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## **Vice Chancellor's Note**

To explore the meaning of life, Universities worked a lot. It happened not only by learning and teaching but doing research. This research includes science, arts, human nature, belief, thinking, social norms, human follies everything that represent individual human and social life. The findings did not remain confined into the university archives but spread for the welfare of the civilization through their publication. So publication is the most essential things for the universities. The journal of a university represents it. As a complete University, Prime University also runs research programmes by the Centre for Research, HRD and Publications. Prime University Journal is one of the products of this centre. Research based articles from different fields of knowledge find place in this journal. I like to congratulate journal committee, reviewers, editors and authors for their outstanding contribution to this noble work. Our effort would be successful if it could contribute to the creation and dissemination of knowledge and thus upgrade the moral faculty of human being for the development of civilization.

**M. Abdus Samad, PhD**

Vice Chancellor

Prime University

## **Director's Note**

Prime University is a newly established Private University of the country. It has covered five years of its journey. By this time, it has made substantial progress in many areas but it is yet to publish its journal.

With an aim to undertake different activities like publication of journal, Human Resource Development and Research, the University authority took a decision to set up an organ titled "Centre for Research, HRD and Publications". Publication of journal will be the first achievement of this organization.

Any journal contains the research output of an individual, group or organization. The Prime University journal will not be a deviation from that. The research Works containing in ten articles will be published in the first issue of the journal. The areas of research are different from each other and interesting in nature. It may be useful to the researchers and readers.

I sincerely pay thanks to the Journal Committee and the Editorial Board who have overcome the hurdle in bringing this outstanding Work into reality. I would like to pay my deep regards and sincere thanks to the researchers for contributing in the first issue. I will feel proud and happy if this initiative can contribute to the development of standard education and prove to be an instrument for the researchers.

**Mir Shahabuddin**  
Director  
Centre for Research,  
HRD and Publications

## **Editorial**

After relentless efforts, it is indeed a matter of great pleasure that Prime University has been able to publish the 1<sup>st</sup> issue of its journal- Prime University Journal - with the cooperation of Prime University authority including the faculty members and the support extended by colleagues of other Universities. We are grateful to the members of both Editorial Board and Journal Committee for materializing our objective.

Ten essays by eighteen of our scholars have been accommodated in the journal. To begin with, we published articles of various disciplines in the same issue; in future, faculty-wise journal is expected to be published. It is heartening to find that most of our young contributors are trying to fulfill their academic promises. They work hard to arrive at valid and reliable findings which again can be used by researchers and we are encouraging such efforts so that they can come out with airing and challenging findings. We had been quite liberal in order to accommodate a place for good number of contributors in the volume 1 and number 1 issue. However, some of the articles, submitted later, will find their place, if selected, in volume 1 and number 2, December 2007. I would like to welcome papers based on quality research for publication in the forth-coming issues of the journal in this connection, our contributors may follow the guidelines for the contributors (shown at the end of the journal).

I sincerely thank the Editorial Board, the University staff and Meghamala Printers who extended their help in bringing out the journal. Thank are also due to the Vice Chancellor Prof. Dr. M. Abdus Samad and Pro-VC. Mr. Mir Shahabuddin, Registrar Mr. Mohammad Arshad Ali for their valuable support in our work.

Finally, I would expect the journal to bring a new era of research in different areas and contribute much to the creation of knowledge that leads to higher standard of education.

**M. A. Jalil, PhD**  
Editor  
Prime University Journal

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## On The Simple Alteration in AES for Double-Block-Length Hash Function

M. Abdus Samad<sup>1</sup>  
Hussain Md. Abu Nyeem<sup>2</sup>  
Shoichi Hirose<sup>3</sup>

### Abstract

*The Advanced Encryption Algorithm (AES) is a 128-bit block cipher based on an elegant algebraic structure over  $F_2^8$ . This cipher takes up a simple approach to its substitution and permutation operations. Here, with the overview of internal structure of the AES and double block length hash function, we just tried to remodel the AES by adopting simple modification in SHIFT\_ROWS and MIX\_COLUMN operations as SHIFT\_COLUMN and MIX\_ROWS respectively. This is almost the same operation applied to the  $N_r$  rounds of the original AES encryption, which takes the same initial input but produces different final output than the original AES algorithm. This approach is applicable to double-block-length hash functions. Our intention is to modify the AES for using the original AES and the modified AES as two compression functions to produce different  $n$ -bit outputs from the same  $n$ -bit input. And from those compression function's outputs, the double block length hash function produces  $2n$ -bit block chip, which is much effective against any collision finding attack and birthday attack, because hence double block length hash function deals with the ideal block cipher AES as the compression function.*

**Key words:** AES, double block length hash function

- 
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## 1. Introduction

The Advanced Encryption Standard (AES), also known as Rijndael, is a block cipher adopted as an encryption standard by the AES committee. The AES committee was formulated by the US government under National Institute of Standard and Technology (NIST) to find another cryptographic algorithm in order to replace the existing 64-bit block chip. The Data Encryption Standard (DES), to protect the sensitive digital information over the next few decades. It is expected to be used worldwide and analyzed extensively, as was the case with its predecessor the DES.

A cryptographic hash function is a function, which maps an input of arbitrary length to an output of fixed length. It is one of the most important primitives in cryptography and should satisfy the preimage resistance, second preimage resistance and collision resistance. Informally, preimage resistance means that, for a given output, it is infeasible to obtain an input, which produces the output. Second-preimage resistance means that for a given input, it is infeasible to obtain another input, which produces the same output as the given input. Collision resistance means that it is impossible to obtain two different inputs, which produce the same output. A cryptographic hash function can provide data integrity. In this paper, we will focus only on the compression function of the double-block-length hash functions. For simplicity a cryptographic hash function is called a hash function in this article.

A hash function usually consists of iteration of a compression function with fixed output/input length and is called iterated hash function. Compression functions constructions are classified into two types: based on block ciphers and from scratch. Block-cipher-based hash functions are classified into two categories: single-block-length (SBL) and double-block-length (DBL). A SBL hash function is a hash function whose output length is equal to the block length. The output length is twice larger than the block length.

It is well-known that the birthday attack can find a collision of a hash function with time complexity  $O(2^{l/2})$ , where  $l$  is the output length of the hash function. The block length of widely used block ciphers is 64 or 128.

Thus, SBL hash function is no longer secure in terms of collision resistance.

In the article [3], the construction of DBL hash functions have been presented which are more efficient and optimally collision resistant in the black box model than the other constructions [1, 2, 4, 5, 8, 9, 10]. The DBL hash functions proposed in the article [3] consist of two different block ciphers to be provably secure. In this article, we just tried to adopt the slight modification in AES, to use it as compression function besides the original AES for DBL hash functions.

## **1. Preliminaries**

### **2.1. AES**

The AES was developed by two Belgian cryptographers Daemen and Rijmen and submitted to the AES selection process under the name “Rijndael” a portmanteau word comprising the names of the inventors. Rijndael is a refinement of an earlier design by Daemen and Rijmen. Unlike its predecessor DES. Rijndael has a substitution- permutation-network structure not a Feistel structure. Strictly speaking, AES is not precisely Rijndael (although in practice they are used interchangeably) as Rijndael supports a larger range of block and key sizes; AES has a fixed block size of 128 bits and a key size of 128, 192 or 256 bits whereas Rijndael can be specified with key and block sizes in any multiple of 32 bits with a minimum of 128 bits and maximum of 256 bits.

Most of AES calculations are done in a special finite field. AES operates on a  $4 \times 4$  array of bytes, termed as state. For encryption, each round of AES (except the last round) consists of four stages: *Sub Bytes*, *Shift Rows*, *Mix columns* and *Add Round Key*. The final round omits the *Mix Columns* step. The overall dataflow for AES encryption is shown in *figure 1*.

*Sub Bytes* is a non-linear substitution step where each byte is replaced with another according to a lookup table called *S-box*. In this step, each

byte in the array is updated using an 8-bit S-box. This operation provides the non-linearity in the cipher. The S-box used is derived from the inverse function over  $GF(2^8)$ , known to have good non-linearity properties. To avoid attacks based on simple algebraic properties, the S-box is constructed by combining the inverse function with an invertible affine transformation.

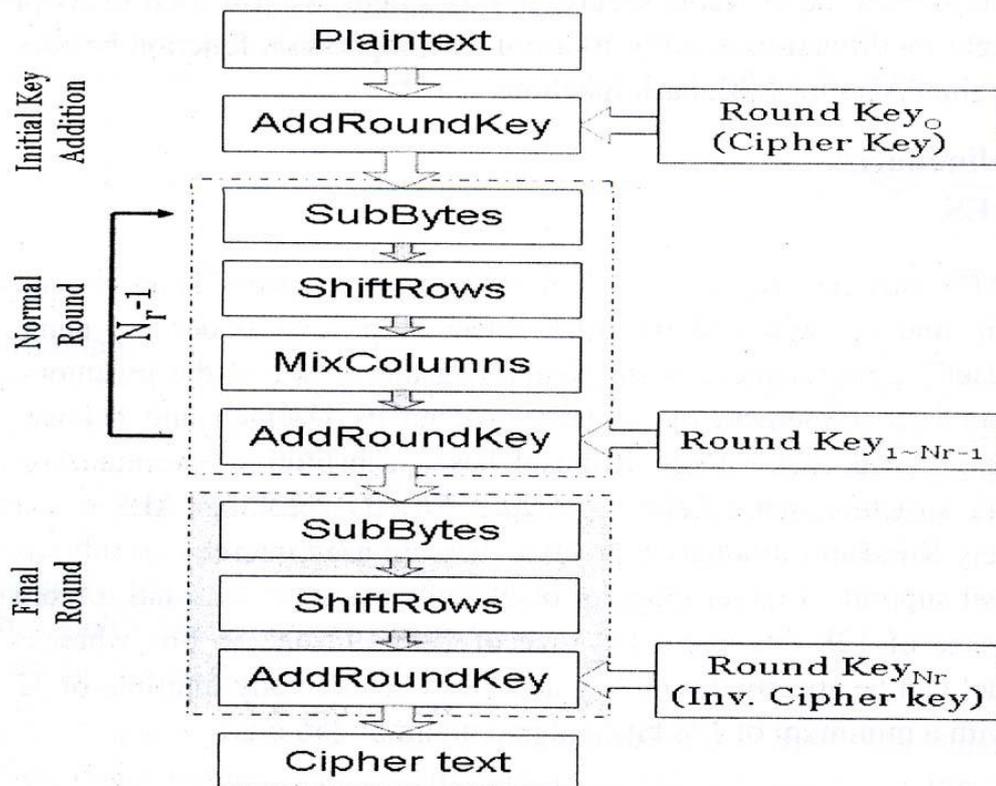
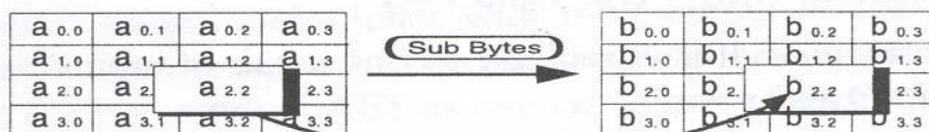


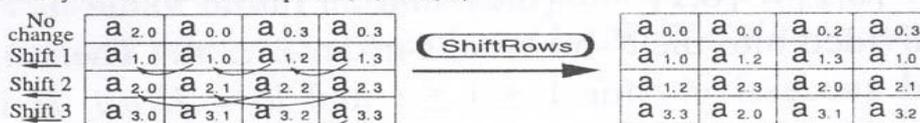
Figure 1: AES dataflow for encryption

*Shift Rows* is a transposition step where each row of the state is shifted cyclically a certain number of steps. The first row is left unchanged. Each byte of the second row is shifted one to the left. Similarly, the third and fourth rows are shifted by offsets of two and three respectively. In this way, each column of the output state of the *Shift Rows* step is composed of bytes from each column of the input state.

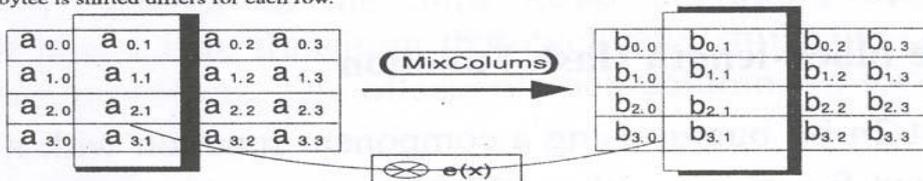
*Mix Columns* is a mixing operation, which operates in the column of the state, combining the four bytes in each column using a linear transformation. In the Mix Columns step, the four bytes of each column of the state are combined using an invertible linear transformation. The *Mix Columns* function takes four bytes as input and outputs four bytes, where each input byte affects all four output bytes. Together with Shift-Rows, Mix-Columns provide diffusion in the cipher. Each column is treated as a polynomial over  $GF(2^8)$  and is then multiplied modulo  $x^4+1$  with a fixed polynomial  $(x) = 3x^3 + x^2 + x + 2$ . The Mix-Columns step can also be viewed as a matrix multiplication in Rijndael's finite field.



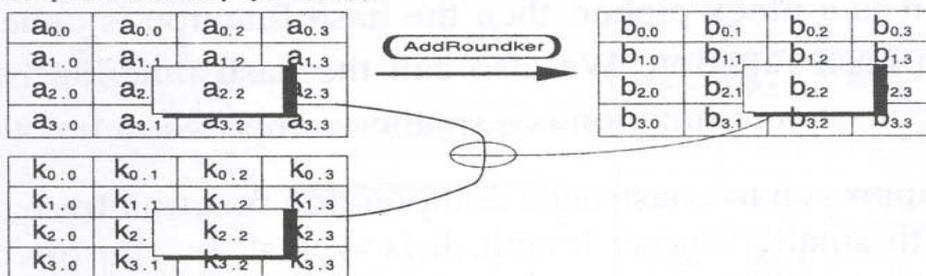
In the Sub Bytes step, each byte in the state is replaced with its entry in a fixed 8-bit lookup table, S;  $b_{i,j} = S(a_{i,j})$ .



In the Shift Rows step, bytes in each row of the state are shifted cyclically to the left. The number of places each byte is shifted differs for each row.



In the Mix Columns step, each column of the state is multiplied with a fixed polynomial  $c(x)$ .



In the Add Round Key step, each byte of the state is combined with a byte of the round subkey using the XOR operation.

Figure 2: Illustration for several operations in AES encryption algorithm

*Add Round Key* is an addition module 2 of the state and the round key. Each round key is derived from the cipher key using a key schedule.

## 2.2. Cryptographic Hash Functions

A cryptographic hash function  $H$  is a function which maps an input of arbitrary length to an output of fixed length.  $H$  should satisfy the following properties.

*Preimage resistance:* For a given input  $x$ , it is intractable to find an input  $x'$  such  $y = H(x)$ .

*Second Preimage resistance:* For a given input  $x$ , it is intractable to find an input  $x'$  such as  $H(x) = H(x')$  and  $x \neq x'$ .

*Collision resistance:* It is intractable to find a pair of inputs  $x$  and  $x'$  such as  $H(x)$ .

A hash function  $H : \{0, 1\}^* \rightarrow \{0, 1\}^\ell$  usually consists of a compression function  $f : \{0, 1\}^\ell \times \{0, 1\}^\ell \rightarrow \{0, 1\}^\ell$  and an initial value  $h_0 \in \{0, 1\}^\ell$ . An input  $m$  is divided into the  $\ell$ -bit blocks  $m^1, m^2, \dots, m^\ell$ . Then,  $h_i = f(h_{i-1}, m_i)$  is computed successively for  $1 \leq i \leq \ell$  and  $h_i = H(m)$ .  $H$  is called an iterated hash function. Unambiguous padding is applied to  $m$  if its length is not a multiple of  $\ell$ .

## 2.3. Double-block-length Hash Function

To construct  $Z_n$ -bit output using a component function with  $n$ -bit output, the component function is either a block cipher or smaller compression function. If it is a block cipher, then the hash function is called a double block length hash function. We also call the hash function by the same name if the component function is a smaller compression function.

There is an approach to construct a compression function from component functions with smaller output length. It is typical for constructions using block ciphers i.e., AES.

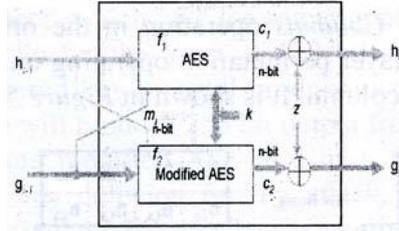


Figure 3: Double length hash function using two distinct block cipher (AES and modified AES) as a compression function.

### 3. Our proposition

In this article, to construct a hash function with  $2n$ -bit output, we want to use two almost same block cipher with  $n$ -bit output as the component function. For that purpose, we focused on simple alteration in AES, which can be used besides original AES as two component functions, each with same length ( $n$ -bit) but different output.

The altered version of AES is almost the same as the original one, but the *Shift Rows* and *Mix Columns* are replaced by *Shift Columns* and *Mix Rows* operation.

*Shift Columns*: This operation is replaced in *Shift Rows* operation of the original AES. Similar to the *Shift Rows* operation, *Shift Columns* operation is also a byte transition that cyclically shifts the column state over the different offsets. The offsets of each column is  $i$  for  $0 \leq i \leq 3$  as shown in *Figure-4*.

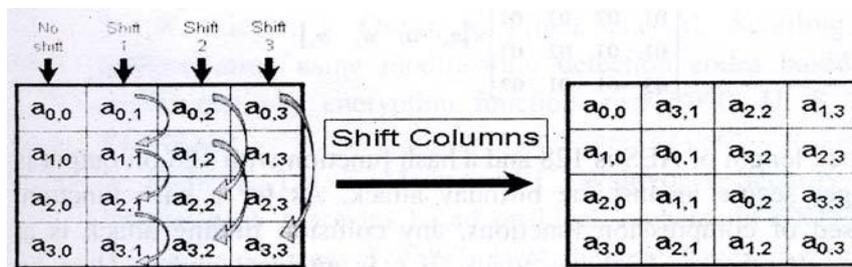


Figure 4: Shift columns operation.

*Mix Rows*: Like the *Mix Columns* operation in the original AES. *Mix Rows* operation is a bricklayer permutation operating on the state row by row instead of column by column. It is shown in Figure 5.

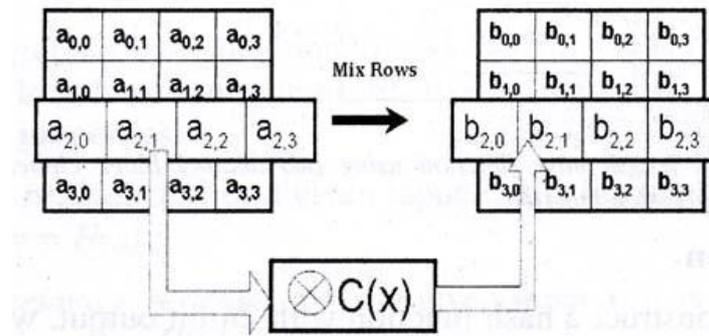


Figure 5: Mix rows operation

The polynomial  $C(x)$  is given by

$$C(x) = 03x^3 + 01x^2 + 01x + 02$$

This polynomial is co-prime to  $x^4+1$ , and therefore, invertible. The modular multiplication with a fixed polynomial can be written as a matrix multiplication.

Let  $b(x) = a(x)c(x) \pmod{x^4+1}$ . Then

$$\begin{bmatrix} b_0 & b_1 & b_2 & b_3 \end{bmatrix} = \begin{bmatrix} 02 & 03 & 01 & 01 \\ 01 & 02 & 03 & 01 \\ 01 & 01 & 02 & 03 \\ 03 & 01 & 01 & 02 \end{bmatrix} \times [a_0 \ a_1 \ a_2 \ a_3]$$

The block length of AES is 128 and a hash function with 128 bit output is no longer secure against the birthday attack. As for a hash function, composed of compression functions, any collision finding attack is at most as effective, as birthday attack, if  $e$  is an ideal cipher. Here, to construct a collision resistant hash function we want to use two distinct block cipher. For this purpose we take into account AES as a block cipher. The original AES and our simply altered version of AES are two

distinct block cipher, which take the same input but produce same length different output. So for the input of 128 bits to that two distinct block cipher with unaltered key bit, will produce two 128-bits ciphers. Hence the hash function will produce 256 bit output from 128 bit input. Thus by using the AES and modified AES in a hash function, will result more resistive against any collision finding attack, where to implement the modification in original AES chip is not so complex and expensive.

#### 4. Conclusion

In this article, the modification of AES to construct a secure DBL hash functions of 256-bit output, has been presented. This will produce two completely different 128-bit ciphers for the same text. As It is already mentioned that the birthday attack can find a collision of a hash function with time complexity  $O(2^{l/2})$ . where  $l$  is the output length of the hash function. The block length of widely used block ciphers is 64 or 128. Thus. SBL hash function is no longer secure in terms of collision resistance and we need to develop a secure DBL. Hence the proposed modification in AES would be more effective to construct a DBL. For the consideration of validity verification of this context can be obtained by statistical analysis or cryptographic analysis technique.

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## **Trading Experience of Bangladesh with SAARC Countries: An Analysis of Pre and Post SAPTA Period**

**Kanchan Kumar Purohit<sup>1</sup>**  
**Mohammad Shahidui Islam<sup>2</sup>**

### **Abstract**

*The South Asian countries are going to establish a free trade area through establishing SAFTA. SAFTA will cause positive or negative impact on Bangladesh. To assess this, the performance of trade of Bangladesh with SAARC countries before and after functioning of SAPTA is studied in this research. The performance is measured in terms of some variables related to external sectors of economy like export, import, and balance of trade with SAARC countries. Main objective is to identify that whether the performance of trade of Bangladesh has increased or not after the SAPTA functioning with SAARC countries. If the balance of trade is improved, the SAFTA will cause positive impact on the trade of Bangladesh with SAARC countries. The percentage of balance of trade deficit before SAPTA and after SAPTA is analyzed with hypothesis test. The IMPEX ratio is shown graphically and is proved by hypothesis test. The analysis of trade with member countries is shown by growth rate of export, import, and trade deficit/ surplus of before SAPTA and after SAPTA. It is also shown by graphical representation. Finally, it is identified that how Bangladesh will be benefited from this regional economic integration. It is established from the analysis that trade deficit of Bangladesh with SAARC countries has increased after the implementation of SAPTA. There is no significant change in IMPEX ratio between these two periods. SAPTA did not bring positive effect of trade for Bangladesh. The trade deficit with India is steady and slightly increasing and with Pakistan does not show the stable trend. The trade deficit with Bhutan shows the decline manner, which is positive sign for Bangladesh. Before commencement of SAPTA, Bangladesh has trade surplus with SriLanka and Nepal, but after implementation of SAPTA, Bangladesh has trade deficits with Srilanka and Nepal. Some guidelines are identified in various areas such as relationship with India, smuggling, tariff and non tariff, seven sister, payment system, communication system, qualitative products, export to Nepal and Bhutan to get the benefit from SAFTA.*

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## **Background:**

In this modern globalization age, every country integrates with other for survival. After Second World War, the regional economic integration is being formed. For implementing free market economy, every country is reducing trade barriers by forming regional and bilateral relationship. The neighboring and similar countries form economic integration considering geographic location, and economic condition. They are reducing tariff and non-tariff barriers among the member countries. The trend of economic development through regional cooperation has its root in the forming of various economic blocks like ASEAN, EU, NAFTA, CARICOM, APEC, GCC, MERCOSUR, CACM etc. Regional trading blocks differ significantly in form and function. It varies for level of integration. There are five different forms of regional economic integration: Preferential trading club (SAPTA), Free trade area (NAFTA), Custom Union (MERCOSUR), Common Market (EC), Economic Union (EU).

For regional socio-economic integration SAARC is established as a regional cooperation. SAARC is a platform in the South Asian region to work together for economic development on the basis of mutual trust, friendship and cooperation. After a long discussion, SAARC finally came into being on December 8, 1985 through its first summit in Dhaka by the heads of states of government of Bangladesh, Bhutan, India, Nepal, Pakistan, Sri Lanka. SAARC aims to promote the welfare of people of South Asia and to improve their quality of life through accelerating economic growth, social progress and cultural development in the region. To attain the socio-economic development goal of SAARC, the chief of the government of SAARC countries took decision to establish SAPTA for enlarging the trade among the SAARC countries in 6<sup>th</sup> SAARC summit. 1991. In the 7<sup>th</sup> SAARC summit, in Dhaka, 1993, the foreign ministers of the countries signed the SAPTA agreed formally. SAPTA came into action from December 08. 1995. In SAPTA, the member countries enjoyed - tariffs, Para tariffs, non-tariff and direct trade measures. The member countries conducted their negotiations for trade liberalization in accordance with any or a combination of the following approaches and procedures: a. Product by product basis b. across the tariff

reduction c. sectoral basis d. direct trade measures. In the schedule of tariff concession, no uniform approach is followed with respect to the level of product aggregation for tariff concessions. In different rounds of SAPTA, concessions are granted to commodities. Out of seven countries in the region, four of them viz., Bangladesh, Bhutan, Maldives and Nepal, belong to LDC. In the SAPTA process, there is special preference for these countries.

In SAPTA-I, 226 products were chosen for tariff concessions and 100 products were earmarked for LDCS. In the three rounds of negotiations under SAPTA, 5550 items are subject to tariff reduction, and 3439 items are exclusively meant for LDCS in the region.

Among the South Asian countries, India made sizeable amount of trade liberalization under SAPTA. Out of 5550 products liberalised in the first three rounds, India alone liberalised 2927 products, which is constituting about 52.7 per cent of the total commodities liberalised at the regional level. In terms of coverage of liberalisation the order is as follows: India, Bangladesh, Pakistan, Nepal, Sri Lanka, Bhutan, Maldives. The depth of tariff cut under SAPTA varies across countries. Between LDCs and non-LDCs, the level of tariff concession is relatively more in case of LDCs. The level of tariff cuts is the deepest in case of India than other regional partners. In case of India, the tariff cut ranges between 25 to 100 per cent for LDCS and 10 to 90 per cent for non-LDCS in the region. Sri Lanka's tariff reduction is also very sharp, ranging between 10 to 75 per cent for the LDCS. Other countries in the region provide very nominal level of concessions to other regional partners. It ranges between 7.5 to 30 per cent for LDCS and 7.5 to 20 per cent for non-LDCS.

Due to limitation of SAPTA and forming advance level of economic integration of SAPTA, member countries of SAARC signed SAFTA (South Asian Free Trade Area) during the 12th summit in Islamabad on 6<sup>th</sup> January 2004. It came into force on January 1, 2006. It will be fully operational by 2016. SAPTA is the one step forward economic integration. SAPTA replaces the earlier SAPTA and may eventually lead to a full-fledged South Asian Economic Union.

The population of SAARC countries is about 145 crore which is one of the largest market of the world. For economic development of this region,

SAPTA and SAPTA play role like EU, NAFTA, and AFTA. Intra-regional trade in South Asia has shown weak performance at 5% compared to 35% in ASEAN, 55% in NAFTA, and 62% in EU. So, the development of this region depends on the improvement of trade among the member countries. The SAPTA is the advance level of integration of SAPTA. The establishment of SAPTA is right step for the SAARC countries to face the globalization movement. India is a dominant trading partner of Bangladesh. So, we should have an idea about the impact of SAPTA on our balance of trade with SAARC countries especially with India. Our experience about trade situation with India during SAPTA will be very much helpful to devise appropriate trading policy with India. So, an analysis is made in this article to highlight the different aspects of trading with SAARC countries.

We can find out this by assessing the performance of trade of Bangladesh with SAARC countries before and after the functioning the SAPTA. The performance can be measured in terms of some variables related to external sectors of the economy like export, import, and balance of trade with SAARC countries.

### **Objectives**

1. Our objective is to assess the impact of SAPTA on our economy. This can be known by ascertaining whether the performance of trade of Bangladesh has increased or not after the SAPTA functioning with SAARC countries in terms of:

- i. Percentage of balance of trade;
- ii. Export-import ratio;
- iii. Growth rate of exports; and
- iv. Growth rate of imports.

2. Finally, on the basis of above measurements, our objective is to identify the ways that will help Bangladesh to get the maximum benefit from SAFT A.

## **Methodology**

### **Types of Research:**

This article is an analytical one. We have' facts or information already available and analyzed these to make a critical evaluation of the facts to achieve the objectives.

**Sources of Data:** In preparing the report mainly secondary data have been used. These data have been collected from:

- Bangladesh Export Promotion Bureau
- Bangladesh Bureau of Statistics
- Bangladesh Bank
- Center for Policy Dialogue
- Web site
- Books, Newspaper, and magazine

### **Sample Design:**

Our Population is yearly data of a variable from 1971 to 2005. Here, “before SAPTA” period is 1971-95 and “after SAPTA” period is 1996-05. We have taken sample sizes of 6 years and 8 years for “before SAPTA” and “after SAPTA” respectively.

### **Analysis of Data:**

- i. Hypothesis test:  
 $H_0: \mu_1 = \mu_2$  (There is no significant change between percentage of trade deficits before and after SAPTA functioning)  
 $H_a: \mu_1 < \mu_2$  (SAPTA has increased the percentage of trade deficit)  
Since the given data variances of population are unknown and the sample size is small, we shall use t-test for difference in means.

- ii. ANOVA test:  
 The ANOVA test is conducted for testing that there is significant difference or not between the average IMPEX ratio of “before SAPTA” and “after SAPTA”.  
 $H_0: \mu_1 = \mu_2 = \mu_3 = \mu_4 = \mu_5$  (There is no significant difference among the IMPEX ratio)  
 $H_a: \mu_1 \neq \mu_2 \neq \mu_3 \neq \mu_4 \neq \mu_5$  (There is significant difference among the IMPEX ratio)  
 Level of significance is 5%. It is calculated by computer program.
- iii. The growth rate of variable has been calculated as:  
 Growth rate of year  $Y_1 = (Y_1 - Y_0) / Y_0 * 100$
- iv. Trade balance = Export- Import
- iv. IMPEX= Import/ Export

## **1.0) Analysis and Result :**

### **1.1.1 Analysis of Total Balance of Trade of Bangladesh with SAARC countries**

The balance of trade is the value of a country's exports less the value of its imports. A favorable balance of trade indicates that a country is exporting more than it is importing. An unfavorable balance of trade indicates the opposite, which is known as a deficit. The favorable position of Bangladesh will be the declining condition of trade deficit for functioning the SAPTA. Now, the pattern of balance of trade of Bangladesh with SAARC countries after the functioning of SAPTA is shown.

From the Appendix-1, it is seen that the trade deficit of Bangladesh with the SAARC countries was increased. Before commencement of SAPTA the average trade deficit is 84.38 per cent and after commencement of SAPTA it reached up to 92.44 per cent. The import is increasing over export. This is negative syndrome. Because, it was expected that by the implementation of SAPTA, the trade balance of Bangladesh would improve but unfortunately it has reduced.

Now, we should see whether this change in average trade deficit is statistically significant or not. For this purpose we need to perform a hypothesis test (t-test).

Hypothesis test -1:

$H_0: \mu_1 = \mu_2$  (There is no significant change between percentage of trade deficits before and after SAPTA functioning)

$H_a: \mu_1 < \mu_2$  (SAPTA has increased the percentage of trade deficit)

Since the given data variances of population are unknown and the sample size is small, we shall use t-test for difference in means.

$$\begin{aligned} t^* &= (x_1 - x_2) / \sqrt{[(n_1 - 1) \sigma_1^2 + (n_2 - 1) \sigma_2^2] / (n_1 + n_2 - 2)} \\ &\times \sqrt{(1/n_1 + 1/n_2)} \\ &= (84.38 - 92.44) / \sqrt{[(6 - 1)(11.3)^2 + (8 - 1)(1.42)^2] / (6 + 8 - 2)} \times \sqrt{(1/6 + 1/8)} \\ &= -2.02 \end{aligned}$$

Here, d.f =  $n_1 + n_2 - 2 = 6 + 8 - 2 = 12$

Level of significance = 5%

So, the table value  $t = -1.782$

The calculated value of  $t^*$  falls outside the critical region. So, we reject the null hypothesis and accept the alternative hypothesis.

### **Decision :**

The SAPTA has increased the percentage of trade deficit. The average trade deficit of Bangladesh with SAARC countries, after the implementation of SAPTA is higher than before the implementation of SAPTA. SAPTA did not bring positive effect on balance of trade for Bangladesh.

### 1.1.2 Analysis of IMPEX Ratio of Bangladesh with SAPTA Member Countries

IMPEX ratio is the ratio of Import and Export. Higher IMPEX ratio shows the negative scenario of trade of Bangladesh. From the data of appendix-2, we have shown the graphical representation of IMPEX ratio so that we can easily identify the scenario of trade with SAARC countries.

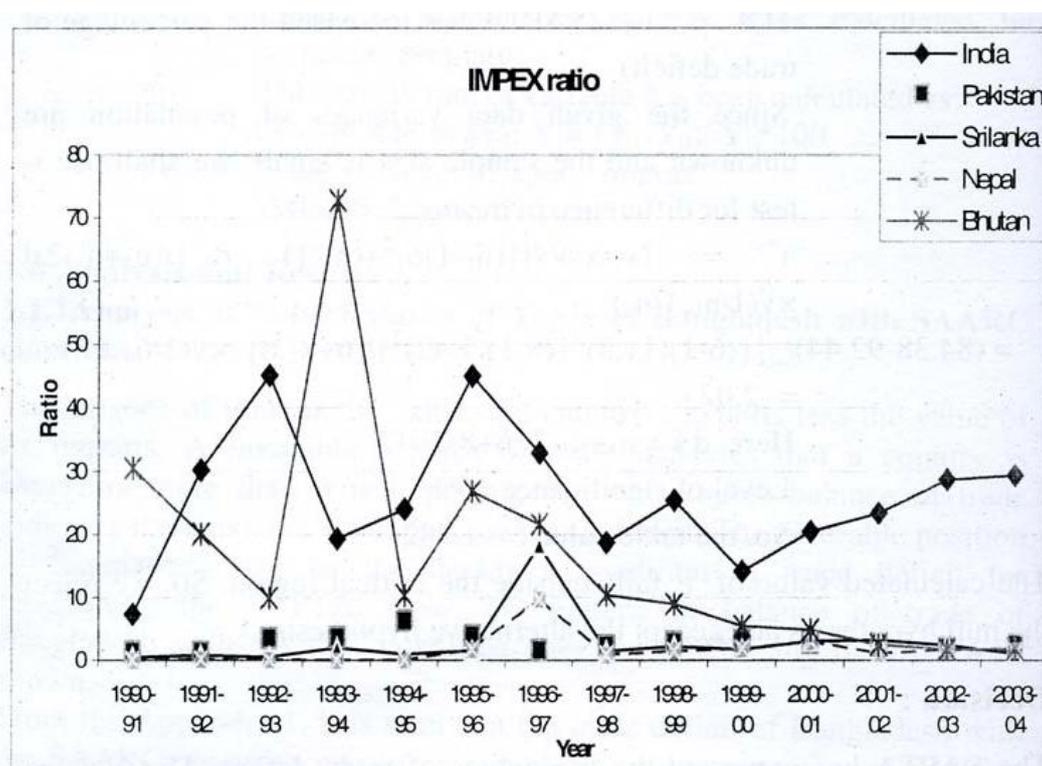


Figure-1: IMPEX ratio with SAARC countries

We have seen from the graph, that the IMPEX ratio with India is highest. It has reached to 30% in 2003-04 from 7.3% in 1990-91. However, this ratio was above 30% in 1992-93 and 1995-96. Here, import is higher than the export. The IMPEX ratio with Bhutan is the second highest The

IMPEX ratio with Pakistan and Nepal is steady. So, the IMPEX ratio of all SAARC countries except with India is within tolerable limit.

Now, we are conducting the ANNOVA test with the same data to see whether there is significant difference between the average IMPEX ratio of “ before SAPTA” and “after SAPT A” or not. For better analysis we have excluded data of Maldives.

$H_0: \mu_1 = \mu_2 = \mu_3 = \mu_4 = \mu_5$  (There is no significant difference among the IMPEX ratio)

$H_a: \mu_1 \neq \mu_2 \neq \mu_3 \neq \mu_4 \neq \mu_5$  (There is significant difference among the IMPEX ratio)

	India	Pakistan	Srilanka	Nepal	Bhutan
Before SAPTA(Average)	28.5	3.361666667	1.03	0.348333333	28.405
After SAPTA(Average)	23.38	2.52125	4.16475	2.67875	7.15

Source of variation	SS	d.f	MS	F
Between Sample	982.44	5-1=4	245.6	4.97
Within sample	247.05	10-5=5	49.41	

Level of significance is 5%. It is calculated by computer program.

