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THE ROLE OF SOCIAL MEDIA USER GROUPS IN PROMOTING SOCIAL INCLUSION OF MARGINALIZED PEOPLE: CASES FROM RAJSHAHI CITY, BANGLADESH

Amena Khatun *

Abstract: A good number of people of Bangladesh are excluded from the main stream of the development process. Due to low income and lower level of network in the society they often fail to meet their basic needs. Different actors in the society try to create space in the development process of Bangladesh. In the history of voluntarism in South Asia, both formal and informal network of voluntary groups were found as dominant players for ensuring basic rights of the common, more specifically the excluded people. In era of global village a new form of network which is known as social media or new media also gained paramount importance as a means of tackling social exclusion. However, the present study explores the role of social media in promoting social inclusion in Bangladesh. Case Study method is applied to examine the ways in which social media is promoting social inclusion in the country. The study draws conclusion that social media plays a significant role in forming voluntary groups that were found as dominant players in promoting social inclusion of the marginalized people in the country.

1. Introduction

In Bangladesh social media is now-a-days widely used by the young people. It has not only become a medium to stay connected with the members of family and friends but it also plays an important role for the development of the people who are excluded from the main stream of the development process in the country. Using social media communications and connectivity the young people bring positive changes in the society.

In the 1960s, communication theorist Marshall McLuhan first introduced the idea of "Global Village" and in recent years Social media defined as a new power is simply to make this idea real. In addition, it changes the meaning of communication and affects the society exclusively. In the ground of interaction and participation, social media has emerged as a revolutionary method in Bangladesh and abroad. Social media or social networking sites now a days has become a platform that enabling people to serve the society as well as it promoting social inclusion in various aspects. Social media platforms like Blog, Facebook, Twitter, YouTube, LinkedIn etc, have radically changed the communication paradigm. The exposure, feedback, engagement (connection) and exchange (sharing) provided by Social Media platforms effects a major change is the traditional communication understanding (Isra Garcia, 2011). The role of social media in this day is very important as everyone who joins social network in turn creates a large network- crucial in raising awareness amongst peers and their peers in times of need (Basher Naziba, 2013).

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The widespread diffusion of the Internet, mobile communication, digital media and a variety of social software tools throughout the world has transformed the communication system into interactive horizontal networks that connect the local and global (Haider, H. 2011). Social media opens up the possibility of engaging with new groups. People who engage in these groups are no longer communicating; they just interact in the process. Wealth of information generated by social media helps one better understand social inclusion.

The use of 'Social software' enables people to build up connections, communicate and collaborate with each others. It has become very popular and widespread, especially amongst youngsters (Jan & Bosch, 2010). The potential of social software, as a tool to support social inclusion is large: Social software is in the heart of the youngsters' community today and it opens up to the world to connect to both real life contacts and on-line groups of interest and resources (Mizuko et al, 2008).

Mass Media is definitely a dominant platform in terms of influence but it is a one way communication where audiences are passive information receivers. In contrast Social media users have the opportunity to create their own contents as well as to get the other side of the story. Likewise in time of needs it allows the users to be united to protest against any corruption or illegal things in societies both virtually and physically. Not only corruption, but also these platforms help users to create awareness among the people on any social and political issues. Some social site network groups directly help the underprivileged people to be privileged to be active citizens of the society.

Social Media also has a big potential as assistive tools enabling and facilitating participation and inclusion. They help to ease and overcome barriers in traditional environment and social contexts (Miesenberger, Klaus, 2012)

On the other hand, social inclusion reflects a proactive, human development approach to social wellbeing that calls for more than the removal of barriers or risks (Luxton, 2002). The terms social inclusion and social exclusion originated in Europe in response to the crises of the welfare state and the fear of social disintegration caused by social and economic crises, but have now gained wide currency worldwide (Pradhan Rajendra, 2006).

The European Commission (2004) defines social inclusion as "a process which ensures that those at risk of poverty and social exclusion gain the opportunities and resources necessary to participate fully in economic, social and cultural life and to enjoy a standard of living and well-being that is considered normal in the society in which they live".

2. Situation of ICT and Social Media Uses in Bangladesh

In 1996 Bangladesh got connected to the Internet and the number of users was only 5,000. However, the subsequent years said rapid expansion of this industry in Bangladesh according to the Bangladesh Telecommunication and Regulatory Commission (BTRC) the total number of internet subscribers has reached 30479.571 thousand at the end of November, 2012 and number of the internet users reached 33.43 million at the end of April 2013. In 2005 the country first experienced an active, vibrant and participatory social media that is community blog 'Bangla blogosphere'.

Realizing the importance of information and technology, the present government of Bangladesh has already taken different initiatives to make technology reach the people of the country. In the election manifesto the present party government declared its 'vision 2021' which targets establishment of a resourceful and modern country by 2021 through effective use of information and communication technology, a "Digital Bangladesh". The government has formulated ICT policy 2009 and established 1600 computer labs in educational institutions, 20 cyber centres in different universities, 152 community e-centres and information centres in 64 districts. Besides, 4,501 information service centres has been set up at the union level in the country.

In addition, NGOs have taken diverse initiatives to take people under internet service (Islam, 2009). Internet Service centers has been set up in remote areas of the country. Universities run WIFI so that students can easily use internet. Likewise mobile operators introduced different package based services so that customers can use internet services at low cost. For this reason a lot of mobile users using social site networks like facebook using their mobile handsets. This number is increasing with the passage of times.

2.1 Social Media usage pattern in Bangladesh

In 2005 the country first experienced an active, vibrant and participatory social media, that is community blog `Bangla blogosphere`. With time a huge number of Blog has been established in the country. This Bangladeshi blog make outstanding contribution to promote Bangladeshi culture, society, politics and education etc. The recent Shahbag protest is a big achievement of the social media uses in Bangladesh as thousands of people gathered at Shahbag demanding capital punishment of the war criminals of 1971. Blogger and Online Activist Network (BOAN) started the movement and they reached most of the people through the internet and social networking sites.

Additionally, during disasters social media is also being used in Bangladesh to seek help or report injuries, For example, Savar tragedy, the 9-storied building named 'Rana Plaza' in Savar collapsed on April 24, 2013, killing over a thousand people and injured another 2438. Social medial especially Facebook was widely used during this tragedy for spreading information, raising funds, medical supplies and voluntary works.

The popular Social networking sites in Bangladesh are Facebook, twitter, Google+, LinkedIn, YouTube, My Space, Whatsapp etc. Besides, statistics shows that Facebook, is the largest social media in Bangladesh. On May 2, 2013, Bangladesh ranked 18th in terms of the Facebook users in the world. Nearly 14.4 million people of Bangladesh use Facebook which is 41.6 per cent of the internet users in Bangladesh.

In addition, there are many facebook and community bloggers groups in the country that work as a catalyst in volunteering. And the groups also facilitate social inclusion of marginalized people. Some Facebook pages work as news media and provide latest news as early as possible. Social media are being used for both social interaction and commercial uses. Politicians also are choosing these sites for election campaign in the country.

3. Objectives of the Study

Broad objective of the study is to investigate the role of social media in reducing the social exclusion. The specific objectives of the study are:

- To identify concrete examples of social inclusion of marginalized people by social media.
- To identify the major initiatives/programmes taken for social inclusion by social media using groups in the study area.
- To examine the special cases of social inclusion in the study area.

4. Methodology

Case study method was applied to collect information in this study as in social science research case study is one of the important strategies when a holistic, in-depth investigation is needed (Feagin, Orum & Sjoberg, 1991). Researcher Robert K.Yin defines the case study research method as an empirical inquiry that investigates a contemporary phenomenon within its real-life context; when the boundaries between phenomenon and context are not clearly evident; and in which multiple sources of evidence are used (Yin, 1984). In this study the case-study method was applied to examine the use of social media sites by the groups and the role played by them for social inclusion. Besides, the method is

applied also to describe the real-life context of social inclusion in multiple stages in the study area. In addition case study method is used to give a better understanding of the results that are obtained. The name of the study area is Rajshahi city, one of the seven metropolitan cities of Bangladesh. It is also the divisional headquarter of Rajshahi Division, north-western part of Bangladesh. All social site media groups in the city are regarded as the population of this study.

Simple random sampling was applied to select the groups as the process ensured the possibilities of all members of a group or population for inclusion. A total of four out of seven social media groups in the city were selected through simple random sampling process.

5. Operationalisation of Key Terms:

5.1 Social media using groups

Oxford Dictionary defined social media as websites' and applications that enable users to create and share content or to participate in social networking. In their papers titled "Social Network Sites: Definition, History, and Scholarship" Danah M. Boyd and Nicole B. Ellison (2007) defined social media as web-based services that allow individuals to construct a public or semi-public profile within a bounded system, articulate a list of other users with whom they share a connection, and view and traverse their list of connections and those made by others within the system. The nature and nomenclature of these connections may vary from site to site

On the Other hand, Kaplan and Heinlein (2010) said, social media is a group of internet based applications that build on the ideological and technological foundations of Web 2.0 and that allow the creation and exchange of user generated content. These media refers to interaction among people, in which they create, share, and/or exchange information and ideas in virtual communities and networks.

A group often termed as a community, e-group or club is a feature in many social networks services which allows users to create, post, comment on and read from their own interest-and niche-specific forums, often within the realm of virtual communities.

However, in this study social media using group is described as a group formed only through social networking sites like Facebook, Twitter, YouTube, LinkedIn and Blog etc. The group members not only shared their ideas but are also committed to do better for the marginalized people. In other words it can be said that they are working for the social inclusion of the socially excluded or marginalized people through different exclusive activities.

5.2 Promotion of Social Inclusion

As defined by the Free Dictionary, Social inclusion, is the provision of certain rights to all individuals and groups in society, such as employment, housing, adequate health care, education and training, etc. Social inclusion means participating as a full member of society and the capacity to realize the conditions of social citizenship (17). According to charity commission of England social inclusion is often used to describe the opposite effect to social exclusion; it usually results from positive action taken to change the circumstances and habits that lead or have led to social exclusion. It is about enabling people or communities to fully participate in the society (18), to promote social inclusion for the public benefit by preventing people from becoming socially excluded, relieving the needs of those people who are socially excluded and assisting them to integrate into society (19). Nevertheless, promotion of social inclusion is described here as initiatives or project taken by social media groups for marginalized people to fulfill their basic and other needs.

5.3 Marginalized People

Business Dictionary .com described marginalization as a process whereby something or someone is pushed to the edge of a group and accorded lesser importance. This is predominantly a social phenomenon by which a minority or sub-group is excluded, and their needs or desires are ignored. Here in the study marginalized people mean those who are very poor and underclass as well as unable to access basic needs like, food, clothes, education, welfare or healthcare.

6. Role of Social Media in Promoting Social Inclusion : Empirical Examples

To attain the objectives of the study, the activities of some selected social group such as *Somanupatic' (Equality)*, Active Citizens Rajshahi, Helping Hands and Rajshahi University Career Club have been analyzed.

6.1 *Somanupatic' (Equality)*- a Social Group in Rajshahi

A group of students including Sabbir Ahmed, Ashiqur Rahman Amit and Shajahan Siraj were making adda (Passing time by talking and joking on different issues) at the dormitory of their University of Engineering and Technology (RUET) one afternoon on December 2012. Suddenly Sabbir a second year student of the faculty of Mechanical Engineering said, "let us do something better for the people with disabilities as they are the most vulnerable people in the society". However, in a little while everybody else present in the *adda* (informal discussion) endorsed Sabbir's proposal. Then everyone of them shared the idea with other friends, junior and senior students of the university through social site network facebook and decided to open a facebook group named '*Somanupatic'* on December 2012 and aimed to attain the following goals :

- To work with the people with disabilities
- To hold volunteer blood donation programme
- To distribute Warm clothes among the poor people during winter season in the northern district of the country
- To provide education to the poor street children and provide food and clothes to the children with disabilities during festivals.

In January 9, 2013, under the slogan "No Mercy, No Request, Only with the Love and Responsibilities", the group formally started their work through distributing a total of 700 blankets and 200 sweaters worth Tk 20,000 among the destitute people and people with disabilities in the city's different areas. At the beginning a total of 15 volunteers were involved with this group and presently the group consists a total of 780 volunteers all over the country. The group has 70 active volunteers for field work. All of them are university students of different semesters in the country. The main focus of this group is to ensure economic solvency of the people with disabilities by providing different skills development training programme, for example, in handicrafts, sewing and cutting programme etc.

In this case the group recently launched a 6-months sewing and cutting project titled 'Keeping the hands ahead to build a delightful Bangladesh' with the '*Kalpna Protibandhi Unnayan Sangstha'* (An institution of the people with disabilities) at Laxmipur Vata para in the city to provide basic sewing and cutting skills that may allow the vulnerable women with disabilities to become self sufficient through a home based business or lucrative employment. Under this project the group selected 15 women with disabilities and provided them six sewing machines and appointed one instructor along with other necessities regarding this project. To meet up their project expenses the group raised funds through offline and online persons and organizations in the country and abroad. Social Media plays a vital role in this connection. First they opened a facebook event (an option of facebook to advertise the event). In which they wrote about their goal and details information of that event. They use a bank account and Bkash number to collect money.

After opening the facebook event, volunteers of Somanupatic shared the event in facebook. They also knocked other people in facebook inbox and requested them to donate in their fund. They also give a blog post in Bengali blogging platform side. By using this social media they collect the fund and inform the normal online users about their work. They also have a facebook fan-page to publish post and photos of their works. Besides they also set up fund raising camp in different public universities to collect money. Similarly, they went to the door of the affluent people to raise funds. On the other hand, whenever the group hears about any natural or human disaster they try to stand beside the victims through volunteer service along with providing funds collected through charity. The group members also maintained communication with each other through Facebook, for example, giving information about project, meeting, time, schedule, donation or fund etc.

Does the initiative of the group bring any positive impact on the lives of the social excluded people? For searching the appropriate answer of the question success stories have been presented below:

Success Story-1: Shila's Story

Shila Begum is a 25 year old woman with disabilities of deaf and mute. She has three years old baby boy. Her husband Abdul Majid is a vagabond. Majid left Shila alone for two years. She basically earned her livelihoods by workup as a housemaid and depend up the kindness of other affluent people surrounding her. She is also the member of Kalpana Pratibandhi Institution (A private institution of people with disabilities). Shila however, got opportunity for the sewing and cutting training course for 6 months at the project run by Shamanupatik. She learned different cutting and sewing techniques so far and already managed some orders from her neighbor which is helping her to earn some money range for Tk 20-50 a day. She is quite happy now to get this opportunity.

Success Story-2: Story of Tara

Masuma Tara, a 30-year old physically challenged poor woman. She has gone lame in one leg and a hump on her back. Tara has a dream to be a primary school teacher but her dream shattered when she had an accident at the age of twelve and injured her leg seriously. However, she did not continue her education due to her disability and poverty. Tara is not married yet as it is difficult in Bangladesh for a girl with disabilities to get a good partner in their age. Tara has to depend on his day laborer father and brother. She has been taking five months training at the project. And she already got an offer of a job as sewing operator on a monthly salary of Tk 3000 from a nearby Trouser supply shop at Vatapara in the city. Tara is quite happy as she is going to get a job which will enable her to be an economically solvent woman. Tara also hopes to get married, as men usually show interest to marry financially solvent women in the country.

6.2 'Active Citizens', a Social Group in Rajshahi

With the help of British Council Bangladesh, Centre for Development and Communication (CCD) Bangladesh formed a voluntary Facebook group named Active Citizens Rajshahi on October 2011 with a view to making young people active so that they can move forward to solve their respective community's problem, for example, early marriage, drug peddling, illiteracy, water contamination etc. this group also aimed to attain the following goals:

- Providing healthcare to the destitute marginalized people
- Ensuring primary education to the street children.

In this case CCD immensely took help of community blog 'Youth voice' and the social site network 'Facebook' to collect members of volunteers of this group. In this regard they made an announcement for collecting or receiving volunteers and post on youth voice and its Facebook page to contact CCD. This group consists of a total of 550 voluntary across the Rajshahi Division, Bangladesh. All of them are city's different college and university students who are committed to give volunteer service to positively change the society. Already the group launched different programs related to healthcare. They provided healthcare services to a total of 350 slum dwellers at city's Vandra area on October 2013. The main focus of this group is to ensure basic education to the poor street children in the city as the children are perhaps the most vulnerable section of the society.

In this connection in October 2011 the group launched a four month long project on providing basic education to the street children. Before starting the project they called some separate meetings with the members on preparations to conduct their project and then conducted a survey dividing some groups to select the group of children. The members of the groups selected a total of 18 street children from Rajshahi Station Bazar area. These children are poor fellows who never went to any kind of schools or never learnt any word before. They never got the opportunities of education before. All of them were from very poor families who even did not get their food properly and for their survival used to work as station porter or collect garbage. They are usually called 'Tokai' (street children, collector of rags, animal bone, paper etc). The group members decided to provide education to the children so that they can have basic education. Before starting this project the team members also made some preparations like, collecting books, writing papers and pens for the children. CCD Bangladesh provides all necessary elements in this regard. Then the group started their project with full energy and enthusiasm. The members provided teaching to the children twice a week. After some days the project faced a problem as the children who came to learn lessons could not earn their livelihood because during their working time they used to come for education. However, to solve this problem a new plan was made to raise fund from different people and organizations offline and online to provide the children a stipend of BDT 100 each month. In this case Facebook played a vital role in connecting batch member work other people who financially helped much in this project. A total of 4 children out of 18 finally got themselves admitted in a night school from where they passed the primary level of school. Mahibul Islam is one of them.

Success Story-1: Mahi's story

Mahi, a twelve year old boy, lost his father when he was only four. His mother Meena Begum got married again which forced Mahi on street. He usually collects waste polythene, plastic bottle, paper etc with other street children and sell those to nearby store and earn ranges BDT 10-20 a day. Besides, some other days he works as a porter in the railway station to earn his livelihoods. At night with other street children he sleeps on the free space of the station building and he takes by meals in the roadside meal shop called 'jhupri' with a very low cost. One day with other children he also selected to receive basic education in the project launched by Active Citizens Rajshahi. After taking basic education from the project Mahi relocated himself at a night school in the city where he passed primary level of education. Mahi is quite happy now as he can read, write and do calculation which actually will help him in his opinion, to be a shopkeeper. Mahi wants to stay work his mother but his step father doesn't like it. In future he wants to be a teacher.

6.3 'Helping Hands', a Social Group in Rajshahi

The group was established in March 2009 by five Rajshahi University (RU) students through Facebook named 'Helping Hands' with an aim to attain the following goals:

- Provide basic education to the poor street children and to those who are forced to work from an early age for their livelihood
- Developing awareness against child marriage
- Distribute warm clothes and blankets collected through charity to the destitute people of the northern region of the country during winter season
- Provide financial help to the homeless people and orphans in the city.

Soon after its formation the group expanded its members rapidly. After one year they went to a field through different programmes for example, distributing warm clothes among the poor people during winter season. In every winter, the group members go different places to provide warm clothes to the street people and poor and orphan children collected through of online and offline charity from affluent individuals, groups and organizations under a project titled "Help for the destitute". The main focus of this group is to stop child marriage in the city. Facebook is their main communication channel whereby the group members contacted each other and shared their plans of activities. They also collected fund through facebook to meet up their project expenditure. In this case the group members posted a request call seeking financial help from different online and offline individuals, groups and organizations from home and abroad. They also hold different programmes to create awareness to stop child marriage in the city area. Whenever any members of this group get any information about any possible child marriage he or she informed others as soon as possible through facebook. Then the team members meet each other in a place and set a plan to stop the marriage then they reach the field and persuade parents of the children to stop such marriage. If parents are not convinced then they seek help of local administration to stop this marriage. So far a total of 13 child marriages were stopped by the effort of this team in the city's different areas. Besides, the groups also provide financial help to the victims through monthly stipend of Tk 200 collected from charity so that it helps to carry on their studies.

6.4 Rajshahi University Career Club (RUCC), a social group in Rajshahi

Syed Abdullah Shaon always loves to work for the development of the students who are basically from underprivileged family. He wanted to do something for them so that they can get a good job for livelihoods after completing their academic studies. Syed, a MBA final year student of Rajshahi University, Bangladesh, also wanted to increase a relationship between industry and university as if it can be an easy way for the students to get an industry job. With a view to meeting up his wishes on a November days of 2012 he has posted a status with a call to establish a group in his facebook page. In response to his call a total of 15 students including his classmates expressed their wishes to work together with Syed. Then, on December 2, 2012 Syed with the 15 members students of Rajshahi University (RU) formally opened a facebook group named 'Rajshahi University Career Club (RUCC)'. On June 19, 2013 the club organized a press conference and upholds their mission to work for the career development of RU students. The mission of this group was also to attain the following goals:

- Work for the career development of Rajshahi University (RU) students.
- Regular session for skills development
- Developing English, computer and presentation skills
- Regular Practice for developing various skills
- Preparation for various jobs

- Regular update of the members for various job circulars, competitions
- Arranging career related workshops, seminars, competitions

RUCC organized a career fair in 2013 where a total of 39 students got full time and part time job in different organizations Bangladesh.

Success story 1: Story of Foysal Kabir

Foysal Kabir, an MBA final year student of Marketing at the University of Rajshahi doing a part-time Job with the help of RUCC. He is working as a territory manager on a monthly salary of Tk 22,000 since December 2013 at Citycell, a mobile communications company of Bangladesh. On information about RUCC job fair in Facebook Foysal and some of his close friends involved with the group dropped their CV at the fair held on September 22, 2013. Through written and Viva test Foysal got the job. Foysal is now really grateful to the RUCC as the group helped them to get the job which greatly changed his life. Before getting this job Foysal was used to doing tuition from lower class to class 5 in different area of the city to meet the expenses of his studies as it was difficult for his Father Nowsher Kabir, a poor farmer in Barisal, Bangladesh to bear this expences. Foysal is quite happy to get the job as he now can financially contribute to his family.

Conclusion:

The above mentioned discussion revealed that one or a group of people generated an idea to do something for the excluded or vulnerable people. The idea get formal share due to the inspiration of the face-book friends or other friends or fellows since they shared the idea through social media. Sharing idea through social media also played vital role in forming the group with the people who possess the same attitude. To do the day to day activities of the group, such as meeting, information sharing and awareness rising they used social media. The communication channels also helped them to make the communication prompt and timely. Through the social media they also found the stakeholders, including the supporters, i.e donor and service recipients. These cases revealed that the voluntary groups formed and administered by social media help the fellow group members and members from the other community who are excluded from the main stream of the development process. The initiatives, finally, bring positive impact on the quality of life of the vulnerable people by meeting their basic needs.

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SUSTAINABLE LIVELIHOOD AND POVERTY ALLEVIATION: A COMPARATIVE STUDY OVER FOUR DECADES IN BANGLADESH

Md. Anowar Hossain*

Abstract: Meaning of Poverty reduction is to ensure sustainable livelihood for the poor. It is true that Bangladesh is one of the poorest countries in the south Asian region. From its 1971 war of independence Bangladesh emerged as a poor, overpopulated country reeling from overwhelming war damage to its institutions and physical capital. The economy was ravaged by acute food shortage and famine during the early years. According to some authors, Bangladesh was designated as a "test case" for development, and Henry Kissinger, former American foreign secretary called it "an international basket case". However, four decades later, doubts and doubters have been proven wrong. With sustained growth in food production and a good record of disaster management, famine has become a phenomenon of the past. However, since independence it has been struggling for sustainable livelihood for the mass people as it is a constitutional obligation for the government to fulfill the basic needs for the mass. Immediately after the independence in 1971, poverty rate was almost 80%. According to latest survey by Bangladesh Bureau of Statistics, Poverty rate reduced to 31.5% in 2010. In this paper, the author evaluates the key factors that contributed to the reduction of the poverty rate over the years and ensuring sustainable livelihood.

Introduction

The sustainable livelihood approach is one of a number of conceptual frameworks which take an asset/vulnerability approach to analysis of the livelihoods of poor people. It emphasizes understanding the vulnerability context and the organizational and institutional environment within which poor people draw upon assets of different types in order to implement a livelihood strategy. It defines five types of asset: human capital, social capital, natural capital, physical capital, and financial capital. Though the particular approach differs, similar ideas underlie the treatment of risk and vulnerability in the 2000 World Development Report.

The strengths of the approach are that it aims to reflect the complex range of assets and activities on which people depend for their livelihoods, and recognizes the importance to poor people of assets which they do not own. It provides a framework for addressing the whole range of policy issues relevant to the poor, not just access to health and education, but issues of access to finance, markets, and personal security. It emphasizes sustainability, and the need for a people centered and participatory approach, responsive to changing circumstances, and capable of working at multiple levels from national to local, in partnership with public and private sector.

Concerns which have been expressed about the approach are that it is stronger on micro detail than on how these concerns may be linked to macro policy, that it does not

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address issues of politics and of power and authority, and that it has been stronger in developing the analytical framework than in showing how it may add operational value, especially to overall policy.

Bangladesh has a long history for initiating social safety net programs to address poverty. After the bloody independence war in 1971, it has started rehabilitation and reconstruction program for the returning refugees from the neighbored country as a tool for livelihood protection and promotion. But since 1996, this initiative has got a new momentum. Particularly, special resources allocated for vulnerable groups like the old aged, destitute and widows, disabled persons, insolvent freedom fighters in national budget. In 2012-13 fiscal year 22750.55 core taka (11.87 % of total budget and 2.18% of total GDP) has allocated for social protection and social empowerment program. So, purpose of this study is to conduct an empirical research by using primary and secondary data to assess the effectiveness of social safety nets program in poverty alleviation.

Background of the Study

Despite considerable progress in reducing poverty over the past 40 years, one third of Bangladesh's population is still poor (BBS, HIES-2010). With an amalgamation of sound macro-economic policies, institutional reforms, and good governance, Bangladesh can achieve the MDG goal of halving the 1990 poverty rate by 2015. However, the extent of poverty and vulnerability would still be significant and, in absolute terms, the numbers would remain high. Recognizing this challenge, the Government has emphasized social protection and well-functioning safety nets as an important element of the social protection strategy to cope with poverty.

Today Bangladesh spends less than 3% of GDP on safety nets - about half of the other south Asian countries. The country has a patchwork of safety net programs (e.g., cash and in kind transfers, micro-credit schemes, and conditional cash transfers) for widows, the disabled, blind, orphans, the aged, injured & financially insolvent freedom fighters, to name just a few. In this regard, does the livelihood strategy and government asset transfer program contribute to poverty reduction in Bangladesh? This is the background research question of the study.

Rationality of the Study

Bangladesh has made significant progress in reducing poverty, the percent of population living below the poverty line went down from more than 80 percent in early 1970s to 31.5 percent in 2010. Despite the progress in alleviating poverty, Bangladesh still has a large number of people living below the poverty line income defined as \$1.25 a day, compared to many developing countries. Government of Bangladesh has given top most priority to poverty alleviation or maintains a minimum standard of living for the masses. To overcome this constraint; government has designed different social safety net programs as tools of asset transfer to poor people for regaining sustainable livelihood.

It is envisaged that the study will make a good contribution to the body of knowledge related to poverty alleviation strategies in Bangladesh with a particular emphasis on assets transfer by social safety net programs as a measure of poverty reduction and sustainable livelihood. In Bangladesh, top most development challenge is poverty alleviation. Since independence, Bangladesh has done a great job but there is a long way to go still. Bangladesh still faces the reality that 46.8 million of its population live in poverty. So, this is high time to evaluate existing poverty alleviation programs or to measure their effectiveness in poverty alleviation. To date, only a few studies have been undertaken in Bangladesh. The result of the proposed study can easily be implemented simply by dissemination of the findings to the planners, policy makers, researchers, development partners, NGOs and other users to design their program and policy for poverty alleviation.

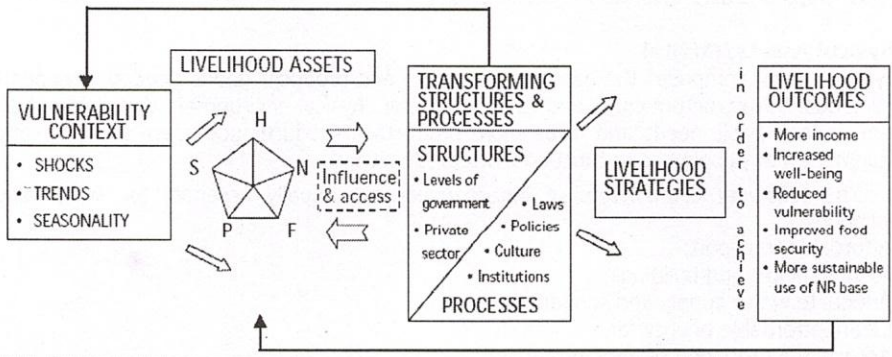
Research Objectives

The overall objectives of this study is to justify the livelihood of poor and vulnerable people in Bangladesh through providing information that would assist policymakers in designing new or improved strategy for poverty reduction. This research contributes to this goal by undertaking holistic impact assessments of the effectiveness and broader consequences of ongoing poverty reduction programs. The general objective of the proposed study is to identify the effectiveness of government intervention (asset transfer to poor & vulnerable people) as tools of poverty alleviation intervention.

The specific objectives of the study are:

- 1) To identify different types of asset transfer by government to poor & vulnerable people.
- 2) To assess the effectiveness of government intervention (social safety net) in poverty reduction.
- 3) To identify the key factors which contribute to poverty reduction in Bangladesh.
- 4) To analyze the poverty reduction trend over four decades.
- 5) To determined the existing challenges for poverty reduction.

Conceptual Framework



Key:

H = Human Assets/Capital
 N = Natural Assets/Capital
 F = Financial Assets/ Capital
 S = Social Assets/Capital
 P = Physical Assets/Capital

Source: DFID

Human Assets/Capital

Human capital represents the skills, knowledge, ability to labor and good health that together enable people to pursue different livelihood strategies and achieve their livelihood objectives. At a household level human capital is a factor of the amount and quality of labor available; this varies according to household size, skill levels, leadership potential, health status, etc. Human capital appears in the generic framework as a livelihood asset that works as a building block or means of achieving livelihood outcomes. Its accumulation can also be an end in itself. Many people regard ill-health or lack of education as core dimensions of poverty and thus overcoming these conditions may be one of their primary livelihood objectives.

Natural Assets/Capital

Natural capital is the term used for the natural resource stocks from which resource flows and services (e.g. nutrient cycling, erosion protection) useful for livelihoods are derived. There is a wide variation in the resources that make up natural capital, from intangible public goods such as the atmosphere and biodiversity to divisible assets used directly for production (trees, land, etc.).

Financial Assets/ Capital

Financial capital denotes the financial resources that people use to achieve their livelihood objectives. The definition used here is not economically robust in that it includes flows as well as stocks and it can contribute to consumption as well as production. However, it has been adopted to try to capture an important livelihood building block, namely the availability of cash or equivalent that enables people to adopt different livelihood strategies.

Social Assets/Capital

There is much debate about what exactly is meant by the term 'social capital'. In the context of the sustainable livelihoods framework it is taken to mean the social resources upon which people draw in pursuit of their livelihood objectives. These are developed through networks and connectedness, membership of more formalized groups, relationships of trust, reciprocity and exchanges.

Physical Assets/Capital

Physical capital comprises the basic infrastructure and producer goods needed to support livelihoods. Infrastructure consists of changes to the physical environment that help people to meet their basic needs and to be more productive. Producer goods are the tools and equipment that people use to function more productively.

The following components of infrastructure are usually essential for sustainable livelihoods:

- Affordable transport;
- secure shelter and buildings;
- Adequate water supply and sanitation;
- Clean, affordable energy; and
- Access to information (communications).

Theoretical framework

Livelihood Approach to Development

In simple words, livelihoods are '**means of making a living**', the various activities and resources that allow people to live.

Different people have different lifestyles and ways of meeting their needs. One of the earliest and most often cited definitions of livelihoods is that: "it comprises the **capabilities, assets** (including both material and social) and **activities** required for a means of living. A livelihood is sustainable when it can cope with and recover from stress and shocks (drought, flood, war, etc.), maintain or enhance its capabilities and assets, while not undermining the natural resource base" (Chambers and Conway, 1992).

The theoretical case for social safety nets is persuasive. An effective safety net reduces the risk to vulnerable individuals following a covariate or idiosyncratic livelihood shock - whether climatic (drought), economic (structural adjustment), political (civil war), or demographic (retirement). Safety nets have the potential to reduce poverty and food insecurity, in addition to their livelihood protection function (i.e., they can promote as well as protect entitlements). To the extent that all transfers - in cash or in kind - are fungible

components of household income, they can be invested in education or productive activities, and they are often redistributed among a wider group, such as the beneficiary's extended family.

As livelihoods are determined by multiple factors, a combination of different types of information is needed to understand them. This information includes: vulnerability context, livelihood resources or assets, policies, institutions and processes, livelihood strategies, livelihood outcomes or goals.

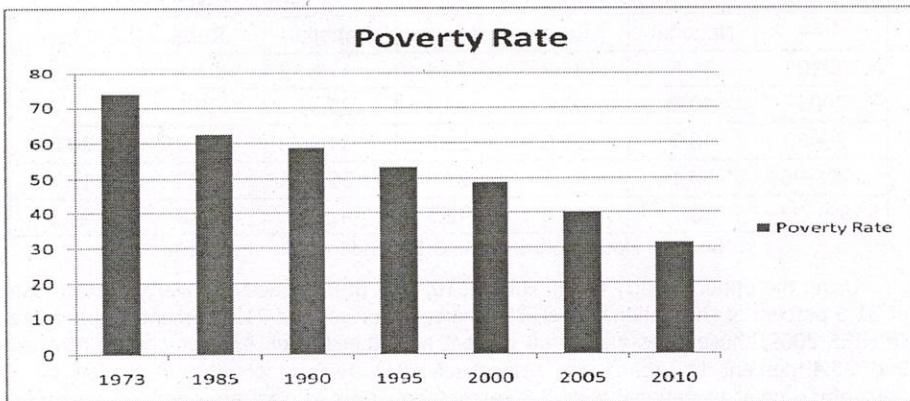
Research Methodology

The research is a basic one. It aims to broaden the horizon of knowledge on government intervention particularly social safety nets program and poverty reduction. Here, the non experimental research design has been devised. The study is carried out using exploratory research design. For the purpose of this research, several methods and techniques like pilot survey, expert opinion, key informant interview has been used. Keeping emphasis on research objectives, Secondary data has collected by using content analysis methods giving emphasis on research objectives. Secondary data have been elicited from different scholarly books, research articles, government reports and periodic journals relevant to the social safety nets and poverty reduction. Internet contents have been used also.

Finding and Discussion

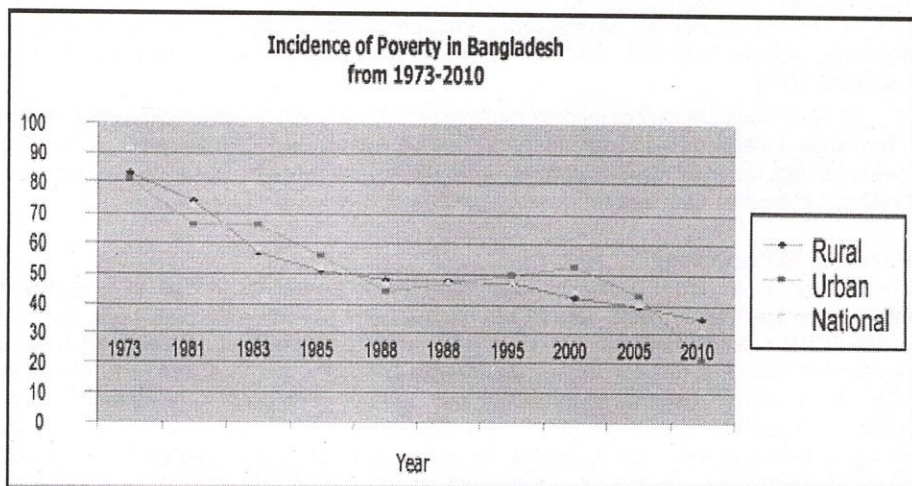
Poverty Dynamics in Bangladesh

Sizeable poverty reduction occurred in Bangladesh between 1990 and 2010, as well as over the longer period of 42-years from 1971 to 2013. Poverty headcount rates based on both upper and lower poverty lines using the Cost of Basic Needs (CBN) method show that the proportion of poor in the population declined considerably between 1973 and 2010.



Source : Household Income & Expenditure Survey (Different Round)

Trends in other measures of poverty indicate that the improvements were not limited to reductions in the size of the poor population relative to the total population, but also in the level and distribution of consumption *among* the poor. The improvements also occurred at similar rates for urban and rural areas. Furthermore, the extent of poverty reduction in Bangladesh between 1973 and 2010 was at par with or higher than what was seen in other countries of South Asia during similar periods. This was partly due to GDP growth rates that compared well with the region; no appreciable increase in consumption inequality was seen during this period.



Just as in the case of its financial development, Bangladesh's progress regarding poverty reduction over the last three decades is remarkable. In terms of a wider range of indicators, the progress has been impressive. By Bangladesh's official poverty standard of 2122 calorie per person per day, the poverty headcount ratio in rural Bangladesh went down from 74% in 1973 to 31.5% in 2010.

Table-1: Head Count Rates of Incidence of Poverty (CBN Method), 2010 to 1992

Years of HIES	Upper Poverty Line			Lower Poverty Line		
	National	Rural	Urban	National	Rural	Urban
2010	31.5	35.2	21.3	17.6	21.1	7.7
2005	40.0	43.8	28.4	25.1	28.6	14.6
2000	48.9	52.3	35.2	34.3	37.9	20.0
1995-96	50.1	54.5	27.8	35.2	39.5	13.7
1991-92	56.7	58.8	42.8	41.1	43.8	24.0

Source: Household Income & Expenditure Survey 2010

Using the upper poverty line in HIES 2010, HCR of incidence of poverty are estimated at 31.5 percent at the national level, 35.2 percent in rural and 21.3 percent in urban area. In HIES 2005, these rates were 40.0 percent at national level, 43.8 percent in rural area and 28.4 percent in urban area respectively. The HCR recorded a reduction by 8.5 percentage point at national level 8.6 percentage points in rural area and 7.1 percentage points in urban area during the period 2005 to 2010. In 1991-1992 the HCR of poverty was 56.7 percent at national level. In about twenty years, it recorded 25.2 percentage points reduction.

Using the lower poverty line, in HIES 2010, the HCR of incidence of poverty is estimated at 17.6 percent at national level, 21.1 percent in rural and 7.7 percent in urban area. In HIES 2005, these rates were 25.1 percent at national level, 28.6 percent in rural area and 14.6 percent in urban area respectively. Thus HCR recorded a reduction by 7.5 percent at national level, 7.5 percent in rural area and 6.9 percent in urban area during the period 2005 to 2010. Using the lower poverty line, the HCR of incidence of poverty was 41.1 percent in 1991-2010.

Assets Transfer by Government to Poor for sustainable livelihood

Government of Bangladesh views poverty from two broad perspectives income poverty and human poverty. It identifies direct and indirect social protection programs to address these two types of poverty, where the direct measures (income/employment generation programs) are considered as those that are targeted towards the poor, and indirect measures (human development program) are growth oriented and hence expected to leave indirect effects on poverty reduction or livelihood.

Apart from their poverty focus, a part of the social protection programs is aimed at addressing the special needs of target groups with the poor and underprivileged group: physically challenged children, disable persons, socially excluded population in tribal areas, poor women. Another part is transitory in nature that comes into play during natural disasters.

