allowances for the Widow, Deserted and Destitute Women among the beneficiaries to measure the effectiveness of the programs in changing the personal, social and national life of the beneficiaries. The study also aims at making the concerned authorities look back into the real scenario of the mentioned two SSN programs to assess how much those are conducive to the beneficiaries and overall to the social and national development. Data were collected using mixed method approach (Qualitative and Quantitative). Open ended questions were used to interview the implementing authorities and closed questions were used for the beneficiaries. The findings reveal that these allowances have a positive impact on the social and personal life of the beneficiaries. Majority of the beneficiaries have opined that this monetary help gives them confidence and ease and consequently, they do not consider themselves as the burden of the family. The study also found that the coverage of the grant is still inadequate and the amount is insufficient in terms of ensuring the basic need and combating poverty. Nevertheless, these programs have ensured the inclusion of the vulnerable communities providing the financial support to keep them with the mainstream of development.

Keywords: Social safety net, social inclusion, poverty, old age allowance, widow allowance.

Introduction

Social safety net programs can be defined as a protective mechanism taken by the government to protect the poor and vulnerable groups of the society. Bangladesh which aspires to be a welfare state in near future exhibits strong commitment to

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ensure the wellbeing of all of her citizen including the poor, ultra-poor and most vulnerable group. To elevate poverty and hardship of the people Bangladesh government allocates a significant amount of money in the national budget every year. The programs provide a safety net to individuals and families to protect them from the shock of poverty and distress. In line with the spirit of independence, the present government in its roadmap of development “Vision 2021” has incorporated strategies for eradicating poverty, inequality and human deprivation. To make the development sustainable the Government of Bangladesh has started a total of 144 Safety Net Programs namely: (i) Cash Transfer Programmes (22 programmes), (ii) Food Security Programmes (9 programmes), (iii) Micro-Credit and Miscellaneous Funds Programmes (20 programmes), (iv) Development Sector Programmes (93 programmes) in 2014-2015 Fiscal Year (source: Ministry of Finance, GoB Budget 2014-2015). The major social safety net programmes (SSNPs) in Bangladesh can be divided into four broad categories: (i) employment generation programmes; (ii) programmes to cope with natural disasters and other shocks; (iii) incentives provided to parents for their children’s education; and (iv) incentives provided to families to improve their health status (Khuda 2011). Different programs like Food for Work, Scholarship for Poor Students, Subsidies, Old Age Allowance, Widow Allowance, Freedom Fighter Allowance, Disability Allowance, Zakat etc. are effectively helping the poor people in Bangladesh. For all these well planned and effective safety net programs, the percentage of poverty has dropped down significantly. Whereas in 1991 the poverty rate was 56.7%, in 2016 the poverty rate has become 23.5% and the government aims to make it 18.6% by 2020 (HIES 2017).

Statement of the Problem

Bangladesh has advanced a lot in poverty reduction than many other developing countries of the world. According to the Human Development Report-2016 Bangladesh has achieved 139th position in Human Development among 187 countries (Source: Economic Census, BBS 2017). Despite Bangladesh’s remarkable progress in lifting 16 million people out of poverty in the past decade, poverty remains a problem, with about 47 million people living in poverty and 26 million in extreme poverty (Banglapedia, January 2017). So, the goal of hunger and poverty free Bangladesh is still beyond reach. The country is suffering from poverty since its independence in 1971. Besides, recurrent natural calamities like flood, cyclone, tornado, salinity, river erosion make the people more

vulnerable. Because of geographical position and greater dependence on climate sensitive sectors like agriculture the people of Bangladesh are more prone to poverty (Stern et al., 2006). Thus the safety net programs play a significant role in protecting the affected people and reducing poverty. The government is implementing the SSNPs as priority areas for achieving the MDG and SDG. In the Fiscal Year 2013-14, and 2014-15 the allocation for SSNPs were 2.13% and 2.30% of the GDP respectively. In the budget of FY 2016-17 an amount of taka 45,230 crore has been allocated for safety net programs (Source: Economic Census, BBS 2017).

Significance of the Research

Since SSNPs are getting much importance and are essential for national development, it deserves to be studied. If the programs are not successfully implemented, it may cause a huge wastage of money. Field level research and constructive feedback can make the programs more effective and can help the country get out of the vicious cycle of poverty. However, this study will focus on the socio-economic impacts of two programs namely- Old Age Allowance and Allowances for the Widow, Deserted and Destitute Women.

Limitations of the Study

This empirical study was conducted mainly on the basis of two stems of the existing social safety net programs in Bangladesh. So, there might be some limitations of the study at different stages from data collection to report writing. Sixty four beneficiaries and eight implementing authorities were interviewed from two upazilas and so this study may have a gap in upbringing the actual scenario. Besides, due to the fact that the study was confined to the time frame (From June to December 2017) and it was impossible for the researchers to interview a huge number of respondents. Even the eligible non-beneficiaries were not included in the study. But the scrutinized observation of the filed level scenario and the invaluable comments and recommendations of the implementing authority of the programs will definitely add to the existing knowledge. Further studies may need to be undertaken if things are noticed changing frequently.

Objective

The objective of the research is to find out:

- a) What are the impacts of old age allowance and widow allowance in the life of the beneficiaries?
- b) What are the impacts of old age allowance and widow allowance in the Society of Bangladesh?
- c) How far these allowances are contributing to poverty reduction and social inclusion?

Description of the Research Area

For this research two upazilas were selected. One is Barlekha from Moulvibazar district and another is Shailkupa from Jhenaidha district. These areas are selected for the study because of the geographical location and diversity. Both places are far away from the capital city, Dhaka. Shailkupa is an Upzila of Jhenaidha district. This is an agricultural area where most of the people cultivate different types of crops and vegetables. Some people earn their livelihood by rearing cattle and cultivating different kinds of fishes. Other people are service holders and businessmen. On the other hand Borolekha, an upazila of Moulvibazar district, is a land of Haors which is very much prone to flood and other natural calamities. During rainy season the vulnerable people of this area suffer much due to flood and cyclone. The break out of several water borne diseases also increase the sufferings and vulnerability of the inhabitants. Thus, it is imperative to examine the effect of the mentioned social safety net programs in these areas.

Theoretical Framework

To evaluate the programs in poverty reduction, first we need a working definition of what poverty is? Poverty is generally defined as lack of food, clean water, shelter, lack of treatment during illness, lack of educational opportunity, being jobless, powerless and lacking representation (World Bank 2002). Thus World Bank's definition of poverty emphasizes more specific conditions such as malnutrition, illiteracy, disease, unemployment and lack of participation in income generating activities and social affairs. Townsend (1979) defines poverty as "the lack of the resources necessary to permit participation in the activities, customs and diets commonly approved by society". Sen (1999) defines human poverty as 'being unable to choose a life that one values'.

Again ‘Social Inclusion Theory’ is broadly used in the context of SSNPs across the world to target those segments of the population who are excluded from society for disability, marginality, poor households, old age and widow and distressed population in general (Coleman 1990). The Social Inclusion Theory Application’ plays a vital role on policy and social action to tackle the exclusion of the society.

Literature Review

A good sum of works have been accomplished home and abroad in connection to social safety net programmes to trace out the effectiveness of the strategies adopted by the governments in terms of reducing poverty. In this research, the researchers focus on the overview of this study from the heart of Bangladesh. The more relevant previous studies are reviewed to have better understanding of the issue. From the study of Coady (2004), it is found that there is no noticeable result in terms of widely practicing and existing social safety net programmes due to having a number of shortcomings that the programmes face while being operated all over the world. He shows more than five reasons sequentially which includes the failure of reaching the intended groups, incoordination and duplication of the concerned, operational inefficiencies and the small amount in case of the coverage of the huge deserted population. Similarly, Alderman (2002), in a study “Growth-promoting Social Safety Nets” states that social safety net programmes are not enough to upgrade the people from the extreme poverty rather there should have some selected approaches. Much attention should be given on good governance, functional infrastructure, schools and health clinics, and so on.

Echoing the same, Jahan (2010), in “The Management of Social Safety Net Programmes and Role of Local Government (Union Parishad)” states that almost all the Safety Net Programmes in Bangladesh are suffering from improper targeting, illicit political influence, corruption, lack of coordination among implementation agencies, lack of monitoring and evaluation etc. The study also gives some suggestions to the concerned concerning the proper implementation of social safety net programmes in Bangladesh. However, Khuda, (2011), in ‘The Bangladesh Development Studies’ (volume xxxiv, 2011), in a report, “Social Safety Net Programmes in Bangladesh: a review” gave his opinion regarding ensuring the highest level of implementation and these are as follows:1) high-level political

commitment 2) effective programme management and delivery 3) better targeting of beneficiaries 4) minimizing leakages 5) sound financial management and payment system 6) strengthening monitoring and supervision at different levels. To make the study more concise, the previous studies regarding old age and widow allowance have been reviewed distinctly.

Old Age Allowance

In 1998, old age program has been undertaken to pay cash monthly to the aged people with a view to reducing their sufferings which are occurred for poverty. Rhoumah (2016) states that in the developing countries like Bangladesh poverty is really conclusive challenge and a great number of steps and policies is taken by our government in order to stop the troubles of poverty. Old Age Allowance Program is one of the social safety net programs by which government lessens the miseries of poverty. Through this Old Age Allowance Program the beneficiaries are getting a new trek to survive. Even through the program (OAAP) the beneficiaries find self-confidence to live in the locality associated with various kinds of difficulties.

Barkat (2013) states that the amount of the monthly allowance is low but its multi-dimensional impact is praise worthy and the beneficiaries spend the money on food and health care. As they get the allowance regularly it has a very positive influence on ensuring their psycho-social pleased being; it reduces their deprivation, insecurity and loneliness.

Uddin (2013) shows that after receiving Old Age Allowance the beneficiaries can fulfill their demand of medicine and necessary health care. Even the beneficiaries of the Old Age Allowance Program can wear necessary clothes in all seasons receiving the allowance. He also shows that the status of the beneficiaries has improved in their family and in the society. The beneficiaries can get involvement in the important decision making factors in the family.

Widow Allowance

In 1999, government took a scheme for the widowed and distressed women in Bangladesh and the project was entitled as “Allowance scheme for widowed and husband deserted distressed women”. The objective of the project was to give them financial support with a view to ensuring a minimum

living standard as well as to improve their status both in the family and in the society. Among the social safety net programmes existing in Bangladesh, widow allowance is one of the most important programmes which is playing a significant role in connection with the reduction of poverty.

According to BBC (2003) the widowed constitute almost 11.29 percent of the total married women in Bangladesh. The main objective of widow allowance is to ensure the empowerment of women in general. From the source of United Nations Population Information Network, (POPIN), it is depicted that there are five areas of empowering women e.g. women's sense of self-worth; their right to have and to determine choices; their right to have access to opportunities and resources; their right to have the power to control their own lives, both within and outside the home; and their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally.

Kabir (2004) states that before launching the widow allowance scheme the widowed, divorced women were distributed initially a lump-sum grant of Tk100 each from the Prime Minister's relief and rehabilitation fund and 10 most deserving women from all rural "ward" received this benefit. In the beginning, widow allowance covered only rural areas but later the government expanded the program and expansion took place in each year in terms of both coverage and monthly amount of allowance.

In a thesis paper, Poverty Reduction in Bangladesh: A Qualitative Analysis of the "Allowance Scheme for Widowed and Husband-deserted Distressed Women" Islam (2007) shows some findings that widow allowance bears a very significant role to reduce extreme poverty of the widowed and husband deserted women in Bangladesh. They have been able to come out of severe insecurity of food, clothes and medical care but fail to improve housing status and income generating activities.

The Research and Evaluation Division of BRAC 2008, Research Monograph (Series No.36) carries a study on "Small Scale Old Age and Widow Allowance for the Poor in Rural Bangladesh" and depicts the real pictures of the allowances granted by the govt. They claim that the selection processes in every stage are done by UP members and chairmen. There are few cases of adopting fair means in the selection process of beneficiary and in the distribution of benefits.

Asian human rights commission (2010) in a report, “Corruption Promotes Food and Health Insecurity for Elderly Widows in Northern Bangladesh” asserts that there has been a huge sufferings and insecurities among the aged widows in Bangladesh despite the operation of some safety net programmes by the government. This is because of the local corrupted representative of the government. Though a class of people are getting benefitted, in most cases the deserted and helpless are deprived.

Methodology

The mechanism of a research refers to a scientific approach that places the researchers in the empirical world and establishes a link with the concerned persons and places thoroughly. The study benefits from a mixed-methodology approach that integrates both qualitative and quantitative techniques (Jhonson & Owuegbuuzie, 2004) and for which it included descriptive and interpretative analysis.

Before conducting this research, the researchers made a pilot survey at savar upazila to justify the validity and reliability of the questionnaire. 15 beneficiaries including old age and widow allowance receivers were interviewed randomly. Piloting questionnaire is important to justify whether questions and directions are clear to respondents (Polit & Hungler, 1995).

Two questionnaires were administered by the researchers to collect the data from a convenient sample of 60 beneficiaries. The entire process of the research included the conduction of interview with the beneficiaries and implementing authorities of the SSNPs in two upazilas, one at Barlekha, Moulvibazar and another at Shoilokupa, Jheniadha. Moreover, Population selected from two regions is another factor as it was found from the analysis that the people of shoilakupa are dependent mostly on vegetables cultivation whereas the people of Borolekha mostly live by fishing. With a view to getting different results two geographical areas were selected purposively.

A set of open-ended questionnaire was given to the local representatives of the government including Upazila chairman, UNO, Social service officer and UP chairman of the two respective upazilas. The entire process was done through interview. This study included eight implementing authorities of the government of the selected areas of the two districts. The

interview of the beneficiaries was conducted through closed questionnaire. With a view to getting the authentic information in case of the beneficiaries the researchers conducted the interview session individually. While the interview with the concerned authority, researchers used tape recorder so that no valuable comment and information could be missing. The major indicators used in measuring the impacts of the programs (old age and widow allowance) were expenditure on food items, individual food intake pattern daily, expenditure on medicine, expenditure on clothes, and increase of dignity in the family and society and improvement of quality of life. The data of the beneficiaries were collected through a survey questionnaire. The secondary data were collected from UNO office, Social service offices and the website of the ministry of Social welfare, Library, Internet source and Journals World Bank report, BIDS report, DSS reports, previous studies, and different websites information to get the background and general information about various aspects of old age and widow allowance.

After the data was collected it was organized and analyzed. For analysis of closed-ended questions, a computer program called Statistical Package for Social Sciences (SPSS) was used. As mixed method was introduced to analyze the collected data, thematic interpretation was done first, then frequency tables were drawn and from these the data was presented in pie diagrams and bar graphs. The open-ended questions were analyzed thematically (Creswell, 2008) and it was qualitative in nature. After semi structure interview was recorded, it was transcribed and analysed comparatively irrespective of regions and economical context of the two upazilas. The observations of the researchers regarding the family environment of the beneficiaries of the two upazilas were included while interpreting the analysis of data thematically.

Social Safety Net Programs of Bangladesh: An Overview

Social Safety Net Programs were introduced in Bangladesh with a view to helping the economically vulnerable communities or the group of people living in the extreme poverty or the people who are back trodden economically and socially by gender, location and religion. It was the primary objective of these programs to create a balanced social security through offering monetary support to the chronically poor people of different communities of the country in order to make them climb out of extreme poverty. It is not far from the present decade when social safety net programs were initiated by the

state to assist the poor people. After the independence of Bangladesh in 1971, there continued some initiatives of social welfare funding but these had been in a very small scale. In the nineties, these small welfare initiatives for the poor turned into social safety net programs and till then poor people of different communities have been getting monetary help in the name of these programs. Of these programs, Old Age and Widow Allowance formally started to run respectively in 1997 and 1998. Since the orientation of these two programs, the amount of money for the aged and the widowed has been increased to 500 TK, which started with 100 TK at the initial stage. Currently SSN programmes have achieved considerable expansion in terms of coverage, scope and types. However, the concern of this paper is the impact of only two programs namely Old Age Allowance and Allowances for the Widow, Deserted and Destitute Women.

Table-1: Allocation of Old Age Allowance and Widow Allowance in the Budget of Bangladesh Government:

Fiscal Year	Budget Allocation (Taka in crore) for Old age allowance	Budget Allocation (Taka in crore) for Widow allowance
2008-09	600.00	270
2009-10	810.00	331.20
2010-11	891.00	331.20
2011-12	891.00	331.20
2012-13	891.00	331.20
2013-14	980.10	331.20
2014-15	1306.8	659.75
2015-16	1440.00	672.4
2016-17	1480.00	868.3

Source: Ministry of Finance, 2017

The Beneficiary

Old people whose age is 62 and above years in case of female and 65 and above in case of male who have little or no income are considered eligible to receive Old Age Allowance in Bangladesh. At the same time, the women who are widowed or husband deserted are considered eligible for Widow Allowance. In case of the selection of the beneficiaries of Widow Allowance, old and physically disabled are given the priority. It is a monthly cash subsidy provided by the Government to help the poor and vulnerable people to survive. The beneficiaries must be selected by the local representatives such as UP Chairman or Councilor.

The Implementing Authority

The implementation model of the Social Safety net programs in Bangladesh follow the Top- Down policy implementation framework described by Daniel Mazmanian and Paul Sabatier (1989b). The Top down approach starts with a policy decision and examined the extent to which its legally mandated objectives are achieved over time. Thus these programs are usually implemented on the basis of the implementation guideline provided by the government for the program. In Bangladesh Safety Net Programs are implemented through a wide range of bodies including the Ministry of Social Welfare, the Ministry of Food and Disaster Management, the Ministry of Women and Children's Affairs, Ministry of Primary and Mass Education and Ministry of Disaster Management and Relief. Under the supervision of these ministries many agencies, non-governmental organizations, and international bi-lateral and multi-lateral partners are also involved in the implementation process. In field level these Allowance or cash providing programs are implemented by the local authority - Upazila Chairman, UNO, Social Welfare Officer, Mayor, Councilor, UP Chairman, and UP Member. These engagements of multiple authorities have made the programs more dynamic but in many cases create coordination problems (Source: Bangladesh Development studies Paper 9). Thus for better outcome there should be a smooth coordination.

Data Analysis and Discussion

For data triangulation this research collected data from two different stakeholders i.e. the beneficiary and the implementing authority.

Beneficiary Level

To find out the explicit and implicit changes in the livelihood of the beneficiaries and in the society this research collected data (as mentioned earlier) from the beneficiaries of two remote upazila namely Barlekha and Shailokupa of Moulvibazar and Jhenaidha district respectively. A set of questions were asked to determine how SSNPs are increasing their livelihood opportunities. The data gathered from those questions are analyzed below:

The response of the question about the occupation is presented in the pie chart at the next page.

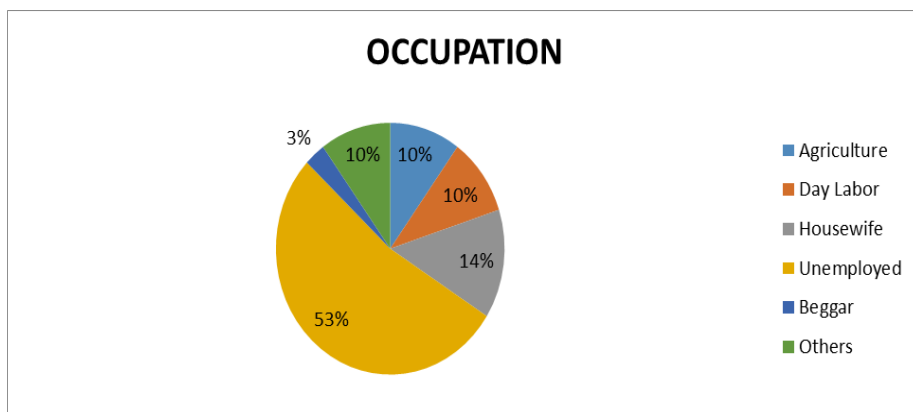


Figure: 1 Occupations of the beneficiaries of old age allowance
Source: Field Survey (Barlekha & Shailkupa-2017)

The findings show that 53% people who get old age allowance are unemployed and the percentages of the people working as farmers, day labors and others cover respectively 10% whereas housewife and beggar cover 14% and 3% consecutively.

Table-2. Family members of the beneficiaries of the old age allowance

Family Members	Total	Percentage	Comments
1-3	7	23%	
4-6	12	40%	
7-9	7	23%	
9-11	04	14%	
		100%	

Source: Field Survey (Barlekha & Shailkupa-2017)

The table shows the number of family members of the beneficiaries that 23% of the old age receivers have 1-3 and 7-9 family members respectively and 40% of them have 4-6 and 14% beneficiaries have 9-11 family members.

Table-3. Duration of the Beneficiaries Receiving Old Age Allowance

Duration	Total	Percentage	Comments
1-2	7	23%	
3-5	11	37%	
6-8	7	23%	
9 and above	5	17%	
		100%	

Source: Field Survey (Barlekha & Shailkupa-2017)

This table presents the duration of years of the beneficiaries receiving old age allowance, who were the population of the survey. It is found that the first 23% respondents have been getting this grant for 1-2 years and the another 23% for 6-8 years at the same time 37% population has been getting this grant for 3-5 and the rest 17% for 9 to above years.

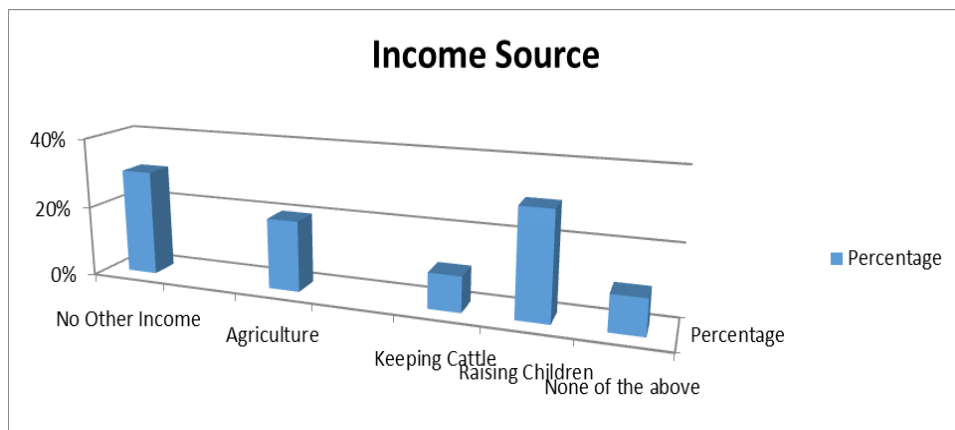


Figure-2. Income source of the beneficiaries of old age allowance
Source: Field Survey (Barlekha & Shailkupa-2017)

The bar graph reveals the information of the income source of the population getting old age allowance. 30% respondent do not have any other earnings and the other 30% are partially dependent on their children whereas 10% of the beneficiaries are on keeping cattle and 20% on agriculture and the rest 10% do not do anything.

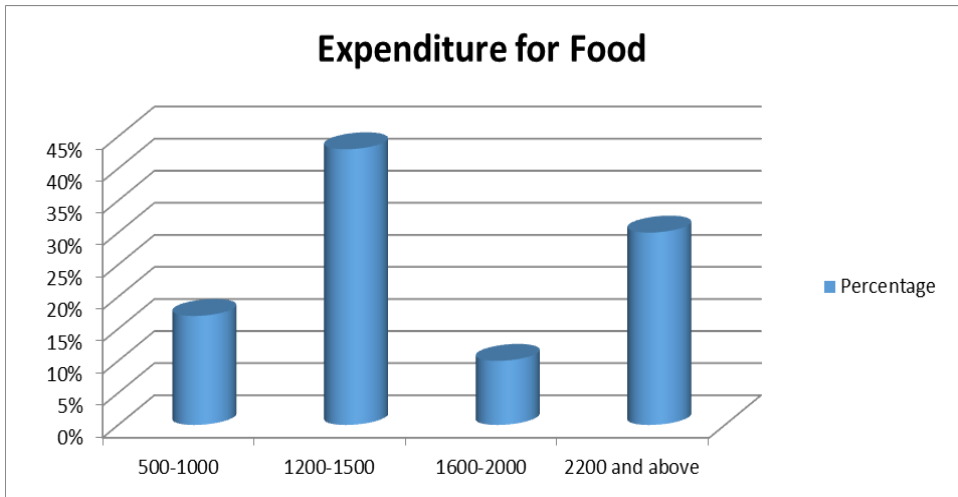


Figure-3. Expenditure for food of the beneficiaries of old age allowance
Source: Field Survey (Barlekha & Shailkupa-2017)

From the chart it is found that 43% people spend 1200-1500 taka as monthly expenditure of food and this amount includes the highest percentage of the expenditures of the respondents. 30% of the total population spend monthly Tk. 2200 or more on food. The rest 15% and 12% people spend 500-1000 and 1600-2000 taka respectively.

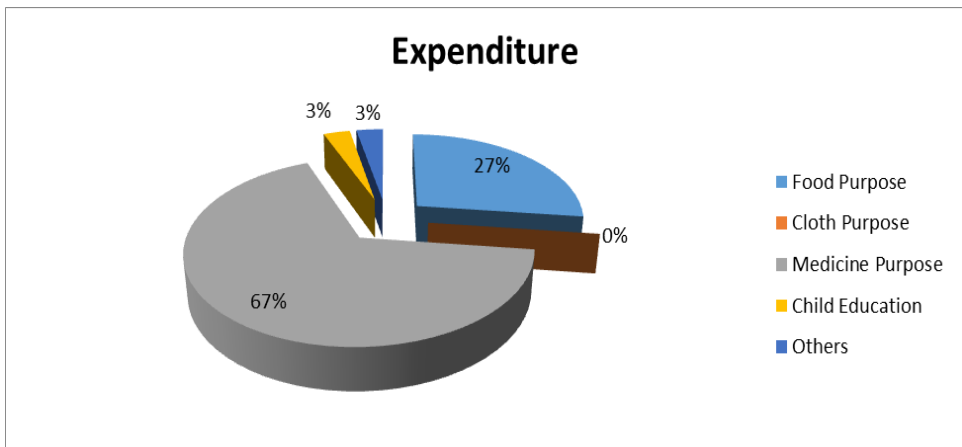


Figure-4. Expenditure heads of the allowance by the beneficiaries
Source: Field Survey (Barlekha & Shailkupa-2017)

The pie graph shows that around 70% beneficiaries spend their allowance for medicine purpose and it seems surprising when the study notices that beneficiaries spend no money for buying

clothes. Medicine and food get the most priority in terms of spending their allowances. The percentage of the people who spend the allowance on food is 27% whereas for children’s education and the rest others are 3% and 3%.

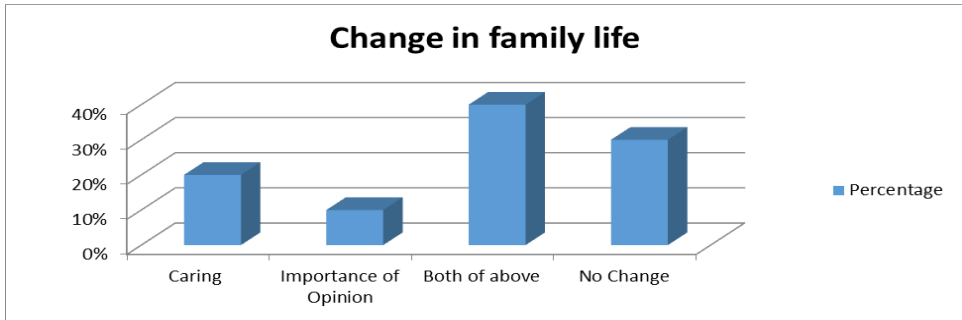


Figure-5. Family life of the beneficiaries after getting the allowance
Source: Field Survey (Barlekha & Shailkupa-2017)

Regarding change in family life 20% people claim that the family members care them, 10% say that family gives importance of their opinions and 40% opine that they receive both care and importance of opinion after getting the allowance. On the other hand the rest 30% report that no change happens in their family life.

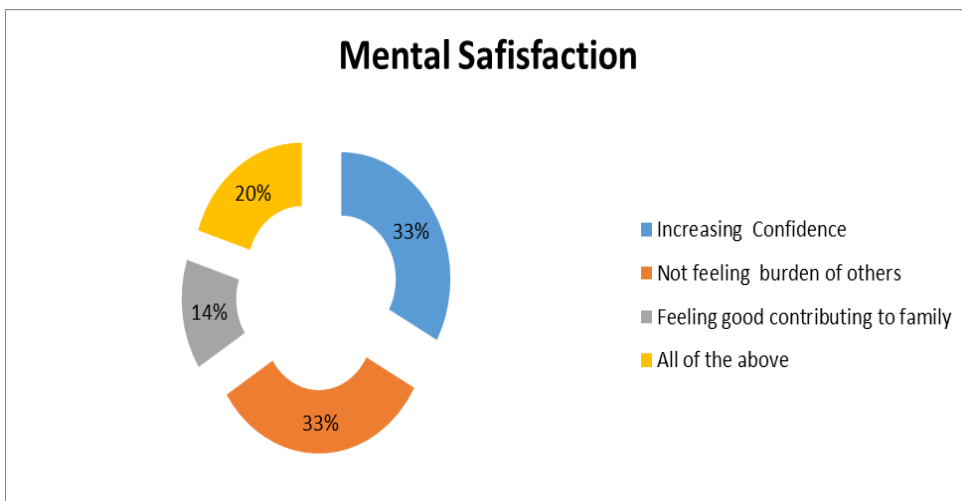


Figure-6. Level of satisfaction of the
Source: Field Survey (Barlekha & Shailkupa-2017)

33% of the beneficiaries think that this allowance increases their confidence and 33% feel that they are not the burden of

others. In addition to that, another 20% think that they have all of the above whereas the last 14% claim that they feel better for getting the chance to contribute to the family.

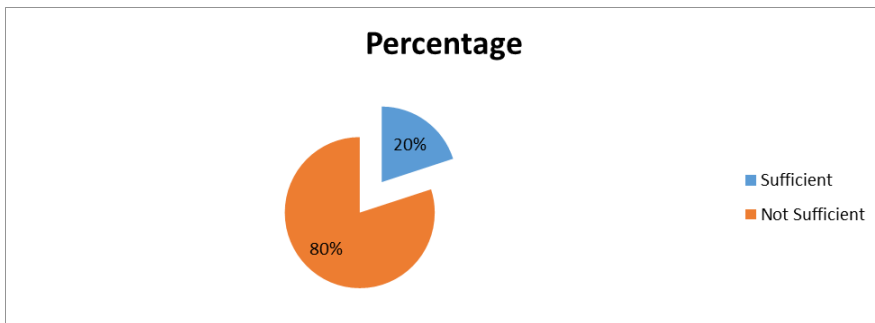


Figure-7. Beneficiaries opinion about sufficiency of the amount
Source: Field Survey (Barlekha & Shailkupa-2017)

The graph presents the opinion of the beneficiaries about the amount of allowance. Regarding the present amount of allowance, 80% claim that the amount should be increased to some extent and 20% say that they are satisfied with the allowance they get.

Table-4. Beneficiaries’ Opinion Regarding the Expected Increased Amount.

Increased Amount	Total	Percentage	Comments
500	11	37%	
700	2	7%	
900	1	3%	
1200	4	13%	
1500	12	40%	
		100%	

Source: Field Survey (Barlekha & Shailkupa-2017)

The table states that 40% people (the largest respondents in this figure) opine that 1500 Tk should be increased whereas 37% people state that five hundred taka should be increased. The another 13% opine that 1200 Tk should be increased and the rest 7% and 3% people expect the amount should be increased with 700 TK and 900Tk respectively.

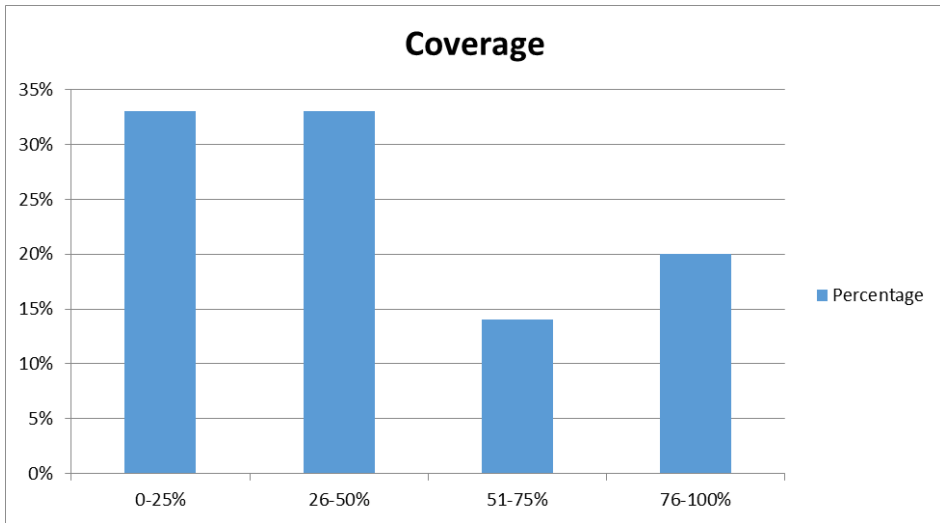


Figure-8. Beneficiaries’ opinion about the coverage of old age allowance in their locality
Source: Field Survey (Barlekha & Shailkupa-2017)

33% beneficiaries think that 25% people of their locality get the benefit whereas 33% people think that half of the deserving candidates get the allowance. Again 14% beneficiaries opine that 75% deserving candidates receive the allowance.

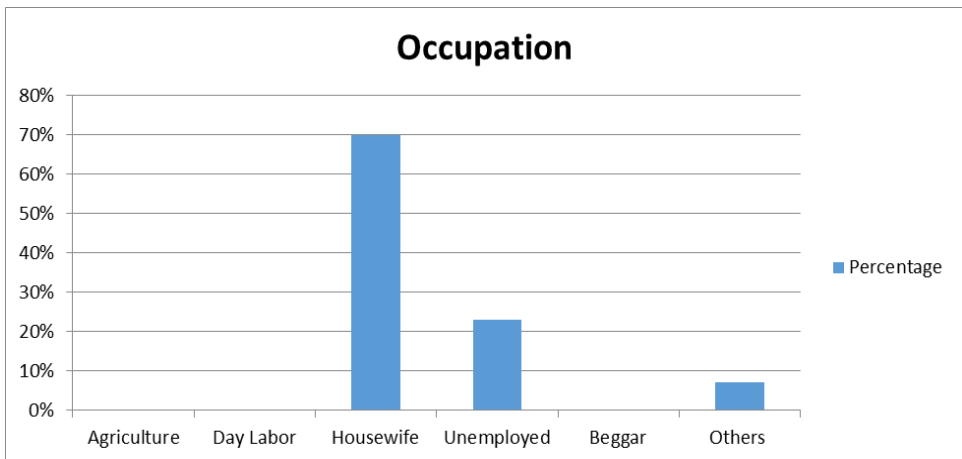


Figure-9. Occupation of the beneficiaries of the widow allowance
Source: Field Survey (Barlekha & Shailkupa-2017)

The data from the graph show that 70% beneficiaries are housewives whereas 23% are unemployed and only 7% are engaged in other occupations.

Table-5. Number of Family Members of Widow Allowance Receivers

Family Members	Total	Percentage	Comments
1-3	8	27%	
4-6	15	50%	
7-9	7	23%	
9-11	0		
		100%	

Source: Field Survey (Barlekha & Shailkupa-2017)

The table shows that 27% of the widow allowance receivers have 1-3 family members and 50% of them have 4-6 family members whereas 23% receivers have 7-9 family members.

Table-6. Duration of Receiving Allowance

Duration	Total	Percentage	Comments
1-2	7	23%	
3-5	11	37%	
6-8	7	23%	
9 and above	5	17%	
		100%	

Source: Field Survey (Barlekha & Shailkupa-2017)

This table presents the duration of receiving allowance by the respondents. It is found that the first 23% respondents have been getting this grant for 1-2 years and the another 23% for 6-8 years at the same time 37% population has been getting this grant for 3-5 and the rest 17% for 9 to above years.

