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বাংলাদেশ লোক-প্রশাসন প্রশিক্ষণ কেন্দ্র
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সম্পাদনা পরিষদ

মোঃ নূর উদ্দিন আহমেদ

বণিক গৌর সুন্দর

কঙ্কা জামিল

আবদুল বাকী

মোঃ শফিকুল হক

সম্পাদক

মোঃ সানোয়ার জাহান ভূঁইয়া

সহযোগী সম্পাদক

সামসুল আলম খন্দকার

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Telephone : 7745010-16 (PABX)

Fax : 7745029

Editors' e-mail : sanwarsamia@gmail.com
sakhandaker@yahoo.com

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New Public Management as a Paradigm of Public Sector Reform: Examples from Developing Countries

Md. Jahid Hossain Panir*
Mohammed Hossain Sarker**

Abstract: *New Public Management (NPM) evolved as a model of reform and governance in the public sector management. To assess NPM as the public sector reform agenda, a closer look at NPM and its applications in developing countries is essential. To do this, this paper discourses some key issues: What is NPM and its background? What are the influential factors in replicating NPM initiatives in other countries from its original birth place? What theories are concerned with NPM for its acceleration? How scholars view NPM reforms round the globe? What factors are influencing its success or failure in those territories? Through the critical analyses of these questions this paper attempts to provide a better understanding of the general applicability of NPM in developing countries along with particular highlights on some influential factors for its success or failure combining a case study approach. This paper analysed the facts from case studies which can be mapped back to the theoretical and analytical framework to bridge the gap between theory and practice. From here again, it is apparent that in certain cases NPM may work better. Again, if assessed on the basis of the facts whether it has improved responsiveness of bureaucratic agents to their political principals, a mixed answer is available because there are instances of improving the organisational performance targets in the public sector though not always satisfactory. The reality in developing countries is that performance incentives have proved too weak to have much impact owing to close political and personal ties between managers and the government.*

1.0 Introduction

"Private good, public bad" with this viewpoint new public management (NPM) evolved as a model of reform and governance in the public sector management. During the 1980s when International Monetary Fund (IMF) initiated some structural adjustment programmes, both the developed and developing countries felt pressure due to economic and fiscal crises. As a result, the active role of the state was seriously called into question in most western countries (Zifcak 1994). Ultimately, the situations led them to be more market-focused and private sector-oriented. Developed countries searched for alternative ways of organising and managing public services and redefining the role of the state to emphasize on

* Additional Deputy Commissioner (Education & ICT), Jessore;

** Senior Assistant Commissioner, Office of the Divisional Commissioner, Dhaka.

markets and competition, and also to be focused on the private and voluntary sectors.

On being engulfed by economic and fiscal crises in the 1970s and 1980s most developing countries also started shifting from state-led development and bureaucracy. These newly coined practices and techniques have been called NPM by Hood (Aucoin 1990:1) or the 'new managerialism' (Hood, 1991:8). Some researchers termed it as a 'paradigm' (Hughes 1998; Borins 1994; Osborne & Gaebler 1992). Practically, since there have been significant differences between countries, some countries have been successful in some areas in NPM reform and some could not be.

To assess NPM as the public sector reform agenda, a closer look at NPM and its applications in developing countries is essential. To do this, this paper discourses some key issues: What is NPM and its background? What are the influential factors in replicating NPM initiatives in other countries from its original birth place? What theories are concerned with NPM for its acceleration? How scholars view NPM reforms round the globe? What factors are influencing its success or failure in those territories? Through the critical analyses of these questions this paper attempts to provide a better understanding of the general applicability of NPM in developing countries along with particular highlights on some influential factors for its success or failure combining a case study approach.

The remaining portions of the paper are structured as follows: Part II presents the approaches inside NPM along with its influential factors; Part III turns to the theoretical foundations; Part IV reviews literature on NPM both in OECD and developing countries and shows the roads where NPM has travelled; Part V deals with key issues in developing countries; Part VI is concerned with a brief NPM case study taken from Bangladesh; and finally Part VII infers a conclusion reviewing the overall analysis.

2.0 Meaning of NPM

According to Manning (2001), NPM is a set of menu where the dishes are variety of choices. He pointed out that NPM basically contributes to 'managerialism' and 'new institutional economics'. However, scholars have summarised its other offerings. First comes 'management culture' highlighting citizen or customer, and accountability for results (Minogue 1998; Pollitt 1993; Commonwealth Secretariat 1993; Hood 1991). It then

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focuses on structural aspects or organisation that tends to decentralised authority and control along with alternative service delivery mechanisms (Manning 2001). However, According to Borgenhammer (1993), depending on situations different types of decentralisation initiatives have been taken as presented in Table 1. Next arrives the market-oriented approach for separating production responsibility from service providers to compete in a free market environment keeping cost reduction for the delivery of better services in mind. However, this attempt is intended for raising efficiency by subjecting public organisations to market conditions (Mills 1997).

Table 1: Types of Decentralisation

<i>Types of decentralisation</i>	<i>Definition</i>
Decentralisation (Administrative)	Decision-making is transferred to a lower administrative (civil servant) level
Devolution (Political decentralisation)	Decision-making is transferred to a lower political level (local government-municipalities etc.)
Delegation	Tasks are allocated to actors at a lower organisational (semi-autonomous) level
Privatisation	Tasks are transferred from public to private ownership

Source: Borgenhammer (1993)

As mentioned by Aucoin (1996) what is central to NPM approach is the creation of semi-autonomous agencies. They turn a monopoly provider into a contracting agency for performing government functions confirming 'efficiency gains'. Hood (1991), the forerunner apostle of NPM, mentioned the major of its doctrines which include lowering costs in direct public sector, raising labour discipline to improve resource use, application of private-sector-style management practices, competition in the public sector etc.

However, scholars have come to a common components of NPM such as deregulation of line management; conversion of civil service departments into free-standing agencies or enterprises; performance-based accountability, particularly through contracts; and competitive mechanisms such as contracting-out and internal markets (Aucoin 1990; Hood 1991). Ingraham (1996) and Minogue (1998) include 'privatisation' and 'downsizing' as key parts of NPM package. Although NPM has been

facing some debates about its fruitfulness, Thomas (1996) mentioned that some of its key features are still prominent in the vocabulary of civil service reform all around the world. After all, the central objective of NPM was improvement in the ways in which government is managed and services delivered, with emphasis on efficiency, economy and effectiveness.

2.1 The Influential Factors of NPM Reform

The factors that influenced the rise of NPM during 1980s in developing countries are to be considered here for best assessing its applicability. Polidano (1999) explained three reasons behind it. First, fiscal crisis of the most western governments moved them to NPM approach. Studies reveal that because of the crisis coupled with the quest for efficiency and effectiveness the United Kingdom (Greer 1994; Marsh & Rhodes 1992; Stewart & Walsh 1992), and Australia and New Zealand (Halligan 1998) declared a general agenda to reorganise public bureaucracies as the topmost political priority. Second, the influence of neoliberal idea of market competition for enhancing economic efficiency also gave rise to NPM proliferation. Finally, the neoliberals' criticisms of the old public administration about the size, cost and the capability of government viewing it 'inefficient monopoly services-provider' was another driving force (Zifcak 1994).

3.0 Theoretical Foundations of NPM

New Public Management is based on much theoretical underpinnings. Posed by many authors (Walsh 1995; Hood 1990; Aucoin 1990), NPM has common roots and combines several theories defining the way administration should run. The most important theoretical foundation of NPM is 'new institutional economics' (NIE) (Hood 1991:6) and particularly 'public choice theory' and 'principal-agent theory' which rooted in the economist's theory of rational behaviour (Hughes 1998:10). The basis of these theories is the conception of 'rational actor'. According to Dunleavy & Hood (1994), general assumptions about rational actor are that he is an ideal type of individual and have sets of well-formed preferences that can be compared easily and he also seeks biggest possible benefits and least costs in decisions.

Public choice theory argues that this theory demonstrates inconsistencies of representative democracy and proposes an alternative basis for decision-making in government (Walsh 1995). To counteract bureaucratic monopoly this theory provides more competition in the delivery of public

services, privatisation or contracting out in order to reduce waste and more information about the availability of alternative services. Thus, it emphasises the importance of the interface between bureaucracy and the political environment (ibid).

The principal-agent approach is a framework for the analysis of decentralisation that reforms by which the rent-seeking tendency (Tullock & Eller 1994) by bureaucrats, their clients and politicians will cease. They are the monopoly provider of services and often seek scope of 'opportunism' or 'self-serving'. They explained that the central government is viewed as the principal with the objective of equity, efficiency and financial soundness whereas the local authorities will work as the agents who are given the resources to implement general policies to achieve these objectives.

The evolution of NPM also belongs to the 'market mechanism' which can derive benefits in terms of efficiency and effectiveness in exposing public sector activities to market pressures and using markets to serve public purposes (Metcalfe & Richards 1990). 'Neo-Taylorism' belonging to organisational theory and classical management theory (Keraudren & Mierlo 1998:40-41) advocates that the administrative system is filled with poor management. As a result, the cost of producing a public service is never known. Furthermore, there is lack of responsibilities and personal initiatives among civil servants. This theory thus seeks to apply managerialism and its techniques which might be proved successful (ibid).

4.0 Review of Literature

Keraudren & Mierlo (1998: 407-416) evidenced that the United Kingdom (UK) launched NPM reforms a decade earlier than most other western countries. There is little conclusive evidence as to gains of efficiency by the UK. However, as a first initiative in 1980s, UK succeeded in reducing the number of civil servants by 20%. Studies show that contracting out in the National Health Service (NHS) seems to have become more efficient, increasing hospital output by twice as much as the increase in cost in real terms. In New Zealand, NPM is perceived as a major success although this country is experiencing the coexistence of the State and the market for improved delivery of services. In France, decentralisation faced resistance from civil service. Again, users found little results from implementing NPM reforms. In other Central and Eastern European countries NPM was almost unsuccessful.

However, Halligan (1998:3) summarised the achievements claimed for NPM in OECD countries: "public sector reforms in the OECD during the last 20 years have been notable for the magnitude, breadth and significance of the changes". It demonstrates that downsizing was the most important universal attribute of public sector reform applying the NPM strategies in those countries. Reports also reveal that privatisation and corporatisation have been widely used in many of these countries.

The literature shows that in many developing countries, economic crisis was the main factor for ambitious reforms in the public sector since the early 1980s (World Bank 2000). Larbi (1999) proved that the economic crises in the Asian tiger economies have promoted major reforms in the public sectors. Studies show that NPM represents a paradigm change in thinking and practice of public administration (Hughes 1998). Furthermore, during that time reducing the size and role of government by allowing the private sector a greater share of economic activity was considered to be as a new solution (Cassen 1994).

Many developing countries have been implementing NPM reforms. The most visible elements of the NPM initiatives that the majority of developing countries throughout the world have adopted are 'privatisation' or 'corporatisation', and 'downsizing' (Cook & Kirkpatrick 1997; Ramamurti 1999). The features of 'decentralisation' and 'contracting out' are also common in many locations.

4.1 Downsizing the Public Sector

Downsizing in the public sector from the perspective of developing countries experiences several repercussions. Since unemployment ratio is very high because of large number of population bounded with scare resources, any decisions about downsizing the government in any sector results in processions or strikes as people have no other alternative jobs. However, there are also opposite scenario. For example, Larbi (1999) reports that Uganda cut its civil service by more than half in the early 1990s. The study also reveals that the Zimbabwean civil service has also been cut by about 12 per cent since the commencement of civil service reform in 1991. Studies in some countries show that such a downsizing administrative reform involved high political risk and financial cost e.g. for one-time retrenchment. In those studies, downsizing was successfully implemented in Russia, Tanzania and India. But Guyana, Bulgaria, Uganda, Ethiopia, Republic of Yemen, Cambodia and Sri Lanka lagged behind.

4.2 Decentralisation

As a key reform area of NPM, decentralisation plays a vital role in the reconstruction of the public sector. Since decentralisation has different sub-categories, many of the developing countries have experienced at least some of the features. For example, in many African countries such as Mali, Senegal, Uganda ethnic conflicts are quite common. In those countries decentralisation has been applied as a major reform of public sector. Many different forms of decentralisation initiatives have been applied in India where public services, including health were decentralised. In Philippines, all hospital and public health services were removed from central financial and managerial control and devolved to local government (Larbi 1999). However, researches show that the concern is that decentralisation could lead to inequalities when it is used as an instrument to raise revenue.

4.3 Corporatisation

It is best known element of civil service reform in the UK and New Zealand, two pioneers of the new public management (Polidano 1999). A number of countries including Jamaica, Singapore, Ghana and Tanzania are experimenting with UK-style executive agencies. There are some success stories. For example, many of the African countries merged customs and income tax departments into corporatised national revenue authorities. Many of these countries are also in the process of corporatising their health sectors (Larbi 1999). Data reveal that corporatisation initiatives have mixed results. In some countries, revenue authorities have dramatically increased tax income. For example, the Uganda Revenue Authority increased its tax intake by around 17 per cent per year from 1991 to 1995. But Bolivia has an unsuccessful story (ibid: 146-52).

4.4 Contracting out

A number of developing countries are adopting contractual arrangements with the private sector to deliver both clinical and non-clinical services. However, the evidence regarding the benefits of contracting out is mixed. For example, in the contracting out of non-clinical services in Bombay that private contractors are consistently cheaper but they provide a lower quality of service compared with direct provision by public hospitals. Larbi (1999) suggests that in countries which lack basic government administrative capacities, it may be better for the government to provide the public services directly instead of contracting out.

5.0 Key Issues of Developing Countries

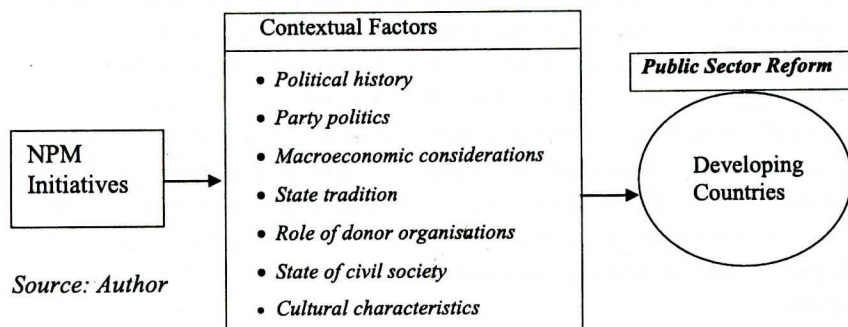
Manning (2001) highlighted three reasons why NPM has not seen a success in any developing countries. First reason is the absence of democracy. NPM survived in the context of the Western world where people are educated, well-aware of their rights and privileges, respect individual's responsibilities. But in case of developing countries, these types of citizens are rare seen. They are treated as 'subject' rather than 'customer' or 'citizen' (ibid.). Second, the existence of old public administration structure is so vibrant that civil servants would not feel encouraged embracing this new form of managerialism. Third, NPM could hardly make any significant impact in its mainland. So, it is quite natural to expect a lot of success stories from the developing world.

From research papers made on five different countries, some key aspects regarding the applicability of NPM in developing countries were found. Researchers show both positive and negative effects of NPM. What came out from these empirical studies is that there are some significant secondary success stories. As a general view, these might be common not only to African countries, but also to almost all other developing nations. One of the reforms is initiating a different salary structure for the civil servants as a flow of managerialism and measure to prevent corruption. Another aspect is also vivid that is focusing the core government function. Following it, many governments have removed from its 'producer's role'. The remaining reforms include greater emphasis on performance and personnel management practice, use of information and communication technologies (ICTs), measures for curbing corruption etc. These steps have made differences in terms of improving performance and productivity in many areas (Minogue 1998).