The social protection programs address basic needs of the poor and vulnerable people- food, shelter, education and health. Government has allocated 15% of total national budget against social protection program of the country which is 2.5% of the GDP of the 2010-11 FY. For ensuring social security of the vulnerable poor and their empowerment Disaster Management and Relief Division implemented major social protection program. Among the primary programs are :old age allowance ,allowance for the widow, deserted & destitute, allowance for financially insolvent disable, maternity allowance for the poor lactating mother, honoraria for insolvent freedom fighters, honoraria for injured freedom fighters, gratuitous relief, general relief activities ,allowance for distressed cultural personnel, allowance for beneficiary in Chittagong hill tract area, stipend for disabled students, grants for the school of disabled, cash for work, housing support, agricultural rehabilitation, subsidy for open market sales, vulnerable group development ,vulnerable group feedings, test relief, food for work, employment generation for hard-core poor, stipend for primary students, school feeding program, stipend for drop-out students, stipend for secondary and higher secondary female students, maternal health voucher allowance, rural employment opportunity for protection of public ,char livelihood, rural employment social forestation & rural maintenance program.

Statistics regarding Asset Transfer by Government

Social safety net programs (SSNP) are generally targeted to the poor .According to the HIES 2010 CBN estimates, 31.5 percent of the population are poor using the upper poverty line and 17.6 percent of the people are extremely poor and live below the lower poverty line. Most of the extremely poor suffer from chronic poverty and multiple deprivations. Most of them are jobless, landless or asset less .Many of these households do not have any adult working earning member nor do they own any productive asset to support their families. Most of them live on charity or below the subsistence level. The government operates SSNPs to provide support to such families in cash or kind to help them overcome extreme hunger and create productive assets for them earning of livelihoods.

Table-2: Distribution (percent) of Households Receiving Benefits from SSNPs, 2010

Year	National	Rural	Urban
2010	24.57	30.12	9.42
2005	13.02	15.64	5.45

Source: Household Income & Expenditure Survey, 2010

According to the above mentioned data, 15.64 percent rural household received at least one of the SSNP in 2005. But in 2010 survey show that number of SSNP beneficiary increased by almost double and reached at 30.12 percent. In 2010, 24.57 percent of the

household at the national level received benefits during 12 months from at least one type of program. Similar increased in urban area may also be noted. Survey finding indicate that the SSNPs have been widened substantially both in coverage and amount distributed during the period 2005 to 2010.

Percentage of Household Receiving SSNP Benefits, 2010 and 2005

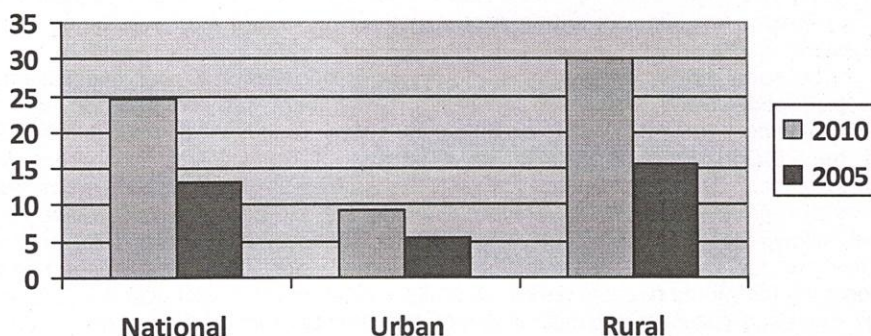
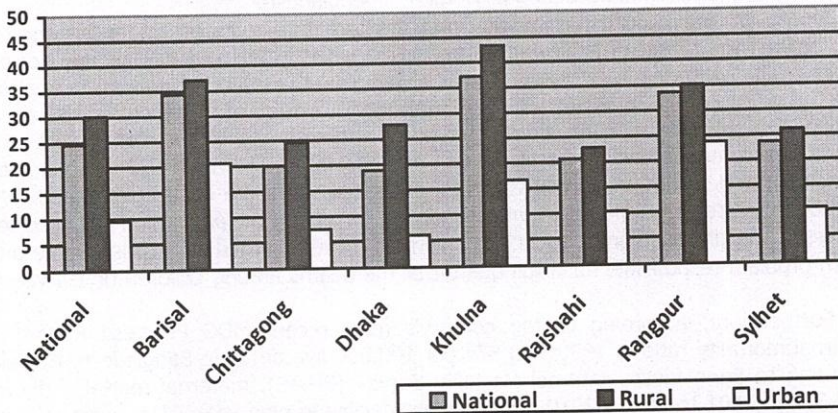


Table-3: Distribution of Household Receiving SSNP Benefits by Divisions, 2010

Division	% of Household Receiving Benefits (Survey Year 2010)		
	National	Rural	Urban
National	24.57	30.12	9.42
Barisal	34.43	37.20	20.66
Chittagong	19.99	24.50	7.44
Dhaka	18.87	27.80	5.99
Khulna	37.30	43.27	16.66
Rajshahi	20.66	22.85	10.17
Rangpur	33.65	35.11	23.68
Sylhet	23.51	26.06	10.50

The division wise distribution of households receiving benefits from SSNPs shows that, the highest percentage of households received benefits from SSNPs is located in Khulna Division at 37.30% followed by Barisal Division 34.43% and Rangpur Division 33.65%. Proportion of households receiving benefit in Dhaka Division is the lowest at 18.87% preceded by Chittagong Division 19.99%. The share of the rural area is much higher than that in the urban area in all Divisions, because most of the SSNP programs are operated intensively in the rural area.

Percentage of Household Receiving SSNP Benefit by Division



Characteristics of Poverty Reduction in Bangladesh

As Policies and Institutional Measures for Poverty Reduction, Bangladesh has adopted six Fifth Five Year and One Two Year Plans. Moreover in 2003, Bangladesh has shifted to Poverty reduction strategy. Again, Bangladesh stated Fifth Year Plan in 2011. In all the plans and policies poverty reduction issue has got the highest priority. Bangladesh has made commendable progress in respect of eradication of poverty and hunger. It has sustained a GDP growth rate in over 6 percent in recent years which has played a positive role in eradicating poverty. The robust growth has been accompanied by corresponding improvements in several social indicators such as increased life expectancy and lower fertility rate despite having one of the world's highest population densities. The inclusive growth has resulted in impressive poverty reduction from 71% percent in 1973 to 31.5 percent in 2010; the rate of reduction being faster in the present decade than the earlier ones. The latest HIES 2010 data show that the incidence of poverty has declined at an annual rate of 2.47 percent in

Bangladesh during 1992-2010. Along with that Human Development index gradually increased over the four decades. In the 1970s, Bangladesh was a lower Human Development Country. But now its position is a Middle Human Development Country.

Undoubtedly Bangladesh has achieved a great progress in crops production particularly cultivation of high yielding varieties of crops. Different sectors of government have taken various initiatives to diversify agriculture. Now banking sector and non-banking financial institutions as well as NGOs are expanding credit opportunities for the poor. It is obvious that rural non-farm activities increased many times which contributed to reduce rural poverty. The Intervention Package like Road, Power and Telecommunication has a great impact on reducing poverty in Bangladesh.

However, Significant progress has also been made in increasing equitable access to education (NER: 98.7 percent; girls: 99.4 percent, boys: 97.2 percent), reduction of dropouts, improvement in completion of the cycle, and implementation of a number of quality enhancement measures in primary education. Bangladesh has already achieved gender parity in primary and secondary enrolment.

In addition, Bangladesh has already achieved gender parity in primary and secondary education at the national level. This positive development has occurred due to some specific public interventions focusing on girl students, such as stipends and exemption of

tuition fees for girls in rural areas, and the stipend scheme for girls at the secondary level. Bangladesh has made significant progress in promoting the objectives of ensuring gender equality and empowerment of women. There has been a steady improvement in the social and political empowerment scenario of women in Bangladesh.

Moreover, Bangladesh has already met the target of reducing under-five mortality rate, against the target of achieving 48 per 1,000 births in 2015; it has already achieved 44 per 1,000 live births in 2011. The target of reducing the infant mortality rate is also on track. The successful programs for immunization, control of diarrhoea diseases and Vitamin A supplementation are considered to be the most significant contributors to the decline in child and infant deaths along with potential effect of overall economic and social development. Despite these improvements, there are still some challenges ahead. While the mortality rates have improved, major inequalities among the population still need to be addressed. Childhood injuries, especially drowning, have emerged as a considerable public health problem responsible for a full quarter of the deaths among children of 1-4 years of age.

Furthermore, according to the country's most recent MDG Progress Report, the maternal mortality ratio in 1990 was 574 per 100,000 live births in Bangladesh. However, according to Bangladesh Maternal Mortality Survey (BMMS), maternal mortality declined from 322 in 2001 to 194 in 2010, a 40 percent decline in nine years. The average rate of decline from the base year has been about 3.3 percent per year, compared with the average annual rate of reduction of 3.0 percent. The BMMS 2001 and 2010 show that overall mortality among women in the reproductive ages has consistently declined during these nine years.

In terms of other social development indicators, Data show that without considering the issue of arsenic contamination, 98.2 percent of the population of Bangladesh is using improved drinking water source; 63.6 percent of population is using improved sanitation in 2011. However, access to safe water for all is still a challenge, as arsenic and salinity intrusion as a consequence of climate change will exacerbate availability of safe water especially for the poor.

Conclusion and Recommendation

Macroeconomic stability over the last two decades has contributed to gradual poverty reduction during this time. Bangladesh monetary and fiscal policy has also been adopted for pro-poor economic growth. The achievement of poverty reduction in Bangladesh is noteworthy among the least developed countries. Even though, the political situation on the contrary was not always supportive for economic development and poverty reduction in the four decades. However, world community highly appraises of Bangladesh for tremendous success in poverty reduction in the midst of all political, social and economic constraints. That is why they called Bangladesh a "Development Paradox".

But till now almost one third (31.5%) of its population live under poverty. These people cannot fulfill their basic needs or maintain a minimum standard of living. This is also higher compared to the situation of many South Asian countries. On the other hand, World Bank very soon is going to redesign the poverty line (Upper Poverty Line). World Bank proposed upper poverty line is 1.87\$ per person per day in instead of 1.25\$. If World Bank establishes this poverty line, ultimately poverty rate will increase in Bangladesh. So, this is the time to evaluate existing poverty reduction policies and draw new plans and policies to tackle remaining challenges of poverty reduction and sustainable livelihood for the poor people in Bangladesh. However, poverty reduction scenario is not the same all over the country. There is a regional variation in incidence of poverty in Bangladesh. Among eight divisions, poverty rate is the highest in Rangpur, followed by Barisal and Rajshahi. The following measure should be taken to reduce poverty within reasonable time.

1. Ensuring good governance
2. Strengthening Local Government
3. Formulating and implement of Policies and Institutions for Reducing Inequality and regional variation
4. Closing the Gender Gaps
5. Coping with Disaster
6. Formulate pro-poor economic growth policy
7. Increase of the number of beneficiary and amount of taka of the social safety program (asset transfer)
8. Introducing credit as insurance against risks
9. Introducing health care as insurance against risks
10. Modernizing in the agricultural sector

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POLITICAL INVOLVEMENT AND DOGMATISM: A STUDY ON UNIVERSITY STUDENTS

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Abstract: The study was conducted to compare dogmatism of different political student activists and a non-political student group of public university in Dhaka city. A Bengali version of Ray's (1974) Balanced Dogmatism Scale was used on a sample of 150 purposively selected student activists taking 30 from each of the four political activist groups (BCL, BJCD, BICS and the Leftist) and on a non-political student group. The obtained data were analyzed by employing t-test and a one way analysis of variance (ANOVA). The findings reveal that BICS is more dogmatic having mean (105.70) and the leftist students are least dogmatic with mean (98.47) than other parties which is significant ($t=2.18$; $p<.0.05$). The results also show that there is a significant difference of dogmatism between BICS and Non-political student groups ($t=2.80$; $p<.0.01$). Data analyzed through ANOVA reveals that the student groups significantly differ from each other with respect to their dogmatic characteristics ($F= 4.33$; $p<.002$). Further analysis of results shows that the students hailing from different socio-economic classes do not significantly differ from each other on this characteristics. The results have been interpreted in the light of past studies.

Introduction

Politically involved students means the students who are directly involved in students' politics. Student politics is a very important phenomenon in our society at the moment. By Student politics, we mean the awareness of students in educational institutions about problems arising from the socio-political environment in which they live and thereupon involving themselves in activities to remedy problems or to fulfill their demands (Begum, 1933). Student activism is universally attached to the search for self identity. It emerges out of conflicts existing in social framework due to ideological differences. (Ara, 1988). Dogmatism refers to authoritarianism and intolerant manner of communication of ideas and beliefs with others but no such connotation is involved in the concept of rigidity. Dogmatism refers to a mode of orientation towards authority. Dogmatism has been described as a generalized form of authoritarianism that is free of the politically rightist ideology (Adorno et.al.1950). Highly dogmatic individuals share with high authoritarians a strong respect for authority and an intolerance of the unconventional. Persons low in dogmatism, like non authoritarians are said to be less respectful of authority, more accepting of the unconventional and relatively of ambiguity (Rokeach, 1960; Vacchiano, 1972). In order to understand dogmatism we are to know some characteristics of dogmatic persons as if authoritarian, rigorous, intolerance of ambiguity, close-mindedness, Ethnocentric and conservative. According to Rokeach (1960), dogmatism is a defense against anxiety.

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Thus Dogmatism is defined as (1) "unfounded possessiveness in matters of opinion", and the "arrogant assertion of opinions as truths." (2) A dogmatist is "a person who asserts his or her opinions in an arrogant manner" (3) when cornered with unavoidable facts it is likely that a dogmatist would count on the philosophy of relativism to support his/her claims. Dogmatists are typically viewed as having unchangeable views; their minds are thought to be closed to different ideas and information. Clearly, this description characterizes most of us when we are confronted with information that is new to us. The natural human reaction is to resist new information, because it might require us to (a) alter the perceptions to which we are accustomed, and (b) accept the fact that we may be ignorant about issues we thought we understood. Based on this information it is reasonable to conclude that dogmatism should be the norm, rather than the exception. With this in mind, it should be obvious that we all need to routinely go through the pain associated with doubting our cherished beliefs and dogmas; it is the only healthy way to learn and grow.

Review of Literature

Adorno et al (1950) measures authoritarian personality by 'F' scale and finds that dogmatism is closely related to conservatism and fascism. Edinger (1965) conducted a study on Stanford University students. He also found that politically involved students are more authoritarian than general students. In their Allport & Ross (1967), Bohra(1979) study found that dogmatism was strongly related to religiosity. In order to show the relationship between political party affiliation and authoritarianism, Bhushan (1969) administered the F-scale to members of various Indian political groups. He found that political party affiliations have considerable relationship with the personality characteristics of group members. Education has also been related with authoritarian personality. Hanson (1976) conducted a study which showed that when two extreme groups were taken, dogmatism tends to correlate more with rightists than with the leftists. The results of this study showed that dogmatism was positively associated with conservative orientation.

Smithers and Lobleby (1978) examined the phenomenon of dogmatism and radicalism/conservation on a sample of 539 British University students. The results of this study give clear support to Rokeach's claim that dogmatism is a measure of authoritarianism of the left as well as of the right. Item by item analysis suggests that conservatives are more dogmatic in their attitudes to tolerance and authority and the radicals are more likely to feel isolated, to fear the future and to possess a restricted time perspective. This study further reveals a close relationship between dogmatism and conservatism than radicalism and dogmatism. Ara (1983) has attempted at investigating the similarities and differences of socio-political attitudes of student activists in India and Bangladesh in relation to certain ideological preference personality variables, demographic factors and value attitudinal differences within the framework of socio-cultural background. In this cross national study both Indian and Bangladeshi rightists were found more conservative as compared to left activists and non-activists on the socio-political attitudes of nationalism, democracy, minority attitudes, religiosity, violence and social change. On cross-national comparison Bangladeshi rightists were found more conservative than Indian rightists. On the other hand Indian leftists were found more liberal as compared to Bangladeshi leftists on the different dimensions of social-political attitudes.

In Bangladesh, several studies were done on political behavior, like sociopolitical attitudes, ideology, student activism and personality. Ara (1985) conducted a study of certain personality variables in student activism on college and university students and reveals that there exists no difference of dogmatism between politically involved and non-political students. In a study Ara(1988) investigated the associative personality factors underlying student activism. Personality measure of authoritarianism, dogmatism and internal-external control were administered to the groups of rightists, leftists and the non-

activists to find out their associative effects on ideological differences. An analysis of data on authoritarianism revealed that the rightists were highly authoritarian and they significantly differed from the leftists and non-activists.

Islam (1997) in his comparative study on values of political cadets, political activists and general students of Dhaka University found that political cadets were more authoritarian than political activist and non-political students.

Objectives of the study:

The objectives of the present study are

- (i) To investigate the difference of dogmatism among student activists affiliated to different political parties.
- (ii) To investigate whether there are any differences in dogmatism between politically involved and non-political students.

METHOD AND PROCEDURE

Participants

A total of 150 student respondents from three educational institutions in Dhaka city (Dhaka University (DU), Bangladesh University of Engineering and Technology (BUET) and Dhaka Medical College (DMC)) have been purposively selected for the study. 30 each from four politically involved student activist groups belonging to BCL, BJCD, BICS, Leftist and on a non-political student groups have been selected. Age of the respondents ranged from 18 to 25 years.

Table 1: The sample distribution of the participants

Sex	Source	frequency	total
Male	BCL (Bangladesh Chattra League)	30	150
	JCD (Jatiotabadhi Chattra Dal)	30	
	BICS (Bangladesh Islimi Chattra Shibir)	30	
	Leftist Student Organization	30	
	Non-political student	30	

Measuring Instruments:

The following instruments were used to collect data for the present study

- 1) Personal information questionnaire and
- 2) Bangla version of Balanced 'D' Scale

Personal information questionnaire:

This questionnaire was used to collect personal information of the respondents such as their educational qualification, status in politics, personal position in a political party, monthly family income, occupation and educational qualification of their parents.

Bangla version of Balanced 'D' scale:

The Bangla version of John J. Ray's (1974) "Balanced" Dogmatism scale was used to collect the information. This scale is called Balanced "D" Scale. It has 36 items with Likert Type Scale having five alternative responses ranging from 'strongly agree' (5) 'agree' (4) 'uncertain' (3) 'disagree' (2) 'strongly disagree' (1). The Scale contains 18 positive and 18 negative items where negative items are scored reversely like. 'strongly agree' (1) 'agree' (2) 'uncertain' (3) 'disagree' (4) 'strongly disagree' (5). The test-retest reliability of this

scale is 0.91 and the correlation between positive and negative items is 0.71. The Pearson's product moment correlation between Bangla and English version of this scale is 0.83.

Procedure

The data were collected administering questionnaires mentioned above individually to the participants selected in the sample. Each participant was given separate instruction to respond. The researcher gave assurance to the participants of dealing with their information confidentially. Participants were also requested to answer on their own and not to discuss with others while answering the questionnaire. On an average the participants took half an hour to complete the task. The filled in questionnaires were checked and the participants were thanked for their cooperation. Before collecting data a secret code was used to identify different student groups e.g. BCL-1, JCD-2, BICS-3, Leftist-4 and non-political student-5.

Results

For these purposes the researcher considered respondents' educational qualification, political involvement, position in party, monthly family income of the respondents' parents, educational qualification, parents' occupation etc. Among these the three factors such as the monthly income of the family, parents' educational level and their occupation were considered to determine Socio-Economic Status (SES) of students groups.

The data were analyzed by employing t-Test, Mean, SD, and One Way analysis of variance (ANOVA). The obtained results are presented in the following tables.

Table-2: Mean and SD of dogmatism scores of different political student's organization and non-political student

Respondents	N	Mean	SD
BJCD	30	101.33	8.12
BCL	30	101.80	6.63
BICS	30	105.70	4.89
Leftist student organization	30	98.47	8.69
Non-political student	30	100.70	5.43

N=150

Table-2 shows that the mean scores of BJCD and BCL are very close (101.33 and 101.80 respectively). The mean scores of BICS (Mean=105.70) which is relatively higher than other groups and the mean scores of leftist student group is lower than all three (Mean=98.47). The mean of the Non-political student group also is 100.70. The results indicate that there is a difference between two extreme political groups of students in the level of dogmatism.

Table-3: Summary of One Way ANOVA of dogmatism scores of different political student organization and non-political students.

Source of variation	SS	df	MS	F	Sig	Sign.
Between groups	826.47	4	206.62	4.33	0.002	Significant
Within groups	6921.53	145	47.74			
Total	7748.00	149				

Table-3 reveals that there is significant difference among different student political organizations and non-political students ($F=4.33$; $p<0.002$)

Table-4: Mean, SD and t of dogmatism scores of the politically involved and non-political student.

Active in student politics or not	N	Mean	SD	df	t	Sign.
Yes	120	101.83	7.59	148	0.77	Not significant
No	30	100.70	5.43			

Table-4 shows that Mean difference between politically involved students and non-political students is not significant. So there is no significant difference between non-political students and politically involved student.

Table-5: Inter group comparison of dogmatism (significantly differ groups only)

Student activist groups	Mean	SD	df	t	Level of significance
BICS	105.70	4.89	58	2.18	0.05
Leftist	98.47	8.69			
BICS	105.70	4.89	58	2.80	0.01
Non-political group	100.70	5.43			

Table-5 shows that there is a significant difference of dogmatism between Bangladesh Islami Chatra Shibir and leftist student groups. There is also significant difference of dogmatism between Bangladesh Islami Chatra Shibir and non-political students. The other groups' comparison t-value which does not significantly differ from each other has not been mentioned here.

Table-6: Mean and SD of dogmatism and SES (socio-economic status)

SES	N	Mean	SD
Lower class	40	100.78	5.53
Middle class	80	101.65	8.20
Upper class	30	102.57	6.41

Table-6 shows that the Mean of lower middle class is 100.78 which is lower than that of upper class group (Mean=102.57). So upper classes people are more dogmatic than other socio- economic class.

Table-7: Summary of One Way ANOVA of dogmatism score and respondents SES.

Source of variation	SS	df	MS	F	Sig	Sign.
Between groups	55.46	2	27.73	0.53	0.590	Not Significant
Within groups	7692.54	147	52.33			
Total	7748.00	149				

Table-7 shows that there is no significant difference among respondent's socio-economic status and dogmatism.

Discussion

The purposes of the present study was to investigate the differences of dogmatism among student activists affiliated to different political parties and also to investigate the differences of dogmatism between politically involved and non-political students.

In the present study the obtained data were analyzed by using Mean, SD, t-test and One Way Analysis of variance (ANOVA). No significant difference was found in dogmatism scores between politically involved and general students. This is because their involvement in politics is not so long and on the other hand the general students are not neutral at all, though they are not directly involved in student politics.

In table-2 it is seen that the mean scores for Bangladesh chatra league (BCL mean=101.80) and Jatiyotabadi chatra dol (JCD) (Mean=101.33) are very close, the t-value is not significant but Bangladesh Islami chatra shibir (BICS) obtained the highest Mean score 105.70 and the leftist student organization obtained the lowest mean score 98.47. These findings indicate that Bangladesh Islami chatra shibir is religion based student organization and they strictly follow religious rites and rituals. They believe that Islam is their code of life. We also know that Islam strictly follow the basic rites and rituals that may lead their supporters to a high level of cohesiveness. This cohesiveness may be akin to dogmatism. The followers and workers of Bangladesh Islami chatra shibir strictly maintain their chain of command. The supporters of this organization are very closed minded and develop rigidity in their critical thinking. On the other hand the attitude of a substantial number of people towards this party is very negative that might have made them dogmatic. Table-2 also shows that the Mean score of the leftist student organization is relatively low (98.47) in comparison to other groups. This might be because of their democratic and progressive thinking. In this connection table-5 reveals that there is a significant difference of dogmatism between BICS and Leftist student organization ($t=2.18$; $p<.0.05$). They are also open-minded. Some previous findings also support the findings of the present study.

Smithers and Lobley (1978) examined the phenomenon of dogmatism and radicalism/conservation on a sample of 539 British University students. The results of this study give clear support to Rokeach's claim that dogmatism is a measure of authoritarianism of the left as well as of right. Item by item analysis suggests that conservatives are more dogmatic in their attitudes to tolerance and authority and the radicals were more likely to feel isolated, to fear the future and to possess a restricted time perspective. This study further reveals a close relationship between dogmatism and conservatism than radicalism and dogmatism. Adorno et al (1950) measures authoritarian personality by 'F' scale and he found that dogmatism is closely related with conservatism and fascism.

In their study Allport & Ross (1967) and Bohra (1979) found that dogmatism is strongly related to religiosity. Hanson (1976) conducted a study to show that if two extreme groups are taken, dogmatism tends to correlate more with rightists than with the leftists. The results of this study showed that dogmatism was positively associated with conservative orientation.

Again, table-4 shows that no significant difference was also found in dogmatism scores between politically involved and non-political students. It appears from the observation that affiliation or non-affiliation of the student groups to any political party may not play important role in developing dogmatic characteristic.

The findings of the present study (table-3) also reveal that there is a significant difference among different political student organizations and non-political students ($F=4.33$, $p<.002$). This is because of their differences in thinking, beliefs, and attitude. These findings are consistent with the findings of Islam (1997) whose comparative study on values of political cadets, political activists and general students of Dhaka University

found that political cadets were more authoritarian than political activists and general students.

Data in table-7 reveals that different political and non-political student groups do not differ significantly with respect to their dogmatism even though they hail from different socio-economic status groups. Here the F is 0.53 which is not significant at any level. This indicates that socio-economic classes of the respondents do not have much importance in developing their dogmatic belief. Thus it appears that the factors of family socio-economic background may play less important role in the development of such characteristic. But before reaching any such conclusive decision it may be suggested that further investigation on such issue must be considered on a lower sample in a more objective way.

Limitations

A number of limitations of this study need to be mentioned. One of the limitations was that the information was collected from a small number of students from universities and the participants were only from Dhaka city. The samples were not representative enough of the population. Other limitations are that no female respondent was included in this study. Other limitations like economical, time, resource, logistic support and lack of manpower stood on the way of the study with different intensity. The other limitation is that the issue was examined without addressing the mother organizations and socialization process of the university students which is difficult. Moreover, the factors like mother organizations and socialization processes being logically inconsistent with the title of the study were not addressed here. The researcher has a plan for further investigation of these issues in future.

Conclusion

The objective of the present study was to compare dogmatism of different political student activists and a non-political student group of three educational institutions in Dhaka city. A Bengali version of Ray's (1974) Balanced Dogmatism Scale was used on a sample of 150 purposively selected student activists taking 30 from each of the four political activist groups and on a non-political student groups. The results show that there is a significant difference of dogmatism between BICS and Non-political student groups. The result also reveals that the student groups significantly differ from each other with respect to their dogmatic characteristics. Although, the present study has some limitations it will be very helpful to the researchers who works for students.

Recommendations

Admitting different limitation it is expected that the present findings will enrich our knowledge about dogmatism. The study recommends further research on larger representative sample from different areas of Bangladesh. Further research should incorporate other associated variables with dogmatism for answering the unsolved problems of the present study. If future research provides evidence that age, sex, education level and other relevant variables influence dogmatism this knowledge might provide the basis for effective intervention

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GROWTH AND DEVELOPMENT OF FLOATING PROSTITUTE IN GENDER PERSPECTIVE OF RAJSHAHI CITY

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Abstract: It might not be an easy way out for prostitutes to use their bodies as sex objects, but it could be the only answer to their problems. It is a matter of concern that the number of floating prostitutes are increasing day by day. Prostitution is one of the oldest professions in the world. No profession can sustain unless there is a demand for it. Growth of prostitutes in comparison to the population growth of study area over the period 1991-2009 is examined in this paper. It is observed that over the period 1991-2009, average growth of prostitutes was 5.51 percent per annum while the overall population growth was 2.08 percent per annum in the study area. Growth of prostitutes is 2.65 times faster than the population growth, the male prostitutes showing dominance over the female prostitutes in growth rate.

1. Introduction

The total population of Bangladesh is about 150 million. The female constitutes about 48.5 percent of the total population. Despite its large number, they still remain far away from the main stream of development activities. In Bangladesh, many girls or women have limited educational opportunities, a few of them have rights with respect to property ownership or secure tenure or to inherit wealth, and many of the women are at high risk of sexual abuse or other forms of violence. The young women fall victims of trafficking with the false hope of marriage without dowry or employment. This vulnerable situation is associated with the pull and push factors of migration of women which ultimately compelled them to involve in prostitution. Prostitution is an international problem rather than a national one, and must be addressed by all nations. Sex trade is the oldest profession and the existence of selling female sex for the gratification of male is one of the oldest vices in society.

About 85 percent people of Bangladesh are Muslims. Sex outside marriage is not allowed in Islam. Even Islam does not permit extra marital sex relations. As a result, most of the people are against prostitution. It should be mentioned that prostitution is not legal in Bangladesh. But the Government is not in a position to stop prostitution. Under the circumstances, most of the prostitutes of Bangladesh are living in a very complex, profoundly oppressive and miserable condition.

Men and women in prostitution defy social control and therefore threaten the basic structure of society (James, 1978). Society regulates sexual activity and reproduction of the family (Jesson, 1993). Prostitutes play a pivotal role in spreading out Sexually Transmitted Diseases (STDs) like syphilis, gonorrhoea and HIV/AIDS. HIV/AIDS epidemic is the major challenge which is being faced by developing countries. Within a brief span of time, HIV/AIDS has emerged as one of the most formidable challenges to mankind, posing a serious threat to public health, socioeconomic development and human rights. The HIV/AIDS epidemic is expanding very quickly, especially in developing countries including Bangladesh.

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An Act for the Suppression of brothels and immoral traffic in Bengal was passed on 22nd June, 1933. This is a detailed Act of 16 pages having 22 sections and 49 sub-sections which declared prostitution of any kind as a punishable social crime. Any person associated in any form with this social crime may be convicted and punished if proved. This act also allowed provisions of rehabilitations, correction and safety of under aged girls rescued from prostitutions. It was not mandatory for the Govt. to implement this Act. Police was the custodian of this Act under the provision of sections 42 and 43 of the Police Act, 1861. No Court shall take cognizance of any offence punishable under this Act except on the Complaint of (a) the Chairman of the Municipal Committee, Town Committee, District Council or Union Council within the jurisdiction of which the Premises (of such offence) are situated, made in pursuance of a resolution of the respective body; or (b) a group of three or more persons of different holdings and resident in the vicinity of the premises (of offence) or (c) a representative of a society recognized by the Govt. with an authority from the society to institute prosecutions under this Act. No magistrate other than a First Class one shall try any offence under this Act. The Govt. of Pakistan (in 1962) adopted this Act with some modifications where necessary.

Section 18(2) of Bangladesh Constitution committed the adoption of effective measures to prevent prostitution with this end in view; Bangladesh adopted 'the Suppression of Immoral Traffic Act, 1933 with necessary modification under the name "Bangladesh Laws (Revision and Declaration) Act, 1973. Under the provisions of this Act the Government of Bangladesh has already adopted effective measures to prevent prostitution but the prostitutes were not properly rehabilitated. Consequently floating prostitution came into existence and are creating social hazards in different perspectives. Some of the NGOs are providing health, safer sex and awareness support for the floating prostitutes. On the other hand, GOB is a signatory of human rights declaration of UN Charter to stop prostitution and enhance the quality of life of the vulnerable women.

2. Rational of the Study

It has been found that many men continue to have sexual contact with the prostitutes without using condoms. Once infected, they spread the disease to their spouses or other sex co-partners. An infected spouse/partner may then transmit the infection to his/her offspring. It has frequently been concluded that prostitutes are an extremely high-risk group in this respect and accordingly, prostitutes pose a major public health problem.¹ People who visit prostitutes are not only mobile workers but also businessmen, government officers, factory workers and students. Education does not show clearly its influence on whether or not a man visits a prostitute. Even those who consider themselves as being happily married account for a small portion of customers.² In the perspective of Bangladesh, women have been socialized through religious values, cultural taboos and other social mechanisms to accept sexual subordination and even sexual oppression. They are often precluded from most basic means of prevention e.g. safe sex. Lack of knowledge about AIDS and lack of bargaining power with their sexual partner are not only the factors which make them susceptible to the transmission of HIV/AIDS³ but also high rates of sexually transmitted infections associated with early sexual initiation, a common practice of concurrent sexual partnerships, high rates of

¹ Martin, A Plant (1993)- Sex work, Page 7.

² Thang, Nguyen Minh, Huong Vu thu and Balanc Marie-Eve (2002). Sexual Behaviour Related to HIV/AIDS: Commercial Sex and Condom Use in Hanoi, Viet Nam. *Asia Pacific Population Journal*, Vol.17, Pp-50.

³ Habib S.E (2004).- AIDS, Sex Worker and Gender: Researching Female Sex Workers in Bangladesh. Higher Education Link Programme, Department of Sociology, University of Rajshahi. Pp-157

transactional sex, very low rates of condom use and widespread physical and sexual violence against women are also responsible for the situation.

There are cultural and socio-economic factors or practices in Bangladesh that encourage or lead to prostitution. Girls become vulnerable to any person who desires the girls without any accompanying demand. Socio-economic background of the prostitutes has a significant relationship with their entrance and continuation in this profession. It is important to know the background information of a deprived class of a society for a better understanding of their problems.

If the differential growth rate of prostitutes is higher than the overall population growth of any area, then that area is definitely vulnerable to the risk of HIV/AIDS. If the growth rate of MSW is higher than the FSW, then this risk is still higher for the area in question India is a high HIV/AIDS prevailing country. Rajshahi is a boarder town of India, where Indian trucks carry different commodities.

Consequently, sex workers of Rajshahi encounters those truck drivers in sexual intercourse. This increases the probability of HIV/AIDS infection among the prostitutes here. It is not known exactly how many prostitutes are working in Rajshahi and what is their growth pattern over the years. If their differential growth rate is higher than the overall population growth, then an alarming risk of HIV/AIDS is prevailing here and immediate health measures are necessary. So, over all aim of this study is to explore the differential growth pattern of prostitutes in Rajshahi over the years and examine whether it is consistent with the overall population growth.

3. Conceptual Framework

3.1. Prostitution and Prostitutes

The English word whore, referring to (female) prostitutes, is taken from the Old English word *hōra* (from the Indo-European root *kā* meaning "desire") but usage of that word is widely considered pejorative and *prostitute* is considered a less vulgar and value-laden term. The great degree of social stigma associated with prostitution, of both buyers and sellers, has led to terminology such as 'commercial sex trade', 'commercial sex worker' (CSW) or sex trade worker. In Bangladesh, the common word for prostitute is 'potita'. Other words used are 'Bassha', 'noti', 'cinal' etc. Organisers of prostitution are typically known as 'mashi', 'Khala', 'Shordarni' (if female) and 'dalal' (if male). More formally, they practice procuring, and are procurers, or procuresses.

Prostitution is generally defined as performing, offering, or agreeing to perform a sexual act for money, property, token, object, article, or anything of value. Prostitution is the oldest profession and the existence of selling female sex for the gratification of male is also one of the oldest vices in society.⁴ Metzenrath (1998) pointed out prostitutes are those who are engaged, legally or illegally, part-time or full-time, regular or irregular in sexual acts for money or in any other material gain. The term is also used loosely to indicate someone who engages in sexual acts that are disapproved, such as sexual promiscuity or sex outside marriage. The legal status of prostitutes varies in different countries, from punishable by death to complete legality. A woman who is supported by only one man she has sexual intercourse with but does not live with is a mistress, and is not normally considered a prostitute.⁵ Earlier, only females were considered as prostitute. But in modern times, males are also appeared as prostitute and a significant factor in sex industry.

Many scholars have tried to give a uniform definition of prostitute in different ways, but the real connotations of their definition is almost the same to fulfill the bio-psychological needs in different ways outside marital ue. The operational definition of floating prostitute is

⁴ Adolescent Prostitute, Commercial Sexual Exploitation of Children (2004). ACD, Rajshahi.

⁵ <http://en.wikipedia.org/wiki/Prostitution> 13/11/07

confined in this research to sex trade that takes place in hotels, hired houses, or any other places with the mutual agreement between the clients and the sex workers.

3.2. Floating Prostitution

Prostitution has been defined in various ways. It has been defined as gratification of sexual access on desires in a relatively indiscriminate way for payment either in money or in goods, depending on the complexity of economic system (Encyclopedia of Social Science, 1972:592). Prostitution can be characterized by the working condition, methods of recruitment, number of clients involved, contract system, where sex takes place, types of clients and rate of price for sex trade. There are several ways in which the business of prostitutions is carried out in Bangladesh. This can be broadly categorized under two main groups- brothel where sex trade is institutionalized and floating prostitution where sex trade takes place in hotels, hired houses or any place with the mutual agreement of the clients and the sex workers. This study is confined to the floating prostitutes who are involved in sex trade in different places other than brothel.

3.3 Prostitution and Rajshahi City

Rajshahi City Corporation (RCC) is one of the five metropolitan cities of Bangladesh covering a total area of 96.68 square km having a total population of 4 lac; male 52.91 percent, female 47.09 percent and density of population is 3968 per sq km (Population Census 2001, Preliminary Report). It stands on the bank of the river *Padma*. The people, society and culture of this city have a long tradition and the pattern is unique in some respects. The changing pattern of Rajshahi's rich culture is significant. Like many other big cities of Bangladesh, Rajshahi has some common characteristics in cultural tradition. But at the same time it has developed some specialty. The long tradition of population movement has given some special momentums to it. The genesis of this city goes back to sixteenth century while it already emerged as a developed locality after Hazrat Shah Makhdum (R) continued to live here since the fourteenth century. In the sixteenth century, first the Dutch and then the French, followed by the British traders came here and constructed trade centre by the river *Padma*. In the eighteenth century Rajshahi became more populous while a good number of people from Murshidabad came across and settled here to rescue themselves from the *Maratha* looters. In nineteenth century the Municipality of Rajshahi emerged as a centre for trade. The city developed into an important trading centre in the midst of a silk producing area. Historically, a significant administrative and trade centre, the growth of the city was seriously arrested by the partition of 1947 which was followed by the loss of trade with India. Rajshahi municipality was established in 1876 and it was turned into a City Corporation in 1991.

Rajshahi city is expanding very fast like other cities in Bangladesh and as a result the floating population is increasing in search of employment and other opportunities. The total national scenario of women is very different compared to that of men because of gender discrimination. Consequently, many girls and women become the victims of trafficking in the false hope of employment and marriage without dowry and ultimately, they are involved in floating prostitutions. The floating prostitutes are available in Rajshahi city, prostitutes sell their sex in the city outside of the brothels.

There is no institutionalized prostitution in Rajshahi city. Floating prostitutes are available in different parts of the city; the prostitutes sell their sex in exchange for certain amount of money, but their exact size, precise distribution and prevalence are not well known. Rajshahi has a long frontier with West Bengal of India. The Indian citizens are more affected than us. Evidence suggests that prostitutes in Rajshahi city are an essential new direction for AIDS health promotion initiatives since there is a flow of people to and from India. Being a border city of Bangladesh, prostitutes of Rajshahi knowingly or unknowingly

often come across Indian clients which trigger the risk of catching HIV/AIDS.⁶ But no baseline survey has been conducted to find out the HIV prevalence rate among the prostitutes of Rajshahi city. It is, therefore, very difficult to assess the extent of HIV prevalence rate.

There are many NGOs working in Rajshahi in the field of HIV/AIDS but their activities are limited to awareness creation and prevention. Some NGOs are trying to provide treatment for opportunistic infections and maintenance of nutrition and counsel and train them on hygiene and healthy living.

4. Social Dynamics of Prostitution

Prostitution is a female dominated profession in which earning potential is not limited by a corporate ceiling. It is an attractive profession to some women because the profession has flexible hours, substantial pay, immediate opportunity and no educational barriers. Women enter prostitution because they find no other occupational options with little skill that pays well and allows them the flexibility and independence they desire. Some women and even girls are by tradition born into prostitution to support the family.

Most of the research indicates that the majority of prostitutes work as prostitutes due to lack of resources to support themselves or their children. Most do not choose this profession out of preference, but they do so out of necessity, often after the breakup of a marriage or after being disowned and thrown out of their homes by their families or the power player of the society. Those that are involved in this business are not even proud about it due to the fact that it has never been their choice but the circumstances that have forced them into it. The children of prostitution are much more likely to get involved in this kind of work as well.