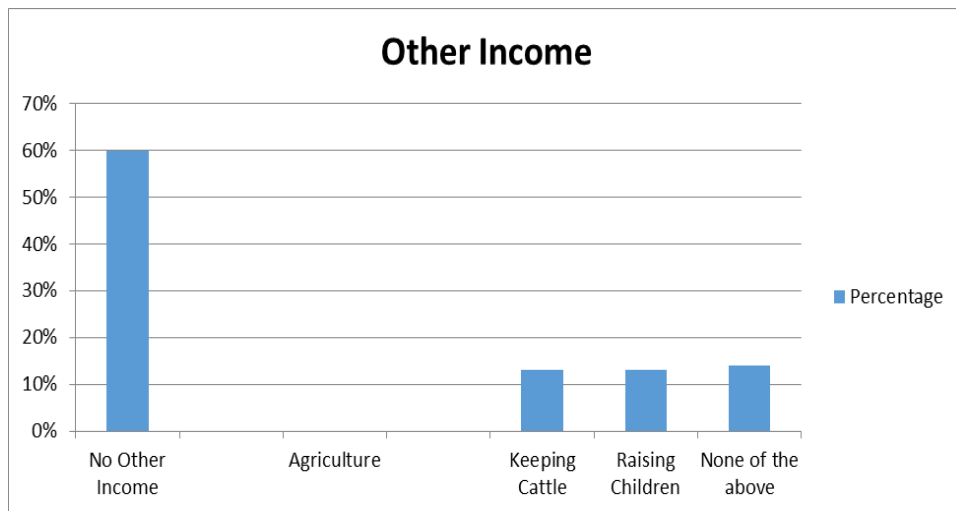


Figure-10. Other income source of the beneficiaries
Source: Field Survey (Barlekha & Shailkupa-2017)

The bar graph reveals that 60% widows do not have any other income source while 13% keep cattle and the other 13% are dependent on children. The findings also show that the widows are not engaged in farming and finally the rest 14% people do not do anything for income generation.

Table-7. Expenditure for Food of the Beneficiaries of Old Age Allowance

Monthly Cost	Total	Percentage	Comments
500-1000	0	0%	
1200-1500	6	20%	
1600-2000	7	23%	
2200 and above	17	57%	
		100%	

Source: Field Survey (Barlekha & Shailkupa-2017)

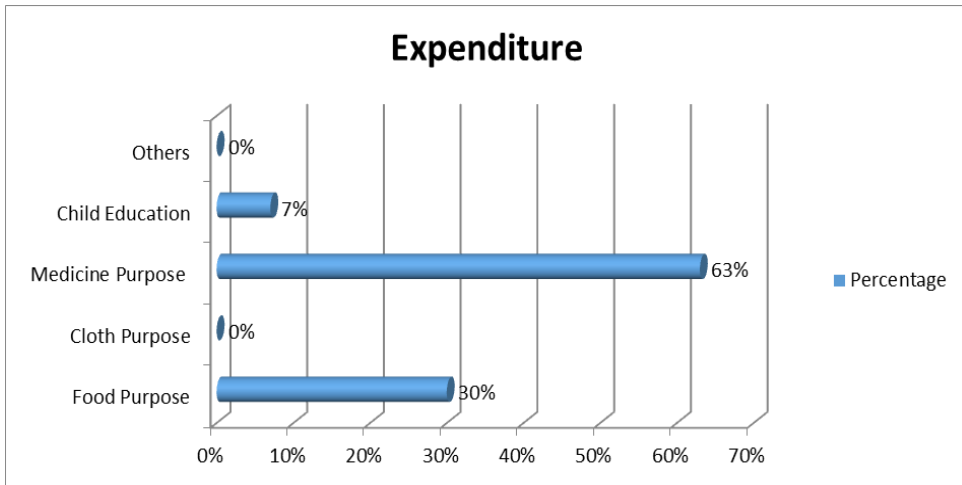


Figure-11. Beneficiaries' expenditure of the allowance
Source: Field Survey (Barlekha & Shailkupa-2017)

The graph shows that around 63% beneficiaries spend their allowance for medicine purpose. Medicine and food get the most priority in terms of spending their allowances and the percentage of the people who spend food next to medicine is 30% whereas children's education and others are 7%. No money can be spent for clothes and other purposes.

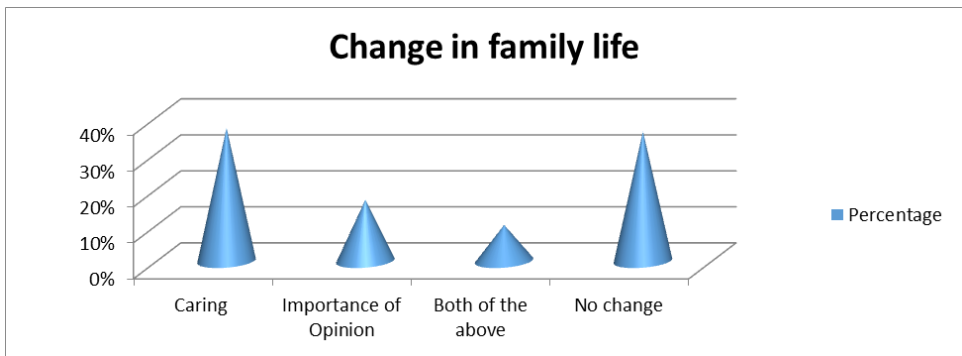


Figure-12. Change in the family life of the beneficiaries after getting the allowance
Source: Field Survey (Barlekha & Shailkupa-2017)

From the bar it is observed that 37% respondents believe that they enjoy care in their family since getting the allowance. Similarly 14% people enjoy the importance of their opinion and

10 % people get care and importance of opinion in the family. The rest 36% claim that they do not see any changes in the family life.

Table-8. Level of Satisfaction of the Beneficiaries

Level of Mental State	Total	Percentage	Comments
Increasing Confidence	9	30%	
Not feeling burden of others	17	57%	
Feeling good contributing to family	1	3%	
All of the above	3	10%	
		100%	

Source: Field Survey (Barlekha & Shailkupa-2017)

It is found from the table that 57% people of the widow allowance receivers do not consider them as burden in the family. At the same time another 30% claim that this grant has made them confident. 3% beneficiaries feel good for contributing to the family and 10% people opine to have all of the above mentioned satisfaction.

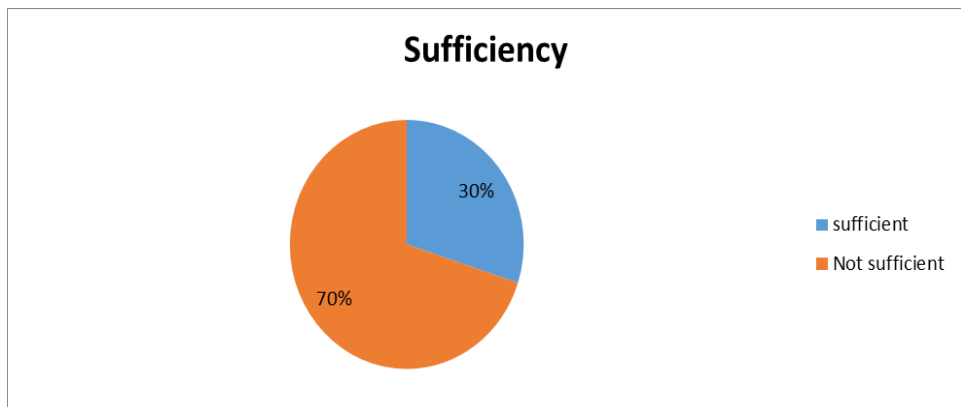


Figure-13. Beneficiaries opinion about sufficiency of the amount
Source: Field Survey (Barlekha & Shailkupa-2017)

The pie chart presents the satisfaction level of the beneficiaries about the amount of allowance. Regarding the present amount

70% opine that the amount should be increased to some extent and 30% say that they are satisfied with the allowance they get.

Table-9. Beneficiaries Opinion Regarding the Expected Increased Amount

Increased Amount	Total	Percentage	Comments
500	4	13%	
700	1	3%	
900	2	7%	
1200	6	20%	
1500	17	57%	
		100%	

Source: Field Survey (Barlekha & Shailkupa-2017)

The table states that 57% people (the largest respondents in this figure) opine that 1500 TK should be increased whereas 20% people state that twelve hundred taka should be increased. Another 13% opine that 500TK should be increased and the rest 7% and 3% people expect the amount be increased with 900TK and 700Tk respectively.

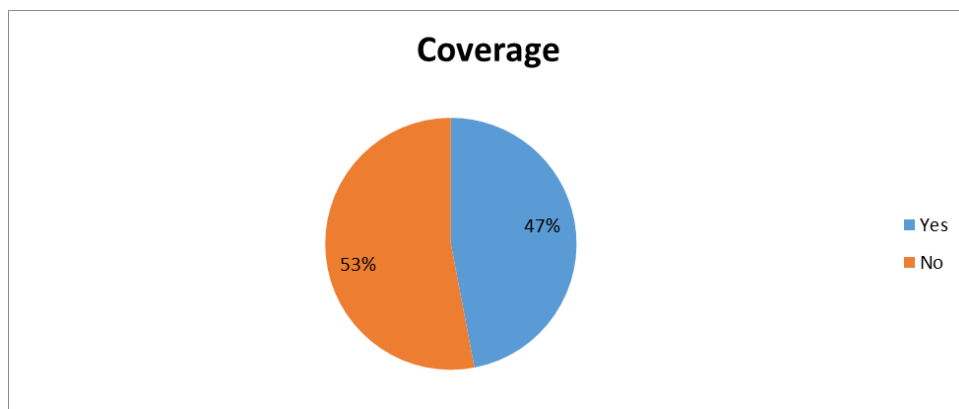


Figure-14. Beneficiaries opinion about the coverage of widow allowance in their locality

Source: Field Survey (Barlekha & Shailkupa-2017)

The pie shows that 47% beneficiaries of the total respondents say 'yes' in terms of 100 percent coverage of allowance in their locality whereas some 53% respondents do not agree with the statement.

10. Cross Table Analysis

Occupation	Agriculture	Day Labor	House Wife	Unemployed	Beggars	Others
Old Age	10%	10%	14%	53%	3%	10%
Widow	0	0	70%	23%		7%
Income Source	Agriculture	Keeping Cattle	Raising Children	No other Income	None	
Old Age	20%	10%	30%	30%	10%	
Widow		13%	13%	60%	14%	
Expenditure	Food Purpose	Cloth Purpose	Medicine Purpose	Child Education	Others	
Old Age	27%	0	67%	3%	3%	
Widow	30%	0	63%	7%	0	
Change in family life	Caring	Importance of Opinion	Both of Above	No Change		
Old Age	20%	10%	40%	30%		
Widow	37%	14%	10%	36%		
Opinion of sufficiency of the amount	Sufficient		Not Sufficient			
Old Age	20%		80%			
Widow	30%		70%			

Source: Field Survey (Barlekha & Shailkupa-2017)

The table figures out the results that in case of old age allowance, majority (53%) of the people receiving the grant are unemployed and in the same vain, majority (70%) of the beneficiaries of widow allowance are housewife. It is found from the study that a very few percentages of the respondant of the old age allowance are able to work because of their oldness and health issue. Widow women receiving allowance do household activities in most cases and 60% of the widow

beneficiaries do not have any income source but a few do income generating activities. Similarly the old age beneficiaries have a little scope in income generating activities. It is interesting to observe that a large number of beneficiaries both from old age (67%) and from widow allowance (63%) spend their great portions of amount to purchase medicine. Moreover, there is no noticeable differences found in the expenditure of the beneficiaries of old age and widow allowance in food purpose. In case of change in family life, it is perceived from the study that except the option 'No Change' among the beneficiaries of old age (30%) and the widow allowance (37%), the rest number of population enjoys caring and the importance of opinions in their families in a little scale. Finally, it is to be noted that a great number of beneficiaries including old age allowance (80%) and widow allowance (70%) opine that the amount should be increased and the rest 20% from age old and 30% from widow allowance think that the amount is sufficient.

Implementing Authority Level

The data gathered from the interview with the implementing authorities including Upazila chairman, UNO, Mayor, Social service officer and UP chairman of the two respective upazilas reveal the following themes.

Age

According to one interviewee, there are a lot of discrepancies regarding the age of the old age allowance receivers. Sometimes it is found that people increase their age in the National ID Card to get the allowance whereas in many cases some deserving candidates do not get the allowance because the age mentioned in their National ID Card are less than the age range for getting the allowance.

Inadequacy of Resource

All the participants admit that the coverage of the allowances is not sufficient because of inadequacy of resource. But they appreciate these types of programs and hope that more resource will be allocated in these areas in near future. Regarding the amount of the allowance they opine that government should think of increasing the amount considering the demand of the present time.

Lack of Coordination

Most of the respondents state that Safety Net Programs are implemented by numerous agencies including many arms of government, non-governmental organizations, and international bi-lateral and multi-lateral partners. Since a number of authorities get involved in this process, it often creates overlap between programs and miscommunication. An integrated coordination is needed for better result.

Empowerment

The implementing authorities opined that the beneficiaries feel empowered in the family and society after getting the allowance. It relieves them a bit from the miseries of old age since they do not need to depend on their issues for essential things. In case of widow deserted and destitute women the allowance is like a blessing though inadequate.

Arrangement of Training

Almost 80% of the participants argue that the Allowances for the Widow, Deserted and Destitute Women should be reformed. They opined that in this case the receivers are relatively young and can do any work if they get training and financial support. They suggested that there should be a subdivision on the basis of the age of the beneficiary. Widow who are relatively young can be given training of rearing cattle or sewing and should be provided with the necessary fund to start a small cottage business. There should be some income generating means for them to come out of their poverty and support the family.

Health

Health is the main issue that comes while talking about the old age allowance. All the participants said that during old age people usually get affected by many diseases. They use the allowance for buying medicine. Thus the allowance is contributing to keeping good health of the citizens. But in most cases the amount is inadequate to serve the purpose. Still they think that the beneficiaries feel happy as they do not need to depend on their issues for buying the necessary medicine. They achieved this comfort because of the allowance.

Women Empowerment

Allowance for the Widow, Deserted and Destitute Women which is especially dedicated for women is immensely helping to empower the womenfolk of the country. In this point of view, SSNPs go with liberal feminism.

Insufficiency of Allowance

All the participants have said that the amount of the allowance is not sufficient but they have noticed that the beneficiaries are happy as they are getting at least an amount with which they can buy food and medicine and even they can buy something special for the kids of the family.

Changes in Family Life

All of beneficiaries have said that in their family life they get remarkable importance in every step as they can contribute with the small amount of money which they get as allowance. As a result of the allowances their self-esteem and confidence has increased and they feel that they are not burden for the family.

Impact on Society

Social Safety Net Programs have made positive changes in the lives of the people who are very close to or below poverty line. Though the people getting allowance are not free from poverty they are not miserable. They can contribute a little bit in their family such as buying food, medicines and other necessary things. One respondent said that after the introduction of these allowances the percentage of beggar in his locality has decreased.

Evaluation of the Programs

There are many small scale research that evaluated the impact of old age allowance and widow allowance. Many studies show that households that have benefited from these programs are seen to have improved the quality and quantity of their food-intake. The findings of this study also corresponds to this view. Analyzing the data collected from the beneficiary and the implementing authority of the programs, we can say that the above mentioned programs have positive impact on the food intake, health and mental satisfaction in the life of the beneficiaries of the old age allowance. Likewise the Widow,

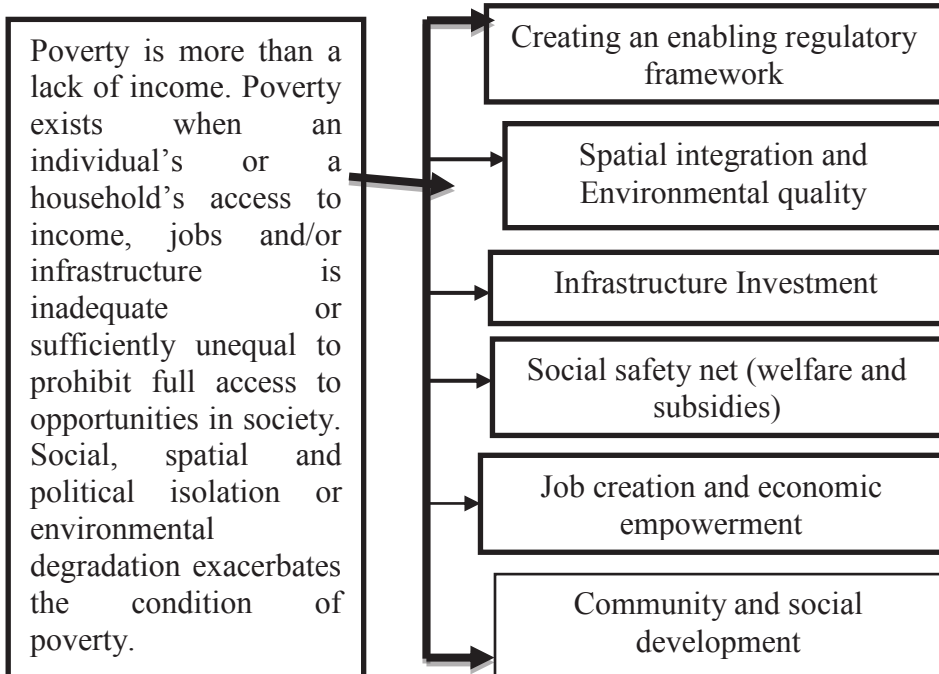
Deserted and Destitute Women allowance enables women to take charge of the family and the education of the children. Thus it facilitates women empowerment. But the amount of allowance (Taka 500/- per month) in both cases seems to be very inadequate in comparison with the requirement of quality living as many of them do not have other income source.

Impact of Safety Net Program in Poverty Elevation

Poverty alleviation is a process which talks about reducing the level of poverty in a community, or amongst a group of people or countries (UNDP 2002). As poverty has so many causes, single solution is not enough to tackle all the problems. Thus according to Pieterse and Parnell (1999), to eradicate poverty a multi-dimensional approach needs to be introduced. This is as follows

Poverty Alleviation from a Multidimensional Perspective

Multi-Dimensional Poverty (Definition)



Source: Adapted from Pieterse and Parnell (1999), page 8

Only Social Safety Net Programs are not sufficient to combat poverty. To reduce the level of poverty in Bangladesh a Multi-Dimensional Poverty Alleviation method as mentioned above need to be launched. The above table taken from Pieterse (1999) indicates that the interrelated other components shown in the table may contribute greatly in case of social subsidies and welfare. From the figure, it is found that social safety net programs are serving significantly to make the poverty stricken people stand against poverty that can be easily measured on the light of theories with a view to getting a real scenario.

The present study mainly focuses on the two safety net programs- old age allowance and widow allowance in reducing poverty and ensuring social inclusion of the vulnerable people. According to Kistjason et. al (2004) cited in Musakwa (2008), there are two poverty alleviation strategies namely cargo and safety net strategies. Cargo net strategies help the poor climb out of poverty on the other hand safety net strategies stop people from falling into poverty. Ensuring the support from safety nets cargo net can be effective and sustainable in the long run. It is to be noted that social exclusive approach deems and hinders a group of people or a community to keep floating in the right track for the massive development of a nation or a country (Pieterse and Parnell 1999).

The socio economic impacts of the SSNPs have been measured through different lenses and in the context of Bangladesh. From the present study, it is reported that cargo net approaches actually are not working directly to alleviate poverty through SSNPs but these strategies confirm the minimum coverage in retaining the targeted population with the developing trend. From the analysis of data it is mostly found that this amount of money or cash transfer cannot make the beneficiaries able to uplift from poverty but this monetary support from the government has made them self-confident and positive in their attitudes.

‘Social Inclusion Theory can be an approach to measure the findings of the present study that how much the beneficiaries have been able to be incorporated in terms of bringing different types of economic and mental eases. The study reveals that Social Safety Net Programs have made the back trodden people enrolled to protect them from the extreme condition. And obviously, the main purpose of this theory is to combat and mitigate social exclusion including all types of disadvantages and deprivations of the targeted population with a view to

bringing them into social inclusion. Undoubtedly SSNPs are seen as effective tools in reducing vulnerabilities of socially excluded population across the globe (Rook, 2011). This is also true in case of Bangladesh. Most of the respondents expressed their satisfaction for getting the allowance though they have categorically stated that the amount was insufficient. Through the safety net programs the idea of social exclusion is removed and the beneficiaries feel socially included. It also contributes to reduce the intensity of poverty in the society.

Compare and Contrast among the Reports among the Implementing Authority and the Beneficiaries

While talking to the implementing authority about the allowance, the authority says that the beneficiaries get affected by different kinds of diseases and they use the allowance for their treatment. On the other hand, the beneficiaries express that they spend 70 percent of the allowance for medicine and 27 percent of the allowance for food. The implementing authority opines that all of the beneficiaries get much importance and confidence for getting the allowance but 20 percent of the beneficiaries think that the allowance increases their confidence and they are not the burden of the family. Even 14 percent of the beneficiaries think that they feel better contributing to the family.

Conclusion

Though Bangladesh has achieved the status of a lower-middle income country, the coverage of the social safety net programs are still limited in scale. Considering the percentage of poor and vulnerable people of the country these programs are not adequate for addressing poverty or for mitigating vulnerability. Yet, by implementing Social Safety Net Programs the percentage and intensity of poverty have been reduced. The dignity of the beneficiaries in the family and society has increased. The chances of sending the children to educational institutions have been provided through the above program. Health and nutrition of the beneficiaries have increased. Even mental health condition of the beneficiaries is cared by the family members and relatives as they are cared through the safety net program.

Recommendation

Since SSNPs are essential for national development and government is allocating a huge amount of money for the SSNPs from the national budget it is essential to implement those successfully. Otherwise it may cause a huge wastage of money. To make the programs more successful this study makes the following recommendations:

1. More field level research and constructive feedback about the implementation should be encouraged.
2. Coordination among the different bodies of implementing authorities need to be ensured.
3. The problem of limited coverage, inadequate grants, duplication, illicit political influence and corruption should be solved.
4. Nepotism in selecting the beneficiary should be avoided and the real deserving candidates should be given preference.
5. The monitoring system should be made strong to ensure maximum benefit from the programs.

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Role of Human Rights in Poverty Alleviation and Development Planning in Bangladesh

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Abstract: The development is a concept of complete human welfare which would mean to provide scope for a meaningful human life. Development means a mechanism of ensuring opportunities for a nice life to people, especially to poor, women and deprived people; and that is a process of expanding the real freedom that people are entitled to enjoy and that will provide all necessary facilities to make human life fruitful. Obviously, availability of opportunity in the case of fuel, water, sanitation, safety net program, microcredit program, getting work, religious and cultural activities, increasing income along with exercising voting right are very significant aspects for overall development. The paper is based on the Project Report namely “Role of Human Rights in Poverty Alleviation and Development Planning in Bangladesh” which examined the low level income earning people i.e. day labour, garments worker, rickshaw puller, small trader and 4th class government and non-government employee on the basis of survey questionnaire on human rights and development issues. It also examined existing development planning of Bangladesh. Lastly, the paper found that the present practice of human rights played mentionable role in poverty alleviation and development planning and it also tried to present some suggestions to the state on the basis of findings of the research project.

Keywords: Human rights, poverty alleviation, development planning in Bangladesh.

Introduction

Development essentially means human development and a precondition of the latter is promotion and protection of human rights. The term “human rights” refers to those rights that have been recognized by the global community and protected by international human rights legal instruments. Their recognition, protection and promotion are essential factors in the development process of the society. Human rights are global vision backed by state obligation and include all kinds of rights which are very essential for the existence of human beings. Protection and promotion of human rights are legal obligations of all states in national and in international sphere. However,

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responsibility for implementation of these international human rights standards has been imposed on the state by "Bill of Human Rights". Realization of basic needs of human being presupposes good economic condition. Material condition of a society or state determines how many basic needs will be fulfilled. Hence, economic condition and enjoyment of basic human rights are interrelated. Today economy has become an instrument to measure the true development if basic needs of human life are left unfulfilled.

Bangladesh complies with international human rights instruments albeit with certain reservation. The constitution of Bangladesh pledges that its fundamental aim is to realize society in which rule of law, fundamental human rights and freedom, equality and justice will be secured for all citizens. Accordingly fundamental rights for the citizens Bangladesh have been guaranteed in the constitution. However, development being a systematic factor is integrally related with economic and social setup of a country particularly the resource-people relationship, poverty, illiteracy and societal stratification.

Objectives of the Study

The broad objective of the paper is to analyze the role of human rights in poverty alleviation and development planning in Bangladesh. Specifically, the objectives of the study are to discover income status of the surveyed people; to get information about exercise of voting right of the surveyed people; to acquire idea about problem regarding getting work; to identify the benefits of social safety net programs and micro finance programs of the surveyed people; to determine whether safe drinking water, gas facility are available of the surveyed people; to ascertain the accessibility to education of the children of the surveyed people; to measure the opportunity regarding cultural and religious activities of the surveyed people; and to present some suggestions to the state to develop practice of human rights to reduce poverty alleviation and to make more people oriented development planning in Bangladesh.

Methodology

The paper is basically multidisciplinary in nature. Descriptive and qualitative statistics are applied. Secondary information and data were collected from available published sources and

primary data were collected through questionnaire survey. The primary data were collected from the target respondents by using questionnaire with direct interview. The survey work of the project was conducted in greater Mirpur area, Borobazar Area, Uttara, Tongi and Airport area in Dhaka and total 300 (three hundred) families (one person from one family) were surveyed. Secondary data were collected from related books, journals, articles and newspapers.

Literature Review

This research project is not only about human rights, but also about progress regarding poverty reduction and development planning in Bangladesh. Therefore, these three basic concepts are required to be addressed and analyzed for the purpose of framing theory and successful implementation of the project. These concepts are deep rooted in their use and practice along with a huge volume of literature both separately and jointly with manifold thoughts, ideologies and implementation. For the purpose of the project these concepts are reviewed individually. Along with that the nexus point “the role of human rights in poverty alleviation and development planning” is also reviewed within the available literature.

Concept of Human Rights, the Constitution and Related Laws and Poverty

Human Rights are those held simply by virtue of being a person. To have a human right one need not do anything special, other than to be born as human being (Donnelly J, 2012). Therefore, human rights are inherent rights of a man or woman. They are the rights that everyone has equally, by virtue of their humanity. Bangladesh Constitution introduced an entrenched Bill of Human Rights known as Fundamental Rights substantially in accord with the rules of the International Bill of Human Rights. Rights enshrined in this chapter include such rights as equality of all irrespective of religion, race, caste, sex or place of birth, and entitled to equal protection of law, non-discrimination in all matters including opportunity in public employment, right to protection of law, right to life and personal liberty, safeguards as to arrest and detention, protection in respect of trial and punishment under retroactive law, freedom of movement and assembly, freedom of thought, conscience and speech, freedom of profession or occupation, freedom of religion, right to property etc.

Beside the constitution and the regular mechanism of ensuring human rights, Bangladesh has introduced a numbers of laws and policies; in relation to promotion and protection of human rights of the people. Some significant laws to ensure human rights are mentioned as follows:

- National Women Policy, 2011
- National Children Policy, 2011
- National Human Rights Commission Act, 2009
- Anti-Corruption Commission Act, 2004
- Legal Aid Act, 2000
- Anti-Terrorism Ordinance, 2008
- The Women and Children Repression Prevention Act (Amendment in 2003)
- The Dowry Prohibition Act of 1980
- The Acid Crimes Prevention Act, 2002
- The Child Marriage Restraint Act, 1929
- The Dowry Prohibition Act, 1980

Poverty, Human Rights and Development Planning

Poverty is the imprecation of human development. If anyone tries to review the concept of poverty very clearly, he cannot avoid two lines of poverty- one is narrowly and another is broadly concept of that. It is naive to mention that the enjoyment of opportunities of human rights influences human development. Narrowly concept of poverty is generally measured by the percentage of population having income below the minimum expenditure required for meeting the basic needs. The fifth five year plan mentioned poverty lines, “Poverty line I is defined as daily consumption of 2122 Kilo cal. per person and poverty line II which is extreme poverty is defined as daily consumption of 1805 Kilo cal. per person”(GOB, MOP, 1997-2002).

Here it is relevant to note that on the basis of calorie based poverty measurement is questioned because of that calorie intake should not only be indicator to determine poverty level. Again it should recall that it not wise and logical to consider only daily calorie intake as standard in the case of poverty estimation. Thus, it is more wise and logical to explain poverty in broad sense. Considering reality one may state that poverty refers to forms economic, social, cultural, religious and psychological deprivation occurring among people lacking

sufficient owner, control, practice and access to resources for minimum required level of living with human values. So, poverty should be widely recognized as a multi-dimensional problem involving income, consumption, nutrition, health, education, housing crisis coping capacity, insecurity along with sustainable practice of human rights etc. Experience suggests that important causes of poverty in Bangladesh are for low economic growth, inequitable distribution of income, unequal distribution of productive assets, unemployment and under-employment, high rate of population growth, low level of human resources development, natural disasters, limited access to public services, political unrest along with corruption.

Poverty and human rights are interconnected. A right based approach towards development is advocated for sustainable development because poverty is considered as a sole reason of human rights violation. Mary Robinson, Former United Nations High Commissioner for Human Rights, said that “I am often asked what is the most serious form of human rights violations in the world today, and my reply is consistent: extreme poverty (Steiner 2008).

Poverty is a denial of human rights. Human rights refer to rights that are inherent to the person and belong equally to all human beings. Their realization has to be carried out as a participatory, accountable and transparent process, implying equality in decision-making. Human rights instruments such as the Universal Declaration of Human Rights (UDHR) provide a coherent framework for practical action at the international, national and sub-national levels to reduce poverty (UNDP 2003).

An absence of accountability and the rule of law in the economic sphere, inequality, and corruption, mismanagement of public resources, austerity measures and conditions continue to trigger civil unrest in many parts of the world, which in turn undermine the sustainability of long-term development and growth (United Nations, Office of the High Commissioner website, 2018).

Siobhan McNerney Lankford (2009) observes that human rights and development continue to reflect a separate evolution. While the majority of development policies and frameworks incorporate human rights concerns, many do so only implicitly: as a result, there may be value in examining the use of explicit human rights language and reliance on human rights obligations under international law. This article focuses on human rights as

the subjects of binding international legal obligations, and a thorough review of development policy, suggests that despite some incorporation of human rights in development policies, greater reliance on human rights law might provide one effective way to promote a more systematic, explicit and coherent approach to the integration of human rights in development. The author explores development frameworks like Millennium Development Goal (MDG), Poverty Reduction Strategies (PRSs) and legal dimensions of human rights in such development policies.

UNDP (2003) states that the definition of poverty is steadily moving towards a human rights-based vision highlighting its underlying multitude of causes. The increased awareness that the respect for human rights is a *sine qua non* for socio-economic outcomes challenges the proposition that income should be used as a good and sufficient proxy indicator for measuring poverty. Therefore a right based approach towards the alleviation of poverty is recognized and prioritized in the first line of consideration.

Presidential Lecture, World Bank, (2001) says Right based approach towards development can also be found in this lecture, which says, lawyers should not be the only voice in human rights and, equally, economists should not be the only voice in development. The challenge now is to demonstrate how the assets represented by human rights principles, a form of international public goods, can be of value in pursuing the overarching development objective, the eradication of poverty.

United Nations High Commissioner for Human Rights (2005) observed that the United Nations played an important role recognizing human rights in poverty alleviation. It is also analyzed that since the reforms introduced by the United Nations Secretary-General in 1997, a major task for the United Nations, and in particular for the Office of the High Commissioner for Human Rights (OHCHR), has been to integrate human rights into the whole of the Organization's work, including the overarching development goal of poverty eradication. In this regard, it is also found that in 2001 the United Nations Committee on Economic, Social and Cultural Rights requested the Office of the High Commissioner to develop substantive guidelines for the integration of human rights in national poverty reduction strategies.

Brigitte I. Hamm (2001) in his paper, human rights have been found as a frame of reference for development policy. The

frame is incorporated by a) consensus over human rights as the basis for human rights approach to development; b) legal obligation to international cooperation for human rights; c) organizations working in human rights approach to development. The study also identified the basic dimensions of a human rights approach to development such as non-discrimination, participation and empowerment and good governance. Most importantly, the paper mentioned human rights as an essential content or ingredient of development policy and analyzed its effect in development.

In the book of Siobhan McInerney Lankford (2010), human rights indicators were identified and the way of implicating those indicators in development was assessed. The author also said that human rights indicators are central to the application of human rights standards in context and relate essentially to measuring human rights realization, both qualitatively and quantitatively.

Philip Alston (2005) in his paper analyzes the Millennium Development Goals (MDGs) as the most prominent initiative on the global development agenda and finds that it has a great deal in common with human rights commitments. The author also identified the key characteristics of a human rights/MDG approach to development at the national level. He emphasized on recognition of the relevance of human rights obligations, encouragement of community participation based on human rights formulations and the role of the human rights mechanisms in monitoring and accountability etc. for influencing and molding development policies.

Human rights are closely connected with development planning of a country. Human rights provide a normative framework for achieving development priorities. It demands a comprehensive set of benchmarks and indicators for measuring progress beyond legal and institutional frameworks and constructs. Values, principles and standards of human rights must guide and permeate the entire development programming process. The success of human rights-based development strategies will rest on the acceptance of a social contract that recognises and respects the primacy of universal human rights vis-à-vis the development process as a whole. As such, respect for human rights is to be reflected in a State's norms, institutions, legal frameworks and enabling economic, political and policy environment.

It is fact that development planning of a country should be achieved the level of practice of human rights and targeted alleviation of poverty of that country. As per development planning both the government and non-government organizations have been implementing a number of programs for the employment and income generation and upliftment of the poor (Bangladesh Economic Review, 2005). The following programs are continuing to enhance the entitlement of the poor and at the same time their empowerment and awareness building I.e. reflects of the better practice of human rights.

Some Significant Programs to Alleviate Poverty in Bangladesh are Presented Below:

- Old-Age Allowance Program
- Allowances Program for Widow and Destitute Woman
- Honourium Program for Freedom Fighters
- Training and Self Employment Program for Insolvent Freedom Fighters and their Wards
- Fund for Rehabilitation of the Acid Burned and the Physically Handicapped
- Cash Transfer Programs for Education
- Primary Education Stipend Project
- Female Secondary School Assistance Program
- Rural Maintenance Program
- Food for Works Program
- Vulnerable Group Development Program
- Vulnerable Group Feeding Program
- Poverty Alleviation and Government Development Project
- Providing Incentives and Financial assistance to poultry and livestock sector
- Poverty alleviation and Micro-Credit Programs Undertaken by Department of Fisheries
- Fund for Housing and Homeless
- Program for Generating Employment for the Unemployed youth by the Karmasahgshthan Bank Abshan (poverty alleviation and rehabilitation) Project
- Fund for Mitigating Risk due to Natural Disaster
- Fund to Meet Sudden Natural Disaster
- Micro-Credit Programs Implemented by the Government and NGOs (The Fifth Five Year Plan to the Seventh Five

Year Plan, MOP, GOP, Bangladesh Economic Review from 1997 to 2017, MOF, GOB).

However, Bangladesh has been fighting against poverty since its inception. She has been applying various techniques and strategies to reduce poverty level gradually. Considering real scenario here, it is worthy to note that the Government of Bangladesh has predominantly emphasized poverty alleviation in its development strategy to reduce poverty rate from 31.5% in 2010 to 15% by 2021. The Government of Bangladesh has allocated 45, 230 core taka on social security sector in the budget of 2014-15 (MOF, GOB, 2017). Four Govt. Commercial bank and two specialist bank disbursed 39, 592, 38 core taka through micro credit program up to 2016 to reduce poverty (ibid).