Here, the table value of Flis 5.19 and the calculated value of F is 4.97. Since the calculated value of F is lower than the table value (critical value),4we fail to reject the null hypothesis.

**Decision :**

There is no significant difference between the Impex ratio of SAARC countries before SAPTA and after SAPTA. We expected that the Impex ratio would reduce after the implementation of SAPTA. So, we can say that SAPTA did not improve our trade with SAARC countries.

### **1.1.3 Analysis of Trade with India**

In appendix-3, the trade with India shows that Bangladesh has 46.45% of export and 89.9% of import with India among the SAPTA member countries. After implementing SAPTA, average growth of exports and import has reduced. The average growth rates of export, before SAPTA and after SAPTA are 28.986% and 18.92% respectively. The average growth rates of import, before SAPTA and after SAPTA are 48.92% and 18.92%. So, the trade deficit with India is the highest and it has remained unchanged. The percentage of trade deficit, before SAPTA and after SAPTA is 94.87% and 95.56% respectively. So, after the functioning SAPTA, the trade deficit has increased slightly. Since, major portion of the trade of Bangladesh among member countries takes place with India.

So, this result influences the total trade balance.

Now, an analysis of trade situation with other SAARC countries is made separately.

### **1.1.4 Analysis of Trade with Pakistan**

In appendix-4, the trade with Pakistan shows that Bangladesh has 39.11% of export and 8.40 of import with Pakistan among the SAPTA member countries, which is second position of trade. Average growth of export, after implementing SAPTA, has increased and average growth rate of import has decreased. The average growth rates of export, before SAPTA and after SAPTA are 9.048% and 13.23% respectively. The average growth rates of import, before SAPTA and after SAPTA are 29.17% and 8.63%. But the percentage of trade deficit has remained unchanged. The percentage of trade deficit, before SAPTA and after SAPTA is 59.82% and 58.77% respectively. So, after the functioning of SAPTA the trade deficit with Bangladesh has decreased slightly.

### 1.1.5 Analysis of Trade with Bhutan

From the appendix -5, it is observed that Bangladesh has 1.04% export and 0.44% import with Bhutan among the SAPT A member countries. The average growth rates of export, before SAPT A and after SAPTA are 18.23% and 53.65% respectively. The average growth rates of import, before SAPTA and after SAPTA are 57.68% and 11.39% respectively. Before SAPTA, the trade deficit is 94.5% but after implementing SAPTA, trade deficit is 53.22%, which shows the positive impact of SAPTA.

Now, a comparative picture of trade deficit with three major trading partners of SAARC is shown below.

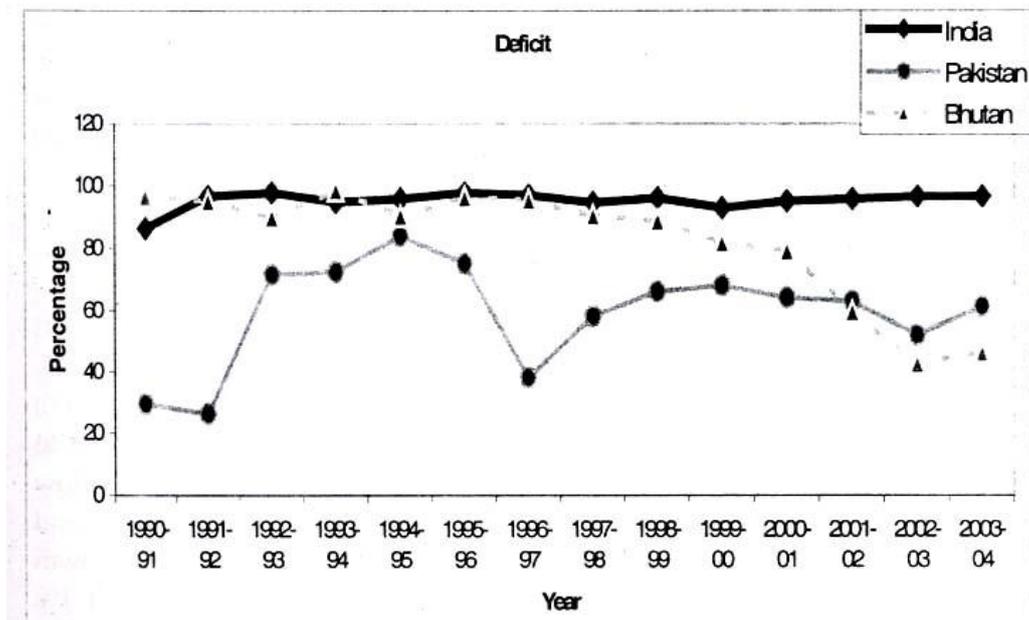


Figure-2: Trade deficit with India, Pakistan, Bhutan

From the figure-2, we have seen that the trade deficit with India is steady and slightly increasing. In 1991-92, 1995-96, 1999-00, 2003-04, the trade deficits are 96.69%, 97.78%, 92.92%, and 96.59%. The trade deficit with Pakistan does not show any stable trend. In 1991-02, it is 26.15 then it

increases to 84.01% in 1994-05. Again, it has declined to 38.05% in 1996-97, and further increased to 61.19% in 2003-04. The trade deficit with Bhutan shows the declining trend, which is positive sign for Bangladesh. In 1990-91, the trade deficit with Bhutan is 96.71% and in 2003-04, it is 46.12%.

#### **1.1.6 Analysis of Trade with Sri Lanka**

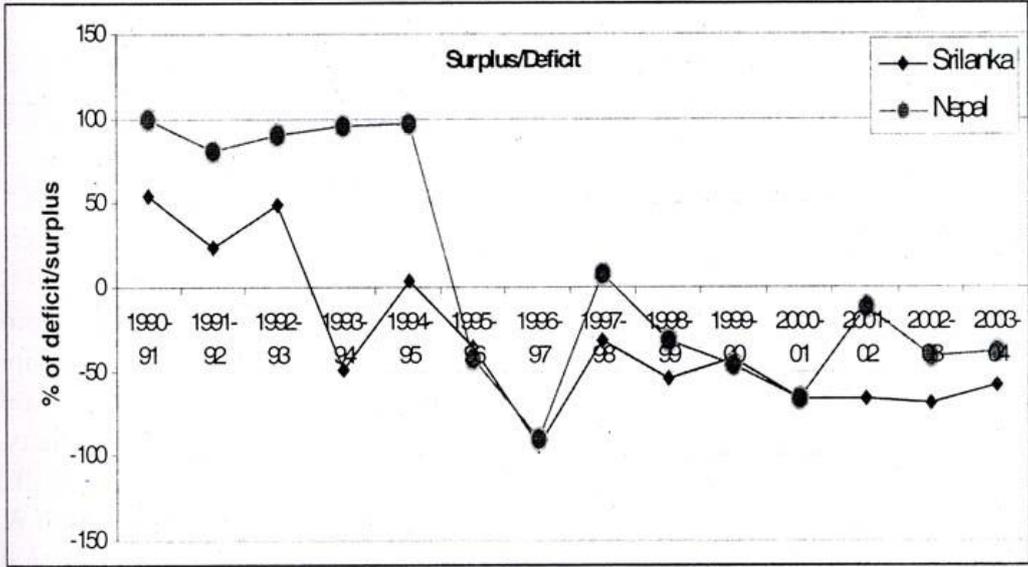
From the appendix -6, It is observed that Bangladesh has 6.5% export and 1.75% import with Srilanka among the SAPTA member countries. Though average growth rate of export has increased and average growth rate of import has decreased, the average trade deficit is increased due to abruptly increment and declined of export and import. It did not follow the normal order. The average growth rates of export, before SAPTA and after SAPTA are 22.64% and 86.61% respectively. The average growth rates of import, before SAPTA and after SAPTA are 19.42% and 7.59% respectively. Before SAPTA, the trade balance is surplus (7.93%) but after implementing SAPTA, trade balance is deficit (53.22%). which shows the negative impact of SAPTA.

#### **1.1.7 Analysis of Trade with Nepal**

From the appendix -7, It is observed that Bangladesh has 6.84% export and 0.47% import with Nepal among the SAPTA member countries. Though average growth rate of export is increased and average growth rate of import is decreased, the average trade deficit is increased due to abruptly increment and declined of export and import. It did not follow the normal order. The average growth rates of export, before SAPTA and after SAPTA are 149.39% and 197.28% respectively. The average growth rates of import, before SAPTA and after SAPTA are 393.02% and 31.4% respectively. Before SAPTA the trade balance is surplus (64.903%) but after implementing SAPTA, trade balance is deficit (39.55%), which shows the negative impact of SAPTA.

From the figure-3, we have seen that before commencement of SAPTA, Bangladesh has trade surplus with SriLanka and Nepal, which are average 7.93% and 64.90% respectively. But after implementing SAPTA, Bangladesh has trade deficits with Srilanka and Nepal, which are average 53.22% and 39.55% respectively. In 1990-91, the trade surpluses are 54.93% and 99% of Srilanka and Nepal respectively.

Figure-3: Trade surplus/deficit with Srilanka, Nepal



But, in 1996-97, 2003-04, the trade deficits of Srilanka are 94.51% and 8.94% respectively. In 1996-97, 2003-04, the trade deficits of Nepal are 89.76% and 38.05% respectively.

**1.1.8 Analysis of Trades with Maldives**

From the Appendix-8, it is observed that the trade with Maldives is very low and irregular in nature.

Now a chart showing Balance of Trade with SAARC countries before and after SAPTA is given here to under the situation at glance:

Countries	Before SAPTA		After SAPTA	
	Surplus (average)%	Deficit (average) %	Surplus (average) %	Deficit (average)%
India	-	94.87	-	95.56
Pakistan	-	59.82	-	58.77
Srilanka	7.77	-	-	53.22
Nepal	64.90	-	-	39.55
Bhutan	-	94.5	-	72.93
Total	-	84.38	-	92.44

## 1.2 Strategies of Bangladesh

### 1.2.1 Export and Import Products

#### Export products

From the Appendix- 9, we have seen that the major export products from Bangladesh are fish & crustaceans, fruits & nuts, mineral fuel & oil, soap, plastics, cotton, raw hide & skins, textile fiber & paper yarn & woven fabrics, carpet, iron & steel, copper, oil seed, pharmaceutical products, tobacco, clothing accessories, preparation of cereals, flours, & milk, animal & vegetable fats, tea. Among them, mineral fuel & oil, iron & steel, copper, clothing accessories, textile fiber & fabrics are exported which are imported products of Bangladesh. Bangladesh should emphasis on the following products for exporting to SAARC countries, which will increase the export

#### **Fish :**

Fish are mainly exported to India and Pakistan. Bangladesh has large area of river, bill, haowar, ponds, coastal area, sea. We can setup more fisheries projects that will increase the export of fish. There is high demand of hilsha & fish, dry fish in India.

**Fruits & nuts, oil seed:** These are exported to India and Pakistan. There is bright prospect of these products in this agri-based country.

**Soap:** Soap is exported to India. Various types of washing soap and body soap are produced in Bangladesh.

**Plastics Products:** Plastic products are exported to India, Pakistan, Srilanka, Nepal, and Bhutan. Household Plastic products are nice and cheap.

**Raw hide & skin:** Rawhide and skin are exported to India, Pakistan, Srilanka, Nepal.

**Carpet:** Bangladesh carpet has the demand in all over the world. It is exported to India among the SAARC countries.

**Pharmaceutical Products:** Pharmaceutical products are exported to Pakistan, Srilanka Nepal.

**Tobacco:** In Bangladesh, a lot of agri-based tobacco leaf is produced. It is exported to Pakistan

Flour & milk, Animal & vegetable fats: These products are exported to Bhutan.

**Tea:** Tea is exported to Pakistan, Srilanka.

### **Import Products**

From the Appendix-10, we have seen that the major imported products are vegetable products, salt, sulphur, stone, ores, mineral fuels, inorganic chemical, live animal, fish, eggs, honey, oil seed, fats and oil, sugar, cocoa, fruit, nut, animal fodder, tobacco, organic chemicals, pharmaceuticals products, fertilizers, dyeing extracts, cosmetic, soap, glue. enzyme, photographic goods, plastics. rubber, wood, paper, paper board, books, newspaper, textile & textile article, base metal & articles, machinery & electrical, vehicles, coffee, tea, cotton, woven fabrics, article of apparels, ceramics products. Among the imported products, Bangladesh can produce instead of import. This will reduce the import. Moreover, Bangladesh can export these products to the SAARC countries.

### 1.2.2 Improvement of balance of Trade with India

Among the SAARC countries, Bangladesh has average export of 46.45% and average import of 89.9% with India. So, Bangladesh has to place special emphasis to improve the trade with India. Bangladesh has bilateral disputes such as Water allocation problem, Gas export issue, transshipment, Boarder crisis, Push in with India. These problems create barriers to the trade between Bangladesh and India. She should solve these disputes to improve the trade gap between Bangladesh and India.

#### Recommendations

- **Stop Smuggling:** The illegal movement of products takes place between India and Bangladesh. Specially, products are entering into Bangladesh. Bangladesh is losing the tariff and becomes the market of Indian products, which destroy the domestic industries. So, we have to stop the smuggling.
- **Removing Tariff and non-tariff barriers:** Since Bangladesh is a least developed country. So, Bangladesh can get more tariff facility from non LDCS. So that Bangladeshi Products can easily enter the market.
- **Non-tariff barriers are the important issue:** These are administrative formalities, custom formality, and harassment in boarder. It creates obstacle to export. India creates this problem very often. So, the non-tariff barriers should he stopped to smooth the transaction.
- **Payment system:** Payment system should be easy through a central clearing house. The transaction through 'Hund' should be stopped. Bangladesh is losing the remittance and tariff for 'Hundi'.
- **Non-traditional products:** Non-traditional products such as Pan, nut, handicrafts, etc. The exporters of Bangladesh have to seek the market of these non-traditional items.

- **Seven sister:** Bangladesh can concentrate on the northeastern India (Assam, Tripura, Mizoram, Nagaland ,... ) which are called seven sister. These are remote from main India and near from Bangladesh. The movement of goods between the main land and seven sisters causes high transportation cost. Bangladesh can take this advantage to export the under developed states of India.
- **Improvement of communication and transportation system:** Better communication system is essential for trade. The linkage of Asian high way and Sub Marine cable will increase the trade with member countries.
- **Cooperative mentality:** The mentality of the member countries should be cooperative rather than competitive. Cooperation is required for improvement of trade with other countries. `
- **Qualitative and cost effective product:** Products have to be qualitative and cost effective for competing with others countries. We have to emphasis on production rather than doing speculative trade.
- **Export with Nepal and Bhutan:** The distance from Bangladesh to Nepal is only eight miles. If we communicate directly with Nepal by taking transit facilities through India, it will increase the trade with Nepal. Bhutan and Nepal import from India. So, we can export to these countries.

## Conclusion

It is established from the analysis that trade deficit of Bangladesh with SAARC countries has increased after the implementation of SAPTA. There is no significant change in IMPEX ratio between these two periods. Except' the trade balance with Nepal and Bhutan, the same is negative with all other member countries. But it is high with India, which requires immediate remedies. For that not only trade measures but also political measures should be taken bilaterally at state level.

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## NGOs Financing in Micro Enterprises in Bangladesh Problems and Prospects

M. Zillur Rahaman<sup>1</sup>

### Abstract

*This paper analyses the role of micro enterprises in alleviating poverty and change in household income distribution through micro enterprise loans provided by the NGOs active in Bangladesh. Micro-credit programs and micro enterprises in Bangladesh have emerged as major strategies to deal with the poverty and unemployment that continue to pose a major threats to the economic and social development in the country. Government and non-government organizations (NGOs) have adopted several approaches and strategies to overcome these issues. The positive impact of micro enterprises shows on specific socio economic variables such as children's schooling, housing status, improvement of household nutrition, and women's empowerment. The study aims to analyze the potential contribution of micro enterprises and the role of micro credit more generally, to economic development, poverty alleviation and the constraints inhibiting their future development in the country. The study finds that to promote micro-credit and to lead micro-enterprise are not inclusive but they are some of the chronic micro-enterprise issues to be solved immediately. First, rural infrastructure (road, water, sewerage, power, gas etc.) is an essential requirement for favorable environment of micro-entrepreneurship development. The rural Bangladesh has been suffering from market linkage problems due to underdeveloped transport and communication. Market link-up is an essential factor for production as well as enterprises. The paper concludes that the solution to these problems will bring a tremendous take off toward economic progress and it makes to channel to alleviate poverty in Bangladesh. It also concludes that an educated workforce and an entrepreneur class exist in the country; a change in the attitude of the government's administrative mechanism, i.e., the bureaucracy and political leadership will spur the speed of modernization and development towards rapid and accelerated industrialization of the country.*

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## **Introduction**

Since independence, the Government of Bangladesh has endeavored to improve the quality of the people through development efforts. Micro-credit programs and micro enterprises in Bangladesh have emerged as major strategies to deal with the poverty and unemployment that continue to pose a major threats to the economic and social development in the country. Government and non-government organizations (NGOs) have adopted several approaches and strategies to overcome of these issues. Relying on peer pressure from borrower group members rather than on collaterals for repayment, micro-credit operation in Bangladesh have been a sustained success story, efficiently recycling lending resources with increasing disbursements, high recovery and low over dues, making significant contribution to micro-enterprises with income and employment generation, and private sector enterprise development. Up to June 2006 the cumulative disbursement of micro credit by nine (09) NGOs (BRAC, ASHA, Proshika, Swanirvir Bangladesh, TMSS, Caritas, RDRS, BEURO, Shakti Foundation) are the major micro credit providers, stood at Tk. 41,355.38 core.

Grameen Bank is one of the pioneer institution established in 1976 and started its activities by organizing the asset less people and providing them credit support for income generation and capital and asset building. An amount of Tk. 28,095.47 core was disbursed as credit by June 2006 (Bangladesh Economic Review 2006). The bank provides collateral and interest free loan through struggling members program to the poorest segment of the society regarded as beggars. Moreover the bank provides larger loans, called Microenterprise Loans, for many borrowers who are moving ahead in business faster than others for many favorable reasons, such as proximity to the market, presence of experienced male members in the family, etc. The village phone (Palli Phone) program of Grameen Bank has made a remarkable contribution in socio-cultural development of the country. Other Government Organizations (GOs) like BRDB and PKSF have been implementing such type of programs in the field of rural

development, specially, in rural poverty alleviation through forming cooperatives and non formal group network throughout the country with the financial and technical support of the government and development partners.

So the micro-credit programs have been developed with an aim of credit to the poor, development of micro-enterprises through rural women, which is ultimately a goal to alleviate poverty in the country.

The paper proceeds with objective of the study in section II, section III methodology of the study, section IV micro enterprises and NGOs in Bangladesh, section V an approachable analysis of micro credit, section VI constraints of micro enterprises in Bangladesh, section VII contribution of micro enterprises in socio-economic development of Bangladesh and section VIII conclusion and remarks. Since it is not an experimental study survey, the findings have obvious limitations.

## **II. Objective of the study**

The main objectives of the study are

- i. to examine the impact of micro enterprise loans in socio-economic development of Bangladesh,
- ii. to find out the contribution of such financing in creating productivity of the rural poor through micro enterprises to procreation of self employment and human capital development to alleviate poverty,
- iii. to do an approachable analysis overall micro credit program in the country.

## **III. Methodology of the study**

Methods used to collect information were literature survey, examinations of annual reports of local and foreign non-governmental organizations (NGOs). direct interview with rural people and NGOs, and newspapers.

#### **IV. Enterprises and NGOs in Bangladesh**

Bangladesh is a predominantly a rural economy. More than 80 per cent of 131.5 million people live in rural areas of 87928 villages<sup>1</sup>, whose labor force grows by 2.4 per cent annually. The agriculture, industry, and service sectors can accommodate only 1.7 per cent annual. As a result rural employment become surplus of its capacity and unable to absorb additional labor forces. Under these circumstances micro credit program has been contributed to creating the productivity of the rural poor through micro-enterprises to procreation of self-employment and human- capital development to alleviate poverty<sup>2</sup>. These micro credit programs engaged by government organizations like Palli Karma Sahayak Foundation (PKSF), Bangladesh Rural Development Board (BRDB), Grameen Bank, and NGOs like BRAC, *Proshika*, ASA, Swanirvar Bangladesh, *Palli Daridro Bimochon Foundation* (PDBF), Service Civil International. Caritas, Cooperative for American Relief Everywhere International (CARE International), World Vision, the Family Planning Association of Bangladesh, CONCERN, Rangpur Dinajpur Rural Service (RDRS), *Gono Shasthya Kendra*, the Oxford Committee for Famine Relief Bangladesh (Oxfam Relief Bangladesh). However, all of these NGOs have not provided micro credit or micro finance, only micro finance NGOs (MF-NGOs) has provided micro credit to the poor.

##### **a) Experience of NGOs in Bangladesh**

The experience of the poverty alleviation projects of the Grameen Bank. BRAC, and several other NGOs, as well as the government organization like PKSF and BRDB, which are the success part for past two decades. The NGOs in Bangladesh have been organized for a long time and the experience gained by them in poverty alleviation efforts has created a unique opportunity to push forward the poverty through micro-credit agenda.

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1. Government of Bangladesh (GOB), 2003. Bangladesh Bureau of Statistics, Population Census 2001 Preliminary Report. p. XVII.

2. Khandker Shahidur R. et al. 1996. "Credit Programs for the Poor: Household and Intrahousehold Impacts and Program Sustainability", Vol. 1. p. 27.

These NGOs are mainly divided into two categories: (1) foreign NGOs; and (2) foreign-aided local NGOs those are classified in three different in size or scale, structure. location and orientation. (a) Small scale of NGOs are mainly local groups working in just one cluster of villages with a number of regional offices. (b) Small and medium scale co-operatives, and a host of voluntary activities at the local level, which are registered with a number of ministries. (c) Large Scale has operated with government association in various projects funded by bilateral and multilateral agencies. The government<sup>3</sup>, while provides general policy directions, initiates and guides development activities, has some obvious limitations at the grassroots level in bringing about sustained improvements in the lives of the poor.

Since independence of Bangladesh in 1971, the country has largely failed to assist the poor, while NGOs have grown dramatically and assist poor to alleviate poverty. The number of NGOs has been increasing simultaneously in half passed of nineties shown in table 1. According to the Department of Social Welfare registered more than 19,000 NGOs since 1961, but all of these NGOs are not active<sup>4</sup>. In 1978 government established NGO Affairs Bureau for register of active NGOs only. By 2004 NGO Affairs Bureau registered 1682 local NGOs and 184 foreign NGOs.-All of these may be regarded as active NGOs.

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3. In 1978, the government enacted a law allowing NGOs to receive foreign funds to undertake family planning projects with appropriate approval from the government. The project approval process was previously cumbersome, lengthy and time consuming. To simplify the system and to get "one-stop services." NGOs successfully persuaded the government in establishing the NGO Affairs Bureau. The Bureau receives NGO project proposals and offers one-stop services for approval of the project within the deadline of 60 days. In addition, a working group comprising Government of Bangladesh (GOB) and NGO representatives has developed a guideline tbr GO-NGO collaboration.

4. Muhammed Muqtada, et al. (edited), 2002, Bangladesh Economic and Social Challenges of Globalization. p. 210.

The Association of Development Agencies in Bangladesh (ADAB)<sup>5</sup> has listed 886 NGOs in 1997 as membership. The ADAB Directory lists 1,007 NGOs. Including 376 non-member NGOs during the same period<sup>6</sup> the NGO Affairs Bureau, which has to approve all foreign grants to NGOs, released grants worth about US \$280 million in 2002-2003 to 1,791 NGOs. of which 1613 are local and 178 are foreign and increased to 1,866 of which 1,682 are local and 184 are foreign NGOs upto May, 2004 with disbursement amount of US\$256 million(approx). Government fund was provided Tk. 104,470 million for development program, of which the sanctioned amount for NGOs was about 14 percent<sup>7</sup>.

Table I: Registered NGO in Bangladesh

Period	Local	Foreign	Total
1997-98	1102	149	1251
1998-99	1221	152	1373
1999-2000	1354	164	1518
2000-01	1455	169	1624
2001-02	1500	171	1671
2002-03	1613	178	1791
2003-04	1682	184	1866

Sources: *NGO Affairs Bureau.*

## **b) Definition of micro, small and medium enterprises (MSMES) in Bangladesh**

It is very difficult to define of micro enterprises. Micro enterprises are highly heterogenous<sup>8</sup>. The several aspects to relate to size, location,

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5. It was founded in January 1974 as a loose coalition of some foreign aided NGOs that were engaged in relief and rehabilitation activities. It was known as- Association of Voluntary agencies in Bangladesh (AVAB). In 1976, it was renamed as Agricultural Development Agencies in Bangladesh (ADAB) as because its members concentrated their activities in the field of agriculture and food production. A subsequent renaming took place in December 1983 as Association of Development Agencies in Bangladesh with its acronyms ADAB remaining unchanged.

6. Ahmad, Mokbul Morshed, 2001, *Understanding The South: How Northern Donor Agencies and NGOs Understand the Needs and Problems of Southern NGO Clients.* p. 115, and GOB, NGO Affairs Bureau, 1998.

7. Mujeri, Mustafa. K. 2002. "Bangladesh: Bringing Poverty Focus In Rural Infrastructure Development" pp. 15-16.

8. Charles Harvie, 2003, "The Contribution of Micro-enterprises to Economic Recovery and Poverty Alleviation in East Asia".

gender of owner, and sector of activity, all most micro enterprises are single person, owner operated enterprises or slightly larger units engaging one or more family members in Bangladesh rural areas. The micro, small, and medium enterprises (MSMES) has contributed Tk. 741 billion equivalent of 20 percent to 25 per cent to the Gross Domestic Product (GDP), 31 million people or 40 per cent of the population aged 15 years and older are employed in MSMES in both urban and rural areas, while over three-quarters of MSMES are located in rural areas<sup>9</sup>. A private sector survey of enterprises in Bangladesh, mentioned that there are approximately six million MSMES are activating in the country. In addition the survey shows that in rural areas 09 million people (13 percent of adult population) already engaged in small and micro-enterprises<sup>10</sup>.

However, the government's Industrial policy of 1991 defines "cottage" and "small" enterprises (figure 1). While large-scale enterprises are also defined, there is no official classification for medium sized enterprises. The government use amount of fixed investment including initial working capital but excluding the cost of land, expenses on inland transportation, commissioning of machinery, and duties and taxes as the classifying criterion. For cottage and small-scale businesses and informal definition Based on the number of employees also exist.

A 'small enterprise' is defined as an industrial undertaking engaged either in manufacturing or in a service activity and whose total fixed investment including initial working capital but excluding the cost of land, expenses on inland transportation, commissioning of machinery, and duties and taxes does not exceed Taka 30 million.

The term "cottage enterprise" is used for an industrial unit engaged in manufacturing or servicing that is generally run by family members on a full time or part time basis and whose total investment does not exceed Taka 0.5 million.

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9. The Bangladesh Observer. September 23. 2003.

10. There is no reliable survey on MSMES, the last governmental survey on this sector was 1901, and for analytic purpose it will be use the private survey Daily Star, September 23, 2003.

Under the aforementioned policy, any enterprise whose fixed investment exceeds TK. 30 million is classified as a large-scale enterprise. However, It is fairly common to consider those with a fixed investment not exceeding Taka 100 million as medium sized enterprises. While micro-enterprises have not given an official definition, it is frequently associated in the literature with cottage industries and sometime called the 'informal sector'. The petty trades dominate the sector wise disbursement in micro finance. It involves livestock, agriculture, fisheries, cottage and food processing sectors.

**Figure-1: The Definition of Different Scale of Industries in Bangladesh**

Type of Industry	Sector of Industry	Employees	Capital	Total Unit
Large Scale	Mining, Manufacturing, Transportation and Construction etc.	more than 100 persons	more than Tk.300 million.	26,446
Medium Scale	Commerce and Service, Manufacturing, Transportation and Construction etc.	50 to 99 persons	Tk. 100 million to Tk. 300 million	
Small Scale	Commerce and Service, Manufacturing, Transportation and Construction etc.	less than 50 persons	less than Tk. 100 million	38,294
Micro Enterprise	Commerce and Service, Manufacturing, Transportation and Construction etc.	Mainly family members, less than 5 persons	More than 10 thousands, less than 1 million	6 million
Petty trades	Commerce and Service, Manufacturing, Transportation and Construction etc.	Mainly family members, less than 5 persons	less than 10 thousands	More than 10 million

Sources: CDF Statistics Vol. 12, 2001 and Vol. 15, 2005

### **c) Development and Encouragement of Micro-Entrepreneurship**

The development of micro enterprises in Bangladesh, which has relatively less Capital and skill intensive and whose management is not complex is likely to ensure more employment and production outlet for micro entrepreneurial ability which in turn would generate a process of accelerated economic growth. In East and Southeast Asian Countries experience show that small and micro-enterprises has been contributing highest employees (more than 80 per cent) in manufacturing sectors and also provide a production outlet for the micro entrepreneurial spirit of individuals and assist in the dispersal of economic activities throughout the country. Providing credit to the poor serves a dual purpose.

As borrowed capital is invested in a small enterprise, it often results in significant short-term increase in household expenditure and welfare<sup>11</sup>. However, a second goal of micro-enterprise credit programs is to spur economic growth in the informal sector through fostering increased capitalization of businesses, employment creation, and long-term income growth.

A micro entrepreneur usually owns a micro enterprise as mentioned before there is no specific definition of micro enterprises, cottage industries also include with it. Major cottage industries comprise handloom textile manufacturing. The last handloom survey report in 1991 has estimated that 212,421 unit in the country with total of 514,456 looms<sup>12</sup>. The micro enterprises is engaged in agriculture-related activities such as poultry, livestock, dairy, rice/oil mills, agriculture equipment making, and trading in inputs such as seeds and fertilizers, to non-farm

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11. Pitt Mark and Khandker, Shahidur, 1998, The impact of group based credit programs on poor households in Bangladesh dose the gender of participant matter, pp 958-995.

12. BBS, 2002, Statistical Yearbook of 2000, p.206

enterprises such as petty trading, small businesses in transport, timber, bakery, medicine/pharmacy, and enterprises manufacturing bricks, ring slabs. Among them, the most profitable enterprises with a potential for growth are shop keeping and petty trading.

The micro enterprises are innovating new ways of doing business or initiating changes in the production function, exploring market opportunities for their product and, ultimately changing the business environment. Therefore, NGOs has provided micro-credit to 44.49 percent in small business, 17.73 in livestock, 12.74 in agriculture and 4.84 per cent in fisheries sector has getting priority (table 2). As a result a significant aspect of the operation of micro credit in Bangladesh is the emergence of the micro entrepreneur class. A big portion of micro credit goes to micro borrowers. Through their operation, the micro credit borrowers have not only done well for themselves, but also have contributed to the sustained growth of the economy of Bangladesh and helped alleviate poverty.

The contributions of the micro entrepreneurs go far beyond generating a steady flow of income. In order to understand how the MF-NGOs has encouraging to micro entrepreneurs work as agents of change economy in Bangladesh.

MF-NGOs offered to landless and asset less women whose monthly income does not exceed Tk 2,000 and who own less than 50 decimals of cultivable land. This loan may be increased by Tk 1,000 to Tk 2,000 depending on the clients who qualify for a repeat loan. On the other hand, the small business loan is significantly larger in size. The initial small business loan amount is Tk 15,000, which may be increased annually by Tk 4,000 to Tk 6,000. This loan is offered to an existing business. The existing business may need the additional capital to either expand its operation or to buy equipment for modernizing its product or to explore new markets for an existing product.

Table 2 Sector wise Micro-Finance Disbursement of MF-NGOs (per cent)

Sectors	2003 (469 MF- NGOs)	2004 (489 MF -NGOs)	2005 (523 MF- NGOs)
Agriculture	12.77	12.41	12.74
Fisheries	4.81	4.93	4.84
Food Processing	7.11	3.85	3.39
Small Business	41.81	42.85	44.49
Cottage Industries	3.08	2.95	2.81
Transport	3.49	2.74	2.15
Housing	1.30	1.23	0.97
Health	0.37	0.32	0.39
Education	0.02	0.11	0.05
Livestock	20/53	17.64	17.73
Others	4.7	10-86	10.42
Total	100.00	100.00	100.00

Sources: CDF, CDF Statistics Vol. 12, 2001 and Vol. 15, 2005

However, Government of Bangladesh is strongly encouraging all lending institutions to increase lending to micro enterprises. For example, the Ministry of Finance and Specialized Financial Institutions, Commercial and Specialized banks, Bangladesh Krishi Bank, and MF-NGOs which has created of micro entrepreneurship in Bangladesh, composed mostly of women. Throughout the country, there are many successful shops and firms owned and managed by women. Women mainly start business in the struggle for survival, but with a little support from FM-NGOs they can go beyond the subsistence level and make profits from their business activities. These women innovate and change the production function - the fundamental attributes of an entrepreneurship in Bangladesh.

## V. An Approachable Analysis of Micro Enterprises

Bangladesh government and NGOs have adopted several approaches and strategies to alleviation of poverty. Micro credit and micro enterprises

have emerged and successful approaches have been applied in Bangladesh. An excellent example of this was the development of group lending schemes for landless rural people emphasizing long-term sustainability. This scheme led to the development of the Grameen Bank, which now serves more than 2.4 million clients (94 per cent of them are women) and is a model for 59 countries in the world<sup>13</sup> However, approachable analyze find that the classification of micro-enterprises in developing economies can be gleaned from the literature. The minimum approach; financing approach are particularly useful and ‘integration approaches emphasizing the type of micro-enterprise customer and services to be provided from a micro-finance perspective, identifies the following classification of micro-enterprises.

#### **a. Minimum Approach**

The minimum approach to micro-enterprise emphasizes their needs and the constraints they face. The survival activity is one, which an entrepreneur is pushed for want of more profitable alternatives, whereas one is attracted into an income activity by considerations of profitability and out of choice by the entrepreneur. In the former case the activity is often just one of many part-time or seasonal activities undertaken to support family income, whereas in the latter case it is usually the main source of family income.

The Grameen Bank and its imitators have brought micro-finance arrangements as an instrument for helping the poor. The implication is that the poor have been hamstrung by lack of availability of credit, rather than by lack of imagination or entrepreneurial interest. Grameen Bank success in Bangladesh has demonstrated the importance of micro-loans in assisting the poor to acquire earning assets and to empower women within the home. Lack of credit market access is one major reason for the persistence of poverty.

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13. Muhammad Yunus, 2001, Banker to the Poor p. 182.

The group-based and collateral free micro' credit has been in existence in Bangladesh since 1971 of independence of Bangladesh, it was popularized in the 1980s when a large number of NGOs adopted the micro-credit programs. The MF-NGOs offer both group-based and individual loans to micro entrepreneurs. The Grameen Bank's cumulative disbursement of micro-credit was Tk. 217313.91 million since inception upto 2004 has been contributing highest amount of micro-credit to the rural poor (Grameen Bank, Annual Report-2004). Following the Grameen Bank, the BRAC has been contributing next to the poor in Bangladesh. The micro-credit activities, in general, are economically efficient which generate a net surplus for the poor borrowers. These approaches also create minimum and positive impact on socio-economic indicators including children's schooling, nutrition, and fertility<sup>14</sup>.

Table 3 Micro-Credit Disbursement by GOs and NGOs (Tk in Core)

GOs and NGOs		2001-02	2002-03	2003-04	2004-05	2005-06
PKSF	Disbursement	254.74	304.10	340.56	366.00	692.62
	Recovery Rate (%)	98.43	98.41	98.17	96.62	98.94
BRDB	Disbursement	324.41	354.74	419.44	654.86	683.77
	Recovery Rate(%)	91	90	94	89	94
BARD	Disbursement	7.32	8.08	7.07	3.11	2.05
	Recovery Rate(%)	114.62	103.84	127.30	168.01	201.95
RDA	Disbursement	1.50	1.30	1.43	2.94	1.91
	Recovery Rate(%)	96	92.31	85.31	47.24	94.35
Grameen Bank	Disbursement	1436.25	1879.81	2335.62	3148.37	4590.55
	Recovery Rate(%)	98.29	99.00	99.96	98.95	98.49
BRAC	Disbursement	1509.98	1706.59	2070.00	2590.15	3258.21
	Recovery Rate(%)	96.52	94.62	88.79	88.42	89.83
PROSHI KA	Disbursement	394.10	406.76	357.40	277.07	139.77
	Recovery Rate(%)	92.37	105.32	103.86	126.54	102.74
ASA	Disbursement	995.04	1595.22	2001.54	2403.92	3317.92
	Recovery Rate(%)	86.14	82.88	90.33	91.87	85.08

Source: Bangladesh Economic Review, 2006.