For over many years, NPM success or failure was the primary focus in NPM literature. There is a common assumption that NPM-style reforms are being undertaken for greater efficiency and cost savings (ibid). However, the study mentioned that some contextual factors such as political history, party politics, macroeconomic considerations, state tradition, role of donor organisations and the state of civil society, influence the nature and the outcome of NPM initiatives in developing countries. Pillay (2008) explored the applicability of NPM in the context of national culture. In his study, he proved that because of cultural factors, key NPM reform agenda proved to be successful in Malaysia and Singapore but the same agenda became unsuccessful in Bangladesh and

Pakistan. So, it is important to view contextual factors for initiating NPM-type reforms. Many scholars have mentioned about different types of influential factors for its success in the perspective of developing countries. To implement NPM in developing countries, these factors need to be considered because these initiatives are subject to the socio-political aspects of an individual country. The Figure 1 below shows the nexus among NPM, contextual factors and public sector reform.

Figure 1: NPM, Contextual Factors & Public Sector Reform Nexus



6.0 Case Example from Bangladesh

This case example is taken on a NPM-style reform to downsize the government employees in Bangladesh. The present government when came in power in January 2009, it decided to cut down the size of unnecessary staff who are just receiving salary at the end of the month and actually doing nothing as to their responsibilities in the government service. Particularly, the government also declared that from now on there would be no recruitments of the fourth class employees in the public sector due to their trade unionism and redundancy. They would rather be outsourced if needed for rightsizing the public sector. The result was that there was instantly a revolt from the employees' trade union. The key executives of the State considered the negative impacts of the new government at the beginning of its term which the opposition party could capitalise to fuel public sentiments as a common culture. Finally, the government had to retreat from its stand. As a result, downsizing idea could not be implemented.

7.0 Conclusion

NPM produced both suspicion and enthusiasm that surrounded the debate that leads to a question mark for its generalised applicability (Manning

2001). In the late 1980s, major western donors began to link good governance to their aid policies (Larbi 1999). Thus, 'good governance' and 'new managerialism' are presented as twin outcomes (Minogue et al. 1997). In both good governance and NPM prescriptions, public management reform has become a key component. The paper proposed to analyse some key issues surrounding NPM to assess its applicability in the developing countries. Although there are many features, this study particularly highlighted the key components of NPM to compare their applications. Considering all these, it has been clarified that NPM was thought to be a 'cure-all' or 'panacea'. But actually the reality is not so easy. The background on which it was born was pertinent to western world. Again, what is good for OECD might not be good for all developing countries as "one size does not fit all." Some of the aspects of NPM were also imported by many developing countries as a pre-condition of aid. Again, the answer to the question whether only NPM is the reformative measures for developing countries is in the negative. The old public administration also can play a better role if it is applied properly.

This paper analysed the facts from case studies which can be mapped back to the theoretical and analytical framework to bridge the gap between theory and practice. From here again, it is apparent that in certain cases NPM may work better. Again, if assessed on the basis of the facts whether it has improved responsiveness of bureaucratic agents to their political principals, a mixed answer is available because there are instances of improving the organisational performance targets in the public sector though not always satisfactory. The reality in developing countries is that performance incentives have proved too weak to have much impact owing to close political and personal ties between managers and the government.

However, what is important is that the reform should be capacity building related and focused on the pragmatism of those countries. Emphasis should also be given to the national core values and their relationship to the other factors surrounding globalization. For its better applicability, there should be 'political will' that may solve many administrative ills.

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Natural Resources Governance: Role of Local Administration in Bangladesh

Mohammad Kamrul Hasan¹

Abstract: Natural resources are the key elements in the surviving process of human being. Though the technological advancement and modernity have enlightened the life style of mankind, the main sources of the technological advancement are some way or other related with the natural resources. Therefore, natural resources are the everlasting essential components of day to day world. As a result the effective management of natural resources is essential for ensuring greater development. In these days the term governance is one of the most discussed issues in all most all sectors. Natural resources sector is not an exception. This article tried to identify the natural resources management from governance perspective. The legal aspects from national and international perspective are being briefly addressed in the article. The institutional mechanism at the central and local level has been discussed. The emphasis was given to explore the functions and role of district administration along with the local government institutions and NGOs in ensuring the natural resources governance. An effort was also taken to depict the relationship between the existing developing process and the natural resources management in Bangladesh. This article also tried to identify the challenges of local administration in terms of natural resources management and ensuring the good enough governance.

1.0 Introduction

Natural resources are the gifts of the almighty. This is for sure that no human being can produce a single piece of natural resource without the blessing of the almighty. However, the mankind can utilize and manage the resources for the greater interest of the civilization. The good enough governance in this regard will help to bring about positive change in the national development of the country.

2.0 Governance of Natural Resources

Natural Resources governance and management is closed related and very difficult to understand one without understanding another. Therefore, at the very outset the understanding about the management of natural resources is a prerequisite to understand the whole governance process. Natural resource management refers to the management of natural resources such as land, water, soil, plants and animals, with a particular focus on how management affects the quality of life for both

¹ Sr. Assistant Secretary (on lien) email: rahin_risal@yahoo.com

present and future generations. Natural resource management is congruent with the concept of sustainable development, a scientific principle that forms a basis for sustainable global land management and environmental governance to conserve and preserve natural resources. Natural resource management specifically focuses on a scientific and technical understanding of resources and ecology and the life-supporting capacity of those resources.[1] The term Environmental management is also similar to natural resource management

Governance is about power, relationships and accountability. It thus has a major influence on the achievement of management objectives (effectiveness), the sharing of relevant responsibilities, rights, costs and benefits (equity), and the generation and sustenance of community, political and financial support for wise and sustainable use (sustainability). Governance can be qualified in at least two major ways. One has to do with "type", the other with "quality"

"Governance of natural resources" can be understood as the interactions among structures, processes and traditions that determine how power and responsibilities are exercised, how decisions are taken, and how citizens or other stakeholders have their say in the management of natural resources-including biodiversity conservation.(IUCN:2004)

2.1 Types of Natural Resources Governance

"Types" of governance of natural resources can be distinguished on the basis of "who holds management authority and responsibility and is expected to be held accountable according to legal, customary or otherwise legitimate rights". In this sense, four broad types (see Table 1) have been discussed at the 5th IUCN World Parks Congress for the case of protected areas¹ and can be cautiously extrapolated to refer to natural resources in general and to biodiversity in particular. Out of the broad context of all existing land and natural resources, which would take us very far, we are concerned here only with the governance of crucially important ecosystems and biodiversity, which demand strong and well-focused conservation efforts. For those, we may have:

2.1.1 A. Governance by the Government

Authority, responsibility and accountability rest with a government ministry or an agency at national, regional or municipal level. The land and resources are subjected to use rules and regulations under the law,

and often included as part of a system of protected areas. Management may be directly exercised or delegated but the government retains full ownership and control. At times, the government is committed to inform or consult other concerned parties prior to making management decisions.

2.1.2 Joint Governance by several concerned parties

Authority, responsibility and accountability are shared among a variety of parties, likely to include one or more government agencies, local communities, private landowners and other stakeholders. The parties recognize the legitimacy of their respective entitlements and chose or are required to collaborate. Examples include co-managed protected areas and conservation easements. Ecosystems designated for trans boundary conservation and high-seas protected areas are other promising candidates.

2.1.3 Private Governance

Authority and responsibility rest with the landowners, which may exercise it for profit (e.g., tourism businesses) or not for profit (e.g., foundations, universities, conservation NGOs). Usually, the landowners are fully responsible for decision making and their accountability to the society at large is quite limited.

2.1.4 Community Governance

Authority and responsibility for managing the natural resources rest with the indigenous peoples and/or local communities with customary and/or legal claims over the land and natural resources. The communities have in place some forms of traditional governance, or otherwise locally agreed organizations and rules. Land and resources are usually collectively owned and managed, but partial private or clan-based "ownership" can also be accommodated. Accountability to society at large remains usually limited, although is at times achieved as a counterpart of recognized rights or economic incentives.

● Some basic principles for Natural Resources Governance:

Table 2. Practicing equity in conservation – proposed principles of good governance of natural resources	
Principles of good governance for valuable biodiversity and ecosystems	The United Nations Principles and other broadly accepted goals and rules of conduct on which they are based
1. Respect human rights. Do no harm	Universal Declaration of Human Rights Millennium Development Goals
2. Legitimacy and Voice	Participation in governance (Millennium Declaration) Consensus orientation
3. Subsidiarity	Subsidiarity
4. Fairness	Fair and equitable sharing of the benefits arising out of the utilization of genetic resources (CBD) Rule of law
5. Accountability	Accountability and transparency
6. Performance	Responsiveness Effectiveness and efficiency
7. Direction	Strategic vision Embracing complexities

Source: IUCN, 2004

● Existing International Convention, Treaty and Protocol (ICTPs) on Natural Resources Management

No	Convention, Treaty and Protocol and Place and Year of Signing	Signed	Ratified or Accessed	Being Ratified
1.	International Plant Protection Convention (Rome, 1951)		01.09.78	
2.	Plant Protection Agreement for the South East Asia and Pacific Region (as amended) (Rome, 1956.)		04.12.74 (AC)(entry into force)	
3.	Convention on International Trade in Endangered Species of Wild Fauna and flora (Washington, 1973.) ("CITIES Convention")	20.11.81	18.02.82	
4.	United Nations Convention on the Law of the Sea (Montego bay, 1982)		10.12.82	
5.	Montreal Protocol on Substances that Deplete the Ozone Layer (Montreal 1987.)		02.08.90 31.10.90 (AC)(entry into force)	
6.	Agreement on the Network of Aquaculture Centres in Asia and the Pacific (Bangkok, 1988.)		15.05.90(ratified)	
7.	International Convention on Oil Pollution Preparedness, Response and Cooperation (London, 1990.)	30.11.90		
8.	United Nations Framework Convention on Climate Change (New York, 1992)	09.06.92	16.02.94	
9.	Convention on Biological Diversity, (Rio De Janeiro, 1992)	05.06.92	20.03.94	
10.	International Convention to Combat Desertification, (Paris 1994.)	21.06.94		Ratified by cabinet during October 1995. Instrument has been sent by the Foreign Ministry very recently.
11.	United Nations Convention to Combat Desertification in those Countries Experiencing Serious Drought and/or Desertification, Particularly in Africa (Paris, 1994.)	14.10.94	26.01.96	

3.0 Prominent Natural Resources in Bangladesh

The following sections briefly describe the key natural resources of Bangladesh including land, water, fisheries, forestry, biodiversity and agricultural productivity. Each section contains brief discussion on productivity the resources as well as the trends and causes of degradation of the natural resources.

3.1 Land Resources

Bangladesh is a country of about 143,999 sq. km including inland and estuarine water surfaces and has a population estimated at about 132 million in 2000. Although the country is predominantly a plain surface, it is criss-crossed by a very high density of river systems. This gives the country a riverine nature. Being a densely populated country, there has been serious competition for access to and control over land. Over 58% people are functionally landless in Bangladesh. About 17.8 million acres are cultivated land and average household farm (those who have farm land) size is 1.5 acre. Thus, land is the most important resource in Bangladesh and it is under intense use threatening its carrying capacity. The pressure of population on land is a crucial factor in the management of land resources in the country. Availability of land is a major constraints in Bangladesh as virtually all available land is utilized for crop production, homestead, commercial establishment, road network, urban development, forestry, fishing etc. The country lacks a comprehensive land use policy emphasizing the most appropriate and productive use of land. There have been many driving forces compelling people of Bangladesh to over exploit land. These are high population, poverty, improper land use, absence of land policy and ineffective implementation of laws and guidelines. Unplanned agricultural practices (use of agro-chemicals) and encroachment of forest areas for agriculture and settlement also put pressure on scarce land resources. Further, unplanned and unscientific rural infrastructure development and the growing demand for increasing urbanization are devouring productive land. Natural process such as river bank erosion, siltations also cause to degrade land.

3.2 Water Resources

The economic growth and development of Bangladesh has been all highly influenced by water - its regional and seasonal availability, and the quality of surface and groundwater. Spatial and seasonal availability of

surface and groundwater is highly responsible to the monsoon climate and physiography of the country. Availability also depends on upstream flow and withdrawal for consumptive and non consumptive uses. In terms of quality, the surface water of the country is unprotected from untreated industrial effluents and municipal wastewater, runoff pollution from chemical fertilizers and pesticides, and oil and lube spillage in the coastal area from the operation of sea and river ports. Water quality also depends on effluent types and discharge quantity from different type of industries, types of agrochemicals used in agriculture, and seasonal water flow and dilution capability by the river system. The contribution of local rainfall to the annual surface runoff is about 25 per cent, with significant seasonal variation. Annual rainfall and evapotranspiration of the country show that there is a substantial excess of rainfall everywhere in the monsoon season. From the annual overall averages, dependable rainfall exceeds evapotranspiration by over 10 per cent in most parts of the country, except in the Northwest (NW) and Southwest (SW) regions. In the NW region, rainfall and evapotranspiration are almost equal, but in the SW the overall deficit is about 10 per cent. From November to May, evapotranspiration exceeds rainfall all over the country, except in the Northeast (NE) region. The largest use of water is made for irrigation. Besides agriculture, some other uses are for domestic and municipal water supply, industry, fishery, forestry and navigation. In addition, water is of fundamental importance for ecology and the wider environment. Water stress occurs when the demand for water exceeds the amount available during a certain period or when poor quality restricts its use. This frequently occurs in areas with low rainfall and high population density or in areas where agricultural land or industrial activities are intense. Even where sufficient long-term freshwater resources do exist, seasonal or annual variations in the availability of freshwater may at times cause water quality degradation. Bangladesh has two problems with water i.e., scarcity of water for agriculture, industrial and domestic uses in the dry season and sometime, abundance of water in monsoon causes flood and natural hazards. But people treat normal flood as boon rather than bane. It is viewed that the country would face serious scarcity of fresh water for agriculture, industry, fisheries and other livelihood activities in near future. Three things happen; flow of up-stream water is decreasing and ground water level is going down particularly in the dry season and at the same time, saline water is intruding to the inland area. The water development and flood control projects have serious negative impacts on wetlands, fisheries and on the ecosystems of some parts of the

country. The increasing urbanization and industrialization of Bangladesh have negative implications for water quality. The pollution from industrial and urban waste effluents, and from agrochemicals in some water bodies and rivers has reached alarming levels. The long-term effects of this water contamination by organic and inorganic substances, many of them toxic, are incalculable. The marine and aquatic ecosystems are affected, and the chemicals that enter the food chain have public health implications. Water quality in the coastal area of Bangladesh is degraded by the intrusion of saline water that has occurred due to lean flow in the dry season. This affects agriculture significantly, as well as other consumptive uses of the water. A common phenomenon in the lower riparian countries is that of enough water in monsoon, but water scarcity during the dry season. It is also common in Bangladesh for areas that were once inundated facing water scarcity in the dry season. Dry season water availability depends on water use for irrigation, dry season rainfall and withdrawal or diversion of water upstream. It has implications for navigation, and the wetland ecosystem and its productivity.