Role of Human Rights in Development Planning in Bangladesh

It is worthy to mention here that the role of human rights in development planning in Bangladesh is very significant. Some important development programs which influence to reduce poverty level as well as enhance the opportunity of practice of human rights are analyzed here.

Old Age Allowance Program

The government of Bangladesh launched Social Safety Net Program (SSNP) namely Old Age Allowance Program (OAAP) from 1997. The government has initiated a number of SSNPs in the country in the form of 'cash' and 'kind' transfer. Among them OAAP has an impact on the societal development. Choudhury MSR in his research showed that, elderly population is the asset of any nation and OAAP has created a significant sense of solidarity among the elderly poor. A universal agreement among the policy makers regarding the ageing issues signifies the importance of the issues in the national development agenda (Chowdhury 2013). Therefore, it is naïve to state that OAAP has played significant role in the development planning of Bangladesh. At present the amount of allowance has been increased to Tk 500 and the total budget for the project now amounts to Tk. 2,100 crore in 2017. 33, 00, 000 people are within the ambit of this project this year (Daily Star, 2017).

Allowances Program for Widow and Destitute Woman

Among the different Safety Net Programs, the Allowance Program for Widowed, Divorced and Husband Deserted Distressed Women's Allowance Program is one of the most important programs dealing with one of the most vulnerable, marginalized sections of the population. Considering the realities and sufferings of widowed and distressed women with the intention to reduce their vulnerability, the government of Bangladesh took initiative for their social protection and security, and initiated Widow and Husband Deserted Destitute Women's Allowance Program in 1998 under the Ministry of Social Welfare. These allowances are provided by the government of Bangladesh to poor widows and the elderly persons (≥ 65 years). A research monograph namely Small Scale Old Age and Widow Allowance for the Poor in Rural Bangladesh: An Evaluation published by BRAC in 2008 shows that being a beneficiary of allowance is significantly associated with household's increased expenditure on protein consumption, improvement in bodyweight, and improved social and economic dimensions of elderly persons (BRAC 2008). At present, the budget for this program is 759 crore Taka in 2017-2018 fiscal year.

Honourium Program for Freedom Fighters

The Ministry of Liberation War Affairs has been established in 2001 with the responsibility of providing various benefits to the freedom fighters, preserving history and memories of the liberation war and developing new infrastructure as memorial of the war. The National Social Security Strategy (NSSS) mission of the Ministry is to ensure the welfare of the heroic freedom fighters and their dependents by creating safety nets for them (Ministry of Liberation War Website, 2017). Under this prospect, a social safety net program namely Honourium for Freedom Fighters is continuing. The budget for this program this year (2017-2018) is 3200 crore taka. This program is continuing and having impact on poverty alleviation.

Cash and kind Transfer Programs for Education

Within the ambit of Social Safety Net Program (SSNP) various individual programs are being run by the government. All these are part of government's development activities and in long term, these are supposed to increase the understanding and practice of human rights. Under the Primary Education stipend project poor children are given financial benefits. Besides, these

projects give emphasis on the need for expansion and qualitative improvement of primary and secondary education. Important programs in this regard are Primary Students Stipend Program, School Feeding Program, Reaching out of School Children Program, Secondary Education Sector Investment Program, Secondary Education Stipend Project, Secondary Education Quality Access Enhancement Program etc.

Primary Education Stipend Project

Initiated by the Government of Bangladesh (GOB) in July 2002, the Primary Education Stipend Project began its first official year of operation in January 2003, with the goal of supporting more than 5 million pupils (Tietjen 2003). The official objectives of the new PESP are to: Increase the enrolment rate among primary school-age children from poor families; Increase the attendance rate of primary school pupils; Reduce the dropout rate of primary school pupils; Increase the cycle completion rate of primary school pupils; Enhance the quality of primary education; Ensure equity in the provision of financial assistance to primary school-age children and to Alleviate poverty. Therefore, poverty alleviation as an objective of the program justifies the connection of poverty alleviation in development planning which ultimately increases the strength of practice human rights in broader perspectives.

Female Secondary School Stipend Program in Bangladesh

The female secondary school stipend program began as an experiment in 1982 by a local NGO in a single upazila with USAID financial assistance under the supervision of the Asia Foundation. A second upazila was included in 1984 and several more subsequently, totaling seven by 1992. The stipend program continued in the name of Female Education Stipend Program (FESP) from July 1992 to December 1996 as a sub-project under the umbrella of the General Education Project of Norwegian Agency for Development Cooperation (NORAD). The experience of this pilot project has been described as highly successful since the actual number of stipends provided far exceeded the projected number at the time of inception and the number of awardee schools increased by 12 percent in four years of project life (Mahmud 2003). At present, this program is merged with Secondary Education Stipend Project. The budget for this program in 2017-2018 is Tk.109.03 crore. It has popularly encouraged the education of female students in the

secondary level of education and ultimately widened the enjoyment of human rights among females of the country.

Programs Relating to Food Security and Employment

All policy documents on crops, livestock, fisheries and food are recently prepared in the context of changes in global and domestic social, economic and trade environment (Rahman and Khan 2005). The government of Bangladesh has its reflective policies and programs to ensure food and employment security. As part of development projects and planning Open Market Sale (OMS) Program, Vulnerable Group Development (VGD) Program, Test Relief (TR) Food Program, Gratuitous Relief (GR) Food Program, Food for Work Program, Taka for Work Program are major social safety net programs currently being run in Bangladesh. These programs are influencing enjoyment of the basic human rights of food and employment in Bangladesh. At the same time these are performing their role in development planning and also helping to alleviate poverty.

Vulnerable Group Development Program

Vulnerable Group Development (VGD) is one of the largest safety net programs assisted by the World Food Program (WFP). It is targeted at poor and vulnerable women in Bangladesh. The ultimate goal of the program is to bring sustainable improvement to the lives of ultra-poor households. Starting with assisting war, famine and flood victims in the early 1970s, the VGD program has evolved over time to focus on helping poor women graduate out of poverty. Currently about 750,000 women participants (about 3.75 million beneficiaries) from ultra-poor households receive a monthly food ration combined with a package of development services (World Food Program Bangladesh, 2007). This program has also been recognized as a development project in Bangladesh and having its contribution in poverty alleviation. This year in 2017-2018 the budget allocation for this program is 1407.65 Crore Taka.

Food for Work Program (Cash)

The allocation for this program was to the tune of Tk. 264 crore in the revised budget of FY 2004-05 and the allocation was raised to TK. 300 crore in the budget of FY 2005-06 (Ministry of Finance Website 2005). This year in 2017-2018 allotment for the program is nil. The program has stopped in 2016 and Taka for work Program has also been stopped in 2016. Before that

these programs played vital role in creating employment and food security in Bangladesh and had their contribution in poverty alleviation and development in Bangladesh.

Fund for Housing the Homeless

In order to mitigate the housing problem of the homeless, poor and low-income people in the country the government constituted a fund for housing with an allocation of Tk. 75 crore in FY 2005-06. At present in 23017-2018 there are programs namely House Building Assistance Program (having a budget of 12.70 crore taka) and Climate Victims Rehabilitation Project (having a budget of 231.52 crore taka) which target to address one of the basic human rights that is right to shelter. And thus human right of shelter is being incorporated in development planning which is ultimately targeted to alleviate poverty in Bangladesh.

Abashan (Poverty Alleviation and Rehabilitation) Project

This project is being implemented by the prime minister office, entirely founded from domestic source. The project is being implemented over a period of seven years (July 2002-June 2009) at a cost of Tk. 657.20 crore. A sustainable livelihood approach for landless rehabilitation programs (Abashan) is especially designed for the population under the poverty line of Bangladesh. It is a combined program to allow landless and distressed people to be stable in a particular place and engage them in income- generating activities to eradicate poverty (Ray 2016).

Poverty Reduction in Seventh FYP

Table-1: Targets of Poverty Reduction in Seventh FYP

Items	YEAR					
	2015	2016	2017	2018	2019	2020
Medium poverty reduction						
Elasticity of poverty	-0.93	-0.93	-0.93	-0.93	-0.93	-0.93
Highest level of poverty	24.8	23.5	22.3	21.0	19.8	18.16
Extreme poverty reduction						
Elasticity of poverty	-1.19	-1.19	-1.19	-1.19	-1.19	-1.19
Lower level of poverty	12.9	12.1	11.2	10.4	9.7	8.9

Source: PC, MOP, Seven FYP, GOB.

Through observing the above mentioned table (Table 1) it can be said that government of Bangladesh has properly targeted to reduce poverty in its development planning. As per the mentioned target the government and NGOs are performing to do the needful to achieve the goal.

Analysis of Surveyed Data

It is needless to state that various types of information (quantitative and qualitative) are required for investigating the role of human rights in poverty alleviation and development planning in Bangladesh. Keeping in view the objectives of the research project questionnaire was formed. Apart from the identification part questionnaire contained 14 questions with related subhead. However, the theoretical framework or literature review was the guideline in framing the questionnaire. Economic, social, cultural, political, educational status along with availability of relevant opportunities (e.g. water and gas facilities) of house hold obviously influence their livelihood which help to reduce the poverty level of the concerned people. Here it is relevant to state that we have used random sampling process regarding selection of survey area and selection of surveyed sample group.

So firstly it is logical to present population features of surveyed people for better understanding of their different aspects.

Table-2: Categorization of Surveyed Population

SL. No.	Category of population	Total No.	Gender		Age Level (Years)	Education Level
			Male	Female		
1.	Day labours	107	64	43	20-54	Illiterate and up to class XI
2.	Garments workers	56	19	37	18-54	Class V to HSC
3.	Small traders	88	68	20	17-62	Class III to SSC
4.	Govt. service holders	12	9	3	26-51	Class VIII to Degree
5.	Non-govt. service holders	27	15	12	19-48	Class VIII to HSC
6.	Rickshaw pullers	10	10	--	22-55	Illiterate and up to Class X
	Total	300	185	115	--	--

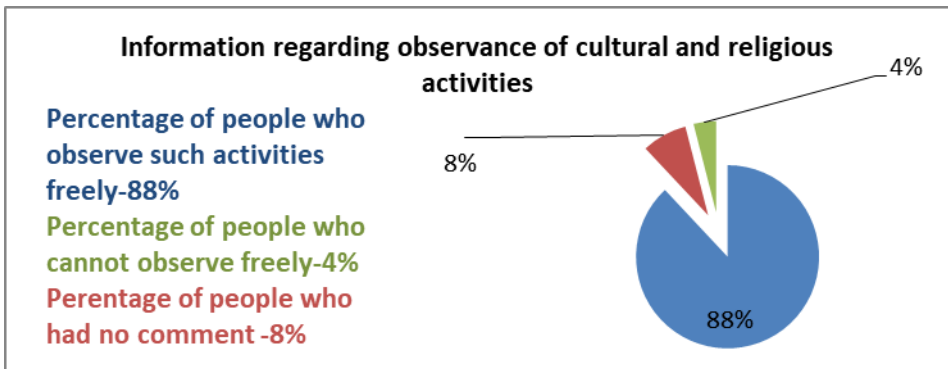
Source: Data compiled from findings of survey

The survey findings show that out of total surveyed population the number of male is 185 and the rest is female (115). The age level of different groups varies from less than 20 up to 62 years.

The education level of the interviewee is shown mentionable difference from group to group. A significant aspect should be mentioned here that there are some surveyed people illiterate among rickshaw pullers and day labor group. However, now we try to present the findings of the study on the basis of mentioning questions.

Information regarding observance of cultural and religious activities freely:

Pie Chart 1

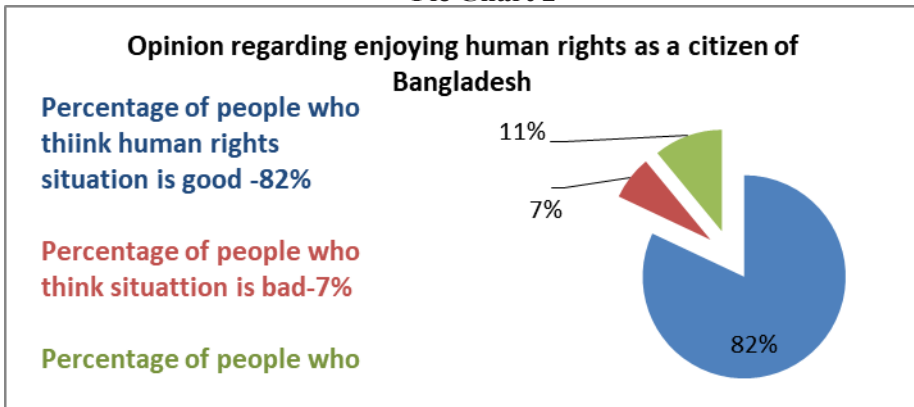


Source: Data compiled from findings of survey

The survey findings show that 88% of the people opined that they face no problem or obstacle in observing their cultural and religious activities. On the contrary, 4% of the surveyed population answered that they face problem in this regard. 8% of the population did not have any comment to this question.

Opinion regarding enjoying human rights as a citizen of Bangladesh:

Pie Chart 2

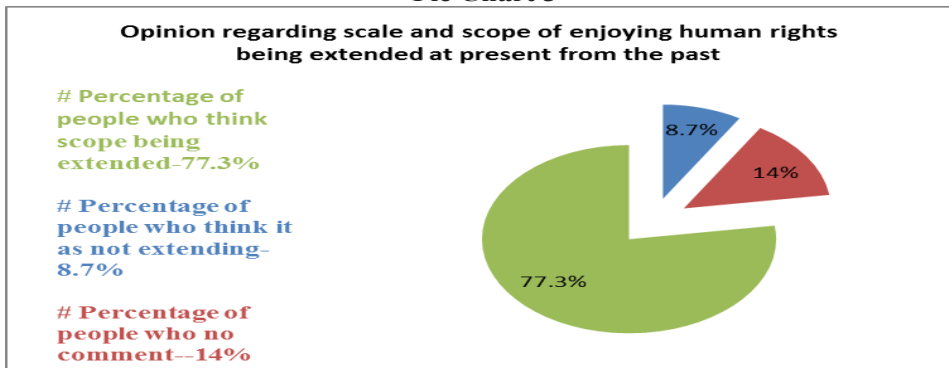


Source: Data compiled from findings of survey

In giving opinion on the present situation of enjoying human rights as a citizen of Bangladesh, 82% answered that the situation is good. 7% of the population opined that the situation is bad. And 11% of the surveyed people did not have any comment in this regard.

Opinion regarding scale and scope of enjoying human rights being extended at present from the past:

Pie Chart 3



Source: Data compiled from findings of survey

Of the surveyed population, 77.3% people (232) answered that the scope of enjoying human rights has been extended. 8.7% of the people (26) think that scope is not extending. 14% (42) of surveyed population did not have any comment in this regard.

Summary of the Findings

It is wise to recall that the nation achieved its independence through a long time bloodshed struggle and it is again logical to say that the expected result of fighting for independence is economic freedom. And again it is fact that economic freedom is sustained through the proper practice of human rights.

The present study finds that the government of Bangladesh has introduced different laws, acts and legal policies to promote and protect of human rights of the people. Some mentionable laws are National Women Policy, 2011, National Children Policy, 2011, National Human Rights Commission Act, 2009, Anti-Corruption Commission Act, 2004, Legal Aid Act, 2000, Anti-Terrorism Ordinance, 2008, The Women and Children Repression Prevention Act (Amendment in 2003), The Dowry Prohibition Act of 1980, The Acid Crimes Prevention Act,

2002, The Child Marriage Restraint Act, 1929, The Dowry Prohibition Act, 1980.

Not only that but also the government of Bangladesh is conducting some significant programs to alleviate poverty in Bangladesh. These are Old-Age Allowance Program, Allowances Program for Widow and Destitute Woman, Honourium Program for Freedom Fighters, Training and Self Employment Program for Insolvent Freedom Fighters and their Wards, Fund for Rehabilitation of the Acid Burned and the Physically Handicapped, Cash Transfer Programs for Education, Primary Education Stipend Project, Female Secondary School Assistance Program, Rural Maintenance Program, Food for Works Program, Vulnerable Group Development Program, Vulnerable Group Feeding Program, Poverty Alleviation and Government Development Project, Providing Incentives and Financial assistance to poultry and livestock sector, Poverty alleviation and Micro-Credit Programs Undertaken by Department of Fisheries, Fund for Housing and Homeless, Program for Generating Employment for the Unemployed youth by the *Karmasahgshthan Bank Abshan* (poverty alleviation and rehabilitation) Project, Fund for Mitigating Risk due to Natural Disaster, Fund to Meet Sudden Natural Disaster, Micro-Credit Programs Implemented by the Government and NGOs.

However, the survey findings of the present study reveals that 91.3% people has increased their income and 87.6% people exercise their voting right and out them 92.8% people is not facing any problem regarding casting vote. The available information suggest that 76% people are enjoying safety net program opportunity and figure of micro finance program opportunity is 81%, 51% people has increased their safe drinking water opportunity. 76.7% people has gas connection opportunity and 87.7% of the surveyed people is getting educational assistance from different sources. The situation regarding observance of cultural and religious activities is satisfactory. It is worthy to note that out of the 82% people feels that human rights situation is good. And 77.3% people opine that the scope of enjoying human rights is extended at present from the past.

Recommendation

The researchers come up with some suggestions. The suggestions are presented below:

- The state should take measures to protect overall corruption.
- Technical education system should be approached for the children of lower level income group.
- Distribution system of the national resources should be allocated logically to minimize income gap in the society.
- The awareness building program regarding human rights should be enhanced.
- The role and responsibility of the state apparatus should be peace and people oriented.
- The national education system needs to be uniform considering the existing educational situation.

Conclusion

It is fact that without achieving human rights along with economic freedom; political freedom is meaningless. We achieved political independence in 1971 in liu of the blood of thirty lac people and highest sacrifice of the two lac women. Thus to fulfill the dream of liberation war the nation has been fighting against poverty; through the proper practice of human rights. Without much loss of generality, researchers may opine on the basis of findings that the poverty level of the country is being reduced and the role of human rights is influencing our national development planning mentionably. But the government should take necessary steps to cover the gap in this regard.

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Child Killing by Mother and Its Causes, Impacts and Remedies: Bangladesh Perspective

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Abstract: This study focused on child killing by mother in the present context of Bangladesh. The paper made an inquiry on the factors that found out the reasons of child killing by mother, the possible impacts on socio-economy of Bangladesh and way forwards on people's perception. In the paper, the significance of human rights education has also been highlighted. Descriptive survey technique has been used in the study and the sample size was two hundred twenty persons. The respondents in the study were 18 years old and above who were currently living in Dhaka city. In selecting respondents for the study simple random under probability sampling procedure was applied. To collect the data in the study, questionnaire and structured interview were used as the research instruments. The study concluded that child killing by mother is an emerging social problem in Bangladesh which evidently violates the protection of child rights. All the respondents agree and strongly agree that child killing by mother has implications if not checked. The study explored the root causes of child killing by mother are: family or conjugal dispute, social inequality, deterioration of the relationship between parents and children, absence of religious knowledge and education, immoral relationship, disappointments, mental agony, financial difficulties etc. The study recommended that child killing can be stopped by proper counseling, eradicating poverty, creating human rights (HR) awareness, increasing family relationship, enhancing amity/friendly terms, teaching religious and moral ideology and public cooperation. The study argued that Bangladesh needs a careful attempt in support of the government, civil society, government or non-government organizations, and general people to stop child killing by mother.

Keywords: Child, child killing by mother (filicide), causes, HR awareness, remedies.

Background of the Study

Family plays the most important role in a child's life. Parents are essential part of early life of every child. It has been echoed by the Early Years Framework (2008) that "parents are often said to be the first and best teacher for a child." David (2009) describes that "family pattern has a lot to do with child's moral

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development as well. Families where there is strong foundation of love, children there learn about family bonding and mutual trust. Family values also help developing children's mental and intellectual strength" (cited in Naomee, 2013). Taking into account David's observation Naomee (2013) further says that "without the active involvement of the family members specially the parents, it is quiet impossible for the children to develop strong physical, mental, moral and intellectual potential." From this point of view, the children have right to feel safe at home and every child have right to live in a protective environment. We all know mothers are very important and needed in child's life. A mother is the best warden and nurturer of her children and families. So, a mother has a special connection with her children than a father. So, a mother has a different relationship with her kids than a father. But recently in Bangladesh our children are not safe at their own homes and they are now being killed or tortured by their own mother at their homes. The present scenario of child abuse in Bangladesh is devastating and its increase day by day in everywhere from home of political leader to sports man and rich man (Islam, 2015). According to a statistics of Bangladesh Shishu Adhikar Forum (BSAF) based on newspapers' reports, at least 968 children were killed after brutal torture from 2012 to July 2015 (*Daily Star*, 2015, Haque, 2016). With the number of child violence and other such crimes, the recent brutal child killing by mothers has newly included on the rise. The alarming rise of child killing by their mothers has created grave concern among the people of Bangladesh.

Rationale of the Study

The children of Bangladesh constitute half of our population (nearly 50%) and are the future of our country. Nevertheless, various categories of child abuse in our society are increasing day by day. Child abuse is the physical, psychological or emotional ill-treatment of children. "These basic facts underline the importance of protecting the rights of our children" (Ali, 2010). On the sudden rise of child killing by mother it can be said that, this is the reflection of weak family bond, poor social interaction and cultural impunity. For these very reasons the concerned persons consider this issue as an emerging social trauma. So it is necessary to find out the present nature and extent of child killing by mother, its causes, impacts on society and others problem. Reflection on previous work shows that there is hardly any article written on child killing by mother in Bangladesh. So this research work has been able to find out the

gap between the previous research and existing research. Consequently, the findings of this study will be able to add to the knowledge of researchers, policy makers and practitioners to reduce child killing by mothers in proper way and which ultimately enhance the scope to diminish child abuse in Bangladesh.

Problem Statement

In the recent years child killing by mothers in Bangladesh is also on the rise besides all other forms of child abuse like kidnap, sexual harassment, murder, violence, trafficking and rape. The recent trends of child killing by mother perpetuated in the name of immoral relation, family dispute, anxiety about the future of children, economic difficulties and so on that create great concern to the people of the country. No matter what the cause may be, according to Article 35(5) of the constitution of Bangladesh and Article 5 of the UDHR, “No one shall be subjected to torture or to cruel, inhuman or degrading treatment or punishment.” The United Nations Convention on the Rights of Child (UNCRC) declares, “States Parties shall protect the child from all forms of physical or mental violence, injury or abuse, neglect, maltreatment or exploitation, including sexual abuse [UNCRC, Article 19]. According to Article 32 of the constitution of Bangladesh, “Everyone has the right to life, liberty and personal security.” Islam is the divine rules which ensures the rights of all individuals in the society. It shows guidelines to protect child from all sorts of abuse in the society (Islam, 2015). In spite of all the Islamic guidelines, constitutional provisions and international laws that offer pledge and protection of each child from violence and stopping people from linking themselves in child abuse, the child killings by their mother are being happened in many forms likewise other incidents of violence against children. Therefore, it is time to know, why in this modern civilized era mothers are killing their own children in Bangladesh. Most research works have focused on the possible causes of child abuse, forms of child abuse and people’s understanding of child abuse, child abuse by parents and child killing by other forms also. After reviewing literature on child abuse and child killing in Bangladesh, it was found out that there is a little literature on child killing by mothers in the present context of Bangladesh. Therefore, this study assesses child killing by mothers in today’s Bangladesh, its causes, possible impacts and some preventive measures accordingly.

Conceptual Framework

Generally child is a person below the legal age of majority and child killing by mother means the murder or killing of a child by a mother. There are many causes behind child killing by mother in many countries. Friedman, Susan, Horwitz, and Resnick, (2005) describe that, child killing by mother occurs more frequently in the United States than in other developed nations varied greatly by the type of sample studied. The following figure indicates the causes and examples of child killing by mother in Bangladesh.

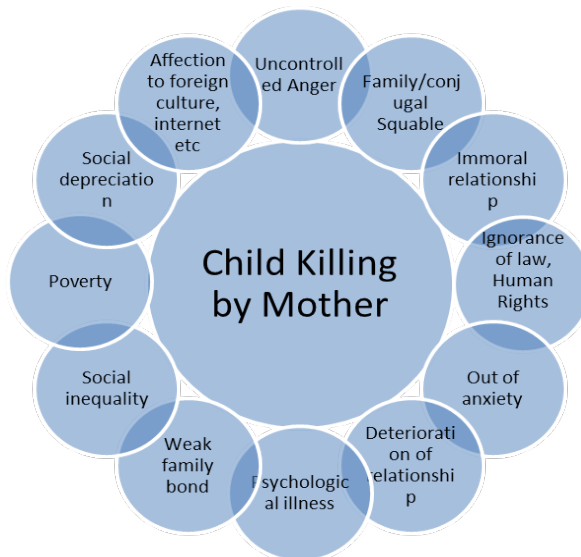


Figure-1: Conceptual Framework
Source: author

Research Question

The main research question for the study is whether children are being killed by their mothers in the present context of Bangladesh. Specific questions are the following:

1. What are the reasons for child killing by mother?
2. What is the extent of human rights awareness among the general people?
3. What are the views of general people on curbing child killing by mother?
4. What are the impacts of child killing by mother?

Research Objectives

The main objective of the study is to assess child killing by mothers in Bangladesh. The specific objectives of the study are the following:

1. To determine the reasons behind child killing by mother in Bangladesh.
2. To assess the extent of human rights awareness among the citizens.
3. To examine the views of general people on curbing child killing by mother.
4. To ascertain the impacts of child killing by mother.

Literature Review

Meaning of Child and Child Killing

“A child means any human person who has not reached the age of 16 years” (CRC, 1989). The Child Marriage Restraint Act (1929) defines “a child as one if male under 21 years of age and if female under 18 years of age.” The *Nari-o-Shishu Nirjatan Daman Ain* (2000) provides that “a child is a person up to 16 years.” According to the Children Act (2013) “a child is anyone up to the age of 18 years.”

Child killing is the murder of a child by another person. The term ‘child killing’ is used in many ways. Other definitions associated with child killing include: *Neonaticide*, *Infanticide*, *Filicide* etc. Neonaticide means “the act of killing a baby in the first 24 hours of its life” (Dictionary). According to Phillip Resnick (2007) *neonaticide* is the killing of a child on the day of its delivery. “Infanticide means the killing of an infant” (Merriam-Webstar). On the other hand, “filicide is the act of killing one’s own son or daughter” (Wikipedia-Encyclopedia). Filicide is two kinds: paternal filicide and maternal filicide. *Maternal filicide* indicates child murder by mother.

Hatters and Resnick (2007) describes that when a young child is murdered, the most common perpetrator is a parent or stepparent of the victim. They found filicidal mothers to have frequent psychosis, mental problem, sadness and suicidal thoughts. They added that, “sometimes a mother kills her child out of love; she believes death to be in the child's best interest (for example, a suicidal mother may not wish to leave her

motherless child to face an intolerable world; or a psychotic mother may believe that she is saving her child from a fate worse than death.” A psychotic mother kills her child without any lucid reason. Möller (2006) identifies the fundamental factors for maternal filicide, the common methods of murder and types of weapons used by the mothers as well. He shows that factually the victims were killed at the hands of their mother, through the use of personal weapons or suffocation. She also opines that, most of the mothers killed their children at their own home.

Bangladesh Legal Frameworks for Child Protection

The Constitution of Bangladesh protects children’s fundamental rights to life, liberty, freedom from torture and prohibition from forced labor under the ideology of equal opportunity. These principles are found in article 14 that provides “freedom from exploitation,” article 15 that provides “the basic necessities of life, including food, clothing, shelter, education and medical care, right to reasonable rest, recreation and leisure and the right to social security”, article 17 that provides “free and compulsory education to all children to such stage as may be determined by law”, article 18 that provides “raising the level of education and improving public health”, article 19 (1) that provides “equality of opportunity to all citizens”, article 27 specifies that “all citizens are equal before the law” and “are entitled to equal protection of the law”, article 28 (1) provides that “the state shall not discriminate against any citizen on grounds only of religion, race, caste, sex, or place of birth”, article 29 provides “equality of opportunity and affirmative action and reservations for children”, article 34 provides “prohibition on forced labor.” (Constitution of the People’s Republic of Bangladesh)

In spite of these constitutional safeguards, Bangladesh has enacted the Children Act, 2013 that prohibits certain form of violence against children and protect children from cruelty, negligence, abuse and exploitation as well as upholds their advancement. The main aim of the act is to protect the children and this is why the act obliges various responsibilities and duties upon the state (Children Act, 2013). Moreover, Bangladesh enacted many laws including the Labor Act, 2006, which includes a chapter on child labor. Section 34 of this act forbids employment of children less than 14 years old as well as prohibits harmful child labor for children who are under the age of 18 (Labor Act, 2006). The Penal Code of Bangladesh

provides some protections for kidnapping, slavery, sexual exploitation, selling and buying children with a view to prostitution, unnatural offences and forced labor of its children and prescribes some punishment (Penal Code, 1860). Bangladesh enacted *Nari O Shishu Nirjaton Daman Ain* in the year of 2000 to repress oppression against children which provides some provisions regarding trafficking, abduction, rape, sexual assault, mutilation or maiming against children. To protect children from domestic violence Bangladesh enacted the Domestic Violence (Prevention and Protection) Act, 2010, the Women and Children Repression Prevention (Special Provisions) Act, 2000 to protect women and children from injury, rape and dowry. Except these laws, Bangladesh has adopted National Children Policy, 1994, National Education Policy, 2010, National Plan of Actions (NPA) and so on. Thus Bangladesh has considerable legal supports to ensure child rights and child protection. Despite these, child abuse is a common phenomenon in Bangladesh. Besides all kinds of child abuse, child killing by mother in recent times is manifold.

Current Reports on Child Killing by Mother in Bangladesh

The statistics of child killing by mother have been based on news published in national dailies last year. According to a report of the Bangladesh Child Rights Forum (BASRF) out of 366 children 41 in 2014, out of 292 children 40 in 2015 and out of 56 children 09 were killed by parents in February, 2016, (*Daily Star*, 2015). January to August, 2015 the total 27 number of children were killed (amongst them 13 were killed by their mother and 14 were killed by their father). Bangladesh Shishu Adhikar Forum (BSAF) says the number of children killed by parents increased by an alarming 57.5% in 2016 compared with the previous year. The following case studies/ incidents are enough to show the situation of child killing by mother in Bangladesh. For example:

- In Darussalam at Mirpur in Dhaka, a woman-Jesmin Akter (35) killed her two daughters- Hasiba Tahsin Himi (9) and Abida Tahsin Honey (5) slitting their throats by sharp weapons and then committed suicide due to unhappiness about her children's nurture and education (*Dhaka Tribune*, 1 May, 2018).
- On 23 Oct., 2016 at Uttar Badda in Capital Dhaka mother Shahana tried to commit suicide and attempted to murder by poisoning her two daughters- Aria and Agomony due to

- conjugal dispute. Aria died during treatment in a hospital (*Bangladesh Pratidin*, 25. 10. 2016).
- On 19 April, 2016 1-year-old Nehal Sadik was killed by his mother Mukti Begum at her home in the capital's Uttarkhan area over a family feud (*bdnews24.com*, 2016-04-19).
 - In Chittagong, 35-year-old mother Shelly Shil was found hanging from the ceiling in her bedroom while daughter Antara Shil was found dead on the bed. (*bdnews24.com*, 2016-04-20).
 - On 05 November, 2015 in Poba upazella of Rajshahi, mother Shokhimon killed her 14 year old daughter Arzina being aggrieved by a family dispute.
 - On 08 February, 2016 at village Shyampur of Shirajgonj District 11 year old son Tanvin Hasan was murdered by his mother Rubina Khatun due to family dispute.
 - On 29 February, 2016 at Rampura Banosree in Capital, mother Mahfuza Jesmin killed her two siblings child—Nusrat Jahan Urni (14) and Alvi Aman (6) being worried about her children's future and family problem (*The Independent*, 4 March, 2016).
 - On 12 August, 2016 at Uttar Basabo in Dhaka Tanzina Begum, killed her two children-Mashrafi Bin Mahbub Abrar (7) and Humaira Binte Mahbub Takia (6) (*The New Age*, August 13, 2016).
 - On August, 2016 at Mothbaria in Pirojpur, mother Najmunnahar committed suicide after killing her two children- Maisha (2) and Mahia (8) due to conjugal dispute (*Bangladesh Protidin*, 25. Oct. 2016).
 - On 3 April, 2016 at Eksar village of Shatkhira district mother Selina Begum killed her 2 Years old daughter-Monira grabbing throat and threw into a pond after death due to immoral relationship.
 - On March 5, 2016 mother Salma Khatun of Parabhanga village of Kishoreganj killed her one and half year old child Mahathir Mohammad cutting throat with a weapon as he was crying for food (*Asia Times*, 2016).
 - In Palashbari (Ashulia) a woman, Yanur throttled her son Rabiul till he passed out. The victim was later taken to Hospital where the doctor declared him dead (*Dhaka Tribune*, 2016).
 - A mother-Rehana Parvin (34) had committed suicide after killing her three sons-Shanta (13), Shefa (9) and Saad (1) at Kamarpara under Turag in Dhaka (*News Bangladesh.com*, 2017).

The facts of the aforesaid case studies show the aggressive, destructive, severe and ill minded behavior of mother while influence killing their child. These case studies are only indicating the facts of child killing by mother in Bangladesh. In other word, these case studies lead a specimen form of human rights violation in Bangladesh.

Reasons for Child Killing by Mothers in Bangladesh

Several causes of child killing by mother have been assigned in Bangladesh. Some experts said “culture of impunity is indirectly encouraging the perpetrators to target children” (*Asia Times*, 2016). Dr. Mizanur Rahman, the Ex-Chairman of National Human Rights Commission bemoaned that, this is the reflection of the existing culture of impunity and a break-down of the rule of law in the society (*Daily Star*, 2015). Dr. Mizanur Rahman’s position is corroborated by BSAF Director A.S Mahmood who said the absence of proper investigation and trial procedures has created a culture of impunity in the society (cited in Khan, 2016). Islam and Hossen, (n.d.) revealed some elements of the culture of impunity such as: absence of suitable laws, lack of people awareness, lack of rule of law, lack of proper investigation and trial procedures.

A further reason for child killing by mother is anxiety resulting from a family problem. In Banasree double murder case, mother Mahfuja Maleq Jesmin who killed her two sons had been worried about her children’s studies and their future (*Independent*, 2016). Two researchers Islam and Hossen, (n.d) identifies that in most of the cases either mother or father are engaged extra-marital relationship and therefore, everyone tries to take vengeance against each other and ultimate object is children. Kazi Reazul Haque the acting chairman of National Human Rights Commission (NHRC) of Bangladesh said that a number of children is being killed by parents due to social unrest (*New Age*, 2016). Advocate Towhida Khondker, Director of Bangladesh National Woman Lawyers Association (BNWLA), who pointed out that in spite of many acts and policies; there is little consciousness about child rights among the stakeholders as well as the law enforcement agencies, government sections, parents, and people of the society. She further added that, most of the countrymen are not acquainted with what children rights demand (*Asia Times*, 2016). Moreover, growing needs, financial desires, long absences of a spouse for work, social expectations effect family bonding and children is easy target of that hurdle. Professor Dr Shah Ehsan

Habib of Dhaka University agreed that the rise in the gap between real life and expectations correlates with a rise in crime. He further said that frustrated aspirations can lead to violent crime and minors are easy prey (ibid). Psychologist Dr Mohit Kamal attributed the rise in child murders to a “loss of moral excellence and a cruel attitude” in society (ibid). Moreover, Islam and Hossen (n.d) observed a number of causes which are following:

- Domestic violence between husband and wife drives to children killing.
- Extreme poverty, unemployment and drug addiction cause clash in the family and children become victims.
- Due to isolation of the urban family from their relatives that creates loneliness and mental sickness which promotes aggressiveness, cruelty and ultimate effect goes to children.
- Due to the inadequacy of basic needs, lack of social protection, economic security and legal support a family can suffer from depression and take attempt to murdering child an option.