14, Khandker, S.R. 1998, Fighting Poverty with Micro-credit: Experience in Bangladesh

## **b. Financing Approach**

The micro financing approach has evolved as an economic development tool intended to provide benefit to low-income women and men including their self-employment. There are an estimated 7,000 micro lenders or Micro Finance Institutes (MFIS) with 25 million poor clients in the world<sup>15</sup>. Various models of micro credit with or without collateral exist in 60 countries<sup>16</sup>. Although the primary goal of micro credit operation is poverty alleviation, providing assistance to an existing micro enterprise and developing the micro entrepreneur class is seen as a secondary goal in Bangladesh. In Bangladesh there are mainly four types of institutions involved in micro-finance activities.

These are 1) Grameen Bank (GB), 2) NGOs like BRAC, Proshika, ASA, etc. 3) Commercial and Specialized banks like Bangladesh Krishi Bank (BKB), and 4) Government sponsored micro finance projects/ programs like BRDB and Swanirvar Bangladesh.

The popularity of Grameen Bank attracted others into the field and many NGOs started collateral free micro finance programs in late 80s and 90s. The Grameen Bank has been providing micro-credit and technical supports for taking up various types of micro-enterprises and income generating activities by the poor (table 4). Credit and Development Forum (CDF) statistics covered the micro finance programs of MFIS which lending activities, CDF indicate only a handful of NGOs providing collateral free micro credit to rural borrowers. In most instances, MFIS make a distinction of borrowers and offer differentiated loan products to different groups

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15. [www.gdrc.org](http://www.gdrc.org)

16. The number of MFIs and borrowers as well as countries adapting various models of micro-credit operation is growing continually. Updates are available at The Virtual Library of Micro-credit, a site of Global Development Research Center ([www.gdrc.org](http://www.gdrc.org))

Table 4 Grameen Bank Micro-credit by Sector wise in Bangladesh (in million Tk.)

	1986	1988	1990	1992	1994	1997	2002	2004
Processing and Manufacturing	135.47	326.30	685.93	976.80	2,151.16	13,996.69	2,506.47	4221.59
Agriculture and forestry	11.90	62.40	98.47	1387.96	4,863.24	23,149.88	1887.24	3774.35
Livestock and fisheries	247.77	581.46	959.97	1656.46	3,624.79	25,589.18	5,880.73	3463.43
Services	-14.25	21.95	40.23	57.45	141.34	1352.11	338.70	1374.28
Trading	93.54	201.69	352.63	787.97	2,334.16	12,554.35	25,577.53	4839.51
Peddling	6.99	13.25	17.36	54.64	181.92	837.23	192.55	332.76
Shop keeping	24.32	57.01	90.64	267.17	595.41	4,300.94	1,431.20	3589.85
Collective enterprises	7.49	16.40	17.23	15.24	20.32	n.a	n.a	Na

Source: Grameen Bank, Annual Report and Various Issues

Therefore, the micro-credit operated NGOs funded with own resources like deposits of borrower members, service charges on loans, and other income. In addition to, external donor grants, banks loans and PKSF which government sponsored to support micro-credit operated NGOs. The major external sources include foreign donation 15.38 percent, members saving 26.87 per cent and PKSF 21.95 per cent. In addition to PKSF has provided Tk. 3,506.90 million in 2001 to support directly to urban and rural poor and among the progressive micro-credit borrowers for micro-enterprises<sup>17</sup>.

However, all micro-credit NGOs have not the same dependence on external funds, like, BRAC, Proshika and other larger NGOs with

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17. GOB, 2001. PKSF Annual Report 2000-01. p. 7.

countrywide network are largely self reliant and also able to extend some lending to smaller NGOs<sup>18</sup>. Financial approaches of micro-credit program have proved it grand success and created abundant opportunity to micro enterprises that ultimate goal is eliminate poverty in Bangladesh.

### **c. Integrated Approach**

The micro credit literature distinguishes enterprises by whether they are start-up businesses; by their level of business development; and their area of business activity (production, commercial or service). The level of business development is important when identifying the different types of micro-enterprise to which a MFI wishes to provide financial services. This is closely linked with the level of poverty existing in a potential target market. There are typically three levels of business development of micro-enterprises that benefit from access to financial services: unstable survivors, business operators who have not found other employment and tend to have very unstable enterprises for a limited time; stable survivors, with operators for whom the micro-enterprise provides a modest but decent living while rarely growing; growth enterprises, or businesses that have the potential to grow and become genuinely dynamic small enterprises<sup>19</sup>.

In Bangladesh the micro credit is extension of small loans to poor entrepreneurs, that generally being more labor intensive, having linkages to traditional industries, small and medium industries, contributing to the development of entrepreneurial skill and the spread of new technologies among others. As ultimate result of micro enterprises have a special role to play in the achievement of equitable and broad based economic growth in Bangladesh. It has proven an effective and popular measure in the

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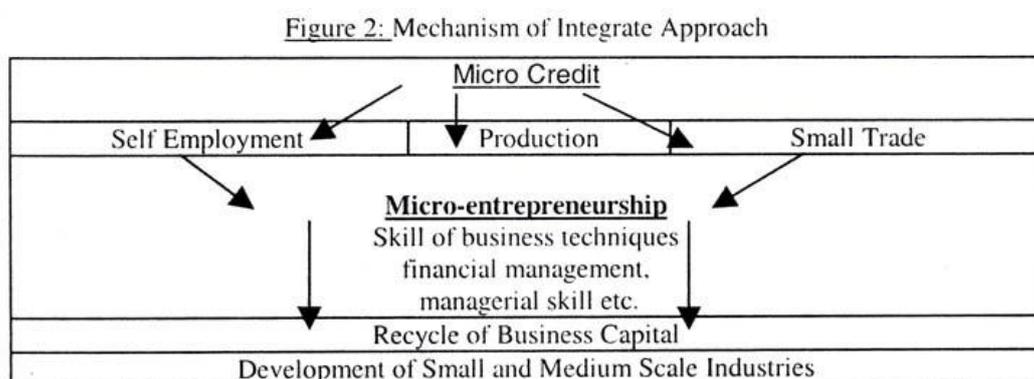
18. Wong. H. Kramsjö. B., and Sabri. A. 1997, "Experience and Challenges In Credit and Poverty Alleviation Programs in Bangladesh: The Case of Proshika" in *Who Needs Credit? Poverty and Finance in Bangladesh*. p. 164.

19. Charles Harvie, 2003. "The Contribution of Micro-enterprises to Economic Recovery and Poverty Alleviation in East Asia". *op.cit.*, p. 7.

lending institutions to borrow at bank rates, and start small business. The integration approaches exposed to fundamentals of micro-enterprises and macro credit development can play an important role in poverty alleviation vis-a-vis sustaining economic development as well as household welfare on a long-term basis (figure 2)

A second explanation for the rising proportion of female borrowers in credit programs is that, along with issues of economic growth, the NGO-dominated micro-enterprise credit industry has often specifically sought to address issues of women's empowerment in developing countries. Much recent research has shown that access to credit generates a form of economic empowerment which can greatly enhance a woman's self-esteem and status within the family<sup>20</sup>, have explored the relationship between women's empowerment and participation in micro-credit programs<sup>21</sup> Using empowerment indices such as a women's independent decision-making ability within the household, freedom from restrictions on daily activity, and increased authority and household decision-making, the studies find that women in Bangladesh with access to credit score higher than women' without credit access, even after controlling for self-selection effects.

Figure 2: Mechanism of Integrate Approach



20. Goetz. ANI., and R.S. Gupta, 1995. "Who Takes the Credit? Gender, Power, and Control over Loan Use In Rural Credit Programs" pp.45-63.

21. Harshemi et al. 1996. "Rural Credit Programs and Women's Empowerment in Bangladesh". pp, 635-653.

The key role of micro-enterprises in income-generation is recognized and helping entrepreneurs develop their sound business plans. They are also important in the training of labor and in the diffusion of technologies as well as managerial skills. Greater emphasis on developing micro-credit could also yield significant dividends in terms of improving the spatial distribution of enterprises, shifting the current trend towards urban areas and handful of major industrial areas.

However, the micro enterprises also integrated with indirect export oriented through a sub-contracting link with a larger enterprise that is exporting. This case is quite limited. Micro credit gives a better chance to alleviate poverty in Bangladesh. It may not have done fast, but its contribution is significant. When the economy growth will high rate, the poor people will have better chance to show the real power of micro credit in changing their lives. The micro-credit have also found that women themselves have been benefited by channeling cash in the family which improves their position and bargaining edge in the household, which are often linked to empowering outcomes. They also claim that the micro-credit challenges the entrepreneurships of rural poor as well as reduce rural poverty in Bangladesh.

## **VI. Constraints of Micro Enterprises in Bangladesh**

### **A. Government Related Problems**

#### **(1) Plans Policies and Implications**

On account of Bangladesh rural economy, the development of micro-enterprises holds the key to progress, poverty alleviation, equitable access to opportunities, job creation and improvement of labor productivity; agricultural development; non-agricultural development; promotion of self-sufficiency in local products; development of human sector etc. Among theses objectives, the micro-enterprises development has emphasis to modernize by transforming from a resource-based to a technology-based industry. To achieve profitable incomes in

micro-enterprises, particularly the rural poor, by ensuring equitable access to assets, resources and services, value-added processing, agribusiness activities, and agro-industrialization. However, the factor that contributes to the failure of government policies for rural development is the inefficiency and even widespread corruption among the Bangladesh bureaucracy. A need for bureaucratic reforms is well recognized, but the implementation has always been slow and sometimes even moves backward.

### (2) Financial Infrastructure

Lack of financial infrastructure is another problem of micro-enterprises development in Bangladesh. Financial infrastructure includes legal, information, and regulatory and supervisory system for financial institutions and markets. The government has focused on creating institutions, special programs to disburse funds to the poor with little attention to building financial infrastructure that supports, strengthens and ensures the sustainability of such institutions or programs and promotes participation of private sector institutions in micro-finance<sup>22</sup>.

### (3) Rural Infrastructure

Rural infrastructure comprises roads, bridges, culverts, irrigation structures, rural electrification, rural markets, and creation of trading network. Rural road connectivity is an extremely important aspect of micro-enterprises. Most of rural areas are still short of basic infrastructure. The inadequate of government funds for rural infrastructure often suffering from many problems, like maintenance, re-build. Due to the low density of demand and purchasing power in rural areas for most kinds of infrastructure has been neglected. In other words,

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22. Charles Harvie, 2003, "The Contribution of Micro-enterprises to Economic Recovery and Poverty Alleviation in East Asia" op. cit.p. 18.

it is conceptually useful to identify and analyze the transport, communication and energy power 'bottlenecks' in so far as the present system supports current levels of rural development.

#### **(4) Rural Electrification**

Bangladesh has a large unsatisfied demand for energy, which is growing by 10 per cent annually. It has the lowest per capita consumption of commercial energy in South Asia. The country has an installed capacity of 3.300 megawatts; however, only 2,600 megawatts are considered "available" at any given time. These numbers are insufficient to electrify of all rural areas in Bangladesh. The country has been unable to meet the demand for electricity, and all parts of the country, including the capital, Dhaka, experience frequent load shedding.

#### **B. Non-Government Related Problems**

The micro credit as a means to empower poor in the country, the utilization of credit for adequate income and employment generation is a cause of concern for most of the jeopardy. Moreover, there is a growing concern that micro enterprises development programs are not successful to a desired extent because of the lack of adequate and timely availability of credit. Fundamental problems of micro-enterprises are insufficient supply of capital fund (US\$ 20 to US\$ 100), lack of working capital, lack of proper institutional support, insufficient and improper supply of raw materials limited size of the local market, lack of quality control and standards, low productivity, lack of skill and efficient entrepreneurship, traditional artisan techniques, managerial weaknesses, often compounded by wasteful processing, restrictive regulations.

Within the small-scale rural women-based micro-enterprise, entrepreneurs themselves most commonly cite finance as the fundamental problem they encounter in maintaining their competitive position, with raw material shortages cited next. The salient problems of the micro-enterprises are highlighted as follows:

### **(1) Inadequate Fund of NGOs**

Micro finance lending NGOs are also characterized by a high level of operational inefficiency, and have a very limited capacity to serve an increasing segment of the market on a continuing and sustainable basis. These micro finance NGOs (MF-NGOs) have depended on external finance like donor funds or governmental financial supports. They suffer from governance problems mainly because they lack “owners” in the traditional sense of the term, and their management assumes a great deal of power. Heavy reliance on the relatively easy access to donor funds has aggravated the governance problems of some NGOs<sup>23</sup>.

### **(2). Warehouse**

Due to lack of better warehouse or cold storage system in Bangladesh especially in rural area has been suffering for preservation problems of agricultural products, causing unbalanced market price. Market becomes the impediment by sudden and sometimes artificially created high level of price. Hence, price information system should be made effective, timely and quickly to any sudden price-hike in any region and to take quick remedial measures. Through developing better road communication system, inter-land intra-regional markets can spatially be integrated as per expectation and in that case, transport costs will also be lowered. To solve these problems it should provide rural credit scheme for construction of cold storage in rural area. The rural warehouse will help storage of perishable products, thereby enhancing their shelf life and quality.

### **3) High Interest Rate of Micro-finance Institutions**

The micro-credit institution is to maintain its capacity holdings. It must generate sufficient revenue to meet its operating cost, including the cost of administering loans, mobilizing and training groups, mobilizing funds for on lending and covering, bad debts. Although a number of micro-finance institutions are showing their financial efficiency, in most

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23) jbid. p. 19.

cases this is misleading since the borrowing cost of on lending funds is highly subsidized by donors as mentioned before. Recent year it has been observed that donor funds are declining over time. On the other hand, NGOs have limited access to formal financial institutions; there are complaints that the micro-finance institutions in Bangladesh have been charging an exorbitant rate interest on their loans. According to Bangladesh Bank, the effective rate of interest charge by Grameen Bank is 22.45 percent while the formal sector interest rate range from 10 percent to 12 percent for the small and cottage sector.

Experience with the Palli Karma Shahayak Foundation (PKSF) and its partner organization suggests that the majority of NGOs have lean operations with the appropriate staffing ratios that ensure high portfolio quality if they are forced to lower interest rates, through some Government directive or through a cap in interest rates for instance. it will ultimately harm the poor borrower as some of these NGOs will not be able to sustain their operations given that donors are increasingly moving away from providing capital for credit funds as grants. The bottom line is that poor people value having access to credit much more than the rate of interest. Any measures to control interest rates by the State would only serve to undermine the sustainability of this source of financing for the poor.

### **C. Natural Related Problems**

The natural effects of flood, drought, cyclones, and pestilence diminish the production and supply of goods. In the monsoon zone, Bangladesh experiences the longest rainy season in the world. In a normal year, 20-25 per cent of Bangladesh's land is flooded by rain. For the last 30 years great floods have occurred every two or three years and have swept over about 70-80 per cent of the total land destroying crops, houses, bridges, and even people. Recently, a joint Asian Development Bank (ADB) and World Bank (WB) mission visited Bangladesh between September 12 and 27, 2004 at the request of the Government of Bangladesh to help the

Government complete a damage and needs assessment, and to propose an assistance program in support of the country's recovery efforts following the 2004 floods. -The 2004 floods are likely to be as devastating as the 1998 floods in many ways. The mission's preliminary estimates show that total damage to assets and output losses is about US\$ 2.2 billion<sup>24</sup>. Under these circumstances, the general standard of living in the country has fallen tremendously, and mass-poverty, unemployment, malnutrition. crisis, epidemic, etc., have become chronic, causing the deaths of thousands of people every year. Flood is a recurrent problem in Bangladesh. Probably one could hypothesize that Malthus's theory of natural checks on population is at work in Bangladesh<sup>25</sup>.

Implementation of the flood management programs is critical. The relevant government agencies need to give priority to the implementation issues, including fiduciary arrangements with respect to procurement and financial management.

## VII. Contribution of Micro Enterprises in Socio-economic Development of Bangladesh

Micro-enterprise development, can contribute to the poverty reduction: empowerment of women; employment generation; and enterprise development in private sector.

Poverty alleviation has been earmarked as the top priority program of the Government of Bangladesh. As a strategy for poverty alleviation, a number of policy measures have been considered like expansion of public service, creation of employment opportunity, acceleration of agricultural

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24. <http://www.worldbank.org.bd/>

25. Malthus population theory. as population doubles and redoubles, It is exactly as if the globe were halving and halving again in size - until finally it has shrunk so much that the supply of food falls below the level necessary for life. When the law of diminishing returns is applied to a fixed supply of land, food production tends not to keep up with a population's geometric-progression rate of growth.

production, infrastructure development and credit facilities for the poor have been given due emphasis. Although the importance of developing of small and medium scale enterprises as well known in East Asian experience, the innovative micro-credit program of micro-enterprises is a relatively new concept. Moreover, in the plan document, government also committed to adopt the declaration of the world Micro Credit Summit held in Washington in Feb, 97 which calls for the development of new strategy to reach the poorest people of the developing countries by the effective micro credit programs and 'savings through experience sharing and networking.

The importance of NGOs provided micro-credit programs and their impact on development of socio-economic in Bangladesh. With respect to micro-credit, it is argued that the local and foreign NGOs have performed at much higher level than that of government credit schemes and their achievements compare very favorably with all other anti-poverty strategies in the country.

The micro-credit practice of NGOs is basically limited to small credit (about USSZO to USES 100) to support micro-enterprises like poultry, livestock rearing, small verities shops, tea stall, handicrafts, handloom, transport van, and small scale agriculture. The major aims to introduce poor people to small income generating activities, which are accounted for in micro-entrepreneurships. As a result the poor people become involved in direct dealing of business over time, the situation may have developed. All over the Bangladesh has been coming up with own small business of manufacturing goods, produces for domestic as well as International markets.

However, to promote of micro-credit to lead micro-enterprise are not inclusive but they are some of the chronic micro-enterprise issues to be solved immediately. First rural infrastructure (road, water, sewerage, power. gas etc.) is essential requirements of favorable environment for micro-entrepreneurship development. The rural Bangladesh has been

suffering from market linkage problems due to underdeveloped transport and communication. Market link-up is an essential factor for production as well as enterprises. The author strongly believes that the solution to these problems will bring about a tremendous take off toward economic progress vis-a-vis it makes to channel to alleviate poverty in Bangladesh.

### **VIII. Concluding Remarks**

Although the performance of micro enterprises is not very high compared with some of experience in other East and Southeast Asian countries, the future seems to be very promising. To extension of subsidized infrastructure facilities, micro enterprises will thrive in the Bangladesh economy as multiplier benefactors, In recent years the overall development of micro enterprises of Bangladesh and indicated the existence of some pertinent issues of plans and policies, and implementations. The above problem areas are some of the chronic issues to be solved immediately. It is strongly believed that the solution to the above problems will bring about a tremendous take off toward economic development in Bangladesh. Since a vast majority of the country's population is still either not literate or semi-literate, the first and foremost effort should be diverted to alleviate the present situation of education in the country. Provided that an educated workforce and entrepreneur class exists in the country; a change in the attitude of the governments administrative mechanism. i.e., the bureaucracy and political leadership will spur the speed of modernization and development towards rapid and accelerated industrialization of the country. It is concluded that Bangladesh government can emphasize on the above points: political stability, law enforcement, and education, and a favorable situation will be brought about in the long run.

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## **Family Planning Program In Bangladesh -A Critical Review**

**M. Abul Hossain Sikder<sup>1</sup>**

### **Abstract**

*Population control program has been started in erstwhile East Pakistan, currently Bangladesh in 1953 by a group of philanthropists, eminent social workers and professionals under the leadership of Dr. Humaira Sayeed, who is treated as the founder of population control program of Pakistan and Bangladesh. This program has been successfully taken over and has got a momentum. Currently, the family planning program of Bangladesh is one of the successful programs throughout the world and this has been recognized by the United Nations (UN) by giving "United Nation Population Award in 1987". Since inception, the evolution of the program has taken place and developed in different phases. At the beginning phase the program was clinical based intervention from 1953-60. During the period 1960-65, it was community based experimental program and 1965-70 it was an extensive field based program both rural and urban initiatives. During the period 1970-75 the program overcame a transitional phase when attempts were made to integrate health and FP programs. FP program turned into a broad based multisectoral issue during 1975-89. The program was consolidated and strengthened by introducing MCH with FP during 1990-97. The program has again turned into an integrated program by introducing the sector-wide management program, called Health and Population Sector Program (HPSP) during the period 1998 to 2002. Finally a new intervention, nutrition has added with the FP program and sector-wide management has been continuing in the disintegrated manner since 2003. During the long history of FP program, it has faced different problems and hindrances which have also been overcome and steadily developed through trial and error and reached at this stage. Among the success story of family planning program, it is remarkable that currently the contraceptives prevalence rate is 58 percent which was less than 8 percent in 1975, despite there are lot of limitations and problems in existence. Efforts have been made to critically review and discuss the evolution and development of the family planning program, its strengths, weakness and success story in this paper.*

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1. Treasurer, Prime Foundation

## **1.1 Introduction:**

During the end of eighteenth century, after the emergence of Malthusian theory, the family planning movement has been started in Europe. Although, the thought and population control concept and movement was started in Europe, particularly in United Kingdom (UK), it was materialized through launching the population control program in United States of America (USA) being inspired by European thinkers. At the beginning of Nineteenth Century in 1921 by Marie Stopes and her associates Margaret Sanger and others through establishing a birth control clinic and publicizing the messages on family limitation. In the later part of the century, in 1953, population control program has been started in erstwhile East Pakistan, currently Bangladesh by a group of philanthropists, eminent social workers and professionals under the leadership of Dr. Humaira Sayeed, who is treated as the founder of population control program of Pakistan and Bangladesh. The prevailing and past socio-economic and cultural condition of Bangladesh is not at all congenial and favorable for making the family planning program a success, Despite unfavorable conditions, Bangladesh family planning program achieved comparatively a tremendous success amongst the developing countries. It has also been recognized by the researchers, anthropologists and other social and population scientists. As a result of success, Bangladesh has been awarded the "United Nation's Population Award" in 1987 It is a great recognition for the nation's family planning program. Not only the UN Award, Bangladesh family planning success story is recognized by the developed and developing countries. Bangladesh family planning model has been replicated in national program of many developed and developing countries such as USA, Germany, China, Indonesia, Pakistan, Kenya and many other countries in Africa and South-America. However, Bangladesh family planning program has still far way to reach its goal.

## **1.2. Background:**

Family Planning Movement in Bangladesh, at the outset was started by the community leaders and to a great extent by bravely social workers in 1953 in the erstwhile East Pakistan as a private initiative. Initially, International Planned Parenthood Federation (IPPF) a UK based philanthropist organization patronized in initiating FP programs worldwide, especially in under developing countries formally named as Family Planning Association (FPA). This voluntary social organization started the first social movement in popularizing the family planning concept towards establishing a small family norm in the society. At that time it was very difficult to launch a program even organizing a dialogue in favor of family planning program. It was really a difficult and risky task in a country like Pakistan against the religious and political sentiment and socio-economic condition of the then East Pakistan. The government of the erstwhile Pakistan could not take this sort of risk against public sentiment. However, a silent policy support was provided by the govt. to test the consequences. However, govt. of Pakistan faced a social and political turmoil by the opposition in both East and West Pakistan. A major political opposition was created by the religious fundamentalists and political parties due to religious values and norms, even by the progressive political parties due to unequal behaviour to erstwhile East Pakistan from the military rulers of West Pakistan. The people of then East Pakistan were deprived of the legal rights in terms of sharing the national resources, employment opportunity, political autonomy and social equity, safety and security. So, political commitment for the program was considerably negligible in favor of family planning program. However, the initiative made by the social leaders has been considerably a mile stone for family planning program. According to Walter A. Friedlander (An Introduction to Social Welfare) a social movement cannot be successful without the spontaneous participation of the beneficiaries and social change agents. The pioneering social and professional leaders have taken the role of leading the program as the reformers and change agents. On the other hand, a portion of sufferers were motivated and came forward to accept family planning

contraceptives. Here significant two major opportunities were mainly-initiatives of the social reformers or change agent and spontaneous participation of the beneficiaries group was visible which in turn help the nation a lot to continue with the family planning program with subsequent remarkable progress.

## **2. Problem Statement And Rationale Of The Study:**

It has long been recognized that the fertility declines in the course of economic and social development; relatively little example has yet been found how fertility can be declined in its absence. Bangladesh represents an apparent exception where demographic transition has begun despite social, economic and institutional circumstances that are very unfavorable to reproductive change. Among the least developed or developing or the poorest countries Bangladesh is the only country where for the first time fertility decline has begun. A series of contraceptive prevalence survey and demographic and health surveys have been conducted carefully by the nation in collaboration with the international community and donor agencies shows the significant increase in contraceptives prevalence from 3 to 58 percent in the post independence era. By the middle of 2007 fertility has declined from 7 births per woman to 3. This change is surprising in the light of arguments that have been established to explain why fertility decline is unlikely to occur in Bangladesh. Of the more persuasive interpretations of the demographic implications of social and economic circumstances in Bangladesh, probably, none was able to anticipate the trend that has emerged. "Premised on the view that childbearing represents a rational response of couples to prevailing economic and social circumstances, and guided by the observation that Bangladeshi society remains predominantly conservative, traditional and agrarian few observer anticipated the fertility decline that has been observed in recent years"(John Cleland et al). Success in population sector is considerably an international significance. Bangladesh is always being focused in the success story of population program in the international arena as this success has been taken place in settings where mortality is very high and economic conditions are severely constraints.

Bangladesh population size ranks eight globally and first among 20 poorest developing countries with a high growth rate of 2.2 percent per year accompanied by considerable momentum owing to the young age structure. Even under the assumption of continued fertility decline, the Bangladesh population will not stabilize until 2050 and by then the total population will be reached a total about 268 million (World Development Report 2004). Land area of Bangladesh comprises only 14,400 square kilometers, population density, at 975 per square kilometer, is already the highest in the world. It is one of the most rural countries in the world and the population is mostly dependent on agriculture. Yet, the per capita cultivable land is about .3 acres only which is creating a precious balance between population and land and an increasingly fragile balance between settlement patterns and the environment. As a result homeless people are increasingly located on temporary land such as street side, govt. land and on the railway side, exposing millions of household to the vagaries of monsoon flooding that often has catastrophic effects on agriculture, health, education and the economy in general. So it is very difficult to construct a scenario of economic development or population redistribution that can sustain the population growth that is anticipated. Among at least 20 poorest developing countries Bangladesh is the highest recipients of foreign aids in development sector and population sector as well and the most challenging test of what can be achieved when strong government commitment confronts complex population problems with sustained resolve. It can therefore be conclude on that there is an urgent need to review the recent history of reproductive change and its vehicle the population program in Bangladesh, the problems encountered and continued difficulties and constraints on further progress, and assess the implications of success in the Bangladesh context for program elsewhere. This article is addressed to that end.

### **3. Review of Literature:**

The study paper envisaged to critically reviewing and focus on the evolution, development and problems encountered by the family planning program in Bangladesh. As far as we are concerned that a good number of

significant, systematic and theoretical study has so far been conducted in different aspects and issues of family planning program. However, a limited number of studies have been conducted to review the evolution, development, strengths and weaknesses and problems encountered by family planning program in different stages of its development and there are still rooms for initiating more studies with an integrated approach with specific focus. Although this review has been done using variety of texts, study reports, working papers and secondary data, all of them could not possible to put in the literature review, rather, key findings of a few reviews/studies mostly and directly related to the topic of this study are delineated in the subsequent paragraph and major references are mentioned in the bibliography cited in the subsequent paragraphs:

**3.1. Jhon Peel J; Potts M. *Text Book of Contraceptives Practice, Cambridge: College of Hull and Sussex College, Cambridge University, 1969.*** In 1868 a meeting was presided over by Lord Amberley, father of Bertrand Russel in London. In that meeting his former tutor James Laurie spoke on the problem of large families and in summing up Lord Amberley invited the churches to change their attitude towards birth control program and also requested the medical professional to come forward to contribute to the birth control program which was in fact a milestone in favor of population control program. In the history of birth control movement, clinical initiatives was the pioneering step by establishing the first birth control clinic in the United States of America by Marie Stopes which was further developed by Margaret Sanger in the earlier part of the nineteenth century.

**3.2. Caldwell B; Khuda B. *The First Generation to Control Family Size: understanding Bangladesh's fertility decline from the perspective of the participants. Dhaka: ICDDR, B, MCH-FP Extension Project (Rural) 1997 (Working paper; 128).*** This study has conducted to examine the impact of family planning program, the effect of socioeconomic change and closely related to this change in family relations, on individual decisions to adopt family planning and attitudes of the participants toward FP and how these have changed. The findings found that the FP program

has played an essential role in Bangladesh's fertility decline, but also indicate that economic and social change and especially growing aspirations have combined with change in family-decisions to make couples more receptive to the FP message. The FP program has according to the respondent's evidence, played a critical role not only in providing appropriate services, but also in popularizing the very concept of family limitation and in legitimizing contraceptive use.

**3.3. Islam AM; Chakraborty N; Chowdhury N; Shamim S et al. *The Linkage between Infant and Child Mortality and Subsequent Fertility in Bangladesh: BDHS 199-94 Extended Analysis, Dhaka: NIPORT/EWC 1996.*** The study observed that a reduction in infant/child mortality will result in substantial decrease in the reduction of fertility. The biological effect of a child death during the postpartum amenorrhea period increases the likelihood of an additional birth by more than three times. Similarly the replacement effect can also be decreased by reducing the level of fertility. It was also observed that a large portion of women who did not want to have an additional child or want to delay their childbearing change their decision immediately after the death of their child.

**3.4. Haider SJ; Islam N; Saleh SN. *Profiles of Field –Workers Visitation Patterns: A Secondary Analysis of the Bangladesh Demographic and Health Survey 1993-94. Dhaka: NIPORT/E WC 1996.*** The study shows that despite impressive coverage by family planning field-workers, household visitation rates remain low. Only 38 percent of currently married women said they had been visited by field-workers during the previous six months. Visitation significantly varies by division. Visitation in urban area has a higher probability than in rural areas.

**3.5. Kabir M; Sarker M; Sharma PD. *The Prospect for Stabilization of Bangladesh's Population: Alternative Scenarios, The Bangladesh Development Studies, March-June 1997.*** A close examination of the population age structure of Bangladesh indicates that proportions of the population in each age group will more or less stable by 2050 if replacement level of fertility achieved by 2005.

**3.6. Katner A; Bairagi R. *Regional patterns of Fertility in Bangladesh: Evidence from the 1993/94 Bangladesh Demographic and Health Survey. Dhaka: NIPORT/EWC 1996.*** Comparisons with Bangladesh with India and Indonesia (a country generally acknowledged to have a very successful family planning program) clearly demonstrate major difference in the current structure of those country populations. The fertility inhabiting effect of nuptiality (the percentage never married and not currently married) is considerably high in Bangladesh and Indonesia than in India. In fecundity levels are somewhat greater in India than in Bangladesh and Indonesia. The Indian family planning program is essentially driven by sterilization, with the use of modern reversible contraception being very low. Owing to the relatively low use of sterilization in Bangladesh and Indonesia, limiting need to the both countries is higher than in India. However, spacing need (both manifest and health risk) is much greater in India since the use of modern reversible contraception is so low when compared to Bangladesh and Indonesia. It is interesting to note that the Bangladesh decomposition profile is actually more similar to Indonesia than India. This would not have been the case twenty years ago.

**3.7. Sarker PC. *Social Structure and Fertility Behavior. Dhaka: Center for Development Services (CDS), 1997.*** This study assessed that the nuclear family with egalitarian authority system which encourage low rate of fertility than the joint or extended or supplementary nuclear family where the patriarchal or matriarchal authority systems exists. The customs and beliefs associated with sexual behavior and its impact on fertility. The sex preference has been described in connection with old age security, economic assistance, family strength etc. The sex preference encourages higher fertility in relation to expression for having son instead of daughter.

**3.8. Cleland J; Phillips James F; Amin S; Kamal GM. *The Determinants of Reproductive Change in Bangladesh: World Bank Regional and Sectoral Studies. Washington, D.C: The World Bank, 1994.*** This study was conducted to review the program strategies and

constraints of family planning program 'in Bangladesh. The study shows that the reproductive motives are structured by social forces, several influential social institutions that sustain high fertility. Change in social institutions is prerequisites to demographic transition. Conventional wisdom holds that high fertility is sustained by the interlocking effects of the economic and social security value of children, poor health conditions and high mortality risks, and low levels of maternal educational attainment. Conventional wisdom also holds the little of consequence can be achieved in the population sector in Bangladesh, in part because the climate of demand for children is inconsistent with the notion that widespread fertility regulation is feasible, and in part because organizing effective social and health services at the periphery is a formidable undertaking. The labor utility of children constitutes a rationale for high fertility in countries such as Bangladesh. Female life expectancy is lower than that of male due to several factors due to some infectious disease morbidity which is generally higher among women than men. This study also found out that the implementation of the program is weakened by operational deficiencies in its basic strategic plan and management system. Problems are associated with the subsystems of management information, supervision, training, human resource management, and the like. Performance targets are not set rationally. Both the demand and supply sides constraint, and failures are responsible for losing the momentum of the success.

**3.9. Bhuiya A; C.A Ribaux. *Re Thinking Community Participation: Prospects of Health Initiatives by Indigenous Self-Help Organizations in Rural Bangladesh. Dhaka: ICDDR, B 1996.*** Bangladesh has a long tradition of community participation in certain development activities. In the recorded social history of the country, there are many instances of the people working together on a self-help basis in building houses, doing community rehabilitation work after natural disasters, constructing drinking and irrigation facilities, constructing dams, roads and other public utilities. However, much has not been known about community participation in family planning activities in Bangladesh, with the exception of some limited support for satellite or community clinics in

response to persuasion either from government or non-government organizations.

**3.10. United Nations Population Fund: Desk Review of Community Participation in Family Planning. New York: UNFPA, 1995.** It has stated that there was no single operational definition of community participation which is acceptable to all. Community involvement in development programs, including health, differs in each national and local environment since it is a reflection of social dynamics which are influenced by socio-cultural factors, economic realities, political climate and structures, as well as by national policies and practices. Nevertheless, for the purpose of this review, CP is defined as the process by which the efforts of potential beneficiaries of development programs are mobilized and harnessed with those of Government and non-Governmental authorities to improve the economic, social and cultural conditions of communities; to facilitate integration of these communities into national programs; and to enhance community level contribution to national development programs. Community Participation may take place in three forms:

- a) Training of local personnel (e.g. school teachers, leaders of women's groups) to improve their skills and knowledge in the concerned field, e.g. RH/FP practices, IEC, etc. so that they can deliver services in these areas to the community;
- b) Use of local associations, community groups, etc. to implement project activities; and
- c) Integration and implementation of project activities through broad development programs, with community members taking a more active role in planning, monitoring and structuring the programs.

**3.11 Ataharul; Mazharul; Asaduzzaman. Community Participation in Family Planning in Bangladesh: Prospects and Strategies. Dhaka: 2001.** Irrespective of GOB or NGO areas, the participants in the interview and focus groups similarly viewed population growth as a serious problem affecting food, housing, communication, environment and the overall health situation. However, most of the participants expressed that

education is the most important factor for development. The principal advantage of the existing system, as viewed by the participants, is service delivery at the home. This system helps maintain client privacy. Other expressed advantages included services received free of cost, availability of a variety of contraceptive methods, and close proximity of satellite clinics. Problems of transportation in low performing areas, distance to the health and family planning service delivery centers, social conflicts among women of different social classes who do not want to go to someone else's house for services, inadequate number of satellite clinics, inadequate number of service providers given the increasing number of eligible couples, and infrequent visits by the service providers and the lack of service facilities and referrals for treatment of side-effects.

**3.12. Ahmed N Essential Features of Community Participation Approach. Dhaka: 1987.** It emphasized that the basic obstacles such as, factionalism, local power politics, lack of experience in decision-making and other problems faced from the community need to be identified and overcome.

**3.13. Waliullah S; et al. Evaluation of the Impact of Community Leader's Participation in family planning in two villages. Dhaka: National Institute of Population Research and Training (NIPORT), 1983.** In practice, the present Bangladesh Family Planning Program provides a gloomy picture of community participation. The empirical results of a survey conducted show that the community leaders show least interest in family planning. Lack of outlined responsibilities and incentives may be accounted for their inactiveness.

**3.13. David K; Viravaidya M. Community Based Family Planning Services. Bangkok: Asian Center for Population and Development (ACPD), Thailand 1982.** David summarized the program saying that real community based approach should be inherently flexible responsive to local needs and interests and attuned to cultural values and sensitivities. Improvement of the well-being of the community, as perceived by its member families, should be the primary objective of a community-based

service program designed to offer as integrated approach especially to fertility reduction efforts.