Prostitution of boys in general is not a new phenomenon but it is wrongly viewed as an issue of homo-sexuality. Age for marriage has been increased beyond 16 years for females and 18 years for males. Due to higher education, scarcity of job in the market and many other reasons, a substantial number of men and women, specially in urban set up, get married around age 30. Those youngsters in their twenties seek sexual outlets with teenage boys- the practice is not regarded as prostitution locally. These teenagers become male prostitutes later on. Male prostitutes offering their services to male customers are called "hustlers" or "rent boy", while those providing services to female customers are known as "gigolos". A large number of male prostitutes are eunuchs or hijrahs. Some are bisexual also.

Teenagers and children who are victims of sexual exploitation are in relationship of dependency that may be emotional, economic, survival related or based on family or community ties. Street children, young domestic servants, child labors in different shops and transportation sector are all particularly vulnerable to sexual abuse. Perpetrators of sexual abuse are predominantly family members or persons known to and initially trusted by the victims. Due to the stigmatization associated with the pre-marital loss of virginity, child survivors of rape or incest often run away from home and ultimately enter prostitution. Of the reported cases, the majority of sexual abuse victims are from poor families.

5. Objectives of the Study

Differential growth of some section of a population may sometimes be of interest to assess the balance of growth among different subsection and the population as a whole. It is because imbalanced growth of a particular section or subsection of a population may affect the overall development of the population or may cause social, economic, environmental or health hazards to the entire population. It is evident from a number of research studies that

⁶ Kazi Tobarak Hossain, Shah Ehsan Habib, and Muhammad Hasan Imam, (ed.), *Commercial Sexual Behaviour and Risk Factors in Bangladesh: An Investigation of Female Sex workers in Rajshahi City*. (Higher Education Link Programme, Department of Sociology, University of Rajshahi, 2004), pp-17-18.

prostitutes and/or commercial sex workers both male and female are vulnerable to sexually transmitted infections (STI) and HIV/AIDS (Mimichiello, et., al. 2000; Escours, et. al. 2000).

It is also evident from Miller and others (2004) that Male Sex Workers (MSW) are more vulnerable to HIV/AIDS than Female Sex Worker (FSW) due to their bisexual character.

The specific objectives of the study are

1. To compare the growth pattern of prostitutes by sex from 1991 to 2009 in the study area.
2. To estimate the overall growth pattern of floating prostitutes based on survey data from 1991 to 2009 in the study area.
3. To estimate the year wise increase of population of RCC area for the period 1992-2000 and 2002-2009 based on census population of 1991, 2001 and 2011.
4. To compare the overall growth pattern of prostitutes and the population in Rajshahi City Corporation area for the period 1991-2009.

6. Data and Method

Thirty Wards of RCC has been selected to conduct this research. Five NGO's – (i) Centre for Development Services, (ii) Modhumita Shurokkha, (iii) Light House, (iv) Diner Alo and (v) Ashar Alo Society are working in Rajshahi to build awareness about sexually transmitted diseases (e.g., HIV/AIDS, STI), to provide support for test of the diseases and human rights. Sometimes the organizations counsel the affected patients since 1989. They have identified 12 residential hotels and 25 private residences where the sex trade activities are running. Apart from that rail station and bus terminals are also used by some of the floating prostitutes, specially, the male prostitutes. Each of these hotels, residence, rail station and bus terminal is considered as a cluster of prostitutes. There are about 40 clusters, including the open spaces. Although exact list of prostitutes is not available to constitute a sampling frame, NGOs maintain service centers for the prostitutes. Those who come to the centers for service, they are being listed. This list is comprehensive, but not complete. In this study we have identified about 40 clusters those from NGOs and then 25 percent clusters are selected. Taking the help of the prostitutes in the comprehensive list of NGO's, we have conducted a snow ball survey in the selected clusters. Those prostitutes who agreed to respond to the questionnaire were included in the samples, until 250 male and 250 female prostitutes were in the sample. As we had no financial support from any agencies, 500 (250+250) respondents were interviewed for this study.

Structured questionnaire, in-depth interview and observation were used for collecting data. In addition, key informants, Focus Group Discussion (FGD) and case study were also used for collecting primary data. Both statistical and social methodologies are used, emphasizing statistical methods, because the study is quantitative in nature.

The population of RCC is available only for census years. No breakdown appears for inter-census years. Inter census population from 1992 to 2002 and from 2002 to 2009 are estimated from the exponential growth rate curve given below in equation 1. It is based on the census population of 1991 and 2001. The estimated population of RCC is shown in the Table 1.

Exponential Growth of Population

$$P_t = P_0 e^{rt} \dots\dots\dots(1)$$

$$\frac{P_t}{P_0} = e^{rt}$$

$$\text{or } \log\left(\frac{P_t}{P_0}\right) = rt$$

$$\Rightarrow r = \frac{1}{t} \log\left(\frac{P_t}{P_0}\right)$$

7. Result**Gender-Wise Growth and Development of Prostitutes in Rajshahi City**

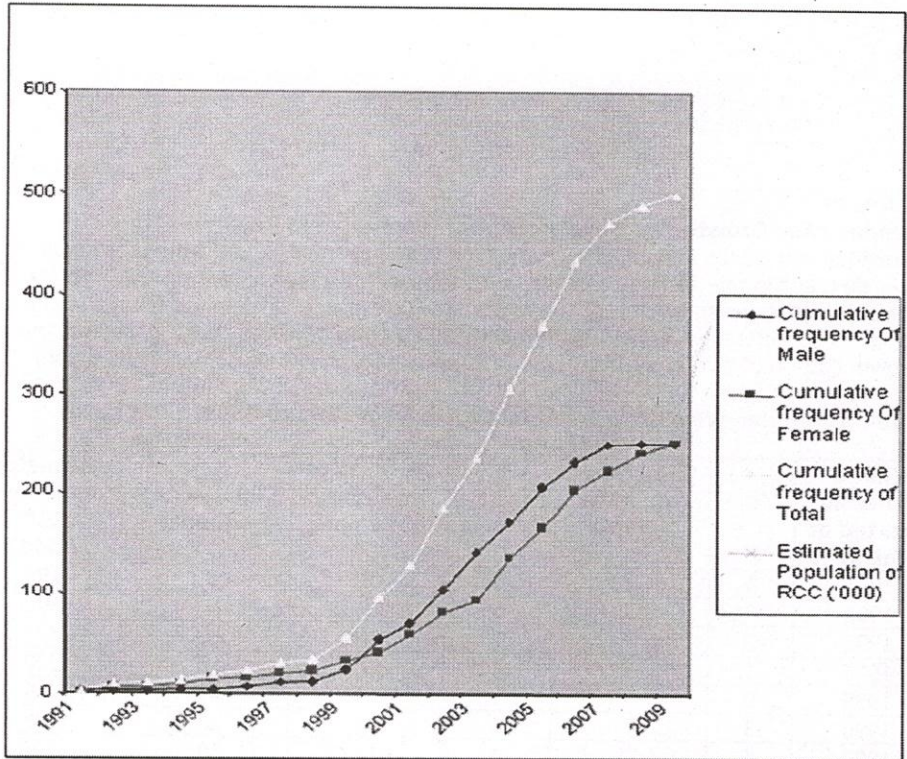
Growth of prostitutes in number over the time is an important issue. If the prostitutes grow over time at the rate of growth of the general population, the concern of risk factors are is faster than the general mass. Again, males are more risky than females for HIV/AIDS and hence, their differential growth pattern demands a critical analysis. Table 1 shows data on growth pattern of prostitutes from 1991 to 2009 by gender, including figures and graph.

Table 1: Gender-Wise Growth of Prostitutes from 1991 to 2009

Year of Profession started at Rajshahi	Male	Cumulative frequency of Male	Female	Cumulative frequency of Female	Cumulative frequency	Estimated Population of RCC ('000)
1991	3	3	0	0	3	294
1992	0	3	6	6	9	302
1993	0	3	1	7	12	311
1994	1	4	2	9	13	320
1995	0	4	5	14	18	329
1996	3	7	1	15	22	338
1997	4	11	4	19	30	348
1998	1	12	3	22	34	357
1999	11	23	10	32	55	368
2000	30	53	10	42	95	378
2001	17	70	16	58	128	388
2002	34	104	23	81	185	399
2003	37	141	12	93	234	411
2004	30	171	42	135	306	422
2005	34	205	30	165	370	434
2006	25	230	38	203	433	447
2007	19	249	20	223	472	459
2008	1	250	17	240	490	473
2009	0	250	10	250	500	486
Total	250		250		500	

Side by side, population growth of Rajshahi City Corporation area for the same period is also depicted. A comparison over the graph shows that growth of male prostitutes is more prominent than the female ones. The overall growth of prostitutes- males and females is higher than the general population growth. This growth of prostitutes is alarming for the public health problems, including HIV/AIDS.

Figure 1: Growth Pattern of the Prostitutes by Sex and the Population of RCC



General population growth is observed to be linear.

$$Y_t = a + bt.$$

$$= 286.821 + 10.611t$$

The corresponding pattern of the prostitutes are also observed to be polynomial type as

$$Y_t = a + bt + ct^2 + \dots$$

$$= 294.5 + 7.89t + 0.15t^2$$

We see that average population growth over the years, 1991-2009 in the RCC area is 2.08 percent per annum, which is significantly smaller than the growth rate of prostitutes with 2.65 times. This implies that after 10 to 15 years, Rajshahi City will be a full of prostitutes who may spread STIs, and HIV/AIDS. If this is the case, it is a matter of great concern for the health department and its related NGOs to provide health services and technical assistance to the individuals who are HIV positive. It is high time for the policy makers to take necessary steps for detection and prevention of HIV/AIDS properly.

8. Discussion

The number of prostitute and its health consequences are gradually increasing in RCC area. Purpose of the study was to compare and estimate the growth pattern of prostitutes in comparison to population growth by sex from 1991 to 2009 in the city. In so doing we selected 550 prostitutes from 40 clusters from different health services centers in the city. The results suggest that the growth rate of prostitutes is more likely 2.65 times higher than average population growth (2.08 percent per annum) over the years, 1991-2009 in the RCC. This implies that after 10 to 15 years, Rajshahi City will be a full of prostitutes who may spread STIs, and HIV/AIDS. These findings consistent with previous research (ACD, 2004; Ahmed & Hawkes, 1996; Hossain, Habib, & Imam, ed., 2004) will be able to contribute to the knowledge of the planners, policymakers and practitioners to take an appropriate policy and programs to minimize the risk of the deadly disease of HIV/AIDS.

Previous research suggests that the greatest health consequences of prostitution are to increase sexually transmitted infections (STIs), including HIV/AIDS. Prostitution is one of the routes of transmission of sexual diseases identified by many studies both in home and abroad. Besides, it is an established idea that the deadly disease of AIDS is highly associated with the sexual contact of the persons. Many researchers have already been established that two major routs of transmitting HIV infection are penetrative sexual contacts and intravenous drug use. The risk of HIV infection is increasing because of multiple partners and limited safe sex practice of the prostitutes.

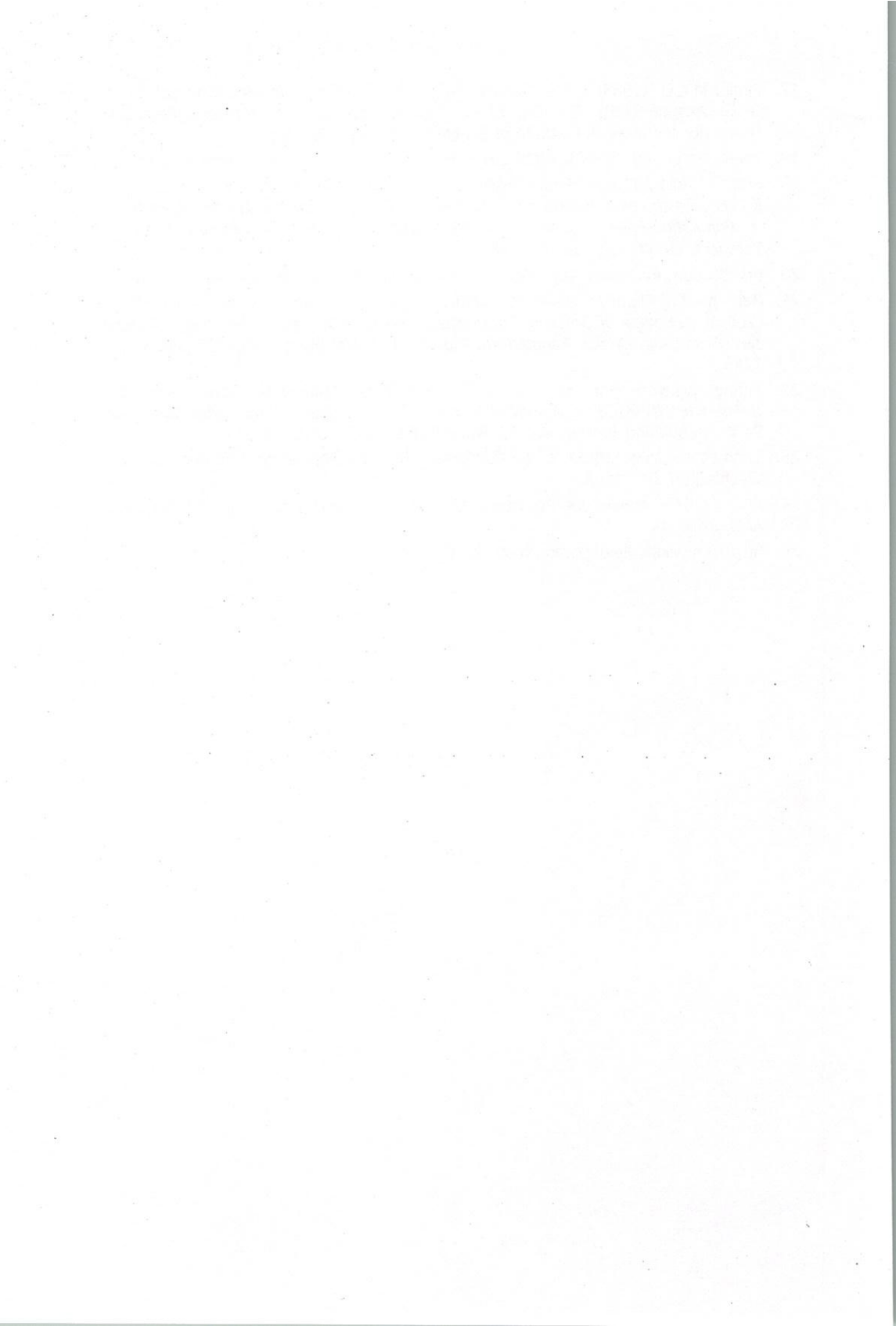
Some research reveals that increasing the number of male and female prostitutes and their interaction in sexual intercourse without condom may increase sexual health risks, including STIs, STDs, HIV/AIDS (Hossain, Imam, & Habib, ed. 2004; Chowdhury, Khawaja, Sarker, Islam, & Vermund, 1999). These health risks may transmit not only from the males to females or from males to males who are engaged in sexuality without condom but may also transmit into the spouse (Miller, et al. 2003).

Other research suggests that during unprotected vaginal intercourse, a woman's risk of becoming infected is up to four times higher than that of a man. A heterosexual transmission of HIV/AIDS has increased, and the epidemic moves from specific region and at risk groups into the general population (Lamptey, Johnson, & Khan, 2006). There is heightened concern that the virus could more easily prey on women and young girls, who are particularly susceptible to HIV and other STIs because of the interplay of economic, social and biological factors. This is primarily because of the lining of a women's vagina and cervix contains a large area of mucous membranes- thin tissues through which HIV and other viruses can pass to tiny blood vessels and enter the blood stream (Gibney, et.al. 1999). If this is the case, it is a matter of great concern for the health department and its related NGOs to provide health services and technical assistance to the individuals who are HIV positive. It is high time for the policy makers to take necessary steps for detection and prevention of HIV/AIDS properly. Mass media may play important role to consciousness-building about the growing prostitution and its related health risks at Rajshahi city. Based on the findings medical practitioners and primary health care workers may provide support to detect and diagnose health risks and its related care for the commercial sex workers at the city.

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THE MEDICAL EXPENSES COVERAGE OF MICRO HEALTH INSURANCE (MHI) AND THE BENEFICIARIES' KNOWLEDGE ON MHI: DATA FROM A SELECTED PART OF NORTHERN BANGLADESH

Takami Ishizaka *

Abstract: Medical costs are a serious problem for the poor. In Bangladesh, health insurance is not widespread. The purpose of this study is to examine the extent of medical expense covered by micro health insurance (MHI). It also inquires into the knowledge that beneficiaries have on MHI. The field research results indicate that although medical expense coverage of MHI is low and people's knowledge on it is limited, there is a high demand and expectation on it. MHI should be better developed not only for the security of the poor, but also for enhancing the competitiveness of Microfinance Institutions (MFIs).

1. Introduction

Several studies have shown that in Bangladesh, health-related shocks happen most often in the household and that their financial burdens are heavy^{1,2}. However, there is no social health insurance and private health insurance is not yet widespread. Microcredit is a well-known tool for development in this country. In addition, micro savings, insurance, and remittances have been developed by MFIs. However, while most MFIs provide life or loan insurance, only few provide health insurance³. And the health insurance cover primary care but not catastrophic illness. Most of them have weak financial performance and are facing sustainability challenges⁴.

2. Objectives:

The present paper aims to reveal MHI coverage of medical cost, including catastrophic cases; and to identify how people cope with economic shocks that are not covered by MHI. This study also looks into the knowledge that the insured have about MHI. Ways of

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¹Indhira, Santos, Iffath Sharif, Hossain Zillur Rahman, and Hassan Zaman. "How Do the Poor Cope with Shocks in Bangladesh? Evidence from Survey Data". *The World Bank Policy Research Working Paper* 5810. 2011. pp.7-8

² Rahman, Pk. Md Motiur, Noriatsu Matsui and Yukio Ikemoto. *Dynamics of Poverty in Rural Bangladesh*, London: Springer. , 2013. p.173

³ Hasan, Rashed Al. "Reducing Vulnerability of the Poor Through Social Security Products: A Market Survey on Microinsurance in Bangladesh". *INAFI Bangladesh Research Paper*. 2007. pp.30-31

⁴ Ahmed, Mosleh U, Syed Khairul Islam, Md. Abul Quashem, Nabil Ahmed. "Health Microinsurance A Comparative Study of Three Examples in Bangladesh". *CGAP Working Group on Microinsurance Good and Bad Practices Case Study* No. 13. 2005. pp.47-49

developing better products and of using MHI more effectively are suggested in the conclusion.

3. Background of Health Insurance in Bangladesh

Health expenditure and private insurance market in Bangladesh

The Bangladesh government has the policy to provide basic medical care for all its citizens. However, frequent absence of medical professionals and shortage of medical supplies discourage people from visiting the public medical facilities. Consequently, majority of people have to choose informal medical providers or private medical facilities. The rate of Out-of-Pocket Payment (OOPP) in Bangladesh is high, which leads to further poverty and impoverishment⁵. The research of the Institute of Microfinance (InM) shows that the OOPP is about 6% of annual household consumption, and that the incidence of catastrophic health payments is higher for the poor⁶.

There is no government social health insurance, and the private insurance companies mainly focus on general, life, and accident insurance. Few provide health insurance, and if at all, it is supplemental to the main insurance. In addition, the health plans are offered as group insurance to employees of large-scale companies or the public sector. Thus informal workers who constitute a major part of the population are not covered by the private health insurance market⁷.

Micro Health Insurance (MHI)

In contrast, MFIs and NGOs provide insurance that targets the poor. However, their services are also mainly life and loan insurance. NGO-MFIs provide a variety of MHI which can be grouped into three types of management⁸: 1) NGO- MFI microfinance unit management, 2) NGO-MFI health unit management, and 3) health NGO management. Type 1 is attached to a loan, and it is provided to only loan borrowers and their family. Payments are compulsory, and the premiums are about 2 to 5% of the loan amount. Types 2 and 3 are by voluntary enrolment; the policy holder purchases a health card yearly for Tk.5 to Tk.600. These MHI programs provide health services at discounted rates. For example, consulting fees are discounted by 50% to 100%, medicine by 10% to 40%, and medical tests by 30% to 50%. Some insurance provide free health check-ups. Most of the insurance primary health care. When clients need higher level medical services such as hospitalization or surgery, or when they are in areas that do not have NGO-MFI health facilities, some programs reimburse to them the medical costs at a maximum of Tk.1,000 to Tk.3,000.

Literature review of MHI

Several researches have discussed the effect of MHI on people's attitudes toward their health. It is found that MHI encourages people to access to formal health care, the similar

⁵ Bangladesh Health Watch (BHW). *The State of Health in Bangladesh 2007: Health Workforce in Bangladesh*. Dhaka: BRAC. 2009. pp.7-12.

⁶ Institute of Microfinance (InM). "Health Care in Rural Bangladesh: The Scope of Micro Health Insurance". *A Consolidated Report of the Research Project: Microinsurance, Poverty & Vulnerability (Phase 1)*. InM. 2012. pp. 157

⁷ Rabbani, Atonu. "Status and Prospect of For-Profit Private Health Insurance in Bangladesh". In *Bangladesh Health Watch (BHW). Bangladesh Health Watch Report 2011*. Dhaka: BHW, BRAC, 2012. pp 81-93.

⁸ ILO, ILO-STEP and WEEH, GENPROM. *Micro-Insurers. Inventory of Micro-Insurance Schemes in Bangladesh*. Geneva : ILO. 2003

result was made Werner (2009)⁹ and Hamid et al.(2011)¹⁰. Hamid et al.(2010)¹¹ found that MHI also has a positive impact on income, assets (non-land), food sufficiency, and the reduction of poverty. However, Werner (2009) pointed out the limitation and challenge of MHI. To provide affordable products, MHI providers have to limit the insured amount and focus on primary health care, not covering catastrophic cases. They also face the challenges of financial performance and sustainability.

Also, the issues of demand side are found out in Martin et al.(2005)¹² and InM(2012)¹³. In the voluntary enrolment, people's willingness to pay for or renew insurance is low. Another issue is pointed by Banthia et al. (2009)¹⁴ that some microcredit borrowers of mandatory enrolment along with loans do not realize that they are covered by insurance, and they do not make any insurance claim.

Compared with other services such as loans or savings, research on micro insurance is inadequate. No research has been conducted regarding the medical cost coverage of MHI for catastrophic illness in Bangladesh. This paper includes surveys of MHI coverage of medical expenses, and also of the beneficiaries knowledge of MHI.

4. Research methods and setting of the study

Data source

The Rajshahi branch of the Integrated Development Foundation (IDF) was selected for this research. The IDF provides MHI that covers catastrophic illness. IDF was established in 1992. It provides various programs related to microfinance, water health and sanitation, agriculture, education and environment. They have 72 branch offices which cover 10 districts and 82 upazila (sub-district). They have 3,845 centres, 83,846 members, and 67,743 microcredit borrowers as of the end of June 2011.

The IDF has four categories for micro insurance (see Table 1). They began offering micro insurance (life and cattle insurance) to loan borrowers in 1997. From 2000, they began to offer health insurance, and in 2002, risk insurance. These services are attached to loans and are compulsory for loan borrowers. The IDF collects the premiums from borrowers, and they have three funds to finance these four insurances. The Emergency Fund is for life and health insurance, with a premium of 0.95% of the loan amount. Borrowers pay into the Risk Fund, which covers activity losses. For cattle loans, IDF provides cattle insurance.

⁹ Werner, Wendy J. "Micro-insurance in Bangladesh: Risk Protection for the Poor?". *Journal of Health Population and Nutrition* 27. 2009. pp. 571.

¹⁰ Hamid, Syed Abdul, Jennifer Roberts, Paul Mosley. "Evaluating the Health Effects of Micro Health Insurance Placement: Evidence from Bangladesh". *World Development* 39 (3): 2011. pp. 405-408.

¹¹ Hamid, Syed Abdul, Jennifer Roberts, Paul Mosley. "Can Micro Health Insurance Reduce Poverty? Evidence from Bangladesh". *Sheffield Economic Research Paper Series* No. 2010001. 2010. pp 20

¹² Ahmed et al. *op. cit.*,pp.42

¹³ Institute of Microfinance (InM). *op. cit.*,pp. 200

¹⁴ Banthia, Anjali, Susan Johnson, Michael J. McCord and Brandon Mathews. "Microinsurance that Works for Women : Making Microinsurance Programs Gender-sensitive". *Microinsurance Paper* no. 3. ILO. 2009. pp.21

Table 1 - IDF Micro Insurance (4 components)

Type of insurance	Coverage	Fund source	Premium
Health	Up to 2,000tk	Emergency Fund	0.95 % (% of the loan amount)
Life	Member: 11,000tk Dependent: 1,500tk Children: 500tk		
Risk	Up to 50 % of the loan	Risk Fund	0.95 %
Cattle	50% of the Cattle loan	Cattle Fund	1.5%

Source: IDF Annual report 2010

The IDF provides Type 1 MHI for their loan borrowers. As of the end of June 2011, a total of 26,742 borrowers have enrolled in the health insurance and Tk. 15.9 million had been paid out. In the 2010–2011 fiscal year (July 2010–June 2011), the IDF collected premiums of Tk.15,556,334 for the Emergency Fund and disbursed Tk.7,243,995. There were 11,852 health insurance claims, and Tk.5,126,467 was paid out.

The health centre in Chittagong provides free health service with insurance. The service is at the initial level, so surgery and hospitalization are not included. The health centre has nine branches in Chittagong. Members and their families receive free services, including doctor visits, medicines, and medical tests. In addition, the insurance covers transportation costs. During the study period, 8,656 treatments were provided at the health centre at a cost of Tk.2,649,967, and the average treatment cost was Tk.306. The most common diseases and symptoms recorded were chest disease (18.3%), gastric (14.8%), osteoarthritis (13.0%), virus fever (9.7%), and debilitation (8.4%). In areas where the IDF has no health facilities, they reimburse partial medical expenses to their members. Amount provided ranges from treatment of mild diseases and low-cost cases, to serious and catastrophic cases. After receiving a diagnosis and certificate from a formal health facility with a doctor on-site, borrowers submit their claims to IDF. This fiscal year, Tk.2,476,500 was paid for 3,196 claims at an average of Tk.775. Obstetrics and gynaecological ailments (10.4%), chest disease (7.4%), heart disease (7.3%), typhoid (7.0%), and limb fractures (6.9%) were the most common. In 4.9% of these cases, members or their families received operations.

In this study, the Rajshahi branch of the IDF was selected because its insurance coverage included catastrophic ailments. The Rajshahi city is in the Rajshahi district of north-western Bangladesh. It is the fourth largest city of Bangladesh, with a population of nearly 750,000¹⁵. The city has a variety of public and private medical facilities that provide primary medical care to high-level services. The borrowers live in the Rajshahi city or its suburbs and have a wide range of choices for facilities. The Rajshahi branch was established in 2006, and at the end of June 2011, it had 63 centres, 355 groups, 1,557 members, and 1,155 borrowers. It covers urban and rural areas. In fiscal year 2010–2011, premiums of Tk.290,395 were collected for the Emergency Fund. For health insurance, there were 142 claims made by 138 borrowers, and Tk.109,600 was paid out.

Methods and techniques of data collection

First, data of the health insurance claim forms of fiscal year 2010–2011 were collected and examined at the Rajshahi branch. Semi-structured interviews were then conducted to develop the questionnaire for the survey. The survey was conducted after a preliminary survey with 60 respondents. In the survey the data were collected from two groups: Group A received health insurance during this fiscal year and Group B did not. In Group A, among

¹⁵ Rajshahi City Corporation. *Rajshahi City*. Rajshahi City Corporation. 2009.

138 borrowers, 137 samples were collected, which includes 141 claims. In Group B, the respondents were selected by simple random sampling, and samples were collected from 138 borrowers.

5. Findings

Socioeconomic and microfinance characteristics

The socioeconomic characteristics of the respondents are summarized in Table 2. Household income shows a wide distribution: minimum yearly income per capita was Tk.3,000 and maximum was Tk.180,000. A large proportion of respondents were day labourers: 48.6% of respondents from the agriculture sector, and 88.7% of respondents from the construction sector were day labourers. Only 8.8% of households had a regular income. About 79.6% of households had agricultural or residential land, in an average of 0.16 acre.

The characteristics of the respondents' microfinance IDF loans are summarized in Table 3. Respondents had borrowed from one to seven times, with an average of 2.9 loans. The average of loan amount was Tk.11,888, minimum loan amount was Tk.800, and maximum was Tk.60,000. Loans were taken for the purposes of setting up enterprises or for housing. However, in fact 14.2 % of borrowers spent their loans on medical treatment. The main reason that borrowers chose IDF loans among the many MFIs was that IDF provided health and risk insurance (see Table 4). Group A, who received health insurance, tended to give this answer more often. A significant difference was found between the two groups ($\chi^2=10.4$; P value=0.001).

The IDF has three savings plans: urban micro credit (UMC), emergency savings (EMS), and the family deposit scheme (FDS). Borrowers must save money through UMC, with the amount calculated based on the number of loans and their amounts. In addition, borrowers must make weekly deposits into their UMC and EMS accounts. FDS is voluntary long-term, fixed-deposit savings. Borrowers cannot withdraw from UMC until they complete their loan repayment. Instead, they can withdraw from the EMS for any reason. During fiscal year 2010–2011, 71.3% of borrowers withdrew from Tk.35 to Tk.2,000 from EMS. Among those who responded that they chose IDF because it was easy to withdraw savings, 82.3 % of them withdraw from EMS. The top three reasons for withdrawing from EMS were repayment, medical treatment, and education. In Group A, the top answer was medical treatment, which was higher than that of Group B (see Table 5).

Respondents used a variety of financial services not only from the IDF but also from other organizations (see Table 6). In both groups, 18.5% of respondents had loans from other organizations. In Group A, the primary reason for taking out loans was for medical treatment. Approximately 41.5% of respondents had saving accounts with other organizations. Thirty-one percent of respondents held life insurance that was mostly endowment insurance with monthly premiums. Few respondents paid annual premiums, with loans or borrowing, and some paid by taking out IDF loans. Some insurance policies were suspended because of borrower's economic problems, or because of sales staff who had resigned without being replaced or who had embezzled premiums.

To cope with the shock of health issues, borrowers used IDF insurance and IDF loans and savings accounts. They also received financial services from other institutions. Savings and insurance were more popular than loans, and it indicates that borrower demand higher for ways that ensure security.

Table 2: Socioeconomic Characteristics

	Group A (%)	Group B (%)	Total (%)	
Number of households	137 -	138	275	
Average household size	4.11 -	4.54	4.32	
Female headed household	7 (5.1)	5 (3.6)	12 (4.4)	
Religion				
Muslim	126 (92.0)	123 (89.1)	249 (90.5)	
Hindu	11 (8.0)	15 (10.9)	26 (9.6)	
Average number of income earning members in the household	1.5 -	1.7	1.6	
Average annual income of household (tk)	89,489 -	99,181	94,370	
Sectors of main income source	Business	37 (27.0)	37 (26.8)	74 (26.9)
	Construction	33 (24.1)	20 (14.5)	53 (19.3)
	Transportation and Traffic	21 (15.3)	24 (17.4)	45 (16.4)
	Service	17 (12.4)	25 (18.1)	42 (15.3)
	Agriculture	17 (12.4)	18 (13.0)	35 (12.7)
	Manufacturing	5 (3.6)	13 (9.4)	18 (6.5)
	others	7 (5.1)	1 (0.7)	8 (2.9)
Land ownership (agricultural or residential)	112 (81.8)	107 (77.5)	219 (79.6)	
House ownership	121 (88.3)	125 (90.6)	246 (89.5)	
Average number of years of schooling (age 7+)	4.6	4.8	4.7	

Table 3: IDF Loan Characteristics

	Group A (%)	Group B (%)	Total (%)	
Average number of loans	3.0 -	2.9 -	2.9 -	
Average loan amount (tk)	11,521 -	12,261 -	11,888 -	
Actual expenditure of loans*	Business	70 (51.1)	83 (60.1)	153 (55.6)
	Housing	29 (21.2)	28 (20.3)	57 (20.7)
	Medical Treatment	25 (18.2)	14 (10.1)	39 (14.2)
	Livestock	28 (20.4)	6 (4.3)	34 (12.4)
	Riksha/Van	8 (5.8)	11 (8.0)	19 (6.9)

- multiple answers

Table 4: Top 5 Reasons Respondents Chose the IDF (multiple answers)

	Group A (%)	Group B (%)	Total (%)
IDF provides health and risk insurance	67 (48.9)	42 (30.4)	109 (39.6)
Savings can be withdrawn when needed	47 (34.3)	38 (27.5)	85 (30.9)
Centre is near home	25 (18.2)	28 (20.3)	53 (19.3)
Reputation from friends or others	24 (17.5)	28 (20.3)	52 (18.9)
Staff has good attitudes	15 (10.9)	16 (11.6)	31 (11.3)

Table 5: IDF Savings Accounts

		Group A (%)		Group B (%)		Total (%)	
Average UMC balance * (tk)		2213	-	2368	-	2291	-
Average EMS balance * (tk)		532	-	574	-	553	-
Number of annual EMS withdrawals		2.2	-	1.8	-	2.0	-
Average amount of each EMS withdrawals (tk)		257	-	279	-	267	-
Purpose of withdrawals	Repayment loan	55	(40.1)	51	(37.0)	106	(38.5)
	Treatment	64	(46.7)	38	(27.5)	102	(37.1)
	Education	18	(13.1)	18	(13.0)	36	(13.1)
	Food	14	(10.2)	19	(13.8)	33	(12.0)
	Business	4	(2.9)	10	(7.2)	14	(5.1)

• as of 30 June 2011

Table 6: Finance Services from Other Organizations

		Group A (%)		Group B (%)		Total (%)	
Loans	Number who have loans	31	(22.6)	20	(14.5)	51	(18.5)
	Average loan amount (tk)	16250	-	21105	-	18133	-
Actual expenditure of loans	Business	6	(4.4)	10	(7.2)	16	(5.8)
	Treatment	6	(4.4)	1	(0.7)	7	(2.5)
	Housing	1	(0.7)	4	(2.9)	5	(1.8)
Savings	Number who have savings	59	(43.1)	55	(39.9)	114	(41.5)
Insurance	Number who have insurance	43	(31.4)	43	(31.2)	86	(31.3)

* multiple answers

Health Insurance, Medical Expenditure Coverage and Coping with Shocks

During the period 2010–2011, 12.3% of borrowers (Group A) received insurance payouts. There were 142 claims, and 138 households received a total amount of Tk.109,600. The minimum insurance amount was Tk.300, the maximum was Tk.1,500, and the average was Tk.772. These amounts were paid out for borrowers (57%), then for husbands (25%), sons (14%), and daughters (4%) (see Table 7). Among the borrowers, the most common ailment was gynaecological diseases, and heart disease was found among the respondents' husbands (see Table 8). Patients saw a doctor at a public facility in 52% of cases, and 37% visited a private facility; some patients visited both. The average period of time spent ill was 152 days. In 25.5% of the claims, respondents had suffered for more than one year, from heart disease, skin disease, low back/foot pain, gynaecological disease, diabetes, and others. There were 57 cases of hospitalization (40.4%), and 39 cases (27.7%) had operations for gynaecological diseases, caesarean sections, calculus, hernia, tumour, and other ailments.

Medical expenditure per case was between Tk.500 and Tk.1,000,000, with an average of Tk. 22,241 (see Graph 1). The insurance covered from 0.085% to 100% of the cost of each treatment, with a coverage average of 14.0% (see Graph 2). The average coverage for outpatient treatment was 17.3%, and for inpatient treatment and surgeries the average amount covered was 10.2%.

The coverage of insurance is limited, and borrowers had to seek for other sources. In 44.7% of cases, borrowers took out loans or borrowed money. In more than half the cases, they borrowed from relatives or friends; sometimes they borrowed from MFIs or from credit accounts with a pharmacy or hospital. In 42.6% of the cases, household food, education, and other expenses were reduced. In 39.9% of the cases, savings were

withdrawn. In 24.8% of the cases, assets such as livestock, poultry, jewellery, land, crops, and trees were sold. In 16.3% of the cases, borrowers were helped by relatives or friends.

In 73 % of the cases, the insurance money was spent on treatment. It takes 95 days on average from the first symptom or injury to receive the insurance payment. Because of that, in 11.3% of the cases, the money was spent on repaying formally and informally borrowed loans, and in 7.1% of the cases, it was spent on household consumption.

Table 7: Insurance Claims and Averages

	borrower	husband	son	daughter	total
Claim (%)	81 (57.0%)	35 (24.7%)	20 (14.1%)	6 (4.2%)	142 (100%)
Average: tk	769	860	640	733	772

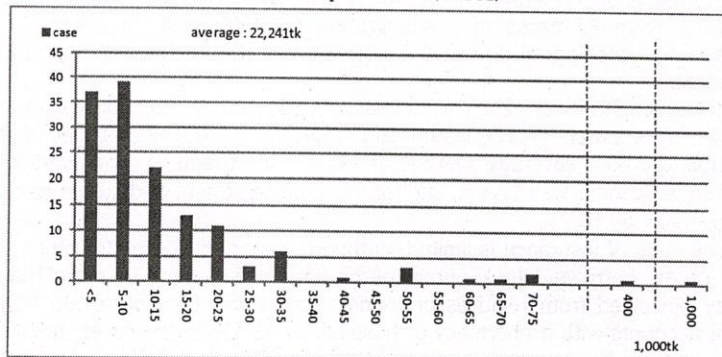
Table 8: Top 10 Diseases

	borrower	husband	son	daughter	total
Gynecological Disease	16			1	17 (12.0)
Heart Disease	8	8	1		17 (12.0)
Abdomen Disease	8	2	4	1	15 (10.6)
Injury	2	8	3		13 (9.2)
Jaundice	1	5	2	1	9 (6.3)
Low Back/Foot Pain	7				7 (4.9)
Skin Disease	5		1		6 (4.2)
Calculus	4	2			6 (4.2)
Caesarean Operation	5				5 (3.5)
Eye problem	2	1	1		4 (2.8)
Chest Pain	3	1			4 (2.8)
Tumour	3		1		4 (2.8)

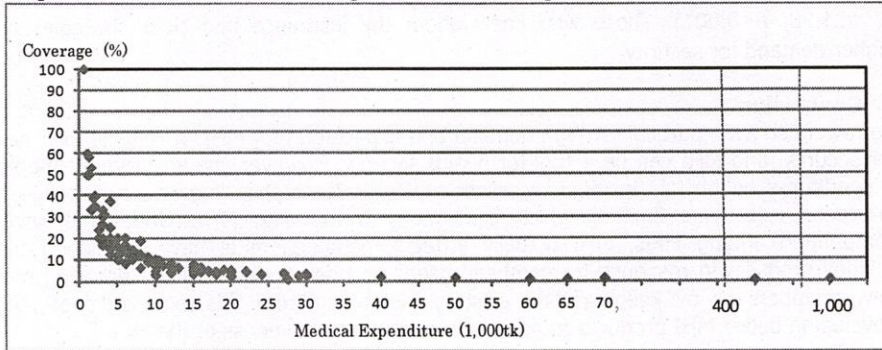
Table 9: Sources of Medical Expenditure (multiple answers) n=141

	Claim	%
Household Income	115	81.6
Loans/Borrowing	63	44.7
Reduce Consumption	60	42.6
Saving	45	31.9
Sale of Assets	35	24.8
Help/Support	23	16.3
Others	4	2.8

Graph 1: Distribution of Medical Expenditures (n=141)



Graph 2 : Scatter Plot of Coverage vs. Medical Expenditure (n=141)□



Lack of knowledge about insurance

Among Group B, who did not use the insurance in this year, 43 borrowers (31.2% of Group B) needed the insurance but could not obtain it. Among these, 13 borrowers did not know about the insurance or its rules, and 5 borrowers could not submit the required documents. Lack of knowledge prevents borrowers from claiming the insurance. It is important to promote the knowledge about insurance in order to better utilize the micro health insurance.