Human Rights Education in Bangladesh

The UDHR, 1948 defines human rights as the rights enjoyed by people whatever their gender, nationality or ethnic origin, sex, color, religion, language, age, race, socio- economic rank or any other status. From this point of view, without any bias or discrimination each and every one is equally allowed to enjoy human rights. The Plan of Action of the United Nations Decade for Human Rights Education defines human rights education as "training, dissemination and information efforts aimed at the building of a universal culture of human rights through the imparting of knowledge and skills and the molding of attitudes and directed to:

- (a) The strengthening of respect for human rights and fundamental freedoms;
- (b) The full development of the human personality and the sense of its dignity;
- (c) The promotion of understanding, tolerance, gender equality and friendship among all nations, indigenous peoples and racial, national, ethnic, religious and linguistic groups;
- (d) The enabling of all persons to participate effectively in a free society;
- (e) The furtherance of the activities of the UN for the maintenance of peace” (Source: Plan of Action of the United Nations Decade for Human Rights Education 1995-2004).

In Bangladesh, National Human Rights Commission, the Mass Media, the various governmental and non-governmental organizations give training and education on human rights. Not only that, these organizations provide information about human rights violation, impart knowledge and increase consciousness on issues of human rights through conducting seminars, workshops, symposiums, research and by publishing the results as well. One researcher Begum (n.d) opined that, in school curriculums and in textbooks of primary, secondary, higher secondary and higher education levels of Bangladesh, human rights education is an important and integral part. Uttam Kumar Das [Das, (n.d)], finds that, human rights education in Bangladesh is imparted in (i) mass education and (ii) academic education. Despite these, human rights education system in Bangladesh is not praiseworthy as there are some loopholes prevail in that system. Most of human rights organizations are non-governmental and some of them are initiated by civil society organizations and some of them are donor-driven and time-bound. Moreover, in most of the HR awareness programs corruption, absence of continuity, lack of skilled trainers and so on are the common hinders. The universities of Bangladesh also lack independent program on the issue of human rights. Another constrain is: although human rights issue have been introduced in academic curriculum of Bangladesh, there is lack of skilled, qualified and trained faculty members. For these very reasons, in spite of HR awareness programs extensively for a long time in Bangladesh, “50.2% of the population never heard of the term human rights” [(NHRC, 2011 cited in Das, (n.d.))].

Implication of Child Killing by Mother

The main task of the society in relation to the individual is to provide and safeguard basic needs, to protect social relations and to endow with wellbeing to the people living in the society. Child killing by mother weakens our family bondage and social interaction in everyday life, creates a hazardous situation in the society and hampers the law, peace, security and good order of the country. The most important responsibility of every individual to the society is to act for the welfare of all human beings and to perform a duty so that a balance can be maintained to live in peace. In realistic terms, man is a social being by nature and this is why, the first and foremost responsibility of a man is to form interpersonal relationship with each other. Social responsibility demands every individual will be accountable to the society, one will fulfill one's civic

duty and one shall have a duty to act in a way that is advantageous to the general public in the society. If individual's action causes injury to the people subsequently that may be regarded as careless or irresponsible to the society. Child killing by mother violates child rights of the country, declines social values, and creates fear in the society. It demolish the historical belief of human that mother is the safest person in the world for a child (Islam and Hossen, (n.d). Moreover, child killing creates doubts in the mind of children about trustworthiness of their parents (ibid) and disregards religious guidance and existing law of the country. Child killing at all times causes loss of life which is the extreme violation of right to life. In Bangladesh constitution, none can violate right to life. Article 31 and 32 of the Constitution of Bangladesh provides "right to life, liberty and personal security." Article 35 (5) of the Constitution of Bangladesh stipulates that, "No one shall be subjected to torture or to cruel, inhuman or degrading treatment or punishment." But, following the current alarming rise of child killing by parents GOs-NGOs, law enforcement agencies, right organizations and the people from all strata have expressed serious concern over this issue. Under the circumstances, the concerned persons are saying this issue as a social offence or social trauma. This situation underlines the importance of protecting the rights of children and similarly they need initiatives from governmental organizations.

Research Methodology

Research Design

Descriptive survey method has been used in this study. This method was found suitable because it is an instrument that helps to investigate for comprehensive information about the characteristics and easy to use.

Study Area

For this research project Dhaka, the capital city of Bangladesh has been chosen as study area. The reasons for selecting Dhaka as study area are: Dhaka is located in the geographic center of the country. The exceptional centrality of Dhaka has attracted such a large population partly because it is the country's capital, and also the most commercialized centre in the region with major routes linking it to other parts of the country.

Research Population

The respondents in the study were 18 years old and above who were currently living in Dhaka city.

Sample Size

The sample size for the study was two hundred twenty persons. Each respondent has been selected from the different suburbs of Dhaka City.

Sampling Procedure

In selecting respondents for interviewing to the questionnaire simple random under probability sampling procedure was applied. The respondents were nominated based on their enthusiasm and ability to answer the questionnaire.

Research Instrument

In this study, to collect the data in the study questionnaire and structured interview were used as the research instruments. The questionnaire has been used in order to get a standard form of answers or responses. The use of structured interview helped the researcher to mold the questions in order to get the information require for this research work. The collected data has been processed and analyzed in the statistical process with the help of computer program i.e. Statistical Package for Social Science (SPSS). In this study, we have assessed the facts and incidents of child killing by mothers from national daily newspapers of Bangladesh.

Result and Discussion

The Gender Distribution of the Respondents

The gender distribution of respondents is shown in (Table 1). From the table 69.86% of respondents are males while 30.14% are females.

Educational Background of the Respondents

The educational background of respondents was 5.96% below SSC, 6.42%SSC, 7.34%HSC and MPhil, PhD 0.92%. The

sample is skewed (44.04%) in favor of those with post graduate and 35.32% of the respondents have graduation.

Reasons for Child Killing by Mother

In keeping with the objective of the study, the researchers asked the respondents the reasons of child killing by mother in Bangladesh. Researchers have discovered factors that are connected with either bigger or lesser threat of being killed. These reasons consist of characteristics of the doers. Below are several examples of those factors.

From table 4, 16.36% respondents strongly agree that displacement of anger is a major cause of child killing by mother, 53.64% agree and 14.09% disagree with this claim. Family/Conjugal dispute has been acknowledged as a further cause of child killing by mother. The result indicates that 20.09% respondents strongly agree and 53.18% respondents agree with the issue of family dispute. Almost all the respondents 50.91% strongly agree and 45.00% agree with the claim that immoral relationship or extra marital affairs among the people married or unmarried is the major cause of child killing by mother in Bangladesh. The result indicates that 17.27% respondents strongly agree and 62.27% respondents agree with the issue of the absence of education, religious knowledge and guidance. 19.09% respondents strongly agree and 46.36% respondents agree that out of anxiety over the future of the children is one of the causes of child killing by mother. They think that some mothers are anxious over the future of the children in modern competitive society. This result finding supports Banasree double murder case where Mahfuja Maleq Jesmin killed her two sons for being worried about her children's future (*Independent*, 2016), 16.82% respondents disagree with the claim. With the matter of deterioration of relationship between parents and children due to unhealthy competitive attitudes, greed and selfishness 12.27% strongly agree with this cause, 51.36% respondents agree whereas 14.55% disagree and 1.36% respondents strongly disagree with this claim that weaken family bond. Not only that growing needs, monetary ambitions, long absence for work, the impact of television and the internet are responsible for breaking down family bonds. In the study it is found that, 22.27% of the respondents strongly agree and 58.18% respondents agree that the most common reason for child killing by mother is psychological illness. This result finding supports Hatters and Resnick (2007) who describes that “maternal filicide causes due to depression, psychosis and suicidal thoughts.” Break-down of

the rule of law in the society, the absence of proper investigation and lengthy trial procedures in child related cases are indirectly encouraging the perpetrators to target children. It is evident that 17.27% respondents strongly agree and 47.03% respondents agree with the claim that, the sudden rise of child killing by mother is the reflection of weak family bond and cultural impunity. It is evidently known from the finding that the wealth disparity and social inequality is also the causes of child killing as 47.03% agree with this cause, 12.79% respondents strongly agree and 19.18% respondents disagree that wealth disparity is a factor thereby causing child killing. The 25% respondents strongly agree and 48.18% agree with the claim that poverty or financial difficulties is a cause of child killing by mother and 13.64% disagree and 6.82% strongly disagree with this claim. Social depreciation and moral erosion is one of the root causes of child killing as 20.00% respondents strongly agree and 63.18% agree with the issue of social depreciation and moral erosion. Finally, the sudden rise of child killing by mother in the various parts of the country is the result of affection to the foreign culture, internet, TV serial, crime related events which provoke people for doing crime. Majority of the respondents 36.82% strongly agree and 45% respondents agree with the claim. They opined that majority of the women of the country are seriously devoted to foreign TV serial.

Human Rights Awareness

Child Killing violates right to life and children's right. Educating people on human rights will give power to populace not to break others' rights. So, to know about the situation of human rights awareness amongst the general people of Bangladesh as they respond according to excellent, very good, undecided, average and satisfactory. According to table 5, 9.55% of the respondents rated human rights awareness among the people satisfactory, 61.82% rated it average, 7.73% rated very good and 5.00% rated it excellent. As per respondents' perception more human rights education should be promoted so that people could be aware not to infringe human rights.

Impacts of Child Killing by Mother

To gain the purpose of this study, the respondents were asked to state the impacts of child killing by mother if stern actions are not taken to tackle this problem. It is evident from the people's perception that, child killing by mother has some consequences; such as- it is the sign of a society with fragile family bond, reflection of the existing culture of impunity, it shows a serious

decline of social values, violates human rights, undermines the constitution, creates children insecurity and fear, causes loss of life, creates poor national image, influences on the socio-economy of the country and so on.

According to table 6, 34.55% strongly agree and 61.82% agree that child killing by mother is the symptom of a society with weak family system because it weakens family bond and social interaction. Another implication associated with child killing by mother is the declination of social values. 25.91% respondents strongly agree and 67.7% respondents agree with this issue.

The respondents 19.09% strongly agree and 63.18% agree that child killing reflects culture of impunity. This result finding supports Dr. Mizanur Rahman, the Ex-Chairman of National Human Rights Commission who said this is the reflection of the existing culture of impunity and a break-down of the rule of law in the society (*Daily Star*, 2015). A different serious implication coupled with child killing is the murdering of guiltless which is break-down of human rights in the society. The majority of the respondents (56.62%) agree that child killing by mother is the violation of human rights and 33.79% strongly agree with the view. According to Article 3 of the UDHR “everyone has the right to life, liberty and security of person.”

Furthermore, child killing by mother undermines the constitution of Bangladesh. Article 35(5) of the constitution of Bangladesh stipulates that, “no one shall be subjected to torture or to cruel, inhuman or degrading treatment or punishment.” According to Article 32, “everyone has the right to life, liberty and personal security.” The respondents (18.18%) strongly agree and (59.09%) agree with the view that child killing by mother clearly undermines the constitution of the country.

According to Islamic declaration children are the means of trial as well as means of decoration (Quran 18:46 & 64:15). Islam is the divine rules which ensure the rights of all individuals in the society. It shows guidelines and protects child from all sorts of abuse in the society (Islam, 2015). 30.91% respondents are strongly agreed and 62.27% respondents are agreed with the view that in Bangladesh as a Muslim majority country, child killing by mother disregards religious guidelines. Not only those, 58.64% respondents agree and 21.36% respondents strongly agree that child killing by mother indicates the people are uncultured and might decline social value since it disregards the existing law of the country.

Most of the respondents (63.64%) agree and 26.82% respondents strongly agree that child killing creates children insecurity and fear. Almost 65.00% respondents agree and 25.45% strongly agree that it causes loss of life. They opined that if child killing by mother is frequently occurred, many of the children will feel insecurity. As a result they will less interest about their education after the incidents of killing and most of the children will suffer from stress and trauma that can lead to adverse psychological effects, insecurities and phobias.

Finally majority of the respondents (30.45%) strongly agree and (54.55%) respondents agree that it creates bad national image. Again 26.82% respondents strongly agree and 59.55% respondents agree with the view that child killing by mother influences the socio-economic life of the country.

Public Views on Curbing Child Killing by Mother in Bangladesh

With the increase in child killing it was asked the sample what they think on curbing child killing. They opined that, for stopping child killing a laborious effort from the side of the state, state institutions, civil society organizations, government and non-government organizations and people from all walks of life is needed.

According to table 7, all the respondents were asked to state their views on stopping child killing in Bangladesh. 35.91% respondents strongly agree and 54.09% respondents agree with the view that child killing by mother can be stopped by proper counseling. It is evident that 33.79% respondents strongly agree and 46.58% respondents agree with the view that child killing can be curbed if poverty is eradicated. They think poverty or financial difficulties are the source of all evil. Under the circumstances, some people become anxious over the future of their children. 35.45% respondents strongly agree and 58.18% respondents agree with the view that child killing by mother can be curbed by creating social awareness on human rights. It has been revealed that child killing by mother can be stopped if family relationship is increased. 40.64% and 49.77% strongly agree and agree respectively with the view. They opined that, for financial difficulties or for fulfilling the basic needs or for tendency to become well off within a very short period many people are engaged in competition. They have a little time to pay their children and in this milieu the family relationship is deteriorated. This situation instigates the mothers to commit such heinous activities. Teaching non-violence, religious and

moral ideology means understanding of the ways in which all sort of abuses can be abolished and avoided. The respondents 29.22% strongly agree and 60.27% agree that as child killing is rampant as a result of lack of knowledge religious and moral ideology it may be eliminated by teaching of non-violence, religious and moral education and ideology. With the matter of enhancing amity or friendly terms with each other in a family, love for all creation, respect and tolerance for all people irrespective of sex and age can be increased and any inhuman treatment or crime can be reduced. 20.91% respondents strongly agree and 51.82% agree with the view that child killing by mother can be controlled by enhancing amity or friendly terms. Cooperation is vital as it allows populace to work collectively to attain a common target. This can take place between individuals or between states. The respondents viewed that public cooperation is very much essential to reduce any type of child abuse in Bangladesh as 26.48% respondents strongly agree and 51.60% respondents agree with the view. The respondents 38.27% strongly agree and 42.47% agree that the justice system in the country should be improved. They opined that proper police investigation, reduction of backlog of cases, speedy trial must be ensured in this regard. Majority respondents think that, psychological distress often comes from unpleasant feelings or demands or emotions. Grief, anxiety, disruption, and psychological illness are expression of mental distress. 27.27% respondents strongly agree and 50% respondents agree that child killing can be curbed by setting up counseling and call centre for distressed women that may listen carefully and with sensitivity to overcome their challenges. It is evident that Bangladesh has considerable legal support to protect her children and many policies and acts have been approved also towards child protection. Most of the respondents opined that, despite these laws and policies, the violation of child rights is a common phenomenon in Bangladesh. The respondents (42.73%) strongly agree and (43.64%) agree that, the situation of child protection in Bangladesh indicates the problem of turning laws into practice. Without the link between the laws and the practice, the children of Bangladesh will continue to suffer.

General Conclusion

Major Findings of the Study

This research was aimed at investigating child killing by mother and its causes, impacts and remedies in Bangladesh perspective.

From the data collection and analysis it is seen that children are being killed by their mother in the present context of Bangladesh. The study is a social sample surveys and respondents of this study includes general people of Dhaka city as its study population. The topics selected regarding child killing issues while the country passing its crucial time. It had taken more representative samples from the targeted population. A total of 220 samples (people) were taken. Using these data the article has figured out the current state of child killing by mother and its impacts in Bangladesh.

Recommendation

The researchers have tried to explore some ways to improve the situation of child killing by mother in Bangladesh. In order to get rid of child abuse in Bangladesh, following recommendations should be considered:

- Mothers with acute psychotic crisis for killing their child may be disheartened, agitated, or confused. In this case, mental awareness, moral development and psychiatric attention with proper counseling should be given to every member. The mothers should be made understand to convince themselves what to do and what not to do. The mothers who are depressed and who have the possibility to murder their child can be recognized early. Mothers can be asked about the result at life if they are to take their child's life.
- The government should create some special and strict laws protecting country's children and stopping aggressive attitude with children against all sorts of abuse or neglect. The country needs some child caring centers which will be amenable to caring the children into their own care even if no abuse has yet occurred. Speedy trial should be ensured so that other people cannot dare to do the same following that offence.
- It is evident that most of the mothers who have less religious, moral and ethical values are engaged in child killing. So mothers should be taught religious, moral and ethical values to address the problem. In this regard, religious guidance and direction should be introduced and the civil society, the conscious section, the person with religious, moral and ethical background should come forward and should raise their voice against such incidents.

- It has found that the relationship between parents and children are being deteriorated now a day for many reasons. But most of the time every child seek their parents love and care equally. So from this point of view every parent should give rapt attention to their children in the present context of Bangladesh. Amity/friendly terms between the parents and children should be enhanced.
- People should be made conscious about child abuse. The conscious and educated person should play a vital role writing in newspaper, periodicals and magazines about this issue. In educational institutions or in every sphere of the society seminars and discussion about this issue should be organized. The media can educate people and create human rights awareness among the whole population. To make general people aware, media can broadcast frequently some programs on how and why child killing is being occurred by mother, how it is a threat to country's law, order and peace and what people needs to do under the circumstances. Civil society can play also a vital role creating high consciousness of child killing by mother among the people and its bad impact on socio-economy of the country.
- Curbing child killing by mother in Bangladesh needs exact and careful attempt of the government, GOs and NGOs, civil society and people from every corner of the country. The main causes of child killing by mother should be traced out and the steps should be found out accordingly. The government should take zero tolerance policy in this regard.
- A frequent human rights violation is a common scenario in Bangladesh. In this milieu, human rights awareness and education should be promoted countrywide. In this regard a National Policy on Human Rights Education can be adopted covering human rights issues in the academic or non-academic lines especially in the curriculum of primary to graduate levels together with various levels of education and training opportunities on human rights. Besides, it should be further improved the curriculum and incorporated more and more human rights concepts in the textbooks.

Conclusion

The findings of the study clears that child killing by mother is an emerging social problem in Bangladesh which clearly violates the fundamental human rights of the children and has some implications on the country's society accordingly. It is

also clear in our findings that in Bangladesh mothers are killing their child due to immoral relation, conjugal disputes, anxiety about the future of the children and mental problem, social depreciation and moral erosion in everywhere in the society and other factors. The findings show that child killing by mother is the warning sign of country's weak family bond, result of declination of social values and reflection of the existing culture of impunity, break-down of human rights in the society, undermines the constitution of Bangladesh and Islamic guidelines as a Muslim majority country. Furthermore, it includes bad national image and affects the socio-economic life of the country. This situation emphasizes the value of protecting children rights and similarly they need governmental, political and social commitments that will address their safety and ensure their protection.

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Appendices

Table-1: Gender of Respondents

Response	Frequency	Percentage
Male	153	69.5
Female	66	30.0
Total	219	99.5
Missing	1	.5
Total	220	100.0

Table-2: Marital Status of the Respondents:

Response	Frequency	Percentage
Unmarried	99	45.0
Married	120	54.5
Total	219	99.5
Missing	1	.5
Total	220	100.0

Table-3: Educational Level of Respondents

Response	Frequency	Percentage
Below SSC	13	5.9
SSC	14	6.4
HSC	16	7.3
Graduate	77	35.0
Post Graduate	96	43.6
MPhil. or PhD	2	.9
Total	218	99.1
Missing	2	.9
Total	220	100.0

Table-4: Reasons for Child Killing by Mother

Factors	Strongly Agree		Agree		Undecided		Disagree		Strongly Disagree	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
1. Uncontrolled and displacement of anger	36	16.4	118	53.6	19	8.6	31	14.1	16	7.3
2. Family or Conjugal squabble and faithlessness	64	29.01	117	53.2	19	8.6	14	6.4	06	2.7
3. Immoral relationship or extra marital affairs	112	50.9	99	45.0	7	3.2	1	.5	1	.5
4. Ignorance of law, HR and religious knowledge and guidance	38	17.3	137	62.3	27	12.3	12	5.5	6	2.7
5. Out of anxiety over the future of the children	42	19.1	102	46.4	33	15.0	37	16.8	6	2.7
6. Deterioration of the relationship between parents & children	27	12.3	113	51.4	45	20.5	32	14.5	3	1.4
7. Mental Agony or psychological illness	49	22.3	128	58.2	25	11.4	17	7.7	1	.5
8. Weak family bond and culture of impunity	38	17.3	118	53.6	29	13.2	31	14.1	4	1.8
9. Wealth disparity and social inequality	28	12.7	103	46.8	38	17.3	42	19.1	8	3.6
10. Financial difficulties or Poverty	55	25.0	106	48.2	13	5.9	30	13.6	15	6.8
11. Social depreciation and moral erosion	44	20.0	139	63.2	21	9.5	14	6.4	2	.9
12. Affection to the foreign culture, internet, TV serial, etc.	81	36.8	99	45.0	12	5.5	19	8.6	9	4.1

Table-5: Human Rights Awareness among the People of Bangladesh:

Response	Frequency	Percentage
Excellent	21	5.0
Very Good	136	7.7
Undecided	35	15.9
Average	17	61.8
Satisfactory	11	9.5
Total	220	100

Table-6: Impacts of Child Killing by Mother:

Factors	Strongly Agree		Agree		Undecided		Disagree		Strongly Disagree	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
1. Weakens family bond and social interaction	76	34.5	136	1.8	5	2.3	1	.5	2	.9
2. Declines social values	57	25.9	149	67.7	10	4.5	1	.5	3	1.4
3. Reflects culture of impunity	42	19.1	139	63.2	21	9.5	14	6.4	3	1.4
4. Violates human rights	74	33.6	124	56.4	14	6.4	5	2.3	1	.5
5. Undermines the constitution	40	18.2	130	59.1	34	15.5	16	7.3	-	-
6. Disregards religious guidelines	68	30.0	137	62.3	13	5.9	1	.5	1	.5
7. Creates children insecurity and fear	59	26.8	140	63.6	12	5.5	8	3.6	1	.5
8. Causes loss of life	56	25.5	143	65.0	8	3.6	10	4.5	3	1.4
9. Disregards the existing law of the land	47	21.4	129	58.6	34	15.5	9	4.1	1	.5
10. Creates bad national image	67	30.5	120	54.5	22	10.0	8	3.6	2	.9
11. Affects the socio-economic life	59	26.8	131	59.5	20	9.1	8	3.6	2	.9

Table-7: Respondents Views on Curbing Child Killing by Mother in Bangladesh:

Factors	Strongly Agree		Agree		Undecided		Disagree		Strongly Disagree	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
1. Proper counseling	79	35.9	119	54.1	15	6.8	6	2.7	1	.5
2. Eradicating poverty	74	33.6	102	46.4	27	12.3	14	6.4	2	.9
3. Creating human rights and social awareness	78	35.5	128	58.2	10	4.5	2	.9	2	.9
4. Increasing family relationship	89	40.5	109	49.5	10	4.5	7	3.2	4	1.8
5. Teaching non-violence as well as religious and moral education and ideology	64	29.1	132	60.0	16	7.3	5	2.3	2	.9
6. Enhancing amity/friendly terms	46	20.9	114	51.8	44	20.0	12	5.5	4	1.8
7. Public cooperation	58	26.4	113	51.4	35	15.9	12	5.5	1	.5
8. Improving justice system	86	39.1	93	42.3	23	10.5	7	3.2	9	4.1
9. Setting up counseling and call centre for distressed people to overcome their challenges	60	27.3	110	50.0	36	16.4	12	5.5	2	.9
10. The Laws relating to child protection should be implemented	94	42.7	96	43.6	16	7.3	10	4.5	4	1.8

Street Children of Mega City Dhaka: A Comparative Study between Newmarket Thana and Mirpur Thana, Dhaka, Bangladesh

Eman Hossain¹

Abstract: Street children living in abject poverty face deprivations of many of their rights: survival, health and nutrition, education, participation and protection from harm, exploitation and discrimination. They become victims of exploitation, violence and abuse, which rob them of their childhood, preventing them from fulfilling anything close to their full potential. Street children often find themselves enveloped in a battle for survival against disease, inadequate shelter, a lack of basic services and poor nutrition. Every aspect of a street child's life is adversely affected: their emotional well-being, physical security, mental development and overall health. It deprives them of the right to live in a family environment, exposing them to a world of violence, abuse and exploitation. Girls are especially vulnerable to sexual violence, abuse, exploitation and stigmatization.

The main purpose of the present study is to give an overview of the socio-economic condition of street children with regard to their living conditions and the type and extent of harassment they suffer in their struggle for survival. Particular attention has been given to see the type of legal protection they receive from Law enforcing agencies, to look into the prevalence of substance abuse among street children, and to identify the needs of the street children with respect to their shelter, health care and skill training.

Keywords: Street children, Dhaka city, income, age.

Introduction

Bangladesh is a developing and over populated country. There are 51.3 million children (ages 0 to 14 years) living in Bangladesh. Amongst them, there are 0.5 million to 2.00 million children live as street children (55% in Dhaka city) across the country. There is a widespread belief amongst the public, policymakers and social workers that children abandon their families and migrate to the street because of economic poverty. But there are some other factors those are behind on

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their migration to the street such as emotional, physical and sexual violence in the households, natural disasters, desire to enjoy more freedom, excessive control on their daily activities, breach of relationship between parents, forcing by family to earn money and so on. In Bangladesh, those who seek to reduce the flow of children to the street need to focus on social policy, especially on how to reduce the excessive control and emotional, physical and sexual violence that occur in some households. This research will potentially contribute to policymakers, social workers, non-governmental organizations (NGO), international agencies and others to take proper decisions regarding the street children.

Defining Street Children

According to the researcher, street children are those children who are "below the age of 18, spend their days and nights on the street or some of their day time on the street for earnings". There are four categories of street children as follows:

- a) Children up to 18 years of age, who live on the streets day and night without families;
- b) Children up to 18 years of age, who work on the streets and return to others at night;
- c) Children up to 18 years of age, who work/live on the streets with their families; and
Children up to 18 years of age, who work/live on the streets and return to their families.

Literature Review

The phenomenon of millions of street children across the populous countries of the third world, particularly in Asia, Africa and Latin America, is a grim reminder of the failure of society to protect and nurture its greatest asset and to tackle one of the most serious anomalies of modern development of those countries. An estimate of United Nations International Children's Emergency Fund (UNICEF) (1985) places the number of such children across the world at over 30 million. The observable fact of increasing number of street children which has assumed to be serious proportions across the world and more particularly in the developing world, has compelled the international and national agencies as well as governments of these countries to make concerted efforts to comprehend the reasons behind this fact so that appropriate programs strategies may be developed to address this issue (Varma, 1992; Pandey 1993).

The issue of street children is a global concern, predominantly in the developing countries of Asia, Africa and Latin American countries. An international study on street children conducted by Ennew (1994) found that there are about 15 to 20 million children who live in the streets of different cities of these countries. Thus the experience of street children is rather universal with almost all cities of these countries.

Pandey (1993) defines street children as, "A street child is any minor for whom the street (in the widest sense of the word, including, unoccupied dwellings, wasteland, etc.) has become his/her habitual abode and who is without adequate protection". Another definition provided by the UNICEF goes like this: "street children are those who are of the street and on the street." However, the working definition used by the ARISE (Augmented Reality Integrated Simulation Education) project is Children below the age of 15 years who are living, working, playing and sleeping on the street and are deprived of basic rights are the street children (ARISE Report: A Review of Existing Services relating to Street Children, December 1999).

According to Armpoor (1992), street children can be categorized into three broad groups: the first group consisting of those children who have continuous contacts with their parents and stay with them on public pavements in urban area. They are described as "Children on the Streets". The second group comprises of working children who spend all their days and some of their nights on the street or in public places and have occasional contacts with their families. This group has been described as "Children of the Streets". The children in the third group have no family contacts - they consist of orphans, runaways, refugees, abandoned, deserted, displaced persons or those lost in transit while traveling with their parents. This is the most crucial group as these children have no protection whatsoever from the vagaries of nature or a hostile society. Because of chronic poverty, destitution, ill-treatment by parents/step-parents and the apathetic attitude of the society at large, a sizeable number of these children are forced to stay and work on the streets away from their families. This group of street children is also leveled by UNICEF as 'children in difficult circumstances' or 'children at high risks'.

In the same vein, Rao and Malik (1992), defined 'street children are those who spend their days and nights on the streets or in the public places. They argued that all street children are not

abandoned or de-linked with their families. They classified them as:

a) **Children of the street**, who spend most their total time on the streets and have occasional family contact. For them, the street is their home. They have not abandoned their families nor have their families abandoned them. They constitute about 20% of the total street children in Hyderabad. Nearly 5% of them are without any family contact who are either abandoned or neglected. Orphans, runaways and refugees also come under this group.

b) **Children on the street**, who spend most of their time on the streets and maintain contact with their families. They spend most nights with their families and work on the streets with or under the supervision of employers inside or outside their family.

More or less the same definition of street children was corroborated by some Indian experts, like Panicker and Nargis (1992), Ghosh (1992), Jam et al (1992), Pandey (1992), All of them used working definition of UNICEF. However, the most common denominator in all of these definitions is the 'child who lives and works on the street with or without his/her family'.

Another interesting statistics on the size of street population provided by Anti-Slavery Society, UK, estimates that there are about 31 million street children around the globe, while IJNICEF estimates the world street children figure at 80 million. But Judith Ennew, a researcher at Kings' College, Cambridge, guesses the figure to be about a hundred million (as quoted by Rao and Malik, 1992). In Bangladesh, a conservative estimate at the national level made by the government in 1990, indicates that there are about 1.8 million children on the streets of Bangladesh. Of this estimate, 215,000 children, consisting of 100,000 girls and 115,000 boys, are available in Dhaka city alone. Another estimate done by the GOB shows that at least 188,597 street children are in Dhaka city {(UNDP, 1999) as quoted by *Aparajeyo-Bangladesh* (2000)}.

According to the Baseline Survey conducted by ARISE (2001), the estimated street children in six divisional cities of Bangladesh are 445226, consisting of 235481 boys (53%) and 209743 (47%) girls, respectively. This estimation of street

children was made through field survey using the counting sheets, checklists and personal interview by the field investigators.

Street children engage themselves in various types of occupations, mostly odd jobs, for their survival. A rapid assessment on child labor demonstrates that urban children (including street children) are engaged in about 300 types of economic activities in contrast to rural children and non-agricultural activities (Islam, 1997). To earn a living, street children are mainly involved in various types of activities as revealed in a survey of 302 sample families of 16 slum areas of Dhaka City (Rahman, H. 1992).

According to World Vision- Bangladesh survey (WVB, 1993), the age of street girl children ranges from 7 to 18 years, mean age being 10.88 years. Interestingly, about 9% of street girls were found married, divorced, separated or abandoned and a few (1.2%) with a namesake husband (marriage of convenience). Around half of them live with their parents, 19% with mother, 16% with other persons, 7% with either father and step-mother or mother and step-father. About 18% do not get any support from their families, while 54% get food, clothing and shelter. The girls work as vendors (33%), waste collectors (26%), floating prostitutes (4%), collectors from market (9%), brick clippers (11%) and tiffin carriers (7%).

The street children, both boys and girls, have reported physical violence at home, restriction in homes or orphanages, need to earn, influence of socially bad elements, abandoned by parents, unhealthy living conditions and lack of adequate space at home and non-availability of shelter as the causes to be on the street (SAP, 1992).

The average daily income of these children was Tk. 35, ranging from Tk. 1 to 350, depending on the type of occupation. They were found to work about 6.5 hours (mean) a day, minimum of 4 and maximum of 15 hours. The street children face problems, such as (for girls) harassment by police, *mastans*, guards, sexual harassment, cheating, beating, accident, arrest by police and tyranny by extortionists (WVB, 1993).

Shamim (1994)'s study focused mainly on the work activities of street girls, health-related issues and exploitation. Certain

profile emerges of the girls who are economically active in various types of odd jobs. Due to the family's impoverished state, girls, even as young as seven years old have to take the responsibility of working and earning. The working hours usually depend on age and physical fitness of the girl children. The various work activities include self-employed jobs; usually close to the slum community, canned on either with one or two working children. They regard their life and work, however, low paid and demeaning it may seem to be a product of poverty and there is very little scope to change it overnight. While the streets present opportunities for work and shelter, they also carry many hazards and risks that pose grave threats to the physical, mental, emotional and overall well-being of the street girls.

Several studies identified a number of factors in the process of becoming a street child (e.g. Rahman, Gosh, 1992: Panicker and Desai, 1994: Sarwar, 1996 and Malek, 1997): poverty, victims of abuse or neglect, victims of migration to city, abandonment by parents, necessity to provide financial support to family. The findings of a participatory research (SCF-UK 1997) with a group of street children in Dhaka reveal that the law enforcing agencies in their day-to-day life abuses street children. Almost every child considered this issue as one of its main problems.

Several problems and needs relating to street children have been identified in various studies (CIRDAP, 1997; Shamim, 1994 Malek, 1997: Ghosh, 1992; Rahman, 1988; Pandey, 1993; Islam 1998). The major problems and needs are related to physical resources, security, emotional needs, sexuality, work hazards and employment. In a recent study (SCF-UK, 1998), the major problems associated with street children identified are: torture by police, torture by musclemen, misbehavior by adults, present job not liked by street children, do not get job without guardian, marriage problems of girls, uncertain future, poor income, street girls are hated as they are involved in bad things, can't protest against injustice without support from relatives and no access to education.

The existence of street children is not something new. Historically, the streets of large urban areas have been both theatre and battleground for the children of the poor. They have been referred to in literature (e.g. n Medieval writings from

Spain and Italy, and more recently Twain, Dickens, Gorki and Hugo) and have led to the development of organizations to assist them (e.g. the Salesian Congregation). Their lives have tended to be romanticized by some, but in most instances they have been referred to in derogatory terms; "*gamin*" (urchin) and "*chinchés*" (bed bugs) in Colombia, "*marginals*" (criminals/marginals) in Rio, "*pajarofnttero*" (fruit birds) in Peru, "*polillas*" (moths) in Bolivia, "*resistoleros*" (little rebels) in Honduras, "*seugnizzi*" (spinning tops) in Naples, "*Bui Doi*" (dust children) in Vietnam, "*saligomari*" (nasty kids) in Rwanda, or "*poussins*" (chicks), "*moustiques*" (mosquitos) in Cameroon and "*balados*" (wanderers) in Zaire and Congo. In our country, they are usually termed as '*Tokai*' or '*Tastar shishu*'. While their lives have been of genuine concern to some, it is more likely that they have been exploited and marginalized; used as cheap and expendable labour, for sex and for criminal acts.

Most accounts focus on particular groups at a particular time and tend to ignore the historical continuity which persists: most are male, their peer relationships, group life and survival strategies have been much the same whatever the time or place, and they are usually younger in developing than in developed countries. However, more recent economic situation (e.g. recession), political changes, civil unrest, increasing family disintegration, and natural disasters have led to larger numbers of children heading from rural areas and smaller towns to larger cities and the streets. Some are born on the streets to older street children, some come from families which can no longer support them due to overcrowding or poverty, some are members of the families who live on the streets (street families) and others come to streets after being orphaned by natural disasters or parental death through diseases.

The term street children were aptly coined sometimes in the 1980s as a definite term to identify children who have chosen to spend most of their time on the streets in various "occupations". Different countries describe street children in different ways.

Objectives of the Research

1. To find out the reasons why the children of Dhaka city are in street.
2. To show the living standard of the street children.

3. To present the status of the fundamental rights enjoyed by the street children.
4. To find out their present social and economic status.