3.4 Fisheries

The people of Bangladesh largely depend on fish to meet their protein needs, especially the poor in rural areas. Several decades ago there was an abundance of fish in this country. But recently, capture fish production has declined to about 50 per cent, with a negative trend of 1.24 per cent per year. Despite the constant depletion of the river, canal, and flood plain habitats for years, Bangladesh still holds the world's most diverse and abundant inland fisheries. But the availability of many species that were very popular locally has been drastically decreased, and some are no longer found in the country. On the migration journey to the floodplains and the return to safe sanctuaries, populations of fish now face many obstacles and hazards, which seriously disturb reproduction in the open water and ponds (Gain, 2002). The physical loss, shrinkage, and modification of aquatic habitats for fish, prawn, turtle and other aquatic organisms are said to be the major factors involved in depleting fish varieties. Such loss or shrinkage of aquatic habitats has been the result of thousands of physical structures, dikes, and drainage systems that have been constructed in Bangladesh in an effort to control floods, cyclones, and other natural calamities. These structures have disrupted the natural flow of waters in closed rivers, diverted rivers, and have dried up water bodies. Such physical constructions have also changed or damaged the local ecosystems and hydrological features, resulting in irreparable

damages to fisheries resources. Studies done under the Flood Action Plan (FAP) declared that all Flood Control Drainage (FCD) and Flood Control Drainage and Irrigation (FCDI) projects contributed to the decline of fish stocks and fisheries by creating obstacles in the fish migration routes. As a consequence, fish production have declined. Land reclamation required for the implementation of these projects has also reduced the permanent water bodies. The extensive irrigation schemes for agricultural fields, and indiscriminate use of agrochemicals are changing the feeding and breeding grounds of many indigenous fish species. Discharge of pollutants into water bodies (rivers, canals, ponds, etc.) from industries, and over-fishing (especially of juvenile and brood fishes) are highly responsible for the destruction of fish species throughout the country. Short term leasing of haors and baors to individuals for commercial exploitation has led to many species becoming locally extinct. This can be attributed to the practice of almost total intake of fish stocks by dewatering the water bodies while harvesting fish. Moreover, there has been a reduction of sanctuaries for natural replenishment of fish species throughout the country, which is another factor leading to shrinkage and destruction of aquatic habitats.

3.5 Forests

Bangladesh is a forest poor country. The forest cover of the country has shrunk to six percent in the recent years. But still forestry contribute to economy, livelihood of many and ecological stability. Gain P (2002) reports that officially the Forest Department of Bangladesh is supposed to manage around 2.6million hectares or 18 per cent of the land surface of the country, but most part without trees and plants. This is a land mass recorded as forest land when the Forest Act of 1927 came into being. However, according to the Forest Department's latest information it now controls 10.3 percent of land surface (Forest Department 2001). The largest category of the forests of Bangladesh are "reserved forests" which include the Sundarbans (mangroves) in the southwest (601,700 ha), the CHT region in the southeast (322,331 ha) and the Madhupur tracts in the north-central region (17,107 ha). The much smaller category of forest is the protected forests. The basic difference between the reserved and the protected forests is that the inhabitants in the reserved forest areas have no rights over the forest produces but in the protected forests they have far more rights. In many cases the protected forest is an intermediate category which eventually turns into reserved forest. The last category of forest is the unclassed state forests (USF), most in the Chittagong Hill

Tracts (CHT). Village common forests managed by the indigenous people in the CHT include substantially forested portions of the USF lands. The three main types of public forests are; (i) Tropical evergreen of semi-evergreen forest (640,000 hectares) in the eastern district of Chittagong, Cox's Bazar, Sylhet and the Chittagong Hill Tracts region (hill forest); (ii) Moist of dry deciduous forest also known as sal (*Shorea robusta*) forest (122,000 hectares) located mainly in the central plains and the freshwater areas in the northeast region; and (iii) Tidal mangrove forests along the coast (520,000 hectares)-the Sundarbans in the southwest of the Khulna and other mangrove patches in the Chittagong, Cox's Bazar and Noakhali coastal belt (Gain, 2002). Population pressure is often cited as a primary reason for encroachment of forest areas and conversion of it to crop lands. While this can sometimes be true, there are many instances of people (especially tribals) living in harmony with forests while protecting and consuming them. Unfortunately, such traditional practices have been lost and a more commercial approach to forest exploitation has led to large-scale deforestation in Bangladesh over the last several decades. Natural forests throughout the country are increasingly being depleted. Various types of development activity, such as dikes, highway, road construction, and other infrastructure development have further intensified deforestation, and destruction of natural forests in Bangladesh. Briefly, the other causes of deforestation are listed below. The State of the Environment report of Bangladesh (2001) listed the following factors of degradation of forest resources.

- Shifting cultivation (Jhum), and inappropriate utilization of forest resources,
- Overgrazing, illegal felling, and fuel wood collection,
- Uncontrolled and wasteful commercial exploitation of forest resources,
- Monoculture and commercial plantation,
- High population pressure on forestlands,
- Conversion of forests and wetlands for agricultural use,
- Poverty and unemployment in the rural areas, and
- Encroachment into forestland.

3.6 Bio-diversity

Bangladesh possesses good terrestrial and aquatic environment that provides habitat for large number of plants, animals and birds. The country has been very rich in biodiversity. The rivers and other inland

water bodies provide habitats for 266 indigenous fish species and 150 birds. In Bangladesh, 22 species of Amphibians have been recorded by the IUCN-B in 2000. Some of these are economically important and thus are being exploited commercially. Until the early eighties many traders in the country were exporting frog legs in large quantities. Most of the frogs were collected from the wild, and exported as a frozen food item. This practice also causes insect and predator populations to be affected. The depletion of reptilian fauna in the country is noteworthy. Reptiles are environment friendly as they eat many agricultural pests, and help control their numbers. However, turtles, tortoises, snakes, lizards, and crocodiles are exploited economically because of a tradition of making useful commodities from their body parts, e.g., bones, skins, etc. Therefore, most of them are in high demand by traders in these items, and are over-exploited. The mammalian fauna of Bangladesh is the most highly affected from their habitat destruction and over exploitation. Very exceptionally people in Bangladesh use some wildlife species. Most of them are used either as food (e.g. turtles, lizards, snakes, parakeets and hill Mayna, etc.). However, the country is yet to formulate appropriate policies and guidelines to manage the utilization of these biological resources in a sustainable manner. Most of them are exploited in an unsustainable way, and hence, a number of wildlife species have become threatened (State of Environment Report Bangladesh, 2001). Bangladesh has one of the most biologically resourceful and unique mangrove forests known as the Sundarbans. The Sundarbans is the largest mangrove forest in the world. Mangrove forests have a unique combination of terrestrial and aquatic ecosystems. The mangrove forests serve as a natural fence against cyclonic storms and tidal surges, stabilize coastlines, enhance land accretion, and enrich soil near the aquatic environment. The Sundarbans Reserve Forest occupies an area of 601,700 hectares of which 406,900 ha forests, 187,400 ha water (rivers, rivulets, ponds, and canals), 30,100 ha form wildlife sanctuaries, and 4200 hectares are sand bars. It is home to several uniquely adapted flora and fauna, and provides feeding and nursery grounds for many animals. Many animals spend their entire life in the mangroves, whilst others spend some part of it. The mangrove forest is very rich in biodiversity and supports 334 species of plants, as many as 77 insects of different orders, 7 crabs, 1 lobster, 23 shrimp/prawns, 400 fish, 8 amphibians, 35 reptiles, 270 birds, and 42 species of mammals. There are about 13 and 23 species of orchids and medicinal plants, respectively, found in the Sundarbans. It is also the largest honey-producing habitat in the country with giant honey bees (*Apis dorsata*).

The best tree for producing honey in the Sundarbans is Khulshi (*Aegiceras comiculatum*) The Sundarbans is the only remaining habitat of the famous Royal Bengal Tiger (*Crocodylus porosus*) occur extensively in the rivers. The forest harbors large numbers of threatened wildlife species including Python, King Cobra, Adjutant Stork, White-bellied Sea Eagle, Clawless Otter, Masked Fin-foot, Ring-lizard, and River Terrapin. The Sundarbans is also home to thousands of Spotted deer (*Axis axis*). Out of 26 species of mangroves, the two dominant ones are the Sundari (*Heritiera fomes*) and Gewa (*Excoecaria agallocha*). Among the trees, Gewa and Goran (*Ceriops roxburghiana*) are being used in newsprint mills for paper production, as well as for fuel-wood. The Sundari and Keora (*Sonneratia apetala*) are used as timber woods. Leaves of gol pata (*Nypa fruticans*) are used for thatching. At present, there is no commercial timber felling due to a moratorium imposed by the Government of Bangladesh, with the exception of Gewa and Goran (BCAS, 2001). Both flora and fauna are threatened by the loss of habitats resulting from unwise human interventions and resources uses. The unplanned and rapid urbanization and industrialization degrade the ecosystems and thus affect the bio-diversity. The State of Environment report of Bangladesh identified the following key factors that cause to affect flora and fauna: destruction of habitats, overexploitation of flora and fauna, indiscriminate use of agro-chemical and pesticides, industrial pollution, encroachment of wetland and forests and change in land use patterns.

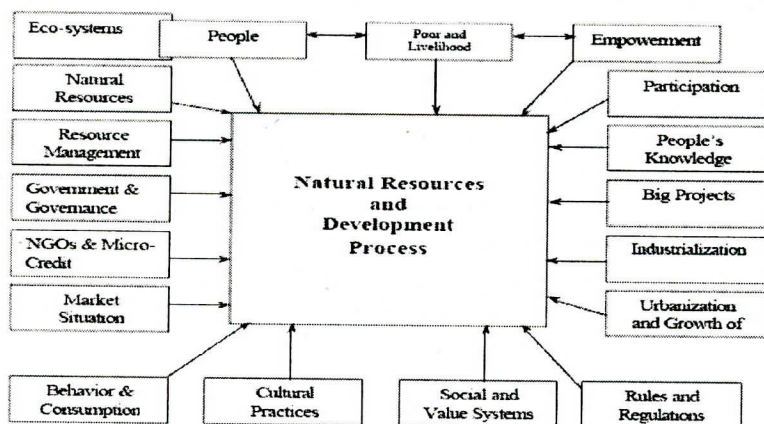
3.7 Agricultural Productivity

The economy of Bangladesh is primarily dependent on agriculture. About 84 percent of the total population live in rural areas and are directly or indirectly engaged in a wide range of agricultural activities. The agriculture sector plays a very important role in the economy of the country accounting for 31.6 percent of total GDP in 1997-98 at constant (1984-85) prices. The agriculture sector comprises crops, forests, fisheries and livestock. Of the agricultural GDP, the crop sub-sector contributes 71 per cent, forest 10 per cent, fisheries 10 percent and livestock 9 per cent. The sector generates 63.2 percent of total national employment, of which crop sectors share is nearly 55 %. Agricultural exports of primary products constituted 10.4% of total exports of the country in 1997-98 (SDNP, 2002).

4.0 Natural Resources Management (NRM) and Development Process in Bangladesh

The development activities and process including development of communication, urbanization, industrializations, growth of agriculture have direct impact on NRMs i.e., land, water and forestry. In Bangladesh, the resources bases are degraded by the un-coordinated planning and development of development activities and programme. A set of people mainly the rich and power elites take the most benefits by utilizing the political power and authority, bureaucracy and market mechanism. On the other hand, the poor and marginal people are powerless and the most vulnerable groups in terms of economic situation, societal and institutional setting. They often do not have enough access to resources as well as credit facilities. They often lack in skills and essential knowledge for resource management and technologies in a changing development process. The existing government policies of Bangladesh are enforced in favor of a small but powerful rich and power-elites while the vast masses are deprived. These unequal systems disbenefit the poor and marginal groups as well as the natural resources and processes. Thus, the mismanagement of resources and unequal control of resources coupled with sometimes counterproductive development policies and processes and increasing population and poverty are largely responsible for environmental degradation. The multi faceted and complex relationships of population, NRMs and development process could be further demonstrated in the following way:

Figure 1: Secondary Linkages of Population, Natural Resources and Development



5.0 District Administration and Natural Resources Governance

Natural resources management and conservation is a priority agenda for the government of Bangladesh. The governing mechanism in this regard has two dimensions. At the central level the ministries and the directorates are mainly formulating the policies and guidelines and in the periphery the district and the upazilla level field offices are responsible for the implementation of the policies and programs. Besides these organizational arrangements the district administration and the upazilla administration are playing key rôle in terms of monitoring and co coordinating of the development activities of the government at their respective levels. NGOs, voluntary organizations, local communities along with the development partners are also playing important role in ensuring the natural resources management in the district and upazilla levels. The process can be described as follows:

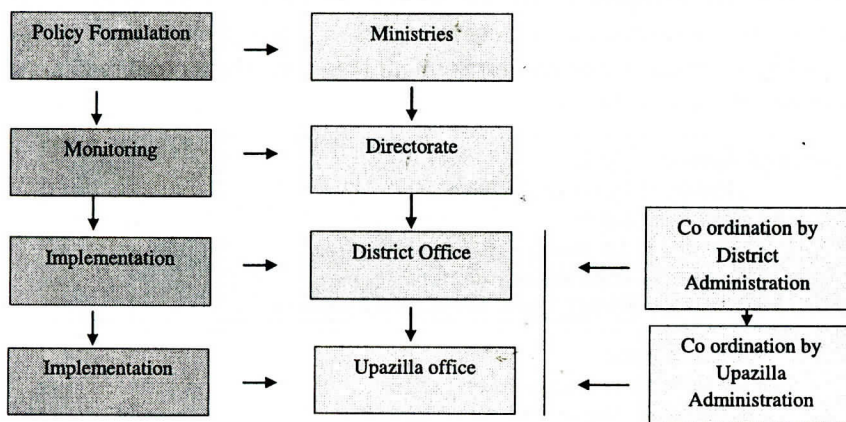


Figure 2: The organizational arrangement and their relationship at the center and periphery.

District Administration is the chief co-ordinating agency in the district. All most all the activities in a district some way or other are linked with the district administration. The main mechanism of co ordination of the district administration is operationalized through various committees. There are around hundred committees in a district. These committees are generally formed by the central government through circulars and notifications in various times. In all most all cases the chairperson for the committees are the Deputy Commissioner (DC). The member secretaries of the committees are generally the district level head of the concern

departments except the district development co ordination committee, district law and order committee and the land related committees. Some committees sit each and every month, some are periodic and some other sit occasionally (irregular). The key committee in the district is the district development co ordination committee (DDCC). It is headed by the DC and comprised of all the district level departmental heads except the district judge. The principles of the government colleges and nominated renowned personalities of the district are also the members of the committee. This committee mainly monitors the developments, look after the problems and challenges and co ordinates all the development works in the districts. Besides this committee there are some specific committees for the various departments. The natural resources in a district usually refers to the agricultural product, the land resources, the water body, the forest, the fisheries, the livestock and the mineral resources. The management of the natural resources is the concern of mainly some ministries in the central level and their field offices in the district level. The institutional arrangement regarding the natural resources management are as follows:

Central Agencies:

- Ministry of Forest and Environment
- Ministry of Land
- Ministry of Agriculture
- Ministry of Fisheries and Animal Resources.
- Ministry of Energy, Power and Mineral Resources.