**3.14. MSH Publication: *Increasing Community Participation*. Boston: *Management Sciences for Health, USA, 1995*.** Having the community participate in the family planning program has many benefits such as increased commitment to family planning, additional program resources available, increased client motivation, more rapid program expansion, motivates government to include family planning in health services, better solutions to service delivery problems, more consistent demand for family planning, more effective planning and management and creates a bridge to other populations.

**3.15. Bhuiya A; Rob U; Quadri MR. *Ensuring Community Participation in MCH-F P Activities in Rural Bangladesh: lessons learnt from a pilot project*. Dhaka: *Population Council and ICDDR, B, 1998*.** As a result of the interventions, the community members became more aware of the population problems, existing service facilities and service providers in their locality. Demand for services was increased and most of the service providers were positively responding to the growing demand. They could see their role in making the program more useful to the community. They were involved in a process of participatory need-assessment, identification of problems and solutions, designing a plan of action and monitoring the implementation of the plan to improve the effectiveness of the MCH-FP program.

#### **4.1. Methodology:**

This article is prepared based on the secondary data. The author has recently conducted a study on "*Community Participation in Family planning Program in Bangladesh: A Critical Analysis*", the secondary data/information collected for the study is used in this article along with some relevant primary data. The primary data for the mentioned study was collected through using different scientific techniques of social science research which includes the sample survey among the

contraceptive users, eligible couples, service providers, managers and community leaders through extensive field investigation and interview. More than 3,000 respondents were interviewed in different categories from different parts of the country. The secondary data/information used for this article are collected from different study reports available in the documentation centers of different libraries and organizations.

#### **4. 2. Objectives:**

The main thrust of collecting and processing the data/information was to fulfill the partial requirements of preparing dissertation for PhD program. The systematic endeavors made in collecting and assimilating the information/data seemed to have relevance and eligibility to be utilized in multifold of analysis. Consequently, these have been utilized in the fulfillment of requirements of this article, with some addition, modification and fine tuning envisioned to the following specific objectives.

1. To determine the evolution, felt needs and development process of population program in Bangladesh;
2. To assess the major achievements, successes and failures of different components by phases of the programs;
3. To critically and anthropologically review the program in order to determine the strengths, weakness, opportunity and threats (SWOT) and felt needs for future development of Bangladesh family planning program and;
4. To determine the future strategies and constitute recommendation for reaching to its future goal.

#### **5. Evaluation And Development Of Family Planning Program:**

During the end of eighteenth century, after the emergence of Malthusian theory, the family planning movement has been started in Europe. Although, the thought and population control concept and movement was started in Europe, particularly in United Kingdom (UK), it was

materialized through launching the population control program in United States of America (USA) being inspired by European thinkers. At the beginning of Nineteenth Century in 1921 by Marie Stopes conceptualized the establishment of a birth control clinic and finally was able to do it. Later on, in the mid nineteenth forty, her associates Margaret Sanger very closely taken care of the birth control clinic and publicized the messages on family limitation. Simultaneously with the world's birth control movement. Bangladesh could realize the needs of family limitation. The Family Planning Program in Bangladesh has a long history dating back in 1953. After formation of International Planned Parenthood Federation (IPPF) in 1952, its first chapter was established in Bangladesh in the formal name of Bangladesh Family Planning Association (BFPA) in 1953 by group of dedicated social workers and health professionals. Among them a lady gynecologist: Dr. Humaira Sayeed's name is most noteworthy. At this critical moment of family planning history, the geographical area now constitutes Bangladesh, had a population of 42 million only. If organized efforts in the family planning sector are traced to the Pakistan era, it is among the oldest in the world. The main purpose of this endeavor was to sensitize the policy-makers and social activists, elites about the grave consequences of the ever-increasing population growth. Since the creation of a private family planning association in 1953, private agencies offered limited services in cities and large towns and this program has been implemented nationwide with different innovative and supportive components. Bangladesh family planning program is a success story in the world now despite a series of problems is in existence. To reach to this stage the program had passed the long ways through trial and error and different experiments. These are summarized in the subsequent paragraphs:

### **5.1. Clinic Based Innovation: Sensitizing and Advocacy Stage with Limited Services in Private Initiatives (First Phase, 1953-1959):**

Bangladesh population policies and programs have evolved through a series of development phases during the last 45 years; both have undergone changes in terms of strategies, structure, contents, goals and

overall program dimension. The origin of the program can be traced back to 1953 when a group of social workers and philanthropists, being concerned with the consequences of uncontrolled population growth, spearheaded the program efforts in the private sector. The main thrust of these efforts was limited to the small-scale contraceptive distribution services in urban areas through hospitals and clinics. The Family Planning Association initiated promotional campaign incorporated in the program and established clinics in cities and large towns with small financial assistance from govt. and external agencies like IPPF. Knowledge of contraception remained at a low level and utilization of clinical services was also low. Nonetheless, this effort triggered the consciousness of the policy makers and social elites about the grave consequences of ever-growing population and experiences of this pilot project imbedded the thought process that was applied to subsequent efforts in introducing family planning program.

A. The Program Impact/Outcomes of the Beginning Phase:

- Initiating the program itself, besides exposing it to public attention at a time when heightened religious fervor prevailed;
- Generating interest amongst the intellectuals and in Govt, circle and;
- Facilitating, rather encouraging the subsequent Govt. action;
- Advocating, ground working, negotiating and ground working for facilitating the take-off stage of the program and
- Convincing the government to launching the public sector program.

**5.2. Community Based Experimental FP Programs: Beginning of Domiciliary Service Along with Clinical Based Service Delivery (Second Phase, 1960-65):**

By 1960, the Pakistan government had launched a program in the public sector with the commitment to initially limit it to clinical services, but has since become a complex interagency program that reached villages throughout the country. Although the Bangladesh family planning

program has been accompanied by numerous structural and strategic changes, the key elements-high level political and bureaucratic support, and extensive external assistance-have sustained the program throughout its long history. The commitment to the family planning program in Bangladesh was premised on the view that latent demands exist. Couples seek to control their fertility, but fail to act on this desire, because the costs of contraception outweigh the demand. Thus the central strategy was to provide contraceptives free of cost, free clinical services and minimize cost for commercial sales located at convenient outlets throughout the country and through household outreach services nationwide. The predominant thrust of the population policy in Bangladesh has been the clinical family planning services augmented with the village outreach and mass motivational activities. This approach originated in the Pakistan era in three successive programs. This phase started in 1960 with the Govt. sponsored clinic-based family planning activities as one of the regular components of health services.

**A. The Programmatic Actions during the Second Phase:**

- Set up a target of providing family planning services to 6.7 percent eligible couples;
- Opened family planning centers in every hospitals and rural dispensaries having a target of 500 acceptors for each service center;
- Established two training cum research institutes for manpower training and development;
- International attention was drawn for financial assistance;
- Ford Foundation and Population Council started financial assistance to FP program;
- Special project on FP services were initiated by the government at the Dhaka city and adjacent areas;
- Dhaka Family Growth Project was established in city and adjacent periphery;
- Community based rural experiment were initiated in Bangladesh Academy for Rural Development (BARD), Comilla by Mr. Akhtar Hamid Khan, the founder of BARD;

- With the aim of enhancing the accessibility and acceptability of family planning services. an outreach program was created to provide education to couples through village aides (Dais and Male Organizers);
- A Public Health Research Project, California Health Research Project (CALHELP) was established in Dhaka with the financial assistance from the University of California

#### **B. Program Impact/Outcome during the Second Phase:**

- Efforts laid the foundation for the formulation of population policy and comprehensive program efforts for the next phase;
- Comilla model of FP program was used to design the first nation-wide community based family planning program in erstwhile East Pakistan;
- Family Planning activities were adopted in the National Development Plan 1958-59;
- In the absence of field functionaries and sustained information, education, Communication and motivation (IEC&M) interventions, this program looked like an islands in isolation;
- The main problems of this program were: i) clinical training program poorly planned, ii) staff poorly trained, (iii) services narrowly focused on family planning and (iv) Educational campaign not linked to the clinical program.
- Thus, the achievements of this program were limited to a stage setting; but experience was gained on the necessity for clinical services and outreach.

#### **5.3. Intensification of Family Planning Initiatives: Extensive Field Based FP Program in Rural and Urban Area (Third Phase, 1965-1970).**

The program commenced during 1965-70 (pre-liberation period of Bangladesh) and was launched throughout the country with a goal of reducing CBR from 50 to 40/1000 live births. The nationwide FP

program was adopted in the third five year plan (1965-70). All the 19 districts were came under the coverage of services. It had a vertical organizational structure down to the grass-roots level to provide services at the door-steps of the rural people. National and Provincial Family Planning Council was formed. Every district and thana were provided with District and Thana Family Planning Officers respectively. The Directorate of Family Planning was formed in the Provincial level, especially in erstwhile East Pakistan..Chief Male motivator was posted at the union level and for each two villages, one Dai was posted to motivate and refer the clients to the clinics. For providing clinical services. Lady Family Planning Visitors were posted to provide clinical services. In 1965, the first attempt was launched for comprehensive family planning services comprising clinical services, communication programs and greatly expanded outreach. In view of the lethargy of the public sector in launching the earlier effort, a parasitical Family Planning Board was crated for implementing a massive program. The service strategy of this program was based on female paramedics (lady family planning visitors) with an outreach system supported by dais and male organizers who were mainly responsible for recruiting clients for IUD and Vasectomy respectively, rather than meeting the client needs.

Neither effort succeeded. Moreover, outreach was sporadic at best, training was weak and worker credibility at all levels suffered. Nonetheless, a clear insight into the meager achievement of the 1965-1970 programs was evident from the results of the National Impact Survey of 1969. It indicated that 64.0 percent of women knew about a method and only 14.0 percent knew of a supply source.

In retrospect, the high level commitment to the 1965-1970 programs was one of its pitfalls. A smaller and more focused program with careful pilot testing might have established in a better long-term framework for deliberations on future policies and programs. However, despite a considerable investment, this program achieved little more than promoting public awareness of population problems and increasing basic knowledge on contraception.

#### **A. The Programmatic Actions during the Third Phase:**

- A massive field oriented family planning program was planned, organized and implemented;
- Full-time field staff and 30,000 part-time village organizers were recruited and trained to provide IEC services and non-clinical family planning methods at the door-steps of the rural eligible couples;
- A cadre of paramedics (FWV) was introduced for clinical services;
- Monetary incentives were given the clientele for strengthening clinical performance;
- Continued support from administration and top leadership were provided for program implementation.

#### **B. Program Impact/Outcome during the Third Phase:**

- Knowledge of Family Planning increased from 6% to 52% in rural and from 14% to 72% in urban areas;
- Only 4% of eligible couples were using contraceptives;
- Some political and religious barriers created obstacle to the program and as result the Thana Family planning Office of Sylhet was burnt when serious political disturbances were experienced by the country;
- Some fundamentalists created problem by claiming family planning acceptance is an illegal means to control the birth in different parts of the country; and
- The checkered history of FP program is that some of the fundamentalists even created obstacles to observe Janaza and burial of family planning acceptors according to Muslim legitimacy.

#### **5.4. Integrated Efforts: An Attempt to Integrate FP and Health Services (Transitional Phase, 1970-1975):**

##### **1. Stagnancy of the Program Due to Liberation War, 1971:**

The program passed on to a transitional phase in 1971 after the liberation war in Bangladesh, and it came to a stand-still. **included;**

- i. Family Planning program became a subject of the central government, under the Ministry of Health;
- ii. Family Planning Board was abolished;
- iii. At the field level FP was integrated with malaria control activities;
- iv. Monetary incentives for IUD and sterilization was discontinued;
- v. Only oral pill was introduced as a method of birth control;
- vi. Part time dais were withdrawn from the program.

## **2. Program in Immediate Post-war Context: 1972-75:**

Bangladesh came into being through the nine month's liberation war. During this period, Bangladesh was recovering from its tragic war of independence and its economy was in disarray. An atmosphere of crisis permeated all national planning and donor negotiations at that time. The devastation from war was particularly debilitating to the health and social sectors. Mechanisms for coordinating complex task at the periphery, where family planning services would have their effects, simply did not exist. Yet a sense of urgency prevailed, leading to deliberations on creating and financing a large and comprehensive program with staff in the tens of thousands.

The First Five year Plan of Bangladesh (1973-1978) established a clear focus on the population problems facing the country and left little doubt that the new government viewed the population crisis with considerable concern. The plan marked the beginning of a commitment to a multi-sectoral and broad-based population control and family planning program, with priority assigned to the family planning service delivery activities incorporated into the line functions of other eight ministries/divisions. Two important features of the plan were (a) creation of a separate Population Control Division in the health ministry emphasizing the importance of implementing family planning program and (b) family planning service' was staffed by huge recruits of male and female workers at the grass-roots level. These female FWAs see themselves primarily as providers of family planning counseling and supplies. FPA are required to supervise the works of the FWAS and conduct male motivational

meetings. The plan also constituted a tenacious expansion of activities and services and the year 1975 witnessed the beginning of extensive program development and implementation.

Elements of this program might have neutralized initial resistance to family planning among religious leaders; outreach services improved the intensity as well as quality of information and services reaching women. Several structural and strategic changes transformed the program from its initial focus on clinical services to a complex interagency program with large public sector components. This resulted in considerable progress establishing a system of family planning service delivery; however, program activities were seriously hampered over conflicts concerning the integration of the health and family planning wings of the health ministry. Some program undertaken during this period, Govt. attempted to reformulate program policies and strategies to make it more effective and need-responsive with a goal of reducing growth rate and corresponding CBR from 47 to 43/1000 live births. A special program for rehabilitating the war victim women were undertaken by the FP professionals in the country. An international seminar was held where a message from the World Bank President Mr. Robert McNamara, emphasizing on the need for "strong government commitment to family planning program". Due to a uncertain and chaotic situation due to integration on the on hand and governments priority to the reconstruction of physical infrastructures, rehabilitation of war victims, and fight against the famine of 1974, on the other hand, the program could not pick up speed during this time.

#### **A. The Programmatic Actions during the Transitional Phase:**

- Govt. integrated family planning with health services irrespective of IEC and service delivery at institutional and domiciliary levels;
- Oral pill was introduced; ‘
- MR program got its roots;
- Holding of international conference in Dhaka on family planning;
- Providing training to the high level officials of Indonesia to launching the FP program in Indonesia on their return;

- The International Population Conference held in Bucharest in 1974 declared the family planning as an integrated part of development; and
- Bangladesh emancipated with the emergence of the idea of integrating population with development.

#### **B. Program Impact/Outcome during the Transitional Phase:**

- The program did not pick-up speed because of the anomalies created due to integrated system., however, the performance of IUDS, Sterilization and conventional contraceptives was gradually increased.
- In 1971, the performance in all methods was zero, in fact no work was done, however it was increased from 1,597 sterilization and 350 IUDs in~1972-73 to 50,391 and 19,171 respectively in 1974-75. The trend of increase was highly significant.
- The government target enunciated a desired achievement of 25 percent contraceptives prevalence rate by 1970. Against this target, only 8 percent was achieved by the end of 1974.

### **5.5. Broad base Multisectoral Family Planning Program, 1975-89:**

#### **1. Family Planning Program in Transition, 1975-80 (First 5-year Plan, 1973-78/80):**

The first five year plan of newly born Bangladesh came into force during the period 1973-78. This period witnessed a series of hectic activities in terms of program policy and measures. Awareness of the highest level policy makers about the menacing impact of population explosion in the newly born nation was at its peak. So also was the commitment to expedite curtailing of the unbridled growth of population which was affecting the balance between food production and sheer size of the population. The Government of Bangladesh in 1975, declared population as the number one problem, while food production enjoyed highest priority. Before this declaration, just after launching of the nation's first

five year plan, the current multisectoral based family planning program was initiated in November 1974 when a separate Family planning Division was set up in the Ministry of health and Family Planning. The urgency of link population with other developmental efforts was strongly felt. During this period a radical change in program dimension took place.

- ***Encouraging/Initiating Community Based Services through Community Participation/Involvement of NGOs:*** The first national population policy of Bangladesh was approved and announced in June 1976 clearly envisaging the urgent need for total revision of strategies in order to make reproductive health/family planning program as an integral part of social mobilization and economic development efforts. Since 1976, the family planning program turned increasingly to be a MCH based, multi-sectoral and community oriented development program. The involvement of voluntary organizations/NGOs, social groups, religious leaders, youths and women group was encouraged and supported by the government. In order to address the burning issues related to population problem of Bangladesh, different programs and implementation strategies have been designed and introduced by different service providers. Of all the strategies have so far been planned and undertaken, the community participation approach has been identified as one of the viable strategies to effectively implement the national population program.

#### **A. The Programmatic Actions during the Transitional Phase:**

- Integration of Maternal and Child Health (MCH) with the newly created family planning division, separating it from the health division;
- Reorganization of organizational structure;
- Replacement of part time dais and CMOS by recruiting of full-time male FPA (Family Planning Assistant) and Family Welfare Assistants (FWAS) for domiciliary service delivery;

- Introduction of population and development program through multisectoral efforts by the participation of Ministries of Agriculture, Education, Law and Parliamentary Affairs, Social Welfare, Women Affairs, Labor and Manpower, Rural Development and Cooperatives, Information and Home Affairs etc. Declaration of rapid growth of population as the number-one problem;
- Formulation of National Population Policy which indicated the application of social, legal and economic measures;
- Establishment of Family Welfare Centers at union level;
- Involvement of voluntary organizations/NGOs to create an atmosphere for social movement;
- Comprehensive IEC&M activities were initiated throughout the country with multi-dimensional innovative approaches.

**B. Program Impact/Outcome during the Transitional Phase:**

- Structural reorganization;
- Development of appropriate service infrastructure and manpower for MCH-FP;
- Meeting existing demands and generating additional demands;
- Streamlining of procurement and distribution;
- Publicizing the program throughout the country to raise awareness on FP-MCH;
- Awareness on FP-MCH was raised from 50 to 90 percent;
- CPR increased to 14.0%;
- Performance of contraception increased to a great extent as shown in the table below:

Table 1: Performance of Contraceptives Services/Distribution during 1975-79

Year	Sterilization (In number)	Injectable (In doses)	IUD (In number)	Condom (In pcs)	Oral Pill (In cycles)
1975-76	48,915	1,908	77,840	54,744,540	5,943,055
1976-77	116,312	2,548	59,421	35,257,560	4,638,597
1977-78	77,365	4,527	40,564	65,366,388	7,487,316
1978-79	106,424	11,028	22,631	57,541,476	7,120,550

*Source: Karim A.M., 'Bangladesh Population Policy and Programs: An Overview of Past and Present published in Bangladesh's Population Problem and Program Dynamics, edited by Mabud A.M*

## **2. FP Program Expansion: Multidimensional Community Approach, (Secondhand Third 5-Year Plans-1980-85/1985-90):**

### **2.1. F P-MCH and EPI Services:**

During this phase, the family planning program expanded its sphere of operations. both in terms of coverage of areas and target audiences representing varied socio-economic and demographic backgrounds. The major focuses of the program implementation were emphasized on: establishing health and FP infrastructure; training technical manpower, and enhancing communication coverage. The official name of the Ministry of Health and population control was changed to the Ministry of Health and Family Welfare For providing training and conducting the research on family planning, National Institute of Population Training and Research was created as an autonomous organization. A significant organizational restructure was done in the directorate of FP with creating some new positions at the national level and down to Thana levels. Family Welfare Centers (FWCS) and Maternal and Child Welfare Centers

were created at the union levels and selected district and than levels respectively. Satellite clinics have been introduced in the light of Indonesian FP program at the village levels. A total of 30,000 such clinics were operated per month to facilitate the accessibility of services at the door-steps of eligible couples. Through these satellite clinics, MCH, Immunization, contraceptives and counseling services have been provided. During this period a very significant expansion has been made in field level service delivery by expanding the number of FWAS from 13,500 to 23,500 that facilitated the wide coverage of couple by the field workers.

## **2.2. Community Participation to make FP as a Social Movement:**

Community participation has been recognized as one of the major vehicles of making the FP-MCH programs a success through transforming it into a social movement, which has been proved in Indonesia, Thailand, The Philippines and other regional countries. Bangladeshi policy planners and implementers were convinced on the issue and tried to foster and strengthen the community participation through utilizing and replicating the Indonesian and other regional countries' experience. During this time, Indonesian FP program model and lessons learnt was taken as the case to experiment in Bangladesh program. As a result, through overseas study tours, over one thousand program planners and implementers, community leaders and even service providers exposing themselves to the success story of the Indonesian program by practically observe the Indonesian program design and implementation strategies. Following these study tours, the participants, back at home, developed an Action Plan for their own area(s) for implementation in line with the Indonesian program. In Bangladesh, the program was known as Local Initiatives Program (LIP) and Bangladesh succeeded in introducing and extending 'the LIP in 104 out of the country`s total 464 upazilas since 1987. LIP deployed 32,000 community women as female volunteers. The program has achieved a laudable success in implementing the program through enlisting the support of community leaders and other local influential. Among the local level

institutions. the Union Parishad (UP), a local level elected body consisting of a chairman and twelve members including three female, participate in the local level program implementation and provide support to the service providers. The introduction of community level depot-holders for contraceptive supplies had been organized by female members of Village Defense Parties (VDP) in rural areas, the organization of satellite clinics at household levels, the construction of community clinics at village levels are all illustrations of government efforts to bring the community close to the planning and implementation process of family planning program.

### **2.3. Involvement of N GOS:**

Following this effort, there had been policy shift emphasizing integrated and comprehensive approach for population and development required to provide FP-MCH services that are relevant to actual demands and priorities of the eligible couples. Considering the diversity of the problems and because of various limitations of the Govt. program, the NGOs and other private sectors were 'invited to supplement and complement the Govt. initiatives so as to achieve the goal of net reproduction rate-1 by 2005, integrate health and family planning program functionally, offer wide range of contraceptive choices/options, launch efforts on social mobilization etc. As a step towards a positive response to national population policy to encourage the NGOs and other international organizations to participate in population activities, a large number of local, national and international organizations came forward to provide services and other financial and technical supports to expedite progress in family planning program. All the NGOs planned to involve the community leaders as an integral component of the community participation approach, especially at the local levels of program implementation. During the period, over 700 international, national and local level NGOs were involved in FP-MCH program implementation with the financial assistance from donors and government. The Family Planning Council of Voluntary Organization (FPCVO) was constituted under the chairmanship of the Minister for Health and Family Welfare

(MOH&FW). Family Planning Services and Training Center (FPSTC) was created as the secretariat of FPCVO to promote voluntary organizations as an umbrella resource organization and apex body for NGOs.

#### 2.4. Special Projects:

During 80s a good number of multi-sectoral projects were developed in collaboration with different ministries. By the end of 1990, all the multi-sectoral projects except the three women's project were discontinued. These three projects were: Women's Vocational Project for Population Activities, Ministry of Women affairs; Strengthening Population Planning through Rural Women's Cooperatives; and Use of Rural Mother's Centers for Population Activities, Ministry of LGRD continued through third five year plan and so on. Some other special projects were also created by the MOH&FW at this time. Among those, National Institute of Population Research and Training (NIPORT), Family Planning Services and Training Center' (FPSTC), Social Marketing Project (SMP), Mohammadpur Fertility Services and Training Center (MFSTC), Menstrual Regulation Training and Services Project (MRTSP), Metropolitan Satellite Clinics (MSC) etc. Later on, these projects transformed into NGOs or Government organizations. Out of the six projects, FPSTC, SMP, MRTSP and transformed into NGOs and renamed as PSTC, SMC, RHSTEP respectively. On the other hand, NIPORT, MFSTC and Metropolitan Satellite Clinic became government projects and merged with the Directorate of Family Planning. Only Satellite clinic renamed as Mahanagar Clinic. These projects are still continuing with their existing services along with some new components. Their contribution FP-MCH services are mostly significant and highly praiseworthy. Among others, Management Development Unit (MDU), Family planning Clinical Supervision Team (FPCST), Construction and Management Cell (CMU) and Population and Development Evaluation Unit (PDEU) were the remarkable projects.

## **A. The Programmatic Strategies/Actions during the Broad base Multisectoral FP Program Phase:**

During this phase govt. set up a strategic plan which was characterized by:

- Functional integration of Maternal and Child Health with FP program separating from the health;
- Strengthening motivation, education and service dissemination at the field level by recruiting field workers;
- Setting up of mobile sterilization team, and creating MCH-FP service infrastructures at the thana and union levels;
- Creating a national directorate of IEM with demand creation programs; and establishing a research directorate integrated with the previous directorate of inspection;
- Initiating population and development programs through the first world bank and GGB projects on FP with the active participation of other development ministries; and;
- Involvement of NGOs including their participation in the implementation of FP-MCH programs;
- Acceleration of performance through target base achievements, especially the performance of sterilization;
- Offering wide range of contraceptives option/choices endeavoring to raise the quality of services, especially that of sterilization;
- Strengthening training and research through establishing the NIPORT, separate autonomous organization;
- Expansion of MCH services through at Than Health Complex and FWCS;
- Ensuring quality of program management through monitoring of program implementation and performance;
- Launching efforts on social mobilization with sustained support of national level policy audiences through establishment of the National Population Council Headed by the President;
- Set-up an ambitious demographic target of achieving NRR- 1 by 1990 by limiting population size to 115 million;

- The multi-sectoral approach, with thrust on MCH interventions within the framework of overall development aiming at poverty alleviation, was maintained during this plan period.

### **B. Program Impact/Outcome during the Broad Base Multisectoral Phase:**

Despite having shortfall in CPR. Govt. achieved the pre-requisites for a favorable setting for a successful MCH-based FP program.

- CPR was planned to increase from 14% during 1973-78 to 38% during 1980-85;
- Govt. opted for a system of functional integration of health and family planning services at field level.
- Introduction of FWA register and reorganization of ward and units hiring more 10,000 FWAs and a total of 23,500 for strengthening door steps services.
- 90% of all eligible couples knew at least one family planning method;
- IMR reduced from 125 to 110;
- CPR increased from 25% to 39%, CPR also increased in rural areas;
- Total users increased from 4.2 million to 7.3 million.
- An increase in female ages at marriage;
- Social acceptance of FP substantially increased;
- The demographic goal of NRR-1 by the year 2000 has been shifted to 2005;
- During 1985-90, the policy of this plan had been to integrate, strengthen and improve MCH services with family planning program in order to make the program broad-based and to reduce the population growth with an ambitious target of reaching NRR- 1 by 2000.
- Establishing program and service infrastructure up to the door steps of the target audiences,
- Formulating national strategies and policies on family planning.

- Intensifying program interventions in the areas of logistics, IEC, monitoring, training and research,
- Encouraging the involvement of NGOs, and
- Initiating social marketing programs of contraceptives as a private sector initiative.
- Community participation has been enlisted in MCH-FP services.
- The FP acceptors rates have been increased to a great extent Which is reflected in the distribution table below:

Year	Sterilization (In number)	Injectable (In doses)	IUD (In No.)	Condom (In pcs)	Oral Pill (In cycle)
1979-80	198,782	26,026	21,801	58,880,612	6,227,651
1980-81	258,793	112,010	41,601	87,111,780	8,137,744
1981-82	302,908	81,065	83,668	93,230,412	7,751,352
1982-83	363,157	72,697	11,7743	116,821,484	8,257,995
1983-84	552,167	2,457	303,338	131,096,483	9,267,677
1984-85	491,159	165,933	432,465	151,939,740	11,552,863
1985-86	267,543	216,489	367,668	135,907,065	12,136,678
1986-87	350,560	314,748	420,338	149,235,713	15,023,080
1987-88	196,015	389,299	379,128	166,461,512	19,099,752
1988-89	330,973	598,702	361,698	181,896,175	24,619,812
1989-90	125,062	1,257,581	365,623	198,023,230	34345933
1990-91	165,300	1,689,114	274,331	133,798,345	42,704,239

*Source; Karim A.M., 'Bangladesh I Population Policy and' Programs: Ad Overview of Past and Present', published in Bangladesh's Population Problem and Program Dynamics, edited by Mabud A.M.*

### **5.9. FP-MCH Program Consolidation and Strengthening (Fifth 5-Year Plan; 1990-1995):**

A comprehensive health and population program was drawn-up during this plan period. The main program initiatives undertaken were (a) organizing more static service delivery centers, (b) operating joint sessions of PHC and FP-MCH in satellite clinics, (c) combining the FWC and rural dispensaries as common service points (d) establishing MCH/FP services in all hospitals and medical colleges and (e) mobilizing community support and participation.

The plan documents emphasized integrated and comprehensive approach for population and development required to provide MCH-FP services that are relevant to actual demands and priorities of the eligible couples. For this matter, it received highest priority at both national and local levels. The demographic goal of achieving NRR-1 was shifted from 2000 to 2005.

#### **A. Programmatic Strategies/Actions during the- FP-MCH Program Consolidation and Strengthening Phase:**

- Reducing IMR from 110 to 80/1000 live births;
- Lowering MMR from 5.7 to 4.7/1000 live births;
- Reducing TFR from 4.5 to 3.3 per woman;
- Reducing growth rate from 2.3% to 1.8%;
- Increasing CPR from 39.0% to 50.0%;
- Improve effectiveness of the planning and delivery of FP and health services;
- Improve the health status of the general population.

## **B. Program Impact/Outcome during the FP-MCH Program Consolidation and Strengthening Phase**

- CPR increased to 45.0%;
- Growth rate reduced to 2.2%;
- TFR reduced to 3.4%;
- Organizing 800 service delivery static centers;
- Operation of joint session of PHC and FP-MCH in the satellite clinics;
- Establishing FP-MCH services in all the hospitals and Medical Colleges;
- Combining the FWCS and Rural Dispensaries as common service points;
- Initiating 126 Projects in NGO and public sectors including the Health Economics Unit in the Ministry of Health and Family Welfare.

### **5.10. Health and Population Sector Program: 1998-2002**

HPSP of 1998-2002 was formulated keeping in view the principles of the health and population sector strategy with a single sector for both health and population. It was aimed at reforming the health and population sector providing a package of essential health care services responsive to the clients' needs and achieves quality of care with adequate delivery capacity and financial sustainability. The main sectoral objectives of the HPSS were maintenance of the momentum of past efforts to lower fertility and mortality, reduction of child and maternal mortality and morbidity, reduction of the burden of communicable diseases and development of sustainable processes that lead to organized communities working in partnership with the govt. efforts. These have specific focus on ensuring access of the disadvantaged groups to high quality, client-centered services. Under these assumptions, Govt. introduced Health and Population Sector Strategies (HPSS) and planned to launch Health and Population Sector Program (HPSP) in 1998 in order to deliver quality family planning services within a customer-focused reproductive health

approach for the poor, women and children. It initiated the process of reorganization and sector-wide reform to implement a more effective integrated service delivery programs. The HPSP encouraged concerted participation of public, private, non-profit sector, NGOs and community. HPSP was made operational for about four years.

**A. Programmatic Strategies/Actions during the HPSP Phase:**

- Introduction of sector-wide program management system;
- Introduction of integrated services by amalgamating health and population infrastructure at the upazila level and down below;
- Introduction of static center-base service delivery system instead of domiciliary service delivery;
- Establishment of community clinics at village level;
- Integration of GO/NGO collaboration under the sector-wide management;
- Introduction of Essential Service Package (ESP);
- Initiate efforts to change client's health seeking behavior by encouraging them to receive services from static centers instead of receiving at their door-steps.

**B. Program Impact/Outcome during HPSP Phase:**

There were unhealthy efforts of program implementation, especially at the field level. The overview is that, this period witnessed intense inter-cadre conflicts between personnel belonging to both health and family planning cadres, predominated by personnel with social mobilization and field program management skills and reached a level of no return and no compromise for team work sharing the same organizational structure. This conflict was found to be so instrumental that the program could not make any headway in the field. Under this scenario, Govt. at the end of the program period, asked two independent organizations, IMED and London School of Hygiene and Tropical Medicine, to evaluate the HPSP. Among others, the major findings of the IMED study were:

- Unifications at upazila level and below did not work, rather has created intense inter-cadre fight and hence, unification should be discontinued at the earliest
- Program concept, design, goal, objectives, targets by program components and implementation strategies may be formulated in two separate PIPs; one for health and the other for family planning
- Resource allocation was not explicit and not need-based
- Decentralization of resources and bureaucratic authorities could not occur effectively
- Hasty implementation of the HPSP, without piloting it in 50 upazilas, as proposed, to gather experiences before it is implemented nationally, kept the field functionaries in dark about its strategies, program components and implementation plans.

Thus, this period was marked with chaotic management situations, especially in terms of program implementation at the field level. The conflict among the cadre officers and between the medical and non-medical personnel of health and family planning departments led the program implementation disarrayed and there was an absence of accountability of works by personnel from both the departments. This program was hastily put into operation without preparing the officers and staff through orientation for working in teams and without understanding of their mind-set enabling them to implement the ambitious program of one-stop service delivery under ESP. There were also inadequacies in infrastructural facilities and also service provisions as required. The most frustrating components of this program were the withdrawal of the family welfare assistants from home visitations and the FWA register was made non-functional. As a result, the home service delivery of contraceptives was badly disrupted, the field program monitoring suffered and the program momentum was halted. The other important lapse and weakness in this program was/is the absence of community participation in the local level program planning process on the basis of the local needs and priorities. Since it is not tuned to their needs, the community was/is found reluctant to demand services they do not need nor does it help facilitate service delivery in their localities.

These missed opportunities of the govt. program need to be effectively addressed. Despite these prevailing problems, the CPR was increased from 50 to 53 percent from 1997 to 2000. However no change is made over the TFR. It was stagnant at 3.3 both in 1997 and 2000.

#### **5.11. Health, Nutrition and Population Sector Program (HNPS): 2003-2006:**

In this backdrop, the immediate past government, upon proper review of the Health and Family Planning Sector services, decided to restructure HPSP based on the recommendations of the stakeholders, planners and independent evaluation. Govt. has decided to introduce Health, Nutrition and Population Sector Program (HNPS) for a period of 3 years during 2003-2006 under the sector-wide approach maintaining two separate organizational structures (Health and Family Planning) and authority, as these existed prior to July, 1998.

To overcome the multidimensional problems and meet the challenges in the spirit of ICPD, the govt. launched the HNPS in 2003 with the objectives of (i) reducing TFR to 2.2, (ii) increasing CPR to 62.0 percent. (iii) reducing discontinuation rate of contraceptive use to 30.0 per cent and (iv) achieving NRR-1-all by 2010. This was followed by development of needed key program strategies to achieve those objectives. These are reviving domiciliary visits by female field workers especially to hard-to-reach groups, bringing couples having unmet needs for FP into method- use, establishing strong multi-sectoral programs, especially for raising female age at marriage and first birth, enforcing legal age of marriage, developing client-segmented BCC activities, promoting a more effective method-mix of CPR, improving management skills and supportive supervision. The main purpose will be to increase the availability and utilization of close-to-client and domiciliary, cost-effective, efficient, equitable, affordable quality services for maternal and child health care and family welfare, and to promote healthy life-style to improve socio-economic conditions of the people of Bangladesh. Under this program, the family planning personnel got back their self-identity in managing and implementing the RH/family planning program, domiciliary visits and

FWA register have been re-introduced along with an emphasis on the above key program strategies and priority program issues.

**A. Programmatic Strategies/Actions during the new HNPSP:**

1. Increasing CPR from the baseline level 57.1% to 60.3% at the end of the plan period (2006) with emphasis upon permanent and longer acting methods;
2. CBR will be reduced to 15 from current level of 19.83 and CDR to 3.8 from 5.3 per 1000 population;
3. Average annual growth rate is reduced to 1.2% from 1.5%;
4. TFR will be reduced to 2.8 from 3.0 births per women;
5. Infant Mortality rate be reduced to 60.7 from 73 per 1000 live births;
6. Maternal mortality rate be reduced, to 2.8 from 3.1 per 1000 live births;
7. Proportions of longer-acting method users will increase to 13.95 from the current level of 12.4%
8. Non-clinical method users rate will also increase from the base line level of 28.8% to 30.9%, while traditional method users will show slight increase by 0.2% percentage point (from 7.7% to 7.9%)
9. Govt. will undertake strong measures to increase male sterilization from 1.3% to 1.6% as part of Govt. strategy to enhance male participation.
10. The Govt, has undertaken detailed program during the current plan period (2003-2006) to perform a total of 700,000 sterilization procedures (including both male & female sterilizations) especially by the installation of Non-Scalpel Vasectomy (NSV) for male sterilization by holding special sterilization camps (2 camps per upazila per month).
11. The following support services were also ensured in the program:
  - Expansion of service centers and increased accessibility to services are part of the strategies to attain the objectives and targets.