As predicted, all borrowers in Group A knew that IDF provides health insurance. By contrast, 6.7% of the borrowers in Group B responded that they did not know that IDF has health insurance with loan. However, in the more detailed questions, there was no statistically-significant difference between the two groups. Although they paid weekly premiums along with their loan repayments, 60.7% of Group A respondents, those who received insurance, did not know they were paying for the health insurance premiums. 69.6% of Group B respondents were unaware of this as well ($\chi^2=2.34$; $P=0.13$). In terms of premiums, 87.4% of Group A borrowers and 92.8% of those from Group B did not know their premium amounts ($\chi^2=2.19$; $P=0.14$).

As a result of the Microcredit Regulatory Authority (MRA) regulations of 2010, premiums are now collected in instalments along with the weekly loan repayment. Previously, premiums were deducted from the loan amount in a lump sum so that borrowers could see them easily. A borrower said, 'Before, I paid the premium, but recently I don't seem to be paying. I thought the money for treatment was a subsidy for borrowers as a part of the welfare program from IDF'. Among Group B who did not obtain insurance even though they were qualified to claim for it, 12 borrowers were not willing to file the claims. Some borrowers hesitated to file the claims, possibly because they did not know that they have been paying for the premiums, or because they did not know that they have the right to file the claims.

High expectations of MHI and the demand for security

The IDF's insurance policies were not well understood by either group of members, even though all members received training regarding the insurance conditions. However, the main reason for borrowers of both groups to choose IDF was that IDF provided health and risk insurance (see Table 4). Proportionally more borrowers from Group A tended to give this response. Some borrowers had taken out loans from other MFIs. Because those MFIs did not offer loans with health insurance, now these borrowers chose the IDF loans. However, some of them still maintained long-term, fixed-deposit savings accounts with

other MFIs. A significant difference was found between those who answered that insurance was one of their reasons to borrow from IDF, and those who gave other reasons. The former group tended to have higher awareness of the insurance premium ($\chi^2=21.98$; $P<0.001$). Those who knew about the insurance had clear strategies and higher demand for security.

6. Conclusion

Borrowers showed particularly high demand and expectation for MHI. It reflects their need for security, and MHI can be a tool for health security. However, the coverage of medical expenditures by MHI is insufficient, especially for catastrophic illnesses. Knowledge on insurance rules was limited, which kept many from using MHI. Under the severe competition among MFIs, MHI actually attracts members. MFIs have developed their savings products in response to members' needs and demands, either by enrolling more new members or by keeping their existing members. From this experience of MFIs, developing better MHI products could enhance the competitiveness of the MFI.

First, providers should consider increasing the insurance payout amounts. About 9.6% of Group A respondents and 13.0% of Group B respondents reflected that the insurance payout amounts should be increased. One borrower said, 'I would like to see at least half of the medical treatment cost being covered.' Others said that although the payout amount was not enough, it was better than nothing. The IDF manages the Emergency Fund to collect the premiums and disburse them. The balance is carried forward to the next year, but perhaps more should be distributed to each claim. Nevertheless, the IDF should maintain this fund and maintain a balance. Therefore, expanding the fund should be weighed against this. Some borrowers told that to receive more insurance, they were willing to pay higher premiums. For IDF members who do not have loan and have only savings account, they are not covered by the health insurance program. One of the suggestions is to include these saving account holders in the health insurance program. In that case, it would be necessary to discuss details such as premiums and of the terms with them. Second, for more effective insurance, payouts should be provided promptly. The third point is that staff training is needed in order to enhance the knowledge of insurance clients. Because field staffs are always busy with repayment and saving deposits collections, some of them do not have enough time to explain well the insurance terms to the clients. Some of them may feel reluctant to help clients fill out claim forms. All the staffs should understand the importance of health insurance for improving the competitiveness of their institutions. They should carefully explain the insurance terms to their clients over and over again, and be willing to support clients to submit claim forms. The fourth point is to share information among members. Borrowers can learn about the insurance not only from staff but also from other members, so it would be effective to train key members.

Finally, this paper suggests that changes to the entire microfinance industry are necessary. I appreciate the efforts of IDF, and it is a truly pioneer approach to cover all borrowers. However, as noted, the expansion of the fund to cover catastrophic ailments is important. And for risk pooling, more members are needed. This could be resolved or addressed with the cooperation of the entire microfinance industry. Institutions such as PKSF, the Institute of Microfinance, and a network of MFIs have already conducted research and planned pilot projects with several partner MFIs. This is a remarkable step for the MFIs themselves and for the health security of MF beneficiaries.

CONCEPT OF ENVIRONMENTAL GOVERNANCE AND ITS LEGAL STRUCTURE IN BANGLADESH

A.K.M. Mahmudul Haque *

Abstract: Environmental governance is one of the most important aspects of governance and politics that plays a significant role in achieving environmental sustainability of a country. Strengthened environmental governance responds quickly and effectively to emerging environmental challenges at all levels and promotes sustainable development including environmental protection. But as Bangladesh is a densely populated country, its environment is undergoing serious degradation and the situation is more serious at the urban level. How environmental governance could be exercised is now a big question for the country. Considering the need and magnitude of the problems, environmental governance institutions can contribute towards positive environmental outcomes through updating and proper implementation of legal mechanisms. This paper aims at shedding light mainly on the theoretical aspects of environmental governance. An endeavor is also made to review the legal framework of environmental governance in the Bangladesh context.

1.1 Introduction

Environmental governance is presently a very popular concept all over the world. It has almost become a catchy phrase in development jargons. It is an important issue of geopolitics and is critical for the achievement of environmental sustainability at the national, regional and global levels. Environmental governance comprises the rules, practices, policies and institutions that formulate how humans deal with the environment.¹ It refers to the interactions among the institutions and actors within the society that influence how environmental problems are identified and framed, how environmental issues reach the political agenda, how policies are framed, and how programs are implemented.² In Bangladesh, increasing population and rapid but unplanned development in different sectors without considering environmental impacts has brought significant change in the physical environment. Consequently, the natural environment has also been under continuous pressure. Government of Bangladesh (GoB) has signed, ratified and acceded to different international conventions, treaties and protocols related to environment.³ It has enacted sufficient number policies for regulating environment. But in practice, these policies are not adequate to ensure the better environmental quality of the country. Now, with the expansion of environmental problems, the concept of environmental governance

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¹ UNEP, "Environmental Governance: An Overview," UNFCCC conference in Copenhagen in 2009, http://www.unep.org/pdf/brochures/Environmental_Governance.pdf [accessed on December 02, 2010]

² Kazu Kato, and Yohei Harashima, *Improving Environmental Governance in Asia: A Synthesis of Nine Country Studies* (Hayama: Institute for Global Environmental Strategies, 2000), p. 3.

³ S. M. Humayun Kabir, "Environmental Management in Bangladesh and the Role of Dhaka City Corporation," *The Journal of Local Government*, Vol. 30, No. 2 (December, 2001), p. 14.

has emerged as an important framework for sustainable development in the country. Obviously, environmental governance institutions are mainly responsible for a country's environmental management. But in the context of present environmental problems, it is assumed that the concerned organizations to govern the environment effectively. Existing governance structures are inadequate to maintain environmental and public health at acceptable levels. So, it is important to review the policy options in governing environmental issues in Bangladesh.

1.2 Research Method

The study is exploratory in nature. It is mainly based on review of primary and secondary literature including relevant publications, journals, articles, books, research reports, newspapers, websites, etc.

1.3 Conceptualizing Environmental Governance

Governance and politics have many aspects which are closely related to the management of the environment. For this, environment has entered politics and has become an important issue in political decisions. Control over natural resources is now seen as a major political issue with important ramifications. Different sectoral policies of the government affect the environment and many cross-sectional issues are involved in decision making process. Hence, environmental governance needs to be viewed from a very broad perspective.

Environmental governance is a concept which coexists with the core concept of governance. The simple expression of environmental governance is about how societies deal with environmental problems. It is concerned with the interactions among formal institutions and the actors within society.⁴ Some scholars and environmentalists identify environmental governance as the most feasible course of action. According to Mugabe, conceptualizing 'environmental governance' does not lie in the idea of 'environmental management' it lies precisely in the complexity of defining governance⁵. So, for a clear understanding of the concept of environmental governance, it is wise to divide it into two parts: first, an attempt to explain governance; secondly, an explanation of environmental management.

1.3.1 Governance

The concept of governance is presently recognized as the central issue of development discourses. It is defined differently by different people depending on their political and/or intellectual background.⁶ Even the definition of governance often causes misunderstandings.⁷ In the economic, social, environmental and political disciplines, the term 'governance' has multiple interpretations.⁸ Rhodes refers to this term with six

⁴ Institute for Global Environmental Strategies, 2001, *Environment and Governance*, p.1. Available at <<http://www.iges.net/environment/governance/gov-1a.html>> [accessed on 16 October 2010].

⁵ John Mugabe and Godber W. Tumushabe, "Environmental Governance: Conceptual and Emerging Issues", p. 12. Available at: <<http://www.acts.or.ke/GE-Chapter1.pdf>> [accessed on 5 August 2011].

⁶ United Nations Development Program (UNDP), *Governance for Sustainable Human Development*, p. 3. Available at: <http://magnet.undp.org/policy/chapter1.htm>, [accessed on 6 September 2012].

⁷ John Mugabe and Godber W. Tumushabe, *op. cit.* P.27

⁸ Sir John Harman, *The Relationship between Good Governance and Environmental Compliance and Enforcement*. Available at: http://www.inece.org/conference/7/vol2/08_Harman.pdf [accessed on 05 September 2012].

separate uses: as minimal state, as corporate governance, as the new public management, as "good governance," as a socio-cybernetic system, and as self organizing networks.⁹ World Bank (1989) defined governance as "the exercise of political power to manage a nation's affairs".¹⁰ Institute for Global Environmental Studies (IGES) explained governance as a "complex set of values, norms, processes, and institutions by which society manages its development and resolve conflicts."¹¹ The United Nations Development Program (UNDP)'s policy document *Governance for Sustainable Human Development* explained governance as interrelated with sustainable human development. According to it, governance is:

"...the exercise of economic, political and administrative authority to manage a country's affairs at all levels. It comprises the mechanisms, process and institutions, through which citizens and groups articulate their interests, exercise their legal rights, meet their obligations and mediate their differences."¹²

UNDP also states that the goal of governance initiatives should be to develop capacities that are needed to promote development that gives priority to the poor, sustains the environment and creates needed opportunities for employment and other livelihoods.¹³ As a consequence of post cold war governance crises, United Nations Commission on Global Governance defined the term governance as:

"the sum of the many ways through which individuals and institutions, public and private, manage their common affairs. It is a continuing process through which conflicting or diverse interests may be accommodated and cooperative action may be taken."¹⁴

United Nations Educational, Scientific and Cultural Organization (UNESCO) in its *Capacity Building for Governance Monograph* opines that governance means more than government which refers to a political process that encompasses the whole society and contributes to the making of citizens active contributors to the social contract that binds them together.¹⁵ According to United Nations Economic and Social Commission for Asia and the Pacific, governance means the process of decision-making and the process by which decisions are implemented (or not implemented).¹⁶

⁹ R. A. W. Rhodes, *Understanding Governance: Policy Networks, Governance, Reflexivity, and Accountability* (London: Open University Press, 1997), quoted in Yoichiro Usui, "Governance Legal Order, Social Integration: Reviewing New Governance Approaches in EU Studies," p. 23. Available at: <http://www.nuis.ac.jp/~usui/Usui_2000_Journal_of_NUIS.htm> [accessed on 29 May, 2010].

¹⁰ World Bank, 1989, quoted in Adlan Al Hardallu, "Environmental Governance", *Rio+10 Review Report*, The Environmentalists Society, EDGE for Consultancy & Research, p. 1.

¹¹ Institute for Global Environmental Studies, 2001, *Environment and Governance*, p. 1. Available at: <<http://www.iges.net/environment/governance/gov-1a.html>> [accessed on 16 October 2010]. p.1.

¹² UNDP, *Governance for Sustainable Human Development Program* (New York: United Nations Development Program, 1997), pp. 2-3.

¹³ United Nations Development Program, *Governance for Sustainable Human Development*, p. 10. Available at: <<http://magnet.undp.org/policy/chapter1.htm>> [accessed on 30 October 2011].

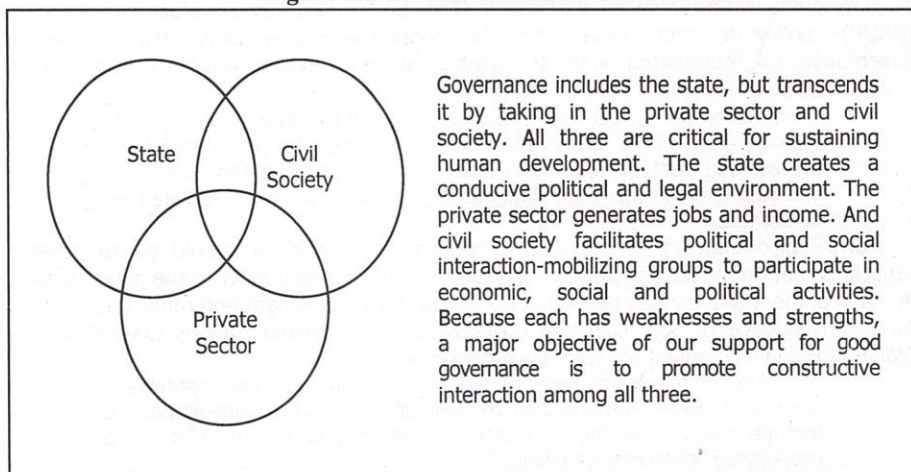
¹⁴ United Nations Commission on Global Governance, *Our Global Neighborhood* (New York: Oxford University Press, 1995), p. 2.

¹⁵ Hasnat Abdul Hye, *op. cit.* quoted in Shahnaz Parvin, "Good Governance: A Theoretical Analysis," *The Journal of Bangladesh Public Administration*, vol. 12 (November: 2007), p. 102.

¹⁶ United Nations Economic and Social Commission for Asia and Pacific, *What is Good Governance?* Available at: <http://www.unescap.org/pdd/prs/ProjectActivities/Ongoing/gg/governance.asp>, [accessed on 21 January, 2013]

According to Mugabe and Tumushabe, governance goes beyond government. Government is understood as an organization that enforces laws for a state; government is the state and its political administration and decision-making process.¹⁷

Figure 1.1 Three Domains of Governance



[Source: UNDP (1997), *Reconceptualising Governance*, New York, Available at: http://www.waikato.ac.nz/wfass/subjects/geography/research/graduate/ismar/ismar_partialthesis.pdf, [accessed on 5 January, 2010].

Actually, Governance has three legs that represent its extent for action: economic, political and administrative.¹⁸ Economic governance includes decision-making processes and it is related to the country's economic activities and its interactions with economies of other countries.¹⁹ Governance clearly has a relevant role in order to promote equity, poverty and quality of life. Political governance is the process of decision-making to formulate policy. Administrative governance is the system of policy implementation.²⁰

Hasnat Abdul Hye in an international conference on good governance expressed his view that governance is the undertaking of activities, management of resources, organization of men and women by groups of people, communities local government bodies, business organizations and the branches of the state (legislature, judiciary and

¹⁷ Convergence of Public and Private Sectors: Maximizing Accountability, Efficiency and Higher Productivity during the Philippine Productivity and Quality Movement 2000 First National Congress on August 18, 2000 at the Philippine Trade Training Center. Civil Service Commission, Available at: http://www.waikato.ac.nz/wfass/subjects/geography/research/graduate/ismar/ismar_partialthesis.pdf, pp. 27-28 [accessed on 20 March, 2014]

¹⁸ Deutsche Stiftung für Internationale Entwicklung (DSE), "Concept and Principles of Good Governance." Available at <http://www.dse.de/zg/gg/html/english/4_inde.php> [accessed on 23 November 2011].

¹⁹ Akhtar Badshah, "Good Governance for Environmental Sustainability." Background Paper for the Public Private Partnership Programme of UNDP. Available at: (pdf)<http://www.undp.org/ppp/library/files/akhtar01.doc> [accessed on 23 November 2011].

²⁰ United Nations Development Program, *Governance for Sustainable Human Development*, Chapter 1. Available at: <<http://magnet.undp.org/policy/chapter1.htm>> [accessed on 30 October 2011].

government) through social, political, administrative and economic arrangements that meet the daily needs of people and ensure sustainable development.²¹

The above definitions indicate that governance as a concept recognizes that power exists inside and outside the formal authority and institutions of government. In many formulations, governance includes both central and local government, the private sector and civil society. It includes the institutions, processes and instruments. It recognizes that decisions are made taking the common interest of the citizens and groups into account.

1.3.2 Environmental Management

Environmental management is a generic description of a process undertaken by systems-oriented professionals with a natural science, social science, or less commonly, an engineering, law, or design background, tackling problems of the human-altered environment on an interdisciplinary basis from a quantitative and/ or futuristic view point.²² Environmental governance is broader than environmental management. As part of the concept of environmental governance, environmental management has much scope. The concept includes the "relevant part of policy making, financial, technical and management considerations combined in a balanced way to address or to manage specific environmental problems."²³ C. J. Barrow came up with some approaches to environmental management which are as follows:²⁴

- a) It is an approach which goes beyond natural resources management to encompass the political and social as well as the natural environment;²⁵
- b) It includes the formulation of environmentally sound development strategies;
- c) It involves the process of allocating natural and artificial resources so as to make optimum use of the environment unsatisfying basic human needs at the minimum, and more if possible, on a sustainable basis;²⁶
- d) It entails seeking the possible environmental option to promote sustainable development;
- e) It seeks to control all human activities which have a significant impact on the environment;
- f) It involves management of the environmental performance of organizations, bodies and companies;

²¹ Hasnat Abdul Hye, "Good Governance", Concept paper presented in the International Conference on Good Governance, jointly organized by Local Government Division, Ministry of LGRD and Co-operatives, Government of Bangladesh and United Nations Development Program on August 4-6, 1998, p. 2.

²² R. S. Dorney, *The Professional Practice of Environmental Management* (posthumously edited by L. S. Dorney) (New York: Springer, 1989), quoted in Ismar Borges de Lima, *Deforestation in Amazonia and Local Environmental Governance*, p. 31. Available at: <http://www.waikato.ac.nz/wfass/subjects/geography/research/graduate/ismar/ismarpartialthesis.pdf>, [accessed on 6 September 2012].

²³ Institute of Environmental Management, *A Nepal Denmark Cooperation on Industrial and Urban Environment*, quoted in Ismar Borges de Lima, *op. cit.* p. 30.

²⁴ C. J. Barrow, *Environmental Management: Principles and Practice*. Routledge Environmental Management Series. (London and New York: Routledge, 1999), pp.1-6. quoted in Ismar Borges de Lima, *op. cit.*

²⁵ H. R. Clarke and Reed W. J., "The Tree-cutting Problem in a Stochastic Environment," The Case of Age Dependent Growth, *Journal of Economic Dynamics and Control* 13, 4 (1989), pp. 569-595, quoted in Ismar Borges de Lima, *op. cit.*

²⁶ V. Jolly, "The concept of Environmental Management," *Development Forum* 8 (2), pp. 13-26, quoted in Ismar Borges de Lima, *op. cit.*

- g) It includes a decision-making process which regulates the impact of human activities on the environment in such way that the human development will not be damaged.

1.3.3 Environmental Governance

Environmental governance is an important instrument in which attribution of governance systems influences environmental outcomes. The term 'environmental governance' is used to describe how decisions about the environment are made and who makes such decisions. It includes the formal and informal institutional arrangements for resource and environmental decision-making and management. It includes and extends beyond government to involve the private sector and civil society organizations. Thus, it involves a range of institutions, social groups, processes, interactions and traditions, all of which influence how power is exercised, how public decisions are made, how citizens become engaged or disaffected, and who gains legitimacy and influence and achieves accountability.

Environmental governance indicates that delivery of regular services, and planning and implementation of development activities have to be in such a manner where environmental issues are taken care of significantly.

Asian Development Bank (ADB) defines 'environmental governance' in the following way:

"Environmental governance is the manner in which people exercise authority over nature. It concerns the actors-within each level of government, between elected and appointed officials, and among 'traditional' private and non-governmental bodies- and the power that they exercise to make decisions about the disposition of natural resources and benefits that flow from the environment."²⁷

In this respect, environmental governance is not limited to the environmental or natural resource sectors or the ministries, agencies and laws concerning environment. It also encompasses the broader range of governance issue. In fact, it attests the role of different actors, e.g. government, private sectors and civil society in environmental decision making process and in the management of environmental problems.²⁸ As a framework of development, environmental governance refers to a process about how different departments, agencies and institutions deal with their environmental issues. It is concerned with the interactions between formal and informal institutions and the actors within the society e.g. central government, local government, private sectors and civic bodies. The identification of environmental good governance requires a judgment about how power and authority within the society should be distributed among different levels of government and also be devised between government and society in order to serve the broadest cross-section of people and their environment best.²⁹

According to Graham J, Amos B and Plumtre T., governance in the context of environment refers to encompassing the relations and interplay among government and non-governmental entities, processes and normative frameworks, where powers and functions directly or indirectly influence the use, management and control of the environment.³⁰ Environmental governance thus concerns legal and policy decisions to

²⁷ *Ibid*

²⁸ Mir Obaidur Rahman, "Capacity Building Issues in Environmental Governance: The Bangladesh Perspective," *Lokproshason Samoeeky (Public Administration Periodical)*, Vol. 12 (September, 1998), p. 47.

²⁹ Md. Nurul Amin, "The Role of Urban Local Government and Special Service Providers in Environmental Governance in Dhaka City," *The Journal of Local Government*, Vol. 31, No. 2 (December, 2002), p. 28.

³⁰ Graham J, Amos B and Plumtre T., *Governance Principles for Protected Areas in the 21st Century*, Institute of Governance, Ottawa, 2003. Available at: <http://www.environment.gov.u/>

manage environmental issues, compliance of those policies in development management and participation of common people who are directly affected by the outcome of such decisions.³¹

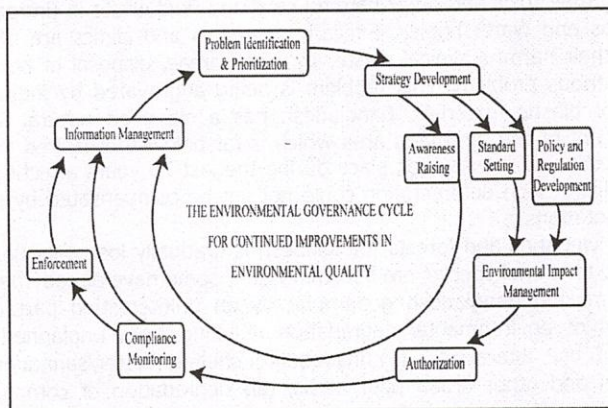
Mugabe and Tumushabe observed that the literature related to environmental issues failed to define the concept of environmental governance. According to them, environmental governance is a democratic system with the participation of diverse actors in which the state (s) has the role to share responsibilities at global level and to delegate power at local level in order to successfully manage and preserve the environment.³²

The juxtaposition of governance and the environment has a number of features.³³

- o Firstly, states and civil society are in charge of implementing environmental management on behalf of themselves;
- o Secondly, the connection between governance and environment suggests that environmental management involves political issues and processes;
- o Thirdly, the linkage means that environmental preservation is a mutual task shared between government and the civil society; and
- o Finally, environmental governance highlights the role of state, private sector and civil society.

An effective policy framework is important in developing an integrated environmental governance system. The frameworks will allow and encourage the participation of all stakeholders, government, industry and public and to do this, it must ensure adequate and transparent dissemination of information, and constantly build the capacity for interactions of all sectors.

Figure 1.2: The Environmental Governance Cycle



Source: Department of Environment and Tourism of South Africa, 2007

The Environmental Governance Cycle (Figure 1.2) recognizes the need for a gradual and continual process for assessing pollution and mitigation measures. By following this cycle,

[soe /2006/publications/ integrative/ localgovernment/ references. html](#), [accessed on 22 September 2010].

³¹ Olowu D, Environmental Governance Challenges in Kiribati: An Agenda for Legal and Policy Responses, 3/3 *Law, Environment and Deve. J*, 2007, p. 259, Available at: <http://www.Leadjournal.org/content/07259.pdf>, [accessed on 22 September 2010].

³² John Mugabe and Godber W. Tumushabe, *op. cit.* p. 29.

³³ *Ibid.*

the central and local governments will be able to clearly demonstrate the need for more stringent local measures where these are necessary.

1.4 Environmental Governance in Bangladesh

1.4.1 Environmental Governance Issues in Bangladesh

Bangladesh is confronted with a host of environmental issues and problems owing to both natural and human factors. The issues are relevant to various sectoral programs and activities and of variable nature and intensities. Urban air pollution has reached alarming level. The lead content of Dhaka city's air is reported to be more than one hundred times of the UN recommended safe level. Dhaka has become a gas chamber for slow poisoning. This poisonous air is destroying the body and brain of Bangladesh's citizens, particularly of the children, the future generation. The decibel level and duration of noise in many parts of the cities are becoming unbearable. Many vehicles still use hydraulic horns. This is seriously affecting work condition and health of the people. Bangladesh has a high proportion of wetland area. Rivers, canals, *beels*, lakes and *haors* are the open wetlands, while *baors*, *dighis*, ponds and ditches constitute the closed ones. These wetland areas are declining in an alarming rate. These are significant sources of sweet water fish. The decline in fish production has been attributed to a general deterioration of the wetlands, characterized by silting up of bed levels, water logging as well as water pollution. Indiscriminate use of chemical fertilizer and pesticide is resulting in chemical runoff to the surface water bodies. This is causing serious damage to country's fresh water fish stock. Disposal of chemical fertilizers, insecticides, industrial effluent and burnt-oil of ships into the water are leading to a severe pollution of the coastal and marine environment. Rare species living in these areas are exposed to risk of extinction. Industrial enterprises are often discharging their toxic and other harmful solid and fluid waste in untreated form into neighboring areas and water bodies. Similarly, hospitals and clinics are often disposing indiscriminately their harmful clinical waste. In urban areas, disposal of household waste has become a serious problem. This problem is being aggravated by indiscriminate and increasing use of plastic materials. Bangladesh has a classified natural forest area of around 6-8 per cent of the total land area which is far below the desired level. Some 50 percent of destruction of forests took place during the last 20 years affecting top soil and causing land erosion. Such deforestation could not yet be compensated by social forestry and backyard plantations.

With loss of wetlands and forests, Bangladesh is gradually losing its flora and fauna. Many aquatic and territorial species are becoming rare; some have already become extinct. This process is making Bangladesh geographically an uninteresting part of the world. Serious problems of environmental degradation resulting from unplanned urbanization involving (i) land use alterations, (ii) inadequate shelter, water/sanitation, and other facilities in slums and other urban poor areas, (iii) degradation of community ambient environment, and (iv) little control of industrial waste emissions often greatly compounds the problem of environmental pollution due to inadequate management of human and domestic wastes. Apart from air pollution, solid waste produced by the households poses a serious threat to the urban environment. Only 36.9% of the population has acceptable sanitary systems for safe disposal of excreta. Raw sewage contamination in innumerable water systems in Bangladesh is the major factor for the transmission and spread of various communicable water-borne diseases including diarrhoea, cholera, typhoid etc. Surface water, which is an important source of water for human use including drinking water, is often polluted by industrial wastes, indiscriminate defecation practices and unhygienic disposal of human waste. Coliform count of most of the surface water resources is beyond the acceptable standard for any domestic use. The high infant mortality in Bangladesh is caused by the various water borne diseases due to unhygienic sanitation practices. Although Bangladesh is relatively backward and in an early stage of industrialization,

congestion of industrial units and some commercial activities are identified as environmental "hotspots" causing severe local pollution. The tanneries at Hazaribagh in Dhaka city, the textile & dying units at Narayanganj and Gazipur, near Dhaka and the commercial shrimp culture in the coastal regions of Khulna and Chittagong are some of the identified environmental "hotspots" of the country.

1.4.2 Legal Structure of Environmental Governance in Bangladesh

The Ministry of Environment and Forest (MOEF) is in charge of formulating appropriate plans and programs and to coordinate the activities for protection and improvement of the environment. The Ministry has an active role to play in policy advice and coordination of the implementation of action plans across all sectors. It is also responsible for reviewing and monitoring the impact of development initiatives on the environment across all sectors. The Department of Environment (DOE) headed by the Director General (DG) under the MOEF is the regulatory body responsible for enforcing the environmental laws and rules.

However, many other institutions, directly and indirectly, are involved in managing or shaping the environment sector. These embrace public sector, private sector and civil society institutions. Major institutions involved in the development and implementation of plans and policies are the Planning Commission, Department of Forest, Department of Environment, Ministry of Agriculture, Ministry of Fisheries and Livestock, Ministry of Water Resources, Ministry of Energy, Ministry of Health and Family Welfare, Ministry of Education, Ministry of Housing and Public Works etc.

At the higher level, National Environment Council (NEC) headed by the Prime Minister, and Executive Committee of National Environment Council (ECNEC) headed by the MOEF provide guidance to the sectoral Ministries/Agencies on matters of national environmental management. At the Divisional level, Divisional Environment Committee chaired by the Commissioner with representation from all other government organizations is supposed to deal with environmental issues at the local level. However, these institutional arrangements are yet to be fully functional.

DOE's Power and Authority

The Environment Conservation Act (ECA), 1995 confers on the DG of the DOE the authority to take appropriate measures necessary for the discharge of responsibilities under the Act. The DG has been empowered by the Act to direct any person, agency, or organization causing harm to the environment to take corrective measures and make such person, agency, or organization comply with such direction. The Act also gives the representative of the DG the right to enter any building or place for the purpose of performing duties entrusted to him under the Act or rules made under the Act. The Act provides for penalty with imprisonment for a term not exceeding five years, a fine, or both for contravening any of the provisions of the Act or rule, for failure to perform duties prescribed under any notice, or for failure to comply with any order or direction issued under the Act or rule. DOE has been imposing fine for not following the ECR and almost everyday fines are imposed on industries for non-compliance of ECR. A court can take cognizance of any offense under the Act only upon a written complaint by any person empowered by the DG on his behalf.

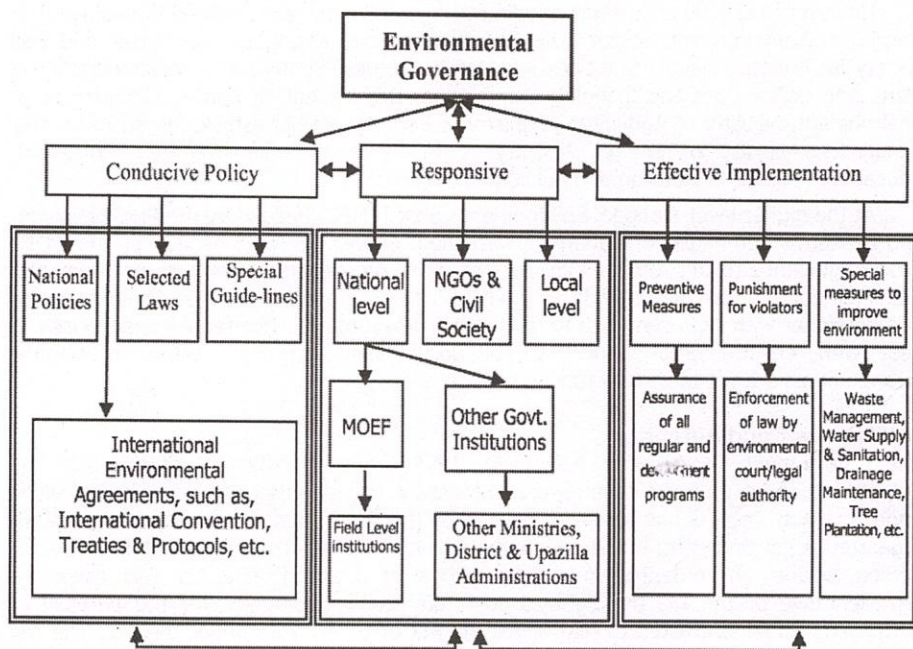
Environmental Quality Standard (EQS)

The ECR 1997 has set Environmental Quality Standard (EQS) to ambient quality of air, water, noise and odor. All specified limits for a range of parameters that, except for odor, are dependent on the anticipated use of the local environment. In addition, the ECR establishes a series of emissions, discharge and noise standards for particular activities.

Environmental Clearance Certificate (ECC)

The ECA, 1995 and ECR, 1997 provide a framework for environmental evaluation of proposed development project in all sectors and prescribes procedures for obtaining environmental clearance certificate. The Rules have classified the projects into four categories on the basis of their site condition and environmental impacts. These are, (a) Green, (b) Orange A, (c) Orange B and (d) Red. Different procedures are mentioned for environmental clearance certificate for each category of project. According to the rules, environmental clearance certificate is issued to all existing and proposed industrial units and projects, under Green category without undergoing EIA. For the category of Orange A and B and Red projects, it requires location clearance certificate, EIA and the satisfactory submission of the required documents.

Figure 1.3 Environmental Governance Frameworks
(Interrelationship among Different Components of Environmental Governance in Bangladesh)



[Source: Developed by the Author]

Environmental Impact Assessment

Environmental Impact Assessment (EIA) is a project planning tool used for environmental protection and to achieve sustainable development.³⁴ It is a prediction or forecasting of the future state of the environment as a consequence of the development activity. EIA process of the development project in Bangladesh consists of six steps. These are as;

³⁴ R.B. Khadka and U.S. Shrestha, "Process and Procedures of Environmental Impact Assessment Application in Some Countries of South Asia: A Review Study," *Journal of Environmental Science and Technology*, vol. 4(3), (2011), p. 215.

- I) Project Screening based on Schedule 1 of ECR
- ii) Preparation of Initial Environmental Examination/Evaluation
- iii) Issuance of Site Clearance Certificate
- iv) Preparation of the Terms of Reference
- v) Submission of Draft EIA Report
- vi) Submission of the final EIA Report with Management and Monitoring Plan

Public Consultations

EIA process requires consultations with the stakeholders and incorporation of the findings of such consultations in planning and implementation of development and industrial projects. But public consultations are now being practiced in the case of large scale development and industrial projects in Bangladesh. The billion dollar multi-purpose bridge project on the river Jamuna funded jointly by the World Bank, Asian Development Bank and Japan attached due importance on public consultations involving the different categories of stakeholders. The foreign companies engaged in exploration of gas and mineral resources now seek public opinion in designing and implementation of the project.³⁵

Civil Society and NGOs

Civil society and NGOs play a prominent role in the arena of environmental studies and protection. Now the government gives importance on the views and opinions of civil society and NGOs. The Association of Development Agencies in Bangladesh (ADAB), a federation of NGOs and voluntary associations, is committing itself to various environmental activities. ADAB has the advantage of mobilizing the community towards environmental activities because of its grass roots network across the country. The formulation of National Environment Management Action Plan (NEMAP) and its follow-up actions through SEMP are, to a great extent, driven by the NGOs and civil society unlike other programs of development. Some large NGOs have established environment cells within their organizational structure. A number of big Bangladeshi NGOs have earned worldwide reputation for their success in community-based programs directed at poverty alleviation and human resource development. More recently, Environment related NGOs (both specialized and not specialized in environment) have formed a coalition, namely Coalition of Environmental NGOs (CEN) for better coordination and concerted actions on key environmental issues. The CEN publishes newsletters to highlight environmental issues to raise awareness of the citizens. Other civil organizations and NGOs working for environment include Bangladesh Environmental Lawyers Association (BELA) and Forum of Environmental Journalist Association of Bangladesh (FEJB). BELA filed a number of public litigations against the government on environmental ground that resulted in a positive impact on environmental protection. Many national and local newspapers and periodicals have introduced "environmental page" on a regular basis. Televisions and radios are also engaged in broadcasting environmental issues of national and global implications. The civil societies and NGOs have established effective linkages with the regional and international agencies including the UN Bodies like ESCAP, UNEP, and UNDP for implementing environmental programs including training, workshops, seminar etc. on a collaborative basis. The research and educational institutions provide important information and policy guidelines to the government, civil society, NGOs on environmental issues. The newly started Bangladesh Environment Network (BEN) is a magnificent forum of individuals and

³⁵ Additional Studies on National Environmental Governance and Cross-Sectoral Issues in Asia, p. 142. available at: http://pub.iqes.or.jp/modules/envirolib/upload/817/attach/eng_part_3.pdf, [accessed on 20 January, 2014]

institutions representing the academicians, scientists, engineers, researchers, NGOs, civil society from the country and expatriate Bangladeshis who are engaged in academic research in the developed world.

1.4.3 Strengths and Weaknesses

The organizational and institutional reforms especially the creation of the MOEF and the upgradation of the DOE are some important steps to strengthen the environment related organizational framework of the country. The enacting of the relevant laws and rules for conservation and protection of the environment provides legal strength to the concerned organizations. Moreover, growing importance is now attached to environmental issues which are increasingly being incorporated to development plans by the Planning Commission, the central planning authority of the Bangladesh Government. The emergence of civil society groups and NGOs and their active participation in the environmental issues is a positive step to further streamlining of the environmental activities in the country. In terms of global environmental governance, the actors are the extended version of the national representation. Even the global NGOs and corporate authorities are also participating in and within institutional representation.

Despite the positive changes in institutional and legal aspects of the environment, major weaknesses could be traced in legal structure including both government and non-governmental organizations engaged in environmental activities. Various research studies have noted that the implementation of the Environmental policy and the Environmental Conservation Act have bogged down due to some structural and functional limitations.

- The DOE, the principal implementing agency severely lacks human and physical resources to respond to the demanding tasks and responsibilities of both the Policy and the Act. The agency is also seriously understaffed specially at the regional levels.
- All executive or decision making power is confined to the top authority. This makes decision-making as well as enforcing of the environmental laws a difficult task. The NGOs are also, to some extent, handicapped due to lack of funds and their heavy dependence on external assistance.
- Various operational rules for effective implementation of the Policy and Act would require complementary and detailed operational rules, many of which have not yet been formulated.
- Lack of inter-agency coordination is one of the major causes of poor and inefficient use of the existing policy outline and rules on environmental protection and management. Neither the policy nor the law presents clear operational guidelines for such inter-agency coordination and synchronization of approaches.
- Empirical studies also noted that involvement of the effective engagement and participation of the community in various environment management and operational interventions have narrowed down the functional effectiveness of the policy and the Act.
- The policies of the Bangladesh government have been developed mostly from a sectoral approach. Although the Environment Policy emphasizes on maintaining ecological balance and overall development through protection of the environment, ensuring environmentally sound development and sustainable use of natural resources but some other sectoral policies are not consistent to achieve these objectives.
- Some of the environmental rules and related laws are outdated laws and others are improperly and incompletely updated, but they are neither adequate to meet the present day needs of the country nor consistent with the changing environmental scenario of the world.

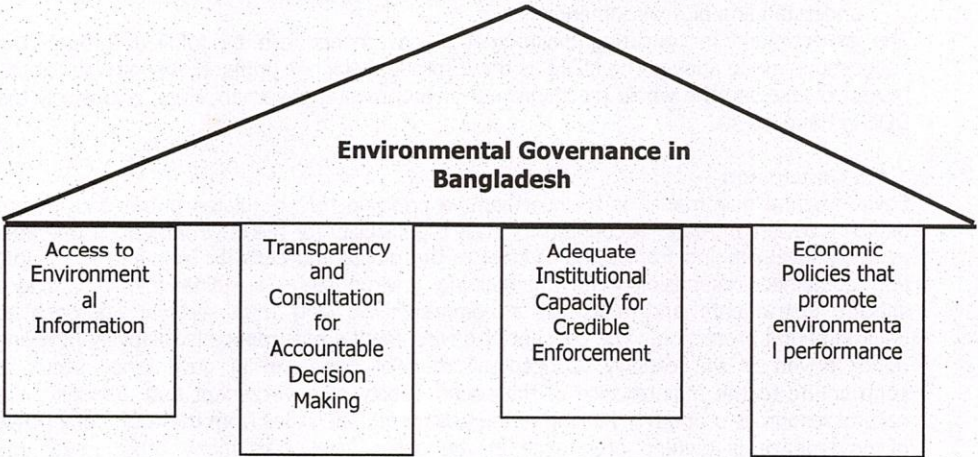
- The existing laws can be criticized for their non-punitive approach. Only a few legislations like The Penal Code, Tea Plantation Ordinance, Wildlife (preservation) Order etc. provide for punishment, but these are also too marginal to influence people's attitude.