District Level Agencies:

- Office of the Divisional Forest Officer
- Office of the Deputy Director of Agriculture
- Office of the Upazilla Nirbahi Officer
- Office of the Assistant Commissioner Land
- District Fisheries Office
- District Livestock Office.
- The district Environment Courts (Responsible courts for related cases)

5.1 Legal basis for the Natural Resource Governance in District

The district administration discharges the responsibilities regarding the natural resources governance under certain laws and rules. The major laws and rules encompassing the management of the natural resources in a district are as follows:

Laws, Rules and Policies:

- The Environment policy 1992
- The Bangladesh Environment Conservation Act, 1995
- The Bangladesh Environment Conservation rules, 1997
- The Bangladesh Environment Conservation (Amendment) Act, 2002
- The Bangladesh Environment Court (Amendment) Act, 2002
- The Environment pollution Control Ordinance, 1977
- The Water pollution Control Ordinance, 1970
- The Forest Act, 1927
- The Forest (Amendment) Act, 2000
- The Land Reform Policy 1972
- The Land Reform Policy 1984
- The Play Ground, Open Lake and Ditch, Park and Natural Water body Conservation Act 2000
- The Fisheries Protection and Conservation Act, 1950
- The Bangladesh Wild Life (Preservation) Order, 1974
- The Mine and Mineral Resources (Control and development) Act, 1992
- The Land Management Manual 1990
- The Land Administration Manual, 2003
- The Jalmahal Management and Allotment Policy 2009
- The Agricultural Khas Land Management and Allotment Policy 1997
- The Non Agricultural Khas Land Management and Allotment Policy, 1995

5.2 Governing mechanism and the natural resources governance in district

The management and conservation of the natural resources in a district are run by few tools. The management of natural resources are usually maintained by district level committees on the other hand the conservation and control of non compliances issues are taken care off by the executive and judicial authority. In districts the there are designated courts like the Environment Court and the Mobile Court. The Mobile courts are available in district at the places where any sort of non compliance of laws regarding the natural resources management occurred. There are mainly 15 different committees related to natural resources governance along with the District development co-ordination committee (DDCC). The committees are as follows:

Name of the committee	Concern Department	Key Person	Meeting
District Environment Committee	DC Office	DC,ADC (Gen)	monthly
District Environment Conservation Committee	Divisional Forest Office	DFO	monthly
The District Forest Conservation Committee:	Divisional Forest Office	DFO	Irregular
District Forestation Co ordination Committee:	Divisional Forest Office	DFO	Irregular
District Tree Plantation implementation, monitoring and Evaluation Committee:	Divisional Forest Office	DFO	monthly
District Agriculture Khas Land Management and Allotment Committee:	DC Office	DC,ADC(Rev)	monthly
District Land Reform Taskforce:	DC Office	DC,ADC (Rev)	monthly
The District Jalmahal Management and Allotment Committee:	DC Office	DC,ADC (Rev)	Irregular
District Land Allotment Committee:	DC Office	DC,ADC(Rev) LAO	Irregular
District Under Ground Water Management Committee	Public Health Engineering	Ex -Engineer ,PHE	monthly
District Rock and Sand mahal Lease committee	DC Office	DC,ADC(Rev)	Irregular
District Environment and Forest Development Committee	Divisional Forest Office	DFO	
District Unutilized Acquired Land Management Committee	DC Office	DC,ADC(Rev)L AO	Irregular
District Age Old Tree Cutting and Reforestation beside the Roads and High ways co ordination and implementation Committee	Divisional Forest Office	DFO	Irregular
Land Leasing Committee of water development board	Water development Board	Ex -Engineer WDB	Irregular

- ADC (Rev) - Additional Deputy Commissioner Revenue
- LAO - Land Acquisition Officer
- DC Office- Office of the Deputy Commissioner
- DFO - Divisional Forest Officer

□ **Major Functions of Some Important Committees at District Level:**

- The District Environment Committee:
 - Preservation of water body, forest and lands.
 - Recommending necessary initiatives for preventing environment pollution
 - Implementation of environment related policies.
- The District Forest Conservation Committee:
 - Awareness building about the importance of forest
 - Strengthening the conservation of forest
 - Eviction of illegal encroachments in the forest.
- District Forestation Co ordination Committee:
 - Monitoring and implementation of forestation and nursery projects of Asian Development Bank in upazillas
- District Environment Conservation Committee:
 - Monitoring and co ordination of environment related issues in district.
- District Tree Plantation implementation, monitoring and Evaluation Committee:
 - Implementation and monitoring of tree plantation under World Food Program.
- District Agriculture Khas Land Management and Allotment Committee:
 - Monitoring and allotment of khas land among the competent persons or organizations according to the agricultural khas land allotment policy.
- District Land Reform Taskforce:
 - Management of class change of various categories of land
- District Jalmahal Management and Allotment Committee:
 - Leasing out the government water body
 - Management of Public water bodies
 - Eviction of illegal encroachments in the public water bodies.
- District Land Allotment Committee:
 - Activities regarding the land acquisition and allotment among the requiring body
- District Under ground Water Management Committee:
 - Monitoring and co ordination of optimum utilization of under ground water.
 - Monitoring the set up of the deep tube wells
 - Management of class change of various categories of land
- District Environment and Forest Development Committee:
 - Tree plantation
 - Social forestry program
 - Wild life preservation
 - Maintaining Eco diversity

5.3 Challenges for District Administration in terms of Natural Resources Governance

In a district there are around hundreds of committees headed by Deputy Commissioner. The Deputy Commissioners are over burden with the committees. As a result the intensive monitoring in every sector is not always possible. Though district administration is playing the main role of co ordination in the district, it is lacking of legal authority to monitor and control of activities of other departments in true sense. The judicial authority of the district administration has been reduced through the separation of judiciary. Now the authority of sanction for non compliances of rules and regulation is limited. Sometimes the political interferences in the decision making process is also creates problem in taking the effective and appropriate initiatives. However, the effective decision making and implementation sometimes largely depends on the personal efficiency and managing capacity of the Deputy Commissioners.

5.4 Natural Resources Governance through Various Local Government Acts in Bangladesh

In Bangladesh there are mainly three functional local government bodies exists. They are as follows:

- Upazilla Parishad ----- For Upazilla level
- Pourosova-----For Municipalities
- Union Parishad-----For Union level

All the above local government bodies are run by the elected people's representatives under the guidelines of separate acts of the parliament.

Name of the Act	Target Area	Year of Enactment (latest)
The Upazilla parishad (Repeal act reactivate and amendment) Act, 2009	Upazilla	2009
The Local Government (Union Parishad) Act, 2009	Union	2009
The Local Government (Pourosova) Act, 2009	Municipalities	2009

5.4.1 Natural Resources Governance and the Upazilla Parishad Act

The government of Bangladesh has promulgated the upazilla parishad acts to ensure greater people's participation at the upazilla level. This act has some specific provisions regarding the natural resources management

and preservation. The salient provisions regarding the natural resources management in the act are:

Section 23/ Schedule -2:

According to the section and the schedule of the act the major responsibilities of upazilla parishad as regard to the natural resources governance are as follows:

- Taking initiatives for social forestation and other related activities to ensure environmental conservation and development.
-- Schedule -2 (SL: 17)
- Introduction and implementation of small irrigation projects for better utilization of under ground water.
--Schedule -2 (SL: 4)
- Taking initiatives for the development of agriculture, forest and fisheries resources.
-- Schedule-2 (SL: 11)

Section 29:

As per the provisions of the section there are obligations for formulating 14 different *standing committees* in upazilla among which 4 standing committees are directly linked with natural resources governance.

- Committee on Environment and Forest
- Committee on Land
- Committee on Agriculture and Irrigation
- Committee on Fisheries and Livestock

5.4.2 The Union parishad Act and the Natural Resources Governance

Schedule -2:

According to the schedule-2 of the act the major responsibilities of Union parishad as regard to the natural resources governance are as follows:

- Taking necessary initiatives regarding conservation and development of environment
- Protection and conservation of public Places, parks and play grounds.
- Taking initiatives for tree plantation and conservation
- Management and preservation of lake, ponds and other sources of water under the government ownership
- Taking initiatives for the development of fisheries, agriculture and livestock

Section 7:

As per the provisions of the section one of the major responsible of the word committee is to prevent the environment pollution and to ensure environment conservation.

Section: 45:

According to the section-45 there are provisions for 13 standing committees in Union parishad among which two standing committees are directly related with the natural resources governance.

- Environmental conservation, improvement and tree plantation committee
- Agriculture, Fisheries and Livestock development committee

5.4.3 The Local Government (Pourosova) Act and the Natural Resources Governance

The municipal areas outside the City Corporation is governed by the municipal authorities (popularly known as Pourosova) under the guidelines stipulated in the Local government (Pourosova) Act 2009. In the act there are specific provisions that are related with the natural resources governance.

Section - 50.2 (h):

According to section of the act the one of the major responsibility of Pourosova as regard to the natural resources governance are as follows:

- Conservation of Environment
- Maintenance of Public health
- Tree plantation and preservation

Schedule -2:

According to the schedule -2 of the act the major responsibilities of the Pourosova is as follows:

- Maintenance of public water body --- (sl:16)
- Tree plantation ----- (sl:50)
- Maintenance of park----- (sl:51)
- Maintenance of public open space----- (sl: 52)
- Forestation----- (sl:53)
- Activities against the destruction of trees--- (sl:54)

5.5 Evaluation of the local government act provisions and the Natural Resources Governance

All the acts have specific provisions regarding the natural resources management under their respective jurisdictions. But the terms of reference of the standing committees and the schedule for regular meetings have not been specified in the acts. And in practices some times the committees have not been formed at all.

6.0 Concluding Remarks

The effective management of natural resources is largely depends on realistic and need based policy frame work as well as on strict and professional implementation of the policy decisions. People's participation specially the stake holder participation is an important tool for ensuring natural resources governance in Bangladesh. And above all it is a huge task, both the public and private sector needs to work together to make it a success.

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Role of Microcredit in Empowering Rural Women A Case of Bangladesh

Suman Reza*

***Abstract:** Microcredit operations began with the specific objective of poverty alleviation in Bangladesh. Poverty is widespread in Bangladesh. It is even more intense among the rural women of the country. Poverty situation improved with the expansion of microcredit and rural women gained some empowerment as they had their own income through participation in the credit activities. But they are still far from achieving equal status with men because microcredit primarily addresses income poverty and it has inherent weaknesses in facilitating other conditions necessary for full empowerment of women. Not only are the inherent weaknesses, the socio-economic environment of rural Bangladesh, where microcredit functions, is also a big impediment to achieving women empowerment. Therefore, a comprehensive approach, which includes microcredit too, is necessary for further empowering the rural women of Bangladesh. This approach includes social mobilization, awareness-building, regulations enhancing, equitable financial practices and government initiatives.*

1.0 Introduction

1.1 Background

Bangladesh is often considered as the birthplace of microcredit. In development literature and practices, microcredit has been identified as an important tool for poverty alleviation and women empowerment of the country. Although microcredit played an important role in economic development of rural women of Bangladesh, to what extent it helped them achieve empowerment has always been a controversial subject. The present study will, therefore, attempt to look into the reasons why microcredit does not help achieve full empowerment for rural women in Bangladesh after considering the areas of women empowerment where it has its positive impact.

Rural women account for the majority of microcredit clientele in Bangladesh. They are the most marginalized people of the country and therefore deserve priority in any formula for poverty alleviation and development. Since it is generally accepted that apart from alleviating poverty of this target group, microcredit, as a development tool,

* Senior Assistant Secretary, Finance Division, Bangladesh Secretariat

contributes to their empowerment also, a significant policy question arises as to how much microcredit empowers them.

Rural Bangladesh has experienced a microcredit revolution over the past decades. Microcredit institutions adopt collateral-free group-based lending mechanism to provide financial services like credit and savings assistances, mainly to the rural poor women of Bangladesh whom formal banking sector can not reach. The Government and donor agencies also channelize a significant portion of their assistance funds in the form of microcredit through some government and, mostly, non-government organizations with the hope that the society would benefit from it. Today, 86% of the microcredit lending in Bangladesh is provided by the organized NGO sector and Grameen Bank while commercial and specialized banks account for the remaining 14% (Khandker, 2005).

1.2 Objective of the Study

The area of microcredit's impact on women empowerment in Bangladesh is of interest among academicians and practitioners. Although there has been a considerable amount of work done in this area, the extent to which microcredit is effective in bringing women empowerment in rural Bangladesh remains an area of particular research interest. Therefore, the objective of the present study is to investigate into the reasons why microcredit does not adequately support women empowerment in rural Bangladesh.

1.3 Methodology

This study aims to be a descriptive work. Constraints like difficulties of measuring dimensions of empowerment by quantifiable data and the researcher's non-accessibility to first hand information due to his physical distance from the geographical area of the research-concern make this study adopt a qualitative approach. An extensive literature survey based on books, previous research works, journal publications, articles and online resources will be adopted for the purpose of the study. Information gathered through literature review will then be put in a logical sequence to achieve the target of answering the research question adequately.

1.4 Organization of the Paper

The paper will be broadly divided in three thematic sections which, in fact, encompass some more syllogistic segments. After this introduction, the second section will discuss microcredit, taking into account the

elaborate definition of microcredit and microcredit scenario in Bangladesh including its evolution and present state. The third section will deal with empowerment in general, then women empowerment in particular and finally, women empowerment scenario in Bangladesh and how microcredit contributes to achieve the present state of women empowerment in Bangladesh. The fourth section will narrow down the discussion to the core concept of the paper that is the causes behind microcredit's inadequacy in providing full empowerment to the rural women of Bangladesh. In the fifth and final section, containing the conclusion, some policy recommendations, arising naturally out of the discussions, will be furnished.

2.0 Overview of Microcredit in Bangladesh

2.1 Defining Microcredit

Poor people lack sustainable income, collateral and verifiable credit history and thus are unable to qualify for traditional credit provided by mainstream financial organization. In such case, microcredit is deemed to be responsive solution which, in fact, targets financially marginalized and challenged people with the primary objective of reducing their poverty.

The definition of microcredit that was adopted in The Microcredit Summit (1997) describes it as "programs extend small loans to very poor people for self-employment projects that generate income, allowing them to care for themselves and their families". So, the definition indicates that there are three basic aspects of microcredit: size of the loan, target population and objective of the loan. In microcredit, the size of the loan is very small, it is disbursed among very poor people and it aims at boosting their income or helping them develop micro-enterprises.

2.2 Microcredit Scenario in Bangladesh

2.2.1 Evolution: Poverty is a commonplace in any least developed and even developing country and Bangladesh is no exception. Subsequently, attempts and initiatives to arrest poverty took different shapes at different eclipse of history. Dr. Muhammad Yunus initiated an action research project in 1976 near the university he used to teach at, to test whether the poor could generate productive self-employment without external assistance if they were provided with working capital (Hossain, 1988). This turned out to be successful resulting in extension of the project to few other districts of the country and subsequently being institutionalized

with the establishment of the first specialized bank (Grameen Bank) in microcredit in 1983 under a legislation. Today, with more than 2500 branches and more than 8 million borrowers, Grameen Bank has operation in more than 97% of the villages of Bangladesh (Grameen Bank, 2010). Being encouraged by this, other NGOs started their microcredit programs in mid eighties and their activities enhanced remarkably in the nineties (CDF, 2000 as cited in Haque & Rashid, 2002). Bangladesh Rural Advancement Committee (BRAC), Association for Social Advancement (ASA), PROSHIKA etc. emerged as major Microfinance Institutions (MFIs) of the country during this time. Empirical evidences show MFIs depended largely on foreign funds to run their operations at the beginning, but this trend started to reverse during the following years as those propelled to building up their own capitals.