- Intra-structural changes have been made effective by removing the anomalies of the past program (HPSP); but there will be functional linkages between the two Directorates for establishing even stronger collaboration than before.

12 Besides, the following measures will be undertaken to implement the activities and achieve the projected outcomes.

- Establishment of a sound logistics management information system to ensure availability of different supplies;
- Formulation of steering committee at different tiers for regular review of service performances;
- Identification of low performing areas and causes thereof to help formulate strategies for improving program performances;
- Development of a mechanism for Strengths, Weaknesses, Opportunities and Threats (SWOT) analysis for improving the program performances at different tiers on continuous basis;
- Replacement of contraceptive distribution-based statistics by a more dependable user-based indicator;
- Generation of evidence-based information for policy making at all levels;
- Establishment of further coordination with NG(s) and private sectors;
- Identification of common and uncommon areas for generating indicators between the two Directorates.

**B Program Impact/Outcomes during HNPSP:**

- Disintegration has been made at the upazila level and down below and domiciliary service delivery started at the field level;
- Dissatisfaction among the health and family planning officials especially at the field level has been eliminated and staff morale has reestablished;

- All the field level staff had been serving as development project staff have placed under the revenue setup which assured them a retirement benefits;
- Different development projects in health and FP sectors have been started to achieve the program goals;
- The CPR has increased from 53 in 2000 to 58 percent in June 2007;
- The TFR is still 3 per woman at the same period;
- Safe delivery, antenatal care, post-natal care, maternal mortality, child mortality and infant mortality has reduced significantly.

#### 6. Critical Analysis:

The policy makers of the RH/FP program steadfastly maintained throughout the decades that development goals could be achieved only if population growth is arrested. Thus, the policies were family planning target-focused even though the improved health of women and children always remained an important concern. The success was measured in traditional ways-reduction of maternal mortality rate, infant mortality rate, increase of contraceptive prevalence rate and lowering of the total fertility rate. The reduction of fertility rate and slowing down of population momentum were the ultimate measures of success. The written policies reflected this and the various five year plans set the achievement targets for all of these indicators. Yet the fourth Five Year Plan already emphasized the quality concerns in service delivery. To achieve this goal, the plan stressed the needs for strengthening the maternal and child health component, expanding and improving the clinical contraceptive services, improving quality of care by augmenting the screening of clients, counseling and regular follow-ups. In spite of best efforts extended to educate the said stakeholders about their role and responsibilities in contributing to the implementation of family planning program; they could not contribute much to the success at the desired level because of their pre occupations or other reasons in other development activities. Throughout its long history, the program maintained several main positive features, which contributed directly to its success:

- A well designed population policy supported by strong political commitment,
- Recruitment of a huge number of field workers for developing a vast network of service delivery at the grass-roots level,
- Inclusion of NGO as a supplementing and complementing forces which developed community-level RH/family planning services, especially addressing the missed opportunities of the govt. program,
- Ensuring constant monitoring, evaluation and operations research to receive feedback on program operation,
- Ensuring comprehensive information, education, communication and motivational aids through electronic and printed medias and social activities.
- Uninterrupted donor support it received.

Thus, in spite of govt. changes throughout the decades from independence to the present day, the population efforts received sufficient support to experiment with new ideas and sustain program momentum. But there were two negative aspects of the program, which impeded its success.

- a. The structure of the program and the potential for it were donor driven. Moreover, there are conflicts between the health and family panning personnel over the years. There are internal management problems existing within the family planning directorate, and
- b. b. The donor funds were considered a two-edged sword. Critics felt that the donors too often determined the course of the program. Often when the govt. faltered or was in transition, the donors provided directions. The bureaucratic attitude and complicated decision making process hindered / disrupted the smooth functioning and delayed release of fund under HNPSP.

However, in spite of uninterrupted efforts to provide RH/FP services, the family planning program, as interlinked with the overall development process, has already reached a critical stage. The unmet needs for services

has been rising; on the other hand, stagnation in its further improvement has slowly crept in. This has to be halted by any means. In order to counter the stagnation in the program and move forward, the govt. initiated a dialogue with all segments of the civil society to identify future challenges and develop a time-bound plan to meet these. The major concerns centered on the following issues:

- Health of mothers and children had not improved at desired levels. The reproductive health was new and represented a strongly felt belief that family planning focus was insufficient to meet the desired goals for improved health of mothers and children,
- Program has to accelerate in sustainable ways to meet the unmet needs and the service needs of the increasing number women requiring services in future,
- There will be a difficulty to meet the rising costs of the program, door step service delivery will become expensive to carry on and thus ensure program sustainability,
- The other constraining factors are the effective management of the drop-out cases and the existing facilities are not adequate enough to meet all clients' needs.

### **6.1. Constraints:**

Much has been written about how fertility falls in the course of economic development; relatively little is known about how fertility can fall in its absence. Bangladesh is alone among the poorest countries as an example where fertility decline has begun. A series of carefully conducted national probability surveys portrays a marked increase in contraceptive prevalence, from only 7.0 percent in 1975 to 58.0 percent in 2004, Fertility has also declined, from 7 births per woman in 1975 to 3 births per woman in 2004 (DHS-2004). This change is termed as surprising. Thus, Bangladesh has received considerable attention in the international development circles as a country where reproductive revolution has occurred in the absence of significant improvements in the socio-economic indicators. The dramatic increase in the prevalence of

contraceptive use and the declining fertility rate have been attributed in large part to massive efforts made to expand access to family planning methods and services and to motivate rural people to use them. That reproductive revolution is remarkable when seen against the backdrop of persistent poverty, high child and maternal mortality, low literacy and patriarchal social norms such as, early marriage, seclusion of women and adolescent girls, and preference for sons. However, there are a few other constraints, both demographic and programmatic, that need immediate attention.

The period could not make headway in achieving the program objectives get for because of the following reasons:

## **6.2. Constraints on Reproductive Change:**

Bangladesh is an inauspicious setting in which to anticipate a fertility decline. Thus, it is 'necessary to review some of the social and economic perspectives that made the observed trends so unexpected. On the assumption that reproductive motives are structured by social forces, several influential analyses have identified economic and social institutions that sustain high fertility. In this view, changes in societal institutions are prerequisites to demographic transition. At the heart of such analyses are the conclusions about the economic and social circumstances of Bangladesh about which there is no debate. A wealth of information is available in Bangladesh about complex economic and social circumstances that hamper the overall development and impede the successful introduction of the family planning services. Of many, the most important ones are:

- High fertility is sustained by the interlocking effects of the economic and social security value of children, specially of male child considering bread earning member. poor health conditions and high mortality risks, and low levels of maternal educational attainments;
- Another concern is the pervasive constraints on improvement of health, especially bringing a dramatic change/decline in child and

maternal morbidity and mortality, altering parental perception of child survival;

- A little of consequence can be achieved in the population sector in Bangladesh, in part because the climate of demand for children is inconsistent and in part because organizing effective social and health services at the periphery is a formidable undertaking;
- Inheritance, marriage and descent in Bangladesh are patriarchal, thus with male domination. These elements act to sustain fertility;
- With women barred from most forms of paid employment outside homes, the opportunity costs of raising children are minimal,
- Parents have a high preference for sons over daughters, which in conditions of uncertainty about child survival is conducive to high fertility;
- Labor utility of children constitutes a familiar rationale for high fertility in Bangladesh;
- Rural households with cultivable land require large families because of highly developed segregation of work by sex and age. Fertility reduction will only occur as a response to the breakdown of filial duty toward parents, associated with greater residential nucleation of families.
- Inadequate service coverage of MCH, wide gaps between ever users and current users and complaints of side-effects of certain method-use.
- Lack of focused and direct communication efforts hindering demand creation and crystallization, ineffective performance of manpower development, causing set back to management skills development.
- Continuing conflict between medical (broadly health) and non-medical (FP) program personnel impending dispensation of combined FP, MCH and PHC services.
- Analysts have marshaled these and other arguments to suggest that the constraints on the reproductive change in Bangladesh are so systemic and interlocking that Bangladesh is an auspicious setting for an effective family planning programs.

### **6.3 Constraints on Organizing Effective Programs:**

The predominant thrust of the policy in Bangladesh has been the emphasis on provision of clinical family planning services augmented with community outreach and mass communication activities. However, the following are the major constraints which the family planning program has been facing:

- There were operational deficiencies derived from political turmoil, govt. bureaucracy and management weaknesses at the field level;
- Weak capacities to translate high level commitment into program action was a problem that had affected the program activities;
- Sectoral ministries/divisions lacked proper mechanism for interagency coordination, thus hampering multi-sectoral programs or involving joint public and private sector action;
- Bureaucratic constraints were compounded by successive dysfunctional structural and management changes that were instituted without adequate attention to their strategic and operational implications;
- The implementation of the program was further weakened by operational deficiencies in its basic strategic plan and management system. This was associated with the subsystems of management information, supervision, training/re-training and personnel management;
- Resource constraints led to a decline in the value of real wages in the public service, eroding the integrity of authority in the bureaucracy;
- Institutions that hired, trained and supervised a huge field workforce faced a difficult climate for motivating the field workers to perform and/or disciplining those who failed to perform their responsibilities.

### **7. Recommendations:**

Some of the population experts have argued that failure relates to demand-side problems and others that supply-side weakness explains the

failure. The constraining factors presented are not new and a reorganization of program strategies will be crucially necessary. In order to be able to successfully implement the strategy, the health and family planning workers at all levels will need to blend their skills and work together as supportive partners, mobilize resources available in other sectors and enlist pro-active support from the community, NGOs and development partners.

Different findings of research/evaluative studies and dialogue with all stakeholders and civil society have helped identify a few but critical challenges of the national RH/FP program for initiating immediate actions. These are:

- Increasing the use of clinical methods.
- Intensifying program efforts in low performing areas,
- Improving the coverage of the underserved groups,
- Improving performance and follow-up by ensuring accountability of services by field level managers and workers.
- Carrying out critical training for all. especially at the field level.
- Accelerating client-segmented IEC/BCC at community level.
- Ensuring improvement in quality of care in service delivery.
- Strengthening the MCH and other reproductive health care activities.
- Enhancing greater collaboration between the govt. and NGOs with specific areas of activities.
- Effective information system for program management and performance review.
- Accelerating community mobilization for greater participation of the community people acquiring knowledge, understanding and commitment necessary to respond positively to population concerns and to transform the program into a social movement,

There are at present three strong points which are likely to accelerate the process of addressing the above issues:

- a. Provision of MCH-based family planning program with its vast service networks,
- b. Continued policy level commitment and support, and
- c. Dedicated partners of civil society with strong supportive roles of the community.

## **8. Conclusion:**

The RH/FP program in Bangladesh was never operated in isolation; it followed a multi-sectoral approach. Other elements effecting women empowerment were being tackled by a combination of both govt. and NGO programs. Education, employment and legal status were all priority areas of concern. Formal and non-formal education of girls is a strong development indicator, as were micro-credit programs that focused on women, and improved legal rights. Other developmental ministries/divisions are also concerned with the population problems and design programs within their framework that directly or indirectly help implement the RH/FP program. Over the coming years, a new action plan developed will be implemented in line with the [CPD goals of population and development. It emphasizes the integral linkages between population and development and focuses on meeting the needs of individual women and children, rather than on achieving demographic targets. One of the primary goals is to make family planning universally available by 2015 as a part of a broadened approach to reproductive health rights. It is also theme-based and cut across different sectors. Its emphasis is on human development and concentrates on achieving improvement in quality of life. It has time-bound goals on mortality, education and reproductive health as well as attaining gender equity, equality and women empowerment as the key to improving the quality of life of all citizens in Bangladesh. Family Planning Program in Bangladesh should be viewed and considered as a movement of the community, by the community and for the community, ensuring the participation of all classes of people, by utilizing and mobilization local resources, directing towards a social movement and sustainable initiative / activities.

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**Socio-Economic Upliftment of the Farmers through their  
Participation in Farm and Community Level Activities**

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**Abstract**

*The main objective of the study was to determine the level or degree participation of farmers in farm and community level activities. The study was conducted in selected four villages of Kathalia upazila of Jhalakathi district. The population of the study was 798. Data were collected from randomly selected sample size of 80 by using interview schedule during 5-25 March 2005. Among the seven farm and community level activities, farmers' participation was the highest for education (PI=77.52) followed by health and sanitation (PI = 75.65). The lowest participation was observed in cooperation and savings (PI = 67.65). On the other hand, PI was high for housing (PI = 74.70) and farm production (PI = 71.94) and low for income generating activities (PI = 70.65), irrigation and drainage (PI=70.55), among five levels of program activities. At individual level, 46.3 percent farmers had medium -level participation, while 26.3 per cent had low and 27.5 percent had high participation in farm and community level activities. Correlation analysis indicate that among 10 personal traits studied education, farm size, extension media contact, cosmopolitaness, agricultural knowledge and organizational participation of farmers had significant and positive relationship with farmers' farm and community level participation, while age had a significant but negative relationship.*

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## **Introduction**

Bangladesh is the most densely populated country in the world. The total population of the country is 139.76 million. Out of them about 80 percent are farmers. About one-third of Gross Domestic Product (GDP) comes from agriculture and two-third of labor force (51.7 per cent) is engaged in agriculture (BBS. 2005).

Bangladesh is an agro-based country. Her economy mostly depends on agriculture. Total cultivable lands are decreasing day by day. There is no chance to increase cultivable land. Most of the village members are landless. No agricultural development is possible without farmers active participation in agro-based development activities. Farmers can play a vital role if they increase their participation in agricultural production and community development related activities.

Despite farmers' massive poverty, there have been very few special types of extension program undertaken in the past by the Department of Agricultural Extension (DAE), Department of Livestock Services (DLS) and Department of Fisheries (DOF) for upliftment of farmers and their agriculture. However, recently some Government and Non-Government Organizations especially, the World Vision, PROSHIKA and CARITAS are trying to motivate farmers in farm and community level activities. The World Vision imparts training to them on winter and summer vegetable cultivation, poultry rearing and other field crops. But this program is mostly intermittent and inadequate and not based on planning. However, there has been some tremendous concern as how the farmers are going with their farm and community level participation and what problems they are facing now. to carry on those activities.

In Bangladesh, farmers typically do more work than other. The farmers are potential producers of agricultural products and their participation is intensive in farming and community-based production. The concept of participation has been subject to lengthy debates-e.g. Its historical origin, its theoretical connotation and practical applicability (Tidemand and Knudsen, 1989). FAO (1989) defined participation as the voluntary involvement of people in self-determined change. Government, funding agencies, donors and civil society actors including NGOs and multi-

lateral agencies like World Bank and International Monetary Fund (IMF), have all arrived at a near consensus that development cannot be sustainable and long lasting unless people`s participation is made central to the development process (Khan. 2004). Again, through participation efficiency, effectiveness, self-reliance, coverage and sustainability of any program can be ensured (Oakley, 1991)

The nature and extent of farmers` participation varies widely from region to region and in different societies. It is also susceptible to change due to variation of individual characteristics. Effective participation on any issue especially in farming activities requires some amount of knowledge about it. Farmers in rural areas usually possess some extraordinary qualification. It is very much essential to use their hidden talent in the field of participation on farming activities. An understanding of the participation of farmers in farm and community level activities and its relationship with their various characteristics will be greatly helpful for problem identifications, objectives formulation, planning execution and evaluation of programs aimed at helping the farmers to adopt farm and community level activities. The present study was, therefore, undertaken to determine farmer`s participation in farm and community level activities. The specific objectives of the study were as follows:

1. To ascertain the extent of farmers` participation in selected farm and community level activities;
2. To determine selected characteristics of the farmers; and
3. To explore relationship between the selected characteristics of the farmers and their participation in farm and community level activities.

## **Methodology**

Four villages namely, Hetalbunia, Lehubunia, Jaikhali and Amorbunia in Kathalia union of Kathalia upazila under Jhalakathi district were the locale of the study. There were 295, 227, 124 and 152 farm families in Hetalbunia, Lehubunia, Jaikhali and Amorbunia respectively. Eighty farmers were selected using proportionate random sampling technique. Statistical measures like range, frequency count, mean, rank order and

coefficient of correlation were used. Farm and community level participation was the dependent variable in this study. Seven major components of farm and community level activities were identified. Farmers` participation was assessed at each of five levels of program activities such as (a) problem identification, (b) setting objectives, (d) planning, (e) execution and (f) evaluation. Thus, participation was measured for seven components of farm and household activities, and for five levels of program activities. Statements for each level of program for specific activities were developed and each statement was rated against a 01-04 point ordinal scale. A score of 04 was given when farmer participated frequently with the statement, and thus 03, 02 and 01 were given respectively, when they occasionally, rarely, never participated. For each of the components, farm and community level participation of farmers was determined by summing the scores obtained by him/her self for the 4 concerned statements, while the composite participation of farm and community level of an individual farmer was computed by adding together the scores obtained by his scores for all the 07 components. Thus the possible composite farm and community level participation score of a respondent farmer could range form 28-140, where 140 indicated very high participation in farm and community level activities.

## **Findings And Discussion**

### **Component wise farm and community level participation of the respondents**

Farmer`s participation in farm community level activities was the main focus of this research. The activities were grouped into seven categories. In addition, participation in each activity was observed at five levels namely in problem identification, objectives formulation, planning activities, execution of plan and in evaluating progress of activities. Participation at each level was measured on a 04-point scale. The expected range of score of the participation for each category of activities could range from 05 to 20. In order to have a clearer picture of farmer`s participation in each of the above mentioned seven farm and community

level activities, total participation score of each activity were computed and a participation index (PI) of each activity were calculated.

Table 1 Farmers' participation in seven farm and community level activities

Components	Categories (scores)	Farmer (N=80)		Mean	Standard deviation
		No	%		
1. Education	Low (up to 13)	16	20	15.51	3.23
	Medium (14 to 18)	51	63.8		
	High (19 to 20)	13	16.3		
2. Health and sanitation	Low (up to 13)	21	26.3	15.13	3.33
	Medium (14 to 18)	47	58.8		
	High (19 to 20)	12	15.0		
3. Housing	Low (up to 13)	22	27.5	14.94	3.30
	Medium (14 to 18)	47	58.8		
	High (19 to 20)	11	13.8		
4. Farm production	Low (up to 13)	26	32.5	14.39	3.21
	Medium (14 to 18)	47	58.8		
	High (19 to 20)	7	8.8		
5. Income generating activity	Low (up to 13)	30	37.5	14.3	3.30
	Medium (14 to 18)	44	55.0		
	High (19 to 20)	6	7.5		
6. Irrigation and drainage	Low (up to 13)	30	37.5	14.11	3.69
	Medium (14 to 18)	41	51.3		
	High (19 to 20)	9	11.3		
7. Cooperation and savings	Low (up to 13)	33	41.3	13.65	4.04
	Medium (14 to 18)	40	50.0		
	High (19 to 20)	7	8.8		

Data presented in Table 1 reveal that farmers' participation was the highest in case of education level activities, and in health and sanitation activities. Education and health related activities involved maximum number of family members, neighbors and relatives. On the other hand, participation was the lowest in "co-operation and savings" activities.

### Level wise participation

Farmer's participation varies at different level of program activity. Participation was measured at five levels, namely at (a) problem

identification (b) objective formulation, (c) Planning activities, (d) execution of plan, and (e) evaluation of activities. Participation for each of this level could range between 07 to 28. Actual participation score at each of these levels has been presented in Table 2.

Table 2 Program activities categorized according to level of participation (N=80)

Levels of participation	Observed Participation scores	Mean	Participation index	Rank order
Problem identification	1948	24.35	86.96	1 <sup>st</sup>
Objectives formulating	1657	20.71	73.93	2 <sup>nd</sup>
Planning activities	1580	19.75	70.54	3 <sup>rd</sup>
Execution of plan	1524	19.05	68.04	4 <sup>th</sup>
Evaluation of activities	1425	17.81	63.61	5 <sup>th</sup>

Data presented in the Table 2 indicate that the level of farmers participation was highest in problem identification followed by objective formulation, and planning of farm and community level activities. The lowest level of participation was in execution and evaluation of farm and community level activities. Similar result was observed by Hasan et. al. (2005) in their study on participation of rural women in RDRS activities. This might be due to encountering relatively less difficulty in the primary phases of activities in the problem solving process.

#### **Individual level participation of farmers in farm and community level activities**

Individual farmers` participation was measured on seven categories of “farm and community level activities” and at five levels of program activity. Thus, the possible score of individual farmers` participation could range between 35 to 140. However, the actual scores of individual farmer`s participation ranged between 44 to 134 with a mean of 101.68 (SD: 16.32, CV: 16.05%). Based on the actual obtained scores, and on the basis of responses given, the farmers were classified into three

categories as low participation (<96). medium participation (96-110) and high participation (>110).

Table 3 Distribution of the respondent farmers according to their participation in farm and community level activities

Categories according to participation in farm and community level activities	Farmers		Mean	SD
	Number	Percent		
Low participation (<96)	21	26.3	101.68	16.32
Medium participation (96-110)	37	46.3		
High participation (>110)	22	27.5		
Total	80	100		

Data contained in Table 3 indicate that the highest proportion of the respondent farmers (46.3 percent) had medium participation in farm and community level activities. Only 26.30 per cent of the population had low and 13 per cent high-level participation.

### **Comparative participation to farmers farm and community level**

The respondent farmers were varied in respect of extent of participation. In order to have a clear understanding on the comparative participation in farmers' farm and community level, a farm and community level component (FCC) score was computed for each component. The FCC score of the farmers in respect of each component was computed by using a rating scale in which scoring was made as follow: frequently-4, occasionally-3, rarely-2, and never-1. The total numbers of the farmers were 80 and as such the possible FCC score of the farmer could theoretically vary from 40 to 1600, For meaningful comparison of seven components for participation in farm and community level, each FCC score was converted into farm and community level component index

(FCC1). Possible FCC1 of the farmers could theoretically range from 35 to 140, where 35 indicates no participation and 140 indicate very high participation on farm and community level activities.

Table 4 Participation indexes of farmers on each of the seven components of farm and community level activities.

Farm and community level Components	Observed Participation Scores	Participation index	Rank order
Education	1241	75.52	1 <sup>st</sup>
Health and sanitation	1210	75.65	2 <sup>nd</sup>
Housing	1195	74.70	3 <sup>rd</sup>
Farm production	1151	71.94	4 <sup>th</sup>
Income generating activities	1130	70.65	5 <sup>th</sup>
Irrigation and drainage	1129	70.55	6 <sup>th</sup>
Cooperation and savings	1085	67.80	7 <sup>th</sup>

Data presented in Table 4 show the participation index of each of the seven components of “farm and community level” activities which indicate that the farmer did not have equal participation to farm and community level. Rather, there existed variations among the components as indicated by the FCCI from 67.80 to 77.52. These indices were quite high, which indicates that farmers participate with their family members, relatives and fellow farmers to a great extent for their farm and community level activities. However, the components in which the farmers had relatively high participation to farm and community level in

descending order were education, health and sanitation, housing, farm production, income generating activities, irrigation and drainage and cooperation and savings. Highest score of participation in education, health and sanitation might be due to increased awareness of the farmers as a result of increasing emphasis by the government for removing illiteracy through education for all program and taking every one Linder health and sanitation program. Least score for participation in savings and cooperation might be due to low-income level of the respondents that obstacle to save after their family expenditure.

### **Relationship of the selected characteristics of the farmers with their participation**

The summary of the correlation test between the selected characteristics of the respondents and their participation ‘in farm and community level activities are shown in the Table 5.

Table 5 Co-efficient of correlation showing relationship between farmers participation in farm and community level activities and their selected characteristics

Dependent variable	Farmer’s characteristics	Correlation coefficient value (r) df=78
Farmers participation in farm and community level activities	1. Age	-0.250*
	2. Education	0.344**
	3. Family size	0.075NS
	4. Farm size	0.375**
	5. Family annual income	0.785NS
	6. Extension media contact	0.424**
	7. Cosmopolitaness	0.380**
	8. Agricultural knowledge	0.500**
	9. Organizational participation	0.331**
	10. Time availability	-0.51NS

NS: Not Significant

Tabulated value of ‘r’ at 0.05

\*= Correlation is significant at 0.05 level of probability. Tabulated value of ‘r’ at 0.01 level = 0.281

\*\*= Correlation is significant at 0.01 level of probability

Data contained in Table 5 depict that out of ten selected characteristics education, farm size, extension media contact, agricultural knowledge, cosmopolite ness and organizational participation of the farmers had positively related at 1 per cent level of probability with their participation in farm and community level activities. But age of the farmers had negatively related at 5 per cent level of probability with their participation in farm and community level activities. Education helps an individual to become conscious about his/her responsibilities. which enhances participation in farm and community level activities. Landless and marginal farmers' participation in farm and community level activities is low as they work in others fields for their survival earnings. Through cosmopoliteness, extension contact and organizational participation individuals gain various information which makes them knowledgeable and ultimately they increase their participation in farm and community level activities. Agricultural knowledge encourages an individual to be engaged in participation in farm and community level activities.

## **Conclusion And Recommendations**

### **Conclusion**

Based on the above findings the following conclusions may be made:

The components in which the farmers had relatively high participation in farm and community level activities in descending order were education, health and sanitation, housing and farm production. A great majority (7.3%) of the farmer had low to medium level participation in farm and community level activities. So. it may be concluded that there is further scope to increase participation of the farmers to farm and community level activities. Age of the farmers showed significant negative relationship with their participation in farm and community level activities. Therefore, it may be concluded that old farmers had low participation. Farm size, extension media contact, cosmopolite ness, agricultural knowledge, and organizational participation of the respondents had significant and positively relation with their farm and community level participation. Thus, it may be concluded that

participation in farm and community level activities of the respondents increased with the increasing of their farm size; the increasing extension contact will provide opportunity for the farmers to participate in farm and community level activities; cosmopolite ness of the farmers was helpful to enhance their farm and community level activities; and agricultural knowledge and organizational participation help farmers for their successful farm and community level participation respectively.

### **Recommendations**

Based on the above findings and conclusions of the study, the following recommendations can be made:

1. As the three-fourth of the farmers had low to medium farm and community level participation, hence GOS and NGOs may undertake essential motivational step to improve their farm and community level participation.
2. Cosmopolite ness, education media contact, organizational participation and agricultural knowledge .of the respondents had significant and positive relationship with their farm and community level participation. So, extension organization may arrange sufficient training, demonstration, field trip and other activities to increase their farm and community level participation especially in planning, execution and evaluation of activities of income generating activities. irrigation and drainage and cooperation and savings.

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## **Rural-Urban Differentials of Female Age at First Marriage in Bangladesh: Recent Evidence**

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### **Abstract**

*In this paper an attempt has been made to examine the levels and differentials of female age at marriage and also identify the factors that influencing to be married "before" or "at the time or after" the legal age at of marriage of females in Bangladesh for rural and urban settings. For this purpose, the present study utilizes data extracted from nationally representative 2004 Bangladesh Demographic and Health Survey. The mean age at first marriage of Bangladeshi women was found to be 15.01 years. The study finds that, the mean age at marriage is lower by 0.72 years among the rural women (14.76 years) than their urban counterparts (15.48 years). The logistic regression analysis of the study apparently suggests that, the first age at marriage of the women for both rural and urban settings significantly varies with women's education, religion, childhood place of residence, education and occupation of husband, region of residence and socio-economic status. Among the variables considered in the analysis, women's education has been found to have the most single strongest influence in the variation of mean age at marriage for both rural and urban settings.*

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## **Introduction:**

Marriage marks the onset of socially acceptable time for childbearing in most of the Asian countries and is considered as a prime determinant of fertility where contraceptive use is relatively low. In Asia, age at first marriage has become the focus of attention of scholars and policy makers because early and universal marriages are believed to contribute to high fertility levels (Hirschman, 1985). It is well known fact that age at first marriage has a direct bearing on fertility (Davis and Blake, 1954). Earlier marriage raises the number of reproductive years spent within marriage and hence the exposure to the risk of childbearing (Bongaarts, 2005). In societies, where offspring procreation is occurred within only marital bond and illegitimate births are not socially acceptable, there female age at marriage plays an important role in population growth of a country. In such a society like Bangladesh, where childbearing prior to marriage is rare, delayed marriage and marital disruptions shorten the total reproductive period of women, which contribute significantly to a decrease in fertility. Marital status is one of the most important factors relating to population composition. There are significant positive externalities to such a process-an increase in age at marriage and reduction in fertility rates and a consequent reduction in population growth (Maitra, 2004; Westoff and Ryder, 1977).

Marriage is universal in Bangladesh. The country has a long tradition of early marriage among females (Aziz and Maloney, 1985; Maloney and others, 1981). Early marriage and early childbearing are closely associated with the tradition of the country especially in rural Bangladesh. Despite the expansion of “free female education” up to secondary level in the rural areas, the incidents of adolescent marriage and childbearing are still prevailing. In rural Bangladesh, there are many social pressures to "marry of" pubescent girls (Aziz and Maloney, 1985). In rural areas, teen-age marriage for female adolescent is highly encouraged from traditional values. The illiterate parents make hurry to marry-off their girls after the onset of their menarche. Sometimes neighbors and relatives convince

parents to marry off their adolescent daughters. Even, they criticize the parents and sometimes look for guilty in the girls. Besides, some parents think adolescents girls as a family burden. These often lead the parents of lower socio-economic status to marry off their daughters during their teen-ages. In the Bangladeshi cultural context, younger females are in higher demand than older females as potential brides and they require fewer dowries as well (Islam and Mahmud, 1996).

Unlike the urban area, an unmarried rural girl passes a critical period during her adolescence. She is imposed a number of restrictions in her movements, dress and freedom to make her own choice. Her mobility in society is always kept in supervision. These restrictions imposed by her family often shorten the probability of higher education and end with marriage, which concludes the potentiality, of a girl. Unlike the Western societies, where marriage is not necessarily condition of offspring procreation, childbearing occurs almost within marriage in Bangladesh. In Bangladesh, there has long been strong social pressure for the preservation of virginity until marriage, which is one of the cultural characteristics of the great majority of the people in the country irrespective of their religion and ethnicity. Sex outside marriage occurs seldom since pre-marital sex is looked down upon harshly in Bangladeshi society (Maloney and others, 1981).

Despite such pressure, there has been a growing concern in recent years that early marriage, which result early childbearing, is seriously injurious to mothers` health. According to 2004 BDHS data more than 40% of the female marriages took place before reaching the legal age at marriage of 18 years (NIPORT et al, 2005). The data also reveal that, more than half of all women age 20-49 enter marriage before their 15th birth day and although the median age at first marriage for women 20-49 has increased over time, there was a decrease from a median of 15.0 years at the time of the 1999-2000 BDHS to 14.8 years in 2004 BDHS. It was found that, in 1975, the majority of rural girls were married before 12 years (BFS, 1978). Using 1989 Bangladesh Fertility Survey (BFS) data Islam and

Ahmed (1998) estimated mean age at marriage 14.3 years and 15.3 years for the women whose birth cohorts were 1943 and 1968-1972 respectively. Similarly, a number of studies and reports indicate that mean age at marriage of the females in Bangladesh is an increasing trend (NIPORT et al, 2005; Islam and Ahmed, 1998; Islam and Mahmud 1996).

Quantitative information about nuptial events such as the proportion of unmarried, married, widowed, divorced and separated as well as timing of marriage portrays the prevailing marital situation of a society or cultural community. The marriage, which brings a vital change in individual life of a person, depends on the level of socioeconomic status and development of individual, familial and societal. Bangladesh, which is predominantly an agricultural country, has now more than 140 million populations constituted by Muslims (89.7%), Hindus (9.2%) and others (1.1%) (BBS, 2003). About 77% and 23% of the population live in rural and urban areas respectively. The vast majority of the rural population with remarkable low age at marriage particularly for females seems to be the main obstacle for substantial reduction of fertility. While studies on fertility and contraceptive behaviour are numerous, the marriage and related issues have yet to be the systematic research in Bangladesh. Thus, the study of female age at marriage in any population is of immense importance due to its strong association with social, economic and demographic change in the population. In view of this, considering the female age at first marriage as one of the major proximate determinants of fertility in the context of Bangladeshi culture, this paper attempts to study the levels and differentials of mean age at first marriage in rural and urban areas and also investigate the socio-economic, demographic and cultural factors that affecting the female age at marriage in Bangladesh.

### **Data and Methodology:**

The data for the present study have been extracted primarily from the 2004 Bangladesh Demographic and Health Survey (BDHS). The survey was conducted during the period January to March, 2004 under the authority of the National Institute for Population Research and Training

(NIPORT) of the Ministry of Health and Family Welfare with financial support provided by U.S. Agency for International Development (USAID) as part of the Global Demographic and Health Surveys. The detail descriptions of the methodology of data collection including sample size for the survey are available elsewhere (NIPORT et al, 2005). The 2004 BDHS adopted a multistage cluster sampling based on the 2001 Bangladesh Census. The survey gathered information through a nationally representative sample of 11,400 ever married women aged 10-49 years from 10,500 households covering 361 clusters throughout Bangladesh, 122 in urban areas and 239 in the rural areas. Such a large data set provided a unique opportunity for the various aspects of female age at marriage and issues related to it. Among the ever-married women, 7,536 (65.9%) were from rural areas and 3,904 (34.1%) were from urban areas. Both of the sample women are considered for present analysis. We used simple cross tabulation and a multivariate analysis namely binary logistic regression to assess the effects of the selected variables on age at first marriage of the rural and urban women in Bangladesh.

### **Results and discussions:**

Marriage is the system of rudimental period of feasible childbearing in the country where the predominant peoples are Muslims. The Islam, which is the religion of Muslim people, does not permit childbearing outside of marriage. Hence timing of marriage has a significant influence in fertility and population composition. But adolescent childbearing caused by adolescent marriage is a health risk for both the mother and child. Childbearing at early ages is usually problematic, because they occur prior to the physical, biological and emotional maturity of a girl. The women having adolescent childbirth generally suffer from various problems in the long run compared to the women married in later ages. There is an ordinance in Bangladesh for minimum age at marriage to be 18 for bride and 21 for groom but this rule is not properly followed especially in the rural areas and by the backward segments of population in terms of socio-economic status. Generally, a wide variation in the

differential of age at marriage is evident for rural and urban residential background. Figure 1 shows such a picture at a glance according to the percentage distribution of females by their age at first marriage and rural-urban residence. The figure indicates that the proportion of females married before the legal age of 18 years is higher by 8.1% in rural areas (87.6%) than urban areas (79.5%). It is also observed that, 39.0% of the rural females have been married before puberty (<14 years) While the corresponding figure of this rate among the urban women is 33.6% In addition, it is also observed that among the females 93.4% of rural areas and 88.6% of urban areas have been got married in their teen-ages, indicate higher prevalent of adolescent marriage among rural females as compared to their urban counterparts.

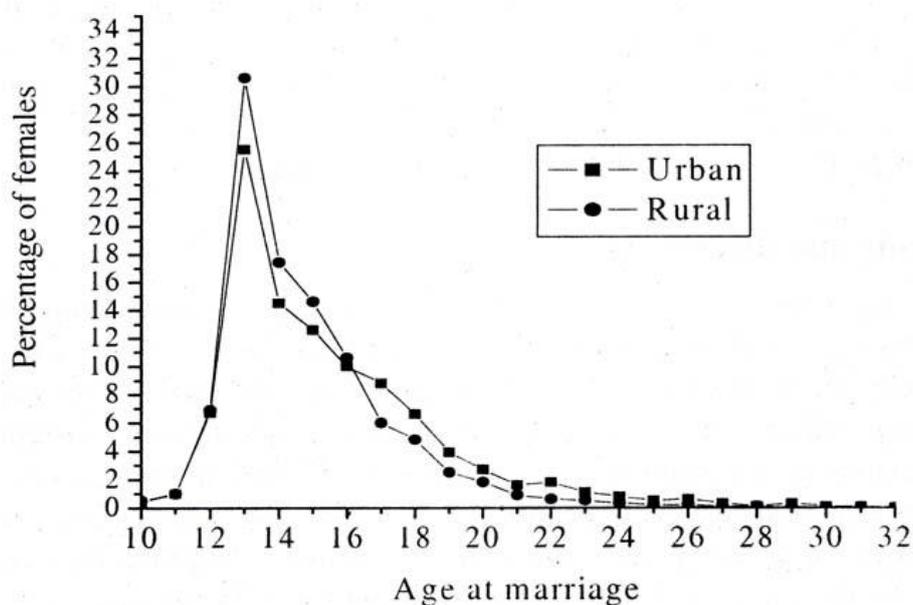


Fig-1: Percentage distribution of females of rural and urban areas by their age at marriage.