Methodology

The study was conducted based on both the primary and secondary data. The secondary data has been collected from the books, journals, newspapers, magazines and other research papers, websites, and the primary data are collected directly from the study area.

Situation analysis of the street children's life: living conditions, nature of abuse and harassment, prevalence of substance abuse. Information was obtained through:

- ✓ Questionnaire survey;
- ✓ FGDs;
- ✓ PRA analysis of street children;
- ✓ Discussion with relevant organizations;
- ✓ Case studies of street children; and
- ✓ Participant observation

Area of Data Collection for Research

The area of data collection has been divided into two parts; one is Newmarket Thana and another is Mirpur Thana. Each part was then sub-divided into many spots based on availability and dwelling place of the street children in the area, number and size of the slums and so on. The study was completed based on our field survey in the shanties of Mazar Road, Shanties around the Shere-Bangla National Cricket Stadium at Mirpur Thana and the shanties around the University of Dhaka, Nilkhet, High Court and Newmarket Thana.

Limitations

The present study has a number of limitations. Data limitation as far as socio-economic analysis of street children is concerned must be acknowledged at the outset. The data for this study comes from the field survey conducted in tow thana of the mega city Dhaka of Bangladesh, namely: Newmarket and Mirpur. However, the study covered only a small number of street children. A total of 318 street children were interviewed

for questionnaire survey, while another 200 street children participated in the Focus Group Discussions (FGDs). Thus, the findings are based on the responses of 500 street children, which may not be considered as national representation.

However, this deficiency in quantitative data has been compensated by qualitative data (through case studies, participant observation and FGDs). The researcher has tried his best to identify the major constraints that street children face on a daily basis, that have a particularly strong bearing on their well-being and survival.

An attempt has been made to capture the various problems and obstacles faced by street children with regard to their living conditions; the nature and extent of abuse and harassment they have to suffer including exploitation by the police; the prevalence of substance abuse and drug dependency among street children; and their status of health and access to health care.

The findings from the quantitative and qualitative data will help us in understanding the situation and identifying the essential factors that account for high levels of deprivations and exploitation amongst street children. It is not claimed that the present study has addressed each and every aspect related to the deprivations and well-being of street children, but attempts have been made to capture the major aspects. Thus, in spite of the smallness of the sample size, the data does permit an analysis of the street children regarding the nature, extent and type of abuse and harassment they have to face in their struggle for existence and survival on the streets.

Socio-Economic Characteristics of the Street Children

The data for this study largely come from the field survey conducted in the two thana (Newmarket and Mirpur) of the mega city Dhaka of Bangladesh. A total of 318 street children were interviewed, of them 218 (68.6%) were boys and the rest 100 (31.4%) were girls. The proportion of girls in the sample is lower than that of boys. This happened mainly because we did not find as many girls as we wanted to interview for the purpose despite our best efforts.

Street Children Interviewed

The distribution of respondent children by the two thana Newmarket and Mirpur of Dhaka is shown in Table 1. It is evident that 51.57 percent of the respondent children live in Newmarket Thana and 48.43 percent of the respondents come from Mirpur thana on the mega city Dhaka. However, there are some minor gender variations in the proportion of street children in the two areas of the city.

Table-1: Distribution of Street Children by Area and by Sex

Area	Male(n=2	Female	Total (N=318)	
	%	%	Number	%
Newmarket	56	42	164	51.57
Mirpur Thana	44	58	154	48.43

Categories of Street Children

According to the definition used by the report, the survey interviewed those children who reported their age between 5 to 17 years (i.e. children in the age bracket above 5 years but below 18 years). The underprivileged children are referred to by a variety of terms: abandoned children, homeless children, separated children, orphans, waifs, foundlings, urchins and unaccompanied children. But street children belong to the most disadvantaged group that find themselves marginalized, abused, exploited and victimized. The distribution of children by category of street children using the definition adopted by the report is presented in Table 2.

Table-2: Category of Street Children

Category	Number	Percent
Children who work/live on the street day and night without their family	49	15.4
Children who work/live on the street day and night with their family	23	7.2
Children who work/not on the street and return to other family	90	28.3
Children who work on the street and return to their family (parents)	156	49.1
Total	318	100

It is clear from the table that among the surveyed children, 15 percent live on the street (with or without work) day and night, without any contact whatsoever with their families. They are the **children of the street**, where the street is their home. This is the most vulnerable group. Another 7 percent of the children live on the streets with their families, while about a fourth (28%) of the children work on the street and return to others at night. However, an overwhelming proportion of children (49%) live/work on the streets and return to their parents at night. This implies that slightly less than a quarter (23%) of the street children live on the street either alone or with their families (parents), while about three-quarters of the street children work/live on the streets but return to their parents/others at night.

It needs to be mentioned here that the term **street children** does not assume that one or both of the parents of a child are dead or are without contact. It simply means that children are either forced to live/work on the streets with or without parents/relations. According to the definition, adopted by the report, the two distinct categories of street children are: (i) those who sleep and work/not work on the streets with/without parents or families; and (ii) those who work on the streets but go back to their parents/others in the evening. As already mentioned, about 23 percent of the children fall in the first category i.e. who live and work on the street, while the remaining 77 percent work on the street but return to their parents/families at night.

Age Distribution

The distribution of respondent children by age and sex is given in Table 3. It can be seen that 82 percent of the boys and 70 percent of girls fall in the age group 10-14 years. Only 7 percent of the children are aged less than 10 years, while 11 percent of the boys and 22 percent of the street girls fall in the age group 15-17 years. The mean age for street boys is estimated to be 12.3 years as against 12.7 years for street girls. The overall mean age (for boys and girls together) is found to be 12.4 years.

Table-3.1: Percentage Distribution of Street Children by Age and Sex

Age	Boys(n=218)	Girls	Total (N=318)	
	%	%	Number	%
7-9	7.3	8.0	23	7.5
10-12	44.5	41.0	138	43.4
13-16	46.8	42.0	144	45.3
17-18	1.4	9.0	12	3.8

Table-3.2: Percentage Distribution of Street Children by Age and Sex

Age Group	Male (n=218)		Female (n=100)		Total (N=318)	
	Number	%	Number	%	Number	%
<10	16	7.3	8	8.0	24	7.6
10-14	178	81.7	70	70.0	248	78.0
15-17	24	11.0	22	22.0	46	14.5

Mean Age	12.28	12.68	12.41
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Marital Status

A majority of street children are found to be unmarried (96%), while about 1 percent is married and the rest are either divorced or separated (Table 4), Since more than 80 percent of the street children are under 15 years of age, it is normally expected that a vast majority of them will remain unmarried.

Table-4: Marital Status of Street Children by Sex

Married status	Male (n=218)	Female (n=100)	Total (N=100)	
	%	%	No.	%
Married	-	4.0	4	1.2
Unmarried	100.0	88.0	306	96.2
Divorced/separated	-	8.0	8	2.5

Educational Status

Table 5 presents the distribution of street children by educational status. The survey reveals that about a third (32.7%) of the street children are illiterate (i.e. they cannot read and write), while another quarter can either sign their names

(9.7%) or can read a simple message (15.4%). About two-fifths of the street children have education ranging from Class I to Class V.

Table-5: Distribution of Street Children by Level of Education

Level of Education	(n=318)
	%
Illiterate	32.7
Can Sign only	9.7
Can write only	15.4
Class 1 to 5	42.1

Persons with Whom Street Children Came to the City

The street children are compelled to come to the city mainly in search of livelihood. Table 6 indicates that more than a half (57%) of the street children came to the city with their parents, 14 per cent of the children came alone, 4 per cent came with friends, and another 4 per cent came with brothers/sisters, while 15 per cent came with other relatives. The rest of the street children came to the city either with neighbours (4%) or with unknown persons (2%).

Table-6: Persons with Whom Came to the City by Sex of Street Children

With whom came to the city	Male(n=218)	Female	Total (N=318)	
	%	%	No.	%
Alone	12.4	18.0	45	14.2
With Parents	56.9	56.0	180	56.6
With Friends	6.0	0.0	13	4.1
With Relatives	17.0	12.0	49	15.4
With Brother or sister	4.6	2.0	12	3.8
With Neighbour	1.8	7.0	11	3.5
With Unknown	0.9	4.0	6	1.9
Others	0.5	1.0	2	0.6

It is important to observe that those who came alone (15%) or with unknown persons (2%), they are more likely to have come to the city without the consent of parents or guardians - they are probably the runaways from home.

Age of Coming to the City

From Table 7 it appears that about a fifth of the street children came to the city before their fifth birth day and a quarter of the children came to the city between ages 5-7 years. This implies that 44 percent of the children came to the city at a tender age, (before completing 8 years), probably because of extreme poverty/hunger. Again, less than a quarter (23%) of the street children came to the city between ages 8-10 years, while the largest proportion (31%) of the street children arrived at the city

Table-7: Age of Coming to the City by Sex of Street Children

Age Group	Male (n=218)	Female (n=100)	Total (N=318)	
	%	%	No.	%
Under 5	17.4	25.0	63	19.8
5-7	23.4	26.0	77	24.2
8-10	24.3	21.0	74	23.3
11-14	34.9	22.0	98	30.8
15 +	-	6.0	6	1.9

Mean Age	8.10	7.57	7.93
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when they were between 11-14 years; on the contrary, less than 2 percent of street children came to the city after reaching 15 years of age. The mean age of coming to the city is estimated to be 8.1 years for boys compared to 7.6 years for girls, while the overall mean age is found to be 7.9 years.

Duration of Stay in the City

In terms of duration of stay in the city, about a quarter (23%) of the street children have been staying in the city for less than a year, while another quarter (26%) came to the city within 2 to 3 years before the survey date, about a sixth of the children have

been in the city for the last 4 to 5 years, although another quarter have been living in the city for the last 6 to 10 years. By contrast, 8 percent of the street children have been living in the city for more than 10 years.

Table-8: Duration of Stay in the City by Age and Sex

Duration (in years)	Male (n=218)	Female (n=100)	Total (N=318)	
	%	%	No.	%
<1	22.9	23.0	73	23.0
2-3	29.8	18.0	53	26.1
4-5	16.5	18.0	54	17.0
6-10	23.9	29.0	81	25.5
10+	6.9	12.0	27	8.5
Mean	4.36	5.15	4.61	

The findings imply that about a half of the children came to the city within last three years, while about a third of the children have been living in the city at least for the last 6 years (Table 8). The average duration of stay in the city is found to be 4.4 years for street boys as against 5.2 years for girls; the overall mean duration is estimated to be 4.6 years.

Reasons for Coming to the City

The children cited a variety of reasons for coming to the city. Poverty, lack of shelter, broken families, separation/death of parents, and migration of parents are some of the reasons frequently cited by the responding children as the major reasons for coming to the city. The data in Table 9 shows a gloomy picture. Most of these children left home because they were living either in abject poverty or in abject misery. They were forced to leave home mainly due to poverty/landlessness (cited by 25%), lack of shelter (cited by 16%), earning money (reported by 21%) and migration of parents (reported by 18%). A sizeable proportion (8.5%) of children left home when living with stepmother/stepfather became intolerable, while 8 percent of the street children ran away from home.

Table-9: Reasons for Coming to the City by Sex of Street Children

Reasons	Male (n=218)	Female (n=100)	Total (N=318)	
	%	%	No.	%
No shelter	10.1	28.0	50	15.7
Economic reasons	31.2	12.0	80	25.2
Poverty/Landlessness	24.3	13.0	66	20.8
Migration	20.6	11.0	56	17.6
Torture by step-mother/father	5.5	15.0	27	8.5
Run away from home	7.8	7.0	24	7.6
Tempted by others	-	6.0	6	1.9
Don't know/others	0.5	8.0	9	2.9

The findings in Table 9 imply that about a fifth of the children left home because of pull factors (to earn money), at the same time as about three-fifths of the children left home because of push factors (poverty, no shelter, parents' migration). The influx of migration to the capital city may be attributed to the search for employment opportunities, better livelihood, more income, attraction of city life and urban utility services. The findings suggest that the influx of rural people in the urban areas could be reduced significantly through social safety nets initiated by the government or through poverty alleviation programs targeted to the hard core poor.

There are also some variations by gender in the reasons cited by boys and girls for coming to the city. The highest proportion of girls (28%) left home simply because they had no shelter in the village; by contrast, 11 percent of the street boys came to the city because of the lack of shelter. Forty five percent of the boys came to the city either due to migration of parents (21%) or to earn an income (24%), the corresponding figure for street girls who came to the city for the same reason is 24 percent. However, 15 percent of the girls left home due to abuse and torture by step father/mother, while 6 percent of the street girls came to the city because they were tempted/allured by others to leave home. They are most likely to fall victims of child

trafficking or to end up taking prostitution as their main source of livelihood.

Occupation of Street Children

The street children are found to be engaged in a wide range of activities, which include *porter/coolie/minti*, mobile vendor, brick and stone chippers, transport workers, scavenger/garbage collector, factory work in welding/automobile/Iathe and other forms of engineering workshops, child domestics, begging, etc. Most frequently mentioned activities are scavenger/garbage collector (31%), mobile vendors, selling of cigarette/ betel leaf (23%), *coolee/minti* (10%) and begging (5%). Coolies are those who work at the railway station or launch *that* to assist the passengers with their luggage, while ‘*minti*’ are those who work at the market place/shopping areas to assist the customers with their shopping/burden (Table 10).

Table-10: Occupation of Street Children by Sex

Occupation	Male (n=218)	Female (n=100)	Total (N=318)	
	%	%	NO.	%
Garbage collector	27.1	41.0	100	31.5
Peanut seller	22.0	5.0	53	16.7
Coolie/Porter	15.1	0.0	33	10.4
Cigarette seller	9.2	1.0	21	6.6
Water carrying/hotel	6.9	3.0	18	5.7
Beggar	3.2	10.0	17	5.4
Transport related job	6.9	0.0	15	4.7
Cottage/garments	2.3	10.0	15	4.7
Hawker/vendor	1.8	6.0	10	3.1
Tailoring	-	9.0	9	2.8
Petty trading	2.8	3.0	9	2.8
Maid/domestic help	-	7.0	7	2.2
Child sex worker	*	5.0	5	1.6
Others	2.8	0.0	6	1.9

**Information on male prostitution is difficult to obtain - because of social stigma attached to prostitution in general and male prostitution in particular. However, it has been found during fieldwork and FGDs that a sizeable proportion of street boys are homosexuals. Thus, the survey findings need to be interpreted with caution.*

There is also some gender variation in the occupation of street children. Girls are more likely to be engaged as scavengers/garbage collectors, begging, works in a garments factory, tailoring and domestic help; 5 percent of the girls are involved in sex-trade. By contrast, boys are more likely to be engaged in petty trading (i.e. selling of peanut, cigarette/betel leaf), garbage collector, coolie/porter, transport related works or works in a hotel/tea shops. From our FGDs and field observation, it has been noticed that the responding children are likely to hide those activities that are not approved by the society. These activities include: theft, pick-pocketing, snatching, sex work, drug business, informer of anti-social elements, etc. It has been observed during our FGDs that the proportion of homosexuals is quite high among the street boys. But because of prevailing norms and social stigma, most of the street boys do not want to disclose their involvement in this kind of immoral activity.

Monthly Income

From Table 11 it is evident that a vast majority of the street children (55%) earn between 501-1000 taka per month, one-sixth of the children earn between Tk. 1001-1500, while about a fifth of the children earn less than Tk. 500 per month. However, an insignificant proportion of the children earn more than Tk. 2000 per month. The average monthly income is estimated to be Tk 904, the range of variation in income lies from a low of Tk. 60 to as high as Tk. 9000 per month. There is also some gender variation in monthly income by sex of street children. The estimated monthly income for street boys is Tk. 967 (the range varies from Tk. 120 to 3500), while the monthly income for the street girl is estimated to be Tk. 841 with a range of variation from Tk. 60 to 9000.

Table-11: Income per month by Sex of Street Children

Income per month (Tk.)	Male (n=218)	Female (n=100)	Total (N=3 18)	
	%	%	No.	%
<100	0.5	2.0	3	1.0
101-200	1.8	15.00	19	6.0
201-300	2.3	12.00	17	5.4
301-500	6.9	17.00	32	10.1
501-1000	62.4	39.00	175	55.0
1001-1500	19.7	8.00	51	16.0
1501-2000	3.7	2.00	10	3.2
2000+	2.8	5.00	11	3.5

Mean Income (Tk)	961.66	840.76	903.82
Minimum	120	60	60
Maximum	3500	9000	9000

Three broad age groups show monthly earning, less than 10 years, 10-14 years and 15-17 years. The age of the children is found to be positively correlated with their earnings - the higher the age, the higher the income. On the average, the monthly earning of a street boy in the age group 15-17 years is 1.65 times higher than that of his counterpart in the age group 10-14 years. This age differential is even higher for girl children. For example, a street girl in the age group 15-17 years earns about 2.65 times higher income than her counterpart in the age group 10-14 years. Again, there is also some gender differential in monthly income by age of children. On the average, the monthly earning of a street boy under 10 years of age is 73 percent higher than a street girl in the same age group, while an average boy belonging to age group 10-14 years earns 56 percent higher income compared to his female counterpart in the same age group. However, this trend is reversed in the age group 15-17 years where average earnings of a girl are higher than that of a boy (Tk. 1526 Tk. 1488). The higher earnings of street girls in the age group 15-17 years may be explained by the fact that some of the girls in this age group are found to be

involved in sex trade. Girls engaged in commercial sex may earn much higher income compared to that from other occupations.

Table-12: Mean Income of Street Children by Age and Sex

Age group	Monthly earnings (Tk)	
	Male	Female
<10 years	868.8	500.0
10-14 years	899.0	574.4
15-17 years	1487.9	1525.9
All age groups	961.66	840.76

It has been found that 32 percent of the sample children are able to save some money from their earnings while the remaining 68 percent cannot save anything from their meager earnings. The children were also asked whether they help others with their earnings. Three-fifths of the children replied in the affirmative, while the remaining 40 percent do not support anyone with their earnings. About 92 percent of those street children who help others, give their earnings to their parents, the rest help their brothers/sisters or other relations with their earnings.

Table-13: Whether Street Children can save Money by Sex of Children

Whether can save money	Male		Female		Both sex	
	No.	%	No.	%	No.	%
Yes	70	32.1	44	44.0	114	35.8
No	148	67.9	56	56.0	204	64.2
Overall	218	100.0	100	100.0	318	100.0

Table-14: Whether Street Children Help Anybody with their Income by Sex of Children

Whether help others	Male		Female		Both sex	
	No.	%	No.	%	No.	%
Yes	139	63.8	53	53.0	192	60.4
No	79	36.2	47	47.0	126	339.6
Overall	218	100.0	100.0	100.0	318	100.0

Table-15: Whom they help with their Money by Sex of Street Children (for those who help others)

Whom they help	Male		Female		Both sex	
	No.	%	No.	%	No.	%
Parents	126	90.6	48	90.6	174	90.6
Brothers/Sis	6	4.3	3	5.7	9	4.7
Relatives	7	5.0	1	1.9	8	4.2
Soil/daught			1	1.9	1	0.5
Overall	139	100.0	53	100.0	192	100.0

Monthly Working Days

In terms of number of monthly working days worked by the street children, it is found that about 58 percent of the children work between 26-30 days a month, 28 percent work between 21-25 days, while 11 per cent work between 16-20 days a month. It is found that on an average a street child works 26.5 days a month, the range varies from 10 to 30 days.

Table-16: Working Days per Month by Street Children

No. of Work Days	Male	Female	Total (N=318)	
	%	%	No.	%
10-15	2.3	5.0	10	3.1
16-20	6.9	21.0	36	11.3
21-25	28.0	28.0	89	28.0
26-30	62.8	46.0	183	57.6

Mean	27.04	24.72	26.51
Minimum	14	10	10
Maximum	30	30	30

Daily Working Hours

Distribution of street children by daily working hours and by sex is presented in Table 2.15. It is evident from the table that a vast majority of the children (61%) work between 5-8 hours a day, about 19 percent work between 8-10 hours, 17 per cent work between 1-5 hours, while 3 per cent of the children work more than 10 hours a day. The estimated mean hours of work are 7.23 per day; the range varies from 3 to 12 hours per day.

Table-17: Working Hours per Day by Sex of Street Children

Hours of work	Male	Female	Total (N=318)	
	%	%	No.	%
3-5	11.5	30.0	55	17.3
6-8	62,4	57.0	193	60.7
9-10	22,5	11.0	60	18.9
11+	3.7	2.0	10	3.3

Mean	7.57	6.66	7.23	
Minimum	3	3	3	
Maximum	12	12	12	

Living/Sleeping Place of Street Children

With regard to their place of sleep it is evident from Table 2.15 most of the street children live in the slums of the city. As many 62 percent of the street boys and 44 percent of the street girls go back to the slum area for sleeping at night. However, 22 percent of the girls and 18 per cent of the boys sleep on the street under the open sky; about a tenth of the children lives either in the rail station or launch *ghat*. About a quarter of the street girls stay in the Drop in Centers (DIG) run by the partner NGOs, the corresponding figure for street boys who stay in the DIG is 9 percent. Those who sleep in the railway/bus station, launch *ghat* under the open sky, mostly sleep with other children. During the winter or in the rainy season children not having a permanent place to sleep suffer most because of bad weather condition (extreme cold/rains). They are also frequently disturbed by night guards/police or other anti-social elements (as will be clearer from the FGDs and case studies). The findings imply that about one half of the street children do not have any permanent place to live and they are in urgent need of safe shelter and protection.

Table-18: Sleeping Place of Street Children by Sex

Place of sleep	Male (N=218)	Female (n=100)	Total (N=318)	
	%	%	No.	%
Open sky/without	2.3	6.0	11	3.5
Temporary house	5.1	6.0	17	5.4
Slum house	61.9	44.0	179	56.3
Rail/bus/launch	11.0	8.0	32	10.1
Others	10.6	10.0	33	10.4
Drop in Center (DIC)	9.2	26.0	46	14.5

It may be mentioned here that permanent/safe shelter not only reduces the vulnerability of street children, it will also raise their social standing. These children are regarded as the "poorest of the poor" since they are socially prejudiced and traditionally looked down upon by the society. In terms of their access to social services and in terms of their participation in the labour force, they are the most disadvantaged. This has negative effects on their health and well being.

Prevalence of Sickness and Health Seeking Behaviour

Disease Prevalence

This section deals with prevalence of disease and treatment received by street children. The children were asked whether they suffered from any disease during the last three months and the type of treatment they received during their sickness. The nature of their sickness experience is presented in Table 3.1 and the type of treatment received by them is presented in Table 3.2. The most common types of sickness are fever followed by diarrhoeal diseases and skin diseases. As many as two-fifths of the street boys and 37 percent of the street girls suffered from fever (all types) during the last three months preceding the survey. Similarly, a quarter of the street girls and a fifth of the street boys suffered from diarrhoeal diseases during last three months. 17 percent of girls and 14 percent of boys reported skin disease. Other diseases include jaundice, gastric ulcer, cold and cough. About 2 percent suffered from work related injury. The

nature of injury was mostly cuts/wounds, burnt, fractures from heavy loads, etc. Out of the 100 street girls interviewed, 3 of them also suffered from sexually transmitted diseases (STD) like syphilis and gonorrhoea. This implies that since some of the street girls are working as sex workers, they might have been infected with STD from their sexual encounters with their clients.

Table-19: Type of Disease Suffered by Street Children during Last 3 Months

Name of	Male	Female (n=1	Total (n=299)	
	%	%	No.	%
Diarrhoea	20.2	24.0	68	21.4
Fever/headache	40.4	37.0	125	39.3
Jaundices	5.5	5.0	17	5.4
Gastric /ulcer	3.7	4.0	12	3.8
Wounded	2.3	-	5	1.6
Cold and cough	3.7	4.0	12	3.8
Malaria	0.5	-	1	0.3
Asthma	0.0	1.0	1	0.3
Skin disease	14.2	17.0	48	15.1
STD	-	3-0	3	0.9
Pneumonia	-	1.0	1	0.3
Others	0.5	1.0	2	0.6

The findings show that as many as 91 percent of street boys and all of the street girls interviewed suffered from some kind of sickness during last three months. This might seem to be an over estimate of morbidity (incidence of sickness) among street children. But we should bear in mind that the street children are in a vicious circle: too little or inadequate food and nutrition, polluted water and air, lack of education, poor sanitation and overall low levels of living. In general, the place where street children live is a swamp of mud, excrement, garbage, mosquitoes and disease. In addition, street children are not at all aware about their personal cleanliness as 50 percent of them do not take regular bath mainly due to non-availability of water and bath facilities. Similarly, with regard to access to toilet facilities, a vast majority of them (more than 80%) do not have access to sanitary toilets.

Treatment Received during Sickness

Those who were sick during the preceding three months were asked whether they received any treatment. Table 3.2 presents the findings on types of treatment received by street children during their sickness. The data in Table 3.2 indicates that about three fourths (77%) of the street girls and two-thirds (68%) of the boys received some kind of treatment during their sickness. Regarding the type of treatment received, about two thirds of the hoys either consulted a street vendor/quack doctor (33%) or purchased medicine from the pharmacy (30%); by contrast, 22 percent of the girls visited a pharmacy (i.e. purchased medicine), while another 22 percent got treated by homeopath/kabiraj/faith healer, and 18 percent consulted street vendor/quack doctors.

Table-20: Type of Treatment Received during Sickness (for those who received treatment)

Type of Treatment	Male	Female	Total (n=212)	
	%	%	No.	%
Govt. Health Center	6.7	13.0	19	9.0
Qualified Doctor	3.0	2.6	6	2.8
Street Vendor/Quack	33.3	18.2	59	27.8
Pharmacy	30.4	22.1	58	27.4
NGO Clinic	11.9	19.5	31	14.6
Homeo/Kabiraj/maza	11.9	22.1	33	15.6
Others	3.0	2.6	6	2.8

Thirteen percent of the street girls visited a public health facility, while a fifth of the girls and 12 percent of the boys visited NGO clinic for receiving treatment. By contrast, only 3 percent of the street children consulted qualified doctors (private for fees) during their sickness. This implies that about a third of the street girls (35%) and a fifth (21%) of the boys received treatment from qualified physician (either at the public health facility or at NGO clinic or through private consultation). Unfortunately, an overwhelming proportion of the street children were treated by unconventional means such as quacks/street vendors, homoeopath/kabiraj/ or medicine sellers (persons in the pharmacy). One can easily imagine the quality

of care they received from these unqualified practitioners/healers.

Reasons for not Receiving Treatment

As already mentioned, about a third (32%) of the street boys and a quarter (23%) of the street girls did not receive any treatment from any source during their sickness during the last three months preceding the survey. Children who were sick but did not consult any healer of any type were asked to state the reasons for not seeking care. The results, as summarized in Table 3.3 show that most of the children mentioned that due to poverty or lack of money they did not consult any physician (reported by 56% of boys and 35% of girls). Again, As high as 65 per cent of girls and 41 percent of boys did not seek treatment because they thought that their sickness was not serious enough to require any treatment, i.e. they were under the impression that their illness would be cured automatically without any medication.

Table-21: Reasons for not receiving Treatment (for those who did not receive any treatment)

Reasons for non-treatment	Male (n=64)	Female (n=23)	Total (n=87)	
	%	%	No.	%
Poverty	65.6	34.8	50	57.5
No need of	31.3	65.2	35	40.2
Lack of time heavy	3.1	-	2	2.3

This can be mainly attributed to their lack of awareness regarding health and well-being. Again, only a sixth of the street children received some form of financial help from others while an overwhelming majority (83 %) did not receive any financial help from others during their last sickness.

Effects of Sickness

Children were asked whether their normal work or activity was affected because of sickness. It can be seen from Table 3.4 that

about 55 percent of street boys and 69 per cent of girls said that their work was adversely affected due to their sickness. Again, about half (47%) of the children said that they lost 1-2 working days due to sickness, 38 per cent of the children lost between 3-5 work days (Table 3.5).

Table-22: Whether Normal Work was affected Due to Sickness (for those who were sick)

Whether	Male	Female	Total (n=299)	
	%	%	No.	%
Yes	54.8	69.0	178	59.5
No	45.2	31.0	121	40.5

It is estimated that on an average, 4.13 workdays were lost due to sickness. With regard to the question whether they received any help from any one during their sickness, only one-fourth of the children answered in the affirmative, while an overwhelming majority of children (74%) did not receive any help from any one during their sickness (Table 3.6). This figure shows an unfortunate aspect of a street child's life; he/she as no one to look after in case of illness requiring care and treatment.

Table-23: Number of Workdays Lost due to Sickness (for those who lost workdays)

Days lost	Number (n=178)	%
1	16	9.0
2	68	38.2
3	29	16.3
4	12	6.7
5	27	15.2
6	2	1.1
7	8	4.5
10 +	16	9.0
Mean workdays lost	4.13	

Table-24 : Whether Any Financial Help Received from Others during Sickness

Any help	Number	%
Yes	51	17.1
No	248	82.9
Total	299	100.0

Health Expenditure and Sources of Finance

Our findings show that only a quarter of the street children consulted a qualified doctor (either at the government facilities or at the NGO clinic) during their last sickness, while the remaining three-quarters were treated either by quacks or by homeopath/kabiraj/ or they purchased medicine from the pharmacy. This implies that most of the street children are deprived of quality treatment when they fall sick, mainly because of their extreme poverty. The findings show that economic reasons do play the most important role in making decisions regarding health-seeking behaviour and the quality of treatment received.

It needs to be mentioned here that though health services at the government facilities are supposed to be free of cost, there are other costs associated with visits to a health facility. Apart from the direct monetary cost, the distance of the health facility and the need to be accompanied by one or several persons (in case of severe illness) mean that there are costs arising from wages not earned or from work not done. Again, it has been observed during FGDs and case studies that service providers at the public health facilities often demand money from the street children, who come to the facility for treatment and consultation. Street children are more susceptible to the economic shocks associated with serious disease, given their high dependence on labour income, and their having low levels of savings so that there is a real risk of indebtedness in times of ill health.

The main factor is the culture of deprivation. When people are deprived over a long period of time and can do little to change the vicious cycle of poverty, ill health and malnutrition, they will surely become fatalistic, as if it is the only defense

mechanism to adapt with their reality. To overcome this fatalistic attitude, efforts must be made to improve their social and economic status by ensuring employment opportunities round the year and by providing health education to raise their health awareness, and giving free medicine to the most needy among the street children. The street children are also deprived of minimum sanitation facilities and adequate food, which will be clear from the following analysis.

Access to Bath and Toilet Facilities

Children were asked about their frequency of bath in a week. About one half mentioned that they take regular bath every day. About a third of the children take their baths 4 to 5 times a week, about 12 percent of the children take bath twice or thrice a week while only 4 percent of the children take bath only once in a week (Table 25).

Table-25: Frequency of Bath per Week by Street Children

Frequency	Number (N=318)	%
Once	13	4.1
Twice	7	2.2
Thrice	30	9.4
Four times	51	16.0
Five times	55	17.3
Six times	3	0.9
Seven times	159	50.0

The data also show that an alarming majority of street children do not have access to sanitary toilet facilities, and they normally use *kutchra* latrine (45%), drain/open space (20%) for defecation purpose (Table 26). Only a quarter (29%) of the street children has got access to sanitary toilet facilities (pucca/slab categories).

Table-26: Type of Toilet Used by Street Children

Toilet Type	Number (N=318)	%
Drain/Road side	23	7.2
Public toilet	7	2.2

Open place	40	12.6
Station's Latrine	13	4.1
<i>Kutch</i> a toilet	143	45.0
Pucca/alab category	92	28.9

However, the findings show that more than four-fifths street boys brush their teeth daily (81%) and cut nails regularly (87%). The proportion of street girls in this respect is slightly lower than that of street boys and it is observed from Table 27 that 72 percent of street girls brush their teeth daily while 68 per cent cut nails regularly.

Table-27: Whether Street Children Brush Teeth Daily and Cut Nails Regularly

Indicators	Male (n=218)		Female (n=100)	
	No.	%	No,	%
Brush teeth daily	177	81.2	72	72.0
Cut nails regularly	189	86.7	68	68.0

Frequency of Meals per Day

In order to have an idea about daily food consumption by the street children, the respondents were asked about the frequency of meals per day. The data show that only half (53%) of the street children have three meals per day, 40 percent of the children have two meals per day, 4 percent have one meal per day, while another 3 per cent do not have even one meal a day.

Table-28: Frequency of Meals Per Day

Frequency of meals	Number	%
Once	14	4.4
Twice	127	39.9
Thrice	169	53.1
Have to starve	8	2.5

But it should be borne in mind that having three meals a day does not necessarily mean that these children are able to meet their nutritional requirements. Because it is not the frequency of meals only, rather the amount and quality of food is also

equally important for meeting nutritional requirements. From our FGDs and field observation, it has been found that most of the children cannot afford to have even the minimum amount of food required for their growth and survival. Some children beg food from restaurant or rich people, while some children reported that they have to collect food from dustbins. Most of the time they consume much less than what is ideally required. Insufficient income because of low wage/unemployment is the main cause of food insecurity. Poverty rears its most ugly face in terms of hunger and malnutrition. To be free from hunger and malnourishment is the most basic human need. But unfortunately, most of the street children have to consume insufficient food to such an extent that the very maintenance of physical health is impaired. At this level of food consumption, physical manifestation of hunger and starvation becomes evident.

Recreation Facilities

Most of the street children are deprived of recreational facilities - which adversely affect their physical and psychological well-being. Table 29 shows that 56 percent of street girls and 72 percent of street boys have got the scope for participation in some sort of games and sports.

Table-29: Whether Get Scope for Play

Opportunity to Play	Male (n=218)	Female (n=100)	Total (N=318)	
	%	%	No.	%
Yes	71.6	56.0	212	66.7
No	28.4	44.0	106	33.3

But the findings should be interpreted with caution. Because in most cases they participated in indoor games like playing cards and *ludo* with very little scope for participation in outdoor games like football, cricket, hockey, swimming, cycling, etc. From Table 3.11 it is evident that the largest proportion of boys and girls take part in games either during afternoon (54% boys compared to 34% girls) or at night (38% street girls as against 11% boys). About one-third of street boys (31%) and one fifth (21%) of girls participate in games in between work activities.

Table-30: Time to Play (for those who get the scope)

• Time to	Male(n=JS6)	Female (n=56)	Total (n=212)	
	%	%	No.	%
Morning	1.9	1.8	4	1.9
Noon	1.3	5.4	5	2.4
Afternoon	53.9	33.9	103	48.9
Night	11.5	37.5	39	18.4
Between	31.4	21.4	61	28.8

Table-31: Street Children's Access to TV

Access to TV	Male	Female	Total (N=318)	
	%	%	No.	%
No access to TV	28.9	16.0	79	24.8
Neighbour's TV	45.9	39.0	139	43.7
In the Shop	12.8	10.0	38	12.0
NGO TV*	11.9	30.0	56	17.6
Others	0.5	5.0	6	1.9

**Mainly provided by Drop-in-Centre (DIG)*

From Table 3.12 it appears that 29 percent of street boys as against 16 percent of street girls do not have any access to TV, 46 percent of boys and 39 percent of girls can watch TV in their neighbour's house, while 30 percent of girls and 12 percent of boys have got access to TV arranged by NGOs. Regarding their favourite TV programs, 82 percent of girls and 51 percent of boys mentioned Bangla cinema to be their most favourite program (Table 3.13). About 41 percent of street boys mentioned either Bangla music (26%) or drama (15%) as their favourite programs while an insignificant proportion of boys and girls mentioned children's programs to be their favourite programs.