2.2.2 Present state of microcredit in Bangladesh: Microcredit activities got big momentum in Bangladesh as it gained attention of foreign donors and native stakeholders of poverty alleviation within the country as a novel approach for poverty reduction and also for its effectiveness. As the collateral free microcredit disbursement by Non-Government MFIs increased over time, some Nationalized Commercial Banks (NCBs) and Specialized Banks were also encouraged to disburse a considerable amount of their rural credit among the poor without security (Haque & Rashid, 2002). This implies the Government's interest and involvement in the microcredit movement as a tool for poverty alleviation. Some Private Commercial Banks (PCBs) also started their microcredit disbursement activities in collaboration with NGOs working in this sector. A study found that the cumulative loan disbursement by all types of organizations mentioned above amounted to BDT 434.55 billion. Government programs had BDT 37.77 billion (8.69%), Grameen Bank alone had BDT 154.11 billion (35.46%), other MFIs had BDT 154.11 billion (37.80%) and other banks had BDT 78.41 billion (18%). A remarkable overall recovery rate of 95% was prevailing during that period (as cited in Haque & Rashid, 2002). Both government and non-government sectors alike seem to include microcredit delivery as an integral tool in their poverty reduction programs at present. Microcredit in Bangladesh is mainly targeted at rural poor women. In 1986, 98% of the new members mobilized for microcredit were women (Hossain, 1988). Another characteristic is its high interest rate, 20% in case of the micro loans disbursed by Grameen Bank. This is at least 8% higher than the market rate for commercial bank loans (Rahman, 1999).

3.0 Microcredit and Women Empowerment - A Survey

3.1 What is Empowerment

The word "empowerment" has a wide range of meanings and applications. For the purpose of this paper, it would be appropriate to limit the discussions to the sociological connotations of empowerment. Empowerment, in the sociological context, embodies concepts of power and powerlessness (Moscovitch and Drover, 1981 as cited in Lord & Hutchison, 1993). It is important to understand powerlessness at the first place. Lord & Hutchison (1993) argue that powerlessness is the result of economic inequities and oppressive control exercised by other people or the system itself. According to them, powerlessness is also the internalized belief of the disempowered people that change can not occur by their effort. Therefore, they feel apathetic or unwilling to struggle for more control and influence.

Hence, empowerment is the process of transition from the state of powerlessness to the state where people have the power to enhance the possibilities to control their own lives in the social, political and legal spheres (Rappaport, 1987 as cited in Lord & Hutchison, 1993). According to Wallerstein (1992), empowerment is a social-action process for promoting participation of people, organization and communities for achieving greater control of life and resources, political efficacy, quality of living and social justice (as cited in Lord & Hutchison, 1993). McClelland (1975) suggests that in order for people to gain power, it is necessary for them to gain information about themselves and the environment they live in and to be willing to identify and work with others to bring about changes to their lives and environment (as cited in Lord & Hutchison, 1993).

Empowerment is found at three different levels. Personal empowerment is the gaining of increased control and influence in daily life as well as community participation (Keiffer, 1984 as cited in Lord & Hutchison, 1993). Small group level empowerment involves the shared experience and influence of groups on their own efforts (Presby, Wandersman, Florin, Rich, & Chavis, 1990 as cited in Lord & Hutchison, 1993). And community level empowerment is the ability to utilize the resources and strategies to enhance community control (Labonte, 1989 as cited in Lord & Hutchison, 1993).

3.2 Women Empowerment

Within the broad concept of empowerment, women empowerment is an important area that deals with providing women with the power necessary for their advancement in all spheres of life. UNDP's definition of women empowerment covers five main components that are essential for empowering women comprehensively. These are: women's sense of self-worth, right to have and determine choices, access to opportunities and resources, power to control their own lives- both within and outside the home, ability to influence the direction of the change of social order so as to make it more just and equitable (United Nations Development Programme [UNDP], 2008).

Women empowerment is the effort to put women on equal footing with men in areas where they are lagging behind and are subject to discrimination. Therefore, a favorable combination of various factors from different spheres of life is required for women empowerment at the community level. Individual empowerment for women, as a building block for societal empowerment, entails women's ability to act on their behalf and take decisions regarding matters that influence their lives (UNDP, 2008). It is, therefore, a complex issue and requires a multi-dimensional approach to achieve it to the fullest.

3.3 Women Empowerment Situation in Bangladesh

Persistent poverty, low level of education, minimal access to economic resources, big gender gap, religious superstition, low level of community and political participation, inadequate health-care facilities, high maternal mortality, wage discrimination in labor-intensive jobs, discrimination against female children are among the major reasons of women's falling short of empowerment in Bangladesh. However, the country has made some noteworthy progress in terms of women empowerment over the decades after independence. Women are involving in income generating activities at an increasing rate. For example, majority of the workers of the country's highest foreign currency earning garment sector are now women. Nevertheless, women's participation is still limited within certain category of professions like teaching, medical, banking, nursing, journalism, civil services, NGOs, research etc. which are viewed as "decent" in the conservative social value system.

The demographic aspect of women has also seen some advancement in women empowerment issue. The sex ratio has decreased from 108 to 105

over a period of two decades. This is even improved in urban areas. These two phenomena together indicate that there occurred an overall improvement in women health and increase in women migration to urban areas for better life through income or education (Asian Development Bank [ADB], 2001). There has also been a dramatic fall in the fertility rate. It came down to 3.8 per woman in 1996 from 6.34 in 1975, thanks to women's increased rate of adoption of modern family planning measures (ADB, 2001). But this rate is still very high in the world context and also for a densely populated country like Bangladesh. Also, there is a dim picture in the mortality scenario. Maternal mortality rate of 444 per 100,000 live births is still one of the highest in the world. Gender discrimination in providing food, nutrition and care causes higher incidents of deaths among female children than among male children. Maternal mortality, unnatural death of women and women trafficking make women more vulnerable than men (ADB, 2001).

Social and cultural dimension of empowerment is difficult to change as socio-cultural norms evolve over longer period of time. Taking responsibility of the family and making decisions are thought to be men's prerogative in Bangladesh. Hence, men have greater access to all forms of resources. Women's role is limited to childbirth and homemaking only. As the country identified development programs as the main tool for advancement, governments as well as non-government organizations over the years designed and implemented programs to improve this major gender gap caused by rigid socio-cultural norms. Girls' enrolment at primary level increased from 50% in 1980 to 80% in 1996 (ADB, 2001), although drop-out rate is still higher among female students than among male students. Various awareness-building programs through community workers, mass-media, social and religious institutions were adopted. The situation is, therefore, much improved comparing to the past. But still it is far from achieving equal status among men and women. Parents or guardians of female students are still apprehensive of outdoor violence against them as "chastity and the reputation of unmarried girls are crucial factors that determine her value in the eyes of her potential husband and in-laws" (ADB, 2001 pp).

Women's empowerment against the backdrop of legal and political scenario is yet to be broad-banded in Bangladesh. There are incidents of violence against women. Domestic violence, violence at workplace, trafficking of women, forced prostitution and sexual abuses, like elsewhere in the world, are hindering women empowerment progresses in

Bangladesh also. The government promulgated The Cruelty to Women Ordinance, 1983, The Immoral Trafficking Act, 1993, The Anti-Terrorism Ordinance, 1992 and Women and Children Repression Prevention Act, 2000 to prevent violence against women. These are strict laws with provisions of punishments up to death sentences. Still, loopholes in the laws and lack of enforcement do not allow these legislations to be very effective. Another problem in the way of empowerment in Bangladesh is the high prevalence of under-age marriage among female population. The statutory age of marriage is 21 for men and 18 for women. But lack of enforcement, somewhat grey presence of birth registration did not allow the law to be effective either until recently. Birth registration has now been made compulsory for every child that might hopefully have positive impact on this trend. Women's participation in politics is still very limited in Bangladesh. Although there is a statutory quota for female candidates in the parliament, women's overall participation in the competitive general elections and local government bodies is still very small. In 2008 general election, women candidates occupied 20 out of 300 seats in the parliament (Bangladesh Bureau of Statistics [BBS], 2009). This is an increase over the number of previous election in 2001 when female candidates became victorious in only 6 constituencies (BBS, 2009). The present (2009) cabinet has 5 women ministers out of a total of 38 (13.1%), while the previous one (2001) had 3 out of 60 (5%) (Shumee & Rekha, 2009). This is a clear improvement, but it still shows that women are heavily underrepresented in the politics of Bangladesh. This political underrepresentation is another problem of women empowerment of the country.

The economic empowerment scenario of women in Bangladesh is not very encouraging. Discrimination against women is widespread in terms of access to and possession of economic resources, employment opportunities, wage-equity and capital accumulation. Many women put labor in household activities and work as domestic aide making their labor difficult to interpret into monetary terms. Although the women work hard, it is often regarded as unproductive as those works do not directly bring any financial resources. However, the factors mentioned above have been seeing improving trends for some time now. Widespread microcredit activities targeting women by both the government and NGOs resulted in women's increased access to capital and income generating resources. Rapid expansion of the garment industries created a huge opportunity for the female workers to be employed. The

Government preserves a quota of 10% and 15% for superior and ordinary public services respectively for women (ADB, 2001). But, still factors like women's concentration in certain category of occupations, wage discrimination, lack of skill pose big problem in the path of women's economic empowerment. For example, in the garment sector, the number of female workers is twice as much as male workers, while they earn almost 22-30% less than the male workers do. This is partly because of the availability of female labor at a cheaper cost and partly due to the higher skill level of the male workers (ADB, 2001).

3.4 How Microcredit Helped Achieve Women Empowerment in Bangladesh

Microcredit activities have its role in improving the state of women empowerment in Bangladesh as they address and try to bring solution to some of the problems on the way of achieving women empowerment directly, while try to solve some other indirectly. Microcredit movement was initiated in Bangladesh with the primary objective of poverty reduction. Poverty among women is even more pervasive in Bangladesh. Rural women are the poorest of the poor. Therefore, microcredit targeted rural poor women of Bangladesh. It is also believed that if women are provided with loans rather than men, the entire household is benefitted. Women are also more reliable in repayment of loans (Burra, Deshmukh-Ranadive, & Murthy, 2005). There are statistical evidences of reduction of poverty of microcredit receivers in Bangladesh both in terms of income and consumption. Study shows that 5% of the borrowers of Grameen Bank rose above poverty line, while 3% and 6% of those of Bangladesh Rural Advancement Committee (BRAC) and government-owned Bangladesh Rural Development Board (BRDB) respectively crossed the poverty line. Similarly, the household expenditure of microcredit borrowers is 17% higher than that of non-borrowers (Islam, 2007). Not only income or consumption, microcredit helps borrowers to increase savings and accumulating assets (Khandker & Chowdhury, 1996 as cited in Islam, 2007). It is found that current savings of the credit receivers are many times higher than those of non-receivers (Islam, 2007). Therefore, it is evident that microcredit receivers, mostly rural poor women in case of Bangladesh, have increased income, consumption, savings and asset accumulation resulting in reduced income poverty and are, therefore, more empowered.

Another major success of microcredit in women empowerment in Bangladesh is its contribution to creating large scale income generating self-employment opportunities for them. It helps develop entrepreneurship among rural women as it supports micro-enterprises by them. Bangladeshi rural poor women have very limited access to productive land and paid employment. Microcredit helps them to develop various income generating self-employed activities like trade, services, craft, small-scale manufacturing and even agriculture (Islam, 2007). This is an indicator of rural women's financial self-dependence and ability to develop and manage enterprises of their own. Therefore, it has, though limited, impact on the emancipation of rural women and thus it helps achieve empowerment.

Thirdly, economic empowerment (through income and employment) of rural women raises their ability to decision-making within the household. Mizan (1993) found that rural women participating in Grameen Bank's credit programs had elevated role in household decisions like food purchase, education and marriage of children, expenses on medication for family members, investment of women's earnings in businesses, purchase and sale of land, hiring of outside labor, purchase of agricultural inputs, providing financial support to husband's family, and purchase of clothes for self and other members of family (as cited in Pitt, Khandker, & Cartwright, 2003). His study also found that participation in credit programs by women had significant impact on their fertility control ability. This might be because of the fact that women had a greater say in household decision making as well as they spent more time in economic and outdoor community activities related to their credit. This is another sign of microcredit induced empowerment for rural women in Bangladesh.

Study (Bangladesh Institute of Development Studies [BIDS], 2001) shows that microcredit programs participants tend to be less vulnerable to crises like natural disasters etc. due to reduced risk than non-participants and improving also in other social indicators like child immunization, sanitation and use of contraceptives (as cited in Zaman, 2004).

Non-participant residents of the villages with credit programs have positive and significant effect on their empowerment too. This is supposed to be because of the "spillover effects" of the credit programs which exist in the village and have changed the village society in such a way as to effect not only the empowerment of the participants but also

that of non-participants (Hashemi et al., 1996 as cited in Pitt, Khandker, & Cartwright, 2003).

4.0 Why Microcredit Does Not Help Achieve Full Empowerment for Rural Women in Bangladesh

Evidences show that microcredit activities have positive impact on empowering rural women in Bangladesh as long as economic dimension of empowerment is concerned. But women empowerment is a complex issue as it entails women's greater overall well-being. As empowerment of women is a multi-dimensional target, the ways to attain this are manifold. Achievement of women empowerment in its entirety, particularly in a country like Bangladesh, requires integration of many inputs and activities. A single tool or approach can not be sufficient for this. Mahmud (2003) finds that microcredit has only a limited direct effect on improving women's access to choice-enhancing resources and, therefore, on empowerment.

Apart from economic, women empowerment has socio-cultural, religious, gender, legal and political dimensions too. Women's backwardness in rural Bangladesh is as big a result of all these factors as it is of economic reason. So, any measure for improving women's empowerment in Bangladesh needs to address these issues adequately and with a wholistic approach. Microcredit targets predominantly the economic dimension of women's empowerment- poverty in particular. Yet, this single target is even difficult to achieve fully through microcredit alone because of the complex nature of the problem and also because of one of the main inherent weaknesses of credit in a society where borrowing does not essentially support growth rather redistributes income only (Khandker, 2005). Moreover, Poverty is not about dearth of income only; it is also about marginalization and deprivation.

Rural women's economic development through income generation by microcredit-supported programs does not necessarily bring them well-being which is the ultimate objective of women empowerment. High interest rates place inordinate work-loads on rural women of Bangladesh who participate in microcredit programs. They are not waived of their household responsibilities as they have to generate disproportionate income to meet the high repayment installments. Not only this, it is often seen that many borrowers have to borrow from other microcredit organizations to use their new loans to meet their repayment commitment for the previous. This sometimes leads them to a vicious circle of

indebtedness. There is also the peer-pressure from the members of the informal group to which the borrower belongs in order to obtain the loan. The pressing demand for repayment installments by the MFI officials, the ever increasing indebtedness and the peer-pressure of the group members often cause the borrowers unhappiness and sometimes go to the extent of causing conflict within the family. Familial erosion because of women's involvement in outside work is also not very rare (ADB, 2001). Level of education is low among the rural women of Bangladesh. This is also a poignant set back to their empowerment. The additional effort that the microcredit borrower has to put for generating more income limits her time and energy for involving in any adult learning program.

Although one of the underlying objectives of microcredit movement is to increase woman's ability to take creative and independent financial decisions to maximize her and the household members' well-being according to her consideration, she often has a limited choice of programs to have her loans invested in. She has to adopt programs, for example, like irrigation or hiring agricultural labor, which she might not herself think of as the best program to choose, but she has to choose either because she lacks the skill necessary for other project or she simply does not have any say about how to spend the loan. Therefore, the objective of making women independent financial decision-makers is not achieved; rather they are, in reality, merely credit receiving channels for male decision makers of their families. The female borrower can neither retain control over her loan nor can she utilize the income from her loan to maximize the welfare of herself and household members according to her wish (Islam, 2007; Mahmud, 2003).