To assess the trend of increase in age at marriage if any, both birth cohort and marriage cohort approaches was analyzed and the results are presented in Table 1 and Table 2 respectively. The mean age at first

marriage reported by rural women born before 1957 was found to be 14.03 years, which rose to a peak 15.19 years for the women who were born in 1977-1981. Since then there appears a decreasing trend in age at marriage of the rural Women and reached at 13.74 years for the women whose birth cohort is 1987-1991. A same pattern of mean age at first marriage of the urban Women is observed. The mean age at marriage for urban women was found 14.63 years for those who were born before 1957 and reached to the highest 15.91 years for the women who were born during

Table 1: Mean age at marriage of Bangladeshi women by their birth cohort and current place of residence

Birth cohort	Place of residence		National
	Rural	Urban	
<1957	14.03	14.63	14.22
1957-1961	14.21	15.01	14.48
1962-1966	14.72	15.51	14.99
1967-1971	14.86	15.84	15.22
1972-1976	14.98	15.84	15.30
1977-1981	15.19	15.91	15.44
1982-1986	14.96	15.29	15.06
1987-1991	13.74	13.78	13.75
Total	14.76	15.48	15.01

1977-1981 and decreased at 13.78 years for the age cohort 1987-1991. For national level, the mean age at marriage was found to be 15.01 years and this figure for rural and urban women has been recorded 14.76 years and 15.48 years respectively. The figures for mean age at marriage suggests that on an average. a rural and an urban Bangladeshi woman get marry 3.24 years and 2.52 years prior to the legal age at marriage of 18.0 years.

Marriage cohort data demonstrate a sign of increase in age at marriage for both rural and urban women. The mean age for the rural women who got

married during 1965-1969 was recorded 12.71 years and for those who were married in the period 2000-2004 was found as 15.95 years. The corresponding figures for urban women were observed 12.89 years and 15.48 years respectively. A close inspection to data suggests that, the pace of increase in age at first marriage is comparatively higher among urban women than that of the rural women. In national level, the mean age at marriage was found 12.76 years for the marriage cohort 1965-1969 and after 35-year interval this figure rose to 16.32 years who were married during 2000-2004. A sharp trend of increase in age at marriage obtained through marriage cohort indicates to be continued in the future. The both birth cohort and marriage cohort data indicate higher mean age at marriage of the urban females than their rural counterparts.

Table 2: Mean age at marriage of Bangladeshi women by their marriage cohort and current place of residence

Marriage cohort	Place of residence		National
	Rural	Urban	
1965-1969	12.71	12.89	12.76
1970-1974	13.57	13.75	13.62
1975-1979	14.05	14.39	14.16
1980-1984	14.39	14.93	14.58
1985-1989	14.64	15.11	14.80
1990-1994	14.88	15.72	15.17
1995-1999	15.23	16.18	15.56
2000-2004	15.95	17.03	16.32
Total	14.76	15.48	15.01

Table 3 represents the differentials of mean age at marriage of ever-married rural and urban women of Bangladesh by selected socioeconomic backgrounds. The differences of mean age at marriage reveal that with few exceptions the mean age at marriage of urban women is higher than rural women for all categories of the selected variables under

consideration. On an average, the urban females get marry 0.72 years later than their rural sisters.

Table 3: Mean age at marriage (MAM) of the women of Bangladesh by place of residence and selected background characteristics

Background characteristics	N	Mean age at first marriage			Difference of MAM = (4)-(3)
		Rural (N=7,532)	Urban (N=3,903)	Total (N=11,440)	
(1)	(2)	(3)	(4)	(5)	(6)
<b>Respondent's education</b>					
Illiterate	4,419	14.3	14.2	14.3	-0.1
Primary	3,381	14.5	14.7	14.6	0.2
Secondary+	3,640	15.9	16.9	16.3	1.0
<b>Religion</b>					
Islam	10,182	14.6	15.3	14.9	0.7
Non-Islam	1,253	15.7	16.8	16.0	1.1
<b>Childhood residence</b>					
Rural	9,794	14.7	15.1	14.8	0.4
Urban	1,646	15.8	16.3	16.2	0.5
<b>Husband's education</b>					
Illiterate	4,124	14.2	14.2	14.2	0.0
Primary	2,903	14.7	14.7	14.7	0.0
Secondary+	4,403	15.5	16.5	15.9	1.0
<b>Husband's occupation</b>					
Agricultural	3,255	14.4	14.3	14.3	-0.1
Labourer	3,755	14.8	15.1	14.9	0.3
Business	2,638	14.9	15.8	15.3	0.7
Service	1,293	15.8	16.7	16.2	0.9
Others	499	15.1	15.2	15.1	0.1
<b>Region</b>					
Barisal	1,360	14.9	15.4	15.0	0.5
Chittagong	2,069	15.2	16.0	15.5	0.8
Dhaka	2,589	14.6	15.6	15.0	1.0
Khulna	1,708	14.4	15.2	14.6	0.8
Rajshahi	2,564	14.3	14.9	14.5	0.6
Sylhet	1,150	15.7	15.9	15.8	0.2
<b>Wealth index</b>					
Poorest	2,048	14.3	14.3	14.3	0.0
Poorer	2,058	14.4	14.4	14.4	0.0
Middle	2,147	14.7	14.4	14.7	-0.3
Richer	2,276	15.1	14.9	15.1	-0.2
Richest	2,911	15.7	16.3	16.1	0.6
Total	11,440	14.8	15.5	15.0	0.7

The observations presented in Table 3 suggest that, in national level a girl having SSC or higher education marries exactly 2.0 years later than her illiterate counterpart. This difference is higher in urban than rural females. It is also evident that, a girl of rural area having the primary or secondary or higher education, get married more than one year earlier than her urban counterpart.

The relationship between religion and female age at marriage demonstrates that mean age at marriage is 1.1 years higher among non-Muslim women than the vast majority Muslim women in Bangladesh. This difference is comparatively higher in urban than rural areas. The childhood residence of respondent shows an average difference of 1.4 years higher among females who resided in urban areas than rural areas in their childhood. But this variation is also pronounced among urban females than their rural counterparts. Husband's education seems to have some influence on female age at first marriage. Education for both husband and wife shows positive association with age at marriage. The higher at the education level, the higher is the age at marriage. Despite the fact, a rural girl is married-off 1.0 year earlier than an urban girl whose husband completed SSC or higher classes, but the mean age at marriage for rural and urban women were found the same for two other categories of education for husbands.

The age of marriage varies with the occupation of husband. For both rural and urban women mean age at marriage was recorded highest for the women whose husbands are service holder and the lowest whose husbands are engaged in agriculture. The findings indicate lower age at marriage for urban women than their rural sisters whose husbands occupation is related to agriculture. The other categories of occupation show higher mean age at marriage for urban females than that of rural females. A wide variation is observed in regional differentials of age at marriage because of heterogeneous socio-economic characteristics of the respondents throughout the country. The mean age at marriage was recorded highest for the women of Sylhet division (15.8 years), followed by Chittagong division (15.5 years), Barisal and Dhaka divisions (15.0

years), Khulna division (14.6 years) and Rajshahi division (14.5 years). The corresponding figure was found the same for rural areas of six divisions of the country. But the highest mean age at marriage for urban females was found the highest in Chittagong division (16.0 years) and lowest in Rajshahi division (14.9 years). The females of Raishahi and Khulna.-division are lagging behind the age at marriage of the other divisions.

The socio-economic status of the households, measured by the type of house and luxurious goods which are used in daily life as proxies of income, on an average shows substantial variations in mean age at marriage of rural and urban women. The age at marriage increases with the socio-economic status of family in rural areas but it is more pronounced in urban areas only for those who bears higher and highest economic status. Surprisingly, the mean age at marriage was found lower among the females of urban areas compared to their rural counterparts for the middle class and richer class family's women.

In assessing the significance of the independent variables on the dependent variable "age at first marriage" we employed binary logistic regression to meet the objectives of the study. In doing so, we dichotomized the dependent variable by assigning the value "0" for age at marriage being below 18 years and the value "1" for age being 18 years and above as the legal age at marriage for females in Bangladesh is 18 years. The results of the analysis identify a number of variables that have significant effect on age at first marriage of rural and urban women in Bangladesh.

The regression estimates of the analysis shows that respondent's education is the most significant predictor that influences the age at marriage for both rural and urban females. The odds ratios indicate that a rural and an urban female who completed secondary or higher education are 2.39 and 3.39 times more likely to get marry after age 17 years than a female who have no education. In national level, the risk of probability of marriage after age 17 years is higher among the females who completed

secondary or higher education than a female who is illiterate. The analysis further shows that, husband's education, which was not found as strong as the respondent's education, has significant positive effect on age at marriage. The women for both rural and urban areas, whose husbands are illiterate or have some primary education, are more likely to have been married little earlier than those women with secondary or higher educated husbands.

The odds for the variable "religion" show higher significant influence on female age at first marriage for both places of residences. The odds ratios reveal that the non-Muslim women of rural and urban areas are 1.63 and 2.07 times more likely to have been married at age 18 or above years as compared to the Muslim women. The place of childhood residence also bears a statistical significant relationship with age at marriage. The rural and urban women resided in the urban areas in their childhood, tend to have more or less 1.50 times higher to be married after age 17 than the women whose childhood residence was in rural areas.

The age at marriage of the women of both areas significantly varies with husband's occupation. The women whose husbands are engaged in agriculture are more likely to be married earlier than those whose husbands are engaged in non-agricultural occupation. The risk of this probability is more pronounced for urban women than those of rural areas. From the analysis of the logistic regression it appears that, with other covariates controlled, regional differentials in low age at marriage are also significant. The signs of regression coefficients in Table 4 suggest that, with reference to females of both rural and urban areas of Barisal division, the females of Chittagong, Dhaka and Sylhet divisions are more likely to have been married at older ages while the females of Khulna and Rajshahi divisions tend to have been married at younger ages. The result is consistent with that obtained by Islam and Mahmud (1996). The logistic regression analysis suggests that the occurrences of higher age at marriage among rural women who live in Chittagong, Dhaka and Sylhet divisions are 1.68, 1.09 and 3.15 times higher respectively, than

that of the women who live in Barisal division. Besides, the rural women of Raishahi are more likely-

Table 4: Logistic regression coefficients ( $\beta$ ) and odds ratios ( $\exp \beta$ ) showing the likelihood of legal age at first marriage of rural and urban women in Bangladesh.

Background characteristics	Place of residence				National	
	Rural		Urban		Coeff. ( $\beta$ )	Odds ratio
	Coeff. ( $\beta$ )	Odds ratio	Coeff. ( $\beta$ )	Odds ratio		
<b>Respondent's education</b>						
(Illiterate)	--	--	--	--	--	--
Primary	-0.001	0.999	0.204	1.226	0.062	1.064
Secondary+	0.872***	2.392	1.221***	3.390	1.011**	2.748
<b>Religion</b>						
(Islam)	--	--	--	--	--	--
Non-Islam	0.485***	1.625	0.728***	2.071	0.584**	1.793
<b>Childhood residence</b>						
(Rural)	--	--	--	--	--	--
Urban	0.414***	1.513	0.408***	1.503	0.433**	1.542
<b>Husband's education</b>						
(Illiterate)	--	--	--	--	--	--
Primary	0.101	1.106	0.015	1.015	0.078	1.081
Secondary+	0.440***	1.552	0.458***	1.581	0.460**	1.583
<b>Husband's occupation</b>						
(Agricultural)	--	--	--	--	--	--
Labourer	0.264***	1.303	0.349	1.417	0.241**	1.273
Business	0.055	1.057	0.351	1.420	0.152	1.164
Service	0.759***	2.136	0.876***	2.402	0.752**	2.120
Others	0.269	1.309	0.084	1.088	0.174	1.190
<b>Region</b>						
(Barisal)	--	--	--	--	--	--
Chittagong	0.517***	1.676	0.503**	1.654	0.514**	1.672
Dhaka	0.086	1.090	0.160	1.174	0.134	1.143
Khulna	-0.340**	0.712	-0.134	0.875	0.257**	0.774

Rajshahi	-0.109	0.897	-0.199	0.820	-0.141	0.868
Sylhet	1.148***	3.151	0.694**	2.003	1.007**	2.738
<b>Wealth index</b>						
(Poorest)	--	--	--	--	--	--
Poorer	-0.213	0.808	-0.174	0.840	-0.227*	0.797
Middle	0.114	1.121	-0.349	0.705	-0.025	0.976
Richer	0.241*	1.273	-0.011	0.990	0.129	1.138
Richest	0.288*	1.334	0.311	1.365	0.350**	1.419
Constant	-3.086***	0.046	-3.314***	0.036	3.122**	0.044
-2Loglikelihood	5016.94**		3355.86**		8408.6	
Chi-square	592.60***		601.634**		1289.2	
					5***	

Note: The reference categories are in the parentheses. \*\*\*p<0.01; \*\* p<0.05 and \* p<0.10.

to be married little later than the rural women of Khulna division. In addition, a similar pattern for marriage by “below legal age” and “at or above legal age” was obtained for urban women of different divisions. It is noted that, the odds for rural women of Sylhet division was estimated 3.15 and the corresponding figure for urban women was estimated 2.00 as compared to the rural and urban women of Barisal division. The regional differentiation of female age at marriage may be partly due to industrialization, urbanization and education, which did not progress evenly in' all regions. For example, Chittagong division is the largest commercial and industrial area while Dhaka is more urbanized and industrial area. Barisal. Khulna and Rajshahi divisions are mainly agricultural and less urbanized while a large number of people of Sylhet division are migrated in abroad.

The analysis further suggests that, wealth index shows significant effect on age at marriage. In rural areas, women having the highest socio-economic status are 1.33 times more likely to be married at older ages than the poorest women. The corresponding odds for poorer, middle and richer women were estimated to be 0.81, 1.12 and 1.27 respectively. However, it is interesting to point out that, in urban area, only the women

having richest wealth are 1.37 times more likely to have been married at older ages as compared to the poorest women. The occurrence of early marriage between the poorest and richer class women in urban areas was almost same while the incidents of early marriage were comparatively lower among poorer and middle class women.

### **Conclusion and policy implication:**

In the present study an attempt has been made to examine the levels and differentials of female age at marriage in rural and urban areas and also to identify the determinants of socio-economic factors that influencing to have been married in the early of legal age at marriage for females in Bangladesh. The findings of the study reveal that the mean age of ever married women of Bangladesh, as a whole is 15.01 years. The study further shows that the mean age at marriage of the rural women is lower among the rural women (14.76 years) than the urban women (15.48 years) with a difference of 0.72 years. The mean age at first marriage has been increased by 3.56 years in the country during the period 1965-2004 from 12.76 years to 16.32 years. The results of the analysis reveal that although the average age at marriage has been increased in both rural and urban settings but the pace among the females of urban area is higher as compared to their rural counterparts. Despite the increase of mean age at marriage, the graphical representation of females by their exact age at marriage for both rural and urban areas replicates that the proportion of early marriage is conspicuously higher in rural women than urban women in Bangladesh.

The differentials of mean age at marriage made by the selected socio-economic variables show that, age at marriage of the women is relatively higher among higher educated and among non-Muslim, among the women whose childhood residence was in urban areas, among those women whose husbands are higher educated and engaged in business and service, among women of Sylhet and Chittagong divisions and whose socio-economic status is highest. The multivariate analysis of the study suggests that, the age at marriage of the women for both rural and urban

settings significantly varies with women`s education, religion, childhood place of residence, education and occupation of husband, region of residence and socioeconomic status. Among the variables considered in the analysis, women`s education has been found to have the most single strongest influence in the variation of mean age at marriage for both rural and urban females.

The aforesaid results and discussion of the present study hold implication for policy that could be useful in formulating ways to increase the age at marriage and further decrease in fertility in Bangladesh. In order to enhance further the age at marriage and to substantial reduction of early marriage, the parents and community should be made more aware regarding negative health, social and economic consequences of early marriage and teen-age motherhood. The obligatory vital registration system for birth, death, migration and particularly of marriage may be fruitful to reduce marriage before legal age at marriage for both bride and bridegroom. In that case, the concerned persons such as guardians of bride and bridegrooms and marriage partners could not be able to hide from view the couples` actual age to marriage registrar. The ward commissioner of metropolitan or member of Union Parishad could be involved in monitoring the marriage registration. In this connection, an enthusiastic mass media campaign should be strengthened regarding mandatory marriage registration and consequences of early marriage and adolescent childbearing. The Government should also take needful actions to expand female education and effective strategic plan to reduce drop out across the countryside and employment opportunities should be created for women to enhance their participation in economic activities.

The proper execution of the aforementioned recommendations could be helpful to increase the age at marriage for males and females in Bangladesh, which can ultimately reduce maternal and infant mortality and also the fertility in both rural and urban settings of Bangladesh.

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## **Poverty and Inequality: A Review of Bangladesh Situation**

**Tamzid Ahmed Chowdhury<sup>1</sup>**

### **Abstract**

*The visible effects of poverty are malnutrition, ill health, poor housing condition, and illiteracy. The poor suffer from unemployment, under-employment and lack of access to resources that restrict their opportunities to earn enough for a good living. Often the poor are exposed to discriminatory treatment by institutions of the state and society and they are powerless to influence key decisions affecting their lives. In Bangladesh per capita GDP grew about 2% a year during the 1990s and poverty declined quite slowly. Between 1983 and 1996 the share of people in extreme poverty fell from 40.9% to 35.6%-and the same share in moderate poverty from 58.5 to 53.1%. Why the slow decline? Part of the answer lies in rising inequality, in both urban and rural sectors, especially between 1992 and 1996, when the Gini coefficient rose from .26 to .31. If inequality had not increased, the poverty rate would have been about 7-10% points lower in 1995-96 than it actually was. This writing argues that the persistence of poverty originates less in the lack of resources for its alleviation than in the problem with low economic growth and disbursement of the fruits of growth to the poor due to economic and political problems along with the failures of governance.*

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## **I. Concepts and Definitions:**

*“Don’t ask me what poverty is because you have met it outside my house. Look at the house and count the number of holes. Look at the utensils and the clothes I am wearing. Look at everything and write what you see. What you see is poverty.” -Poor man, Kenya.*

Poverty is the economic condition in which one is unable to enjoy a minimum standard of living. The concept of poverty is heterogeneous, and the causes of poverty are complex. Poverty is, however, now widely recognized in economics literature as a matter of deprivation, a failure to meet basic requirements for the sustenance of life. Thus, the evolving concept of poverty broadly refers to forms of economic, social and psychological deprivation occurring among people lacking sufficient ownership, control or access to resources for minimum required levels of living (See: Greely, Martin (1994), Measurement of Poverty and Poverty of Measurement, in IDS Bulletin 25/2). The multidimensional problem of poverty involves income, consumption, nutrition, health, education, housing, crisis-coping capacity, insecurity, etc.

So poverty is not solely due to the deficiency/lack of income. Extreme poor are assetless, unemployed and deprived of credit facility. Above the extreme poor the moderate poor are those, who are also asset and creditless and have to live on by selling the labor of all the family members. But in labor market their position is such that they are getting the minimum wages and even their employment is not ensured rounds the year. From the above discussion it can be said that the main problems of the poor families are as given below:

1. Prime problem is asset lessness. To work they require assets but they have a limited or no access to those assets.
2. Second problem is unemployment (full or partial), which arises from the deficiency and unequal distribution of assets.
3. Third problem is their lack of ability to survive in natural calamities like flood, draught or seasonal fluctuations.
4. Fourthly, they are deprived of minimum health care and education facilities.

5. Poor families that have divorced Woman, aged and disabled people are in danger due to lack of social insurance and security.
6. Voice lessness and power lessness, in decision-making are other vital problems of the poor.

### **Indicator Used in Poverty Monitoring :**

Poverty monitoring needs a set of carefully selected indicators. The selection of indicators, however, depends on the objective of monitoring (Carvalho and White 1994). As the assessment of poverty is not an end in itself and assessing the impact of public expenditure on the standard of living of the poor has been the main objective of this study, the indicators have been selected accordingly. The UNDP claims that the indicators of poverty assessment and monitoring can be drawn from five families of indicators, namely 'means' (input), 'ends' (impact), 'mixed', 'process' (opportunity) and 'poverty related' (UNDP 1996). The choice of indicators necessarily involves a subjective element. An attempt has been made here to make the selection of indicators balanced conforming to the above-mentioned typology of indicators.

<b>Types of Indicators/Variables</b>	
I. Means	a. Consumption <ol style="list-style-type: none"> <li>i) Per capita daily consumption of food</li> <li>ii) Per household daily consumption of food</li> <li>iii) Per adult equivalent daily consumption of food</li> <li>iv) Frequency of consumption of important foods</li> </ol> b. Income <ol style="list-style-type: none"> <li>i) Per capita daily nominal/real income</li> <li>ii) Per household daily nominal/real income</li> <li>iii) Earner-member ratio</li> <li>iv) Source of income and wage rate</li> </ol> c. Education <ol style="list-style-type: none"> <li>i) Participation of children in schooling</li> <li>ii) Expenditure on education</li> </ol>
2. Mixed	a. Health <ol style="list-style-type: none"> <li>i) Incidence of diseases</li> <li>ii) Access to health facilities</li> <li>iii) Expenditure on medical treatment</li> </ol>

	iv) Frequency of visits to health care providers
	b. Drinking water i) Access to safe drinking water
	c. Sanitation i) Type of latrine used
	d. Demography i) Average family size
	ii) Age-gender wise family composition
3. Process	a. Credit i) Sources of credit
	ii) Volume of credit
4. Poverty related	a. Demography i) Prevalence of female-headed household
	ii) Prevalence of child labor
5. Ends	a. Distress sale i) Sale of assets
	b. Health i) Quality of medical service
	c. Housing i) Structure/ number of rooms
	ii) over crowding
	d. Saving i) Proportion of saving household
	ii) Per capita savings
	e. Literacy i) Rate of illiteracy/literacy

**Box-1:** (Source: UNDP, 1996. The Budget and the Poor, UPL publication by Shamunnay, P. 36)

## 2. Objectives of the Study

### ***Broad objective:***

To provide justification for strong economic reforms for poverty alleviation in Bangladesh.

### ***Specific objectives:***

- i) Characterizing the poor and defining poverty from Bangladesh point of view.
- ii) Estimating the poverty level of Bangladesh over a number of years to ascertain whether poverty situation is improving or worsening.
- iii) Reviewing briefly the poverty alleviation strategies adopted in Bangladesh.
- iv) Assessing growth-inequality-poverty relationship to break the vicious circle of poverty in Bangladesh.

### 3. Methodology

A considerable amount of information was gathered through literature survey and use of relevant (un) published sources (Journals, Daily News Papers, and Annual Reports etc).

### 4. Poverty Profile in Bangladesh:

At the empirical level, the measurement of poverty involves: a) an indicator of well-being or welfare such as per capita expenditure; b) a threshold (the poverty line) to which each individual's welfare can be compared; and c) a poverty measure such as the headcount index which is the percentage of the population with the expenditure indicator below the threshold or poverty line. Differences in poverty estimates result from differences in the choices of the indicator, the threshold, or the poverty measures (Wodon, 1997). By considering the calorie/day taken, following results can be observed in poverty:

Table-1: Poverty (in %) measurement based on calorie consumed

Types of poverty		1983/84	1985/86	1988/89	1991/92	2000	2004
Moderate	National	62.6	55.65	47.75	47.52	44.33	41.3
	Rural	61.94	54.65	47.77	47.64	42.28	40.1
	Urban	67.7	62.55	47.63	46.7	52.5	45.2
Extreme	National	36.75	26.86	28.36	28	19.98	18.7
	Rural	36.66	26.31	28.64	28.27	18.72	18.2
	Urban	37.42	30.67	26.38	26.25	25.02	20.8

Source: Economic Review-2003 by Ministry Of Finance, p. 127

#### 4. a. History of Poverty in Bangladesh:

Much of the sufferings of the people of Bangladesh are associated with the devastation caused by the war of liberation in 1971. At least one third of the national wealth of Bangladesh was damaged in one year and the economy faced severe difficulties in its aftermath. The global economic

crisis, the price-hikes of food, fuel and fertilizer and increasing burden of the deficits in balance of payment hit the economy very hard. Crop failure and disruptions in flow of food aid to the country in 1974 aggravated the situation and pushed the country to near-starvation. The process of pauperization was intensified and according to some estimates, people below the poverty line in Bangladesh reached 83% in 1975. In 1981-82, the figure was 74% and only later, the incidence of poverty started to decline. The economy, however, was in stagnation and suffered a new setback because of the damages caused by devastating floods of 1987 and 1988. The bumper crop harvests following the floods contributed to a high growth rate in 1988-89 and in the successive 2-3 years although there had been no sustained improvement in the poverty situation. In the 1990s, millions of people faced the dehumanizing effects of acute material scarcity because of inconsistent distribution and under-utilization of land, lack of command of the poor over land and non-land resources. technological backwardness, disparity in income distribution and political upheaval. With a per capita income of approximately \$520 (2007), Bangladesh remains one of the poorest, most densely populated, and least developed nations especially characterized by pervasive poverty in both rural and urban areas. Nearly half of the country's population lives below the poverty line. Majority of its people lives in rural areas where problems of inequality and unemployment are growing rapidly. Gini ratios in rural and urban areas in constant 1963/64 prices were 0.340 and 0.375 respectively in 1973/74, 0.362 and 0.365 in 1985/86, and 0.384 and 0.444 in 1995/96.

#### **4. b. The New Poverty Measure: Cost of Basic Needs Method:**

The national statistics office of Bangladesh (i, e; BBS) with the food energy intake method added the Cost of Basic Needs (CBN) method, though it retained the direct calorie intake method for comparison with the previous estimates. The cost of basic needs method is based on the estimation of minimum required basic needs for people (World Bank, 1998). Table 2 and 3 show that 36 per cent of the country's population

was very poor and 53 per cent was moderate poor in 1995-95. It also states that the incidence of poverty has declined as measured by both the upper and lower poverty lines. The BBS estimates claim that poverty incidence was relatively stable between 1983-84 to 1991-92, and then experienced a significant decrease in 1995-96. It also reveals that the drop in poverty in recent years was higher in urban than in the rural areas.

Table-2: Headcount Indices of poverty with the cost of basic needs method, 1983-84 to 2006

(Percentage of population below the poverty line)

Source: BBS (1997), World Bank (1998), Economic Review, 2006 by Finance Ministry

	<i>Hard-core Poor (Lower Poverty Line)</i>					<i>Moderate Poor (Upper Poverty Line)</i>				
	<i>1983/ 84</i>	<i>1985/ 86</i>	<i>1995 /96</i>	<i>2002</i>	<i>2005- 06</i>	<i>1983/ 84</i>	<i>1985/86</i>	<i>1995/96</i>	<i>2002</i>	<i>2005-06</i>
Natio nal	40.91	33.77	35.55	19.98	33.7	58.50	51.73	53.08	44.33	49.8
Rural	42.62	36.01	39.76	18.72	37.4	59.61	53.14	56.65	42.28	53.1
Urban	28.03	19.90	14.32	25.02	19.1	50.15	42.92	35.04	52.50	36.6

#### 4. c. Inequality Deepens: Rich-Poor Gap .in Villages Widens, though Poverty Declines in 5 years

(Source: Inam Ahmed and Rezaul Karim Byron. October 10, 2006)

Poverty has significantly reduced in five years since 2000 by 8.9 percentage points to 40 per cent, but the rich-poorgap has widened further, according to the latest Household Expenditure Survey (HES), posing a new challenge to policymakers to close the gap. The Income Gini Co-efficient, a measure to assess income inequality. shows an increase from 0.451 in 2000 to 0.467 in 2005. mostly because of increasing rural inequality. A higher Gini Co-efficient reflects a worsening situation for poverty. Rural Gini Co-efficient increased from 0.393 in 2000 to 0.428 in 2005. Although the urban inequality did not get worse, neither did it improve.) The urban Gini Co-efficient remained static at 0.497 in the five years. In fact, inequality in Bangladesh also deepened for the decade since 1990. The earlier HES showed the

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Note: based on cost of basic needs method;

coefficient was 0.259 in 1991-92 and it reached 0.306 in 2000. This measure was done by assessment in 14 zones of the country. However, the new HES figure was derived by widening the assessment area to 16 zones. The other continued alarming trend reflected in the survey is that income share of the lower tier people has decreased while the top 50 per cent's increased, widening the gap between the richest and the poorest. It is now clear that 50 percent of the population claims only 20.32 per cent of total income. Interestingly, the top 5 per cent or the richest of the tiers also lost their share of income and recorded at 26.93 per cent as against the previous survey that showed them to have sharply gained their share of income. Looking at the consumption pattern, it is found that there was no significant change of Gini Co-efficient of consumption expenditure between 2005 and 2000. However, the rural people spent more as their share in expenditure increased from 0.279 to 0.284 on the Gini Co-efficient.

Between 1999 and 2004, the poor's income increased 4.8 per cent, while it increased 19.4 per cent for the non-poor, the preliminary report of the Poverty Monitoring Survey 2004 shows. The rural poor are even worse off where income increased by only 0.54 per cent for them against the urban's 7.97 per cent.

"The widening income disparity in Bangladesh is explained most convincingly when we compare the income shares of top and bottom quintiles of the population," a CPD report says. "Between 1999 and 2004, national income attributable to the poorest 10 per cent of Bangladesh population declined from the miniscule proportion of 1.7 per cent to 1.5 per cent. Conversely, the control on the national income by the richest 10 percent of the population increased from 33.9 percent in 1999 to 36.5 per cent in 2004."

Table-3: Poverty measurement according to the family size

	By using the low poverty line			By using the high poverty line		
	Total	Rural	Urban	Total	Rural	Urban
Family size	33.7	37.4	19.1	49.8 (42.1)	53.1 (43.3)	36.6 (37.9)
1-2	16.1	18.7	4.7	29.5 (26.4)	33.1 (27.7)	13.4 (21.9)
3-4	27.8	31.8	12.9	43 (38.2)	46.9 (41.2)	28.8 (30.9)
5-6	37.2	42.1	18.7	52.8 (45.8)	57 (46.4)	36.9 (44.6)
7-8	37.1	39.7	25.9	55 (46.3)	57.2 (47.1)	45.7 (42.6)
9-10	37.1	38.6	30.8	54.7 (40.3)	56.1 (40.3)	48.9 (40.4)
11+	25.5	28.2	12.7	39.2 (32.5)	41.6 (33)	27.6 (30.5)

Source: BBS HIES-2000, Economic Review by Ministry of Finance-2003. Data in brackets show the data of 2006 taken from Economic Review~2006. pp. 141

## 5. Degree of Poverty Alleviation in Bangladesh:

In 1995-96, 47.5% of the populations of Bangladesh were still living below the poverty line. While this represents a decline compared to 62.6% in 1983~84, the absolute number of poor people has in fact increased over the same period (Rehman Sobhan. OECD working paper No. 143). Regarding poverty reduction, an average of one per cent point or of 1.5% annual reduction has been achieved per annum during the 1990s. On the other hand, 3.3% reduction per annum in absolute poverty and 4.9% reduction in hardcore poverty will be required in order to reduce, as indicated in the PRSP, the proportion of absolute poor to half, i.e. to 29.4% in 2015 in relation to 58.8% in 1991, and that of the extreme poverty to half that is from 28% in 1991 to 14% in 2015 (MDG Progress Report by MOF-Bangladesh Program Report). There is a particular question mark relating to the benchmark hardcore poverty ratio of 19% in 2002 as there are other official figures for it, one of which is namely, BBS. The World Bank puts it at 34% in 2000; also, the same source puts the absolute poverty ratio in 2000 at 50% (The World Bank Annual report, 2001). If both rates continued to decline by one percentage point

per year, the ratios in 2002 would be respectively 48% and 32%. If the target is to reduce these poverty ratios by half in 2015, the target ratios would be 24% and 16% respectively. If, then, one would calculate the required average annual percentage decrease rates relating to the two ratios over 2002-2015, both would work out at 3.9%. Regarding hardcore poverty, these calculations produce lower average annual per cent reduction requirement than shown in the PRSP but still almost three times of what was achieved during the 1990s, while the reduction rate remains about the same, as shown in the PRSP, for absolute poverty.

## **6. Assessing Bangladesh's Poverty Reduction Strategy in Practice**

At the risk of dramatic over-simplification, here is a quick assessment of Bangladesh's scorecard on several dimensions of poverty reduction. The conclusion is that although further progress is necessary on all five dimensions, the areas that need the most dramatic improvements are growth and empowerment.

**a. Macroeconomic Stability:** Bangladesh generally maintained reasonable macroeconomic stability during the 1990s. However, during the last two fiscal years Bangladesh's good record of macroeconomic management has been jeopardized by an increase in the fiscal deficit to 6% of GDP with increasing reliance on domestic financing to cover the deficits. These unsustainable trends create vulnerability to events such as natural disasters or external shocks. From a longer-term perspective, restoring fiscal discipline by reducing the losses of state-owned enterprises, utilities and banks, increasing domestic resource mobilization and improving the quality of public expenditures are the main challenges to Bangladesh's fiscal management, which could have pay-offs in terms of accelerated poverty reduction. (Approaches to Poverty Reduction in Bangladesh, Frederick T. Temple and Zaidi Sattar)

**b. Economic Growth:** Bangladesh's economic growth performance has been relatively strong. During the 1990s Bangladesh was the 10th most

rapidly growing economy out of 31 large developing countries, with populations greater than 20 million. In 1999 Bangladesh's per capita income, adjusted for purchasing power parity, was the 22nd highest among 53 low-income countries. Per capita income growth in Bangladesh increased from 1.5% in 1980-90 to over 3% in 1990-2000.

As good as Bangladesh's growth performance has been, it has to be even better if it is to achieve its poverty reduction objectives. The Bangladesh 2020 study prepared by a group of leading Bangladeshi scholars, with support from the World Bank, concluded that Bangladesh's growth rate must be at least 7-8 percent per annum if it is to eliminate poverty substantially within two decades. Although there is some potential for continued agricultural growth through higher productivity and diversification, lifting the growth rate on a sustained basis will depend on strong industrial performance, with industrial growth averaging 8-10% annually.

**c. Human Development:** Bangladesh has substantial achievement to show in improving its human development indicators - the third important poverty reduction pillar. During the last decade, Bangladesh has achieved remarkable progress in fertility reduction, child survival, and communicable disease control and in developing community nutrition interventions. During the 1990s, life expectancy increased by five years, about a year more for females. Bangladesh has almost eradicated polio and eliminated leprosy as a public health problem. The nutritional status of children has steadily improved. Despite this encouraging record, Bangladesh's health sector faces many challenges. The present fertility rate of 3.3 children per woman is too high for one of the most densely populated countries in the world, and the decline in fertility appears to be plateauing. Bangladesh has also recorded significant progress in expanding coverage and access to basic education, reflecting a consistently high level of national commitment and consensus on the priority of basic education. For the first time in Bangladesh's history, most children, except the very poor, at least start school. Gender parity in primary enrollment is now a reality. Bangladesh has also succeeded in establishing an extensive network of non-formal education centers for adult education. The country

does much better than other South Asian nations in enrolling students from poor families.

**d. Vulnerability and Safety-nets:** Finally, on the positive side, it is heartening to note that Bangladesh has done much to reduce the vulnerability of the poor. It has the largest system of targeted food transfer programs in the world, which are generally considered to be reasonably well run despite some leakage and political steering. Furthermore, although Bangladesh remains vulnerable to floods, Cyclones and drought, the country has developed considerable capacity to cope with natural disasters, illustrated most recently by the effective way in which public and private organizations and the people themselves coped with the 1998 floods.

**e. Education:** Direct policies or target group oriented programs for the rural poor have for many years been adopted by both government and NGOs to alleviate rural poverty. Besides, direct interventions, appropriate social policies indirectly affect the human resources and they can contribute a lot toward alleviation of poverty. Among the social policies, investment in education is one of the most powerful weapons in the fight against population growth and poverty. A study in 88 countries indicated that increase in the literacy rate from 20% to 30% was associated with an increase in real GDP by between 8% to 16% difference in per capita income growth rates. That is why, even the Government of Bangladesh is emphasizing in the education sector. Despite much rhetoric of the government about the importance of primary education, its share in the educational budget has not reflected any such priority. A preliminary assessment report on the FFE program reveals that:

- The enrolment of students in general and of girl students in particular has increased in all the classes (I-V) after the launching of the FFE program
- The enrolment figure is quite high in the FFE schools in comparison with non-FFE one
- The attendance of students as percentage of total class-days has significantly increased in the FFE schools

- The drop-out rates have declined significantly
- The quality of education particularly in the FFE schools is deteriorating. A significant portion of the teachers' time is wasted in the management of the FFE program.