Table-32: Favorite TV Program (for those accesses)

Favorite TV	Male (n=155)	Female	Total	
	%	%	No.	%
Bangla Cinema	51.0	82.1	148	61.9
Music	25.8	8.3	47	19.7
Drama	15.5	3.6	27	11.3
Children program	7.7	1.2	13	5.4
Others	-	4.8	4	1.7

Physically Disabled Street Children

Among the 318 children interviewed, 2 of them were found to be physically disabled - one of them aged 10 years and the other aged 11 years. Both of them are living with their parents in Newmarket area. One of them is lame and the other has problem with hands (both the hands are deformed). Both of them live on begging. The monthly income of the lame hoys is Tk. 1000, while the monthly earning of the boy with severe deformity with hands is about Tk. 700. Both of them beg for 30 days a month -and average begging hours per day vary from 6 to 10 hours.

Street children are deprived of nutritious food required for healthy growth and development and the opportunity to live with dignity. Most of the street children eat food from open hotels/restaurants. Again, living condition on the streets is unhygienic due to heaps of waste lying around, lack of safe drinking water, severe air and noise pollution and the general filth. Most of the street children are malnourished and anemic. Due to exposure to unhealthy street life, children suffer from frequent illness. The diseases, which plague them most, are diarrhoea, respiratory problems, skin infections, fever, and sexually transmitted diseases. Stomach aches, sores and wounds also affect their health. Due to lack of money required for treatment, lack of health awareness and fear of doctors in hospitals (i. e., unfriendly attitude of doctors and nurses) many illnesses and wounds are often ignored by the street children. Sometimes, doctors also refuse to treat street children because of their unclean appearance and general apathy towards street children.

Street children usually lack the financial resources and the courage to seek medical help from clinics and hospitals. Furthermore, the lack of responsible adults to advise them to seek health care is another cause of ignorance. Such children usually take little preventive care, seeking assistance only when problems become serious and unendurable. In addition, many street children are involved in hazardous occupations. Street children who collect garbage/waste metals or who work in tanneries or carpel industries are susceptible to be infected any time. Unfortunately, they are totally unaware of the health hazards involved in these risky occupations.

Substance Abuse, Legal Support and Exploitation by Law Enforcing Agencies

Type of Harassment Faced by Street Children

This chapter presents the findings on type of harassment of street children, prevalence of substance abuse amongst street children and the extent of legal support and protection they receive from law enforcing agencies. The national and international concern is increasing, especially regarding problems of child labour, trafficking and sexual abuse of children. Others who want to gain from these unfortunate children disregarding their rights and basic needs subject most of the street children to exploitation, maltreatment and abuse. This is highly undesirable and must be stopped. Table 4.1 depicts the type of harassment usually faced by street children. It is evident from the table that about a fifth (21%) of the street boys were physically abused, slightly more than a half (54%) of the boys was subjected to verbal abuse, while 12 percent of the street boys were harassed by *mastans/musclemen*. The situation of street girls were even worse where 46 percent of the girls were sexually abused and another 54 percent were subjected to verbal abuse.

Table-33: Type of Harassment Faced by Street Children

Type of harassment	Male (n=218)		Female (n=100)		Total (N=318)	
	No.	%	No.	%	No.	%
Sexual harassment	*		46	46.0	46	14.5
<i>Mastans/musclemen</i>	27	12.4	9	9.0	36	11.3
Physical torture	46	21.1	16	16.0	62	19.5
Verbal abuse	117	53.7	46	46.0	163	51.3
Rear of eviction	27	12.4	9	9.0	36	11.3
Fear of accident	10	4.6	3	3.0	13	4.1
Fear of starvation/ shelter	31	14.2	2	2.0	33	10.4
Others	4	1.8	1	1.0	5	1.6

**It was found during FGDs that a significant proportion of street boys are sexually abused by older street boys, mastans or even by the police. But when the street boys were asked about*

their experience of sexual harassment they rather remained silent on this issue of sexual harassment.

The findings suggest that street children are virtual slaves to their struggle for survival and are easily exploited. They are always under fears of being sexually abused, picked up by the police, being beaten or being robbed. Street children were also asked whether they were abused by their employer/friend/co-worker. It was found that 34 percent of street boys and 31 percent of girls were abused by their employer/friends/co-workers.

Arrest by Police

Street children were asked whether they were arrested by police/law enforcing agency during their stay in the city. The results as summarized in Table 4.2 show that 14 percent of the girls compared to 10 percent of the street boys were arrested by police sometime during their period of stay on the streets. The findings are likely to be underestimates of the real picture. It emerged from FGDs and case studies that a significant proportion of street children were arrested by police or taken to police custody. However, during the questionnaire survey most of the street children tried to avoid answering this type of question. Thus, the findings need to be analyzed with caution.

Table-34: Whether Street Children were Arrested by Police

Whether Arrested	Male		Female		Total (N=318)	
	No.	%	No.	%	No.	%
Yes	22	10.1	14	14.0	36	11.3
No	196	89.9	86	86.0	282	88.7

Table 4.3 presents the reasons given by street children for being arrested by the police. It can be seen from the table that 18 percent of boys were arrested on charge of theft, another 18 percent was arrested for protesting against eviction, 32 percent of the street boys were arrested because of fighting with criminals/others, while 23 percent was arrested for coming out on the street at late night. By contrast, about 36 percent of the girls were arrested for being involved in sex trade, 7 percent on

charge of theft, while 24 percent was arrested during trafficking.

Table-35: Reasons for being Arrested by Police

Reasons for being arrested	Male (n=22)		Female (n=14)		Total (n=36)	
	No.	%	No.	%	No.	%
Theft	4	18.2	1	7.1	5	13.9
Being involved in			5	35.7	5	13.9
Carrying drugs			1	7.1	1	2.8
Fighting with others	7	31.8			7	19.4
Begging			2	14.3	2	5.6
Protesting eviction	4	18.2			4	11.1
During trafficking			3	21.4	3	8.3
Coming out at late	5	22.7			5	13-9
Others	2	9.1	2	14.3	4	11.1

From the table, it is clear that 36 percent of the girls came out of police custody through bribing law enforcing agency, 14 percent were released with police help and 21 percent were released with the help of Human Rights Association and 29 percent were released with the help of NGO. Bycontrast, 18 percent of boys got released through bribe and 59 percent were released with the help of police (i.e. bribing police personnel), and 5 percent were released with the help of Human Rights Association.

Table-36: How the Street Children got Release from Jail/Police Custody

How Released	Male (n=22)		Female (n=14)		Total (n=36)	
	No.	%	No.	%	No.	%
Through Bribing	4	18.2	5	35.7	9	25.0
Police Help	13	59.1	2	14-3	15	41.7
Help of Human Rights	1	4.6	3	21.4	4	11.1
Help of NGOs			4	28.6	4	11.1
Others	4	18.2			4	11.1

Substance Abuse

For most children on the streets, life is tiring, difficult and unhappy. They have virtually no scope for entertainment. Without proper guidance and with no hope for the future, many spend money on drugs or *gul* and cigarettes. But when children were asked such questions, most children did not want to answer even after repeated persuasion.

Table 37: Substance Abuse by Street Children

Involved in Substance	Male(n=218)		Female		Total (N=318)	
	No.	%	No.	%	No.	%
No	166	76.2	79	79.0	257	80.8
Yes	52	23.9	21	21.0	73	23.0
Cigarette	34	65.4	3	14.3	37	50.7
Gul/Phensydil	12	23.1	15	71.4	15	20.6
Ganja/ganja	6	11.5	2	9.5	8	11.0
Other Drug			1	4.8	1	1.4

Table 37 summarizes the findings on substance abuse by street children. About a fourth (24%) of the street boys and 21 percent of street girls were found to be involved in substance abuse. It is clear from the table that of the street girls who are addicted, 71 percent of them take *gul*, 14 percent smoke cigarette, about 10 percent take *Ganja* (ganja (cannabis)), betel leaf, while 5 percent of the street girls, are addicted to other drugs. By contrast, among the street boys who are found to be involved in substance abuse, two-thirds (65%) of them are cigarette smokers, 23 percent use *gul*, while 12 percent take *Ganja* (ganja (cannabis)).

**Table-38: Reasons for Substance Abuse
(for those who are users)**

Reasons	Male (n=52)		Female (n=21)		Total (N=73)	
	No.	%	No.	%	No.	%
Family unrest			1	4.8	1	1.6
Releases fatigue	3	5.8	1	4.8	4	6.6
Feel good	26	50.0	15	71.4	41	67.2
Follow others	10	19.2	2	9.5	12	19.7
Influenced by friends	13	25.0	2	9.5	15	4.9

It may be mentioned here that most of the children interviewed were reluctant to answer on questions regarding substance abuse. Thus, the figures presented here are likely to be gross underestimates of the actual proportions of street children who are addicted to substance abuse. As revealed during our FGDs and from case studies, children are allured into using drugs and when addicted they become victims of the underworld. This is not only a psychological problem but also a physical one. During our FGDs it was frequently mentioned that drug dealer entice street children with various 'promises' for an escape from the grim realities of their lives, for carrying drugs from one place to another, or for selling drugs to their customers. These young children fall victims to the attraction of earning higher income and thus many of them get addicted. The next step is sharing infected/dirty needles, leading to HIV infection. Moreover, substance abuse by street children exposes them to a drug culture rife with violence. As these children have been so rejected by the society they feel happy to be involved in hostile/criminal activities as these help them release their aggression and anger, which eventually become their trade. Thus, the street children of today become street youths and criminals of tomorrow and the numbers appear to be increasing day by day, and the vicious cycle continues.

Children were also asked why they were involved in substance abuse. Their responses (Table 38) show that as many as 71 percent of street girls and 50 percent of street boys are involved in substance abuse because they feel good, a quarter of the girls compared to about a fifth of the street boys do it just to follow others, while a quarter of the boys and 10 percent of the girls go for substance abuse having been influenced by friends, and about 5 percent of the children follow this habit to release tension/fatigue.

As already mentioned, various NGOs, GOs and POs are trying to help street children by providing the following services such as counseling, health services, awareness raising, recreation, legal support etc. Street children were asked whether they received any counseling from any organization against substance abuse. About two-thirds of the street girls and slightly more than a half of the street boys who were interviewed did not receive any counseling from any source. Only 33 percent of street girls compared to 45 percent of street boys received some counseling against substance abuse.

Table-39: Whether Street Children Received Counseling against Substance Abuse by Sources

Counseling Received	Male (n=218)		Female (n=100)		Total (N=318)	
	No.	%	No.	%	No.	%
No	119	54.6	67	67.0	186	58.5
Yes	99	45.4	33	33.0	132	41.5
NGO worker	14	14.1	10	30.3	24	18.2
Govt. worker			1	3.0	1	0.8
Family member	47	47.5	10	30.3	57	43.2
Friends	27	27.3	5	15.2	32	24.2
Relatives	22	22.2	2	6.1	24	18.2
Neighbour	7	7.1	3	9.1	10	7.6
Others			3	9.1	3	2.3

Table 39 provides the list of sources providing counseling to street children. It is evident from the table that of the children who received counseling, 30 percent of girls got it through NGO worker (i.e. workers of partner NGOs), another 30 percent received it from family members and about a quarter of the girls were informed by either friends, relatives or neighbours. By contrast, among the street boys who received some counseling against substance abuse, 47 percent of them got it from family members, 57 percent were informed by friends/relatives/neighbours, while only 14 percent received counseling from NGO workers.

Support and Assistance Received by Street Children

Street children are deprived of the basic necessities of life like shelter, food, health care, education and training necessary for a decent living and better future. The street children live, work and struggle for survival in an environment of unhygienic, unfavorable and of course in highly undesirable situation. They do not have any access even to the basic services required for their healthy growth and development. This implies that they are not able to participate in the national development efforts

except for a few limited development programs of NGOs. However, street children, as a special group of children, in grave situation deserving special attention, are gradually being recognized by various national and international development agencies and UN organizations.

Table-40: Types of Assistance and Support Received by Street Children

Assistance Received	Number (N=318)	%
No Assistance Received	248	78.0
Assistance Received*	70	22.0
Non-formal education	31	44.3
Vocational training	27	38.6
Employment	1	1.4
Health education/treatment	16	22.9
Legal aid	2	2.9
Food aid	39	55.7
Recreation facilities	25	35.7
Material help	24	34.3

**Multiple responses*

During the survey children were also asked what type of assistance they received from various organizations and their replies are summarized in Table 40. Out of the 318 children interviewed, only 22 percent received some benefits from agencies/organizations while a vast majority of the street children (68%) did not receive any help from any agency/organization. Among children who received support/assistance, about 44 percent of street children got/are getting assistance/support in the form of non-formal education, 39 percent received/are receiving vocational training. 23 percent got medical care/health education, more than half received food from various sources, mostly NGOs, GOs and POs.

Type of Assistance/Support Needed by Street Children

Street children live and grow up on the margins of society in a state of neglect and deprivation without education, affection, care and guidance from adult members. At an early age they become accustomed to live with neglect, deprivation and dream

to survive through struggle and improvisation. Street children were asked about the type of assistance/support they need. The clusters of basic services needed by the street children are summarized in the table.

Table-41: Type of Assistance Support Needed by Street Children

Assistance Needed*	Number (N=318)	%
Shelter	164	51.6
Free treatment	71	22.3
Regular income source	225	70.8
Scope for education	33	10.4
Capital for small trading	40	12.6
Others	3	0.9

* *Multiple responses*

The data show that the need for having a regular income source and shelter received the highest priority, reported by 71 and 52 percent of street children respectively. The need for free healthcare was mentioned by 22 percent of the street children. The three most important services/assistance mentioned by street children are: shelter, health care, and income earning opportunity. This implies that if they are provided with permanent shelter with the provision of a regular source of income and free treatment they will be able to meet their basic needs for food, shelter and healthcare when they fall sick. These basic needs are a child's rights as emphasized in the UNCRC. And, to add to these we can also include the need for vocational education and skill training for improvement of a child's capacity for participation in gainful employment.

Findings from the Study

A total of 9 FGDs were conducted with the street children in Newmarket and Mirpur thana of the mega city Dhaka, of these, 5 FGDs were in Newmarket Thana and the rest were in Mirpur Thana. Open questions and answers formed the main areas of discussions, the discussion was initiated by briefly explaining the context: why they came to the streets, what types of problems they are facing with regard to their shelter, food and health care, how they are exploited by employers

/mastans/police personnel, and their involvement in trafficking, substance abuse and prostitution. The major findings as emerged from the FGDs with street boys and girls are summarized below.

The Reasons for Coming to the Street

The reasons of becoming a street child are varied, and often multi-factorial. Reasons cited by the children during FGDs include: extreme poverty in the rural area, the sadness and despair that is the consequence of broken families; the strains of living as a child of a single parent; family breakdown as a consequence of polygamy; neglect or cruelty by a step-mother or father; violence and/or exploration in the home.

Children may experience a number of these factors and feel obliged to run away to the City in the hope of 'better times', or to simply exist in the anonymous harshness of city life as a more acceptable alternative to violence and abuse experienced in their own family or village community. Sometimes children migrate to the city along with their family and remain as a floating family of the street. Another important factor is child traffickers, especially applicable to girl children. They entice the children out of their family by promising lucrative jobs in the garment industry or elsewhere. These children are then either sold to the brothel or sent abroad.

Events and Factors Associated with Children on the Street

While youth is generally a time of relatively good health, the nature of continuous exposure to the streets and the associated lifestyles makes street children vulnerable to a range of health and other problems which are not typically experienced by other young people. On the basis of information obtained from FGDs, the street children have identified the following factors, which might contribute to their vulnerability.

The major life events, which had occurred in the lives of the street children, included:

- Death of parents siblings and friends
- Abandonment
- Family disruption including conflicts arising with step-

parents

- Natural disasters (e.g. Hood, famine)
- Demolition of their homes by authorities
- Migration from rural areas to the city
- Physical and sexual assault and exploitation
- Harmful substance abuse
- Major accidents
- Suicide attempts
- Some street children reported having been used by party workers and criminal groups in subversive activities during hartals, meeting, processions, and to participate in drug distribution network

Enduring life strains and everyday problems included:

- Hunger/lack of food
- Problems with accommodation /somewhere to sleep
- Families demanding money from them
- Difficulty in obtaining adequate clothes
- Unhealthy living environment including unsafe water supply and open sewerage
- Unemployment for themselves and family
- Violence
- Ill health
- Illiteracy and general lack of education
- Discrimination and persecution by authorities including police, night guard, mastans and others
- Being threatened or hurl by older or stronger street peers
- Marginal/deviant adults as their available role models
- The presence of "syndicates" or organized gangs
- Lack of awareness about some issues such as the spread of HIV/ A IDS

Factors associated with the physical conditions of homelessness and street life

- Poor hygiene and sanitation
- Poor diet
- Lack of shelter
- Violence
- Harassment by police/night guards/ mastans
- Possible lack of positive attachments, with resultant emotional and social deprivation

Factors associated with survival behaviors on the street and coping with stress

- Criminal behavior
- Violence
- Exploitation by adults
- Prostitution/survival sex
- Substance abuse/drug dependence
- Involvement in the production, distribution and marketing of drugs

Factors associated with inaccessibility to services and resources

- Inadequate primary health care, including vaccinations
- Lack of access to recreational, educational and vocational opportunities
- Lack of positive role models

The particular health problems, which have been identified among street children include:

- Malnutrition and other disorders or diet, specific nutritional deficiencies resulting in such disorders as anemia
- Infectious diseases, including skin, respiratory tract infection, sexually transmitted diseases, parasitic infections, tuberculosis, rheumatic fever, etc.
- Hazardous, harmful and dysfunctional substance use, including drug dependency.

Some of the street children suffer from hazardous and dysfunctional substance abuse including drugs dependency. The use of drugs by street children, although functional in most circumstances, tends to add to their health and other difficulties. The drugs used by street children are usually those, which are most readily available and gul, ganja (cannabis) and Phensidyl. Street children get used to substance abuse to keep themselves awake for work, to get to sleep, they may use drugs to anaesthetize physical or emotional pain, or to replace the need for food. These are likely to increase health risks and may lead to higher levels of exploitation and violence.

Use and Access to Services

Street children are far behind for getting the existing health services. A number of factors contribute to this. Of significant importance is that adults for adults have developed the majority of health services. Many such services rarely recognize the unique issues of young people, particularly those of street children, and rarely give attention to street children's health needs. Therefore, many street children view health services as unfriendly, threatening, mystifying, unhelpful and inappropriate.

Further to this, street children rarely identify that health is a major concern for them. This is more so when day-to-day survival is the paramount concern for many on the streets. In addition, street children are not at all aware of health and hygienic rules. Their main concern is to carry on with day to day living, and do not concern themselves with the longer-term consequences of their behavior, about the health risks associated with their unhygienic living condition, poor diet and nutrition.

For those who are unwell or concerned about their health, there may be a reluctance to seek help as it might make them different from their peers, or cause employers to look for someone in better health.

There may also be no services available, or those that do exist may not provide appropriate services or are too expensive. For those using drugs and involved in activities regarded by society as aberrant (for example, "survival sex"/prostitution), the situation is even worse.

The high level of mobility of many street children also makes it difficult to engage and maintain them in services, including treatment, welfare and other programs. Many street children are below the "age of consent", do not have parents or guardians, do not know a trusted adult who could accompany them for treatment, and do not have the necessary documentation. Although these obstacles relate particularly to the accessing of health services, similar problems exist for street children in trying to access housing, welfare benefits, educational opportunities and employment. After being turned away from different services on a number of occasions, and not having any

adults to advocate on their behalf, these youths consider it pointless to try again, even when they are in great need.

Effects on Physical Development

Most of the jobs that the children are required to perform are harmful for their physical development. Street children suffer from ill effects of over exertion; lack of hygiene and other problems arising due to hard work in unfavourable and unhealthy surroundings (such as bad weather, dust, smoke etc.), cause bronchitis, tuberculosis, and various forms of skin diseases. Malnutrition of the majority of these hard working children resulting from lack of proteins, ammonia, calcium, etc. in their diet may cause serious mental retardation. Most of the conditions and atmosphere in which the jobs are performed are not congenial rather harmful for the children and its ill effects are likely to reach out into their future lives.

Effects on Social Advancement

When a child performs precarious, stultifying and insignificant jobs from an early age, he or she gets a very little chance to acquire skills for better jobs. This together with a child's natural disinclination to learn put an end to his or her chances of better employment, higher pay and social advancement in future.

Effects on Mental Health

It has been observed that hard labour at an early age may cause undesirable mental change, which may lead to behaviour problems. The tremendous pressure put on him or her at an early age to abandon childhood and shoulder the responsibilities of an adult creates an unnatural situation for the child, which ruins his/her mental world. As a result, the child's creativity is blunted and the door for a bright future for the child is closed forever.

It should be mentioned that early childhood constitutes the base of human resource and the state of well-being of a nation's child population is a key indicator of the nation's present and future health. Child welfare programs, which essentially imply

coordinated focus on children and mothers, should be viewed as socially and economically productive investments for the well-being of coming generations. Children who are socially handicapped, who have become delinquent or have been forced to take to begging or are otherwise in distress, should be provided facilities of education, training and rehabilitation so that they can become useful citizens.

Recommendations

- 1) There is an urgent need to take immediate steps to stop police atrocity on street children. The laws to protect the street child from abuse have to be given top-most priority. The legal system has to be restructured if necessary to make the laws more effective to protect the street children from the abuse and oppression by the police.
- 2) Accommodation is a major problem for the street children and every effort should be made to provide them with safe and secured shelter. Establishment of community-based shelter homes, Half-away homes or DICs, preferably using the non-utilized government spaces, may be considered for the purpose.
- 3) We would strongly recommend the following; street children as a special group will have to be given the required priority in government policy/program, particularly in the Poverty Reduction Strategy Paper (PRSP) currently being prepared by the Bangladesh Government.
- 4) It is our duty and obligation to the street children to provide them with the necessary skill training, education and other assistances so that they are capable of supporting themselves and can become important members of the society.
- 5) Efforts should be made to raise community awareness towards (i) children's rights in the area of health and education, and (ii) the likely consequences of neglecting street children on the overall developmental efforts of the country.
- 6) There is an urgent need to increase the budgetary allocations for addressing programs targeted to street children. In

addition, the number of partner NGOs should be increased for better coverage of street children.

- 7) Coordination among UNDP, UNICEF and other donors who are providing funds for child welfare needs to be ensured for raising the potentials and well-being of street children.

The above measures, though not exhaustive, could contribute towards improving the situation of street children. As street children's health, security, life and indeed that of families and society are at stake and undermined by the existence of street children, all of us must work towards improving the situation of street children.

Conclusion

In Bangladesh there is a dominant narrative that children live in street situations because of economic poverty. This account posits that children abandon their families because they are unable to satisfy their most basic needs within their domestic environment. Moving on to the street improves their access to their income food, clothing and other essential goods and reduces the economic strains on their households and families. Every child has the right to live a decent and just life in society. Since we are unable to protect and promote their rights, we have to take it as our duty to act in such a manner that they can enjoy at least some of the rights that are necessary for their survival as human being. We talk about human rights, but actually human right begins with the rights of the children. The mental and physical growth is only possible when the proper rights of the children can be established and ensured.

The general people of this country, the law enforcement department and the government should come forward to protect the rights of the children and also should be conscious about their rights. The government, non-government organizations and other cooperative organizations should come forward to undertake joint programs to find out strategy in launching rehabilitation programs for the welfare of the ill-fated street children.

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An In-depth Case Study on High Rate of Suicide in Shailakupa and Harinakundu Upazilas of Jhenidah District

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Abstract: The study investigates the causes of suicide and its related phenomena in committing and attempting suicide in two study areas. In this in-depth case study, the quantitative research approach was used and data were collected from the basic information of the victims committed /attempted to suicide from upazila hospitals, police stations, union parishad offices and local family sources at Shailokupa and Harinakunda Upazila in Jhenaidha district. SPSS software was used to analyze the data. A list of 1466 cases was studied from the sources as mentioned above. Out of 1466 cases, in total 202 cases of the victims were investigated in which 102 from Shailakupa and 100 from Harinakundu was selected on the equal ratio of the cases of committing and attempting suicide randomly in order to go into the depth of the study. Besides, house to house survey was conducted with a set of questionnaire in order to get the authentic information in this connection. The major findings of the study show that committing or attempting suicide results from a number of causes i.e. family discord, uncontrolled emotions, illiteracy, financial insolvency and anthropological factors. The study also offered a number of pragmatic recommendations to get the people rid of this suicidal act.

Keywords: Suicide, committing, attempting, high rate, case study.

Introduction

Suicide is a silent killer in the modern society of ours. The World Health Organization (WHO) noted that over one million people commit suicide every year, and that is one of the leading causes of death among teenagers and adults under 35. There is about 10 to 20 million non-fatal suicide attempts happen every year worldwide. According to official statistics, about one million people die by suicide annually it is more than the murder or killings in war. Most suicides in the world occur in Asia, which is estimated to account for up to 60% of all suicides.

Social scientists have defined suicide in different ways with classification. It has been defined as “any death which is the immediate or eventual result of a positive or negative act

accomplished by the victim himself.” Suicide is applied to all cases of death resulting directly or indirectly from positive or negative act of the victim, which he or she knows well and will result death. Suicide may be altruistic, anomic, egoistic and broad bases and causes as defined are social and extra social causes.

Death is inevitable but unnatural death is not desirable. Since suicide is unnatural death, it is undesirable and unacceptable. In most of the religions, suicide is considered a sin. Life is a gift given by God which should not be spurned, and that suicide is against the ‘natural order’ and thus interferes with God’s master plan for the world. It is treated as a sign of disbelief in God. Still suicide is recognized as a dominant factor of unnatural death in human society. Question is why suicide takes place very often and what suicide means.

Suicide may occur for a number of reasons, including depression, shame, guilt, desperation, physical pain, emotional pressure, anxiety, financial difficulties or other undesirable situations. The predominant view of modern medicine is that suicide is a mental health concern, associated with psychological factors such as the difficulty of coping with depression, inescapable suffering or fear, or other mental disorders and pressure. Durkhiem (1897) insisted that there was no other phenomenon as contagious as suicide. Is it a result of imitation? Is suicide legally permitted? What are the legal and religious sanctions relating to suicide? Are people aware of those? Could awareness contain this unwanted demise? These are the questions needed to be answered for minimizing the rate of suicide in the region as well as in the country.

Objectives

- i) To find out the causes of high rates of suicide having special background (if any);
- ii) To find out social and economic impact on the families of the victims;
- iii) To assess the degree of effectiveness of prevention act;
- iv) To find out anthropological background of the people;
- v) To find out degree of awareness of the sanctions among the people;

- vi) To determine age-group, gender and financial factors, occupation and marital status of the victims
- vii) To find out the modes of suicide;
- viii) To assess the role of the law enforcing agencies in suicide;
- ix) To recommend measures to be taken for preventing or containing the high rate of suicide.

Research Questions

1. What are the causes of high rate of suicides in Shailakupa and Harinakunda upazilas?
2. What are the related phenomena of committing and attempting suicide in these two upazilas?
3. What are the recommendations to be taken to prevent the high rate of suicide?

Rationale

In Bangladesh, it is reported that the trend of suicide is much sharper at Shilakupa and Harinakundu Upazila in the district of Jhenidah than that of other districts. To ascertain the causes and the related phenomena of suicide at Shailakupa and Harinakundu Upazila in the district of Jhenidah, this case study has been undertaken by the Foundation for Research and Development (FRD) and Prime University. According to a study, incidence of suicide-associated death over the last 20-year period in Bangladesh was 15 per 100,000 population per year. As per the data, nearly 20,000 deaths occur in the country due to suicide. As per the ratio, Shailkupa and Harinakundu having about 06 lakh people, the number of suicide-related death should be approximately 90. But in reality, the number of suicide death in the two upazilas is about 600 a year which is astonishing and abnormal on all accounts.

Suicide is socially hated, religiously prohibited and economically fatal for a family. Despite all these negative effects, people commit suicide. An untimely death, especially a death by suicide casts a very disastrous effect on the family members (Orbach, 1984). But Why? To have an attempt to answer this, the present study has been undertaken.

Methodology

The study was done in a quantitative research approach. Data were collected from the basic information of the victims committing suicide/attempting to suicide from respective upazila hospitals, police stations, union parishad offices and local family sources. A list of 1466 cases were procured from the sources as mentioned above. In total 202 cases of the victims (102 from Sailakupa and 100 from Harinakundu) were selected on the equal ratio of the cases of committing and attempting suicide following the principle of random sample method from the list of 1466 for in-depth case study in order to find out the actual causes of suicide on the basis of a set of questionnaire.

The questionnaire was prepared considering a wide range of personal information such as age, matrimonial status, profession, religion, education, health, economic background, social status of the family, nature and characteristics of family, influence of religious teachings, past incidences of suicide in the family, modes adopted for committing suicide, main causes of committing suicide/attempting to commit suicide.

Management and Supervision

The entire process of study got close supervision and guidance from a group of experts consisting of:

- (i) M. Moniruzzaman, Rtd. Secretary to the Government of the People's Republic of Bangladesh
- (ii) M. Manjurul Alam, Former Ambassador and Chairman of FRD
- (iii) Mir Shahabuddin, Rtd. Joint Secretary to the Government of the People's Republic of Bangladesh and Pro-Vice Chancellor, Prime University
- (iv) M. Nazrul Islam, Senior Journalist
- (v) M. Tobarak Hossain, Principal, Jhenidah City College
- (vi) A. Z. M. Nasimuzzaman, Rtd. Deputy Secretary, Government of the People's Republic of Bangladesh and Deputy Registrar, Prime University
- (vii) M. Enamul Kabir, Executive Director, Prova Society, Jhenidah

Data Analysis

The case studies of the victims committed and attempted to suicide with findings have been presented in the tables below. Tables from 1.1 to 1.20 analyze the cases the victims of Shailokupa upazila and tables from 2.1 to 2.20 analyze the causes of the victims of Harinakunda Upazila.

Presentation of case studies with findings on the suicide victims and attempt to suicide in Shailakupa Upazila

Table-1.1: Status by Age

Particulars	Number of cases	below 18 yrs	18 to 25 yrs	26 to 40 yrs	41 to 60 yrs	61 yrs and above	Total %
Suicide	52	26 (50%)	25 (48.07%)	1 (1.93%)	0 (0%)	0 (0%)	100%
Attempt to suicide	50	1(2%)	30(60%)	17(34%)	2(4%)	0(0%)	100%

The table gives an idea about the age range of the victims and the persons who committed and attempted to suicide. It is seen from the table that the age below 18 years is very vulnerable to committing suicide (50%). Age below 25 years is almost same. If age groups below 18 years and 25 years are taken together, it would be seen that these age groups are very vulnerable to committing suicide (98.07%). Similarly, in case of attempting suicide, the age ranges between 18 to 25 years and 26 to 40 years are respectively 60% and 34%. In both the cases the people of 18 to 25 years are very vulnerable.

Table-1.2: Matrimonial Status

Particulars	Total Number of Cases	Married	Unmarried	Total %
Suicide	52	35 (67.30%)	17 (32.70%)	100%
Attempt to suicide	50	32 (64%)	18 (36%)	100%

The table indicates that suicide rate is higher in the married persons than those of unmarried. It is 67.30% in case of married persons against 32.70% in case of unmarried persons and the case is almost the same for the victims who attempted to suicide

attempts in the married and unmarried are 64% and 36% respectively.

Table-1.3: Status by Profession

Particulars	Total Number of Cases	Agriculture	Business	Service	Small traders	Housewife	Day laborer	Student	Jobless	others	Total %
Suicide	52	2 (3.84%)	2 (3.84%)	0 (0%)	7 (13.76%)	16 (30.76%)	12 (23.10%)	13 (25%)	0 (0%)	0 (0%)	100%
Attempt to suicide	50	(4%)	1 (2%)	0 (0%)	10 (20%)	18 (36%)	4 (8%)	0 (0%)	12 (24%)	3 (6%)	100%

Table 1.3 shows the profession of the victims and the persons attempting suicide. Out of 52 cases, only 3.84% suicide victims belong to agriculture and business; whereas it is 13.45% in case of small traders, 25% from students, 23.10% from day laborers and 30.10% from housewives. It indicates that the highest number of suicide deaths occurs by the housewives in comparison to others. In case of the attempt to commit suicide, housewife (36%) and jobless (24%) become the highest number whereas 20% for small traders, 8% for day labors, 4% for agriculture and 2% for business man and the rest are found from other professions.

Table-1.4: Status by Religion

Particulars	Total Number of Cases	Islam	Hindu	Christian	Buddhist	Atheist	Other	Total %
Suicide	52	47 (90.38%)	5 (9.62%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	100%
Attempt to suicide	50	47 (94%)	3 (6%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	100%

From both the cases, the table shows that in respect of religion, the percentage from the Muslim community is higher. The suicide victims and the attempts to suicide are 90.38% and 94% respectively as the inhabitants of the area under survey are mostly from the Muslim community.

Table-1.5: Status by Education Standard

Particulars	Total Number of Cases	Illiterate	1-5 Standard	6-10 Standard	SSC/Equivalent	HSC/Equivalent	Graduation/Equivalent	Post Graduate/Equivalent	Total %
Suicide	52	9 (17.30%)	9 (17.30%)	34 (65.40%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	100%
Attempt to suicide	50	18 (36%)	16 (32%)	16(32%)	0(0%)	0(0%)	0(0%)	0(0%)	100%

Table 1.5 indicates the educational background of the victims. The victims were categorized in post graduation, graduation, HSC equivalent, SSC equivalent, 6-10 standard, 1-5 standard and illiterate status. Persons with 6-10 standards occupy the highest percentage i.e., 65.40%, whereas it is nil in case of SSC pass and above. Persons with 1-5 standard education and with no education occupy the equal percentage (17.30%). In respect of the attempt to suicide, persons from illiterate category occupy the highest percentage i.e., 36%, in 1-5 and 6-10 standard it is 32% for each whereas it is nil in case of SSC pass and above.

Table-1.6 : Gender Status

Particulars	Total Number of Cases	Male	Female	Total %
Suicide	52	17 (32.7%)	35 (67.3%)	100%
Attempt to suicide	50	16 (32%)	34 (68%)	100%

Table 1.6 shows the gender distribution of the victims who committed and attempted to suicide. The percentage of males and females are 32.7% and 67.3% respectively for suicide victims. In case of the attempt to suicide, 32% are from males and 68% from females. It is found that females are more vulnerable to committing and attempting suicide

Table-1.7: Health Condition

Particulars	Total Number of Cases	Sound health	Minor diseases	Major disease	Mental illness	Other	Total %
Suicide	52	48 (92.28%)	1 (1.93%)	1 (1.93%)	1 (1.93%)	1 (1.93%)	100%
Attempt to suicide	50	44 (88%)	6 (12%)	0 (0%)	0 (0%)	0 (0%)	100%

Table 1.7 gives an idea about the health condition of the victims. It is clear from the table that the persons who possessed sound health cover 92.28% of the total occurrences and similarly, the persons having sound health attempted to commit suicide covers 88% of the total occurrences in the survey area. Only 12% had minor diseases.

Table-1.8: Economic Background of Families

Particulars	Total Number of Cases	Rich	Middle Class	Poor	Very Poor	Total %
Suicide	52	2 (3.85%)	43 (82.69%)	6 (11.53%)	1 (1.93%)	100%
Attempt to suicide	50	1(2%)	45 (90%)	2 (4%)	2 (4%)	100%

From the both cases, it is found that the rate of suicide is prominent in the middle class people. For the victims, it is 82.69% in the middle class community whereas in rich it is 3.85%, in poor 11.53% and in very poor it is 1.93%. It indicates that poverty is not the major cause of suicide. In case of the attempt to suicide, 90% are from middle class community and the percentages of the rich, poor and very poor are 2%, 4% and 4% respectively.

Table-1.9: Status in the Family

Particulars	Total Number of Cases	Head of the Family	Dependent	Total %
Suicide	52	1 (1.93%)	51 (98.07%)	100%
Attempt to suicide	50	8 (16%)	42 (84%)	100%

It is found from the survey that in family, the dependents are vulnerable to committing suicide. The table shows that 98.07% of the victims are from the dependents. Only 1.93% is from head of the families. The persons who attempted to commit suicide cover 84% from the dependents. In this case, only 16% is from head of the family.