The society in rural Bangladesh is essentially patriarchal by custom and tradition. Women's position is subordinate to men's. Men are usually the heads of the households and have access to economic resources and decision-making processes. Bangladeshi rural women are frequently portrayed as the silent and passive victims of patriarchy (Goetz, 1992 as cited in Kabeer, 1998). Although the prevailing inheritance laws entitle women to inherit property, they pass control of those properties to their husbands or sons (ADB, 2001). This is, in most of the cases, a voluntary process as women think their best interests shall be protected by their husbands or sons. This psychology is also in operation in case of the loans they obtain. As the household males think of the property inherited by the female members of the household as an economic resource at their disposal, so they believe that the credit obtained by the woman of the

family is an economic resource which they are entitled to use (Mahmud, 2003). This is such a strong and deep-rooted social norm that if women receiving credit tend to think otherwise, for example, using the loan according to their choices, actually leads to tension within the household or even domestic violence. Disbursing credit to women with the request to utilize it according to their choices, therefore, deteriorates the problem. Social awareness building, particularly among the men, must also accompany the credit disbursement to make desired utilization of the credit by women themselves.

Again, for the cases where husbands have the control of the loans, it is found that they are often unable or unwilling to provide for the repayments causing their wives to substitute funds from their savings, daily subsistence resources or even from the sales of their household utensils (Kabeer, 1998). Loans are utilized by men, but women are held responsible for repayment. This creates a serious obstacle in the process of women empowerment.

In rural Bangladesh, there are barriers for women to invest their loans profitably as they have limited access to market places and public services (Hashemi et al., 1996; Kabeer, 2001 as cited in Mahmud, 2003). Mahmud (2003) found that women face more difficult trade-offs between the exercise of choice and adherence to existing social norms, many of which cause women's subordination to men, when they have access to credit. This situation leads to tension and often results in familial conflict which deteriorates women's empowerment situation. Institutions and norms are generally not supportive of women's independent use of their credit (Mahmud, 2003). Therefore, as Kabeer (1999) observed, lack of power and choice can actually be disempowering for women even if they have access to credit (as cited in Mahmud, 2003).

Another dimension of women's socio-cultural empowerment is their increased access to non-material resources like social networking, community participation and various forms of social services. This scope is limited for microcredit receivers in rural Bangladesh as credit participation increases their mobility in social groups consisting of women only and their dependence on male household members for accessing the market or public services for utilization of their credit.

Rural Bangladesh is still framed as a conservative society. Lack of education and superstition often cause misinterpretation of religion. There is also the strong impact of the opinions and decisions of the

religious leaders on public minds in the rural areas. The views of women empowerment through microcredit and the conservative social norms and practices are often contradicting. Tension and conflict between MFIs and conservative social institutions are also quite marked in rural Bangladesh. On this backdrop, in many instances, whenever women in rural Bangladesh obtain credit and embark on an independent enterprise they face obstacle in the form of criticism from the conservative quarters who, in most cases, instigate their husbands or next male-kin of the family to discourage them. MFIs, interested more in credit disbursement and recovery for their financial sustainability and less in awareness-building among conservative sections of the society and rural men, are always in a tense and confronting situation with the conservative institutions. Caught in the middle of this polarity, the lives of the women clients of microcredit often become very tumultuous which negatively affect their empowerment.

Gender gap also limits the positive outcome of microcredit caused women empowerment. Study shows that credit participation has limited potential for improving the condition for empowerment as participation has little influence on altering gender-based access to intra-household and extra-household resources. The gendered nature of the external opportunity structure, which is determined by rigid socio-economic institutions like marriage, "Purdah" and inheritance, also limits the benefit of credit programs (Mahmud, 2003). Microcredit programs in Bangladesh encourage the borrowers to adopt projects for which they already have some skills. These projects are, for example, rearing livestock, raising poultry, sewing, making handicrafts or operating small shops etc. The MFIs do so for the obvious reasons of making their funds secure and getting back their repayments on time. This inherent weakness of the credit programs actually intensifies the gender division of labor prevailing in the rural society and limits the skill development opportunities of their borrowers (Montgomery et al., 1996 as cited in Kabeer, 1998).

Microcredit is a collateral free loan. Instead, it operates around social collateral like peer-pressure and vigorous mobilization for repayment of loans. Hence, there is an implicit element of threat associated with the recovery process. The employees of the MFIs working in rural Bangladesh mostly come from the same locality where those operate and usually belong to a superior social class to that of their borrowers. They exercise their power derived from upper hand social class to recover the

loans. This is often intimidating to the poor borrowers and leaves them with somewhat the same feeling of apprehension associated with the borrowing from village money-lenders existed before microcredit came into being. Those money-lenders were notorious for their power and repressive attitude. The standard legal practices prevailing in mainstream banking are not applicable to microcredit operations. The absence of adequate law, and more significantly, non-enforcement in practices results in absence of punitive measure in case of default and at the same time absence of protection of rights in case of wrong-doings by the microcredit institutions. This leads to inequity and creates scope for using of power by the more organized and stronger party.

Women's greater mobilization in the community and in the society is a prerequisite for their political empowerment. Although microcredit increases women's mobility outside the household, it does so in a very limited area. Participants of credit programs have only their participation in the small informal groups consisting of women only. Empirical evidence suggests, these informal groups never emerged as influential political organizations even in local context due to their overwhelming preoccupation with credit related activities. As we have seen earlier, credit participation does not necessarily have remarkable impact on women's mobility in the bigger social and economic arena where they can interact with men to gain full access to the information, participation and opinion-building necessary for political rights.

5.0 Conclusion and Policy Recommendations

The positive impact of microcredit on empowerment of rural women in Bangladesh could be traced in their sense of improved status within the household as an income-earner through microcredit (Naved, 1994 as cited in Zaman, 2004). Poverty alleviation is one of the most important prerequisites for women empowerment in Bangladesh context. Microcredit as a tool for poverty reduction is in widespread application within Bangladesh and is also being replicated elsewhere in the world. Therefore, based on these realities, an attempt to link microcredit with women empowerment in rural Bangladesh might not be overemphasized. But there are clear divisions of opinions among scholars and researchers about the extent and degree of empowerment that can be achieved by microcredit alone.

Microcredit is simple and straightforward in its approach. On the other hand, women empowerment is a complex and multi-dimensional issue

that needs to be addressed on many fronts. Due to this inherent limitation, microcredit can only be one of the many initiatives required to tackle women empowerment adequately. Any suitable approach for empowering women should not exclude microcredit, rather should incorporate microcredit and many other inputs.

Based on the above study, some appropriate measures, in a "microcredit plus" fashion, for women empowerment in rural Bangladesh should include the following:

- MFIs should render non-financial services like skill-enhancing trainings, awareness-building activities such as telling both the clients and their male partners about the importance of education, health, sanitation, family-planning, immunization and shared decision-making within their capabilities.
- As a complementary function, NGOs providing social services in the rural areas, should work for social mobilization and political-legal education highlighting the importance and necessity for women's participation in all spheres of family, community and social life.
- Government and other stakeholders should work together to formulate a comprehensive regulatory framework for microcredit operations in Bangladesh to protect the rights and obligations of both the clients and the MFIs.
- One of the major allegations against microcredit operations in Bangladesh is that the interest rates of the loans are very high. Since there is a change taking place in terms of the sources of funds for MFIs and as a result of which their cost of fund is increasing, a potential challenge for the MFIs and their regulatory bodies will be to make interest-rates even lower for their clients than present. All concerned need to work out a solution to this problem.
- Extreme poor women in rural Bangladesh are very vulnerable due to the fluctuation of their incomes and natural calamities. Relief and rehabilitation activities, therefore, are also very important and should have appropriate priorities alongside credit program itself.

Microcredit as a development intervention is attracting more and more of government finances in Bangladesh. But credit alone does not suffice. Rural poor, particularly the women, are extremely vulnerable. To reduce their vulnerability and have good results from credit interventions, government and NGOs should keep their social safety networks intact. It requires a lot of spending. The challenge, therefore, is to strike the exact balance between lending and spending.

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Scenario of the Socialization of the Working Mother's Children in Bangladesh: A Sociological Study

Md. Faruque Hossain, Ph. D*
Professor Dr. Syeda Afreena Mamun**

Abstract: Socialization is an important factor that helps the human child to become functioning member of society. It is an effective instrument of creating a new generation of our expectations. Without socialization, a human child can not be a social being from biological being. Mothers are the key role player in the socialization process of a child. But the socialization process of the working mother's children is become hampered due to their presence in the working places. Feeding, bathing, toileting and sleeping habit of the children are considered as the fundamental parameter of socialization. This article explores the scenario of the socialization of the working mother's children on the basis of this parameter. The study reveals that most of the working mothers are confronted to the problems of the socialization of their children. Formulation of proper policy is being recommended in this study to ensure the socialization of working mother's children.

1.0 Introduction

Women in Bangladesh are dependent upon men throughout their life-cycle. They are required to remain under the protective guardianship of successive male kinsmen at the appropriate stages of their life-cycle: father or brother, husband, and eventually son (Siddiqui, 2002:37). Women are also dependent upon men for rigid Purdah system in rural areas, which restricts them to participate in economic activities outside the household (Kabeer, 1988:108). They were confined to the households' activities and their services were not considered as productive one. But the advancement of science and technology, especially after industrial revolution, the scope of employment has been opened for the women. Now the women are participating in the income generating activities outside the home. So the children of the outside working mothers are being deprived from the prime care of their mothers. Besides these, family structure is also broken for the urbanization and industrialization. That means all most all joint family is converting to the nuclear family. It is more found to happen in all the working mothers irrespective of their education, place, religion, status of job. But it is known to all that many

* Associate Professor, Department of Social Work, University of Rajshahi, Bangladesh, email: faruquerusw@yahoo.com

** Professor, Department of Social Work, University of Rajshahi, Bangladesh,

harmful hazards may be created in households' affairs specially on childcare and rearing due to absence of a mother. In this reality, maid servant has become an inevitable part of the family of working mothers (Mamun, 2010: 92). It is found that the children of working mothers are closely passed their time with the uneducated, untrained maidservant. In words, absence of mother from house for a significant volume of time, the children spend their time, play and satisfy their prime needs with help of maid servant. As a result they learn the same language and other behaviors from the maid servant. In the long run, the children are guided to faulty socialization that is greatly hampered the family, community and social harmony (Rao, 2010:206). Many researchers have been carried out the study regarding child rights, but no mentionable research related to the socialization of children is yet evident in our country. The present study intends to focus the different aspects or fields of socialization such feeding, bathing, sleeping, schooling, skills of language, attitude to the other's role of the children. The findings of this study will be able to prevent the problems of socialization of the working mother's children.

2.0 Objective of the Study

The study is mainly conducted to explore the real scenario of the socialization pattern of working mother's children in the study area. The specific objectives are;

- i) to analyze the conceptual issues of socialization;
- ii) to investigate the nature of socialization i.e. feeding, bathing, toileting habit etc;
- iii) to identify the role of other members accept mother in socialization of the children;
- iv) to identify the key role player in the field of socialization.

3.0 Methodology of the Study

The present study is conducted on the Rajshahi Metropolitan City. It is a divisional head quarter and usual working place of the women at government and non-government level. To achieve the study objective, two categories of working mothers were selected for interview. Firstly; upper class working mothers who are employed in the government office and secondly lower class working mother who are engaged in manual work like day laborers, factory workers, petty businessman, maid servants etc. Total number of sampled working mothers was 220; 110

from upper class and 110 from lower class were selected by using the purposive sampling technique. Social status or position is the main reason of selecting these groups of working mothers. It is a general belief of the people that the official service holder belongs to upper class and rest of the employee belongs to lower class of our society. So the researcher has followed the general belief and perception to select the categories of working mothers for the study. Secondary data were also collected from the different books, journals, newspapers and websites. Collected data were computerized in the SPSS programme and statistical measures such as percentage distribution, Chi-Square were used in describing the selected variables of the respondents.

4.0 Different Issues of Socialization

4.1 Conceptual Explanation

Human infants are born without any culture. They must be transformed by their parents, teachers, and others into cultural and socially adept animals. The general process of acquiring culture is referred to as socialization. John A. Clausen highlights the socialization as a process of inheriting norms, customs and ideologies. It may provide the individual with the skills and habits necessary for participating within their own society (Clausen, 1968:5). Joel Charon also says that socialization refers to all learning regardless of setting or age of the individual (Charon, 1987:63-69). Mortimer and Roberta have explained that socialization is seen as a process of acquisition of appropriate norms, attitudes, self-images, values, and role behaviors that enable acceptance in the group and effective performance of new roles; in this framework, socialization is seen as a conservative force, permitting the perpetuation of the social organization in spite of the turn-over of individual members through time (Mortimer & Roberta, 1978: 54). According to David Holland-socialization is the process of self develops as a result of cognitive evaluations of costs and benefits; this understanding assumes that the socialize, in approaching new roles, is an independent and active negotiator for advantages in relationships with role partners and membership groups (Holland, 1970:415-427). In the above review of definition, it can be said that socialization is a process of inducting the child into the social world. It consists of the complex processes of interaction through which the individual learns the habits, beliefs, skills and standards of judgement that are necessary for his effective participation in social groups and communities.

4.2 Types of Socialization

Socialization is a life long process that begins after birth of a human child and continues up to the death. It takes place at different times and places throughout life. The socialization that a person undergoes in the course of his lifetime may be one or more different types. The types of socialization are; primary, secondary, anticipatory, developmental and re-socialization.

4.3 Agents of Socialization

Social maturity is molded or shaped through the process of socialization. The process of socialization is operative not only in childhood but throughout the whole life. It is a process which begins at birth and continues till the death of the individual. Agents of socialization are people and/or groups that influence self concepts, emotions, attitudes and behavior. Different sociologists have pointed out the different types of agents. James M. Henslin has mentioned the family, the school, peer groups, mass media, religion and work place as the agents of socialization (Henslin, 1999:76-81). According to Talcott Parsons and Robert Bales- The family, Education, religion, peer groups, mass media, work place and public institutions are the basic agents of socialization (Parsons and Bales, 1956:3). The agents that have been established by our culture which socialize the new born child: parents, family members, peer groups or age mates, teacher, literature and mass media.

5. Discussion and Results

5.1 Feeding of the Children

Food is one of the basic needs of human being. It is compulsory not only for human being but also for all kinds of creation. Especially proper physical, mental and the total socialization's cycle of the children depend on having balanced diet. Improper or insufficient or untimely or unhygienic diet can break down the children's health and total development system. It is evident from the Table 1 that most of the working mother's children (64.5 percent) did not take food properly and only 35.5 percent working mother's children take food properly. It is more found in the children of upper class working mother compared to the lower class. It is 75.4 percent and 53.6 percent respectively. A clear difference is found between the two classes of working mothers as the chi square value is 11.44, degree of freedom 1 and significance .001. So this difference is statistically significant.

Table 1: Whether the Children to take Food Properly or Not and How to Take Food?