1.4.4 Policy Implications

With a view to strengthening environmental governance structure of Bangladesh, various policy recommendations could be made which are stated below:

The World Bank has made a study on the present environmental scenario of Bangladesh which found that the environmental governance is an over-arching theme for strengthening environmental quality of the country. The most important governance elements to support such theme are, access to environmental information, transparency and consultation for accountable decision making, adequate institutional capacity for credible enforcement, and economic policies that promote improved environmental performance.³⁶ The pillars for establishing environmental governance covers the elements of governance which can be applied for better environmental quality.

Figure 1.4: Environment Governance Pillars



[Source: Developed on the basis of World Bank Report (2006)]

If the pillars of environmental governance are analyzed, the status of establishing environmental governance in Bangladesh can be measured. The key environmental organization, the DOE, under the MOEF should be strengthened and upgraded with adequate number of qualified technical personnel to carry out the tasks assigned upon it.

- The organizational structure of the DOE needs further decentralization to address the local environmental issues at the District and Thana levels. In addition to institutional upgradation, the DOE should be provided with adequate resources to procure the

³⁶ World Bank, Taming Leviathan: Reforming Governance in Bangladesh- An institutional Review (The World Bank: Washington D.C. 2006) available at www.moef.gov.bd (accessed on 25 March 2009).

various equipment and tools for regular monitoring of water and air quality at selected locations.

- A statistical database of key environmental variables along with measurable and meaningful indicators should be created and made available to the public. The capacity building within the DOE should be addressed to enforce the ECA, 1995 and ECR, 1997.
- The loss of biodiversity and destruction of habitats of the wild animals due to deforestation should be assessed and sanctuaries may be set up for their protection.
- In order to raise mass awareness concerted efforts should be made through undertaking cooperative programs by the DOE and other governmental and non-governmental bodies including universities and research institutions. Environmental studies should be included in the curricula at all levels of the conventional educational system.
- In order to assess the environmental costs of industrial and economic activities, studies should be initiated at least for the most polluting units especially the environmental "hotspots" attributable to leather & textile industries on a priority basis. This would help to introduce the "polluters pay principle" incorporating the issues of environmental degradation into production as well as distribution of benefits.
- Regular interactions among the environmental organizations and institutions of the country at both government and non-government levels are essential for a proper understanding of environmental issue.

The expectations for ensuring environmental governance can be fulfilled through the suggestions made above. The MOEF is the institution which is primarily responsible for the task of overseeing the whole mechanism of environmental governance and exclusively the DOE in Bangladesh.

1.4.5 Conclusion

Environmental governance is an over-arching principle that regulates public and private behavior towards greater accountability and responsibility for the environment. It operates at every level ranging from the individual to the global and calls for a shared leadership and combined responsibility for maintaining environmental sustainability. It provides specific instruments and tools for a comprehensive and multi-sectoral approach to environmental protection. The concept of environmental governance is relatively new and donor driven in the country. Conceptualization of this term in governance sector is contributing to the maintenance of the sound quality of environment and managing the natural resources properly. Thinking of the environmental issues from the wide perspective of governance is gaining preference at the policy level. Like many other issues the environmental problems are generally taken as alarming by the citizens of the country. They are concerned with the level of degradation of the quality of the environment. As a part of the effective governance the citizens of the country are not able to communicate their voice to the authority. Due to the weak structure of environmental governance the citizens of the country are unable to participate in the governance mechanism. This situation can be changed and restructured in the environmental governance mechanism. Department of Environment of the Ministry of Environment and Forest is the nodal agency in the country to formulate the structural phase of this governance structure which may contribute to the mitigation and adaptation of environmental problems and help the efficient introduction of sustainable development for poverty reduction and economic growth.

SOCIAL MOBILITY IN BLACKSMITH COMMUNITY: A SOCIOLOGICAL INVESTIGATION

Abu Russel Md. Repon*

Abstract: Blacksmith community is common in almost every part of Bangladesh. They usually make and repair iron materials from generation to generation. In the recent past, they could not think of employment beyond their traditional occupation for themselves and for their children. In course of time, new generation is becoming conscious about their life and future. They are trying to involve with different types of occupation besides their traditional occupation. In this perspective, many opportunities are created regarding social mobility and different types of social mobility are found in the blacksmith community. Interview schedule technique and, questionnaire under social survey method along with relevant observation tools were used in this study. The aim of this paper is to identify and analyze the various kinds of social mobility in the blacksmith community.

Introduction

Agriculture enriches the civilization enormously. Development of different means of production had created opportunities for better agricultural practices. Thus, a special occupational group, the blacksmiths emerged for making agricultural tools, and developed as blacksmith or kamar community in the society. Homogeneity is the nature of a community. As MacIver (1970:31) says, "A community is a focus of social life, the common living of social beings; ... definitely established for the pursuit of one or more common interest." Jaha (1995:24) mentioned five bases of a community. These are (a) common life, (b) particular name, (c) permanence, (d) self-dependence and (e) spontaneous birth. Yet, in the current socio-economic context, the idea has been created regarding the changing circumstances of the community life. The differentiations are coming in occupational and life style of the communal people due to increase in different opportunities. As a result socio-economic condition of the community is changing. The developmental impact of science is found on occupation, health, education, attitude, infrastructure, lifestyle etc. and it plays, effective role on social mobility. Different types of social mobility in the blacksmith community have been discussed in the present article.

Idea on Blacksmith Community

Blacksmith is well known in rural or urban area as kamar. Many researchers and writers use the term. Occupationally kamar make domestic iron materials. From the ancient period a section of the Sudras of Hindu community are involved in this profession. Historically, the direct relation of kamar is found in agricultural activities, irrigation and housing. In the past most of the houses and agricultural equipment were made by kamar. It is still going on. Agricultural activities are going on in Bangladesh from the ancient Ostrick age. That is why existence of kormakar is found in the description of bronze and Iron Age in the ancient history of Bengal (Manju, 2002:8).

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The origin of blacksmiths dates back to the beginning of agricultural activities in Bengal. As in other occupations, iron workers emerged as a group of workers within the fold of the Sudra caste of the Hindu community. It is a popular belief that the first kamar was the son of a woman of the Sudra caste and his father was the celestial artificer Viswakarma. The Statistical Account of Bengal enumerated four classes of kamars- Basundari, Rana, Gangaliri and Bahal, or Khota. Endogamy was not permitted among these sub-groups. According to H.H. Risley, the kamars of Eastern Bengal were of three social types, Bushnapati, Dhakai and Paschima, the first being again broken up into Naldipati, Chauda-Samaj, and Pancha-Samaj, among whom intermarriage is permitted (Faroqi, 2003:474). The majority of the kamars of Bangladesh are Vaishnavas, but a few follow Sakta rituals. Their favorite deity is Viswakarma, who is worshipped on the last day of Bhadra, with offerings of sweetmeats, parched rice (chira), fruits, molasses, flowers, sandal-wood paste, Ganges water, clothes, silver, ornaments, etc. At the same time, they worship the hamper, anvil, and other tools used in their trade. The woman folk of the caste perform the Ananta, Sabitri, Shasthi, and Panchami bratas. Nistrarini and Mangal Chandi are worshipped by women and children with offerings of sweetmeats, milk, fruit etc. (Faroqi, 2003:474). Bhattacharya expresses the same ideas in this regard. He says, "The kamars are generally sakti worshippers, and are usually employed in slaughtering the animals offered in sacrifice to the blood thirsty gods and goddesses that receive the adoration of the 'energy worshippers'. For his services on such occasions, the kamar receives the head of the slaughtered goat, or a money gratuity, amounting to about half a shilling"(Bhattacharya, 1973:195). Unlike other Sudra caste groups, kamars enjoy a better status in the sense that they are not untouchable in the estimation of orthodox Hindus. Many other Brahmin drinks of water in their hands. According to Bhattacharya (1973:195), "In Behar the corresponding caste of lohars has the same position, and there also, a Brahman will take a drink of water from the hands of an ironsmith without any hesitation".

In a village kamars live in a specific location, where they are able to carry out their activities. They have a cultural heritage that gives them the status of a community. They participate in rural fairs and festivals with their metallic products. Now many Muslims are seen to have taken to their trade and many kamars have adopted other occupations in both rural and urban areas (Faroqi, 2003:474).

Idea on Social Mobility

Social mobility means the movement of individuals from one stratum to another. In other sense social mobility is the change of social status of individual or groups within the social structure. In this perspective, individual, group or particular class can move from one social stratum to another. According to Sorokin (1964:133), "Social mobility is understood as transition of an individual or social object or value of anything that has been created or modified by human activity from one social position to another". Social mobility is measurement of the success or failure of individual or comparison with father's status (especially occupation). Social mobility is divided into two types on the basis of movements of individual or group (a) horizontal social mobility and (b) vertical social mobility. Sorokin (1964:133) mentions, by horizontal social mobility or shifting, is meant the transitions of an individual or social object from one social group to another situated on the same level, and by vertical social mobility is meant the relations involved in a transition of an individual (or a social object) from one social stratum to another (Sorokin, 1964:133). According to the direction of vertical social mobility again is divided into two types (1) upward mobility and (2) downward mobility. Bassis et al. (1980:283) say that in case of upward mobility individuals gain property, power and prestige, improving their living conditions. In this regard Sen and Nath (2003:345) mention that upward mobility means status change of three major fields- class, occupation and power. Bassis et al. (1980:283) say that in case

of downward mobility people lose property, power and prestige and do what their parents once did.

Besides these prime divisions of social mobility there are so many dimensions that are found in an individual or group life in the society. Individual can involve in various occupation by dint of taking different occupations in his life time which is similar to intra-generational mobility. Haralambos and Heald (1999:83) say, "Intra-generational mobility refers to social mobility, within a single generation. It is measured by comparing the occupational status of an individual at two or more points in time." It is easy to gain idea on absolute social mobility through the measurement of occupational status and income differentiation of an individual or group. Hess et al. (1988:184) said, "An individual surpassed their father in education, occupational prestige, and income, these men enjoyed social mobility." The impacts of technological innovation, urbanization, industrialization etc. are found in social life. As a result, social mobility is created in an individual or group life. Bassis et al. (1980:283) say about this type of mobility that structural mobility, occurs when technological innovations, urbanization, economic booms or busts, war, and other events alter the number and kinds of occupations available in a society. As a result, people are "pulled" onto a higher social level or "pushed" onto a lower one. Equilibrium is made by exchange of mobility. Yet, individual's role is treated by his various activities on the basis of his social status. According to Fichter (1957:320), "The social personality is defined as the sum of all the social roles an individual enacts. Since the individual is the social person in action and since people usually perform only one function at a time, there is necessarily a shifting from role to role. This is what we mean by role mobility". Every person enjoys social status through his own occupation that is similar to perfect mobility. Regarding the purpose of perfect mobility Glass and Hall (1975:75) say that the sole purpose of the concept of "perfect mobility" is to provide a common standard which makes it possible to see the relative chances of status change of different generations and of men of different status and background".

No society is absolutely open or close. Social mobility is found more in an open society than in a closed society. Bierstedt (1974:455) rightly says, "An open class system is one in which vertical social mobility is possible. This means that there are no restrictions, or at the most only very mild restrictions, on the upward and downward movement of individuals with respect to the several strata." In an open society individuals can take their occupation by dint of their will, ability, and skill that is almost impossible in closed society. Social mobility changes from generation to generation in an open society.

Research Methodology

Gurudaspur and Nazirpur of Gurudaspur thana under the district of Natore were selected as study areas due to the availability of the blacksmiths. The study areas were selected purposively. Social survey method is used in this study. Data are collected by using interview schedule, questionnaire survey and observation to understand about various aspects of the community. At first total households of blacksmith community are identified in the study areas. Data are collected from those who are involved in blacksmith activities at present and those who are not involved in blacksmith activities but their father or grandfather was involved in blacksmith activities. The total number of 50 (fifty) households are identified and data were collected from the head of the households in the blacksmith community. Out of 50 households 28 households are identified at Gurudaspur, of which now 10 households are engaged in blacksmith activities and 18 households are not engaged in blacksmith activities but their father or grandfather were involved in blacksmith activities. 22 households were identified at Nazirpur of which now 07 households are engaged in blacksmith activities and 15 households are not engaged in blacksmith activities but their father or grandfather were involved in blacksmith activities. A questionnaire is used in data collection. Questionnaire is filled up through conversation

with the respondents due to better understanding of the respondents. Open-ended and closed questions were included in terms of the validity of questionnaire and research as well. The two concepts like "Own occupation" and "Other occupations" were used in the analysis of data in the tables in this paper. "Own occupation" means those who are involved in blacksmith activities. "Other occupations" means those who are not involved in blacksmith activities but their father or grand father was involved in blacksmith activities. Now they are involved in different occupations instead of blacksmith or kamar. This study may not represent all the characteristics of blacksmith community but will be of help for further research and policy makers also.

Social Mobility in Blacksmith Community

Horizontal Mobility

Horizontal mobility means, the movement of individuals or groups from one social stratum to same stratum by which social status remains unchanged. Those who are involved in father's occupation are included in horizontal mobility.

Table 1: Tendency of taking father's occupation in blacksmith community

Study areas	Occupation	Frequency	Percentage
Gurudaspur	Own occupation (10)	07	70.00
	Others occupation (18)	02	11.11
Nazirpur	Own occupation (07)	07	100.00
	Others occupation (15)	--	--

Table 1 shows that total 16 respondents i.e. 32.00 percent are engaged in their father's occupation in this community. The rate of horizontal mobility is high among the respondents who are involved in blacksmith or their traditional occupation, because, they have no opportunities to take others occupation besides their traditional occupation. There is a remarkable change observed in Nazirpur kamar community due to local hat-bazar and agricultural opportunities that helps to change their traditional occupation like blacksmith. The study areas are developed in terms of occupational opportunities than other areas that reflect on the cause of low rate of horizontal mobility in the blacksmith community. Tendency of taking other occupations than traditional occupation are high due to their well financial conditions.

Upward Vertical Mobility

Upward vertical mobility means, the movement of individual or group from existing social stratum to a higher social stratum by which social status is upgraded in the society. In this case, individual takes better occupation than that of their father.

Table 2: Tendency of taking better occupation than their father's in blacksmith community

Study areas	Occupation	Frequency	Percentage
Gurudaspur	Own occupation (10)	--	--
	Other occupations (18)	16	88.89
Nazirpur	Own occupation (07)	--	--
	Other occupations (15)	15	100.00

Table 2 shows that most of the kamars are involved in other occupations besides their traditional occupations; they are all enjoying better occupation than that of their father in the blacksmith community. Average 62.00 percent respondents are involved in better occupation than that of their father. It is clear that there is a tendency of taking better occupation by the respondents. In Gurudaspur a very few of the respondent's father took other occupations that is significant in terms of change and social mobility for themselves and community as well. High rates of upward vertical mobility due to opportunities indicate their socio-economic development.

Downward Vertical Mobility

Downward vertical mobility means, the movement of individual or group from higher social stratum to a lower stratum by which social status is lowered. In this case, an individual takes a lower occupation than that of their father and enjoy lower status, power and property.

Table 3: Tendency of taking lower occupation of respondents than that of their father in blacksmith community

Study areas	Occupation	Frequency	Percentage
Gurudaspur	Own occupation (10)	03	30.00
	Other occupations (18)	--	--
Nazirpur	Own occupation (07)	--	--
	Other occupations (15)	--	--

Average 06.00 percent respondents are involved in lower occupation than that of their father. In Gurudaspur, respondents were involved in comparatively lower occupational status than that of their parents. In another case, a respondent thinks that his status is lower than his father's in term of occupation and lifestyle. This tendency of occupational diversity, and taking other occupations with changing time, is presented in the following Table 3.

Intra-Generational Mobility

An individual can spend his life in more than one occupation for different causes. In that case, someone gets chance to improve and gather experience of their occupation. Some of the blacksmiths spent their life in a single occupation. Taking two or more occupations are found in intra-generational mobility. Yet, the rate of taking one occupation is high.

Table 4: Types of occupational change in blacksmith community

Study areas	Occupation	1 st Occupation	2 nd Occupation	3 rd Occupation
Gurudasapur	Own occupation (10)	10(100.00)	02 (20.00)	--
	Other occupations (18)	18(100.00)	16 (88.89)	01 (5.56)
Nazirpur	Own occupation (07)	07(100.00)	03 (42.86)	--
	Other occupations (15)	15(100.00)	12 (80.00)	--

All are involved in different types of first occupation, but few are involved in second and third occupation in their lives. Those who are involved in other occupations taking tendency of second occupation is high among them. In Gurudasapur, 20.00 percent take blacksmiths second occupation and 88.89 percent of blacksmith taking other occupations take a second occupation. Almost the same tendency is observed in Nazirpur. 42.86 percent blacksmiths take second occupation and 80.00 percent blacksmiths take other occupations. In Gurudasapur, only 5.56 percent of those involved in other occupations take a third occupation. There is a significant role of education in taking more than one occupation. Men, who have education and intelligence, can easily choose one occupation after another. Those who are involved in blacksmith have fewer opportunities to take different occupations. On the other hand, those who are involved in other occupations are found more desirous of taking various occupations; utilize opportunities and talent in their lifetime in terms of their occupation.

Absolute Mobility

It is not unexpected for blacksmiths to have better achievements in education, occupation, status, income etc. than their fathers. They enjoy poor opportunities in the community. The differentiation is found among the aforesaid indicators. It is possible to know the rate of differentiation in occupational status and income. Respondents who are involved in other occupations have much more education than those employed in their traditional occupation.

Table 5: Better education than father in blacksmith community

Study areas	Occupation	Frequency	Percentage
Gurudasapur	Own occupation (10)	04	40.00
	Other occupations (18)	16	88.89
Nazirpur	Own occupation (07)	03	42.86
	Other occupations (15)	13	86.67

An average 72.00 percent respondents obtained better education than that of their father. This rate is higher among those who are involved in other occupations due to their better familial financial condition and their parent's consciousness. Sometimes their fathers were interested in familiarizing their children with financial crisis. On the contrary, their fathers were more conscious than their grandfathers. Now respondents are more conscious than their father in taking education. Occupational opportunities are more in Gurudasapur than in Nazirpur. There are many schools and colleges in Gurudasapur. Gurudasapur is a municipal area that helps to make awareness regarding education among the people.

Table 6: High rate of better income than father in blacksmith community

Study areas	Occupation	Frequency	Percentage
Gurudaspur	Own occupation (10)	07	70.00
	Other occupations (18)	14	77.78
Nazirpur	Own occupation (07)	06	85.71
	Other occupations (15)	14	93.33

An average 82.00 percent respondent earns more than their fathers. Those who are involved in other occupations earn more than what they earn from their traditional occupation. The present lifestyle of the respondents is much better than that of their father while they were young and active. Those who get chance to obtain higher income, education and occupation are enjoying better social status because of their communication and social relation among the different classes' people that also help to achieve social status. Gurudaspur bazar, Chachkair (nearer to Gurudaspur) hat and bazar, and Nazirpur hat and bazar create occupational opportunities that also help to the blacksmith earn more in the community.

Structural Mobility

Social status increases or decreases through various occupations and opportunities, in terms of structural mobility like technological innovation, urbanization, economic development etc. The impact of structural mobility is found in community life which play significant role in their socio-economic development.

Technological innovation has a special impact on blacksmith community. For example, power tiller, wider machine etc. are the results of modern technology. These tools reduce the use of langal, pachan, kachi in traditional harvesting method. Here plough for langal, weeding too for pachan and scissors for kachi. Working area is spreading by using rickshaw-puller, van, bus and track more.

Urbanization has also an impact on blacksmith community. Gurudaspur is a municipal area; so its infrastructure is developed and creates occupational opportunities. That is why many blacksmiths get chance to take other occupations besides their traditional occupation. Road communication is also developed in Nazirpur. Gurudaspur and Nazirpur are well known as business places and are helpful for the respondents to involve the blacksmiths in other occupations and they can develop their self occupation. They are solvent because of agricultural development and other opportunities. They are becoming able to develop their fate through investing additional money in business and other income generating activities. Very few are poor for failing to address the competitive system of society.

Exchange Mobility

Exchange mobility is an important concept in studying social mobility. Individual is belonging to one stratum to another in this type of mobility. Yet, almost an equilibrium is found here. It is measured by occupational change of grandfather, father and respondent respectively. Occupation does not only play a role on income but it also plays a role on social status. One way tendency is found in measuring exchange mobility in community.

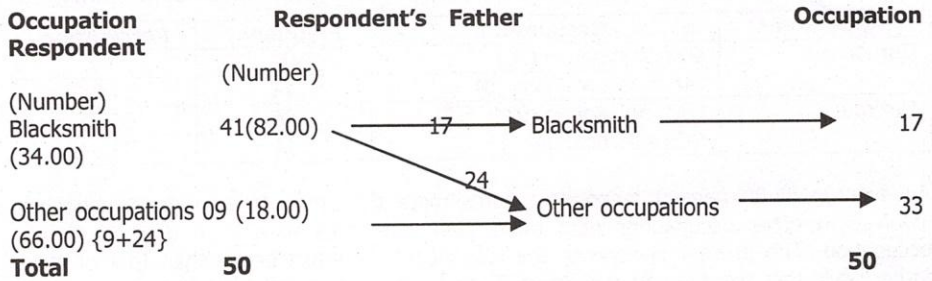


Fig-1: Exchange mobility in blacksmith community

From the above figure, it is seen that 82.00 percent respondents' fathers were engaged in traditional occupation of blacksmith. But at present 66.00 percent respondents are not involved in their traditional occupation. It was only 18.00 percent among their fathers. 34.00 percent respondents are involved in their traditional occupation. This scenario implies that new generation is not interested in their traditional occupation. They are interested in other occupations through adaptation with changing social system. They take other occupations for their own need and choice. Occupational diversity explicitly clears through such type of mobility. Other occupations of the respondents are blacksmith, hardware business, tailors, driver of rice mill, goldsmith, headmaster, assistant teacher, peon, temporary business and welding business, and other occupations of respondent's fathers' were tailors, agriculture, hardware business, temporary business and peon.

Role Mobility

Each and every man has a social position in the society. Man acts according to his social position. Various activities and social status of individuals become clear by role mobility. The blacksmith is well known as a blacksmith while he makes and repairs iron materials at his kamarshala. Usually Kamarshala is situated near their house. They become businessmen while they sell their materials at hat-bazar. They are also treated as customers when purchasing familial as well as domestic goods from the sellers. Those involved in other occupations enjoy role mobility much more due to their more communication opportunities. They have a lot of chance to communicate and mix with different classes of people by their occupational as well as social position.

Perfect Mobility

Perfect Mobility means traditional occupation and the type of status enjoyed on the basis of that occupation. Tendency of traditional occupation and status change is found here. Secondary occupations are taken side by side with primary occupation from generation to generation.

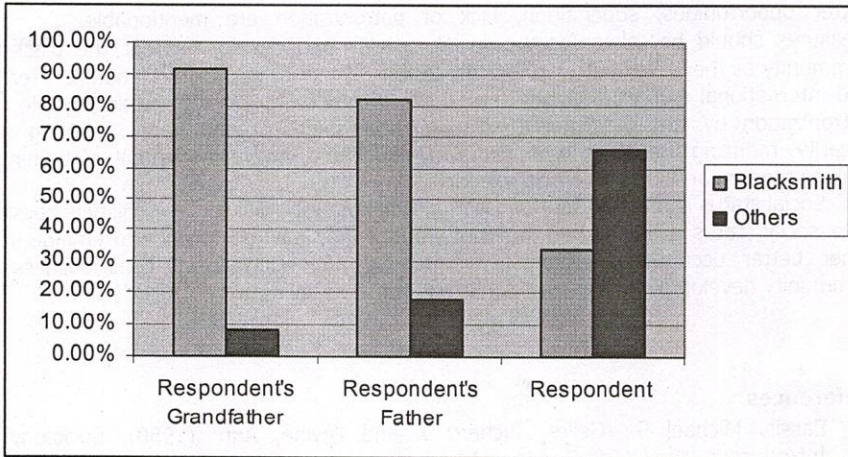


Fig-2: Tendency of taking blacksmith and other occupations from generation to generation

The Figure shows that 92.00 percent respondents' grandfather, 82.00 percent respondents' father and 34.00 percent respondents take blacksmith occupation. It is a very explicit scenario for understanding the changing pattern or tendency of taking secondary occupations with their traditional occupation. Tendency of getting involved in other occupations is much higher among the respondents than their grandfather or even their father. It also indicates the occupational diversity in the blacksmith community.

Respondents' grandfathers had three types of primary occupation- blacksmith, goldsmith, and agriculture, and two types of secondary occupation- stationary shop, blacksmith. On the other hand respondents' fathers had six types of primary occupation- blacksmith, tailors, agriculture, hardware business, temporary business and peon, and one type of secondary occupation- business. At present respondents are involved in nine types of primary occupation- blacksmith, hardware business, tailors, driver of rice mill, goldsmith, headmaster, assistant teacher, peon, temporary business and welding business, and four types of secondary occupation- hardware business, business of fried rice mill and goldsmith. This scenario implies their occupational opportunities and attitudinal change in the society. The occupations which are the main source of income and identify the men in the society are called primary occupations besides these are called secondary education that are taken with the primary occupation.

Conclusion and Recommendation

Bangladesh is predominantly an agricultural country. Most of the people here are directly or indirectly dependent on agriculture. Blacksmith community is playing important role for the development and expansion of agriculture by making and repairing iron materials. From the very ancient times blacksmith community is living in rural, semi-urban and urban areas. Some of them are engaging in other occupations by their own qualification or other reasons. As a result their social status is moving upward or downward. Status development is possible by dint of respective occupational development that implies social mobility. Upward vertical social mobility is high in the blacksmith community. They are adapting with the changing social system. They are becoming conscious regarding the contemporary needs. So, those belonging to the group of horizontal mobility are changing their taste and attitude.

Though various kinds of social mobility are found in blacksmith community, many obstacles are also found in the community of which lack of education, poverty, lack of

better opportunities, superstition, lack of patronization are mentionable. So, some measures should be taken for the social mobility and development of the blacksmith community as they contribute significantly to the society by making iron materials for local and international market, ensuring the supply of raw materials with easily payable debt, patronization by the government and non-government organizations, ensuring social security, reducing the attitude of ignorance and hatred, and arrangement of training for making modern and attractive iron materials.

Social status is an important concept in social mobility. So, social mobility is possible if their social status is established in society, and if they may get chance to engage in any other better occupations. Necessary steps for promoting social consciousness and community development may play significant role in social mobility.

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ACCESSING ENVIRONMENTAL SERVICES: THE ROLES OF SOCIOPOLITICAL EMBEDDEDNESS OF THE URBAN POOR IN DHAKA

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Abstract: Access of the poor to urban environmental services in developing countries has been a major concern for the last several decades. Despite remarkable success of urban governance approaches, a satisfactory service provision in the informal settlements is not merely a matter of orthodox participatory approach; rather it depends on sociospatial embeddedness of the poor. This study accepts that spaces of embeddedness have certain productive and reproductive power to determine 'how things happen' in a particular place. Moreover, it admits that the sociopolitical spaces of negotiations by the urban poor should not be considered merely as passive, but active in terms of 'social network' and 'political contact'. Using the empirical data, collected through in-depth interviews with the poor in Karail slum in Dhaka city, this paper addresses firstly the dynamics of sociopolitical networks of the poor that are purposefully constructed as a defensive mechanism for getting access to water; and secondly the paper explores the beneficiaries from the spatially embedded practices that are played out by the urban poor. The paper suggests that consideration of informal sociopolitical embeddedness of the poor is imperative during urban policy formulation.

Keywords: Access, urban poor, environmental services, space, sociopolitical embeddedness, water.

1. Introduction

The cities of developing countries, at present, are experiencing overwhelming urbanization (Brockherhoff, 2000), and facing huge challenges at local and global scale (Lee, 2007) particularly regarding the ways cities are governed and developed (Kokpol, 1998). One of the big challenges is providing environmental services such as water and sanitation to the urban poor who are living in slum and squatter settlements (Laquian, 2007; Tumwine, et al, 2002; Akbar et al., 2007; Hardoy et al., 1992; Milroy et al., 2001). Globally, 1.1 billion people lack safe water and 2.4 billion do not have access to adequate sanitation (UN-WWAP, 2003; Beall and Fox, 2009). In developing countries, as many as 600 million people cannot meet their basic needs (Gardner and Blackburn, 1996; Osumanu, 2007), and 80% of illnesses and 30% of deaths are caused due to unsafe and inadequate water (Elhance, 1999; Wutich and Ragsdale, 2008). Thus, the issue of accessing water has been increasingly recognized as a major challenge by most of the developing countries (Wutich and Ragsdale, 2008).

There are number of studies that capture different perspectives of urban environmental services and problems. For example, Yeung (1991) notes that the root-cause of increasing insufficiency in the provision of infrastructure services in most Asian cities is the inadequacy of funds and faster urban expansion. Many also accuse 'urbanization of global poverty' (Ravallion et al., 2007) or 'urbanization of poverty' (UN-Habitat, 2003). In addition, many suggest that the water privatization policy has failed to

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ensure better water provisions for all (Graham and Marvin, 2001; Estache and Rossi, 2002; Chang, 2003; Gandy, 2006; Argo and Laquaian, 2007). Beall and Fox (2009) claim that the future privatization of critical urban services is now uncertain and new urban management approach has proved inadequate. Furthermore, researchers also advise that there is a need to specify sustainable models of public-private partnerships for better service provisions in the cities (Pernia and Alabastro, 1997).

Despite a range of literature on 'participatory governance' (Usavagovitwong and Posriprasert, 2006, Stein and Castillo, 2005; Mwangi, 2000; Hobson, 2000; Lemos et al, 2002; Ahmed and Ali, 2005; Sengupta, 2006; Mitlin and Thomson, 1995; Hossain, 2007) demonstrates partnership approach as a success in providing water and sanitation; there are also studies criticize for their various limitations. The criticism particularly indicates the issue of exclusion of poorer section of the poor in partnership processes (Mitlin, 2001; Gilbert, 2007; Budds and McGranahan, 2003, Loftus, 2006, Smith and Ruiters, 2006; Loftus and McDonald, 2001). Drawing upon these limitations of the existing researches, this study aims to explore sociopolitical embeddedness of the poor for getting access to water services. The study examines the nature of social network and political contact within and between urban poor communities. It defines social network and political contact as the sociopolitical embeddedness of the poor that is used as a self-defensive mechanism of survival in the city.

For empirical analysis, it takes a case study in Karail¹ slum in Dhaka, Bangladesh. For data collection, participatory observation and in-depth interview methods were conducted during the period of July 2010 to March 2011. This paper considers 32 in-depth interviews with the key respondents, selected on the basis of snowballing method. The respondents were recruited based on their consent for participation and objectives of the research. Both the water consumers (subordinate poor) and the informal water providers (elite poor) in Karail were invited to participate in the study. In addition, local politicians such as commissioners of Dhaka City Corporation were interviewed.

Based on a typology of sociopolitical embeddedness of the poor, this paper addresses two issues: firstly, the dynamics of social and political networks of the poor that are purposefully constructed as a 'self-defensive mechanism', which may be both 'bounded' and 'porous', and secondly, the beneficiaries from these spatially embedded practices or strategies that are played out by the 'provider poor', 'consumer poor', and 'outsiders/local politicians'. The paper concludes with some suggestions which indicate that consideration of informal sociopolitical network in the informal spaces is imperative during formulation of the urban development policies regarding environmental services such as water.

2. Conceptualizing sociopolitical embeddedness

The sociopolitical embeddedness of the urban poor is a distinct form of network and collective action that are always played out for material and political needs and to gain access to services. It seems that an individual is enmeshed in and produced within the networks of social relations. Moreover, this embeddedness in terms of webs of social relations is not always bounded but also porous. In the same line of James Scott's notion of 'everyday forms of resistance' which recover urban poor from passivity, fatalism and hopelessness (Bayat, 1997), this embeddedness or self-defensive mechanisms accept the notion of 'survival strategy' (Fussell, 2005) and go beyond Escobar's criticism, 'the language of survival strategies is the image of the poor as victims' (Escobar, 1995; Cited in Bayat, 1997; p. 5). Drawing upon this argument, the following sections describe the nature of sociopolitical embeddedness of the poor.

¹ Karail is the biggest slum in Dhaka city with a population of about 1, 20,000 people in 24,000 shanties on a land of about 100 acres established over the last 30 years (Dhaka Mirror, 2010).

The spatial practices for accessing environmental services like water in particular and for livelihood of the poor in general are operated with different modes of social and political relations within and between the slums or between slums and other communities. For example, the question 'why the poor show and maintain 'bounded solidarity' and also 'unbounded/porous solidarity' with other actors can be explained by how they are spatially and sociopolitically embedded in formal and informal urban (water) systems. Since slums and the poor are identified as illegal entity in the urban systems, their existence is hardly comparable with the other parts of the city. The poor—almost in every moment—needs to strategize and re-strategize their social and political relations in response to other sociopolitical actors, which are defined as the spatial practices/strategies of the poor. This paper demonstrates that the slum poor, both the elite poor and subordinate poor, are separately and/or simultaneously embedded in two kinds of sociopolitical relations that are spatially bounded as well as porous. These relations are: (i) social network and (iii) political contact.

In pursuit of a better analysis of sociopolitical embeddedness, the urban poor are categorized, based on how they are positioned in the power structure in the slum, as (i) elite poor (water providers) and (ii) subordinate poor (water consumers). The elite provider poor refer to the poor who have strong command in social and political contact, for example, political party leaders, community leaders, owner of informal enterprises etc. And the poor who are just members (not leaders) of the community and consumers of informal water services are referred to as subordinate consumer poor. The following sections describe these categories of the poor and how and why they shape and reshape social and political relations with others individually and/or collectively to gain access to environmental resources.

Social network

Following Emile Durkheim, a handful number of sociologists—predominantly in North America—further use this concept in analyzing social bonding and social capital by which individuals get bound into communities of interest (Sassen, 1991; Siddiqui et al., 1993; Castells, 1996; Urry, 2000; Amin and Thrift, 2002; Panfichi, 2001; Hossain, 2006; Clarke, 2009). The focus was given to what are the factors that determine social relations and what are the variations/multiplicities in social relations. As Clarke (2009; p. 415) states:

"...social networks explain variations in democratic health: because they enable individuals to express their interests to, and to protect themselves from abuses by governments; because individuals learn the practical skills necessary for public life through their involvement in social networks; and because social networks serve as forums for deliberation over public issues".

As Simmel (1917) argued all individuals in the society belong to social interaction or relationship which is 'social circle', now is called social network (cited in Panfichi, 2001). For Simmel, the first circle in which individuals are embedded is their immediate family, where primary ties are built and social identity is given (Panfichi, 2001). Generally, when an individual grows up, he or she gradually moves up to other social circles based on specific interest or choice, which may be short-term or long-term. However, the spatial characteristics of a community are very important to understand social networks and its objectives *per se*. One type of spatiality of a network is its dual nature in territoriality i.e. bounded and porous. The porous or unbounded form of social network refers to the relational integrity among the communities, which is the essence or strategy of a community or society. The second type of spatiality is 'local circumstance as spatial power' that arguably influences and determines people's will and maintains social network with others, what Muanamoha et al. (2010) called 'self-sustained circular process'. This study particularly explores these informal bounded and relational patterns of social networks, what the urban poor accept as 'self-defensive mechanisms' for getting access to water services.

Political contact

The other type of sociopolitical embeddedness is political contact, which refers to engagement in party-politics. The importance of this contact, particularly to the poor, is well evident in many researches in the context of developing countries (Edelman and Mitra, 2006; Chatterjee, 2004; de Wit, 1996; Gilbert and Gugler, 1983). The political contact may be generated in a situation of considerable inequalities that exist in the society. Generally, for example, it may happen when the small groups of middle class and the rich hold the political and distributional power, while the big group of poor is neglected and exploited. De Wit (1996; p. 57) notes that "this latter groups are usually aware of the mechanisms that create and perpetuate the inequality..., but they have to get on with the struggle for survival". One point is to be noted here that the big group of poor people do not always act as client of the elite middle-class or rich. On the contrary, the middle-class and rich also play their politics as patron of resource distribution as well as client to the poor as the recipient of votes or political supports (Edelman and Mitra, 2006; de Wit, 1996). Therefore, the provisions of environmental service, such as water, to the poor are dependent on the voting behaviour of the poor based on patron-client relationships in both ways. The following paragraphs conceptualize this relationship.

The concept of political patronage provokes clientelism and together they produce a state of 'machine politics'. de Wit (1996) states that clientelism is one component of 'machine politics', which further characterize a party or state. This concept may be a strong analytical tool to analyze how patron-client relationship between the poor and others shape water system in the slums. With the first step to a city as a migrant, one needs to look for a patron who will provide his shelter and earning opportunities. In that case, the social and organizational networks are very effective to provide the right persons to talk for services and opportunities. Subsequently he/she may look for political patronization that starts with one who is supposed to be an established person in the community. A stranger gets limited scope to get into political patronage unless and until he shows political loyalty to the patrons. Therefore, political patronage follows reliable clientelism (Scot, 1970).

Banck (1986; p. 522) defines clientelism as "the dispensing of public resources (or promise to do so) by political power-holders/seekers and their respective parties, in exchange of votes and... political support, being a strategy of elite controlled political participation fostering the *status quod*" (cited in de Wit, 1996). Therefore, political patronage always seeks supports, such as votes, political demonstration, etc. in response to dispensing services keeping the *status quo*, which is a strategy of the elite power-holders and elite poor. Wiebe (1975; p. 119) notes that the slum dwellers of Madras slums in India always "seek patronage wherever they can find it—through local leaders, outside contacts, elected representatives, employers and so forth—and always feel confident in an ambiguous situation if they have the support of a person with influence". In a situation like Madras, the poor may feel better to be patronized by the more powerful patrons while they can control the distribution of services or have access to services, such as water. Thus, the service clients tend to be supportive to the patrons or brokers, by which both of them build strong political ties based on patron-client relationships (Lynch, 1974; de Wit, 1996; Gooptu, 2001; Banks, 2008).

3. Typology of sociopolitical embeddedness: an analytical framework

Based on the theoretical discussion in the previous section, this section provides an analytical framework of sociopolitical embeddedness of the urban poor. Table 1 demonstrates strengths of relations and patterns of solidarity among the poor. The strengths are measured based on frequencies of social contact among the poor, which is

categorized into three types: (i) strong, (ii) medium, and (iii) weak. These categorizations are further associated with patterns of spatial relation which is classified as bounded and porous (Table-1). However, this typology of embeddedness of the poor helps us to analyze patron-client relationships between the elite poor and the subordinate poor, and also classify the spatial reach of the poor which may be bounded or porous. However, this study experiments this typology of embeddedness of the poor in the case of accessing urban water service in the context of a slum in Dhaka, Bangladesh.

Table 1: A typology of sociopolitical embeddedness of the poor

Categories of the Poor	Sociopolitical Embeddedness			
	Social Network		Political Contact	
	Bounded	Porous	Bounded	Porous
Elite Poor- Informal Water Providers	Strong Medium Weak	Strong Medium Weak	Strong Medium Weak	Strong Medium Weak
Subordinate Poor- Water Consumers	Strong Medium Weak	Strong Medium Weak	Strong Medium Weak	Strong Medium Weak

Notes: Strengths of social relations: Strong-Communicate every day; Medium-Communicate minimum twice in a week; Weak-Communicate once or never in a week. Patterns of spatial relations: Bounded-relations within a slum; Porous- relations beyond a slum area.