Table-1.10: Nature of Families

Particulars	Total Number of Cases	Joint Family	Single Family	Total %
Suicide	52	1 (1.93%)	51 (98.07%)	100%
Attempt to suicide	50	4(8%)	46 (92%)	100%

Table 1.10 shows the nature of families from where the victims committed suicide. It is found from the survey that 98.07% cases of suicide victims belong to the single family whereas it is only 1.93% in case of joint family. In case of the attempt to commit suicide, 92% cases occur in the single family and the rest 8% are from the joint family.

Table-1.11: Characteristics of Family

Particulars	Total Number of Cases	Origin	Long back Migration	Recent habitation	Habitation by marriage	Habitation by otherwise	Total %
Suicide	52	50 (96.15%)	2 (3.85%)	0 (0%)	0 (0%)	0 (0%)	100%
Attempt to suicide	50	42(84%)	0 (0%)	0 (0%)	8 (16%)	0 (0%)	100%

In the table 1.11 it is found that 96.15% of the suicide case occurred in the families who have original root in the locality and 3.85% are from long back migrated people. It is nil in case of recent habitation, habitation by marriage and habitation by

otherwise. Similarly, 84% of the suicidal attempt cases occurred in the families who are native and 16% is from habitation by marriage

Table-1.12: Influence of Religion in the Family

Particulars	Total Number of Cases	Strong influence	Moderate influence	No influence	Total %
Suicide	52	0 (0%)	38 (73.07%)	14 (26.93%)	100%
Attempt to suicide	50	0 (0%)	41 (82%)	9 (18%)	100%

Table 1.12 shows 73.07% of the victims had moderate influence of religion, whereas 26.93% of victims had no influence. Side by side 82% of the attempt to suicide cases had moderate influence of religion, whereas 18% of victims had no influence.

Table 1.13: Social Status of the Family

Particulars	Total Number of Cases	High status family	Ordinary family	Educated family	Illiterate family	Total %
Suicide	52	0(0%)	43 (82.7%)	0 (0%)	9(17.3%)	100%
Attempt to suicide	50	0(0%)	45 (90%)	0(0%)	5 (10%)	100%

The table depicts that suicide is predominant in ordinary and illiterate families. It is 82.7% and 17.3% respectively whereas the victims attempting to suicide cover 90% and 10% from ordinary and illiterate families respectively. However, no incident of suicide occurred in high status and educated families.

Table-1.14: Knowledge of Suicide as a Criminal Offence

Particulars	Total Number of Cases	Used to know	Did not know	Cannot say	Total %
Suicide	52	11 (21%)	2 (4%)	39 (75%)	100%
Attempt to suicide	50	11 (22%)	39 (78%)	0 (0%)	100%

The table presents that 75% respondents could not say whether the suicide victims knew suicide is a crime or not. But 21% responded that the victims used to know that suicide is a criminal offence. Again, in the attempt to commit suicide, majority of the respondents (78%) did not know that suicide is a criminal offence but 22% of the respondents used to know that suicide is a criminal offence.

Table-1.15: Knowledge of Suicide as a Great Sin

Particulars	Total Number of Cases	Used to know	Not known	Can not say	Total %
Suicide	52	21 (41%)	1 (1.93%)	30 (57.7%)	100%
Attempted to suicide	50	47 (94%)	3 (6%)	0 (0%)	100%

In both the cases, it is found that majority of the respondents (57.7%) from the first case could not say that suicide is a great sin whereas 41% respondents used to know it. In the second case, more than ninety percent (94%) respondents said that the victims probably knew that suicide is a great sin and the other 6% did not know.

Table-1.16: Mean Modes of Suicide

Particular	Total Number of Cases	Taking poison	Shooting by fire arms	Hanging	Jumping in front of speedy vehicle	Jumping from very high	Jumping on deep water taking non swimming advantage	Heavy doses of sleeping pill	Causing serious injury on vital part of the body	Other means	Total %
Suicide	52	39 (75.01%)	0 (0%)	6 (11.53%)	7 (13.76%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	100%
Attempt to suicide	50	37 (74%)	0 (0%)	6 (12%)	7 (14%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	100%

The table shows that most of the suicide were committed by taking poison. 75% percent of the suicide were committed by taking poison whereas 13.46% by jumping in front of speedy vehicle and 11.53% by hanging. While attempting suicide, 74%

were done by means of taking poison whereas jumping is 14% and hanging is 12%.

Table 1.17A :
Causes of Suicide

Total Number of Cases	Incurable diseases	Acute financial insolvency	Heavy debt pressure	Failure in business	Ghost fear	Mental diseases	Failure in love affair
1	2	3	4	5	6	7	8
52	0 (0%)	7 (13.35%)	0 (0%)	0 (0%)	0 (0%)	1 (1.93%)	11 (21%)

Acute discord of relationship between husband and wife	Failure in public exams	Student suffering from loss of self-control	Rape	Extremely offended state of mind to parent/elders	Joblessness	Cause Unknown	Total %
9	10	11	12	13	14	15	16
5 (10%)	1 (1.93%)	1 (1.93%)	0 (0%)	1 (1.93%)	1 (1.93%)	24 (46%)	100%

Table 1.17A shows that highest number (21% percent) of the suicides were committed due to failure in love followed by financial insolvency (13%) and 10% for husband wife discord. However, 46% of the causes of suicide could not be detected. The other factors mentioned do not appear significantly.

Table 1.17 B:
Causes of Attempting Suicide

Total Number of Cases	Incurable diseases	Acute financial insolvency	Heavy debt pressure	Failure in business	Ghost fear	Mental diseases	Failure in love affair
1	2	3	4	5	6	7	8
50	1 (2%)	8 (16%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)

Acute discord of relationship between husband and wife	Failure in public exams	Student suffering from loss of self control	Rape	Extremely offended state of mind to parent/elders	Joblessness	Cause Unknown	Total %
9	10	11	12	13	14	15	16
26 (52%)	4 (8%)	1 (2%)	0 (0%)	8 (16%)	1 (2%)	1 (2%)	100%

Table 1.17B shows that highest number (52% percent) of the suicide attempts were committed due to acute discord of relationship between husband and wife. The second highest is extreme offended state of mind to parents/elders (16%) and that is followed by failure in examinations and acute financial insolvency (8%). The other factors mentioned do not appear significantly.

Table 1.18 : Social Influence

Particular	Total Number of Cases	Social hatred	Unwillingness to marriage	Victims hatred for spouse	No influence	Total %
Suicide	52	3(6%)	0 (0%)	0 (0%)	49 (94%)	100%
Attempt to suicide	50	3 (6%)	0 (0%)	0 (0%)	50 (100%)	100%

In the table 1.18 it is portrayed that 94% of the total suicidal cases had no social influence whereas 6% had social hatred. In case of the attempt to commit suicide, 100% of the occurrence had no social influence.

Table 1.19: Time Range of Suicide Cases

Particular	Total number of cases	Year	Year wise no of causes	Month	No. of cases by month	Time range		Total %
						Fore noon	After noon	
Suicide	52	2004	13 (25%)	January	8 (15.38%)	8 (15.38%)	44 (84.62%)	100 %
		2005	17 (32.70%)	February	6 (11.53%)			
		2006	20 (42.30 %)	March	22 (42.30%)			
				April	5 (9.61%)			
				May	2 (3.84%)			
				June	4 (7.69%)			

Particular	Total number of cases	Year	Year wise no of causes	Month	No. of cases by month	Time range		Total %
						Fore noon	After noon	
				July	4 (7.69%)			
				August	2 (3.84%)			
				September	0 (0%)			
				October	2 (3.84%)			
				November	3 (5.76%)			
				December	2 (3.84%)			
Attempt to suicide	50	2004	1(2%)	January	13 (26%)			
		2005	7 (14%)	February	8 (16%)			
		2006	16 (32%)	March	8 (16%)			
		2007	17 (34%)	April	3(6%)			
		2008	9 (18%)	May	3(6%)			
		2009		June	2(4%)			
				July	1 (2%)			
				August	0 (0%)			
				September	0 (0%)			
				October	0 (0%)			
				November	13 (26%)			
				December	1 (2%)			

The table 1.19 presents that highest number of suicide cases happened in March (about 42%). While the lowest was in September (0%). About time range it is observed that highest number of suicide took place in the afternoon. i.e., between 1 pm to 12 pm (84.62%). The similar findings also reveal from the victims who attempted to commit suicide.

Table 1.20: Past Incidence of Suicide in the Family

Particular	Total Number of Cases	No incidence	There are incidence	Basic information on past incidence cases								Total %	
				If yes when (Year)	Sex	Religion	Age Group	Education	Profession	Means adopted	Cause quarrel between spouse		Family condition
Suicide	52	44 (84.62%)	8 (15.38%)	1992	Female	Islam	16-25	Illiterate	House Wife			Moderately solvent	100%
				Not known	Female	Islam	26-40	Illiterate	House Wife			Moderately solvent	
				1991	Female	Hindu	26-40	Illiterate	House Wife			Moderately solvent	
				1991	Male	Hindu-1 Islam-2	26-40	Illiterate	Agriculture			Moderately solvent	
				1991	Male	Hindu		Illiterate	Agriculture			Poor	

Attempt to suicide	50	47 (94%)	3 (6%)	1991	Male	Islam	26-40	Primary	Business	Poison	Financial Crisis	Poor	100%
				1996	Male	Hindu	26-40	Primary	Day Lab-1	Poison	Financial Crisis	Very poor	
				1998	Male	Islam	25 yes	Primary	Hanging	Poison	Financial Crisis	Very poor	

The table shows that in most of the cases (84.62%), there was no previous or past incidence of suicide in the family while in 15.38% family cases there were past incidences of suicide. Again, in the attempt case, 94% cases had no past incidence of suicide but only 6% had past incidence.

Presentation of Case Studies with Findings on Suicide Attempt to Suicide in Harinakunda Upazila

Table: 2.1: Age Group

Particular	Total Number of Cases	below 18 yrs	18 to 25 yrs	26 to 40 yrs	41 to 60 yrs	61 yrs and above	Total %
Suicide	50	1 (0%)	26 (52%)	20 (40%)	2 (4%)	2 (4%)	100%
Attempt to suicide	50	0 (0%)	29 (58%)	20 (40%)	0 (0%)	1 (2%)	100%

It is seen from the table that in both the cases, the age range from 18 to 25 years is very vulnerable to committing and attempting suicide; it is 52% and 58% respectively. Within the age group of 26 years to 40 years, it is 40%. However, no mentionable data is found from the age groups (61 and above and below 18 years) from the both cases.

Table: 2.2: Matrimonial Status

Particular	Total Number of Cases	Married	Unmarried	Total %
Suicide	50	46 (92%)	4 (8%)	100%
Attempt to suicide	50	42 (84%)	8 (16%)	100%

In table 2.2, it is indicated that suicide rate is higher in the married persons than those of unmarried. It is 92% in case of

married persons against 8% in case of unmarried persons. Similarly, the attempt cases of suicide were found larger in married people and it is 84%, whereas in unmarried persons, it is 16% only.

Table: 2.3: Occupation Status

Particular	Total Number of Cases	Agriculture	Business	Service	Small traders	Day laborer	Student	Domestic Worker	Housewife	Jobless	others	Total %
Suicide	50	12 (24%)	0 (0%)	0 (0%)	1 (2%)	1 (2%)	0 (0%)	0 (0%)	30 (60%)	1 (2%)	5 (10%)	100%
Attempt to suicide	50	12 (24%)	0 (0%)	0 (0%)	0 (0%)	4 (8%)	5 (10%)	0 (0%)	2 (4%)	27 (54%)	0 (0%)	100%

Table 2.3 shows that 24% is found committed suicide from farmers, 2% from small traders, 2% from day laborers and 60% from housewives. Again, in case of the attempt to suicide, 54% of the cases were from housewives, 24% from farmers, 10% from students and 8% from day laborers whereas it is 4% from the jobless. The highest number of cases occurs in the housewives of both cases.

Table 2.4: Religious Status

Particular	Total Number of Cases	Islam	Hindu	Christian	Buddhist	Non believer	Other	Total %
Suicide	50	49 (98%)	1 (2%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	100%
Attempt to suicide	50	49 (98%)	1 (2%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	100%

Table 2.4 shows that 98% suicides occurred in Muslim Community and 2% in Hindu Community. In the attempt case, the percentage remains the similar and no suicide occurred in the people of other religions.

Table 2.5: Education Status

Particular	Total Number of Cases	Illiterate	1-5 Standard	6-10 Standard	SSC/Equivalent	HSC/Equivalent	Graduation/Equivalent	Post Graduate / Equivalent	Total %
Suicide	50	16 (32%)	26 (52%)	6 (12%)	2 (4%)	0 (0%)	0 (0%)	0 (0%)	100%
Attempt to suicide	50	18 (36%)	21 (42%)	11 (22%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	100%

Table 2.5 indicates that persons with 1-5 standard education occupy the highest percentage i.e., 52%, whereas it is nil in case of HSC pass and above. Persons with no education occupy 32%, 6-10 standard 12% and SSC pass 4%. Again in the attempt to suicide cases, 1-5 standard cover 42%. The illiterate and 6-10 standards cover respectively 36% and 22%.

Table 2.6: Gender Status

Particular	Total Number of Cases	Male	Female	Total %
Suicide	50	15 (30%)	35 (70%)	100%
Attempt to suicide	50	16 (32%)	34 (68%)	100%

In table 2.6 it is found that 70% suicidal case is from female. It is 30% in the case of male. Again, in the attempt case, 68% was from female whereas it was 32% from male.

Table 2.7: Health Condition

Particular	Total Number of Cases	Sound health	Minor diseases	Major disease	Mental illness	Other	Total %
Suicide	50	44(88%)	3 (6%)	2 (4%)	1 (2%)	0 (0%)	100%
Attempt to suicide	50	44 (88%)	6 (12%)	0 (0%)	0 (0%)	0 (0%)	100%

The table shows that 88% of the total occurrences are found in the persons with sound health. On the other hand, it is 6% in case of persons with minor illness, 4% with serious disease and

2% with mental diseases. Similarly, in the attempt cases, 88% possess sound health and 12% with minor diseases.

Table 2.8: Financial Condition

Particular	Total Number of Cases	Rich	Middle Class	Poor	Very Poor	Total %
Suicide	50	2(4%)	29 (58%)	17 (34%)	2 (4%)	100%
Attempt to suicide	50	3 (6%)	21 (42%)	12 (24%)	14 (28%)	100%

The rate of suicide is prominent in the middle class people. It is 58% in the middle class community whereas in rich it is 4%, in poor 34% and in very poor it is 4%. While in the attempt cases middle class covers 42%. The percentages of the poor, very poor and the rich are 24%, 28% and 3% respectively.

Table 2.9: Status in the Family

Particular	Total Number of Cases	Head of the Family	Dependent	Total %
Suicide	50	10 (20%)	40 (80%)	100%
Attempt to suicide	50	11 (22%)	39 (78%)	100%

Table 2.9 shows that 80% of the victims are from the dependents whereas 20% are from head of the family. In respect of the attempt to commit suicide, dependents are also more vulnerable and it is 78% while 22% from head of the family.

Table 2.10: Nature of Family

Particular	Total Number of Cases	Joint Family	Single Family	Total %
Suicide	50	20 (40%)	30 (60%)	100%
Attempt to suicide	50	12 (24%)	38 (76%)	100%

Table 2.10 shows the nature of families from where the victims committed suicide. It is found from the survey that 60% cases

of suicide occurred where the victims belong to the single family whereas it is 40% in case of joint family. While in the attempt cases of suicide, 76% are from single family and 24% from joint family.

Table 2.11: Characteristics of Family

Particular	Total Number of Cases	Native/ Origin	Long back Migration	Recent habitation	Habitation by marriage	Habitation by otherwise	Total %
Suicide	50	49 (98%)	1 (2%)	0 (0%)	0 (0%)	0 (0%)	100 %
Attempt to suicide	50	49 (98%)	1 (2%)	0 (0%)	0 (0%)	0 (0%)	100 %

In the table 2.11 it is found that in both cases, 98% of the suicide (committed and attempted) occurred in the families that were native and 2% were from long back migrated people.

Table 2.12: Influence of Religious in the Family

Particular	Total Number of Cases	Strong influence	Moderate influence	No influence	Total %
Suicide	50	5 (10%)	23 (46%)	22 (44%)	100%
Attempt to suicide	50	2 (4%)	18 (36%)	30 (60%)	100%

Table 2.12 shows 46% of the victims had moderate influence of religion, whereas 44% of victims had no influence and the rest 10% persons with strong influence by religion. For the victims attempting to suicide, 36% cases were from moderate influence, 4% from strong influence and the rest (60%) had no influence of religion in the family.

Table 2.13: Social Status of the Family

Particular	Total Number of Cases	High status family	Ordinary family	Educated family	Illiterate family	Total %
Suicide	50	0(0%)	31 (62%)	1 (2%)	18 (36%)	100 %
Attempt to suicide	50	0(0%)	27 (54%)	1 (2%)	22 (44%)	100 %

The table shows that Suicide is predominant in ordinary and illiterate families and it is 62% and 36% respectively whereas it is nil in high status and 2% in educated families. In case of the victims who attempted to suicide, most of the respondent victims are from ordinary (54%) and illiterate families (44%). Educated families cover only 2% in this regard.

Table 2.14: Committing Suicide is a Criminal Offence

Particular	Total Number of Cases	Used to know	Not known	Cannot say	Total %
Suicide	50	6 (12%)	28 (56%)	16 (32%)	100%
Attempt to suicide	50	0 (0%)	50 (100%)	0 (0%)	100%

Table 2.14 shows that more than fifty percent respondents (56%) did not know and 32% could not say whether it was sin or not as well as the rest (12%) used to know that suicide is a criminal offence. Again, in the attempt cases, 100% did not know that suicide is a criminal offence.

Table 2.15: Suicide is a Great Sin

Particular	Total Number of Cases	Used to know	Did not known	Cannot say	Total %
Suicide	50	38 (76%)	6 (12%)	6 (12%)	100%
Attempt to suicide	50	44 (88%)	6 (12%)	0 0%)	100%

Table 2.15 shows that 76 % of the respondents used to know that suicide is a great sin and (12%) could not say whether it was sin or not and the rest did not know that suicide is a great sin whereas in the attempt case, 88% used to know that suicide is a great sin and the rest did not.

Table 2.16: Means/modes Adopted for Suicide

Particular	Total Number of Cases	By poison	Using fire arms	Hanging	Jumping in front of speedy vehicle	Jumping from very high	Jumping on deep water taking non swimming advantage	Heavy doses of sleeping pill	Causing serious injury on vital part of the body	Other means	Total %
Suicide	50	40 (80%)	0 (0%)	10 (20%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	100%
Attempt to suicide	50	47 (94%)	0 (0%)	3 (6%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	100%

It was found that most of the cases (80%) of suicide were committed by taking poison. Whereas 20% suicide were by hanging. Similarly, in the attempt cases of suicide, 94% were done by means of taking poison whereas hanging is 6%.

**Table 2.17A
Causes of Suicide**

Total Number of Cases	Incurable diseases	Acute financial in solvency	Heavy debt pressure	Failure in business	Ghost fear	Mental diseases	Influence of soothsayer	Failure in love affair
1	2	3	4	5	6	7		8
50	1 (2%)	0 (0%)	1 (2%)	0 (0%)	0 (0%)	1 (2%)	0 (0%)	0 (0%)

Acute discord of relationship between husband and wife	Un success in public exams	Student loss of self-possession	Rape	Extreme offended state of mind to parent/elders	Unemployment	Acute frustration	Cause Unknown	Total %
9	10	11	12	13	14		15	16
19 (38%)	0 (0%)	8 (16%)	0 (0%)	14 (28%)	0 (0%)	4 (8%)	2(8%)	100%

Table 2.17A shows that 38% of the suicide is due to acute discord of relation between husband and wife and 28% for extreme offended state of mind to parents/elders and 8% each for sudden lost of possession and acute frustration.

Table 2.17B
Causes of Attempting Suicide

Total Number of Cases	Serious diseases	Acute financial in solvency	Heavy debt pressure	Sudden loss of self-possession	Failure in business	Following suicide incidence in the family in the past	Un seen ghost fear
1	2	3	4	5	6	7	8
50	0 (0%)	2 (4%)	2 (4%)	7 (14%)	0 (0%)	0 (0%)	0 (0%)

Mental diseases	Influence of soothsayer	Failure in love affair	Acute discord of relationship between husband and wife	Failure in Public exams	Extreme offended state of mind to parents/elders	Job less	Acute frustration	Total %
9	10	11	12	13	14	15	16	17
0 (0%)	0 (0%)	1 (2%)	15 (30%)	0 (0%)	16 (32%)	0 (0%)	7 (14%)	100 %

Table 2.17B shows that highest number (32%) of the attempt to commit suicides were due to extreme offended state of mind to parents/elders and 30% due to husband wife discord followed by acute frustration (14%), sudden loss of self-possession (14%), acute financial insolvency (4%), heavy debt pressure (4%) and love affair (2%).

Table 2.18 : Social Influence on Family

Particular	Total Number of Cases	General hatred	Unwilling to marriage	If victim is husband there is hatred/ill feeling to the wife/family member to wife	If victim is wife there is hatred/ill feeling to the husband/family member	No influence	Total %
Suicide	50	0(0%)	0 (0%)	0 (0%)	0(0%)	50 (100%)	100%
Attempt to suicide	50	0(0%)	1 (2%)	0 (0%)	0 (0%)	49 (98%)	100%

The table shows that there was no social influence on the family of the victims to commit suicide. Again, in case of the victims attempting to suicide, 98% cases had no influence whereas 2% had the influence.

Table 2.19A
Time Range of Committing Suicide

Total Number of Cases	Year	Month	Time		Remarks
			Forenoon	Afternoon	
1	2	3	4	5	6
50	2003-1 (2%)	Jan.-1 (2%)	22 (44%)	28 (56%)	100%
	2004- 16 (32%)	Feb.-1 (2%)			
	2005- 22 (44%)	Mar.-7 (14%)			
	2006-11 (22%)	Apr.-9 (18%)			
		May-13 (26%)			
		Jun.-5 (10%)			
		Jul.-1 (2%)			
		Aug.- (6%)			
		Sept.- (6%)			
		Oct.-0 (0%)			
		Nov.-4 (8%)			
		Dec.-3 (6%)			

The table shows that 22% of the case occurred in 2006, 44% in 2005, 32% in 2004 and 2% in 2003 in which most of the cases 26% occurred in May, 18% in April and 14% in March and the time is mostly the afternoon (56%).

Table: 2.19B
Time Range of Attempting to Suicide

Total number of cases	Year	No. of cases by year	Month	No. of cases by month	Time range		Total %
					Forenoon	Afternoon	
1	2	4	5	6	7	8	10
50	2004	4 (8%)	January	1 (2%)	19 (38%)	31 (62%)	100%
	2005	10 (20%)	February	4 (8%)			
	2006	36 (72%)	March	4 (8%)			
			April	8 (16%)			
			May	10 (20%)			
			June	5 (10%)			
			July	4 (8%)			
			August	4 (8%)			
			September	3 (6%)			
			October	1 (2%)			
			November	4 (8%)			
			December	2 (4%)			

Table 2.19B shows that 72% of the cases were happened in 2006, 20% in 2005 and 8% in 2004 in which 20% suicide attempts were made in May and the time is mostly in the afternoon (62%).

Table 2.20A

Past Incidence of Suicide in the Family (Victims of Suicide)

Total Number of Cases	No incidence	If Yes in that case											
		Number	Religion	Education	Age Group	Occupation	Financial Condition	Means adopted	Cause	Social Implication if any	Period of Yr/Month	Time	Total %
1	2	3	4	5	6	7	8	9	10	11	12	13	14
50	46 (92%)	4(8%)	Islam	Primary	16-25	Day Labour-2	Poor-2	Hanging-2	Sudden lost of self possession-2	No.	1990-1 2005-1 1970-1 2002-1		100 %
				Illiterate	41-60	Agriculture-1			Trusfration-1		Oct-1 Jul-1 Dec-1 Nov-1		
				Illiterate	26-40	House Wife	Solvent-2	Poison-2	Acute discord of relationship between husband & wife		Oct-1 Jul-1 Dec-1 Nov-1		

Table 2.20A shows that in 92% cases there were no past incidence of suicide in the family whereas 8% cases had past incidence.

Table 2.20B

Past Incidence of Suicide in the Family (attempt to suicide)

Total Number of Students	Yes	No	If yes when										
			Year	Age	Gender	Religion	Education	Occupation	Financial condition	Means adopted	Health condition	Cause	Total %
1	2	3	4	5	6	7	8	9	10	11	12	13	14
50	3 (6%)	47 (94%)	1970	25 yrs	Female	Islam	Illiterate	House Wife	Solvent	Hanging	Minor Diseases	Family Dispute	10 %
			1992		Male	Islam	Illiterate	Agriculture	Very Poor	Poison	Minor Diseases	Family Dispute	
			2004		Female	Islam	Illiterate	House Wife	Very Poor	Poison	Minor Diseases	Family Dispute	

Table 2.20B shows that in 94% cases, there was no past incidence of suicide, 6% cases had past incidence in the family.

Major Findings and Discussion:

This study explored the data of Shailakupa and Harinakundu upazila in case of committing and attempting suicide. It was found from the field survey that committing and attempting to suicide were more acute in the selected study areas than any other upazilas of the country. Analyzed data from victims' family and survival victims have been discussed in this part.

Causes of High Rate of Suicide

It was found from the analysis that the saddest case of suicide occurred mostly in single families (98%) in the survey area. Again, the family discord between husband and wife is another major cause of suicide. In this case, the weaker section i.e. the housewives are vulnerable to the tragic death of suicide. Besides, the absence of positive attitude towards the life plays a vital role to make a person frustrated. It was found that the case of suicide in the survey area mostly occurred in illiterate and half educated families. The light of knowledge makes a man self-confident. When a person does not have light of education, he/she loses his/her confidence and there is a chance to surrender to the hands of self-killing. Likewise, uncontrolled emotions are the major causes leading to suicide and the case of committing suicide is 97.0% in Shailakupa upazila and 52% in Harinakundu. Most noticeably, suicide along with attempt case is predominant in ordinary and illiterate families; whereas it is almost nil in high status families. Surprisingly, victims committing and attempting suicide possess sound health.

Social and Economic Impact on the Families of the Victims

In most of the cases the suicidal death happened in economically poor and middle class families. It is found that almost 98% of the victims of suicidal cases were dependent. It indicates that victims had no economic contribution to the family. So, the deaths of the victims did not cause any adverse economic impact on the families concerned.

Act of Prevention by Social, Religion and Legal Sanctions against Suicide

Despite suicide being socially hated and religiously prohibited, no act of prevention was found. The survey shows that in

Shailkupa upazila about 73% of victims had moderate influence of religion in their families whereas it is 46% in Harinakunda upazila.

Anthropological Factor

It was found that more than 98% of the suicide cases happened among the people having native habitations for ages. This leads to infer that anthropological background is there behind the prevailing high rate of suicide in the study areas. Most surprisingly to observe that more than ninety percent victims had no past incidence of suicide in the family.

Degree of Awareness among the People

It was found that most of the victims' families are quite ignorant about the legal and religious consequence of committing suicide. Majority of the interviewed persons do not know that committing suicide is a great sin and a crime.

Age-group, Gender and Marital Status in Suicide

The data revealed that the highest number of suicidal cases occurred in the age group from below 18 to 25 years in both the upazilas. Rating by the gender, it is found that females (63.3%) and (70%) respectively in Shailakupa and Harinakundu upazila are more victimized than males (32.7%) and (30%) accordingly. Besides, married people got the highest percentage in terms of committing suicide in both the study areas.

Modes of Suicide

In the study areas the victims took the help of poison and hanging to take their lives. Out of these two options, taking poison to commit suicide was found in most of the cases. In the rural areas poison in the form of pesticide and insecticide is easily available.

Prevalence of Awareness Campaign against Suicide

Though it is well known that suicides are predominant in Shailakupa and Harinakundu upazila in Jhenidah district, no social communication program was taken to create awareness against this fatal and sad occurrence. No steps were taken by

any government or private agency to create awareness against suicide.

Assess the Role of the Law Enforcing Agencies in Suicide

In the penal code of Bangladesh attempt to commit suicide is punishable in the eye of law. The law enforcing agencies have obligation to resist the people concerned from committing suicide. But unfortunately during survey no sign of such act was found. There is huge scope to work for betterment of the society by the law enforcing agencies, especially in arresting the prevailing high rate of suicide in Shailkupa and Harinakundu upazila.

Conclusion and Recommendations

The study mainly got the focus on individual approaches. As direct co-associate families were taken in, the questionnaire was made on the principles of case study, which sought the causes of high rate of suicides in the study areas. The key findings came up on the individual victim and the related phenomena of his/her family background.

Basic information of the victims has mainly been collected from police stations and upazila health complexes. A list of 1466 reported victims based on the year 2004, 2005 and 2006 was collected from the above sources. During house to house survey many incidences of suicide and attempt to commit suicide not reported to police stations/upazila health complexes could be known. All these were taken into consideration which has been proved beyond reasonable doubt the prevalence of alarming high rate of suicide among the habitants of Shailakupa and Harinakundu upazila for years.

All concerned should come forward and take effective measures to arrest this social diseases prevailing for years and give meaningful living to the people as best of creations.

Based on the facts of the committing and attempting to suicide of the people, the ways and means that may be followed to arrest the existing alarming high incidence of suicide among the habitants of the two upazilas are recommended below: .

- a) Boys and girls should be brought under family surveillance.
- b) Child marriage and dowry system should be avoided.
- c) Economic base should be strengthened.
- d) Creating social awareness against suicide

- e) Well behaviour with children and taking special care by family elders are needed.
- f) Steps to be taken for poverty alleviation.
- g) Family quarrel/disturbance be stopped.
- h) Meaningful preaching of religious teachings be strengthened.
- i) Socio-religious teaching through community based communication should be started stressing that suicide is a great sin and crime.
- j) Family fabrics among the members are strengthened.
- k) Development of social environment is needed.
- l) Problems of the children especially adolescents need to be well addressed.
- m) Torture on loan realization be stopped.
- n) Social group meetings by local leaders to create awareness among the people that suicide is great sin and criminal offences should be regularly held.
- o) Illiteracy should be remove and effective measures should be taken for this.
- p) Parents should develop good relationship with the offspring.
- q) Freedom of exchange of opinions ideas among the grown up boys and girls should be looked as positive gesture.
- r) Moral boost-up education program be undertaken.
- s) Govt. machinery especially law enforcing agency, local administration and NGOs should come forward with social awareness programs to build up morale of the people against suicide.

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Records maintained in Police Stations (Harinakundu & Shailakupa).

Records maintained in the Upazila Health Complexes (Harinakundu & Shailakupa).

Rights of the Women Workers in Garments Sector in Bangladesh: A Study of Law and Reality

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Abstract: The main purpose of this research is to examine to what extent the women workers are getting the rights and privileges which have been ensured in the existing laws of the land. As the garments sector of Bangladesh has become an important job sector for the less educated and illiterate women of the society, thus it has become an expedient of reducing poverty. The specific objective of the research is to make comparative study about the existing laws, rules and policies with the reality and also to explore the main causes of their being deprived of the rights.

To conduct this research a total number of 100 women workers were selected from six areas of two different districts. For the purpose of collecting data survey, case study method, FGD (Focus Group Discussion) were applied. In order to make the survey authentic two types of questionnaire were prepared. One for the women workers and another for the employer keeping in view with the objectives.

The survey report has been discussed in details. The major findings of this research are that most of the women workers in garments sector are not aware about the rights inserted in the existing laws. Moreover, they have fear of losing their jobs. That is why in some of the questions they remained silent and some of the cases they were found denying to answer.

Keywords: Rights, women workers, garments sector, Bangladesh.

Introduction

At present the garments sector of Bangladesh has mastered a dignified position as it is the most important source of foreign currency. This sector has become an important sector for reduction of poverty. In our country garment industry has achieved a prime position by dint of export boom ever since the factory opened in 1976. Approximately 5000 garments factories in Bangladesh have created a scope of employing over three

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million people where 85% workforces are women who are between the age of 18 and 32 years (Mahegir, 2015). A large portion of women are engaged in this praiseworthy profession in place of being home workers or servants. Women are the main workforce of garments industry. Facing hardship and poverty, these women are often illiterate having less than primary level educational qualification and come to urban areas in search of works in garments factories for better living conditions (Asia Pacific National Consultation, 2013). The women engaged in the garment factories are facing inequality in paying wages and gender discrimination; even basic rights are being violated in workplace (Aegir, 2015), as they are engaged in the factories without any formal agreement or job contract, they can easily be hired and terminated without any compensation and can be forced to do overtime as mandatory. Though the BGMEA (Bangladesh Garment Manufacturers and Exporters Association), ILO (International Labour Organization), Government Policy and Labour laws have fixed terms and conditions, working hours, fixing wages salary, benefits and rights of workers, the rights are eventually ignored in various cases. They perform poorly paid jobs, face severe labour rights violations and do not enjoy their legal rights (Mahegir, 2015). The constitution of Bangladesh has ensured the equal rights of women and men and other statutory laws are in place to safeguard women's rights. At the international level Bangladesh has ratified the Convention on Elimination of All Forms of Discrimination Against Women (CEDAW) as well as International Labour Organization on discrimination in employment and occupation, but the reality is that despite such legislation women workers rights are ignored and violated. The main focus of the study is to find out how far the women garments workers are enjoying the rights inserted in different laws and to analyze the reality of implementation of the laws regarding the women's rights in garments sector in Bangladesh.

Objectives of the Study

The general objective of the study is to find out the rights of the women garments workers under the existing laws of the land and to rummage how far the rights are being enjoyed by the women workers. To achieve the general objectives, the study has been conducted on the basis of some specific objectives.

The specific objectives of this research are as follows:

1. To examine the laws relating to the women workers in Bangladesh;

2. To evaluate the measure for enforcement of rights of women garments workers and to find out the reasons of violation of the rights;
3. To find out the factual scenario about the awareness of the rights inserted in different laws;
4. To make a comparative study between the law and its practice.

Literature Review

Mahegir, H. (2015) in his article “**Social Awareness for Protecting Female Garments Workersrights and Minimizes Inequality of Wages in Bangladesh**” has focused to build awareness about inequality and continuing violation of women workers in the garments industry of Bangladesh in comparison with the reality that are to face the female workers in the garments industry of Bangladesh. He also mentioned that women act as the main working force of garment industry; although they are facing inequality in wage, gender discrimination, and even their basic rights are bottled-up and violated in work place as well as in society. Women workers remain at the bottom of the supply chain, work long hours for poor wages and are denied of the basic maternity rights. The aim of his paper was to seek awareness in inequality and the continuing violation of women workers’ rights in the garment industry of Bangladesh.

Uddin, Sanjida S. (2015) in her paper “**An Analysis of the Condition of Bangladesh Female RMG Workers**” has explored the vulnerable situation of the female garment workers in Bangladesh due to liberalized trade policies and expansion of the garment industry in Bangladesh. In her paper she also focused that after the independence of Bangladesh, the government has been trying to implement privatization policies and other liberalized trade policies to cope with the world economy. As a result the garment industry gained the highest focus and became the largest export sector in Bangladesh, which from the very beginning largely depended on low-skilled women workers because of their availability at low wages. Thus the low skilled Bangladeshi women garment workers got the option to work in the garments industry to earn money for their family, it also created vulnerabilities for them which are largely responsible for health susceptibilities, mental pressure, low life standard, etc.