Feeding	Working Mothers							
	Upper Class	Lower Class	Total	How to Take Food of the Children	Opinion	Upper Class	Lower Class	Total
	No (%)	No (%)	No (%)		No (%)	No (%)	No (%)	No (%)
No	83	59	142		To eat with help of maid servant	76 (91.6)	10 (16.9)	86 (60.6)
	(75.4)	(53.6)	(64.5)		To eat by watching the cartoon	71 (85.5)	45 (76.3)	116 (86.7)
Yes	27	51	78		To eat by spend long time	66 (79.5)	10 (16.9)	76 (53.2)
	(24.5)	(46.3)	(35.5)		To eat by playing games	51 (64.6)	40 (67.8)	91 (64.1)
Total	110 (100.0)	110 (100.0)	220 (100.0)		Others	04 (4.8)	02 (3.4)	06 (4.2)
Chi-Sqr.	V. 11.441, DF. 1, S=001				Total	268* (83)	107* (59)	375* (142)

*Multiple Responses

Information was collected from the working mothers, how their children took food. It is seen that the children are taken food by multiple way. Maximum children (86.7 percent) are taken food by watching cartoon followed by 60.6 percent with the help of maid servant, 64.1 percent by playing games, 53.2 percent by spending long time and 4.2 percent remain unfed until mothers returned home. It is more found in the upper class working mother's children compared to the lower class working mothers. The means of taking food is not considered as the proper way to feed. It is alternative arrangement of feeding their children. It is depicted that more than fifty percent (64.5 percent) working mother's children are taken food beyond the usual arrangement. So findings can be drawn that the feeding as a part of socialization of the children of working mothers is being hampered to other people in our society.

5.2 Bathing Habit of the Children

Bathing is a necessary matter for all the human creation. Every mother takes bath of their child from the very beginning of his life. It is considered in our society as a part of socialization. Even no bathing habit is socially regrettable also in our society. As a field of socialization, it was inquired to the working mothers about the bathing of their children. It is revealed from the study (Table 2) that more than half (55.9 percent) of the working mother's children did not take bath properly. Rest of the working mother's children is taken bath properly.

Table 2: Whether the Children to take Bath properly or Not and Nature of Bathing?

Bathing	Working Mothers							
	Upper Class	Lower Class	Total	Nature of Bathing Problem	Opinion	Upper Class	Lower Class	Total
	No (%)	No (%)	No (%)		No (%)	No (%)	No (%)	No (%)
No	103	20	123		Remain Unclean	03 (2.9)	05 (25.0)	08 (6.5)
	(93.6)	(18.2)	(55.9)		Not Bath Timely	53 (51.5)	01 (5.0)	54 (43.9)
Yes	07	90	97		To catch cold	07 (6.8)	04 (20.0)	11 (8.9)
	(6.4)	(81.8)	(44.1)		To spend excessive time in the water	38 (36.9)	09 (45.0)	47 (38.2)
Total	110 (100.0)	110 (100.0)	220 (100.0)		Others	02 (1.9)	01 (5.0)	03 (2.4)
Chi-Square.	V. 128.32, DF. 1, S=00 0				Total	103	20	123

A reverse relationship is seen between the two classes of working mother's children in this regard. It is indicated that the maximum children (93.6 percent) of upper class working mothers did not take bath properly; on the contrary the maximum children (81.8 percent) of lower class working mothers are taken bath properly. Then it was investigated about the outcome of not taking bath properly. The highest percentage (43.9 percent) of working mother's children did not take bath timely followed by 38.2 percent spent excessive time in the water, 8.9 percent easily catches cold, and 6.5 percent remained unclean. The responses were made almost same by both the classes of working mothers. So it can be said that the working mother's children are not properly trained to take bath due to remaining their mothers in outside of family.

5.3 Toileting Habit of the Children

Toileting is an important section of socialization. Toileting circle is naturally developed by the creator with human body system. But a human baby doesn't know with his birth, how to relieve the latrine. He has to learn the delivering system of latrine from the society with the help of different agents of socialization. From the realization about the toileting system of children as a part of socialization, researcher wanted to know whether the children learn to use toilet properly or not in absence of their mother.

Table 3: Whether the Children Learn to Use Toilet Properly or Not in Absence of their Mother?

Toileting	Working Mothers							
	Upper Class	Lower Class	Total	Consequence of not Using Toilet	Opinion	Upper Class	Lower Class	Total
	No (%)	No (%)	No (%)			No (%)	No (%)	No (%)
No	67	98	165		Become afraid to use toilet	19 (28.4)	25 (25.5)	44 (26.7)
	(60.9)	(89.1)	(75.0)		Unwilling to relieve urine & stool	39 (58.2)	40 (40.8)	79 (47.9)
Yes	43	12	55		They did not wash their hands properly after use toilet	07 (10.4)	30 (30.6)	37 (22.4)
	(39.1)	(10.9)	(25.0)		Others	02 (2.9)	03 (3.1)	05 (3.0)
Total	110 (100.0)	110 (100.0)	220 (100.0)		Total	67 (100.0)	98 (100.0)	165 (100.0)

It is depicted from the Table 5 that most of the children of working mothers did not learn to use toilet properly (75.0 percent) and only 25 percent children learnt to use toilet properly. It is seen that the more children of upper class working mothers learnt to use toilet compared to the lower class working mothers. It is 39.1 percent and 10.1 percent respectively. It indicates that the upper class working mothers are more capable to provide substitute arrangement for their children compared to lower class mothers. It is explored by the study the consequences of not developing the proper habit of toilet. It is seen that about fifty percent children (47.9 percent) of the working mothers unwilling to relieve their urine and stool. Rest of the children of the working mothers become afraid to use toilet (26.7 percent), did not wash their hands after using toilet (22.4 percent) and others (3 percent). These effects are not helpful for proper socialization of the children. If the more percentage of mentioning negative responses about learning to use toilet is considered as the less socialization, it is to be said that the children are becoming less socialized in absence of their mothers as social expectation.

5.4 Dressing of the Children

Dressing or clothing is one of the basic human needs all over the world. It is social as well as a biological need for a human being. Cloth is essential for every social being from birth to death. It is also considered as a part of cultural reflection of a nation. From the early childhood, within the socialization process every human child has to learn how to put or the dress. What dress is permitted by our culture, religion and

weather? So a question was asked to the working mothers that whether the children learnt to wear dress or not (Table 4).

Table 4: Whether the Children Learnt to Wear Dress or Not by Class of Working Mothers

Dressing	Working Mothers				Total	
	Upper Class		Lower Class			
	Number	Percentage	Number	Percentage	Number	Percentage
No	107	97.3	106	96.4	213	96.8
Yes	3	2.7	4	3.6	7	3.2
Total	110	100.0	110	100.0	220	100.0

The clear picture is narrated in the Table 6. It is evident that all most all (96.8 percent) children can not learn how to wear dress properly. Very insignificant proportion (3.2 percent) of children of working mothers acknowledged positively wearing their dress properly. No mentionable difference is seen between children of upper and lower class working mothers. About same opinion is expressed by the two classes of mothers. It is 97.3 percent and 96.4 percent respectively. If the more percentage is considered as less socialization in the habit of dressing properly, findings can be drawn that the children become less socialized in this parameter due to absent their mothers.

5.5 Teaching/Learning Language

Every man tries to adjust himself with conditions of his social environment. This process of adjustment is itself socialization. It consists in teaching language, norms, values as a whole culture which he must acquire and share. For this reason, teaching of language is regarded as the remarkable issue of socialization. So for assessing the situation of socialization, a question was kept to know about the learning of proper language of the working mothers' children. Most of the respondents (74.1 percent) replied that their children did not learn the proper language and insignificant proportion (25.9 percent) of working mothers mentioned that their children learn proper language (Table 5).

Table 5: Whether the Children of the Working Mothers have learnt the Proper Language or Not

Opinion	Working Mothers				Total	
	Upper Class		Lower Class			
	Number	Percentage	Number	Percentage	Number	Percentage
Yes	33	30.0	24	21.8	57	25.9
No	86	78.2	77	70.0	163	74.1
Total	110	100.0	110	100.0	220	100.0

The same portrait is found in both the classes of working mothers. It is seen that upper class working mothers have expressed dissatisfaction compared to the lower class working mothers in the learning language of their children of saying 'no' that means their children did not learn proper language in the absence of them. It is 78.2 percent and 70 percent respectively. In terms of dissatisfaction of saying 'no', if the more percentage is severe problem, it can be concluded that the upper class working mothers are in problematic situation compared to the lower class working mothers.

Another question was put to the respondents, how to learn proper dialect or who influence the children to learn language in the absence of working mothers. It is evident (Table 8) that the children of working mothers are influenced by the maid servant (43.6 percent) to learn language, followed by play mates (33.1 percent), elder person of family (14.7 percent) respectively. It is mentionable that 8.6 percent working mothers are not aware of this part of socialization. They expressed their views as 'they don't understand' about the learning language of their children.

It is also found that 81.8 percent children of the upper class working mothers are influenced by the maid servant, followed by older member of family (9 percent), play mates (6.4 percent) respectively and only 2 upper class working mothers out of 77 have mentioned that they don't understand about the influencing person to learn language of their children. On the other hand, highest percentage of the children of lower class working mothers are influenced by the play mates (56.9 percent), followed by older member of family (19.8 percent), maid servant (9.3 percent) respectively. A significant proportion (14 percent) of lower class working mothers doesn't aware of the influential factor of the learning language of the children.

Table 6: How to Learn Proper Dialect of the Working Mother's Children in absence of them

Influential Members	Working Mothers				Total	
	Upper Class		Lower Class			
	Number	Percentage	Number	Percentage	Number	Percentage
Maid Servant	63	81.8	8	9.3	71	43.6
Play Mates	5	6.4	49	56.9	54	33.1
Older Member of Family	7	9.0	17	19.8	24	14.7
Don't Understand	2	2.6	12	14.0	14	8.6
Total	77	100.0	86	100.0	163	100.0

5.6 Appreciation of Other's Roles

There are some criteria to measure the socialization of the children. Appreciation of other roles is one of them. If a child receives the other's role positively, it will be recognized as the indication of socialization of that child properly. So It is investigated to know the opinion of working mothers about their children's expression regarding the others role in the absence of them. It is seen from the study that most of the working mothers (66.8 percent) have replied of saying 'no'. Only 33.2 percent working mothers have mentioned that their children receive the other's role positively.

Table 7: Whether did the Children of the Working Mothers appreciate about the Others Role or Not by Categories

Opinion	Working Mothers				Total	
	Upper Class		Lower Class			
	Number	Percentage	Number	Percentage	Number	Percentage
Yes	42	38.2	31	28.2	73	33.2
No	68	61.8	79	71.8	147	66.8
Total	110	100.0	110	100.0	220	100.0

Data indicate that maximum (61.8 percent) upper class working mothers have opined that their children do not appreciate the other's presence except mother and 38.2 percent working mothers have told that their children appreciate the other's role. On the other hand, most of the lower class (71.8 percent) working mothers have mentioned that their children do not become pleased about the other's role and only 28.2 percent lower class working mothers have mentioned that their children become pleased about the other's role. In terms of appreciation of others role, if the more percentage of saying 'no' is considered as more reactive response, it can be commented that the children of lower class working mothers are more reactive compared to that of the upper class working mothers. To explore the nature of expression, opinion was sought from the working mothers.

Table 8: Nature of Expression of the Children towards the Others Role by Class

Nature of Expression	Working Mothers				Total	
	Upper Class		Lower Class			
	Number	Percentage	Number	Percentage	Number	Percentage
Expression of angry	18	26.5	25	31.6	43	29.3
Breaking the goods	32	47.1	13	16.5	45	30.6
Crying Shoutly	16	23.5	38	48.1	54	36.7
Others	2	2.9	3	3.8	5	3.4
Total	68	100.0	79	100.0	147	100.0

Most of the working mothers replied that their children cried loudly (36.7 percent), followed by 30.6 percent breaking the goods, 29.3 percent become angry and 3.4 percent others respectively (Table 10). Others include not coming and speaking to me etc. Two clear different reactive attitudes are found in the two classes of working mothers. It is evident that most of the children (47.1 percent) of upper class working mothers expressed their reaction towards the others in absent of mothers by breaking the goods, and highest proportion of the children (48.1 percent) of lower class working mothers expressed their reaction by crying loudly. In spite of being different in the nature of reaction, findings can be drawn that the socialization of the working mother's children is not occurred properly.

5.7 Who Play the Role in these Fields of Socialization?

Mother is the key role player in the socialization of the children among different agents of socialization. It is general belief that socialization may be hampered in absence of mother. It is assumed that the working mothers depend on the others agent of socialization like family members, maid servant etc, since they remain out side the home of a day. It is evident the study that there is difference between the two classes of working mothers in the alternative arrangement of socialization for their children. To explore the helper of working mothers, a question was kept to the working mothers that who is the best helper to socialize their children in absence of them (Table 9).

Table 9: Helper of the Working Mothers in Socialization of their Children by Class

Who Help the Working Mothers	Working Mothers				Total	
	Upper Class		Lower Class			
	Number	Percentage	Number	Percentage	Number	Percentage
Maid Servant	55	50.0	54	49.1	109	49.6
Husband	76	69.1	2	1.8	78	35.5
Daughter/Son	11	10.0	59	53.6	70	31.8
Father in Law/Father	13	11.8	7	6.4	20	9.1
Mother in Law/Mother	1	.9	14	12.7	15	6.8
Brother/Brother in Law	7	6.4	3	2.7	10	4.6
Sister/Sister in Law	5	4.5	3	2.7	8	3.6
Total	168* (N=110)		142* (N=110)		310* (N=220)	

* Multiple Responses

The working mothers have mentioned that they have taken multiple sources of help to socialize their children. The statistics indicates that the working mothers in both classes got the help maid servant, from husband, daughter/son, father /father in law, mother/mother in law, brother/brother in law and sister/sister in law. Maid servant is the main source of helping hand for both the classes of working mothers. A great difference is found between upper class and lower class working mothers in terms of helping hand. Data reveal that upper class working mothers got the maximum help from the maid servant and lower class working mothers got the maximum help from the daughter/son. It can be commented that the lower class working mothers seriously face the socialization's problem of children compared to that of the upper class working mothers. In spite of remaining difference to get the volume of assistance from the helper between the upper and lower class of working mothers, they got help from the same sources of assistance.

6.0 Concluding Remarks

On the basis of above review, it can be said that the children of working mothers did not learn properly how to feed, how to use toilet, how to wear dress and how learn a perfect dialect. But these are considered to the social scientist as the basic parameter of socialization. It is evident from the study that these fields of socialization of the children are greatly hampered due to absence of mothers. As a result, the new generation of our country is becoming addicted in the technology based equipments. To some extends, they are involved in the cyber crime which is threat for the

society. A social worker can intervene in the society to change the attitude, norms and values towards the socialization of the children of the working mothers. As per the findings of the present study, the concerning authority would be able to understand about the socialization of the working mother's children. An effective policy and plan can be formulated on the basis of these findings from the viewpoint of social work in Bangladesh.

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Rural Duck Farming: An Approach to Socio-economic Improvement

M. Bashirul Alam¹
A.B.M. Sharif Uddin²
M. A. Zubair Hossain Bablu³
M. Hasanul Kabir Kamaly⁴

Abstract: Duck farming is a promising sector in Bangladesh. A tremendous growth of duck population, number of duck farms, production and consumption of meat and egg, employment generation, investment in commercial duck farms have been occurred in this sector in last 20 years. The present study is an attempt to assess the socio-economic impact of rural duck farming in selected areas of Rajshahi district keeping in view to i) assess the social improvement through rural duck farming; ii) analyze the economic improvement of the duck farmers; and iii) identify the major problems faced by the farmers and to make some suggestions for their solution. And it is found in the study that family nutrition, housing condition, drinking water, sanitation, healthcare services, clothing condition, educational capability, household asset and awareness of the respondent farmers were increased significantly.