The changes in school enrolment of girl students in the FFE and non-FFE schools before and after the launching of the FFE program are shown in table-4.

**Table-4:** The changes in school enrolment of girl students in the FFE and non-FFE schools

Month and Year	Grade-I	Grade-II	Grade-III	Grade-IV	Grade-V	All grades
	(Per cent)					
<b>FFE schools</b>						
April 1992 (before)	47.4	49.1	49.2	49	48.7	48.8
April 1993 (before)	47.6	45.7	48.7	50.7	48.4	48.7
April 1994 (After)	49.1	48.2	47.3	52	53.1	50.3
Among FFE beneficiaries	49.9	46.7	46.3	52	51.5	49.1
<b>Non-FFE schools</b>						
April 1992	45.2	46.4	48.2	48.6	48.4	47.6
April 1993	46.4	45.7	47.4	49.9	47.9	47.9
April 1994	46.1	46.7	46.7	49.8	49.8	48.2

Source: Ahmed, U.A. and K. Billah, FFE Early Assessment Survey, 2004, IFPRI, Dhaka, 2004

The survey report also indicates that the leakage of wheat from the FFE program was about 6.5% of the total wheat allotted to the program. The cost effective analysis reveals that to transfer Taka 1 of income benefit to the both beneficiary households costs Taka 1.59 considering the leakage of 65%. If there were no leakage, Taka 1 of income could be delivered to the beneficiary at a cost of Taka 1.48 which appears to be the cheapest among the food aided programs except the RMP. Under the RMP program, it costs Taka 1.32 to deliver Taka 1 of income – benefit to a beneficiary household, while it is taka 6.55 for the former Rural Rationing Program (Ahmed 1994).

The FFE program seems to have had some positive impact on the drop-out trend among primary level students in the program villages (See table-6). In the program villages, 1% of the primary level students are found to be dropping out compared to 4% in the control villages. The drop-out rate for the poorest households is found to be 2% in the program villages compared to 4% in the controlled villages. The incidence of drop-out for girls was nil among the poorest households in the program villages whereas in the same villages the drop-out rate was 3% in' 1999 (The Budget for the Poor, by Samunnay. p. 123-124).

**Table-5: Yearly drop-out rates before and after the introduction of FFE**

	Grade-I	Grade-II	Grade-III	Grade-IV	All grade
<b>Drop-out rates FFE schools</b>					
<b>Before (April 1992 to April 1993)</b>					
All students	18.8	15.9	17.2	18.3	18.5
Boys	16.1	14	17.9	17.9	17.6
Girls	20.3	16.8	15	18.9	19.3
<b>After (April 1993 to April 1999)</b>					
All students	7.4	10.8	12.1	13.3	10.9
Boys	6.7	10.3	13.9	15.7	11.3
Girls	8	11.6	9.8	10.6	10.3
<b>Drop-out rates non-FFE schools</b>					
<b>Before (April 1992 to April 1993)</b>					
All students	17.4	14.1	18.1	14	17.1
Boys	17.2	14	17.6	11.9	16.9
Girls	17.1	13.7	8.3	14.2	17.6
<b>After (April 1993 to April 1999)</b>					
All students	14.5	13.9	16.1	13.7	15.2
Boys	13.9	15.2	18.7	13.5	16.2
Girls	14.7	11.8	12.2	14.5	14.3

Source: Based on data collected by IFPRI, FFE Early Assessment Survey, 2000, Bangladesh

**f. Health Care Sector:** The main findings for the health care sector is can be summarized in the following way:

- The quality of medical care of the major providers, namely government hospitals at the district and metropolitan cities, thana and union level government health care complexes/centers and other specialized government hospitals, is found to be very poor.
- The health sector in Bangladesh including both public and private health care providers is inequitous. The private health providers serve exclusively the well off bypassing the poor and the poorest. Even in thana level the government officials are providing services mostly to the rich people of the rural area. (IDPAA and Proshika report, 2002. p. 9)
- The incidence of diseases for the poorest households increased sharply in both the urban and rural areas leading to an increase in per capita expenditure on medical treatment.

The change in the incidence of disease is at an alarming higher level among children and women than among men. The poorest people are found to have mostly suffered seven diseases, namely fever, diarrhoea, gastroenteritis, intestinal pain, asthma, skin diseases and feeling of weakness which around for 74% of all the incidence of diseases during the monitoring period. These diseases are caused by socio-economic and environmental factors. The medical expenditure incurred by the poorest households escalated sharply due to high morbidity during the period, which appears to be abnormal (Budget and the poor by IDPAA and Proshika. See Annex-II-table 7.16, p. 248). The overall per-capita expenditure on medical treatment is found to have increased by 245% from Tk. 38 in 1993 to Tk. 131 in 1996. In the case of urban slums, per capita medical expenditure, decreases (-32%) but it recorded a sharp increase (383%) in the rural areas. A gender and age bias is found to have been present in the distribution of medical expenditure of the poorest households. Intra-household disparity in this matter shows that adult male members have spent the lion's share (87%) of the total medical expenditure of the households. and this share increased over time leaving very little for the woman (6%) and children (7%). The government hospitals are found to have provided very little to the poorest people in the

country. In the rural areas, the average number of visits per poorest households to a government hospital/health clinic was 1.5 times only in 1993. This further declined to 1.2 times in 1996. In the urban slums the poorest households hardly get any medical service from the government hospitals in Dhaka city. More than one third of the members of the poorest households could not say anything about the medical services provided by government health complexes in the rural areas because they hardly made visit to the health complexes during the monitoring period. In the rural areas the quality of medical services at the thana and union level health complex is perceived by the villagers to be extremely poor in terms of most of the indicators. The villagers are found satisfied with the beds in the thana health centre. Despite the high incidence of diseases, the rural poor are found unwilling to avail themselves of medical care at the thana and union level government health complexes. The most important causes of this are: the centre is far away, there is no labour table, the services entails costs, medicine is not supplied, the doctors are reluctant to admit patients, surgical facilities are not available and so on (The Budget and the poor by IDPAA. PROSHIKA. Pp. 105, 112. 122).

g. Credit Facility: The poor's access to credit improved considerably in terms of both the number of borrowers and the volume of credit in both the urban and rural areas during 1993-96. In terms of the volume of credit, their access to credit grew by 457% in the rural areas and by 135% in the urban areas during 1993-96 (The budget and the poor by Samunnay. P. 169). Their access to credit in terms of the number of borrowers (net) registered 63% and 233% growth in the rural area and urban areas respectively (See, Budget for the Poor by IDPAA, Annex-II table. 9.46 and 9.47). The volume of credit per poorest borrower increased markedly from taka 1156 to taka 3963 in the rural areas but declined from Taka 4500 to taka 3170 in the urban areas during the same period. The average volume of credit per poorest household is found to have been very low (Taka 400) in 1993 and it soared to Taka 1684 in 1996. The main financiers of the credit to the poorest households are moneylenders, friends and NGOs. Credits from institutional sources like commercial banks were about 8% for the chronic deficit households in the rural areas.

2% for the occasional deficit households, and 17% for the break-even households. On the other hand, credit from NGOs were about 15% for chronic deficit, 13% for occasional deficit, 39% for the break-even and 30% for the surplus households in the urban areas and 19%, 30%, 33% and 5()% respectively in the rural areas (Quantitative credit findings by the Samunnay survey, 1997). It is interesting to note that the interest rate of credit taken from usurers and relatives is found to be exorbitantly high and it varies from 102.8% in the urban areas to 153.6% in the rural areas for credit from usurers, while the interest rate of credit taken from relatives varies from 103.2% in the urban and 100% in rural areas.

**h. Income Pattern:** The poorest households have limited sources of income. The urban poor are usually engaged in unskilled manual labor. Similar is the case with the rural people as well (See Annex-II table 9.15). Sale of labor was the main source of the rural poor accounting for 82% of their total income in 1993. It marginally increased to 84% in 1996. Agriculture was the second most important source of income making up only 12% of the total income of the rural poor in 1993 and 10% in 1996 respectively. Only 1% of the income of the rural poor was derived from livestock, a new source of income, in 1996.

**i. (1). Nominal Income:** In the rural areas, the income of the poorest households has been found to be miserably low during the stated period. The per capita daily income of these household was taka 6.9 in 1993 this increased to taka 7.4 in 1996 showing a 7% growth. Their daily income per household grew by 12% from taka 29 in 1993 t taka 33 in 1996. The higher growth rate of nominal income is mainly due to a positive growth of the nominal wage rate (12%) along with a growth of the number of earning members (5%) of the poorest households. The low per capita income is partly due to the large family size and its growth over the stated period. The low income of the poorest households is a result of a number of socio-economic factors, e.g; low wage rate, poor asset base, poor human capability due to illiteracy, low access to economic opportunities etc. The impact of the FFE program does not seem to have been appreciable to the level on income of the program households. Although

the program has had some positive impact, on the growth of income (15% in per capita and 19% in household terms during 1993-1996), its contribution to the growth is difficult to ascertain however other findings indicate that the contribution of the program households is insignificant (Taka .81 per capita daily, Taka 4.85 per households daily, 15% of the average household income). The income of the urban poor increased by a much higher rate than that of the rural poor in both per capita and per household terms because of the higher growth rate of wage (29%) and of earners per households (17%), lower family size (3.7) etc. Moreover, gainful economic opportunities are greater in the urban areas compared to the rural areas.

**i. (ii). Real Income:** The income of the poorest households in real terms is found to have declined across the board during the monitoring period. In the rural areas, the per capita real income of the poorest households declined by 22% on an average from 0.9 in 1993 to 0.7 in 1996 (BIDS annual report on income pattern, 1998). Barring the FFE households, the per household real income has registered a sharp decline during the same period irrespective of differences in regional diversity. Due to the income support under the FFE program, the FFE households could avoid the sharp fall of income. The per capita real income for the FFE households has declined by 13% against a 20 to 25% decline for the non-FFE program households over the stated time period (The budget for the poor by IDPAA and Proshika, 2002, P. 163). Overall, despite a 7% increase in per capita income in nominal terms on an average during 1993-96, the corresponding real income took an appreciably higher downward turn (-22%) caused by 24 to 43% price hike of coarse rice in the rural areas during the same period of time. The per capita real income of the urban poor remained unchanged, whereas the per household real income marked an upward trend (5%) during the monitoring period. The per capita real income of the urban poor was almost double (1.4 kg a day) that of the rural poor in 1993 which remained almost unchanged during that period.

**j. Consumption Pattern (Food only):** The consumption of rice and wheat-the staple food items of the poorest households is found to have

recorded opposite trends among these households in the urban and rural areas. In the urban slums, the per-capita daily consumption of food (rice and wheat) was 442 grams in 1993 and it rose to 514 grams in 1996 representing a 16% growth. The increase in the consumption level of food in terms of both per adult equivalent unit and per households unit has also been substantial, 18 and 25% respectively during the monitoring period. These findings, however, conceal the substantially low level of food intake observed in one of the slums where poverty is found to be more acute. In the rural areas, the trend in food consumption is, however, found to have consistently sunk during the monitoring period in per capita and per adult equivalent terms. The per capita daily consumption of rice and wheat declined from the level of 585 grams in 1993 to 566 in 1996 showing a 3% decrease. The food consumption per adult equivalent unit is found to have been at a much higher level-797 grams in 1993 and 786 grams a day in 1996 recording a small fall during the period. The declining trend in food intake is true of both the program and non-program households during the stated period. The consistent fall in the level of consumption of food is largely due to the fall in real income and expansion of average family size of the poorest households during the monitoring period.

**k. Savings Situation:** Savings by the poorest households have been significant during 1993-96. Not only the volume of their savings has been low, but the number of saving households is also very few (BBS Statistical year book. 1997). In 1993 there were no saving households. However, the number of households participating in the savings program increased to 22% of the poorest households in the rural areas. In the urban slums, no poorest households are found to have saved during the stated period. In the rural areas, the poorest households who participated in the savings program could save only Taka 21 on an average in 1996. However, the average savings per households was much lower (Taka 7 and Taka 3 to 4 for the program and non-program households respectively) in 1996. The poorest households in the northern part regardless of groups could save nothing during the stated period. The

difference in the amounts of savings of the three groups of the poorest households is found to have remained unchanged, because their saving is largely determined by the difference in the resource bases of these households (Samunnay Report, 2002).

**l. Employment Creation:** The employment opportunities created under the FFW and TR programs show an absolute decline during 1992-94 with a marked fall in 1993-94, despite the fact that in recent years these programs had been an important source of work for the hard-core poor and of nutrition for the poor rural women. Employment generation by the FFW and TR programs has, however, risen in 1994-95 by 19.14% over the 1993-94 figure. It is found that PFDS has a bias towards the well-off urban population. In order to reduce PFDS's original bias in favor of the relatively well-off urban population, efforts have been made to improve the development impact of the VGD program, for example, by including credit and training components. Policy recommendations for streamlining the effectiveness of the food-aided programs are provided in a report of the special Task Force on strengthening institutions for food-aided development (SIFAD). Though the financial costs in terms of food subsidies in the budget are declining, it is still a major head of account. The World Bank, the dominant actor in the field of foreign aid in Bangladesh, feels that food aid in the future should focus on utilizing limited resources in a cost effective way if these programs are to remain viable options for poverty alleviation (WB report, 1992).

**m. Development at a Glance:** Government of Bangladesh had taken a long-term plan for poverty alleviation in Bangladesh. Each ruling party has poverty alleviation as their main target in election manifesto. Initially government prepared strategies for poverty alleviation since 1990. Up to 2000 there is no such excellent evidence of improvement in poverty situation in Bangladesh economy. A bird's eye view on the development indicator can be shown with the aid of the following table:

Table-6: Target fulfillment in poverty and social factors according to 1990 as the benchmark year

Target	1990	2000 Benchm ark	Annual growth (%) within 1990-2000	Target for 2015
Target according to MDG				
Income poverty	59	50	-1.5	37
Aged education	35	56	6	88
Enrollment in primary education	56	75	3.4	100
Enrollment in secondary education	28	65	13.2	95
Infant mortality rate	94	66	-3	22
Mother mortality rate	480	320	-3.3	147
Life expectancy	56	61	0.9	73
Malnutrition children (%)	67	51	-2.4	26

Source: A National Strategy for Economic Growth, Poverty Reduction & Social Development, January, 2003

#### **n. Future of Poverty in Bangladesh**

Following table (Table-7) shows the trend of poverty based on substitute growth method from 2002 to 2020. The table shows that in all respects poverty will reduce in rural and urban areas. Government's I-PRSP, NGO intervention and donors activities will help to attain that goal. But still the change in poverty is not that much remarkable in the sense that the level of poverty reduction is less than the number of projects undertaken for the poverty alleviation.

Table-7: Future poverty trend based on substitute growth method from 2002-2020

Year	Growth in per head consumption expenditure								
	Rural			Urban			National		
	2%	3%	4%	2%	3%	4%	2%	3%	4%
2000	53	53	53	36.6	36.6	36.6	49.8	49.8	49.8
2001	52.2	51.8	51.4	36.1	35.9	35.7	49.2	48.9	48.6
2002	51.4	50.6	49.8	35.6	35.2	34.8	48.6	48	47.4
2003	50.6	49.4	48.2	35.1	34.5	33.9	48	47.1	46.2
2004	49.8	48.2	46.6	34.6	33.8	33	47.4	46.2	45
2005	49	47	45	34.1	33.1	32.1	46.8	45.3	43.8
2006	48.2	45.8	43.4	33.6	32.4	31.2	46.2	44.4	42.6
2007	47.4	44.6	41.8	33.1	31.7	30.3	45.6	43.5	41.4
2008	46.6	43.4	40.2	32.6	31	29.4	45	42.6	40.2
2009	45.8	42.2	38.6	32.1	30.3	28.5	44.4	41.7	39
2010	45	41	37	31.6	29.6	27.6	43.8	40.8	37.8
2011	44.2	39.8	35.4	31.1	28.9	26.7	43.2	39.9	36.6
2012	43.4	38.6	33.8	30.6	28.2	25.8	42.6	39	35.4
2013	42.6	37.4	32.2	30.1	27.5	24.9	42	38.1	34.2
2014	41.8	36.2	30.6	29.6	26.8	24	41.4	37.2	33
2015	41	35	29	29.1	26.1	23.1	40.8	36.3	31.8
2016	40.2	33.8	27.4	28.6	25.4	22.2	40.2	35.4	30.6
2017	39.4	32	25.8	28.1	24.7	21.3	39.6	34.5	29.4
2018	38.6	31.4	24.2	27.6	24	20.4	39	33.6	28.2
2019	37.8	30.2	22.6	27.1	23.3	19.5	38.4	32.7	27
2020	37	29	21	26.6	22.6	18.6	37.8	31.8	25.8

Source: A national Survey for Economic Growth, Poverty Reduction and Social Development, January-2003

## 7. Suggestion and Recommendation: Waiting for a New Sunrise

A broad based growth process with sectoral emphasis on agriculture and labor intensive exports, combined with the judicious use of various instruments of targeted intervention for providing a safety net for the most disadvantaged groups of the poor, is often argued as a way of reducing inequality in the society. However, we still have very poor knowledge about the determinants of the level and trend in inequality. Even if we do

not know about the determinants of inequality, it is useful to draw attention to two historical lessons. Lower initial levels of inequality (beginning of 1960) in the high-performing East-Asian economies is generally attributed to successful land redistributive reform and relatively high average levels of educational attainment which, inter alia, facilitated the movement of workers from low productive to high productive sectors. In the specific agrarian context of Bangladesh, assets redistribution such as land reform is difficult to achieve due to socio-political constraints. The distributive outcome of land reform is also uncertain because of limited aggregate size of potentially available 'surplus' lands for re-distribution (Based on Consumption Distribution data 1988/89 HES).

- The strategy of the government should be to accelerate economic growth and increase investment in the priority sectors like agriculture, including through subsidies in agriculture, industries and infrastructure (rural infrastructure, in particular), education, health and human resource development, especially of women and youth.

- **Strategies for Higher Investment in Social Sector:** A recent analysis (World Bank 1996) highlighted the fact that the distribution of benefits from public spending at all levels of rural education was rather regressive. The bottom 20 per cent of households receive only 13.8 per cent of public spending on rural education. In contrast, the top 20 per cent receive 28.8 per cent of such expenditures. The poor households claim only 40 per cent of public spending on rural education; the share of non-poor households in such expenditures is as high as 60 per cent. The pattern of regressively total rural education spending is mainly the result of the inequity in the allocation of expenditures at the secondary and higher levels. The need to invest soundly in building human capital is very clear. Basic education is critical for ensuring that everyone can participate in and benefit from growth. A healthy, literate labor force will increase the growth that can be obtained from establishing a sound investment climate and strongly increase the poverty reduction benefit from that growth. This outcome could be reinforced - as has been done - by the removal of gender gaps in health and education.

- Policies should be formulated to control population growth and maintain it at a sustainable level, and to ensure long-term maintenance of the

livelihood of these people through the sustainable management of natural resources.

- Emphasis should be given to develop human capital which supports an environmental perspective of population and health issues, through education, family planning and public health programs. The purpose of education should be to excel in quality and to improve the ability of people to use natural resources efficiently and productively, and to diversify their sources of income, which will not be solely dependent on natural resources.

- Preventive measures, which are capable of reducing the environmental health risks of people originating from degraded environment such as polluted water and air, lack of sanitation and others, should be incorporated in the public health programs.

- The poor should have access to low-cost treatment of diseases such as diarrhoea, respiratory problems, skin- diseases, and cancer from environmental hazards.

- Property rights and price should be defined to replace uncertain ownership in order to conserve resources.

- Nationally, sustained political resolve must ensure purposeful investment in and empowerment of the poor; participation of people at all levels of development and access to resources, opportunity, credit, land, technology information and justice. Such a poverty reduction strategy is impelled by three critical motors: decentralization, social mobilization and human resource development.

- Democratization within the political parties themselves should be taken up. The people's representatives should be imparted training on government rules and regulations.

- While nominating candidates, local opinion should be given more weight rather than the decision of a parliamentary board.

- The meetings of parliamentary committees should be held regularly and should remain open for participation by the general public.

- The time-management of parliament should be audited so that too much time is, not wasted on calumny and praise. '

- Public opinion should be elicited on bills that are submitted in parliament for public interest. There should be provisions for bringing no-confidence motions against individual ministers.
- Peoples' Involvement: The people can be incorporated as active monitors of corruption. Their involvement can be ensured through citizens' survey, establishing people's monitoring bodies, involving professional organizations and the media (call in radio shows), and setting up education programs. Also the introduction of report cards to monitor public services can be considered.
- Free Press: The presence of a free and active press is crucial in any effort to combat corruption. If the public is to be informed and involved the media must take part. Exposing local and domestic corruption scandals, and informing the people of corrupt activities are essential for effective anti-corruption measures.
- A huge growth dividend could come from better policies, especially better law and order, a reduced cost of doing business (i.e. less corruption), a more competitive financial sector and improved infrastructure
- Building a national consensus on the key reforms critical to poverty reduction, "ring fencing" them, and keeping them out of confrontational policies. National budget should reflect the importance of i-PRSP.
- Better law and order situation should be ensured to improve the investment climate and to improve the people's safety and security in their daily lives.
- - Strengthening the National Board of Revenue, revamping the Custom Administration, strengthening Bangladesh Bank's supervision capability to pursue large bank defaulters, strengthening the lower courts and judicial system and accelerate police reforms to improve governance in the country.
- While progress in initiating reform of the civil justice system has been encouraging, reforms need to be immediately extended to the criminal justice system to address the poor's access to justice.
- In the areas of financial management, it is essential to improve the quality of financial reporting and auditing by improving accounting practices and upgrading the approach to auditing by bringing them in line

with international standards to better ensure transparency and accountability and reduce corruption.

- Legislation on NGOs should be reviewed in a consultative way and should be aimed at enabling NGOs to deliver services even better on the ground.

- To survive in a post-MFA world. Bangladesh urgently needs to improve its competitiveness, not in terms of price, but more importantly, in reducing the time to market, and the cost of doing business, in order to ensure job growth and livelihoods, especially for women.

- Also the Government needs to develop a clearer strategy-together with a clear indication of private sector investment in the medium-term macroeconomic framework-than is articulated in the i-PRSP about how Bangladesh can sustain its export dynamism after the phase out of the MFA-2005.

- A merit-based promotion system for mid-level officials and appointment on merit of some senior officials from outside the Government. Keeping political hand out of bureaucracy.

- A major challenge would be to fight endemic corruption in the appointment of staff and delivery of services throughout the system. I am recommending Government to work more on coalition building with NGOs to effectively reach the marginalized and special groups of children.

- Reduce external dependency as it is evidenced that most of the donated/borrowed money is kept as idle rather those money is increasing the burden as interest.

- Privatization of loss making SGES and employment based on efficiency of laborer. Even I am in favor to privatize utility providers like. DESA, WASA to reduce the system loss.

- Utilization of idle money (about 11 thousand crore taka) by reforming rate of interest and encouragement should be made to invest those in social infrastructure (like education) and small business development. Because return on small business is prompt and high.

- Ensuring opposition party's and all level's participation in the government decision making.

- Emphasis should be given in setting backward linkage industries to eliminate risk of having narrow base in industrial sector of Bangladesh.
- Free the trade union from politics to check labor unrest and setting a minimum and maximum wage to check supply side inflation in the economy.
- Include local experts in policy making and avoid the foreigners in such respects as they are providing over ambitious targets that cannot be achieved with given local resources.
- Restructuring of import duties to protect smuggling and dumping to protect local infant industries.
- Make a worthy parliament by achieving maximum participation and consensus of all the parties in decision making.
- Khash-land distribution to the peasant farmers and better distribution of fertilizer and agricultural equipments to improve the economic conditions of the rural poorer.

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**Masder Hossain Judgment and the Implementation of Separation  
of Judiciary in Bangladesh.**

**Md. Mostafizur Rahman<sup>1</sup>**

**Abstract**

*Recently the Appellate Division of the Supreme Court of Bangladesh has asked the government to take steps for the separation of judiciary and implement the Judgment of Masder Hossain Case. But it is a matter of continuing debate regarding the implementation of separation of Judiciary. This literature attempts to explore about the initiative that has been taken by the government to separate the Judiciary and the obstacles standing in the way of implementing the initiative. Some recommendations have been inserted here so that the policy makers can effectively separate the Judiciary. If the Judicial organ weakens, the democratic system and social fabric will be broken down. So here all the people concerned with Judiciary have to play a vital and effective role for the implementation of separation of Judiciary.*

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## **Introduction:**

The Judiciary is regarded defined as the last resort of the common people that can protect and harmonize the varying interests of the members of society. Most of the monumental achievements of the human rights community have been brought by the Judiciary. The Judiciary is charged with responsibility of dispensing justice and safeguarding the rule of law. It can also redress the grievances of the people and resolve disputes. As the last resort for the people to seek shelter and get relief against the offender and wrongdoers, the Judiciary must be separated. In Bangladesh the judicial norms and practices have been deteriorating for years. By observing this, a full bench of the Appellate Division of the Supreme Court on January 10, 2007 ordered the caretaker government to publish various rules on separation of the Judiciary through gazette notification and remove major hurdles for the separation.

## **Objective of the Study:**

Separation of Judiciary is the burning issue of the day. It is a matter of pleasure that a suitable ground has been created after the historic Judgment regarding separation. It was also a landmark move by the present caretaker government that they published a gazette notification regarding separation and the Code of Criminal Procedure is amended recently. But the directive, which are given by the Masder Hossain case, have not yet been exactly executed. The main objectives of this literature are:

- To explore to what extent initiatives have been taken to separate the Judiciary from the executive.
- To find out the obstacles available to implement the initiatives.
- To state the present condition of the Judiciary and recommendations for the implementation of Judgment of Masder Hossain case.
- To build awareness through disseminating knowledge about separation of Judiciary.
- To help the policy makers so that they can take further initiatives effectively for the separation.

**Methodology:**

The paper is mainly based on secondary sources of information, like books. Journals, newspapers and research reports. Relevant literature has also been collected through Internet browsing. While giving some recommendations sometimes I have relied on the present condition of the Judiciary in other countries.

**Review of Literature:**

The question of separation of Judiciary from the executive organ of the state is not new for our judicial system. So far many erudite articles written by high intellectual persons of the relevant fields have been published in the leading newspapers of our country. Some literatures regarding the separation of Judiciary are also found by Internet browsing. The existing literature regarding the separation of Judiciary are ‘Separation of Judiciary how long will it take’ written by H.M. Fazlul Bari,<sup>1</sup> ‘Separation of Judiciary and Judicial Independence in Bangladesh’ written by Sierd Hadley,<sup>2</sup> ‘Separation of Judiciary from the Executive’ written by M Ziaur Rahman,<sup>3</sup> and ‘The Problems of Separation of Judiciary from the Executive’ written by S.M. Matiur Rahman.<sup>4</sup> Those intellectuals have gone mainly through the necessity of separation of Judiciary. They observed there some obstacles. But situation has changed after delivering the historic Judgment of Masder Hossain case. Now the question arises about the implementation of that Judgment. I want to explore here the obstacles, which will be faced to implement the Judgment and also set up some recommendations.

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### **Separation of Judiciary:**

The concept of separation of Judiciary from the executive refers to a situation in which the judicial branch of the government acts as its own body free from intervention and influences from the other branches of the government particularly the executive. Separation of Judiciary from the executive universally ensures the independence of Judiciary and safeguards the rights of the people. It is impossible to ensure the rule of law without providing independent courts and deciding disputes independently by the Judiciary. The separation of Judiciary is the first major step to ensure independent of Judiciary because “A sound and independent Judiciary is the *sine qua non* and prerequisite of a healthy society”<sup>1</sup>

Independence of Judiciary means a fair and neutral judicial system, which can afford to take decision without any interference of other organs of the government. It depends on some conditions, like, mode of appointment of the Judges, security of their tenure in office and adequate remuneration and privileges. It is the test of the performance of the government to ensure independence of Judiciary. James Bryce says, “There is no better test of the excellence of a government than the efficiency of its judicial system, for nothing more nearly touches the welfare and security of the average citizen than his sense that he can rely on the certain and prompt administration of Justice”<sup>2</sup>

Only separation of Judiciary can create such type of working atmosphere where the Judges are in a position to render justice in accordance with their oath of office and only in accordance with their own sense of justice without submitting to any pressure or influence, be it from the executive

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1. Halim, M.A. Constitution, Constitutional Law and Politics: Bangladesh Perspective. (1988) P.298

2. Bryce. James, Modern Democracies (1929) P. 384. Quoted in the Dhaka University studies, part, F.vol.-1. P.4.

or legislative or from the parties themselves or the superiors and colleagues. A high degree of separation can, however, be a strong guardian of judicial independence. The Constitution of Bangladesh has inserted the separation of Judiciary as a state policy in its Article 22 where it has been stated: “The state shall ensure the separation of the Judiciary from the executive organ of the state”.<sup>1</sup>

The Constitution of Bangladesh is the first defense of judicial independence. It has addressed the method of appointment of Chief Justice and other Judges by Art. 95. It has also mentioned method of appointment and control of Judges in the subordinate Judiciary.

### **Steps for separation of Judiciary:**

Separation of Judiciary from the executive and judicial independence appears to have become an endless process. The debate started in the late 20th Century and continues even now. The first attempt was taken after the Independence of the Sub-Continent in 1947. Pakistan government enacted Act No xxiii of 1957 for East Pakistan to ensure separation. The law was hanging for a simple gazette notification. As regards independence and separation of Judiciary, our constitution of 1972 was fairly developed, the Constitution makers very carefully tried to secure independence of our Judiciary by incorporating several important articles in it. The first of these articles relates to the appointment of Judges of the Supreme Court. Article 95 mentions, "The Chief Justice shall be appointed by the President and other Judges shall be appointed by the President in consultation with the Chief Justice".<sup>2</sup> The next articles that ensure the independence of the Judiciary are articles 94 and 116 (A).

"By the provisions of this Constitution the Chief Justice and other Judges shall be independent in their Judicial functions"<sup>3</sup>

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1. Article; 22 of the Constitution of the Peoples Republic of Bangladesh.

2. Article 95 of the Original Constitution of the Peoples Republic of Bangladesh

3. Art. 94 (4). of the Constitution of the Peoples Republic of Bangladesh.

“Subject to the provisions of this constitution, all persons employed in the Judicial Magistrates shall be independent in the exercise of their Judicial functions”<sup>1</sup>

But the fourth amendment undermined the Constitutionalism itself, which obviously destroyed the independence of Judiciary. In 1976, the Law Commission recommended that subordinate Judiciary on the criminal side should be separated from the executive.

In the meantime two extra constitutional processes were taken in 1987 to separate the magistracy by amending the Code of Criminal Procedure, 1898. But unfortunately the bill was not placed before the Parliament. A high expectation turned into frustration when two democratic government in 1991 and 1996 did nothing in this regard. After these a historic Judgment given by the Supreme Court in famous Masder Hossain Case issued 12-point directives to ensure separation of Judiciary from the executive.

#### **Masder Hossain Judgment regarding separation of Judiciary:**

In 1999 while delivering an exclusive Judgment in the famous Masder Hossain case; popularly known as “Separation of Judiciary” case the Appellate Division of Supreme Court asked the government to take steps for separation as per Article 22 of the Constitution.

The Appellate Division also gave 12 points directive or road map on how the separation should be given effect. It had been more than six years since the Judgment was pronounced, but in this long period the successive governments have only sought extensions of time for implementation of the directives of the Appellate Division of the Supreme Court. The caretaker government of 2001 took all measures to ensure the separation of Judiciary, but it stopped at the request of

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1. Art. 116 (A). of the Constitution of the Peoples Republic of Bangladesh.

2. Secretary, Ministry of Finance VS Masder Hossain, 2000 BLD (AD) P. 104.

both the political parties, the BNP and the Awami League. Then a full Bench of the Appellate Division of the Supreme Court on January 10, 2007 ordered the Caretaker government to formulate various rules on separation of Judiciary through gazette notification and remove all types of obstacles to the separation.

An extremely important action was taken, after many years of delays, in accordance with an order from the Appellate Division of the Supreme Court on January 16, 2007. A landmark move was observed while the Caretaker Government published four rules relevant to the separation of the Judiciary from the Executive.

The four new regulations are: the Judicial Service Commission Rules 2007, Bangladesh Judicial Service Pay Commission Rules 2007, Bangladesh Judicial Service (Service Constitution, Composition, Recruitment, Suspension, Dismissal and Removal) Rules 2007, and Bangladesh Judicial Service (Posting, Promotion, Leave, Control, Discipline and other Service Condition) Rules 2007.

The implementation of 12 points directives given by the Appellate Division of the Supreme Court in 1999, and also those four rules are now a challenge to the present government. This is the high time to find out the exact problems to implement the separation and proper initiative should be taken to fulfil the expectation of the people.

**Obstructions to Implementation:**

Separation of Judiciary from the executive and judicial independence appears to have become an endless process; It may be noted here that Pakistan and India have taken necessary steps to free the judiciary from the executive at all levels in 1973 and 1974. But in our country there are some problems prevailing for proper implementation of Masder Hossain Judgment regarding separation of Judiciary. In my estimation some of the problems are:

1. Separation of Judiciary is a long-standing demand of the age. But the way it is separated has contradicted some basic Articles of the constitution like; Article 8 of the constitution which is one of the pillars of the constitution. Separation of judiciary is mentioned in our constitution as a fundamental state policy. Article 8(2) says the principles set out in this chapter cannot be judicially enforceable. So it may raise questions to amend that Article which needs referendum<sup>1</sup>. There is also a debate between literal meaning and spiritual meaning of the constitution. This inconsistency is not good and we have experienced it during the last caretaker government.
2. The procedure of separation of judiciary ignored the definition of state given in Article 152 where Supreme Court has not been included in the definition of state<sup>2</sup>. But according to Article 22. “The state shall ensure the separation of the Judiciary from the executive organs of the state.”
3. The separation of the Judiciary has mostly been perceived as a legal issue and therefore, agitated most by persons connected with legal issues. Since the issue of the separation is to be a central political issue, the initiative has so far remained unrealized.
4. Of the total population of our Country, more than 70% do not know what actually is meant by separation of Judiciary. Due to the lack of consciousness, people have no strong movement regarding the implementation of separation of Judiciary within a short period of time.
5. The decision of the Masder Hossain case emphasized the independence of the lower Judiciary as the appointment and other issues of the Judicial Officers of the Judiciary which are dealt with by the Judicial Service Commission. But there has not been any specific idea about higher Judiciary.

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1. Article 142 (1A) of the Constitution.

1. Article 152 of the Constitution.

1. Article 22 of the Constitution.

6. As said earlier, implementation of separation of Judiciary is a continuing process. So involvement of politicians is very important here. Lack of political will may be an obstruction in future.
7. Our constitutional provisions for the appointment of Justice are not sufficient to spare from the government to appoint a person loyal to it. In case of appointing Judges for higher court a person who has been practicing law in the Supreme Court for ten years or has been holding Judicial Office in the territory of Bangladesh for ten years may be appointed as a Judge by the President even though without having good record of practicing law. He can be appointed only if he is in the good book of the government.
8. The constitution does not define the term 'Judicial Officer'. According to Masder Hossain Case only the person who performs the judicial functions will be treated as the Judicial Officer. But last time an Officer of the law ministry was appointed as the Judge of the Supreme Court which was the violation of directions of the above mentioned case.
9. The President is entrusted with the sole power to appoint Judges in the Supreme Court.<sup>1</sup> There is no check and balance on it. It may be influenced by the decision of the government. Because in our country the decision of the President merely comes from the decision of the party in power.
10. Appointment of Chief Advisor of the Care-taker Government from the retired Chief Justice is one of the obstacles to ensure the object of separation of Judiciary. By this way a chief Justice may be biased by the politicians.
11. The BCS Administration Officer generally do not wish to become a permanent member of the Judicial services as a Judicial magistrate, devoid of -their executive powers, because they think that they cannot exercise multi dimensional power as a judicial magistrate. Their scope of promotion will be limited there as a judicial magistrate.

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1. Article 95 of the Constitution of Peoples Republic of Bangladesh.