3. Sociopolitical embeddedness of the poor in Karail: A case study

3.1 Access to water: uses of social network

This section discusses the strengths and patterns of social network that assist to gain access to water services in Karail. It particularly describes the type and objectives of the social networks that are practiced by the elite water providers and the subordinate water consumers. Simply, this section discusses how the water providers and the water consumers in Karail use social network for their water services as well as survival in the city.

A common observation about the urban poor is that they are very much isolated from the mainstream urban society and even from other poor communities (Perlman, 2004)). But this ethnographic observation in Karail reveals that a considerable informal and formal social network exists among the poor, which is not only bounded within Karail but also go beyond. It was also found that both the kinship-based and non-kinship-based network were very conducive to the poor during their migration to Dhaka, migration within Dhaka and even within Karail. The kinship-networks were found to be of three types: blood-based, marriage-based, and fictive. On the contrary, the non-kinship networks can be further classified into three types: informal-community network, employment network, and tenant network. Notably, all urban poor do not belong to the same category of social network; rather the nature of social network is very fluid and overlaps with each other.

It was quite recognized that the poor in Karail always search a healthy network to survive, whether that is in quest of material resources or important information or socioeconomic supports. To the elite poor, particularly the water providers, social network is inevitable to keep contact with their recipients as well as with the outsiders, who actually patronize their informal water business in Karail. They need to be very vigilant to their water recipients and state of services. It was reported that the water providers (both owner of vendors and pipe networks) frequently visit their service areas and enquire about the quality of the services. One informal water operator explains:

It is our business and we know that without a good relation with consumers, the business will be closed. Moreover, we cannot supply them water regularly for electricity problems. For this reason, we always want to keep the consumers informed about availability and constraints of water supply.

A girl, who was working as a cashier of a water vendor, explained almost in the same way: Sometimes water consumers quarrel with each other when they stand in a long queue. They also try to bargain on water-price after using our water. In many cases, they warn us that if this problem is fixed then they will go to another water vendor. In such a situation, I report to my father to solve the problem. Then he goes to the consumers and tries to convince them.

These incidents indicate that a strong bounded social relation is present between water-providers and water-consumers in Karail (Table 2). It is also clear from their relation that both of them try to be in a win-win situation as if the water-providers can continue their informal water business and the consumers can get access to water services.

Some of the provider poor keep medium type of social relations with their relatives living in other slums in the city or in the villages (their origins). One of the water-providers explains:

I was alone when I first came to Dhaka. Now, I am able to keep my brothers with me. We are all together doing water-business. In doing so, we had to invest a lot of money to construct a vendor with water-pump and supply-lines. During the installment period, we had to borrow money from our relatives who are living in the villages in exchange our land properties.

This indicates that the elite water providers may not have a strong and regular social contact with their relatives in the origins (where they migrated from), but they were not permanently out of contact with their physically distant relatives.

Table 2: Nature and uses of social network in Karail

Categories of the Poor	Purposes	Patterns of Social Network	
		Bounded	Porous
Elite Poor-Informal Water Providers	Existence in Karail, Informal water business	Keep strong social contacts with relatives and water-consumers	Keep medium social contacts with relatives living outsides.
Subordinate Poor-Water Consumers	Staying in Karail, security, financial helps, water services	Keep strong social relations with neighbors	Keep strong relations with relatives in their origins

As can be seen in Table 2, the subordinate consumer poor, in comparison to the elite providers, are strongly embedded in social relations both in terms of bounded and porous patterns. Social relations of the water consumers with the water providers are materialistic. In addition, at the same time they have also strong spiritual and materialistic relations with their relatives. Despite the fact that the informally supplied water is comparatively expensive than the normal prices in the city, the consumer poor were very happy with the services as they are at least getting water. They believe that the production of informal water services has been possible only because of mutual understanding about their survival and social relations with others.

One water-consumer explains:

We know that they (water-providers) charge more than the normal price of the water. But is there anybody to complain? None can protest against them. Even

we do not want to protest against the informal water providers. Because, we appreciate their businesses, which are providing us water. So, we are very happy now with their services, whether it is cheaper or expensive.

This was an example of bounded social network between the subordinate consumer poor and elite water providers. The subordinate poor also keep a strong social relation with their distant others. As they are comparatively newer than the elite poor in Karail, their relations with outsiders is still very frequent and strong. This indicates that the longer period of staying in the slum corresponds to weak social relations with the outsiders. Thus, the social networks of the poor in Karail shows a flexible and fluid type of relations which experience a continuous shaping and reshaping with time based on common and personal materialistic interests and spiritual needs (Panfichi, 2001). The following section discusses how the political contact of the urban poor helps them to get access to water.

3.2 Access to water: uses of political contact

The importance of political contact is now a blatant reality to the poor in Karail. And, at the same time, the political use of Karail by the local political leaders is quite evident. It was observed that the political leaders and supporters in and around Karail are embedded in a 'symbiotic relationship' which represents a different kind of spatial practices by the poor in Dhaka city. This section investigates this political relationship and tries to explore the uses of political contact for materialistic benefits, like water.

As it appears, the political contact between the poor and leaders determines the existence of Karail. In doing so, the elite informal service providers play a vital role. It is not the reciprocity, social ties, solidarity for which elite poor always struggle for existence in Karail, but their informal business requires strong political contact with formal service authority and local political leaders, such as commissioner of Dhaka City Corporation. However, this section does not examine the determinants of the political contact in Karail, rather it investigates the purposes of political contact and the geographies of political contact in quest of water services (Table 3).

Table 3: Nature of political contact of the poor in Karail

Categories of the Poor	Purposes	Patterns of Political contact	
		Bounded	Porous
Elite Poor- Informal Water Providers	Existence of Karail, Informal Business (water)	Keep strong contact with the water consumers	Keep strong contact with the local leaders
Subordinate Poor- Water Consumers	Staying in Karail, Services (water)	Keep weak contact with the local political leaders	Keep weak contact with the political leaders

To the elite water providers, political contact is a 'spatial essence' that helps them survives them in Karail. If they get out of political connections with the local political leaders (who act as brokers) and water consumers, eviction of Karail slum might be easier. Almost all of the water providers happily claim that they are the safeguards of Karail, and they are the main agents who ensure basic services to all residents. To them, this type of informal business and political relation is a novel job that has made their life easier in Karail. They do not feel that their informal business is illegal and corruptive. They also claim that the informal water business in Karail is not a secret issue, as many of the local politicians have verbally accepted their businesses. A water provider explains:

Once we could hardly come into contact with the local political leaders, such as local ward Commissioners and City Mayor, and let alone Member of Parliament or Ministers. Now we have almost 20,000 voters in Karail. The local politicians

reversely come to us and inquire about our demands. They help us a lot to survive in Karail and continue informal businesses.

The political contact between local leaders and informal water providers exemplifies the techniques of 'machine politics' in case of water business in Karail. Machine politics deserves presence of materialistic relations and less ideological belief. In a similar way, the persistence of political relations between leaders and water providers depends on capabilities of holding power of distribution of resources. The leader who has more capacity to serve resources and patronage has more chance to get political supporters or clients in Karail. The dominant informal water providers get this opportunity of relationship and continue their business. An informal water provider shares (in 2011):

City corporation election is going to be held soon. We will go to the contestants and claim our demands. The leader, who will guarantee our demands, will get our votes.

A former Ward Commissioner also acknowledges the political use of the poor in Karail. As he observes, 20,000 votes are very crucial to the contestants in city corporation election. He explains:

We always try to convince the poor in Karail that we are with them. That is why, whatever resources I can manage, I arrange to distribute them. In the last election, they supported me and I got elected.

These conversations indicate a mutual understanding of benefits and uses of political relations. The informal water providers always try to act as a guardian of Karail and also control political access by the local leaders. He, who is capable of bringing top leaders in Karail, will certainly get huge support from the general voters (particularly who are water consumers) and show up his power of negotiations. Using this mechanism of political clientelism, the informal water providers become powerful dominants and hold informal business opportunities in Karail.

It was observed that all of the water providers support ruling political party. And they mainly keep strong political contact with the local ruling party leaders (Table 3). The water providers believe that nobody will be able to continue water business without supporting ruling party. The reason is: it is very important to contact the local political leaders to maintain a relation with the Dhaka Water and Sewerage Authority (DWASA). Once, Karail had to experience a huge clash between ruling and opposition party followers for having control on informal businesses. This was extreme in conditions during every power-transition between ruling and opposition party after a general election. But, this issue is now almost settled and all of the informal water providers admit that the ruling party followers should have the controlling power of informal water business as they get more access to top leaders and government officials.

The benefits of political contact also trickle down to the water consumers through the informal water providers. Most of the water consumers accept that a strong relationship is important to have uninterrupted water services. For this reason, they also support that the informal water providers should be a follower of the ruling party.

They also believe that their previous experiences of water disconnections were due to the fact of unsuccessful negotiations between water providers and the DWASA officials. In every event of this kind of disconnection, the water providers had to bribe the DWASA inspectors and officials, and finally re-building of connections was possible by dint of successful negotiations with the local ruling party leaders. A water consumer explains:

Previously we paid Taka 80 for 10 minutes connection in a day. Now, it has been increased to Taka 100. They have increased water-charges because it is legal now.

The water consumers now believe that the informal water service in Karail is no more illegal and it has been possible because of political negotiations and support to the ruling party. Few of them also share that they do not care about the legality of water and water business. A consumer shares:

Once we had to travel a long distance for drinking water. I also took part in several movements demanding water in Karail. But, the government did not give us anything. Now, we are getting water and we are very happy. For this reason, we support those who bring water for us. We also vote for him who helps us in this way.

The respondents also requested the researcher not to write anything against them (informal water providers). This indicates the strength of mutual understanding for water services and survival in Karail. This clearly shows how the political patronage reaches to the clients in exchange of resources and their political supports as well. In addition, the political support does not go along the line of ideological belief, but for only materialistic interests.

Thus, the political contact of the poor with the local leaders, both within and around Karail, is based on the distribution of resources and opportunities of informal businesses. The purposes of political contact also differ among the poor in Karail (Table-3). The elite water providers keep a strong political contact with the water consumers in Karail to ensure their votes for the ruling party leaders. On the contrary, the water consumers tend to be less idealistic in political belief and they keep a bounded type of political contact. In general, they affirm their support to the political leaders through the informal water providers who have been able to bring water to the consumers.

4. Conclusion

This paper has explored how social and political embeddedness of the poor in Karail helps to gain access to the water services and water business as well. It was found that the embeddedness can be both bounded (within Karail) and porous (beyond Karail), but vary according to the categories of the poor i.e. elite providers poor and subordinate consumer poor. Thus, the characteristics of the poor demonstrate a heterogeneous nature of subsistence in Karail which is largely based on mutual understanding and symbiotic nature of social networks and political contact. This indicates that both of the categories of the poor behave very sensibly in accordance with their daily needs and possible opportunities. Although the elite provider poor may act as 'patron' in the guise of water business, the subordinate consumer poor are happy with their performance and affirm all kind of supports to them for water services as well as for their survival in Karail. The results also suggest that the sociopolitical embeddedness of the elite providers is comparatively stronger than the consumers. Particularly, the water providers are very active in keeping political contact with the water consumers living in Karail as well as the political leaders who help them for their informal water business. On the contrary, the water consumers like to keep a weak and indirect political contact with the political leaders in Dhaka. However, these are the strategies of the urban poor necessary for survival in Karail.

This paper also intended to examine beneficiaries of these spatially embedded practices or strategies that are played out by the poor in Karail. In general, all of them are beneficiaries from the informal water business in Karail. The elite provider poor are, in fact, engaged in informal and formal politics for their personal benefits. They always strongly keep both the bounded and porous relationships and perform as the safeguard of Karail. On the contrary, the consumer poor survive in their 'last shelter' with the available opportunities they have to gain access to services at the expense of their social and political supports to the elite providers. Notably, this kind of supportive loyalty to others are less-idealistic, rather opportunistic and materialistic that endures 'machine-politics' in Karail.

It should be acknowledged that the model of sociopolitical embeddedness presented in this paper may not categorize the poor in Karail exactly and may not appropriately represent other slums as well. Nonetheless, this categorization may give a better understanding of the differences among the poor that has been proved in terms of

accessing water services and their sociopolitical relations in Karail. However, further research is needed to understand the geographical differences of embeddedness and strategies of getting access to services. It is also recommended that a good model of water governance approach for the slum may not be successful without considering the sociopolitical differences of the poor which this paper has fleshed out in terms of sociopolitical embeddedness.

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SECURITY OF FOREIGN PRIVATE INVESTORS AND HOST STATE IN INTERNATIONAL INVESTMENT LAW: BANGLADESH PERSPECTIVE

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Abstract: Under international investment law protection of foreign investors is materialized and documented through a significant number of bilateral investment treaties (BITS) where commonly the foreign investors are entitled to get protection from the investment receiving countries. On the other hand, in the twenty first century the security question of host state and its nationals become highlighted where numbers of evidences of abuse arising out of investment are evident. Considering the coherence and relativity of the interest of the foreign investors and host states the law of investment is trying to reach in a standard of protection for both foreign investors and for investment receiving countries. OECD authorises its member states to adopt new policies on national security issue and some of the big merchant countries have already adopted such security policies which promote strong review and monitoring policies for foreign investment. Whereas most non OECD poor countries still did not adopt such policies because of its less bargaining power though abuses are mostly visible there. In order to revoke such unjust scenario through proper reconstruction of international investment law instruments and adoption of balanced standard national policy it is possible to achieve greater balance of security of the host state and investors.

Key words: International Investment Law; Full and Complete Security; physical and legal security of foreign investor; national security question; adjustment of security of host state and foreign investor; reconstruction of BITS; rewriting multilateral treaties; adoption of standard national policies.

Introduction

The protection of foreign investment is a relatively old concept in international law.¹ Under international investment law this protection is materialized and documented through a significant number of Bilateral Investment treaties (BITS) where commonly the foreign investors are entitled to get protection from the investment receiving countries. Traditionally documents of investment law focus mostly on the rights of the investors which they are entitled to get in host states. Considering the coherence and relativity of the interest of the foreign investors and host states the law of investment is trying to reach a standard of protection for both foreign investors and for investment receiving countries. In this new investment era the questions of security and protection are the most important challenges for the investors and investment recipient country. Traditionally the law of investment through BITS ensure "Full and complete Security" of investors by the host state and this concept is interpreted in pursuit to ensuring the physical and legal protection of the investors. Besides the security concept of the investors, security concept from the

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¹M. Fitzmaurice and P. Merkouris *Human Rights Considerations in International Investment Arbitration, The Interpretation and Application of the European Convention of Human Rights: Legal and Practical Implications* pub. by Leiden / Boston: Martinus Nijhoff, 2012.

perspective of the host state and its nationals was not developed in the early days of investment law and in most of the BITS the security concept of the host state was overlooked. But in the twenty first century the question of physical and legal insecurity of the host state and its nationals came into lime light when a large number of physical violence out of foreign investment are evident around the world and considering the importance of the security of the host states, some countries have decided to adopt new policies for achieving greater balance of interest. In case of UK the question of national security is raised as a result of private ownership of Critical National Infrastructure by the foreign investors. (Intelligence and Security Committee Report, U.K July 2013). In case of USA, in order to reduce the security danger through foreign investment U.S congress passed Foreign Investment and National Security Act 2007. In such a national and worldwide phenomenon the question of security from individual and national perspective becomes an important issue in international investment law. In this article the writer tries to investigate the ambit and extent of the concept of full and complete security in international investment law. How greater balance of security interest of host state and its nationals can be promoted simultaneously in the light of Bangladesh has been analyzed in this paper.

Concept of Full and Complete Security

The clause containing Full and Complete Security is one of the common norms in international investment law and in most BITS the signing states refer to this clause in respect of ascertaining security of the investor in host state. The wording of these clauses suggest that the host state is under an obligation to take active measures to protect the investment from adverse effects and the general standard of this concept is the need to protect the investor against various types of physical violence including the invasion of the premises of the investment.² In other words, it can be said that through this clause of "Full and Complete Security" the host state undertakes to give security of the inward investors in the host state. In most of the BITS and multilateral investment treaties there is a binding to insert the clause of "Full and Complete Security" referring to the commitment to ensure the security of the foreign investors.

Class of interpretation

The international investment arbitration tribunals interpret the concept of full and complete security considering the facts and circumstances of each particular case. Investment tribunals in their decisions along with the expansion of the investment protection norms (fair and Equitable Treatment, Most favor Nation Treatment, definition of expropriation)³, interpreted the Concept of "Full and Complete Security" equating with "fair and Equitable Treatment"⁴ and sometimes as separate character.⁵ From that trend of the interpretation of this class the interpretation of this class can be classified into two; interpretation as equated with the standard of fair and equitable treatment and interpretation as distinctive standard.

² Rudolf Dolzer and Christoph Schreuer, *"Principles of International Investment Law"* Pub. Oxford University Press 2008 p 149.

³ *SD Myers vs Canada* 40 ILM(2005)1408, *Occidental Exploration and production Company vs Ecuador* 12 ICSID(2004) Reports 59.

⁴ *Occidental Exploration and protection Co. vs Ecuador* 12 ICSID Reports 59 award, 1 July 2004.

⁵ *Azurix Corp vs The Argentine Republic* Award, 14th July 2006.

see also Rudolf Dolzer and Christoph Schreuer, *"principles of International Investment Law"* Pub. Oxford University Press 2008 p 149.

In *Wena Hotel Ltd v Arab Republic of Egypt* case the Tribunal interpreted the concept of Full and Complete Security as equated with the standard of fair and equitable treatment.⁶ This interpretation suggests the protection standard of the concept of full and complete security is same with the standard of protection of fair and equitable treatment. This interpretation is also supported by some other investment tribunals in different famous cases.⁷ On the other hand some tribunal interpreted the concept of full and complete security considering its distinctive characteristic.⁸

Application of the concept of security

In international investment law investment tribunals applied the concept of Full and Complete Security considering each fact and circumstances in different investment arbitration cases. Under this concept of security of investor the investment tribunals ensure the physical protection of the investment from all kind of lethal forces of state organ as well as the legal protection of the investor.

For example In *AAPL v Srilanka* the unintended action by the security force of Srilanka against the investment of the investor is declared as the violation of the concept of Full and Complete security stated in BIT.⁹

Moreover it is also considered that there will be violation of the standard of full and complete security if the state fails to protect the investment. Here we can take the example of *Wena Hotels v Egypt* case where the employees of Egypt had occupied the hotel owned by the foreign investor and security force did not take any action to refrain them from seizing this tribunal found this as violation of the standard of protection under the concept of full and complete security.¹⁰

On the other hand the new interpretation of investment tribunals also limits the standard of protection. International law through ICJ decision draws the limitation of this standard of protection that the Provision of full and complete security does not give the warranty that the investor's property shall never be occupied in any circumstances.¹¹

Some other decisions identify that if no encouragement, foster or contribution on behalf of the state to the violence that would not be treated as violation of the provision of full and complete security.¹² Moreover failure to exercise due diligence is also identified as violation of the provision of full and complete security.¹³ From the above discussion it can be said that the protection under this concept of Full and Complete Security is not an absolute qualification, but qualified.

Legal protection

Besides physical protection of the foreign investor the concept of Full and Complete security of investor extends its guarantee to the legal protection of the investor against the infringements of the investor's rights and the decisions of the investment tribunals promotes such extension. In *CME v Czech Republic* case where the state sponsored the situation to bound the investor's local partner to terminate the contract tribunal extended the legal obligation of the host state to ensure that neither by amendment of its laws nor by the actions of its administrative authority would be devaluation of the agreed and

⁶ICSID reports 89.

⁷ *Occidental Exploration and production Co. vs Ecuador* 2004, 12 ICSID Reports 59 para 187, PSEG vs Turkey 2007, paras 257-259.

⁸ *Azurix Corp vs The Argentine Republic* Award, 14th July 2006.

⁹30 ILM(991) 577.

¹⁰ 41 ILM(2002)896.

¹¹ *Electronica Sicula Spa(ELSI)(USA vs Itali)*ICJ Reports 1989.

¹² *Tecnicas Medioambientales Tecmed vs mexico* 43 ILM(2004)133.

¹³ *Noble ventures INC vs Romania* 2005.

approved security and protection of the foreign investor's investment.¹⁴ In *Azurix v Argentina* case through the interpretation of the formula of full and complete security tribunal enhanced the standard of protection on legal stability for investor which is beyond the physical protection and security.¹⁵

Security of host state

Concept of security of the host state is one of the growing concepts in international investment law. Like security aspect of the investor the security aspect of the host state arising out of investment was not grown in investment law. Even in the BITS security aspect of host state and its nationals is not considered within the meaning of the concept of full and complete security. Frankly speaking the investor and the investor state have no commitment to ensure security of the host state and its nationals arising out of the investment. There is a considerable amount of evidence to suggest that foreign enterprises operating investments in the developing world have committed, or been complicit in, environmental, labor, and human rights abuses.¹⁶ Moreover high dependence on foreign investment regarding important national infrastructure also endangers the security of the states. Besides this international investment law through different interpretation by investment tribunals expands the ambit of investment norms (fair and equitable treatment, most favor nation treatment, Umbrella clause) which ultimately legally in secures the host state.

So it can be said that security question of the investment receiving state is also very important context in the new economic order in new investment regime which has various aspects. The insecurity of the investment receiving state and its nationals arising out of investment may be physical insecurity, legal insecurity.

National security

Since 19th century customary international law accepted the right to regulate the alien property as an expression of sovereignty especially for national security and public interest. But at the primary decades of the development of investment law the question of national security was not raised in investment law as most of powerful capital exporting countries acted as a collective hegemony to create and maintain the investment regime and maintain their global economic advancement in relation to developing, capital-importing states.¹⁷ But right to defend itself is one of the oldest concepts in international law. After the terrorist attack in USA at 9/11 the world picture has been changed and most developed nations become more conscious regarding the question of national security arising out of investment. Considering the threat to national security numbers of governments have started to review their policies on inward foreign investment in response to a "changing context for national security and the increasing prominence of new investors, including large investors controlled by foreign governments."¹⁸ The approach

¹⁴ *CME vs Czech Republic* 9 ICSID reports 121, para 613 partial award (2001).

¹⁵ *Azurix Corp. vs The Argentina Republic* (award 2006) para 408.

¹⁶ Todd Weiler, "Balancing Human Rights and Investor Protection: A New Approach for a Different Legal Order" 27 B.C. Int'l & Comp. L. Rev. 429 (2004), <http://lawdigitalcommons.bc.edu/iclr/vol27/iss2/8> p 433.

¹⁷ See Jewald W. Salacuse, "The Emerging Global Regime for Investment" (2010) Harvard International Law Journal vol 51 number 2 p 434.

¹⁸ *Progress report on Freedom of Investment, National Security and "Strategic"* by the OECD Investment Committee. Organization for Economic Cooperation and Development, April 2008; Eighth Roundtable on Freedom of Investment, National Security and "Strategic" Industries, by OECD, October 8, 2008.

of Organization for Economic Cooperation and Development (OECD) is that the right to protect the national security is an exception to the treaty commitment which is a well established treaty practice.¹⁹

So it can be said that that international investment law including OECD investment instruments, acknowledge that each nation has the exclusive role of determining for itself whether a restriction on foreign investment is necessary to protect its essential security interests.²⁰ The OECD reports that considering the importance of national security a number of governments have started to review their policies on inward foreign investment in response to a "changing context for national security and the increasing prominence of new investors, including large investors controlled by foreign governments."²¹

But no uniform practice exists in the application of the restriction of foreign investment on the ground of national security. In the context of the application of the standard of restriction in case of inward foreign investment some developed countries like USA adjusted their policy to foreign investment and adopted new Acts to regulate the foreign investment. USA Congress has enacted Foreign Investment and National Security Act of 2007 and through this Act USA strengthens the review process of the inward foreign investment. Another capital recipient country U.K also focused on national security arising out of investment. The Rt. Hon. Sir Malcolm Rifkind, MP in its report before British parliament identified the over dependency of UK telecommunication on Foreign Big Investment Companies like Hurdie; Chinese Company as a real threat to the national Security of UK and he recommended that the Government's duty to protect the safety and security of its citizens should not be compromised by fears of financial consequences, or lack of appropriate protocols.²²

Standard of restriction for national security on inward foreign investment is described as integral part of customary international law. But in most of the BITS this exception is overlooked. Moreover this interpretation of the investment tribunals is alarming where the investment tribunal gives over weight on Fair and Equitable Treatment than Customary international law.²³

Legal insecurity of host state

The question of legal protection of host state is another aspect of the security of the host state. In most of the BITS host states have given the commitment to ensure full and complete security of the foreign investor. Legal protection of the foreign investor is interpreted in different investment tribunals as within the meaning of full and complete security. But in investment law regarding the security question of host state the basic discussion always goes on the geographical security or physical security. The question of legal insecurity of the host state was not covered in any interpretation. Even the OECD interpretation of national security the question of legal insecurity was not included here. The context of the legal insecurity of the host state has been described in the following

¹⁹ International Investment Perspectives: Freedom of Investment in a Changing World, 207 Edition, Organization for Economic Cooperation and Development, 2007, p. 105.

²⁰ CRS report for Congress, "*Foreign Investment and National Security: Economic Considerations*" 2013.

²¹ See footnote number 16.

²² *Report on Foreign involvement in the Critical National Infrastructure; The implications for national security.* This report is prepared by Rt. Hon. Sir Malcolm Rifkind MP, (Chairman on Intelligence and Security Committee) and presented by Prime Minister of UK in British Parliament in June 2013.

²³ *CMS Gas Transmission Company v. Argentina*, ICSID Case No. ARB/01/08 (United States/Argentina BIT), Award (12 May 2005), Annulment Decision (25 September 2007).

Firstly the expansion of the ambit of the investment norms extends the legal insecurity of the host state. In interpretation of different investment norms used in BITS (Fair and Equitable treatment, most favour nation Treatment, definition of expropriation) investment tribunals use different jurisprudential terms to fix the standard of protection under these norms.

In *MTD v Chile* case for fixing the standard of protection under fair and equitable treatment tribunal interpreted this treatment as it encompassed such fundamental standard as good faith, due process, non-discriminatory and proportionality.²⁴ On the other hand in *Saluka v Czech Republic* Tribunal explained that the act of the Govt. which is inconsistent, non transparent, unreasonable (unrelated to some rational policy) or discriminatory (based on unjustified distinctions) is the violation of the standard of protection under fair and equitable treatment.²⁵ Besides these *SD Myres v Canada* case explained that treatment in unjust or arbitrary manner is the violation of the standard of protection from international perspective.²⁶

Through these interpretation of the investment terms the tribunals extends the ambit of the application of this terms which ultimately insecure the host state to get legal protection against the investor in the arbitration tribunal.

More over the interpretation of these terms is so wide in its application which ultimately will frighten the host state to take any decision against foreign investor. In order to get rid of the situation the host states has a trend to take shelter of the local court. From the background of *Saipem v Bangladesh*²⁷ case we can easily find the legal insecurity of the host state; Bangladesh. In this case the whole project of expansion of gas pipe line by Saipem was delayed as the local people of Bangladesh started strong protest against this expansion. Accordingly Saipem went to ICC arbitration and tribunal declared it was the violation of their agreement. Subsequently Bangladesh in order to avoid to give the compensation filed a civil suit in first joint district judge court to revoke the contract and additionally filed a writ petition in High Court Division to seek injunction of the ICC proceeding and the Court granted injunction. Subsequently Saipem started an arbitration proceeding on the ground that the intervention by the local court is the violation of agreement and ICSID arbitration awarded final decree in favour of Saipem.

From the above factual explanation it appears that whole proceeding of Bangladesh which started in its local court for avoiding the ICC award against it and Bangladesh started that local judicial proceeding as it feels the legal insecurity for the arbitration proceeding. In this case both the ICC tribunal and ICSID tribunal in their awards examined the position of two parties as contractual parties like other personal agreement and ICSID arbitration tribunal ousted the jurisdiction of the local highest court without observing the reasoning of delay of starting the work.

The same frustration of the disappointing host country (Argentina) was followed in *BG Group Plc v. Argentina*²⁸ where the disappointing party (Argentina) went to the US local court on the ground that the tribunal did not take into cognizance of the cause of state necessity, though court rejected it. So it can be said that using the local court as shield to avoid the arbitration award is the expression of the position of legal insecurity.

²⁴ *MTD v Chile* 12 ICSID reports 6, award (2004).

²⁵ *Saluka v Czech republic* 2006 para 309.

²⁶ *SD Myres v Canada* Partial award 2000, 40 ILM(2001)1408 para 263.

²⁷ Unreported award June 20, 2009 (ICSID Case No.ARB/05/7).

²⁸ *Republic of Argentina vs GB Group LTD* decision of United States District Court for the District Court of Columbia, case no 08-0485(RB W) not published for getting it see link <http://italaw.com/documents/BG-PetitiontoVacateorModifyAward.pdf>, last accessed December 2013.

Legal predictability

The question of legal predictability would be an important concern from host state security perspective. This is admittedly true that the investment arbitration award has no scope to use as precedent in subsequent cases filed in arbitration tribunal. So, from that sense there is no scope for legal prediction in international investment law. But through the practice of last 50 years a standard of investment protect is established through investment norms. It can be well argued that the remarkable similarity of the structure, purpose and principle of investment law creates a separate investment law regime.²⁹ But in the application of the investment law through investment tribunals there appears inconformity in the decisions especially on some fundamental issues like public interest. We can take the example of *CMS v.s Argentina*³⁰ and *LG&E ENERGY Corporation v.s ARGENTINA* case.³¹ In these two cases the arbitration tribunals give two conflicting decisions on the same point of state of necessity. In *CMS* case the tribunal rejected the doctrine of state of necessity and in the *LG&E* case the tribunal admitted the state of necessity doctrine.

Moreover there exists conflicting position in investment law regarding the question of jurisdiction of local court over the decision of investment arbitration decision. For example under London Arbitration Act 1960 where the Legal seat of arbitration in London under London Court of International Arbitration, the Local courts have authority over it for London Arbitration Act 1960. Like this case Under UNCITRAL rules we can find many cases regarding foreign investment where the court decides in favour of the jurisdiction of local court.³² On the other hand in *Saipem v Bangladesh* case which I have discussed earlier ICSID arbitration tribunal totally ousted the jurisdiction of the local court of Bangladesh where the local court granted injunction over the enforcement of ICC Tribunal award.

Above analysis of the conflicting decisions of investment tribunals show that this open ending conflicting position of investment law of the specific issue leaves no scope of legal prediction for the host state on the important issues which ultimately endanger the legal protection of the host state. Moreover it can be said that the existence of these conflicting decisions threatens the legal predictability which is required for smooth international business transaction.³³

Insecurity of nationals

The investment treaties contain a series of rights for inward capital—protection against expropriation, guarantees of non-discrimination, and freedom to transfer funds out of a host state—but they lack any counter-balancing investor responsibilities and in the event of investor misconduct that impacts on the rights of individuals or groups in the territory where the investment takes place, the treaties offer little comfort to those victims—investor protections are not conditional on minimum investor responsibilities, nor do they provide any mechanism for challenging investor wrong-doing.³⁴

²⁹ See supra note 15.

³⁰ *CMS Gas Transmission Company v. Argentina*, ICSID Case No. ARB/01/08 (United States/Argentina BIT), Award of 12 May 2005, Annulment Decision of 25 September 2007.

³¹ See *LG&E v. Argentina*, ICSID Case No. ARB/02/1 (United States/Argentina BIT), Decision on liability of 3 October 2006, Damages Award of 25 July 2007.

³² *Swembalt AB, Sweden v. Latvia*, UNCITRAL (Sweden/Latvia BIT) (Published at 2003:2 Stockholm Arbitration Report).

³³ *The Law and Practice of International Courts and Tribunals* 8 (2009) 91–113 *brill.nl/lape* Conflicting Decisions in International Arbitration Frank Spoorenberg published by MARTINUS NIJHOFF.

³⁴ Article on "Human Rights Trade And Investment Matters" published by Amnesty International p 20 see <http://www.amnestyusa.org/sites/default/files/pdfs/hrtradeinvestmentmatters.pdf> last visit 11th December 2013.

In international law and international investment law basic protection of rights of individuals are respected and recognized.³⁵ But it is alleged that there is normative vacuum of the enforcement mechanism of the individual Human rights in investment law.³⁶ Legal protection of the individual human rights is rare to get by the individual by the national legal instrument arising out of investment dispute.

Truly there are a large number of evidences in the world where it suggests that foreign investors in the developing world have committed environmental, labor and human rights abuses.³⁷ There is gross violation of human rights and environmental abuse against the Indian local Govt. and subsidiary company of Enron when it started the project of establishing the Electricity Generation plant.³⁸ Even in place of protection the people receive the abuse by the law enforcement agency in Bangladesh in case of protest against the abuse by the investor. There was serious complain against British Company GCM Company regarding severe human rights violations associated with the company's planned coal mine in Bangladesh. When the company started the plant of open pit mine in Full Bari, Bangladesh, it was alleged that 220000 people will be displaced from their home land, 23 tribal group will be affected directly though this plant and the largest mangrove of the world, Shundorbons will be affected.³⁹ Against that project when the local people started movement to stop this, the law enforcing agency opened fire and 6 innocent people were killed and several others were injured in 26th August 2006. In Nigeria political protest against Chevron and Shell was handled by the security force of the country through using lethal forces.⁴⁰ In this current world there are series of evidences of the violation of human right arising out of foreign investment and the evidence shows that the local people gets repression by the Govt. security force when they start procession against decision of investment.

The question of protection of nationals host state becomes more questionable when the investment tribunals did not show their sensibility to the rights of the local people. The case of Border Timbers Limited and others v. Republic of Zimbabwe⁴¹ and Bernhard von Pezold and others v. Republic of Zimbabwe⁴² are more relevant to discuss. Here the Govt of Zimbabwe compulsorily acquired the land of the indigenous people of the local area negating their right to property for the foreign investment. Against this ECCHR filed a petition before the tribunal on the ground that these properties are located on the ancestral territories of indigenous peoples with rights to their lands. But the tribunal

³⁵ Ahmadou Sadio Diallo (*Republic of Guinea vs Democratic Republic of Congo*) ICJ reports 2007 p 653 .

³⁶ See supra note 1.

³⁷ Todd Weiler, "Balancing Human Rights and investor protection: A new Approach for Different legal Order", 27 B.C. Int.L&Comp.Law.Rev.429(2004), <http://lawdigitalcommons.bc.edu/iclr/vol27/iss2/8>.

³⁸ Report on "The Enron Corporation: Corporate Complicity in Human Rights Violations" by Human Rights Watch (1999) see at [http://www.hrw.org/reports/1999 I Enron/](http://www.hrw.org/reports/1999/I%20Enron/) last visit 13th December, 2013.

³⁹ Ethical Consumer, "GCM Resources planned coal mine in Bangladesh investigated for human rights abuses" <http://www.ethicalconsumer.org/corporatenews/storyoftheday/tabid/1598/entryid/1345/gcm-resources-planned-coal-mine-in-bangladesh-investigated-for-human-rights-abuses.aspx> last accessed 20/12/2013.

⁴⁰ Article on "The Price of oil: Corporate Responsibility and Human Rights Violations in Nigeria's Oil Producing Communities" by Human Rights Watch (1999), <http://www.hrw.org/reports/1999/nigeria/>.

⁴¹ ICSID Case No. ARB/10/25.

⁴² ICSID Case No. ARB/10/15.

rejected the petition on the ground that international human rights law has no relevance to the dispute.

This decision demonstrates a failure of the current international investment arbitration system to ensure human rights compatibility of decisions and also highlights the deficit of human rights provisions in bilaterally-negotiated trade and investment treaties and trade policies.⁴³

Security of Bangladeshi People in Investment Laws in Bangladesh

Like many other developing Countries for last 40 years Bangladesh open its doors of investment and welcome the foreign investment in the country as development indicator. In 1980 The Parliament of Bangladesh enacted Foreign Private Investment (Promotion and Protection) Act 1980. Basically this Act was enacted for provoking the foreign investors to investment in Bangladesh through ensuring security of them in Bangladesh. The main Characteristics of this Act have been presented in the following:

- This Act was enacted for promoting and protection of foreign private investment in Bangladesh.⁴⁴
- This Act allows the foreign private investor to invest in any sector in Bangladesh without considering the national and homeland security in Bangladesh.⁴⁵
- Foreign private investor will enjoy "Full and Complete security" and will receive fair and equitable treatment in Bangladesh.⁴⁶
- Through the Act foreign investors in Bangladesh receives protection against nationalization and expropriation without compensation.⁴⁷

So through this Act foreign private investors receive all the facilities concerning its security and Bangladesh Govt. shows its legal commitment to ensure its security. But to the best of my knowledge there is no investment document in Bangladesh to ensure the security for its national from investment related abuses. So we should think how more balance can be ensured for security of foreign investors and host state and its nationals.

Ways to achieve balance of security of investor and host state

Ensuring the security of the foreign investors and host states are two important segments of international investment law. International investment law through bilateral and multilateral treaties ensures the physical and legal security of the inward foreign investment in foreign countries. On the other hand under international law host state is obliged to ensure its own security and the protection of its own nationals. Following ways can be adopted to ascertain greater balance of security of investor and host state.

- **Reconstruction of BITS**

Bilateral investment treaties can be treated as the fundamental basis of the international investment law where commonly the countries give the commitment to ensure reciprocal protection of foreign investment. Most of the BITS including UK Model BIT (2005), France Model BIT (2005) at the beginning of BITS fixed their object of signing BITS which is to

⁴³ Article on "Human Rights inapplicable in International Investment Arbitration ,A commentary on the non-admission of ECCHR and Indigenous Communities as Amicus Curiae before the ICSID tribunal" pub. By European Centre for Constitutional and Human Rights, Berlin, July 2012 see www.ecchr.de/.../worldbank.html?...%20Human%20Rights%20Inapplica.

⁴⁴ See the Preamble of The Foreign Private investment(Promotion and Protection)Act 1980

⁴⁵ See section 3 of The Foreign Private investment(Promotion and Protection)Act 1980

⁴⁶ Section 4 of The Foreign Private investment(Promotion and Protection)Act 1980

⁴⁷ Section 7 of The Foreign Private investment(Promotion and Protection)Act 1980

promote and encourage investment. In the body of the BITS most commonly addressed the investment norms (Fair and Equitable treatment, most favored Nation Treatment) for protection of investment and on the security issue no exclusion clause is included. On the other hand among over 2000 BITS OECD identified 40 BITS (including some model BITS) where the issue of national security is addressed. Some of these treaties impose restriction on the dispute settlement procedure if either of these parties takes necessary measures for the national security.⁴⁸ Nevertheless some of these treaties exempted the signatory parties from the contractual liability to take any action for maintaining peace and tranquility in the country.⁴⁹ Even in some other BITS along with the issue of national security issue of environmental protection is also notified.⁵⁰ But in other thousands of BITS commonly no commitment is taken from either of the parties on the question of security of the host state and its nationals. So reconstruction of BITS is my first preference. Here important issue is how we can ensure the physical security of the host state and protection of the people of the host state. The ways I want to prefer are in the following;

Firstly along with the acknowledgement of the protection and promotion of investment the preamble of BITS can be reconstructed with the reference of the acknowledgement of the legitimate security interest of the host state. , Preamble is a contextually important part of a treaty and could serve to indicate and colour the treaty's object and purpose and referring to corporations' responsibilities in the preamble of a BIT would undoubtedly have a positive impact, though this will not create any substantive obligations for the investors.⁵¹

Secondly another option for inclusion of legitimate security interest of host state in BITS is through referring the well reputed international convention which has already signed by most of the state. Dumberry, an investment law scholar on the question of ascertaining non investment obligation preferred to refer following five well-recognized international instruments that corporations must comply with: Universal Declaration of Human Rights (1948), United Nations International Covenant on Civil and Political Rights (1966), ILO Declaration on Fundamental Principles and Rights at Work (1998), United Nations Convention Against Corruption (2003), and the Rio Declaration on Environment and Development (1992) in BITS and the reason for choosing these particular instruments is because they have been ratified or endorsed by a significant number of countries and it is easier to convince countries to incorporate human rights obligations when the principles contained in these few instruments are not controversial and are supported by the vast majority of them.⁵² I do agree with his position of referring these conventions in BITS so that both the parties show respect in taking decisions of

⁴⁸ Agreement between the United Mexican States and the Republic of Austria on the Promotion and Protection of Investments (signed on 29 June 1998 and entered into force on 26 March 2001), Mexico – Sweden BIT (signed on 3 October 2000 entered into force 1st July 2001), Netherlands – Mexico

BIT (signed on 13 May 1998 and entered into force 1st October 1999).