The Asia Pacific National Consultation with Special Procedure (2013) in the paper of “**National Consultation on the Women in Readymade Garment (RMG) Sector of Bangladesh**” has highlighted the condition of the women garment workers specifically in economic, socio-political and hazardous and safety sector. This paper focused that the employers engage garment workers, mainly women, in the factory without any formal agreement or job contract. Thus they can be easily hired and fired and no compensation is offered when they are laid off in the interest of the factory owners. It also explored that the social standard of the women workers are very poor as they are poorly paid in this sector, they face problem in the areas of accommodation, transport and access to health treatment. Most of them are living in urban slums and they have no access to government social protection measures. Existing situation also deter them from getting involved in any right based activities for their well-being and therefore, they have no power or voice to bargain with the factory owners.

Majumder, Pratima P. (2000) in her research work “**Occupational Hazards and Health Consequences of the Growth of Garment Industry in Bangladesh**” has explored the nature and extent of occupational hazards in the garment industry of Bangladesh. In her research she focused that occupational hazards and occupational diseases are widespread in the industrial sector of Bangladesh and there is a lack of understanding and awareness, especially among the entrepreneurs about occupational hazards and occupational diseases. In her study she has attempted to identify the impacts the occupational hazards on workers physical and mental health, which in turn affected the competitiveness of the garment industry in the world market. And finally her research pointed out some policy and concluded with some suggestions about measures that reduce or eliminate occupational hazards in the garment industry.

Hossain J, Ahmed M. and Akter A. (2011) in their research work “**MDGs Decent Work and Women Workers in Bangladesh**” wanted to show the cause why and how decent work for women workers matter for achieving Millennium Development Goals (MDG) in Bangladesh. They focused that women workers of the country are unprotected in respect of social security provisions. Most of the workers are deprived from social protection schemes like provident fund, health and group insurance, maternity protection, unemployment allowance etc. They hardly have scope to bargain with the authority. So, they wanted to find out whether the decent work

is reachable to women workers of Bangladesh, what are the relationship between MDGs and decent work, which challenges are being faced by the women workers in achieving decent work and what should be the policy of Bangladesh in achieving decent work for women workers and subsequently the MDGs.

Research Methodology

The present project is based on qualitative and qualitative methods. Three areas from Dhaka district and three areas from Gazipur district have been selected to collect primary data. The identified areas are Mirpur, Savar, Asulia from Dhaka and Chandra, Konabari and Board Bazar from Gazipur District. Geo-social setting is considered keeping in view with the main objectives of the study.

A number of fifty samples have been taken from each district and total sample size is 100 (one hundred). From these samples primary data have been collected by using questionnaire survey and interviewing methods. To make the survey justified and authentic two types of questionnaire have been prepared, one is for the women workers and another is for the garments owners. For the survey, questionnaire has been made in English but at the time of interviewing questions have been asked in Bangla to the stakeholders especially the women workers to make them understand. And the qualitative data is analyzed keeping in view with the objectives of the study. Besides these data researchers have used case study after interviewing some of the respondent. In this research the secondary data have been used from published articles, books newspapers, seminar or symposium results etc.

Laws Relating to the Rights of the Women Workers

Bangladesh Labour Act 2006 was enacted for amending and consolidating the laws relating to employment of workers, relations between workers and employers, determination of minimum rates of wages, payment of wages, compensation for injuries to workers during working hours, formation of trade unions, raising and settlement of industrial disputes, health, safety, welfare, working conditions and working environment of the workers, apprenticeship and matters adjuvant thereto. In order to make the labour law more efficient, amendments have been made to it several times and finally the latest amended law was enacted in the year 2013 as “Bangladesh Labour Act

2006". In addition to this, different rights have been enacted regarding the rights of the women workers. Government Policy, Labour Laws, ILO, other Labour trade Unions, BGMEA etc have fixed terms and conditions, working hour, fixation wage, salary and benefit with the rights of the workers (Mahegir,2015). The Constitution of Bangladesh guarantees equal rights to women and men and national laws are in place to safeguard womens rights. One example is the 2006 Bangladesh Labour Law, which protects the fundamental rights of the workers including the right to maternity leave. At the International level, Bangladesh has ratified the UN Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) as well as ILO Convention III on discrimination in employment and occupation (Alam, 2011). Subsequently, the Government of Bangladesh has also introduced Bangladesh Labour Rules 2015 (Rule of 2015) on 15 September 2015 through a gazette. But in this research, the survey shows the reality of the women workers across the Bangladeshi garments sector. Despite such legislations and rules, women workers are being ignored and poor paid. They are facing the severe labour rights violations and being deprived from legal entitlements.

Rights to Wages

Wages as well as benefits are the primary interest of a women garment worker. Most of the women workers are paid such minimum wages that they are not able to provide their family with basic human needs such as food, shelter, clothing, water, health and education. For the first time in 2010 the minimum wages for garments worker was raised but these increasing wages depends on meeting an assigned production target of every garments factory. After a long period of the biggest worker movements and unrest, the garment minimum wage 2013 gazette has finally been published by the Minimum Wage Board on 21 November 2013. According to this wage board included addition was 5% annual increment over basic wage for every worker until the formation of another wages board for the garment sector.

GARMENT WORKER MINIMUM WAGE 2013, BANGLADESH	
Lowest wage, Grade 7	
Basic	3000BDT
House Rent	1200BDT
Food Allowance	650BDT
Medical Allowance	250BDT
Travel Allowance	200BDT
TOTAL	5300BDT

1 Euro = 103BDT (approx.)

Source: Government Gazette 2013

Rights to Casual Leaves and Holidays

According to section 115 of Labour Act 2006 every worker is entitled to enjoy casual leave with full wages for ten days in a calendar year. However, most workers do not enjoy their casual leave as per rules. They are even forced to work when they are sick. Every worker is allowed to enjoy eleven days of paid festival holidays in a calendar year under section 118 of Labour Act. This section also provides two days additional compensatory holidays with full pay when a worker is required to work on any festival holiday.

Trade Union

According to section 176 of the Bangladesh Labour Act 2006, workers shall have the rights to form trade or labour union without any distinction for the object of regulating the relations between workers and employers or workers and workers. In this study it has been observed that most of garments factories have no trade union for women workers. Some of the women workers reported that though trade union existed in their factories but had been inactive because trade union leaders served the interest for owners only and not for workers. There are about 14 federations of factory workers unions but many of them are in name and are not registered with Directorate of Labour (Khan, 2001).

Maternity Benefit

Women workers are legally entitled to pay maternity leave under Bangladesh Labour Law. Section 47-50 of Bangladesh

Labour Act, 2006 provides maternity benefits where all women workers can enjoy a total of 16 weeks paid maternity leave, eight weeks prior to the birth of the child or eight weeks after delivery. Furthermore, this Act also states that no women are entitled to maternity leave if she already has two or more surviving children. Though this provision existed, most of workers have little knowledge of their rights or of the application to the employers or doctors' certificate which are required to claim these rights. The survey shows that most of the factory provides maternity benefit to the women workers as per their own rules and the workers do not give any objection as they are not aware about the rights and privileges.

Medical Allowance

One of the basic needs of the human being is medical allowances from the employer but it is very unfortunate that the survey shows that the female workers get nothing from their employers for medications they face on accident or become sick. According to the Bangladesh Labour Act 2006, in every establishment wherein three hundred or more workers are ordinarily employed, there shall be provided and maintained a sick room with dispensary of the prescribed size, containing the prescribed equipment or similar facilities, in the charge of medical nursing staff during all working hours. However in most of the factories no doctors are available during their night shifts.

Transport Facilities

Workers come to the industries from different locations due to non-availability of the dwelling houses near to their factories. The study reveals that the female workers do not avail any transport facility, while some are provided with transport allowance. Some factory has transport facility which is allocated for the officers and not for the workers. Most of the female garments workers traveled by bus and experience bad behavior by conductors and drivers; hence, the workers have to pay more for safe and secure transport facilities.

Welfare Facilities

Welfare facilities are the supporting facilities that ensure better environment in the factory and also refreshes worker's mind.

For the betterment of the workers, welfare issues are very much needed but there are many workers who do not get all types of welfare facilities. In the survey, it is found that some factories provide water through mineral bottle which are not actually pure. Child care center, canteen, rest room and all other facilities are shown only when the foreign buyers come and these types of facilities are not provided after that.

Right to Safety and Security

The word security is not separately defined in the Bangladesh Labour Act, 2006. However, the security of the workers has been discussed in the Act very extensively. It includes conditions of service ranging from the stage of appointment to the stage of termination of service and even beyond and relates to matters pertaining to disciplinary action. Truly, the insecurity of female workers is comparatively higher than male workers. Women workers face many forms of mistreatment in the workplace (Mammon and Islam, 2004). In the event of stoppage of work on account of fire and catastrophe, breakdown of machinery or stoppage of power supply, epidemics, civil commotion or any other cause beyond control, section 12 provides for the provisions proper notice to the workers and payment of wages in case the same continues for more than one but not more than three days (Report of National Human Rights Commission, 2014).

Nature of the Violation of the Rights of the Women Workers

Though the women workers participation in the workforce currently stands at 29.1 percent, according to World Bank 2017 figures, the reality is that the women are employed in a highly exploitative context. Women workers remain at the bottom of the supply chain, working long hours for poverty wages and denied basic maternity rights (Alam, 2011). As we know, some of the legislation like the Constitution of Bangladesh guarantees equal rights to women and men, and national laws are in place to safeguard women's rights. The reality is that, despite such legislation, women workers' rights are ignored. Women workers perform poorly paid jobs, face severe labour rights violations and do not enjoy their legal entitlements. Statutory maternity rights are rarely provided, overtime is compulsory and excessively long working days add to the burden of domestic responsibilities, denying women any rest periods or

time with their children (ibid). The primary responsibility for protecting the rights of the workers rests with the Bangladesh Government. Though the government has amended some of the Laws recently, still the international standards fall short. As mentioned earlier, 100 workers from different garments of five areas of Dhaka and Gazipur district have been interviewed. For the purpose of the research some garments owners and the women who are members of trade union and compliance officer were also interviewed. With the survey result, it is very much clear that the women's workers are not getting the rights properly as stated in the laws. Some of the workers are unwilling to narrate the poor conditions and violations of the rights because of fear of losing their jobs which will felt effect to their family. The fact is most of the rights the women workers are not enjoying as per the law rather they are getting the rights and privileges as per the will of the owners.

Nature of the Violation of Rights

From the above discussion it is clear that some of the garments factory is providing some rights and privileges to the garments workers which are not sufficient. That is why it is very much needed to find out the nature of violation and its reasoning. From survey and from review literature, the following nature of the violations of the rights of the women garments workers may be pointed out:

Violation of the Provision of Leave and Holidays

The FGD focused on the point that sometimes the women workers have to work on their holidays. They are even required to work on festival holidays but they do not get alternative leave for that and are paid wages equal to a normal working day. This is a violation of section 118 of the Labour Act 2006 where it has been stated that if a worker is required to work on any festival holiday, he/she will get two days additional compensatory holidays with full pay. As the workers are not aware about the law and as they keep silent for sustaining the job, the owners are making the rules as per their own will. The participants in the FGD also agreed that management does not allow any leave of absence, though there is a provision that workers should be given leave on certain grounds like during times of sickness (Hussain and Islam, 2006).

Violation of the Terms of the Employment

Bangladesh Labour Rules, 2015 clearly stated that under the Labour Act, an appointment letter must be issued for hiring any labour. The Labour Rules make it compulsory that the appointment letter must contain information such as salary, other financial benefits, applicable rules etc. But survey found that workers are not getting appointment letters as they are not aware about the laws and rules. Social security as well as financial benefit is very important for a worker as we know that most of the workers are living their lives with great misery. Most of the workers are low paid, and they have to lead their life with this small amount of their salary. In this context social security like provident fund, welfare fund, pension, insurance, maternity benefit, compensation for accident, all to these can provide financial security to the workers and also to their family in case of any types of disasters to them. Now-a-days the employees are being provided by identity cards and service books. In case of unavailability of an appointment letter, it is quite impossible to identify an employee. Moreover, many people of the country as well as the workers do not know that the Labour Rules, 2015 has provided some prescribed form for the workers to file a case to the court and they are very much reluctant to go to the court for their claim. As a result, the employers gets the benefit of this and it is found to some extent that the pregnant workers are vulnerable to lose their jobs because they have no job contract paper (Ahamed, 2013). Though the ILO conventions protects the pregnant workers' rights, it stated, that the pregnant workers cannot be compelled to work that poses a significant risk to the mother's and/or child's health (CPD, 2016).

Avoiding Social Security as Rights of the Workers

In Bangladesh social security benefit is not widely recognized and practiced as a right of the workers. Rather social security for the workers is commonly practiced in charity form limiting to provide some short term emergency assistance only. Social security is very important for a worker.

Violation of Privileges

Some sort of privileges like day care facilities, transportation, medical facilities still depends on the will of the employers/garments owners. Though day care facilities increase female

workers efficiency and productivity but the facility are not provided to the workers all the time, rather they are asked to bring their child to the child care of the garments on much specified day when the buyers visited the garments. As a result, most of the female workers can't pay their concentration to their duties, some of them send their child to the village.

Hena (not the real name), a female garments worker married with a person who is also a garments worker. After two years of their marriage, Hena gave birth to a boy who is now less than two years. One morning Hena sent her child with his husband to his mother in law with a broken heart and full of tears. "It seems to me I am leaving him forever and I just could not control my tears when my baby urged not to leave him" said Hena.

This is almost the common picture of working mother. Some big factories have arranged child care centre for their employees but the facilities are not accessible to look after their child all the time. Like the child care facilities, transport and medical facilities also depend on the willingness of the employers.

Violation of Maternity Provisions

Bangladesh Labour Act, 2006 states that every women employee will be entitled to maternity benefit in respect of the period of eight weeks preceding the expected date of her delivery and eight weeks immediately following the day of her delivery. But the survey shows that the garments factories have the provisions of maternity benefit which is not up to the mark. In some cases respondents shared that most of the time the employers terminate the pregnant workers as they are aware that she would not raise her voice.

Reasons of the Violation of the Rights of the Women Workers

Women workers participation in the workforce currently stands at 29.1 percent, according to the figures of World Bank, 2017. Although Bangladesh labour laws are modern and appropriate to promote the rights of workers but the incidence of violation of labour rights is taking place every day in the country to a greater extent. The reason behind violation of these rights is not related to policy but execution. Thus, the major drawback to ensure labour rights lies in the poor logistic and infrastructural

facilities of the concerned authority of government of Bangladesh. The Bangladesh Labour Act, 2006 was amended in 2013 to align it closer with international labour standards. Though Bangladesh has ratified seven out of the eight fundamental ILO conventions but low enforcement leads to limited protection for workers. There are some reasons behind the violations of the rights of women workers in garments sectors in Bangladesh. The reasons are pointed below:

Lacking of Education of Women Workers

Most of the women workers are uneducated and some of the workers can only write their names. They do not know about the labour laws and rules that's why the garments employers regulate their own rules when they join their factories. In the research it is found that most interviewee have no idea about their rights and no knowledge about our existing labour laws. They do not understand the violation of their rights and laws that are effective for them. The garments owner takes this opportunity and do not provide them any knowledge about laws.

Lack of Raising Voice

In our country the garments owner prefer women workers because they are available, cheaper in payment and could be managed easily due to their poverty, education and socio economic context. Women workers accept any terms of employment without any protest and do not raise their voice because they think if they loose their job they could not be able to maintain their family costs and other expenses and they have no other alternatives. In this research, some of the interviewee were unwilling to narrate the poor conditions and violation of the rights because of fear of losing their jobs.

Trade Union

Although most significant change concerning the formation of trade union have included in labour law in July 2013, this change is not found in our garment sector. Though there are few number of trade unions formed but many of them are in name only and are not registered properly. The existing unions do not work properly and are not so strong to protect the violation of their rights. The interviewee informed that if the owner finds any women worker involved with trade union then she may be fired. The threat is not only of being fired but even being beaten

up, arrested and have false criminal cases filed. This raises the personal cost of forming unions (which can be quite high for an individual worker whose family relies upon her wages) and undermines the long term gain for all workers. However, there is few federation who involved with the BGMEA arbitration cell and in a limited way in organize workers outside factories premises (Khan, 2001). As a result the workers are not involving themselves in trade union which turns as a privilege for the owners to violate the laws.

Lack of Monitoring

Although Bangladesh Labour Law marked an important step towards justice for garment workers, conditions of factories have not been improved and workers earn well below the living wage. The failure of the law to bring about lasting change in the lives of workers is due to lack of enforcement of its key provisions. The Bangladesh Ministry of Labour and Employment has primary responsibility for monitoring enforcement of the Labour Law. However, resources allocated to the Ministry are woefully inadequate: in 2006 there were only 20 inspectors responsible for monitoring the conditions of more than 20,000 factories, docks and other businesses across Bangladesh (Report on War on Want, 2009). The Bangladesh Garment Manufacturers and Exporters Association and the Bangladesh knitwear manufactures and exporters association were both established to monitor and establish report on the implementation of the labour law as well as violation of those laws. In this research some of the interviewee argued that they didn't find any inspector during their job tenure. Moreover, they stated that the inspectors do not work impartially all the time.

Biasness of Garments Owner

The primary responsibility for protecting the rights of women workers rests with the Bangladesh Government. While Bangladeshi law, despite recent reforms, still falls short of international standards in important respects, rigorous enforcement of existing laws would go a long way towards ending impunity for employers who harass and intimidate both women workers and local trade unionists seeking to exercise their right to organize and collectively bargain. The factory owners need to commit to reform. However, there are some professional bodies such as Bangladesh Garments Manufacturers and Exporters Association (BGMEA), and

Bangladesh Knitwear Manufacturers and Exporters Association (BKMEA) who can ensure compliance with such provisions and sanction companies that abuse worker rights. However, factory owners can carry considerable political clout in Bangladesh and this can act as a barrier to holding them to account for violating women workers rights.

Inadequate Legal Remedy

Bangladesh Labour rules, 2015 clearly stated that under the Labour Act, an appointment letter must be issued for hiring any labour. The labour rules makes it compulsory that the appointment letter must contain information such as salary, other financial benefit and other applicable rules. The survey found that workers are not getting appointment letters as they do not know the laws and they even do not know the rules regarding filling the case to the appropriate court to protect and ensure their rights. In addition, the labour courts are backlogged with cases which are the drawbacks to workers from getting legal remedy instantly.

Comparison between Law and Reality Regarding Women Workers Rights

Although legal provisions exist to uphold the privileges and to protect rights of women garments workers, their implementation and enforcement remain a daunting challenge.

Knowledge about Law and Rights for Women

The Bangladesh Labour Act (BLA) 2006 was amended in 2013 to incorporate the provisions to protect women workers' rights including the right to form trade unions as well as improve health, security and safety conditions. The Labour Act specifically states that every women worker will be entitled to get equal rights and they will not be discriminated by garments owner. In this study it is found the female garments workers have relatively poor knowledge about their rights in garments factory due to illiteracy and lack of awareness in this aspect.

In Figure-1 it is found that 83% women workers have no idea about laws where only 17% women workers answered that they know their rights and laws which is inserted in different laws.

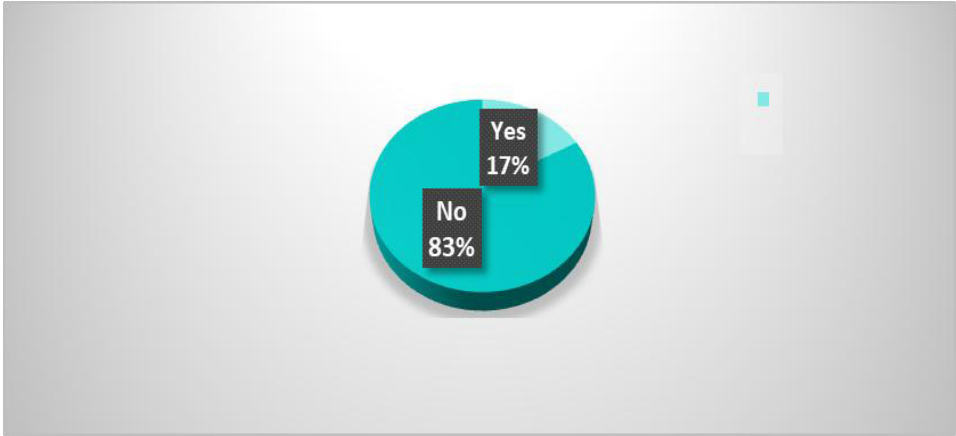


Figure-1: Idea about rights (different laws for the women workers)
Source: Field survey

Maternity Benefit

The Labour Act 2006 (Amended in 2013) specifically states that every women worker will be entitled to the payment of maternity benefit in respect of eight weeks during the possible date of her delivery and eight weeks after the day of her delivery. The act also states that the payment of maternity benefit will have to be calculated according to the average of three months of salary before leave or average of daily wages for the period of her accurate absence which depends on the nature of her job. If any women worker dies during the delivery period or within eight weeks from delivery, maternity benefit will have to be paid to the person who takes care of the child. If both women and child die the benefit is to be paid to the person nominated.

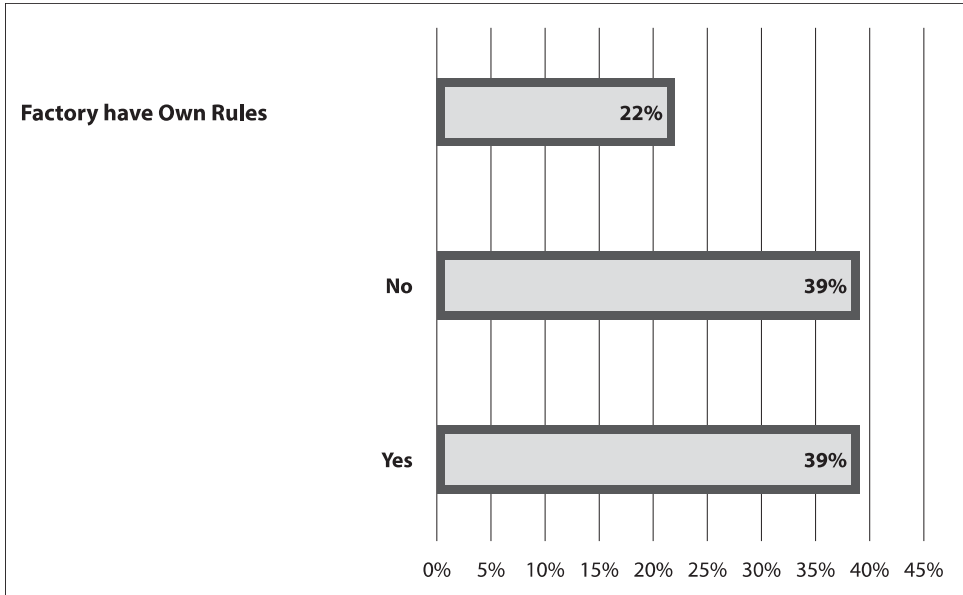


Figure-2: Maternity benefit as per the provision
Source: Field survey

In this survey it showed different view regarding this benefit. Only 39% women employs getting maternity benefit as per above provisions of Labour Act, 2006. On other hand, 22% participant claim such type of benefit given to them as per garments owner own rules. In addition to this 39%, interviewee do not get any maternity benefit as per existing Law.

Pregnancy of the Women Workers

As per law women employees are prohibited to discharge, dismiss and terminate any pregnant women prior to six months of the date of her delivery and the eight weeks after the date of delivery. If the garments owner gives notice for dismissal, discharge or removal of the worker without any sufficient grounds she will not be deprived of the maternity leave as per law. The reality is that 20% women workers do not know such type of privileges.

Over time

Women workers have to work overtime to meet the target of the production. Sometimes it is compulsory for them. As per law workers are supposed to work an eight hours of shift. Section 109 focused on the limited working hours for women that no woman shall, without her consent, be allowed to work in an establishment between the hours of 10.00 PM and 6.00 AM. But it is found that women worker start to work on 8 AM and leave their factory 8 PM. or 10 PM Survey also shows that 43% women workers interviewed are forced to perform overtime on their daily basis by the garments owner while 57% interviewee answered that they are not forced to perform overtime.

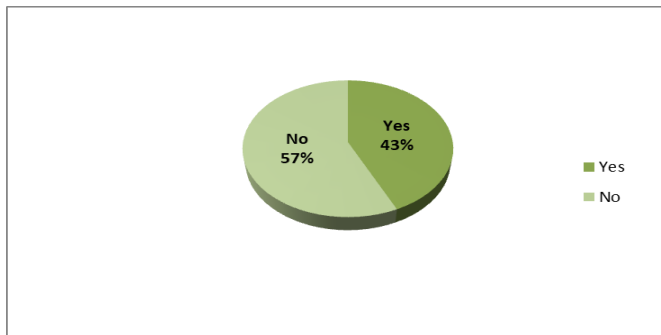


Figure-3: Forced to perform overtime
Source: Field survey

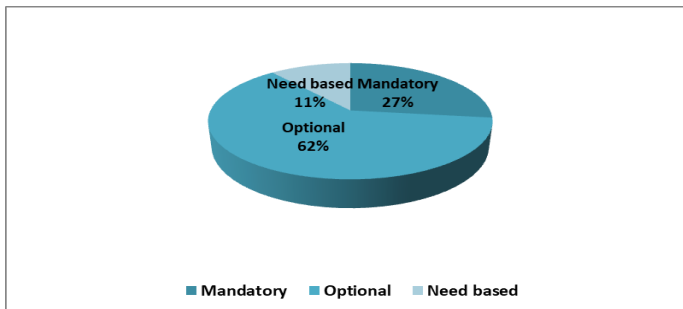


Figure-4: Whether overtime is mandatory or not
Source: Field survey

Most of the workers claim that maximum payment of overtime is unpaid. While 27% women worker answered that they perform overtime as mandatory and 62% overtime arranged by owner are optional. On the other hand only 11% garments owners arrange overtime if necessary.

Childcare Facility

Arrangement of childcare center during working hours reduces women workers' worries for their kids and help to be devoted to their duties. As per law, garments owners will arrange child care center for children below 6 years of the women workers which is provided in section 96 of Labour Act 2006.

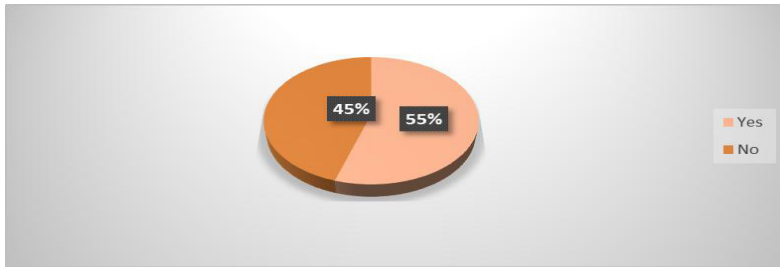


Figure-5: Room for child care center in your factory
Source: Field Survey

Most of the percipients claimed that although some garments have arrangement for day care but these facilities are not always available rather subject to the buyer's presence. Female workers are asked to do on those specific dates when buyers are supposed to visit their garments. In this study 54% participants answered negative to this matter. On the other hand, 66% participants said positive about such facilities. They also reported that most of the working places have no arrangement for breast feeding. They also added that the employers want is to satisfy the buyers only not the workers.

Safety and Security

According to the Act the security of workers includes conditions of service ranging from the stage of appointment to the stage of termination of the service specially the insecurity of female workers is comparatively higher than male workers. As per BLA, 2006 the employers are required to provide basic safety measure under section 44 which includes safety of buildings, securely guarding of all parts of dangerous machinery, precautions for working on machineries, emergency devices for cutting off power, provide protective equipments, measures to prevent fire and so forth. Besides, the existing law has also dealt with the occupational safety and health issues of the labour which inserted in section 45. Safety of buildings, machineries and plants are to be ensured to the satisfaction of the inspectors and the inspector of labour has been given huge

power in this regard. If it appears to the inspector that any building or its part or any machinery or plant in an establishment is in such a condition that it is dangerous to human life or safety, he may serve notice to the employer and order in writing specifying the measures and requiring them to be carried out within a specified time. In case of a building or machinery involves imminent danger to human life or safety, the inspector may order in writing prohibiting its use until it is properly repaired or altered. Regarding the precaution against fire, section 62 of the Act provides that every establishment shall have an alternative stair connected to every floor as a means of escape in case of fire and be equipped with fire extinguisher with adequate warning systems.

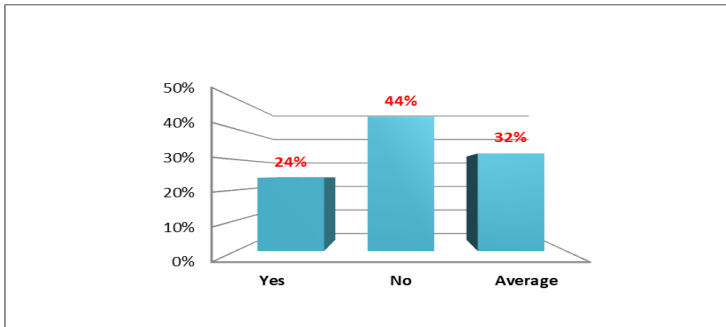


Figure-5: Satisfied with the environment and the safety security system
Source: Field survey

In practice the scenario is totally different as the workers face unsafe, cramped and hazardous conditions which often lead to work injuries and factory fires (National Human Rights Commission, 2014). In this study only 24% women workers are satisfied in this matter but 44% are not satisfied. In addition to this 32% participants gave some improper answer without realizing the question.

Festival Leave

Section 118 of the Bangladesh Labour Act, 2006 prescribes that every worker shall be allowed in a calendar year eleven days of paid festival holidays. The days and dates for such festivals shall be fixed by the employer in such manner as may be prescribed.

A worker may be required to work on any festival holiday, but two days' additional compensatory holidays with full pay and a substitute holiday shall be provided for him in accordance with the provisions of section 10. On the other hand, in reality, 17%

respondent gave negative answers where 83% gave positive answers in this matter which is shown in the figure below.

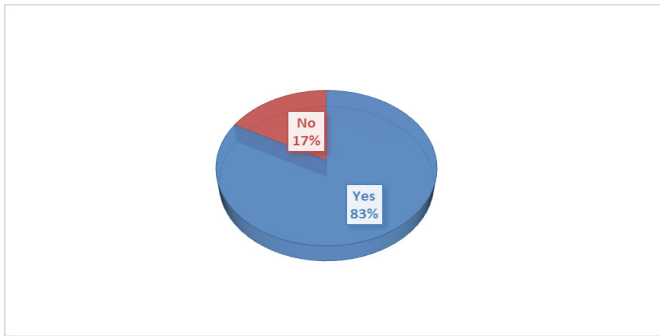


Figure-6: Enjoying festival leave as per the rules
Source: Field survey

Medical Care

Women workers in the garments industry have to face severe health related complications due to unsafe factory conditions, factory owners' stringent rules, frequent overtime works along with daily long working hours, absence of maternity leave, etc. Most of the factory owners do not follow the 2006 Bangladesh Labour Law, which protects the right to health. Furthermore, many factory owners pay less to the women workers during this special period which is much less than the legal right. Another consequence is that most of the time women workers have to lose their job after giving birth of their child. Figure -7 shows that only 27% participants gave positive answers regarding health insurance facility in their garments factory while 73% participants gave negative answers.

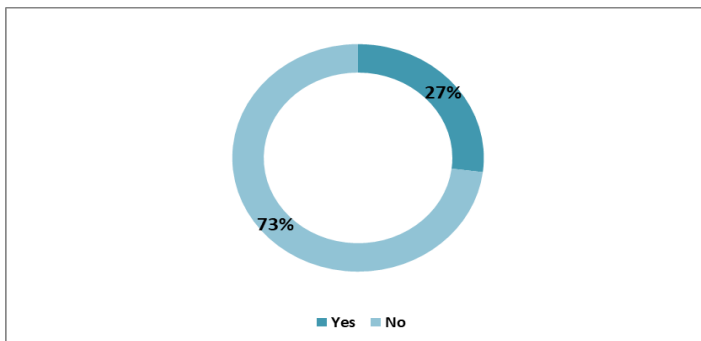


Figure-7: Health insurance facilities
Source: Field survey

Termination of Women Workers

According to the law in case of permanent women workers the employer must have to give at least four months' notice before terminating. The law also provides, if the garments owner terminates any worker immediately the employer has to give her four months' salary during such termination. Moreover the terminated woman worker can get the other compensation as per their year of service. On the contrary it is found in the survey that 41% factory owners don't maintain labour code in case of termination. Only 31% garment owners follow the existing rules and 28% owners maintain their own rules.

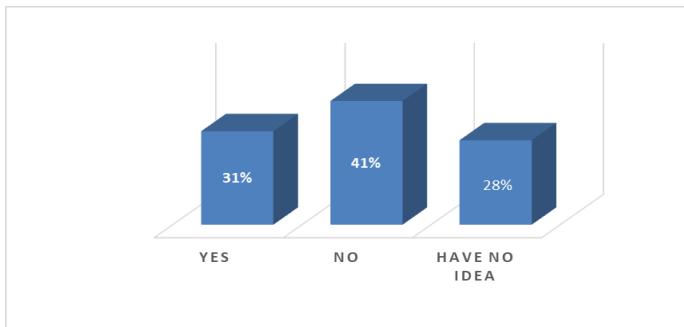


Figure-8: Maintaining labor code in case of termination
Source: Field survey

Major Findings of the Study

Through this survey it is proved that the women workers are not getting rights and privileges as per the law. In most of the cases the women have given negative answers and some of the cases they were silent. Moreover in some of the cases they have answered positively where it has been found that they do not know the laws or have a little bit idea.

Specially in case of –

- Child care center: Some factories have child care center but these are used only in case of inspection of the factories
- Maternity benefit: Most of the workers do not know the actual provision of such leave and the owners are providing maternity benefit as per their own rule.
- Festival leave: Some of workers complained that they are being provided festival leaves and Government holidays but they have to work to some alternative day for this.

- Complaint cell: Though the owners have mentioned that they have complaint cell in case of harassment, while most of the workers were silent and some were totally unaware regarding this matter.
- Trade union for women workers: If any women worker is involved with trade union then she might be fired. This is one of the reasons for not joining the trade union. The threat is not only of being fired but even being beaten up, arrested and have false criminal cases filed.

Recommendations

Through this research the authors pointed out that the laws relating to the rights of the women workers are not being implemented properly because of some factors and regarding this, the authors have suggested some recommendation which are as follows:

- Laws and rules relating to the workers' rights should be properly implemented by the Government.
- Monitoring system from the BGMEA and BKMEA as well as government level should be effective.
- Skill development and rights based training to the female workers should be increased.
- Social security benefits at every garments factory should be confirmed.
- Female participation at the management level should be mandatory.
- "Welfare Commission" may be established where the female workers can submit their complaint initially.
- Safe living accommodation especially for the women workers in industrial area should be arranged.
- Forced overtime should be stopped.
- Proper medical care and child care system must be made available at the workplace.
- Government may take initiative to build up rights based culture among the factory owners for implementing the rights and compliance.
- The rights of the trade union should be strengthened so that women workers become able to appeal against Labour Court decision while rejecting their application.

Concluding Remark

In Bangladesh, women workers account for 85% of the total workforce in the garments industry. The Constitution of Bangladesh guarantees equal rights to women and men, the Universal Declaration of Human Rights (UDHR), 1948 spells out core economic rights related to employment, including the right to work (Article-23) and the right to an adequate standard of living (Article-25). In national context Bangladesh government has amended the Labour Act in 2013 and the existing Bangladesh Labour Rules, 2015 has promulgated different rights for the women's workers in garments sector. Among the interviewed 100 female workers of different garments sector, more than 90% of the women workers are not aware about the existing laws as well as the rights which have been inserted for them. The study shows that most of the workers live in low rented house or at slum and their educational qualification is up to primary level and in few cases is up to secondary level. This means that their social status is very poor. They have to struggle to live their life. As a result in most of the cases where they face problems and are ignored to enjoy the rights, they just avoid the matters in fear of losing their jobs. As a result, they are being deprived. So, finally it has been proved that the rights which has been inserted under different laws, are not been enjoyed by the women garments workers of our country.

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