12. The magistrate, as a judicial Magistrate, may be treated as a stranger in the Judiciary. It is also seen that usually the local lawyers have more access to the Judges than the magistrate. Again it is a matter of holding the law degree and the lawyers may consider the judicial magistrates as the inefficient Judicial Officers. So it may not be possible for the magistrates to work smoothly when they are placed under the Judiciary.
13. The law ministry recruits Judges from the subordinate Judiciary as law officers. Law Officers have to defend government positions while Judges might issue rules against the government. A directive of the Masder Hossain Judgment calls for the roles of Judges and Law Officers to be separated. Unfortunately, so far this directive has not been carried out.
14. Corruption of lawmakers and some Judges can spoil the judicial atmosphere. It is very common sceneries in our country that sometime they take bribe spontaneously and make the case diverted.
15. Here in judiciary the remuneration package is not satisfactory. A man of integrity and sense of justice will not to be interested to be a Judge. This very thing is mentioned by Professor Garner “If the Judges lack wisdom, probity and freedom of decision, the high purpose for which the Judiciary is established cannot be realized”.<sup>1</sup>

The government is committed to implementing these directives so they should remove every obstacle for the proper implementation of Masder Hossain Judgment.

**Recommendations:**

From the above discussion I would like to humbly submit the following recommendations for removing the obstacles in order to separate the Judiciary from the Executive, and it may be expected that with the proper implementation of Masder Hossain Judgment and these recommendations, judicial independence in Bangladesh may be effectively ensured.

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1. Garner. James. Wilford, Political Science and Government. P. 722.

1. First of all constitutional amendment is essential to proper implement of the Judgment. of Masder Hossain case. As the separation of Judiciary mentioned in Article 22, which is the pan of Fundamental State Policy, a referendum is needed to amend Article 8(2).
2. For giving effect to the decision of the Supreme Court regarding constitutional matter sometimes interpretation is needed. Literal meaning is chosen for interpretation of constitution. In Masder Hossain case there is a debate between literal meaning and spiritual meaning of the constitution. Therefore, the literal meaning must harmonize with its spiritual meaning.
3. By amending Article 152, the Supreme Court should be included within the definition of state so that the Supreme Court can take steps on behalf of the state.
4. “Appointment of Judges of the highest court has also become a domain of separate judicial commissions in the neighboring countries. Judges are now appointed by commissions consisting of senior-most Judges of the highest Judiciary”.<sup>1</sup> The President does retain the power of appointment, but such power is notional only as the selection is done by these commissions and the Presidents in the neighboring countries do not have the power to override or veto the recommendation of the commissions.
5. The creation of Judicial Service Commission (JSC) implies a drastic expansion of administrative responsibilities for the Supreme Court that may hamper the judicial duties of the Judges. The technical competence of the administration of the Supreme Court is an area of concern, and courts in general are in need of more technical assistance.
6. The constitution should declare the posts of Judge as a profitable posts so that after retirement or removal they cannot be appointed by the President in Judicial, quasi-Judicial posts. The International Law Commission Report also gives the same view,

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1. Malik Dr. Shahdeen, Independence of Judiciary a political concept (2004). The Daily Star: 13th Anniversary special.

“If such provision is available, impartial Judgment may not be expected from them especially where the government itself is a party to a suit.”<sup>1</sup> In this regard Ahmed J. said, “Opening up of opportunities for appointment after retirement will serve as a temptation and tamper with his independence during the concluding period of his service”.<sup>2</sup>

7. The Words ‘Judicial Magistrates’ should be substituted for words ‘Magistrates exercising judicial functions’ in Article 115 and 116 of the constitution.
8. 8 Only persons with legal background should be placed under the Judiciary to act as magistrates. An intellectual, honest and punctual man of integrity and sense of justice should be appointed as a judicial magistrate or Judge. Without that, it would obviously result in low degree of integrity in judicial decision even though the Judges are completely free after their appointment. Personal caliber should be a pre-condition to be a Judge as mentioned by K.C. Where, “The success of Judicial decisions depends as much upon a well-drafted constitution as upon the caliber of the Judges themselves<sup>4</sup>

The Independence of Judges should be ensured. Recent International efforts in this field suggests four meanings of Judicial independence?

- a. Substantive independence of the Judges
- b. Personal Independence of the Judges
- c. Collective independence of the Judges
- d. Internal Independence of the Judges.

These four types of independence should be ensured for proper implementation of the separation of Judiciary.

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1. Halim, M.A Constitution, Constitutional Law and Politics: Bangladesh Perspective (1998) P.309.

2 Quoted by, Chowdhury, Badrul Haider, Evolution of the Supreme Court of Bangladesh, (1990), P.168

3. Wheare, K.C. Modern Constitutions, (1966)

4. Bari. M. Ershadul, The Dhaka University Studies, Part. F. Vol. iv, No.1 (1993), P.2.

Besides, some other specific recommendation may be drawn:

- A separate secretariat with sufficient funds and personnel for the Judicial Service Commission is needed to establish immediately.
- Swiftly some new judicial magistrates are to be appointed to administer justice in the criminal courts around the country.
- Further action is needed to depoliticize the public prosecutor department.
- A procedural calendar for the life of a case is to be established and enforced.
- Time limits for processing cases must be ensured.
- Courtroom facilities as well as technology support should be improved,
- The salary of the judicial officers is to be re-fixed.
- Public awareness and government transparency are to be increased.
- Corruption of lawmakers and Judges should be stopped by all means.
- Separation of Judiciary is to be treated not only as a legal issue but also a political and national issue.

### **Concluding remarks:**

Judiciary forms the basic element of the statehood shaped by deliberate policies to establish social justice and equality of all citizens. In order to meet the challenges of the next century, to accomplish the constitutional goal, and to secure equal justice in economic, political and social life, it is important to ensure complete separation of Judiciary. History around the world shows that judicial systems are developed over time and cannot be perfected instantly. Recently the present caretaker government published four rules relevant to separate the judiciary from the executive. They also take initiative to remove major hurdles for the separation. It is a new challenge for us as a democratic country to implement the judgment of Masder Hossain case. And only satisfactory implementation of these conditions enables the Judiciary to perform its due role in the society thus inviting public confidence in it.

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**Media Reflections on Women: A Critical Analysis with Special  
Reference to Bangladesh Perspective.**

**Shahinur Sultana Sumi<sup>1</sup>**

**Abstract**

*Media has become the fastest growing element of our life in terms of its circulation and capacity. It functions with almost all kind of people and consumer of the society. Media is very much attached to almost every moment of our life. From opening the morning newspaper, turning on TV, driving past billboards, listening to radio, surfing the Internet, where doesn't media exist? The main body of the article will centre on the portrayal of women on TV, newspaper, magazine, Internet, cinema, TV soaps and its impact on the society. Here, I engage myself with the negative and stereotyping portrayal of women in media, which is a stigma in the society and a wrong aim to attract the consumer. In the last part of the article some recommendations have been given to stop this type of attitude of media towards women.*

**Key words:** *media reflection, stereotype, portrayal, advert, feminization, pornography and patriarchal.*

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## **Introduction:**

Media plays a major role in everyone's life. Media is shaping up our attitudes and behavior regularly. We are continuously being led by the information from the media, and are shaping up our belief according to it. Media can be a powerful mechanism both positive as well as negative in terms of the position and views of woman. Although media has played an important role for highlighting women's issues so far but has also had negative impact in terms of perpetrating violence against women through pornography and images of women as a female body that can be bought and sold. Overall, the media treatment of women is narrow and continually reinforces stereotyped gender roles

UNESCO identified three causes that perpetrate oppression and discrimination against women in the 21<sup>st</sup> century. The causes are:

1. *Law and legislative*
2. *Religion and culture.*
3. *Education and mass media.*

Now the question is what is mass media?

It includes TV, radio, cinema, magazine, and newspaper, Internet etc. In this perspective we will now see how different types of media are using women for their business promotion.

## **Objectives:**

The main objective of the paper is to show the *unnecessary, commercial, irrelevant and illicit use of women image* while presenting them in both print and electronic media.

The supportive objectives are:

1. To sort out and list the impacts of such action on our social life, values and norms.
2. To suggest measures to stop such actions against women.

## **Methodology:**

The article is based on primary and secondary sources:

**Primary sources:**

Primary sources started with a discussion with renowned personalities of *CENTER FOR WOMEN STUDIES*, Aligarh Muslim University e.g. Dr.Shireen Moosvi, Dr.Farhat Hasan completed with a survey of students in the Department of Law, Prime University, Dhaka.

The discussion was conducted in March 2006 by means of open conversation and interviews with the above-mentioned persons who worked and are working regularly on various key issues, which are related to the topic of this article. The purpose of the discussion was to explore and identify key issues to be included in al survey as well as in the main paper.

The student survey was carried out in March 2006. In that survey, 15-20 students from a 1<sup>st</sup> year law course completed a 5(five) question questionnaire on how they feel women are being used in the media- both print and electronic. The survey explored what young people feel and experience, how they perceive the issue and what they know about it. The questions also focused on areas of impact on our daily life regarding the same. The findings from this survey provide an interesting similarity to data collected previously from the discussion with the specialist researchers.

**Secondary sources:**

I have collected secondary materials from TV, newspapers. movies, magazines and Internet.

**Review of the literature:****Television (TV)**

TV is called the real form of media. If this is real, then it is important for us to question how real representation of women are there on TV and how this affects the attitudes of the viewers. (Heleningham, Internet)

In any society today, a television set which is so prominent in so many households, is not only a means of entertainment, but also an important source of information. With recent research it has been indicated that, on an average, children spend 3.3 hours a day in front of the TV. So it seems inevitable that as a learning source, it has an important role in helping the “Vulnerable and impressionable” minds of children to develop certain social roles and behavior traits, (Elena Beasley, 1997 internet)

Especially the negative and debarring image of women are represented through money-spinning advertisements and serials. Women’s accessibility in the TV is very poor, especially in the central role. The reason for this could be the fact that men dominate the workplace.

[Danielle Limpinnian, Internet]. 3% of directors of various TV programs in general are women. (Paten, 12th march 2002). The advertising industry itself has particularly higher number of men in proportion to women.

Mostly women are shown in the adverts for personal hygiene products. A study by Paul Trowler shows that 75% of all adverts using females were for products used in the bathroom. 56% shown as domestic housewives and eighteen different occupations were shown for women. [Helen Ingham. Internet]

In most of the adverts women are represented as sexual objects, used for the sole purpose of giving men pleasure. It has been found in most of the “Perfume” or “Body spray” adverts.

Women’s bodies are being portrayed in such a manner that they could only bear the identity of a consumable commodity. They are portrayed as sex symbols and the focus concentrates on their conventional beauty, perfect figure, perfect teeth, hair etc. Women body is used by advert campaigners only to promote their product.

Women are subject to be the main icons in the overtly sexual type of advertisements. Advert makers often make women pose wearing lingerie to create and apply high appeal to men in their adverts though it sometimes are not necessary and relevant at all. This is very effective in the marketing strategy but also is very costly to women’s morale and self-respect.

In response to my question posed to 50 students of the Dhaka University and the 10 lawyers of the Supreme Court of Bangladesh “is there any need of women’s presence in the adverts of male shaving blade or male underwear?” almost the entire female population surveyed gave the answer as "no" because women’s presence only shows the men’s pleasure here.

Women are portrayed as the submissive and suffering ones having extreme tolerance. They mostly are represented either as mother or wife. Even in some novel based soaps women are compared with “devi” (goddess who symbolizes peace) but men with "fire" (who symbolizes aggression). This indicates that being a "devi" she has to tolerate all the degradations and oppressions towards her.

In most of the Hindi serials in India there are misrepresentations of women. Their actual struggle is hidden in these tele-serials rather they are portrayed negatively. Most popular examples are “Kyu ki saas vi kabhi bahu thi”, "Kumkum" or "Kahani ghar ghar ki" etc. In all these serials it has been shown that, the main work of a female is to gossip, to create problem in the family or to serve the male members. Here it is shown that women’s main obstacle is a woman, which is very baseless and disrespectful for a woman.

Again stereotyping is very much popular in these serials. Another stereotype for women is a bimbo, a beautiful girl with little intelligence. For the stereotype and negative representation of women, by the patriarchal mass media, the adverse effect is that one can assume that women mean having beauty, passivity and good domestic ability but men mean tough, ready, competitive and business and career oriented.

Sex role stereotyping reflects the changes in beliefs about the value of family, childcare, and the role of woman in marriage and the possibility of self-fulfillment through work. In the world of TV, the main propaganda is that women tend to be confined to a life dominated by the family and personal relationships more eagerly than men outside the home, as well as in it. For example, according to a study by Mc Neil about 75% of men are depicted as employed whereas less than 50% of women are barely employed rather work on ad-hoc basis, [Gunter, 1986: 11. cited by Helen Ingham: 2]

### **Music Industry:**

Music industry recognizes women who are extremely talented but it is very unfortunate that when a woman presents her song, the most focusing thing turns to be her body not her voice. Women in the music arena feel an obligation to wear revealing outfits as they are imposed technically to do so. Music in regard to women artists is more a show off of body and body movement than the skill of music. That is the way this industry is running on absolute exploitation of women.

### **Newspaper and Internet:**

Although women are coming to the news media as reporters, readers and presenters, they are facing a lot of impediments. Most of the time society discourages them to act as active operators both at the in-house level and at-the field level.

The latest technology used in media is the Internet. It is another sector that needs to be taken into account here. Having a global reach its operation is virtually becoming unstoppable and uncontrollable day by day. As a result, pornography, unwanted lewd messages and cyber crimes are posing new threats and challenges before the policy makers and media professionals. The most alarming fact is that many of its sites are projecting highly degrading, debasing and demeaning images of women commercially.

### **Case studies:**

1. Women are portrayed as dependent on men. In most of the recent Toilet Duck advert it has been shown that women's attempt for cleaning the toilet proves unsuccessful ("**Harpick**" brand toilet cleaner). This advert has been continuously showing that a man (who is the seller of the harpick) comes to a house and asks the housewife which brand of toilet cleaner she uses. The housewife tells the man that the cleaner, which she is using, is not so effective. Then the seller tells her to use the harpick and it is much more effective than any other cleaners that the housewife does not know. It is her foolishness that she does not know how to choose

the right thing for the family. It indicates that without men's advice and assistance women cannot be perfect at her work even in the house. Same theme has been shown in the advert of "**Surf-Excel**".

2. Gender discrimination is very much evident from our advert. They want to focus that women's domain is home, not outside. In "**OXO**" advert it has been shown that a woman returns home and finds that her family members took all the dinner item not keeping a single item for her. But what her expression was? She was just accepting it with smile and tried to present that it was her due punishment.
3. It was presented in the same way in the advert of "**Radhuni Gura Masala,**" where a male expert tells women consumers about its features to help make better food with it. The most devastating features of these adverts are that these women are not aware of proper cooking despite their regular homemaking role. Here in this advert it has been shown that a mother tells her son to get married. But the son replies that as the radhuni masala is available, he does not need any wife and he can cook for himself. Here it indicates that men get married only for wife's cooking not for any other reason. This is another way to humiliate the women.
4. In some adverts representation of women exist without any valid reason. In the advert of shaving razor from world-renowned brand **GILLETTE** the portrayal of women does not stand to represent the intellectuality of women, but only to play on men's emotions. Here in the advert a very handsome man shaves with Gillette razor and is waiting for a girl. A girl comes to the man and softly touches his face but the way she is touching this face that it seems that she does the shave. Here there is no need to represent the girl because it is solely for the male use.
5. Women are mostly presented as charmless once their families are complete and appear to lose all physical charms once they are married. For example, "**Jui Hair Oil**" is an advert where it has been shown that after being married the woman lost her beauty

and that is why, husband has no attraction towards his wife but all his concentration is on the mobile phone. But after using the hair oil, she got her beauty back. In this advert there is a couple. The male is going to the office. The wife is doing everything for her husband. But the husband is looking to the mobile and there no concentration to the wife. It has happened everyday. The wife is thinking as to what she will do for her attraction to the husband. Then she realizes that if her hairs become silky and beautiful then the husband will again give concentration to the wife. Then she starts using “Jui hair oil” and as usual the husband is again giving his concentration to her. This is really a negative image that a wife will all time be beautiful to the husband.

### **Conclusion and recommendations:**

The media has a great impact on our society. Media, especially the visual one, is not only a way of entertainment but also a strong way of conveying information. So when media portrays a particular section unethically in a negative way, it creates an adverse effect on the mind of the children. Then they follow and do those things that they watch. According to Gunter and McLeer, the young people learn the concept of gender bias from TV.

When media portrays women as in the traditional role as discussed before, the children will not learn to respect women in the public phases. The representation of sex roles on television is very pervasive and it is inevitable that it will influence young children`s views. (Van Evra, cited by Elena Beasley. 1997)

Although women are contributing in the national economy, they stay in the same position as they were. Their struggles are being presented in the media very rarely.

In the last two decades advert agencies have pressurized women to be more feminized in culture. Tannins Mc Beth Williams (1985) conducted a study in Canada to examine the impact of TV on a community. He found that children who watch TV are more stereotyped.

Again the negative representation in the tele-serials and soaps indicates that women are by nature like these. As a result the children will not learn to respect the women. They will not learn to co-operate with women at the working place and will never honor them as co-workers.

Gunter argues that women are shown as more emotional than men. But this emotion is not used in association with aggression or dominance but with femininity.

From the whole discussion we come to know that there is always a negative representation of women in the media, which has to be eradicated; otherwise the real empowerment of women is not possible.

However, it is the duty of the media, government or other sector to produce the non-stereotype and positive portrayal of women in their multiple roles. They should promote the gender justice and gender equality. For the welfare of the society media must nurture and transmit humane values of civilization. They should promote themselves as the protector of human rights and gender justice. Media should be stronger regarding women's interest. The real situation of women should be portrayed. The recommendations for right portrayal of women are given below:

1. There should not be representation of stereotyping role.
2. Portrayal of negative attitude about woman should be stopped.
3. Unnecessary use of women in some adverts should be stopped.
4. The advert agency should be more aware of the social value, tradition and culture.
5. The real struggle of women should be produced strongly to encourage them.
6. Group discussion should be arranged on the role and impact of the media.
7. There should be provision of legal actions against advertising agencies and companies, which portray negative image of women.

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**Shakespeare's Macbeth in Translation into  
Bengali Dramas till 1900 A.D.**

**Mohammad Arshad Ali<sup>1</sup>**

**Abstract**

*The history of Shakespeare's conquest of Bengal runs parallel to that of the arrival of the Britishers at Calcutta and their ascension to the state power. The article makes an humble attempt to assess how his great tragedy Macbeth has consolidated his power by its translation into the Bengali plays of more celebrated dramatists from the beginning to a little later than the emergence of Rabindranath in the arena of the Bengali dramatic literature i.e. to the closing year of the nineteenth century. The reason for selection of Macbeth with the exclusion of the other three great tragedies is that of the four it was Macbeth that first saw its translation into Bengali coupled with the fact that the greatest Bengali poet Rabindranath Tagore made its full length translation while a mere boy of fourteen prioritizing this 'noble' 'piece of work'.*

Shakespeare is not only of England but of the whole world, 'not of an age, but for all time'. One celebrated Bengali litterateur has paid his glowing tribute to Shakespeare by way of a comparison with Kalidas, the great Sanskrit poet stating, "You are to the whole world as Kalidas is to India" ("ভারতের কালিদাস, জগতের তুমি।") This is enough to embody how Shakespeare conquered the mind of the people of the Indian sub-continent which included Bengal along with the people of the world at large- the globalization of his works.

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Shakespeare has penned, it is known to us, thirty seven plays and a few poems and some 154 sonnets of immortal fame. It will not be very impertinent to note that all his plays were not equally successful, some of the tragedies and comedies were more equal than others so much so that the world has come to recognize four of the first genre- Macbeth, Hamlet, Othello and King Lear- as great tragedies. Their hold on the mind of the audience and readers can never be exaggerated, let alone on the other playwrights who trod the way Shakespeare did.

It is an acknowledged fact of history that Shakespeare came to Bengal with the ascension of the East India Company to the state-power in this part of the world. The Fort William College was founded in 1800 A.D. with the avowed object of educating the English children in Calcutta. The students of the college at the instance of its learned teachers fond of literature made it a usual endeavor to participate in reciting and staging Shakespearean drama. "The English recitations from different authors were extremely meritorious and reflected great credit upon the scholars and teachers. A boy of the name Derozio gave a good conception of Shylock ,..... " reports the India Gazette dated 31st December, 1822. The boy Derozio later flowered into the famous Professor 'of the Hindu College, who apart from his role in social advancement, used to teach his students, among other things, at least one Shakespearean tragedy; The establishment of the Hindu College (1817) at the initiative of the elite Hindus to educate their children in the English system following suit of the Europeans in case of the Fort William College established direct contact of the natives with English language & literature resulting in transshipping Shakespearean dramas to the arena of their cultural life.

It is in this way that Shakespeare made entry into not only the homes of his own race living in the sub-continent but also those of the natives who woke up to catch the renaissance spirit that germinated and flowered with the advent of the Britishers and the consolidation of their rule in Bengal followed by in the other parts of India, though at the cost of many things that were of immense value to the latter causing irreparable loss to the Indian value system. Not that comedies of Shakespeare were not studied

in schools and colleges, a good many of them were lovingly included in the curriculum and staged fully or partly thereat, yet the tragedies figured more prominently not only in the educational institutions but also in the stage performances which called for adaptation and translation of them into Bengali in order to cater to the native taste. The imitation, adaptation, translation, transformation and transcreation eventually led to the emergence of the native drama through the inevitable process of evolution.

Let us examine how *Macbeth*, one of the great tragedies of Shakespeare, was drawn on for the growth and development of the Bengali drama. *Macbeth* was first translated into Bengali by one of the celebrated dramatists of the time Haralal Roy by name (October 1874), the title being 'Rudrapal Natok' earning meteoric popularity as it did that it was staged in the 'Great National Theatre' in Calcutta twice during the very short period of one month, only after a fortnight of its publication.\*<sup>3</sup>

The spectacular success on the stage of the translation, though suffering from various flaws in its composition, was quite a remarkable landmark that Shakespeare was highly relishing to the Bengali taste of the day at the same time emphasizing that Haralal excelled in the originality and felicity of the translation of *Macbeth*. The translation by Haralal is marked with success in Bengalisation of not only the exterior like entitling it as 'Rudrapal' but its interior is saturated with sure touches of Bengali norms-'The mind was as lovely as the body' ~ with marks of Bengali thoughts and culture as evident, for example, from "Does it ever crop in the human mind that Yama (the Hindu god of death) is inexorably taking away man by the hair? Man is but a living shadow. His strutting and fretting end in but death, life is ..., worthless, out candle,"

The next author to translate *Macbeth* was Tarakanath Mukherjee in the year 1875 with no appreciable credit, though he has made elaborate annotations of various words and phrases along with references. His work is remarkable for another distinguishing feature of historical importance - he was the first to translate *Macbeth* with the names and characters of the dramatis personae keeping intact fully as in the original Shakespeare.

The next translator of Macbeth with notable achievement is met in Nagendranath Bose in his work entitled 'Karnabir', though there are distinct evidences of domestication (naturalization i.e. Bengalisation) in characterization, plot and setting - the deviations the author frankly confesses. His translation is, however, a close resemblant to the original with its theatricality fairly preserved.

Nagendranath has clarified his position quite expressly in his introduction to 'Karnabir', (translation of Macbeth: 1885):

The English names in Bengali language do not sound well and as such those have been changed into Bengali ones:

In doing so he has made the following changes in the dramatis personae:

1. Duncan into Anandasingh
2. Macbeth into Kamabir
3. Banco into Bijoy Singh
4. Malcolm into Devisingh
5. Donalbain into Kesharisingh
6. Lady Macbeth into Malina
7. Witches into Bhairabi

A-portion of the 1<sup>st</sup> witch scene is quoted below to have an idea of how he has excelled in translating and domesticating the great poet's work (transliterated by the author):

Pratham Bhairabi	:	Aabar kakhon dekha hobey tinjaney? Karh karha karh -jhimik jhimik? Porhbey iakhon jhamjhamey?
Dwitya Bhairabi	:	Gurhum gurhum jhamat jhamat - thambey jakhon ron
Tritya Bhairabi	:	Kon jaaygaay dekha hobey bone? <sup>4</sup>

Macbeth's magical influence had its next spell on Rabindranath Tagore -- the most celebrated Bengalee in the world. Its charm was so powerful that the boy Rabindranath before his fourteen years could make a singular success in translating this drama of worldwide repute. "Jnanchandra, the young son of Ananda Chandra Bedantabagish, became the private tutor. Jnanchandra started teaching Shakespeare's Macbeth. Nevertheless, a new world unfolded before the boy. Jnanchandra, did not however, relent with teaching only; he made the boy write what he taught. The whole of Macbeth was thus translated". "Besides", the poet laureate says, "he (teacher) used to give the meaning of a certain portion of Macbeth orally and so long as I did not complete translating it into Bengali verse, he would keep me confined within the room. The whole book was thus translated ..... The entire portion of that translation of Macbeth was lost except that the dialogues of the witches came out in the Bharati after a pretty long time."<sup>5</sup>

Let us see how effectively the poet, a tender boy of merely fourteen years, rendered the dialogues of the witches into Bengali with quotation of the original Shakespeare first, followed by Rabindranath.

## ACT ONE

### SCENE I. An open place.

*Thunder and lightning. Enter three witches.*

<b>First Witch.</b>	When shall we three meet again?
<b>In thunder,</b>	lightning, or in rain?
<b>Second Witch.</b>	When the hurly burly's done, When the battle's lost and won.
<b>Third Witch.</b>	That will be ere the set of sun.
<b>First Witch.</b>	Where the place?
<b>Second Witch.</b>	Upon the heath.

**Third Witch.** There to meet with Macbeth.  
**First Witch.** I come, Graymalkin  
**Second Witch.** Paddock calls,  
 Third Witch. Anon.  
**All.** Fair is foul, and foul is fair;  
 Hover through the fog and filthy air.

**(Witches vanish.)**

**SCENE III. A blasted heath.**

**Thunder. Enter the three Witches.**

First Witch. Where hast thou been, sister?  
 Second Witch. Killing swine.  
 Third Witch. Sister, where thou?  
 First Witch. A sailor's wife had chestnuts in her lap,  
 And mounch'd, and mounch'd: and  
 mounch'd: 'Give me', quoth I.  
 'Aroint thee witch, 'the rump - fed ronyon  
 cries. Her husband's to Aleppo gone.  
 master o' th' Tiger; But in a sieve I'll  
 thither sail  
 And, like a rat without a tail,  
 I'll do, I'll do, I'll do,  
 Second Witch. I'll give thee a wind  
 First Witch. Th' art kind.  
 Second Witch. And I another.  
 First Witch. I myself have all the other;  
 And the very ports they blow,  
 All the quarters that they know

I'th' shipman's card.  
 I will drain him dry as hay:  
 Sleep shall neither night nor day  
 Hang upon his pent-house lid;  
 He shall live a man forbid:  
 Weary sev'nights nine times nine  
 Shall he dwindle, peak and pine;  
 Though his bark cannot be lost,  
 Yet it shall be tempest-tost.  
 Look what I have.

Second Witch. Show me, show me.  
 First Witch. Here I have a pilot's thumb,  
 Wreck'd homeward he did come. (Drum within)

Third Witch. A drum, a drum!  
 Macbeth doth come.

**ACT. IV.**

**SCENE I. A cavern.**

**In the middle, a boiling cauldron**

*Thunder Enter the three Witches.*

First Witch. Thrice the brinded cat hath mew'd.  
 Sec. Witch. Thrice and once the hedge-pig whined.  
 Third Witch. Harpier cries, 'Tis time, 'tis time.  
 First Witch. Round about the cauldron go;  
 In the poison'd entrails throw.  
 Toad, that under the cold stone  
 Days and nights has thirty-one  
 Swelter'd venom sleeping got,  
 Boil thou first i' the charmed pot.

All. Double, double toil and trouble;  
Fire burn, and cauldron bubble.

Sec. Witch. Fillet of a fenny snake,  
In the cauldron boil and bake;  
Eye of newt and toe of frog,  
Wool of bat and tongue of dog,  
Adder`s fork and blind-worm`s sting  
Lizard`s leg and owlet`s wing.  
For a charm of powerful trouble,  
Like a hell-broth boil and bubble.

All. Double, double toil and trouble;  
Fire burn and cauldron bubble.

Third Witch. Scale of dragon, tooth of wolf.  
Witches` mummy. maw and gulf 3  
Of the ravin`d salt-sea shark,  
Root of hemlock digg`d i` the dark,  
Liver of blaspheming Jew,  
Gall of goat, and slips of yew  
Sliver`d in the moon`s eclipse,  
Nose of Turk and Tartar`s lips,  
Finger of birth-strangled babe  
Ditch- deliver`d by a drab,  
Make the gruel thick and slab:  
Add thereto a tiger's chaudron,  
For the ingredients of our cauldron.

All. Double, double toil and trouble;  
Fire burn and cauldron bubble.

Sec. Witch. Cool it with a baboon`s blood,  
Then the charm is firm and good.

The following is the translation of the above by Rabindranath Tagore  
(transliterated by the author).

**Dakini | Macbeth**  
**Drishya | Bijan Prantor | Bajra Bidyut**  
**Tinjan Dakini**

Pratham Dakini	: Jharbadoley abaar kokhan Milbo mora tinti janey
Dwitya Dakini	: Jhagrajhati thambey jakhan, Harjit sob mitbey roney.
Tritya Dakini	: Sunjher aagei hobey seyto
Prantham Dakini	: Milbe kothay boley deyto
Dwitya Dakini	: Kanta khoncha mathher majh
Tritya Dakini	: Macbeth setha aaschhey aaj.
Prantham Dakini	: Ka ta beral Jachchi orey!
Dwitya Dakini	: Oi bujhi bang dakchhey morey
Tritya Dakini	: Chai tobey chal tara korey
Sakaley	: Moder kachhey bhaloi manda Monda jaha bhalo je tai, Andhokarey kuashatey Ghurey ghurey ghurey berui (Prastham)

**Drishya| Ek prantor| Bajra**  
**Tinjan Dakini**

Protham Dakini	: Etokshan bone kothai chhili?
Dwitya Dakini	: Martechilum shuorguli?
Tritya Dakini	: Dekho, ekta majhir mayey Gotakatok badam niye Khachchilo sey kachmachiye

Kachmachiye kachmachiye  
 Chailum tar kachhey giye,  
 Porarmukhi bolley regey  
 “Dakini magi ja tui bhegey”  
 Alappoy tar swami gaychhe,  
 Ami jabo pachhey pachhey  
 Benrey ekta indur hoeyey  
 Chalunitey jabo bayey  
 Ja bolechhi korbo ami  
 Korbo ami  
 Noiko ami emon mayey  
 Dwitya Dakini : Ami debo batas ekti  
 Pratham Dakini : Tui bhai besh lokti.  
 Titya Dakini : Ekti pabi amar kachhey  
 Pratham Dakini : Baki sab amari aachhey  
 Kharer mato ekebarey  
 Shukiye ami felbo tarey  
 Kiba diney kiba ratey  
 Ghum robey na chokher patey  
 Mishbe na keo tahar sathey  
 Ekashibar sat din  
 Jahaj jadi najay mara  
 Jharer mukhey hobey sara.  
 Bol dekhi bone aitey kee!  
 Dwitya Dakini : Koi, koi, koi, dekhi, dekhi!  
 Protham Dakini : Ekta majhari buro angul  
 Royechhey lo bone, amar kachhey  
 Barimukho jahaj tahar  
 Pather maddhey mara gachhey  
 Titya Dakini : Oi shon shon bajlo bheri

Ashey Macbeth, naiko deri.

**Drishya | Guha | Maddhey Futanta Kataha | Bajra  
Tinian Dakini**

- Pratham Dakini : Kalo beral tinbar  
Korechhilo cheetkar
- Dwitya Dakini : Tinbar aar ekbar  
Sajaruta dekechhilo
- Tritya Dakini : Harpi boley akashtoley  
“Sajaruta dekechhilo”
- Pratham Dakini : Aay rey korha ghirey ghirey  
Berai mora feerey feerey  
Bishmakha oi narhi bhunrhi  
Korhar maddhey fel rey chhunrhi  
Bang ekta thanda bhuinye  
Ektrish din chhilo shuyye  
Hoyechhey sey bishey pora  
Korhur maddhey felbo mora.
- Sakaley : Dwigun dwigun dwigun khetey  
Kaz sadhi aay sobai jutey  
Dwigun dwigun jaley rey aagun  
Qthrey karha dwigun futey.
- Dwitya Dakini : Jalar saper mangsha niey  
Siddha kor korhay diey  
Girgiti-chokh banger paa  
Tiktiki thang penchar chha.  
Kuttor jib, badur royan  
Super jib aar shuor shoyan

Shokta oshudh kortey hobey  
Tugbogiey fotai tobey.

**Sakaley** : Dwigun dwigun dwigun khetey  
Kaz sadhi aay sobai jutey  
Dwigun dwigun jaley rey aagun  
Othrey karha dwigun futey.

**Tritya Dakini** : Makarer aansh, bagher dant  
Daini-mara hangor bant  
Nerher shikarh tulechhi ratey  
Nerher piley meshai tatey  
Panthar pittti, sheora daal  
Geron-kaley ketechhi kaal  
tahas sathey mishiey rakh.

Angey rey sei bhrun-mara  
Khanay feley khun-kora  
Tari ekti aangul niey  
Siddha kor karhay diey  
Ghana kor aagun tatey.

**Sakaley** : Dwigun dwigun dwigun khetey  
Kaz sadhi aay sobai jutey  
Dwigun dwigun jaley rey aagun  
Othrey karha dwigun futey.

**Dwitya Dakini** : bandor chhanar rokthey tobey  
Oshudh tanda kortey hobey  
Tobei oshudh shakta hobey.

**‘Sampadoker Baithak’!! Bharati!!!**

(B.S.1287, Ashwin)

Literal though the translation might in many parts appear to be, the entire first scene and the first part of the third scene of Act One and the first part of the first scene of Act Four have been rendered with extraordinary competence.<sup>6</sup>

Rabindranath's Macbeth has its able successor in Girish Chandra's (1844-1912) in the emerging year of the 20<sup>th</sup> century (1900 A.D), keeping greatly intact the theme, atmosphere and excellence of the original Shakespeare with the title unchanged. Combining the talented dramatist, successful and actor skilful producer in him, Girish Chandra Ghose translated Macbeth with exclusive fidelity. This craftsmanship has earned for him eloquent admiration. His translation of Macbeth is an ideal model of translation of foreign dramas into Bengali. Girish Chandra has made an appropriate translation of the Macbethian dialogues; all the dramatis personae here in Girish have made even their entrance and exit and put their dialogues in the closest similarity in respects of point of time, place and language with those in Shakespeare's Macbeth. Girish Chandra has not made the slightest deviation. <sup>7</sup> Macbeth's famous soliloquy after the sad demise of Lady Macbeth is an instance in point.

'To-morrow, and to-morrow, and to-morrow  
Creeps in this petty pace from day to day  
To the last syllable of recorded time,  
And all our yesterdays have lighted fools  
The way to dusty death. Out. Out, brief candle!  
Life's but a walking shadow ..... (5.V.)

Girish Chandra's translation reads (transliterated by the author):

Kalya- kalya - kalya  
Chaley dheer padey din din  
Hoy loy nirnita samayey  
Prarabdha lipir sheshaksharey  
Gatakallay ektray hoie

Loye jay path dekhaiye  
Mishaitey shmasan dhulay  
Niveyja, niveyja, orey kshansthayee deep  
Chalachchhaya matra eyjiban .....

Despite his elaborate care and strict adherence to the original, Girish Chandra has to make certain digression to satisfy the taste of the groundlings to the detriment of the solemnity of the Shakespearean tragedy by the interpolation of the songs of the *Sakhigan* (heroine's girl friends). This digression excepting, *Macbeth* by Girish Chandra stands unrivalled till to-day as the ideal specimen of Shakespearean translation. "He made a good acting version of Shakespeare's *Macbeth*".<sup>8</sup>

Whatever flaws are there in the works mentioned, it is to be noted that translation works are no easy task, and demand extra-ordinary power of both head and heart. One of Shakespeare's famous translators, Parilal Mukherjee, while writing introduction to his translation of *The Merchant of Venice* has very aptly diagnosed the difficulties, "How much difficult translating English works into Bengali is, is comprehensible only to the authors who have done it, the obstacles being all the more unsurpassing in the case of dramas written predominantly in colloquial language. Translation, entirely undistorted and uninterpolated in standard Bengali, is absolutely impossible. The styles in different languages are different, the thought processes, sentiments and emotions are likewise diverse, tastes and fashions variegated, customs and conventions dissimilar, rhetorics independent - all these render translation work failing in full correspondence with the original even though immense labour and elaborate care have been employed."<sup>9</sup>

The preceding discussion is only but an humble effort at delineating how the Bengali literary genius has attempted to infuse the inimitable Shakespearean spirit in our literature not only through curricular activities of the academic arena and stage performances but also through absorbing it in our literary production by way of translation eventually enriching the treasure of the mother language.

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