⁴⁹ See Bilateral Investment Promotion and protection Agreement between United Kingdom – India (signed on 14 March 1994, entered into force on 6th January 1995), United States of America – Argentine Republic BIT (14 November 1991, entered into force 20th October 1994), Turkey – United States BIT (3 December 1985 entered into force on 18th May 1990).

⁵⁰ See Agreement between the Government of The Republic of Hungary and the Govt. of the Russian Federation For the promotion and Reciprocal protection of Investment BIT (signed on 6 March 1995, entered into force on 29th May 1996).

⁵¹ Patrick Dumberry, "How to Incorporate Human Rights Obligations in Bilateral Investment Treaties?" pub. By International Institute for Sustainable Development. <http://www.iisd.org/itn/2013/03/22/how-to-incorporate-human-rights-obligations-in-bilateral-investment-treaties/> last visit 20/12/2013.

⁵² *ibid*

investment. This question can again come whether reference of these conventions can impose any substantial obligation on inward investor on host state.

It seems to me that only reference of respecting host state's security and conventions on individual protection in BITS cannot impose any direct substantial obligation on the investor. It is also true that without proper specific clause of jurisdiction of tribunal over the allegation of physical insecurity of host state or the violence towards the host state national the reference of the international conventions will not impose specific substantial obligation to the powerful corporations. But importance of interpretative value of this reference cannot be ignored. Investment tribunals in interpretation of investment obligation stated in BITS can refer these conventions at the time of adjudication of the issues of the protection of the host state nationals.

Thirdly we can reconstruct the BITS by inserting the exclusion clause where the countries would exempt those actions taken by either of the countries for ensuring their peace and tranquillity and public safety from the traditional dispute settlement procedure. In the bilateral treaty practice this is not new. The developed powerful nations who have the strong bargaining capacity have already started to insert such clause in the BITS. In Austria – Mexico BIT (29 June 1998) Article 19 says that the disputes settlement provisions of this Part shall not apply to the resolutions adopted by a Contracting Party which, for national security reasons, prohibit or restrict the acquisition of an investment in its territory, owned or controlled by its nationals, by investors of the other Contracting Party, according to the legislation of each Contracting Party. Following these treaty practice my advocacy is for insertion of such an exception clause in the BITS. But the threat to adopt such reconstruction is that through such insertion compulsory acquisition of the alien property can be happened by the states in the name of security. To avoid such threat I want to show two possible ways which are still in the treaty practice.

Firstly avoiding the previously mentioned straight forward solution we can adopt the clause of interpretation which USA- Australia FAT adopted where article 22.2 says that nothing in this Agreement shall be construed: (a) to require a Party to furnish or allow access to any information the disclosure of which it determines to be contrary to its essential security interests; or (b) to preclude a Party from applying measures that it considers necessary for the fulfilment of its obligations with respect to the maintenance or restoration of international peace or security, or the protection of its own essential security interests.

Secondly in order to avoid the arbitrary and discriminatory intended actions of states in the name of national security the clause for ensuring effective compensation can be inserted. In Belgian-Luxembourg economic union – China BIT (Brussels, 4 June 1984) this approach has already been adopted. Article 4 of this said BIT it is said that neither Contracting Party shall in its territory take the measure of expropriation, nationalization or other similar measures on the investment of the investor of the other Contracting Party except for the necessity of security and public interest under the following conditions: (1) measures taken pursuant to the domestic legal procedure; (2) measures are non-discriminatory if compared with the measures taken against the investment or investor of a third State; (3) rules on the payment of compensation are provided. So it can be said that if prompt, effective and adequate compensation is ensured in case of nationalisation or acquisition of property for security interest by the host state, greater balance of interest can be ensured for the investor and host state.

- **Enforcement code for transnational corporation**

The growing investment law is now in a position of taking cognizance of the security interest of the host state and the OECD reports also focused on this issue in the recent years. The common character shared by each of these guidelines is voluntary, not binding in nature. Because of sovereign political and regulatory authority of every state at the

question of national security there is no feasibility of any enforcement code to make the countries bound to enforce it. Enthusiastically some developed countries started to review their laws and policies considering their security interest.⁵³ But there does not exist any universal binding code for the multinational corporation on their responsibility towards the security of the nations and its nationals. Probable solution which can contribute to the balance of the security interest of both the investor and host state is the complete code on security issue for transnational corporation; main stakeholder in investment law. There can be a debate what should be its nature, whether it is voluntary or binding in nature. Voluntary codes can be a useful element of a larger regulatory regime when used in an educative role and in coordination with other tools for maintaining compliance.⁵⁴ But this is not sufficient to bind the powerful corporation to maintain the standard of security for the host state.

On the question of human rights; important segment of security interest of host state national the question of binding code to ensure corporate responsibility came into light. Given the apparent weaknesses of the plethora of voluntary codes that have appeared over the past decade, a seasonal working group of a sub-committee of the U.N. Commission on Human Rights recently commissioned a report by Professor David Weissbrodt on the possibility of developing a binding code of conduct for transnational corporations based upon international human rights standards.⁵⁵ But this proposal is still not adopted by UN members and as a result for the time being, however, there exists no immediate prospect of a multilateral code that could govern the universal application of human rights norms to the activities of transnational corporations.⁵⁶

In the same way on the question of security of the state in investment mechanism it seems to me that binding multilateral code on security issue can be ensured to enforce for enhancing the corporate responsibility of this multinational corporation with adequate monitoring and supervisory mechanism. We can expect that the countries for their own security interest will take specific initiative to adopt a binding multilateral code on security issue to ensure accountability of the powerful multilateral corporations.

• Adoption of security policy

Another option for greater balance of the host state security interest and investment interest is to adopt security policy and laws to extend the review and regulatory authority over the foreign investor. The OECD Codes of Liberalization state that their provisions shall not prevent countries "from taking actions considered necessary for the maintenance of public order or the protection of public health, morals or safety; the protection of essential security interests; or the fulfillment of obligations relating to

⁵³ See supra note 18, 19.

⁵⁴ Todd Weiler, "Balancing Human Rights and Investor Protection: A New Approach for a Different Legal Order," 27 B.C. Int'l & Comp. L. Rev. 429 (2004) p 435, <http://lawdigitalcommons.bc.edu/iclr/vol27/iss2/8>.

⁵⁵ The Realization of Economic, Social and Cultural Rights: The Question of Transnational Corporations, U.N. ESCOR Commission on Human Rights, 51st Sess., Agenda Item 4(c), para. 34, U.N. Doc. E/CN.4/Sub.2/1999/9 (1999).

⁵⁶ see Todd Weiler, "Balancing Human Rights and Investor Protection: A New Approach for a Different Legal Order," 27 B.C. Int'l & Comp. L. Rev. 429 (2004) p 435, <http://lawdigitalcommons.bc.edu/iclr/vol27/iss2/8>.

international peace and security.⁵⁷ Some countries started to adopt such laws and policies. USA Congress has enacted Foreign Investment and National Security Act of 2007 and through this Act USA strengthens the review process of the inward foreign investment. While U.S. policy toward inward and outward direct investment generally has adhered to the overall objective of treating such investment impartially, there are a number of notable exceptions and these exceptions can be classified as sectoral restrictions that exclude foreign ownership from certain sectors of the economy and approval procedures for mergers, acquisitions, and takeovers of existing U.S. firms that could be used to block infrastructure investments that are deemed to pose threats to essential national security.⁵⁸ Moreover after 9/11 terrorist attack USA passed USA PATRIOT Act of 2001, Homeland Security Act of 2002 through which it redefined the definition of crucial industry which includes telecommunications, energy, financial services, water, transportation sectors over which restriction of foreign ownership is imposed and extends the national control mechanism over the foreign investment. Moreover USA Congress has enacted Foreign Investment and National Security Act of 2007 and through this Act USA strengthens the review process of the inward foreign investment.

Moreover OECD report identified that some developed capital importing countries imposing restriction on investment defied the Critical infrastructure in order to reduce national security risk from foreign investment.⁵⁹ United Kingdom identified those assets, services and systems as critical infrastructure that support the economic, political and social life of the UK whose importance is such that loss could: (1) cause large-scale loss of life; (2) have a serious impact on the national security; (3) have other grave social consequences for the community; or (4) be of immediate concern to the national government and in the same way Canada, Germany, Netherlands, Australia reshaped their definition of critical Infrastructure in consideration of national security.⁶⁰ 39 countries that are adhering to the OECD National Treatment Instrument have exempted an extensive array of discriminatory foreign investment policies from the Instrument in order to protect critical infrastructure from foreign investment.⁶¹ But mostly the countries where the investment related abuses are evident don't prepare the investment policies and Acts concerning their security affairs through which it can regulate and overview the activities of the foreign investor and in most of these developing countries the big multinational companies invest in energy sector, telecommunication sector over which some of the developed nations considered as Critical Infrastructure. As a result where the investors of the Non OECD developing states want to invest in the OECD states, the investor will have to proceed through strong review process on security concern and on the other hand where the investor of the OECD states (who are most capital exporting countries) want to invest in Non OECD developing states they get security protection under BITS and get free license to invest in "Critical Infrastructure" for the lack of the security policy and Acts. So there is discriminatory position of these OECD states and Non OECD states. It is true that without analyzing the economic consideration it will not be prudent to adopt policies and national laws only on national security concern. But I firmly believe that through extensive

⁵⁷ OECD Code Of Liberalization of Capital Movements, 1961, art 3 pls visit http://www.oecd.org/daf/inv/investment-policy/CapitalMovements_WebEnglish.pdf last visit 22/12/2013.

⁵⁸ James K. Jackson, "Foreign Investment and National Security: Economic Considerations" Congressional Research Service report for Congress April 4, 2013.

⁵⁹ Protection of "Critical Infrastructure" and the Role of Investment Policies Relating to National Security, The

Organization for Economic Cooperation and Development, May 2008, p. 2.

⁶⁰ IBID

⁶¹ See supra note 52 p 10

new security policies and national laws it is possible to achieve greater balance of investment interest and non investment interest in those developing countries where mostly investment related abuses are visible.

Conclusions

The concept of security under international investment law covers both the physical and legal security of the investor as well as the security of the host state and its nationals. This is also difficult to find out precise way to achieve greater degree of balance of these two aspects of security. The present position of investment law endangers the security of the state which is followed by examples of investment related violence. On the other hand the impact of adoption of my proposal of reconstruction of BITS and multilateral treaties and new national policies may be alarming on the sense of imposing restriction on foreign investment for national security concern. But this negative approach will not be applicable in case of my suggestion of reconstruction of BITS and multilateral treaties as adoption of this proposal will not impose any extra restriction on foreign investment; it will act as a bridge of the responsibility of the investor state and host state foreign investment for national security concerns. Lastly it can be said that truly this is not an easy task to work on this issue of security from investment perspective as economic interest, physical security interest, public interest, political interest varies from country to country. But if international investment law promotes and facilitate common standard of protection on security interest of both the investor and host state future investment environment will be more smooth and trustworthy.

ROLE OF ADVERTISING AGENCIES IN RAISING MARKETING EFFICIENCY OF PRIVATE AND PUBLIC COMMERCIAL BANKS IN BANGLADESH

Md. Omar Faruk Sarker*

Abstract: Advertising agency is very popular for its unique services in modern world. In bridging gaps between producers and consumers, advertising agencies come with knowledge, expertise and efficiencies that companies do not possess within their own ranks. An effective advertisement has a direct impact on making marketer's sales efforts fruitful and profitable (Islam and Hossain, 1995)¹. An advertisement is said to be effective if it can motivate present and potential buyers to buy the product, service or idea advertised and thus to increase sales of the company significantly with reasonable expenses (Azad, 2007)². Though, sales performance of a company's products depends upon so many factors including prices, quality, packaging of the products, goodwill of the company, extent of the competition from other companies, and correct identification of the target market; but inference can not be drawn regarding the relationship between the above factors and sales performance since these can not be expressed in numerical form. So, how much contribution advertising agencies can provide to banks regarding managerial performance through their activities and how can the Private and public commercial banks increase their efficiency by availing of the advertisement opportunities through advertising agencies is still unknown.] This paper tries to examine the issue.

1. Introduction

Commercial Banks in Bangladesh have serious competition in market due to lack of good entrepreneurs, congenial investment climate and they are also marked by heavy stuck up advances, non-cooperation of borrowers, diversion of funds and lack of awareness about banking products, among others. Customer service of commercial banks is also questionable due to competition among the different types of commercial banks.³ The need for promotional measures in commercial banks is essential for the satisfaction of customers.⁴ For this purpose there is a need for cooperation of the advertising agencies working in Bangladesh.⁵ To meet this objective reliable customers and entrepreneurs can be selected, effective project appraisals can be done, misuse of fund can be prevented and social awareness can be developed with the utmost involvement of advertising agencies, their sincere cooperation, long experience and corporate social responsibility.⁶

Marketing is typically seen as the task of creating, promoting, and delivering goods and services to consumers and businesses. Marketers are skilled in stimulating demand for a company's products, but this is too limited in view of the tasks marketers perform. Just as production and logistics, professionals are responsible for supply management and marketers are responsible for demand management. Marketing managers seek to influence the level, timing, and composition of demand to meet the organization's objectives. Marketing managers face a host of decisions, such decision's are: what product features to

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design into a new product, how many salespeople to hire, or how much to spend on advertising, and what exact wording or colour are to be used for new packaging.

We know that marketing mix of both private and public organizations comprises mainly product, place, price and promotion. Difficulties are faced regarding loan products variety, quality of services monitoring and supervisions. Pricing factors like interest rates, commissions, credit terms etc., are also problematic in an organization. Promotional activities such as advertising, loan promotion, public relations, and monitoring need to be well planned. Place difficulties are solved through covering easy channel of distribution of loans and services. However, our nationalized organizations have chronic situation of net losses. As a result, many of the units were denationalized after 1982. Even then their difficulties are not over. Private sector organizations have also problems in marketing their quality loans, products and services due to market economy and cost inefficiency, unfair competition and political instability.

In modern business world advertising industry plays a vital role. It is a big business itself. It performs the functions of communication between producers and consumers. It builds brand image, consumer's awareness about products and services. At the moment the advertising industry employs thousands of people. Hence any research in this field is important. This study will provide students and academicians with understanding of the advertising industry. It is expected by the researcher that the result of this study will help the company concerned to measure the effectiveness of its advertisement policy and judge the attitude of the customers towards the same. Moreover, it may guide the private and public commercial bank executives to allocate reasonable amount of budget for advertisements to be pursued in future and thus ensure better outcome of advertising policy in the form of better sales performance.

2. Objectives of the Study

The major objectives of the study are:

- (i) To examine how effectively the advertising agencies perform their activities towards raising marketing efficiency of private and public sector banking enterprises in Bangladesh.
- (ii) To judge the effectiveness of the companies' advertisements on the basis of relationship existing between advertising experience and loan performance.
- (iii) To evaluate the impact of advertising expenses on the organizational performance by quantitative approach.
- (iv) To provide suggestions for developing marketing strategies regarding selection of advertising firms, using their services, monitoring their role towards the achievement of management goals of concerned enterprises.

3. Methodology of the Study

The methodology of the study includes sample mix, nature and sources of data, and techniques of data collection and analysis.

3.1 Sample Mix

The sample of the study consists of 20 advertising agencies located in Dhaka City. Agencies are selected from different groups based on date of establishment. Ten commercial Banks like United Commercial Bank Ltd. (UCB), Eastern Bank Ltd. (EBL), Pubali Bank Ltd. (PBL), Sonali Bank Ltd. (SBL), Janata Bank Ltd. (JBL), Bank Asia Ltd. (BAL), Social Investment Bank Ltd. (SIBL), Mutual Trust Bank Ltd. (MTBL), National Bank Ltd. (NBL), Mercantile Bank Ltd. (MBL) are selected from the list of the beneficiaries of advertising agencies.

3.2 Nature and Sources of Data

The study is based on secondary data. The secondary data have been collected from the annual reports of Private and Public commercial banks.

3.3 Techniques of Analysis followed

The following analyses are done:

- (i) Marketing efficiency indicators are interpreted focusing on loan forces efficiency, advertising efficiency, deposit promotion efficiency and distribution efficiency with special emphasis on the impact of advertising agency activities.
- (ii) Managerial efficiency indicators are presented through the variables like (i.e., deposit, loan and advances, investments, gross income, gross expenditure and net profit).
- (iii) Volume of advertising expenses changes during the last 5 years.
- (iv) Nature of activities of advertising agencies and their impact on growth and development of private and public sector organizations during the last 5 years.
- (v) Statistical techniques like mean value, SD, CV, Correlation matrix and ANOVA have been followed to test the hypotheses.

4. Conceptual Framework

4.1 Advertising Agency

Shimp (2000)⁷ has defined advertising agencies as "The organizations that are responsible for creating and placing ads for their clients." He further stated that advertising agencies can provide great value to their clients when agencies develop highly effective and profitable advertising campaigns. Sandage (2002)⁸ defines advertising agencies as "independent businesses composed of creative and business people who develop, prepare, and place advertising in media for clients seeking to find customers for their goods & services". He further stated, "Planning and executing successful advertising campaigns call for people who have specialized knowledge and skills; who are well informed in all aspects of marketing and consumer behavior; who are sensitive to people and communication; who know the media and markets; and who are skilled writers, artists, television producers, researchers, and managers. The organization that brings such people together in a single business enterprise is the advertising agency. According to Dirksen (1964)⁹ an advertising agency is—

1. an independent business organization
2. composed of creative and business people
3. comprised of people who develop, prepare and place advertising in advertising media
4. meant for sellers seeking to find customers for their goods and services.

An agency may do things related to advertising and making advertising effective, but if the agency does not prepare and place advertising, it is not an advertising agency.

Hence, it can be said that advertising agency is an organization having knowledge, expertise and efficiencies, devoted to create fruitful advertising campaign for advertisers.

4.1.1 Functions of Advertising Agency

Advertising agency is an organization performing bridging activities between producers and consumers through media.¹⁰ Advertising agencies create most of the advertisements and are the core of the advertising industry. They perform activities related to development, production and placement of advertisement in newspaper, or magazines or on television or radio or any other outdoor media.

They also perform social marketing activities, like promoting public awareness about health care, primary education, family planning and others activities related to public welfare. At the moment, advertising agencies in Bangladesh perform the following functions:

- (a) Copy writing and media service: Production of advertisement for audio, audiovisual and press media, selection and evaluation of media, placement of advertisement in media.

(b) Advisory activities including marketing research, strategy planning, product innovation, brand building and brand launching and market entry strategies.

(c) Outdoor activities including production and placement of hoarding, bill boards, signs etc.

(d) Fashion design and idea, thereon.

4.1.2 Role of the Advertising Agency

Advertising agencies perform various functions for clients including creative designs and media selection. Full-service agencies offer a range of advertising services including marketing research, sales promotion and marketing planning. A typical basis of compensation is a 15 percent fee on media expenditures. For example, \$1 million of advertising provides a commission of \$150,000, which is paid by the media direct to the agency.¹¹

4.2 Advertising Industry

Shimp (2000)¹² states that advertising industry involves a number of collective efforts of the groups involved in the total advertising process. These groups are (1) companies and other organizations that advertise; (2) advertising agencies such as Asiatic MCL Ltd.; (3) advertising Production companies involved in photograph, film etc such as Dhoni Chitra Ltd. and (4) advertising media including newspapers, television and so on.

4.3 Marketing Efficiency

Marketing efficiency is the process by which product and services reach the consumers from the producers with maximum benefits and minimum costs to satisfy the needs of the consumer.¹³

4.4 Managerial Efficiency

The major indicators of managerial efficiency are ROI (Return on Investment or in other words, percentage of net profit to capital employed and value added to the economy in the form of salary and wages, interest on capital, taxes and dillies (Contribution to the National Exchequer) and operating surplus of the public sector.

5. Hypotheses

The following three hypotheses are made to measure the relationship with advertising expenditure and managerial performance.

H01: The advertising expenditure of various media is not correlated with managerial performance indicators (i.e., deposit, loan and advances, investments, gross income, gross expenditure and net profit) for different commercial banks.

H02: There is no variation in Managerial Performance Indicators like Deposit, Loan and Advances, Investments, Gross Income, Gross Expenditure and Net Profit among the sample banks.

H03: There is no variation in advertising expenditure among the sample banks.

6. Findings of the study

Major findings of the study are the results of testing hypotheses based on secondary data. The components of secondary information are arranged in different tables following a good sequence.

Table 1: Descriptive statistics of advertising expenditure for various media of different banks (in Tk.)

Indicators	Banks	Mean	Std. Deviation	Minimum	Maximum
	Advertising Expenditure for Various Media	EBL	110092541.4000	10436635.14525	9.94E+007
NBL		58462680.0000	51824972.06522	8.37E+006	1.22E+008
UCB		48114389.0000	9160661.13617	4.15E+007	6.33E+007
MBL		43957495.2000	12029125.97632	2.89E+007	5.98E+007
MTBL		39941616.8000	19984755.62015	2.83E+007	7.55E+007
PBL		35496829.8000	9456839.54877	2.70E+007	5.14E+007
SBL		33790127.8000	57391810.92190	7.14E+006	1.36E+008
JBL		15985120.4000	8733636.19429	1.02E+007	3.10E+007
SIBL		7898537.6000	1723770.24895	5.99E+006	9.60E+006
BAL		14165.0000	12327.06571	4856.00	28693.00

Source: Annual reports of sample banks

In the Table we observe the average maximum advertising expenditure of EBL by NBL, UCB, MBL, MTBL, PBL, SBL, JBL, SIBL and BAL for various media.

Table 2: Correlation coefficient between advertising expenditure of various media with managerial performance indicators

Banks	UCB	EBL	PBL	SBL	JBL	BAL	SIBL	MTBL	NBL	MBL	
Advertising Expenditure of Various Media	Deposit	0.963 (0.008)	0.967 (0.007)	0.883 (0.047)	0.782 (0.118)	0.936 (0.019)	0.932 (0.021)	0.437 (0.462)	0.717 (0.173)	0.967 (0.007)	0.985 (0.002)
	Loan and Advances	0.936 (0.019)	0.997 (0.000)	0.930 (0.022)	0.700 (0.188)	0.983 (0.003)	0.939 (0.018)	0.794 (0.109)	0.792 (0.110)	0.963 (0.008)	0.986 (0.002)
	Investments	0.874 (0.053)	0.879 (0.049)	0.946 (0.015)	#DIV/0	0.332 (0.585)	0.900 (0.037)	0.766 (0.131)	0.119 (0.849)	0.864 (0.059)	0.882 (0.048)
	Gross Income	0.903 (0.036)	0.989 (0.001)	0.922 (0.026)	0.759 (0.137)	0.959 (0.010)	0.911 (0.032)	#DIV/0	-259 (0.675)	0.962 (0.009)	0.991 (0.001)
	Gross Expenditure	0.895 (0.040)	#DIV/0	0.853 (0.066)	0.720 (0.170)	0.961 (0.009)	0.915 (0.029)	#DIV/0	0.894 (0.041)	0.981 (0.003)	0.985 (0.002)
	Net Profit (Pre-Tax)	0.428 (0.473)	0.968 (0.007)	0.980 (0.003)	-.243 (0.694)	0.918 (0.028)	0.754 (0.141)	0.712 (0.177)	0.746 (0.147)	0.811 (0.096)	0.890 (0.043)
	<p>The Common Hypothesis is, H_0: The advertising expenditure of various media is not correlated with managerial performance indicators (i.e., deposit, loan and advances, investments, gross income, gross expenditure and net profit) for different commercial banks. H_1: H_0 is not true. N.B. The value of (**) is the p value. The "#DIV/0" factor indicates that correlation coefficient cannot be calculated due to the unavailability of data.</p>										

Source: Tabulated data

Comments: The above Table 2 represents the correlation among the advertising expenditures of various banks and the indicators of the corresponding bank's managerial performance. In case of UCB, it is observed that the advertising expenditure is significantly and positively correlated with deposit, the value of correlation coefficient is 0.963 with probability value 0.008 followed by the loan and advances (the value of correlation coefficient is 0.936 with $p=0.019$). The advertising expenditure is also significantly correlated with gross income ($r=0.903$ with $p=0.036$) and gross expenditure ($r=0.895$ with $p=0.04$). The advertising expenditure is also significantly correlated with investment at 6% level of significance ($r=0.874$ with $p=0.053$). There is no significant correlation observed between advertising expenditure and Net Profit for UCB.

It is observed from the results of EBL that the advertising expenditure of various media is significantly and positively correlated with deposit, ($r=0.967$ with $p=0.007$), loan and advances ($r=0.997$ with $p=0.000$), Gross Income ($r=0.989$ with $p=0.001$), and Net Profit ($r=0.968$ with $p=0.007$). The advertising expenditure of various media is also significantly and positively correlated with Investment at 5% level of significance ($r=0.879$). The correlation coefficient between advertising expenditure of various media and Gross Expenditure cannot be computed due to non availability of data.

For PBL, the advertising expenditure of various media is significantly and positively correlated with Net Profit ($r=0.98$ with $p=0.003$) followed by Loan and advances ($r=0.93$ with $p=0.022$), Investment ($r=0.946$ with $p=0.015$), Gross Income ($r=0.922$ with $p=0.026$). The advertising expenditure of various media is significantly and positively correlated with deposit at 5% level of significance ($r=0.883$). There is a positive correlation between advertising expenditure of various media and Gross Expenditure is observed at 6.6% level of significance ($r=0.853$ with $p=0.066$).

The results of JBL show that the advertising expenditure of various media is significantly and positively correlated with loan and advances ($r=0.983$ with $p=0.003$) followed by Gross expenditure ($r=0.961$ with $p=0.009$), Gross Income ($r=0.959$ with $p=0.01$), deposit ($r=0.936$ with $p=0.019$) and Net Profit ($r=0.918$ with $p=0.028$). No significant correlation is observed for Investment with advertising expenditure of various media.

The BAL's results, show significant and positive correlation between the advertising expenditure of various media and loan and advances ($r=0.939$ with $p=0.018$) followed by deposit ($r=0.932$ with $p=0.021$), gross expenditure ($r=0.961$ with $p=0.029$), Gross Income ($r=0.911$ with $p=0.032$) and Investment ($r=0.900$ with $p=0.037$). No significant correlation is observed between the advertising expenditure of various media and Net Profit ($p=0.141$).

From the results of SBL no significant correlation is seen between the advertising expenditure of various media and different managerial performance indicators. Similar results are observed in SIBL. This could be another study to find out the reasons why the advertising expenditure of various media has no impact on various managerial indicators for SBL and SIBL.

Almost similar results are observed for MTBL. Significant and positive correlation is observed only between advertising expenditure of various media and gross expenditure ($r=0.894$ with $p=0.041$). Rest of the managerial performance indicators have no significant correlation with advertising expenditure of various media.

A significant and positive correlation is observed between advertising expenditure of various media and Gross Expenditure ($r=0.981$ with $p=0.003$) for NBL followed by deposit ($r=0.985$ with $p=0.007$), Loan and Advances ($r=0.963$ with $p=0.008$) and Gross Income ($r=0.962$ with $p=0.009$). Significant correlation is observed between advertising expenditure for various media and Investment ($r=0.864$ with $p=0.059$) and Net Profit ($r=0.811$ with $p=0.096$) at 10% level of significance.

Finally, for MBL, the advertising expenditure of various media is significantly correlated with Gross Income ($r=0.991$ with $p=0.001$). Loan and advances, ($r=0.986$ with $p=0.002$),

Deposit ($r=0.985$ with $p=0.002$) and Gross Income ($r=0.985$ with $p=0.002$) are also significantly correlated with the advertising expenditure of various media. Significant and positive correlation at 5% level of significance is observed for Net Profit ($r=0.89$ with $p=0.043$) and Investment with the advertising expenditure for different media ($r=0.882$ with $p=0.048$).

Table 3: ANOVA table for Variations in Managerial Performance Indicators among the Banks and advertising expenditure.

Managerial Performance Indicators		Sum of Squares	d.f.	Mean Square	F	Sig.
Deposits	Between Groups	161650822763.004	9	17961202529.223	45.878	0.000
	Within Groups	15660130897.222	40	391503272.431		
	Total	177310953660.226	49			
Loans & Advances	Between Groups	75456620565.580	9	8384068951.731	23.792	0.000
	Within Groups	14095823151.604	40	352395578.790		
	Total	89552443717.185	49			
Investments	Between Groups	10761326459.044	9	1195702939.894	28.060	0.000
	Within Groups	1704512662.580	40	42612816.564		
	Total	12465839121.624	49			
Gross Income	Between Groups	3334412523.996	9	370490280.444	1.334	0.251
	Within Groups	11111441999.560	40	277786049.989		
	Total	14445854523.555	49			
Gross Expenditure	Between Groups	822805012.360	9	91422779.151	53.695	0.000
	Within Groups	68105125.253	40	1702628.131		
	Total	890910137.613	49			
Net Profit (Pre-tax)	Between Groups	32526424.594	9	3614047.177	2.801	0.012
	Within Groups	51609158.285	40	1290228.957		
	Total	84135582.880	49			
Advertising Expenditure	Between Groups	42981839557871176.000	9	4775759950874576.000	6.936	0.000
	Within Groups	27541035345070120.000	40	688525883626753.100		
	Total	70522874902941312.000	49			

Source: Tabulated data

H_{01} : There is no variation in Managerial Performance Indicators (Deposit, Loan and Advances, Investments, Gross Income, Gross Expenditure and Net Profit) among the sample banks.

H_{11} : H_{01} is not true.

H_{02} : There is no variation in advertising expenditure among banks.

H_{12} : H_{02} is not true.

Comments: The above table shows that there are significant variations observed among banks for deposits ($p=0.00$), Loan and Advances ($p=0.00$), Investments($p=0.00$), Gross Expenditure ($p=0.00$) and Net Profit($p=0.012$) but no significant variation is observed for gross income ($p=0.251$) among banks.

Significant variation ($p=0.00$) is observed among banks in advertising expenditure for various media.

7. Conclusion

From overall analysis of data, it can be concluded that sample organizations have good managerial performance along with effective advertising programs. There had been increasing expenditure over the period. Advertising agencies also played a vital role in raising the marketing efficiencies of private and public sector banking enterprises in Bangladesh. This has become possible due to sincere cooperation of the advertising agencies in the form of various types of tools and techniques used in advertisement. The major tools provided through various media are radio, television, newspaper, magazines, direct mail, outdoor advertising, transportation advertising, motion pictures, point-of-purchase displays, novelties, containers etc. Sample banks also showed their greater interest for the use of their services. Advertising expenditure is significantly correlated with deposit volume, loans and advances, gross income, gross expenditure and Net profit. There are significant variations in advertising expenditure for various years among the banks.

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THE IMPACT OF CONSUMER PRICE INDEX, FOREIGN DIRECT INVESTMENT, AND REMITTANCE ON HUMAN DEVELOPMENT INDEX IN BANGLADESH

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Abstract: Human development index (HDI) is an index which indicates the human development in terms of life expectancy, knowledge and standard of living. Bangladesh has made significant improvement in HDI value in recent times. Throughout the years the increase in the value of HDI in Bangladesh is accompanied by increased foreign direct investment (FDI), moderate consumer price index (CPI) values and fantastic performance in earning remittance. This paper investigates the causal nexus among HDI and CPI, FDI and remittance for Bangladesh using annual data from 1991 to 2011 based on the ordinary least square method. The empirical evidence on HDI nexus has been mixed and inconclusive. ADF and Phillips-Perron test has also been carried out to check the stationarity. However, the entire model is co-integrated at a given level of significance using Johansen-Juselius test for co-integration along with single equation based Engle-Granger co-integration test and it has been found that there exists long-run relationship among the variables. Normality tests have also been carried out. Granger causality test has been applied to examine the causality among HDI and other variables. A reverse causation from HDI to remittance has been found. Vector Error Correction Methods was used to find out the short run elasticity of respective variables.

1. Introduction

The latest and ambitious attempt to analyze the comparative status of socio-economic developments has been undertaken by the United Nations Development Program (UNDP) in its annual series of Human Development Reports. The centerpiece of these reports, which were initiated in 1990, is the construction and refinement of the HDI. HDI is an index measuring national socio-economic development, based on measures of life expectancy at birth, educational attainment, literacy and adjusted real per capita income.

Besides, HDI is a composite index which ranks the countries by the level of 'Human Development', which was first launched in 1990 commissioned by UNDP. Bangladesh is labeled as one of the low human developed countries as its HDI value is 0.500 according to HDR 2011. HDI is a composition of three basic components, namely- *Longevity* measured by life expectancy at birth, *Knowledge* measured by adult literacy and mean years of schooling and *Standard of Living* measured by real GDP per head adjusted with Purchasing Power Parity (PPP).

In the index, each of the three components receives equal, or one-third weight. Thus, the HDI is found as:

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$$HDI = \frac{1}{3}(\text{income index}) + \frac{1}{3}(\text{life expectancy index}) + \frac{1}{3}(\text{education index})$$

Hereby, being disposed to study the dependence of HDI to Consumer Price Index (CPI), Foreign Direct Investment (FDI) and Remittance in Bangladesh, the researchers define respective macro economic variables to do the study in a comprehensive manner.

The most commonly used measure of the level of prices is the CPI. It begins by collecting the prices of thousands of goods and services. The CPI turns the prices of many goods and services into a single index measuring the overall level of prices. In short, the CPI is the price of a basket of goods and services relative to the price of the same basket in some year base. FDI is investment of foreign assets into domestic structures, equipment, and organizations. It does not include foreign investment into the stock markets. Foreign direct investment is thought to be more useful to a country than investments in the equity of its companies because equity investments are potentially "hot money" which can leave at the first sign of trouble, whereas FDI is durable and generally useful whether things go well or badly.

A remittance is a transfer of money by a foreign worker to his or her home country. Remittance can also refer to the accounting concept of a monetary payment transferred by a customer to a business. The slowdown in the growth of remittance earning in Bangladesh reflected the impact of global recession, particularly on the real estate markets in the Middle East, and on industrial labor demand in some South East Asian economies such as Malaysia. Against this backdrop, the government has been taking several initiatives including diplomatic measures to overcome the situations.

2. Review of Literature

There is an extensive body of scholarly literature that covers the relationship among HDI, CPI, Government Consumption Expenditure, FDI and Remittance. This literature tries to map the impacts of these macroeconomic variables on GDP encompassing international arena. Sulaiman, Sadaf Majeed, Adnan Hussain & Ifran Laal (2010) find out that foreign direct investment (FDI) and international trade extension one effective tools of human development in the current international scenario in case of Pakistan, using the data of the period from 1975-2008. They analyzed the statistical data through Ordinary Least Squared (OLS) with HDI as dependent variable and ratio of FDI to GDP, real GDP growth rate along with export and import as independent variables. The coefficient of FDI is significant as anticipated, however the coefficient of real GDP- ratio is insignificant and has negative sign because of income inequality in the case of Pakistan. Ajit K.Ghose (2004) analyzed "The Capital Inflows and Investment in Developing Countries". However, he identified that FDI inflows in particular can certainly help to accelerate economic growth, especially when these enable the recipient country to promote exports of manufactures.

Orozaliev (2010) develops an econometric model taking HDI as dependent variable and remittance as independent variable and FDI as control variable which ultimately estimates the effect of remittance on HDI. ANNOVA demonstrates that F value is insignificant at 1% level of significance and thus reject null hypothesis indicating that at least one variable either remittance or FDI has an impact on HDI.

David G. (2007) showed that UK ranks seventh out of twenty behind, in order, Denmark, the Netherlands, Norway, Sweden, Luxembourg and Ireland. Interestingly, the rank ordering on the basis of inflation and unemployment of these countries, derived from the respective data set is highly correlated ($r = +.84$) with the 2006 Human Development Index published by the United Nations.

Deodat Emilson Adenutsi (2010) examines the macroeconomic impact of inward international remittances on human-centered development in 15 Sub-Saharan African countries. Following the fixed-effects balanced **panel data** estimation procedure for the period, 1987 to 2007, the empirical results reveal that, indeed, international remittance inflows impact positively on human development in the long run. According to Hari Man Lama (2010) in the web based journal *Republica Opinion* one of the remarkable successes in human development index of Nepal over the last 40 years is attributed to remittance as revealed by the UNDP. Nepal is one of the fastest movers in the human development index ranking 3rd among 135 countries studied since 1970 onwards. Thus, there appears to be a symbiotic inter-relationship between remittance and human development index in Nepal which further implies that remittance is a major contributor to the human development of this Himalayan nation.

The major shortcoming of the studies cited above is that they tried to avoid critical econometric analysis of data sets. Most of the previous study developed a qualitative analysis to designate relationship among HDI and FDI along with flow of remittance. Those works provide descriptive macroeconomic analysis of the problem. But the work of David G. Blanchflower & Chris Shadford (2007) is an exception as they show the particular correlation among HDI and FDI using regression analysis. They also do not run any test for cointegration to check the long run relationship among variables. This study captures the stationarity of data sets on the basis of both ADF and PP tests of unit roots.

3. Data and Methodology

Data of respective variables are ranged from 1991 to 2011. Data on HDI are collected from UNDP website. Data on FDI, CPI and Remittance have been collected from Bangladesh Bank Annual Reports, Statistical Year Book of Bangladesh and Bangladesh Economic Review 2012, respectively. The calculation of CPI enumerated 2005 as base year. FDI and Remittance both are expressed in terms of taka in crore.

The empirical analysis in this study was carried out using two tests to check the stationarity of the series namely- Augmented Dickey Fuller test and Phillips-Perron test. To examine whether the dependent variable is cointegrated with the explanatory variables, Johansen-Juselius test for cointegration has also been reported to strengthen the study. In carrying out the tests, time series properties of the variables are analyzed first. Under Engle-Granger procedure OLS is run on the variables at the level form. Then stationarity of the residual is tested to determine the existence of long run relationship. Granger Causality test has been administered to examine whether there is causality among variables. Finally, short run dynamics i.e. error-correction model is estimated once equilibrium relationship among the variables is determined.

4. Specification of the Model

To examine the long-run equilibrium relationship between the HDI and CPI, FDI and Remittance of Bangladesh the following simple model has been specified:

$$HDI_t = f(CPI_t, FDI_t, RMTNC_t)$$

where
 HDI_t = Human Development Index in period t.
 CPI_t = Consumer Price Index in period t.
 FDI_t = Foreign Direct Investment in period t.
 $RMTNC_t$ = Remittance in period t.

5. Analysis of the Results

5.1. Testing for Integration

To check the integration i.e. stationarity properties of data the presence of unit root is to be tested. This study sorts out the matter by applying Augmented Dicky-Fuller (ADF) tests and Phillips-Perron tests. Both of the tests are elaborated in brief in the following section.

ADF Tests for Integration

Augmented Dickey-Fuller (ADF) test was conducted by augmenting the preceding equations of the traditional model by adding the lagged values of the dependent variable.

It is evident from Table 1 that the null hypothesis of non-stationarity of any of the variables could not be rejected at given level of significance suggesting that the variables of the model are not stationary at their levels for the model with a constant and trend term (2nd row of respective variables in Table 1). But once they are differenced at 2nd order all of them become stationary (i.e. for all models). Therefore, it may be concluded that all of them are integrated of the same order, i.e., I(2), which meets the first condition for application of cointegration technique. Let us, elaborate the results of ADF unit root tests for all series i.e. variables.

The calculated value of the HDI for the models without trend, with trend and without trend and intercept coefficients is -2.151064 and -1.180995 and 1.226483 respectively. But these values are in absolute term are much less than 1% critical τ value with a given df. If HDI are integrated at order 1 (1st difference- for simplicity which has not been shown in the body) it exhibits the same feature. These results suggest that once HDI are differenced at 2nd order all of them will reject the null hypothesis of nonstationary. However, the results for 1st differences for all the series have been omitted as they exhibit nonstationarity properties.

At 2nd difference, the calculated τ value of the HDI for three models with intercept, with trend and without trend and intercept (including only the random term) coefficients are -4.628061, -4.372109 and -5.924560 respectively. In absolute terms these values are greater than the given critical τ value (at least 10% level of significance). So in these cases, we can easily reject the null hypothesis as nonstationary, which suggests that they become stationary at 2nd difference.

The results for CPI, FDI and remittance are the same as HDI. All of them hold the properties of nonstationarities time series data both at level and 1st difference. Once they are differenced at 2nd order all of them will reject the null hypothesis of nonstationarities i.e. they will be cointegrated.

Table 1: ADF Tests for Integration

Variables	Model	Level		2nd Difference	
		ADF Statistics	Optimum Lag length	ADF Statistics	Optimum Lag Length
HDI	Without Trend	-2.151064	0	-4.628061*	3
	With Trend	-1.180995	0	-4.372109**	3
	Without Trend & Intercept	1.226483	0	-5.924560*	1
CPI	Without Trend	5.627900*	0	-5.391377*	1
	With Trend	1.124739	0	-5.205209*	1
	Without Trend & Intercept	11.70753*	0	-4.965545*	1
FDI	Without Trend	-0.783949	0	-5.602641*	1
	With Trend	-2.292432	0	-3.736313***	3
	Without Trend & Intercept	0.210633	0	-5.787672*	1
Remittance	Without Trend	3.903877**	4	3.903877**	4
	With Trend	2.315018	4	5.033688***	4
	Without Trend & Intercept	3.732946*	4	-5.409597*	0

Note: *, **, *** denotes significant at 1 percent, 5 percent and 10 percent level respectively.

Phillips-Perron Tests for Integration

A formal investigation for stationarity named Phillips-Perron test for the variables suggests a non-parametric method to take care of the serial correlation in the error terms without adding the lagged difference terms. This test is very similar to ADF test. It is evident from Table 3 that the null hypothesis of non-stationarity of any of the variables (particularly the model with constant and trend term) could not be rejected at given level of significance suggesting that the variables of the model are not stationary at their levels. However, the results for 1st differences for all the series have been omitted for the same reason. But once they are differenced at 2nd order they become free of arraign of unit roots problem. Therefore, it may be concluded that all of them are integrated at the same order, i.e., I (2), which meets the first condition for application of cointegration technique.

Table 2: Phillips-Perron Tests for Integration.

Variables	Model	Level		2 nd Difference	
		τ Statistics	Bandwidth	τ Statistics	Bandwidth
HDI	Without Trend	-4.460780	19	-9.650984*	17
	With Trend	-0.461234	11	-9.136625*	17
	Without Trend & Intercept	1.226483	0	-10.72329*	17
CPI	Without Trend	7.354410*	5	-8.510655*	17
	With Trend	1.722224	5	-9.354390*	14
	Without Trend & Intercept	10.72393*	1	-5.057666*	17
FDI	Without Trend	-0.685705	4	-10.54946*	12
	With Trend	-2.245171	3	-11.65549*	11
	Without Trend & Intercept	0.274705	3	-11.04114*	12
Remittance	Without Trend	1.991308*	0	5.431602*	3
	With Trend	-0.839266	0	-5.236416*	3
	Without Trend & Intercept	3.939397*	0	-5.615341*	3

Note: *, **, *** denotes significant at 1 percent, 5 percent and 10 percent level respectively.

5.2. Tests for Co-integration

Since HDI, CPI, FDI and remittance are I(2), it is necessary to set out cointegration tests to determine whether there exists a stable long run relationship between CPI, FDI and remittance with HDI in Bangladesh. We relied on Johansen-Juselius test for cointegration.

Johansen-Juselius Test for Co-integration

In time series analysis two or more variables are said to be co-integrated if they are integrated in order. The maximum likelihood procedure established by Juselius (1990) and Johansen (1991) is undertaken in carrying out the test for co-integration. Within the Johansen Multivariate co-integration framework, the following system is estimated:

$$\Delta Q_t = \alpha + \Gamma_1 \Delta Q_{t-1} + \Gamma_2 \Delta Q_{t-2} + \dots + \Gamma_{k-2} \Delta Q_{t-k+2} + \Pi Q_{t-k} + \square_t$$

Where Δ is the second difference operator, Q is the vector of variables, α is the drift parameter, and $\Gamma_1, \dots, \Gamma_{k-2}$ are the coefficient matrices. The main point of conducting the Johansen cointegration test is to determine the rank of (r) of the $(s \times s)$ matrix Π .

Johansen (1991) advocated two test statistics to determine co-integration rank. The first of these is the trace statistic, defined as:

$$\lambda_{\text{trace}(r)} = -T \sum_{i=r+2}^n \ln(1 - \lambda_i)$$

$$\lambda_{\text{max}(r,r+2)} = -T \sum_{i=r+2}^n \ln(1 - \lambda_{r+1})$$

Where λ_i is the ordered (estimated) eigen values of the matrix Π and T is the available observations. In the trace test the null hypothesis of at most r co-integrating vectors are tested against the alternative that the number of co-integrating vectors is equal to or less than $r+1$. On the contrary, the null hypothesis of at most r co-integrating vectors is tested against the alternative of $r+1$ co-integrating vectors in the maximum eigen value test.

Table 3: Johansen-Juselius Test for Multivariate Co-integration

No. of Cointegrating Equations	Series: HDI, CPI, FDI & REM			
	Trace		Max-Eigen	
	Trace Statistic	Critical Values for Trace Test at 10% Level	Max-Eigen Statistic	Critical Values for Max-Eigen Test at 10% Level
$r = 0$	63.86733*	50.52532	30.98555*	26.12122
$r \leq 1$	32.88178*	32.26837	19.58945	20.05014
$r \leq 2$	13.29233	17.98038	9.415518	13.90590
$r \leq 3$	3.876807	7.556722	3.876807	7.556722

Note: * denotes rejection of the hypothesis of no cointegration at the 10% significance level.

The results presented in the above table suggest that, in the presence of deterministic trend in the data, the relationships among the variables considered are cointegrated; there exists a linear combination of $I(2)$ variables that link them in a stable and long-run relationship. In fact, the data reported in the table shows that the null hypothesis of no cointegrating vector can be rejected at least at 10% level in at least two cases using Trace statistics. In turn, it indicates that these are at least two cointegrating equations at the 0.10 level from which residuals can be obtained to measure the respective deviations between the current level of explanatory variables and the level based on the long run relationship. On the other hand, Max-eigen Statistics indicates that the null hypothesis is rejected in only one case implying at most one cointegrating vector. Therefore, it can be assured that there is a stable long-run relationship among HDI, CPI, FDI and remittance in Bangladesh.

5.3. Residual Diagnostics : Jarque-Bera Normality Test

Under the null hypothesis that the residuals are normally distributed, Jarque and Bera showed that asymptotically the JB statistic follows the chi-square distribution adjusted with corresponding degree of freedom. Application of Jarque-Bera test shows that the JB statistic is about 0.814633, and the probability of obtaining such a statistic under the

normality assumption is about 66 percent. Therefore, we do not reject the hypothesis that the error terms are normally distributed.

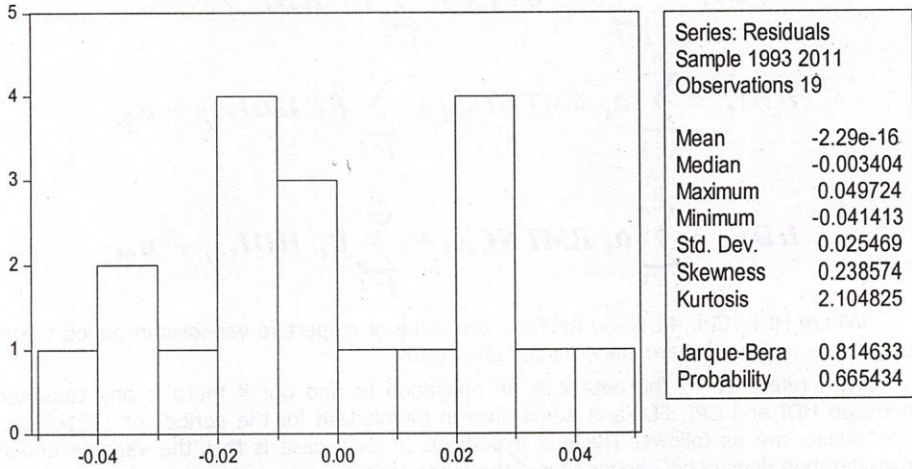


Figure 1: Histogram- Normality Tests.

5.4. Tests for Causality: Granger Causality Test

When two series are found co-integrated, the absence of causal relationship between them is ruled out in the error correction framework, however, such a possibility exists in the Granger causality test. It is often asked in macroeconomics: whether HDI causes the CPI (HDI→CPI) or it is the CPI that causes HDI (CPI→HDI). The Granger causality test assumes that the information relevant to the prediction of the respective variables, HDI and CPI is contained solely in the time series data on these variables. The test involves estimating the following pairs of regressions:

$$HDI_t = \sum_{i=1}^n a_i CPI_{t-i} + \sum_{j=1}^n \beta_j HDI_{t-j} + u_{1t}$$

$$CPI_t = \sum_{i=1}^n a_i CPI_{t-i} + \sum_{j=1}^n \beta_j HDI_{t-j} + u_{2t}$$

$$HDI_t = \sum_{i=1}^n a_i FDI_{t-i} + \sum_{j=1}^n \beta_j HDI_{t-j} + u_{3t}$$

$$FDI_t = \sum_{i=1}^n \alpha_i FDI_{t-i} + \sum_{j=1}^n \beta_j HDI_{t-j} + u_{4t}$$

$$HDI_t = \sum_{i=1}^n \alpha_i RMTNC_{t-i} + \sum_{j=1}^n \beta_j HDI_{t-j} + u_{5t}$$

$$HDI_t = \sum_{i=1}^n \alpha_i RMTNC_{t-i} + \sum_{j=1}^n \beta_j HDI_{t-j} + u_{6t}$$

Where HDI_t , CPI_t , FDI_t and $RMTNC_t$ the value of respective variables in period t and u_{1t} , u_{2t} , u_{3t} , u_{4t} , u_{5t} , u_{6t} are uncorrelated error term.

With reference to the data it is an obligation to find out if there is any causality between HDI and CPI, FDI and Remittance in Bangladesh for the periods of 1991-2011. The results are as follows. The null hypothesis in each case is that the variable under consideration does not "Granger cause" the other variable.

Table 4: Granger Causality Tests Results

Dependent Variable	Direction of Causality	F value	Probability	No. of Lags	Decision
HDI CPI	CPI → HDI	0.24699	0.7845	2	Do not Reject
	HDI → CPI	0.35132	0.7098		Do not Reject
HDI FDI	FDI → HDI	0.81285	0.4635	2	Do not Reject
	HDI → FDI				1.53927
HDI Remittance	Remittance → HDI	0.78649	0.4746	2	Do not Reject
	HDI → Remittance	2.93448**	0.0862		Reject

Note: ** denotes significance at 5 percent level.

The results suggest that the direction of causality is from HDI to CPI since the estimated F is insignificant. By the same token, there is no causation from CPI to HDI, since the F value is statistically insignificant.

By the same token, the direction of causality is from HDI to FDI since the estimated F is insignificant at the 10 percent level; the critical F value is 2.62. By the same token, there is no causation from FDI to HDI, since the F value is statistically insignificant. The table also suggests that the direction of causality is from HDI to Remittance since the estimated F is significant at the 10 percent level; the critical F value is 2.62. On the contrary, there is a no "reverse causation" from Remittance to HDI, as the F value is statistically insignificant.

5.5. Short-run Dynamics: Error Correction Model (ECM)

As it has been demonstrated by the above tests of cointegration that there exists cointegrating relationship between HDI and other variables, the next task will be the estimation of short-run dynamics models for correction. This is because though there is a long run relationship between the variables as in cointegration tests, in short run they may drift apart i.e. there may be disequilibrium. Therefore, the error term has been treated as the equilibrium error, which is to tie the short run behavior of the variables.

Equilibrium error in HDI is -0.386222 while equilibrium error in CPI is 0.012559, in FDI it is -0.00177, and in remittance -0.0020989 which means that they are to correct respectively 38% , 1.2% , 0.17 % and 0.2% deviation from long run equilibrium each year. Thus CPI, FDI, GCE, remittance and GDP are in both short and long term equilibrium relation. The results of Error Correction Model has been summed up in the following table:

Table 6: Error-Correction model for HDI, CPI, FDI, and Remittance

Error Correction	D(HDI)	D(CPI)	D(FDI)	D(REM)
<i>Cointegrating Equation</i>	-0.386222 (-4.348678)*	0.012559 (5.944814)*	-0.00177 (2.553376)*	-0.0020989 (-2.169180)*
D(HDI(-1))	0.630220 (1.72429)	6.275319 (0.22168)	-11760.15 (-1.08311)	-16437.44 (-0.52841)
D(HDI(-2))	-0.258059 (-0.73605)	-1.291874 (-0.04757)	5386.704 (0.51719)	-38664.00 (-1.29571)
D(CPI(-1))	0.001640 (0.28937)	1.164463 (2.65221)*	508.5769 (3.02003)*	1334.196 (2.76534)*
D(CPI(-2))	0.004966 (0.81657)	-0.187146 (-0.39734)	-351.1262 (-1.94366)	-455.9128 (-0.88087)
D(FDI(-1))	-0.000753 (-0.73251)	-0.000216 (-0.27158)	0.143482 (0.46958)	-0.536584 (-0.61295)
D(FDI(-2))	0.000476 (0.43756)	0.000516 (0.61266)	-0.290721 (-0.89987)	-0.285179 (-0.30810)
D(REM(-1))	-0.000451 (-1.53195)	-0.00318 (-0.13943)	0.086884 (0.99434)	1.044266 (4.17141)*
D(REM(-2))	-0.000198 (-0.41726)	0.000132 (0.35813)	-0.197995 (-1.40524)	-0.952765 (-2.36025)*
C	-0.123797 (-0.67362)	1.997985 (0.14037)	-7239.342 (-1.32601)	-33134.02 (-2.11835)*
R-squared	0.923680	0.995800	0.934139	0.991025
Adj. R-squared	0.862624	0.992439	0.881450	0.983846
F-statistic	15.12844	296.3403	17.72939	138.0331

Note: Number in the parentheses denotes t-statistic.

* denotes significant at 5% significance level.

6. Impulse Response Function (IRF) and Variance Decomposition (VDC)

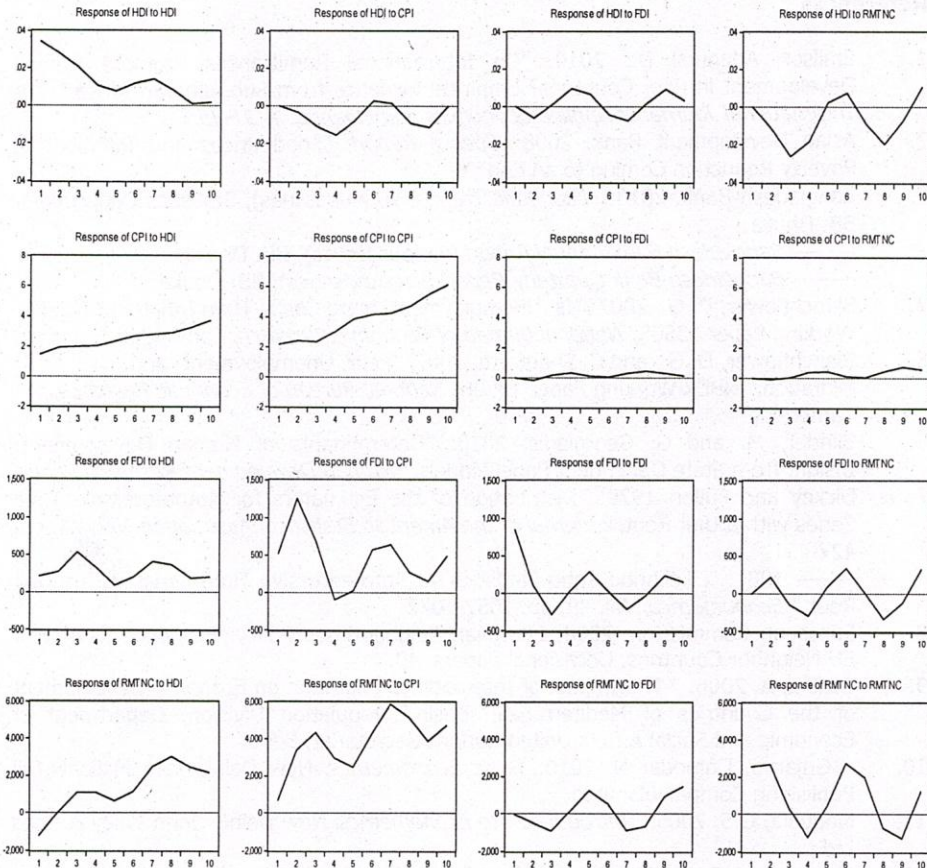
In a bid to unpack the dynamic relationship among the macroeconomic variables and the relative importance of various shocks, this paper draws upon the impulse response function and variance decomposition as additional tool of the findings reported above. The results of variance decomposition are reported in Table -7.

Table 7: Variance Decomposition- Cholesky Ordering HDI CPI FDI RMTNC

Response of HDI				
Period	HDI	CPI	FDI	RMTNC
1	0.034322	0.000000	0.000000	0.000000
2	0.027881	-0.003501	-0.006200	-0.011553
3	0.020447	-0.010912	0.001236	-0.026232
4	0.010813	-0.015481	0.009602	-0.018432
5	0.007690	-0.008060	0.006573	0.002479
6	0.011884	0.002789	-0.004415	0.007393
7	0.014135	0.001487	-0.007552	-0.008938
8	0.008310	-0.009198	0.001834	-0.019740
9	0.001033	-0.011295	0.009391	-0.007069
10	0.001758	0.000414	0.003338	0.010667
Response of CPI				
Period	HDI	CPI	FDI	RMTNC
1	1.484939	2.204899	0.000000	0.000000
2	1.935831	2.431552	-0.181816	-0.081439
3	1.998928	2.380442	0.171053	0.036740
4	2.053949	3.061411	0.335621	0.397690
5	2.374906	3.889097	0.134585	0.442511
6	2.692331	4.181081	0.063680	0.129981
7	2.808453	4.248564	0.304045	0.057191
8	2.930995	4.708185	0.463159	0.448136
9	3.282700	5.510073	0.306539	0.765582
10	3.737623	6.139792	0.141011	0.581251
Response of FDI				
Period	HDI	CPI	FDI	RMTNC
1	218.0544	525.5897	846.0585	0.000000
2	277.6290	1257.656	118.0260	222.7677
3	539.4239	687.1761	-283.8758	-148.6110
4	331.8936	-94.62892	45.41710	-295.3194
5	95.72109	27.92832	289.9281	95.40421
6	206.7675	575.2081	32.56498	340.2119
7	410.9726	641.7042	-209.4442	11.15808
8	365.5532	273.7284	-28.26807	-339.6427
9	190.4136	154.8365	240.2190	-122.3671
10	207.3222	490.6340	152.2119	328.5068
Response of RMTNC				
Period	HDI	CPI	FDI	RMTNC
1	-1211.141	700.7390	-38.76323	2563.970
2	35.27173	3391.501	-494.4603	2677.466
3	1100.058	4345.730	-924.6945	314.8425
4	1116.836	2961.523	154.6416	-1241.981
5	646.9902	2482.582	1263.260	434.9633
6	1153.219	4306.958	550.5689	2751.559
7	2466.270	5886.764	-886.7569	2003.484
8	3024.955	5165.404	-676.0127	-754.3197
9	2442.733	3893.846	955.0179	-1275.609
10	2167.575	4729.942	1493.089	1245.672

Table 6 shows that all the three variables have positive long term impact on HDI. It also reports that HDI has contemporaneous influence on CPI, FDI and remittance. However, the influence of HDI in the case of FDI and remittance is only one year ahead. Same results are found in the response of FDI to remittance. These results are also evident in the following figure:

Response to Cholesky One S.D. Innovations



7. Conclusion

Throughout the paper, it has been strived to examine the impact of CPI, FDI and remittance on HDI using time series data of Bangladesh for the period of 1991 to 2011. This empirical investigation has found out the long-run relationship among these variables within the cointegration and error-correction framework.

Two types of tests were performed to check whether the series was stationary or not. ADF tests exhibit that all the series i.e. sample value of variables with time namely HDI, CPI, FDI and remittance are nonstationary at level. However, once they are differentiated they become stationary.

Johansen-Juselius test for cointegration provides results indicating cointegrating relationship among these variables. In turn, it signifies that the model is not a spurious ones. It has also demonstrated the same result. Normality test has pointed out the fact that the stochastic disturbance term is normally distributed.

Granger causality test has been applied to explore the causality between the dependent and independent variables. There is no unidirectional or bidirectional causality between HDI and CPI or HDI and FDI. However, there is unidirectional causality from HDI to remittance. However, the error-correction term in most of the cases were found significant.

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**CHALLENGE OF COMMUNITY BASED FISH CULTURE PROGRAM IN
BANGLADESH: CASE STUDY ON FLOODPLAIN BEEL MAIL IN RAJSHAHI**

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Abstract: Bangladesh is one of the largest and richest floodplain lands in the world. There are 3 million hectares of medium and deep flooded areas where are used for rice production in the dry season, but these lands remain unutilized or underutilized for a long period because of flooding. Recently, rice and fish cultures are practiced in dry and flooding season under community based fisheries management (CBFM) in Kalmina Beel, Fulbaria, Mymensingh and Angrar Beel, Pirganj, Rangpur areas as case studies. Assessment of the challenges and problems of these beels will help to implement it in other floodplain areas of Bangladesh and will help utilize land and waterbodies for more food production, employment and better income source for poor people. To understand the challenges of implementation of CBFM, this study was conducted on Beel Mail at Rajshahi in Bangladesh as a case study. This study organised focused group discussion with the CBFM stakeholders. It was revealed that lacks of skills, education and technological knowledge, as well as conflict among the stakeholders are the major internal constraints. Lack of coordination among the government agencies, improper facilities for marketing, infrastructure, and financial services, and environmental externalities were identified as major external constraints of successful implementation of CBFM. Some policy recommendations for the successful implementation of the CBFM have also been formulated.

Keywords: Floodplain, *beel*, Fish-Rice culture, Community based fish culture

1. Introduction

Floodplains constitute an important aquatic ecosystem that supports wide range of biodiversity and provides indispensable benefits to the people. Bangladesh is said to be the world's largest floodplain with 80% floodplain land area. The country has a great opportunity to improve its economy by aquaculture. As seasonal flood is part of life here, flood water can be blessings if managed properly for producing food. The seasonal water bodies which remain inundated for 4-6 months each year remain unutilized in terms of managed aquatic resources. These floodplains are used only for dry season rice cultivation and wild fish catch in monsoon. These water bodies are assumed to be unsuitable for fish culture as fish leave out with flooding and also because of short term existence of water.

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The inland open water bodies of Bangladesh were rich sources of fish from ancient time. Therefore culture of fish was never the management issue for the concerned authority for many years. After liberation, the Ministry of Land (MOL) managed these inland open water fisheries with a view to raising revenue by leasing these fisheries to the highest bidder for short term period (one year for *jalmahal* and three years for *beel*). But during flooding these *jalmahal* areas could not be defined and would become the public property. Even during post monsoon period, poor subsistence fisher had open access to the *jalmahal* for collecting small indigenous fishes. This would benefit the landless poor fishermen (Hossain et al. 2010; Ali 1997; Bernacsek 1994) but hindered the appropriate management of these fisheries (Hardin 1968) because of lack of control over the *beel* and lack of initiatives by the lease holders. This resulted in overexploitation of these water bodies (Aguero 1989; Bernacsek 1994; Hossain et al. 1998). In 1973 government restricted the leasing to registered fisher co-operatives, the revenue oriented strategy continued to result in over fishing and exploitation of the poor fishers by the lease holders and their intermediaries.

In floodplain *beels* of Bangladesh fish production has dropped down to 50-55% and this is due to environment degradation which includes human interventions through construction of flood control embankments, drainage system and sluice gates, conversion of inundated land to crop land-thereby reducing water area and indiscriminate use of pesticides and insecticides, pollution from domestic, industrial and agro-chemical wastes and run-off have resulted in extinct of a considerable amount of an aquatic biota in some stretches of the open water system (Mazid & Hossain 1995). Hoque (1995) also described that fish diversity is decreasing. There are now 13 critically endangered, 28 endangered and 14 vulnerable fish species out of a total of 296 freshwater/brackish fish species existing in Bangladesh.

Sadeque (1992) pointed out that resource use, conflict, improper infrastructure, and lack of restocking, indiscriminate pesticide use and over fishing are the causes of this decline. Ali et al. (1995) noted that apart from the disruption of the natural cycle of fish migration, reproduction and growth, agricultural expansion and agro-industrial pollution have contributed to this decline estimated to be between 3 and 10 percent per year. Alam and Thomson (2001) demonstrated that a host of factors are responsible for the under-utilization of fishing areas the includes factors according to them resources limitation, poor implementation of fisheries laws, the limited spread of fish farming technology, low financial capacities and ineffective production practices. Shankar et al. (2005) stated that, abstraction of surface water for irrigation poses a serious threat to the sustainability of floodplain fisheries in Bangladesh. This externality imposed on the fishery has important consequences for millions of poor who depend on fishing for their livelihoods, and several trends indicate that the problem is likely to worsen in the future.

The continuing decrease in fish catch increasingly threatens the livelihoods of more than 12 million fishers in Bangladesh (Hossain et al. 2010; Hossain et al. 2006). Government policies were not appropriate to initiate fish culture in these seasonal waterbodies. Even economic condition of floodplain fishes, inadequate knowledge for managing these waterbodies and influence of elite money lenders hindered the appropriate management of these waterbodies. Despite taking some management actions by the government to remove exploitation of the original fishers from influential elites, all the actions failed and it was understood that floodplain management should include these intermediaries to avoid them.

In the community based approach, participation of different stakeholder groups of a defined area is to be ensured in decision making and in thorough management for the sustainable development of local resources. So, community based fisheries management (CBFM) refers to management approach for maintenance and sustainable enhancement of fisheries resource with greater community participation which aims at strengthening community responsibility for resource management and reducing government control over

them. CBFM has become a common strategy for improving management of natural or common pool resources and empowering local communities through co-management, using local knowledge, recognizing local institutions and establishing common property regimen (Hossain et al. 2010; Berkes et al. 1998; Ostrom 1990; Pomeroy & Berkes 1997). Therefore in 1996, the community based fisheries management (CBFM) started functioning in some water bodies with the involvement of government (Hossain et al. 1999), non-government organizations and local community members with the aims of equitable distribution of benefits to all the stakeholders and to develop fishery management system that is more equitable and ecologically sustainable. World Fish and International Fund for Agricultural Development (2002) report, have shown that with CBFM approach in shallow and deep flooded rice fields' fish production can be increased to as much as $600 \text{ kg ha}^{-1} \text{ yr}^{-1}$ and $1.5 \text{ ton ha}^{-1} \text{ yr}^{-1}$, respectively. Community-based cooperative fisheries approach has led to increased fishing effort, encouraged excessive fishing investment and thus, declining catch trends.

After introduction of CBFM, very few studies were conducted on the problems faced by this approach. It can be also expected that, if successful, CBFM will create opportunity for Bangladesh economy to get more returns from this unutilized water bodies and this field will provide a good source of food, employment and income to poor fishermen. Assessment of the current problems of these wetlands CBFM needs to be examined for measurement policy regrading considering the existing and potential water resources so that letter management actions can be taken to improve the condition. To understand the implementation effect of CBFM, this study identifies the constraints prevailing there.

3. Methodology

Study Area

Beel Mail selected for this study is under Mohanpur Upazila, of Rajshahi district in Bangladesh. Mohanpurs situated between $24^{\circ} 28'$ and $24^{\circ} 38'$ north latitude and between $88^{\circ} 34'$ and $88^{\circ} 43'$ east longitude having an area of 162.65 sq km. The location of the study areas are shown in the map (Figure 1).

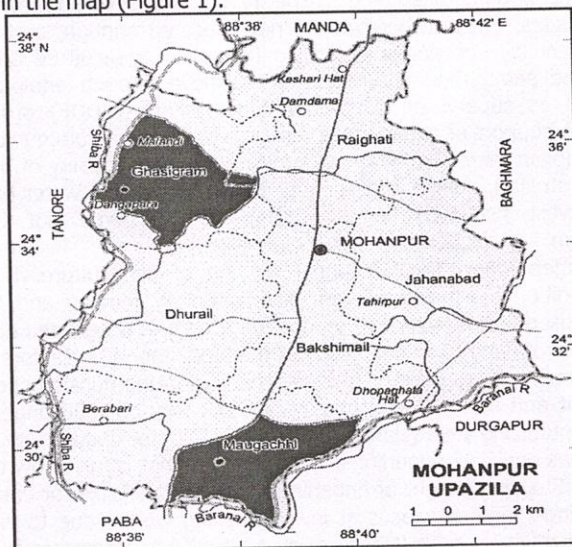


Figure 1: Map showing selected study areas in Mohanpurupazila

Source: http://banqlapedia.search.com.bd/HT/N_0049.htm

It is an open *beel* that has shallow depressions, where land is converted to agriculture while permanent water is limited to deeper areas during dry season, connected to nearby local Shiba River, which is further connected to Padma river basin. This floodplain *beel* is mainly privately owned lands with total 100 ha area of which 15 ha is government Khas lands having water availability for 5-6 months. For a long time this *beel* is being used for fishing by a group of poor fishers (both from lower caste Hindus, only a few of them from Muslim community). They have access to and control over the entire floodplain during monsoon without conflict with the private landowners. There are rivers and perennial floodplain in the nearby area. Melandi, Goalpara, Dangapara and Moheskundi villagers are the main beneficiaries of this *beel*. The community based fish culture was intervened by DoF with the funding support of Challenge program for water and food project, South-east Asia, World Fish.

Data Collection

Data were collected through focus group discussion (FGD) to identify major constraints of implementing CBFM. Constraints and opportunities for CBFM sorted out here are the combination of problems mentioned by the community members and the problems experienced by the researchers during community formation and introducing fish culture in the respective floodplain *beels*.

Two FGD sessions were organised in *beel* area with participation of village leaders, landowners, landless fishermen, and other beneficiaries of *beel*, Department of Fisheries (DOF) and World Fish staff. Meeting was officially arranged by World Fish staff in office of Upazila fisheries officer with community leaders and executive group members.

4. Findings and Discussion

From the FGD, it was found that the people faced several constraints for successful implementation of the CBFM in that *beel*. These challenges come from their own management as well as socioeconomic, cultural and policy issues.

Among the constraints faced by the fisherman, lack of skills and technological capacity are the major issues. These fishermen are not educated enough, and they do not have scientific and technical knowledge regarding floodplain aquaculture and modern fishing technique. At the same time they also do not have enough equipment and training facilities as well as supervision. Department of Fisheries (DOF) organized a training program with the support of experienced resource persons on community based fishing in open water floodplain *beels*. Training was provided on water quality of floodplain *beels* for fish culture, fish stoking, quality and quantity of fish fingerlings, water body management, modern fish harvest, fish marketing and group saving scheme. But this training is not adequate for them.

Here fishermen follow the traditional method of fish culture. If it is possible to improve this traditional fish culture with supplementary feeding and fertilizer, stocking density can be raised and hence more production from unit water area during short time is possible. Stocking of fish fingerlings is one of the most important factors to manipulate for increasing fish production. Stocking strategy affirms stocking density, species composition, fingerlings weight and time of stocking. Stocking density of 5000 fingerlings/ha for carp fish culture for optimizing yield (Hasan et al. 1999), but stocking density of fish fingerlings in project *beel* was only 747 fingerlings/ha water body that is far below the recommended stocking density. Stocking weight of fingerlings is also responsible for enhanced production as recovery of fingerlings decreases at lower stocking weight due to either predation or transportation mortality or both (Hasan et al. 1999). They recommended stocking weight of carp fingerling in oxbow lake to be 35- 45 g (12-15 cm). In the *beel* Mail though most of the carp fingerlings were of recommended weight or more than that, Mrigal (*Cirrhinus mrigala*) was of low weight.

Stocking density and fish growth depend on food availability in water body. Thus supplementary fish feeding can ensure optimum growth of fish during short period, but in the *beel* no fish feeding was applied. Fertilizers are also important for fish production. Urea and TSP are the chemical fertilizers which enhance growth of phytoplankton and zooplankton on surface of water body. Thus surface feeder fish get enough food for growth. Manure is organic fertilizer that enhances benthos (snails) production. This is the food mainly for bottom feeder fish. In the project *beel* no fertilizer was applied during fish culture.

Disease can create a serious threat to aquaculture. As these water bodies are short lasting, water is naturally fresh and less polluted. But when intensive or semi intensive fish culture will be practiced, disease can occur. Usually disease occurs due to excess stocking of fish fingerlings, decomposition of unutilized fish feed and application of more fertilizer resulting in reduction of dissolved oxygen in water, but in this study traditional fish culture was practiced. However this *beel* area is mainly used for rice cultivation, so in the dry season usage of chemical fertilizer and insecticides during rice cultivation harms fish growth and increase the risk of fish mortality.

Environmental externalities and disasters are also considered as strong barriers for the economic return of fish productions. Water level of the seasonal floodplain varies with time and influences the water quality, aquaculture and the management approaches. This variation in water level happens due to fluctuation of rainfall and water level change of connecting river. Excess rainfall and rise of water level in the connecting river can cause over flooding and can create a problem to aquaculture and financial loss. When seasonal floodplain *beels* have poor embankments and are connected to river they become difficult to manage and fence. Again fencing in these *beel* is costly and farmers cannot fence the area properly due to funding constraint. And during over flooding, water level can rise beyond fencing height which leads to escape of cultured as well as SIS fish species and cases lesser than the production.

Funding is one of the major constraints for fish culture. Money is required for leasing the water body, for buying fish fingerlings, for fencing, netting, and providing supplementary feeding, for fertilizer and all other harvesting and post harvesting activities. But economic conditions of fish farmers are not good enough to support the costs of fish culture. Though World Fish fund for fingerlings, fencing, net and boat and also arrange for revolving fund for lease money and for fingerlings. Still enough money is required to optimize fish production by improved traditional fish culture i.e. by providing supplementary feeding, fertilizer and by increasing stocking density. When fishermen do not have sufficient money for fish culture, they have to search for money from Bank, NGOs or local money lenders. In Bangladesh, the credit situation of public sector is very complicated.

Infrastructural problem is another major constraint for the success of the CBFM. Most of the local markets do not have enough facilities for electricity, water, ice, etc. It is believed that 30 to 33% of all fish caught become unsuitable for human consumption due to infrastructural problem (FAO 2001). Due to lack of preservation facility and poor transportation, fishers had to sell their product in local market, but the purchasing ability of the villagers is also poor. There is no standard of pricing, thus middle men buy from the local market in very low price.

Poor marketing facility is another major constraint faced by the fishermen in the floodplain *beels*. At the primary level market is mainly controlled by a group of middle men known as Arothdars and Mahajons. Broadly used fish market channel is 'Fishermen→Bapari→Aratdar→Paiker/ whole saler→Retailer→consumer'. Because of the small number of whole saler and lack of good communication facilities, there is a non-competitive and monopoly type of market.

Government policy and institutional coordination problems are also strong barriers for the sustainable growth of the success of CBFM. Long-time leasing is a pre-requisite for success of CBFM and also for sustainable development of seasonal water body. If long term leasing right can be ensured, community members feel committed for developing these water body for improving their livelihoods. Current leasing system is only for three years. The floodplain lands become the government property during flooding and are dealt by the MOL, but water body should be managed by DOF. At the same time Ministry of Fisheries (MOF) also needs to coordinate the issues. If CBFM also registers, it needs to go to the Ministry of Lands.

There are a few challenges within the CBFM per se. Conflicts among the stakeholders is very common. Generally water levels vary with the seasons that directly affect the total area of shallow fringe lands around the *beel* where paddy can be grown during the dry season. When there is little flood, rapid drainage of the *beels* by paddy cultivators, immediately after the rainy season, causes conflict with fishermen. The fringe lands are a parts of the *beel* for which fisher's groups pay the lease fee, but these plots are in fact "informally owned" mostly by non-fishers farmers, who have no interest in maintaining high water levels for fish. Use of pesticides in the rice fields during dry season causes to accumulate it in the deeper portion of the *beel* through washing away by rain water during rainy season this reduces fish growth and also causes fish mortality.

Another very important internal constraint of CBFM is the conflict between the land owners and the landless fishermen. The land owners did not agree to include original fishermen and the landless people of that community. General problems regarding community formation were developing a concept of common property rights. Social and political conflicts in following sharing systems, disobedience of the property rights by land owners, lack of trust and sacrificing mentality among the group members and non-cooperation by the village people outside the community. After several meetings, community was formed including both landowners and landless fishermen and this community successfully carried on fish culture during first year and profit was shared among these two groups according to pre-agreed sharing arrangements.

5. Conclusion and Policy Recommendations

This study reveals that community based fish culture in the seasonal floodplain *beel* is socially acceptable and economically profitable, and this approach benefits the landless poor fishermen by involving wide range of original fishermen in fish culture activities. It helps in better sharing of benefits among the landowners and landless fishermen. It is expected that community based fishery management approach will also be able to restrict exploitation of the poor original fishers by money lenders and other elite influential in these open water bodies by strengthening the bonding in fishermen society and by making them economically strong. For successful CBFM it is also essential to identify, explain and remove constraints of fish culture in seasonal open water bodies. Low stocking density, dependence on natural fish feeding, less technical skill of fishermen, less control over market, funding constrains, environmental externalities, leasing system of water body and conflict between stakeholders, lack of coordination among respective government ministries were identified as major constrains for successful implementation of CBFM, and for achieving optimum return from fish culture in the floodplain *beel* areas.

Several policy options are needed to overcome the constraints for better management in CBFM in Bangladesh. In the *beel* Mail, stocking density should be raised to enhance total fish production as well as fingerlings weight should be maintained to increase fish production during short period of flooding. To conserve the brood of small indigenous fish species (SIS) sanctuary can be established, and nursery pond development is also needed to promote timely stocking of these water bodies with good quality fingerlings. At the same time, fertilizers should be applied to ensure food availability at all levels of water body for optimum growth of fish. Rice husk, duck weed and organic fertilizers can be used

in the water body as supplementary fish feeding. To overcome financial constraints for fish production, government should arrange easy and soft loan for the CBFM community. Microcredit also can be provided at lower interest rate for inland open water fisheries sector. Government also should take initiatives for infrastructural development and monitoring the market. The period of leasing contract needs to increase for a successful growth. Finally, for successful implementation of CBFM in this common property, both landowners and landless people should be involved. If landowners get benefits of fish culture, they will promote fish culture in rainy season instead of going for confrontation with fishermen. Thus the rice cultivators will be acknowledged and motivated to practice natural pest control technique in rice fields to avoid detrimental effect of pesticide on fish culture. To establish right of original fishermen on this common water body gradual empowerment is required which can be achieved by strengthening the social bonding among the group members. If the mentioned constraints can be possible to properly introduce, the CBFM in *beel mail* will become a very successful story.

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