1.0 Introduction

Bangladesh is a land of rivers. Natural wetlands like rivers, beels, ponds, haor, etc. create favorable conditions for duck raising. It is an old profession in rural Bangladesh. There is a great potential of duck farming in rural areas of Bangladesh where various natural wetlands are available. Duck has nutritional, economic and commercial importance. It needs minimum capital but generates higher profit. Due to the presence of huge number of natural wetlands farmers have to supply less amount of feed to ducks. As a result, it brings higher profit through out the year. Duck farming requires less feed, less care and attention and they are more disease resistant than other poultry birds. Due to these versatile advantages duck farming has already been recognized as an important

¹ Deputy Managing Director(Deputy Secretary), Rajshahi WASA, Rajshahi-6203

² Deputy Secretary, Office of the Rahinga Relief and Rehabilitation Commissioner, Moted Road, Cox's Bazar.

³ Deputy Secretary, Ministry of Agriculture, Bangladesh Secretariat, Dhaka.

⁴ Upazila Agriculture Officer, Tanore, Rajshahi.

instrument for socio-economic improvement in Bangladesh. Mahmud reports that farmers by keeping 200 ducks can maintain a modest living by adopting duck farming as a supplementary source of income.⁵ Now duck farming has become a very profitable business. Duck farming has created self-employment for the unemployed youth. In recent years the duck production has increased considerably. But research on this important business is very scanty. So, intensive research should be done on this important issue. The present study is an attempt to assess the socio-economic impact of rural duck farming in selected areas of Rajshahi district with the following objectives:

- 1) To assess the social improvement through rural duck farming
- 2) To analyze the economic improvement of the duck farmers and
- 3) To identify the major problems faced by the farmers and to make some suggestions for their solution.

2.0 Methodology

To attain the stated objectives of the study, three upazilas under Rajshahi district namely: Bagmara, Bagha and Tanore were selected purposively due to comparatively higher concentration of duck farms in these areas. Another reason was- no socio-economic study of this type was conducted previously in this region. According to the information supplied by District Livestock officer, Rajshahi, there are 130 duck farms in the study area. A total of 60 farmers (20 from each upazila) were randomly selected as study sample respondent for the collection of primary data. For in-depth study three case studies and one focus group discussions (FGDs) were also done. For the collection of primary data mainly direct interview method was conducted using pre-tested structured questionnaire. Both quantitative and qualitative data were collected from primary and secondary sources. The secondary data sources was concerned government documents, related literatures, books, journals, news papers, articles, theses, and web sites. The data were collected during February 2012 to April 2012 by trained data collectors.

Socio-economic improvement of the farmers through duck farming was the main focus of this study. This improvement was measured by various socio-economic variables/indicators like family nutrition, housing condition, sanitation, drinking water, clothing condition, healthcare

⁵ M.A.A. Mahmud, "An Economic Analysis of Duck Raising in Some Selected Haor Areas of Kishorganj District", (Mymensingh: M.S. Thesis, Department of Agricultural Economics, Bangladesh Agricultural University, Mymensingh, 1998), pp. 60-69.

facilities, household asset generation, educational capability, awareness build-up, annual income, annual expenditure, annual savings, employment generation, profit from duck farming and utilization of duck meat and egg. Conventional procedure used in Social Science studies was followed to measure the variables of the present study.

All the collected data was processed and analyzed according to the objectives of the study. The qualitative data was converted into quantitative one by assigning appropriate scores/scaling. Descriptive statistics such as mean, percentage, range, standard deviation and ranking were used to describe the variables/indicators of the study. To show the significant differences between the two periods (Before and after farming) of same variables t-test was done. The data was analyzed by using the SPSS software. After analysis of data results were presented in various tables and graphs.

3.0 Findings of the Study

3.1. Socio-economic Characteristics of the Respondent Farmers

3.1.1 Age

The age of the farmers ranged from 24 years to 52 years. The mean age of the farmers was 34.48 years with standard deviation 8.94. On the basis of age (years) the farmers of the study area were classified into three groups as shown in Table 1. Data presented in Table 1 indicate that the majority of the farmers (60%) were young followed by middle-aged (38%) and old (2%) in the study area.

3.1.2 Education

Education scores of respondent farmers ranged from 3 to 14 with mean 7.40. The standard deviation value was 3.05 for duck farmers of the study area. According to the level of education the farmers were classified into three categories which are shown in Table 1. Data presented in Table 1 express that the highest proportion of farmers (65%) belonged to secondary level followed by primary (27%) and above secondary (8%) level of education.

3.1.3 Occupation

The occupation of the respondent farmers are shown in Table 1. From the table it is evident that most of respondents of farmers had farming (50%) as their main occupation followed by agriculture (32%), business (13%)

and service (5%). The participant duck farmers have some subsidiary occupation which helps them in earning some extra income.

3.1.4 Marital status

Marital status of the farmers is shown in Table 1. From the data presented in the table, it is seen that majority of the duck farmers (68%) were married followed by unmarried (17%), divorced (13%) and others (2%).

3.1.5 Family size of the farmers

The family size of the participant farmers ranged from 2.00 to 7.00 numbers in duck farmers. The mean family size of the participants was 4.53 with standard deviation 0.82. On the basis of the number of family members, the respondent farmers were classified into three categories as shown in Table 1. Data show that small family size was the highest (57%) followed by medium (31%) and large family (12%). It is also seen from the table that average family size is smaller than national level.⁶

3.1.6 Farm size

The farm size of the respondent farmers was found ranging from 0.03 hectare to 2.00 hectare. The mean farm size was 0.18 hectare with standard deviation 0.24. Depending on the farm size the poultry farmers were classified into five categories followed by the rules of Department of Agriculture Extension, Government of the People's Republic of Bangladesh as shown in Table 1. Data furnished in Table 1 represent that the highest proportion of the respondent farmers had marginal farms (75%) followed by small farms (15%) and medium farms (10%). Proportion of large and landless farms was zero.

⁶ Bangladesh Bureau of Statistics(BBS), Bangladesh Population Census Report 2001:Community Series: Zila Rajshahi (Dhaka: Reproduction, Documentation and Publishing Wing, BBS, Planning Division, Ministry of Planning, Government of the People's Republic of Bangladesh, 2001), pp.61-62.

Table 1: Socio-economic Characteristics of the Respondent Farmers

Characteristics	Participants	Frequency	Mean	Standard Deviation
	Category			
Age(year)	Young (up-to 35)	36 (60)	34.48	8.94
	Middle-aged (36-50)	23 (38)		
	Old (Above 50)	1 (2)		
Education (schooling year)	Primary (1-5)	16 (27)	7.40	3.05
	Secondary (6-10)	39 (65)		
	Above secondary (>10)	5 (8)		
Family size(no.)	Small (Up-to 4)	34 (57)	4.53	0.82
	Medium (5-6)	19 (31)		
	Large (Above 6)	7 (12)		
Occupation	Agriculture	19 (32)	--	--
	Service	3 (5)		
	Business	8 (13)		
	Farming	30 (50)		
Marital status	Married	41 (68)	--	--
	Unmarried	10 (17)		
	Divorced	8 (13)		
	Others	1 (2)		
Farm size (hectare)	Landless (upto-0.02)	0 (0)	0.18	0.24
	Marginal (0.0210.20)	45 (75)		
	Small (0.21-1.00)	9 (15)		
	Medium (1.01-3.00)	6 (10)		
	Large (Above 3.00)	0 (0)		
Sex	Male	42 (70)	--	--
	Female	18 (30)		
Training (day)	No training	43 (72)	3.92	7.28
	Short (1-7)	5 (8)		
	Moderate (8-15)	10 (17)		
	Long (Above 15)	2 (3)		

Source: Field survey 2012

3.1.7 Sex of the Farmers

Table 1 represents the sex ratio of the participant farmers. Out of 60 respondent farmers 18(30%) were female. For their socio-economic benefits women are also operating duck farms now-a-days. The male-female ratio of participant duck farmers was 7:3.

3.1.8 Training Received

Sometimes local livestock department and NGOs arrange training for the poultry and dairy farmers. The information about training received by the respondent farmers is shown in Table 1. On the basis of training score the respondent farmers were classified into three categories namely: No, short, moderate and long training. Data presented in Table 1 indicate that highest proportion (72%) of the farmers had no training. Only 17%, 8% and 3% farmer had moderate, short and long training respectively. However, average duration of training of the above mentioned farmers were 3.92 days.

3.2 Social Improvement through Duck Farming

3.2.1 Impact on Family Nutrition

The impact of rural duck farming is shown in Table 1 and Figure 1. From the collected data it is seen that before starting duck farming meals/day, meat-fish/week, egg-milk/week and fruits/week were 2.28, 0.78, 0.49 and 0.36 which increased to 2.78, 1.42, 0.97 and 0.82 respectively after introducing farming (Figure 1). The average consumption of above food item were increased by 22 %, 82 %, 98 % and 128 % respectively in duck farm families. Before farming mean nutritional status score of duck farm families was 3.84 which increased to 5.99 after stating duck farming. The overall changes of the nutritional status score were 56 % which was significant at 1 % level of probability.

Table 1: Changes in Nutritional Status of Duck Farmers

Nutritional particulars	Changes in consumption of individual food item (times)			Changes in mean nutritional score			
	Before	After	Change (%)	Before	After	Change (%)	t-value
Meals/day	2.28	2.78	22	3.84	5.99	56	22.56**
Meat/fish/wk	0.78	1.42	82				
Milk/egg/wk	0.49	0.97	98				
Fruits/wk	0.36	0.82	128				

Note: ** t- value is significant at 1% level of probability, wk=week

Source: Field survey 2012

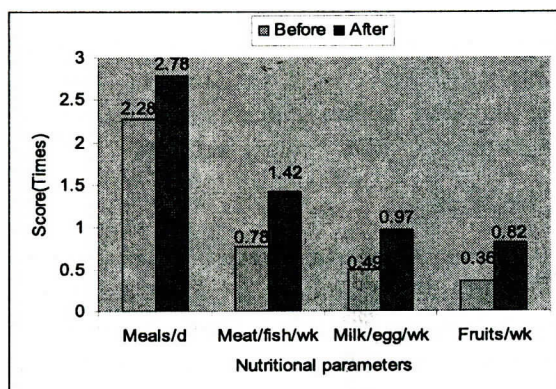


Figure 1: Changes in Nutritional Score of the Farmers

3.2.2 Impact on Housing Condition

The impact of duck farming on housing condition is presented in Table 2 and Figure 2. The data contained in Table 2 indicate that duck farming has

a significant impact ($p \leq 0.01$) on housing condition of the respondents. Before introducing duck farming 47%, 27%, 17% and 9% farmers possess katcha, tin-shed, semi-building and building houses respectively but after starting farming business these figures were changed to 20%, 32%, 23% and 25% respectively (Figure 2). The collected data show that number of tin-shed, semi-building and building houses was increased by 19%, 75% and 87% respectively in duck farm families (Table 2). On the other hand, number of Katcha (bamboo/straw-made) houses was decreased by 57 %. This indicates that inferior quality houses are decreasing day-by-day. The overall changes in the mean score of housing condition were 33% in the above mentioned farm families which were significant at 1% level of probability ($p \leq 0.01$).

Table 2: Changes in Housing Condition of the Farmers

Type of housing	Changes in frequency			Changes in mean score			
	Before	After	Change(%)	Before	After	Change (%)	t-value
Katcha	28 (47)	12 (20)	-57	1.90	2.53	33	8.81**
Tin-shed	16 (27)	19 (32)	19				
Semi-build.	10 (17)	14 (23)	75				
Building	6 (9)	15 (25)	87				

Note: ** Significant at 1% level of probability

Source: Field survey 2012

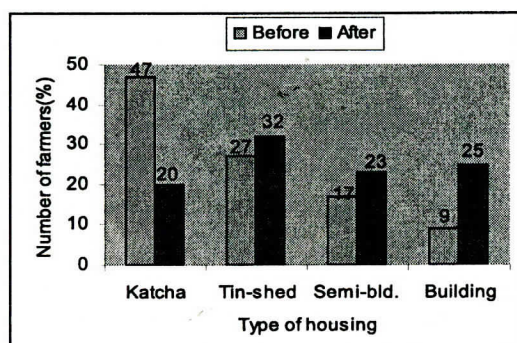


Figure 2: Changes in Housing Condition,

Note: Semi.bld.= Semi-building

3.2.3 Impact on Sanitation

Table 3 and Figure 3 represent the sanitary changes after duck farming of the respondents. The number of farmers having katcha, semi-building and building latrine were 58%, 30% and 12% respectively which reached to

20%, 55% and 25% respectively (Figure 3). From data presented in Table 3 it is illustrated that after starting duck farming semi-building and building latrine were increased by 83% and 114% respectively in duck farm families. At the same time the number of Katcha (bamboo/straw-made) latrine was decreased by 66%. The overall increment in sanitation score of duck farm families was 34%. So, there was significant difference in sanitation status of the farmers between the two periods. It indicates that duck farming has brought a positive and significant ($p < 0.01$) changes in the pattern of latrine use.

Table 3: Changes in the use of Sanitary Latrine

Type of housing	Changes in frequency			Changes in mean score			
	Before	After	Change(%)	Before	After	Change (%)	t-value
Katcha	28 (47)	12 (20)	-57	1.90	2.53	33	8.81**
Tin-shed	16 (27)	19 (32)	19				
Semi-build.	10 (17)	14 (23)	75				
Building	6 (9)	15 (25)	87				

Note: ** Significant at 1% level of probability, Source: Field survey 2012

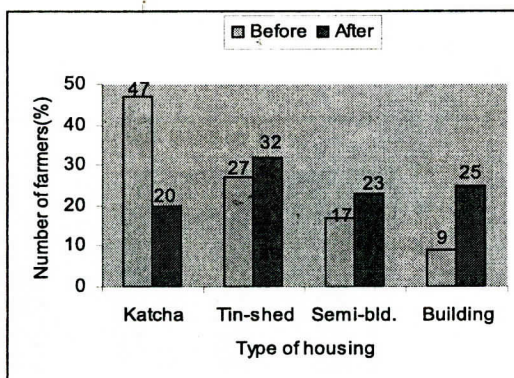


Figure 3: Changes in Sanitation Status,

Note: Semi-bld= Semi-building

3.2.4 Impact on Drinking Water

The data contained in Table 4 indicate that the number of respondents using own tube well water were increased by 200% in duck farm families after introducing duck farming. On the other hand, number of farm families sharing drinking water with others' tube well was decreased by 40%. The increment of using own tube well water was comparatively

high in farm families. At the same time dependency on others' tube well was decreased in the above mentioned farm families. The overall changes in mean score of duck farm families were 22%. There was a significant difference ($p < 0.01$) between the uses of sources of drinking water between before and after farming situations.

Table 4: Changes in the Source of Drinking Water

Sources of water	Change in frequency			Change in mean score			
	Before	After	Change (%)	Before	After	Change (%)	t-value
Shared with others	50 (83)	30 (50)	-40	1.17	1.50	22	6.49**
Own TW	10 (17)	30 (50)	200				

Note: Figures in parenthesis are percentages, TW= Tube well, ** t- value is significant at 1% level of probability, Source: Field survey 2012

3.2.5 Impact on Clothing Condition

The changes in clothing condition are shown in Table 5 and Figure 4. The mean clothing score for male, female, winter season and ceremony were 1.93, 1.90, 1.51 and 1.43 respectively which increased to 2.58, 2.98, 2.31 and 1.74 respectively (Figure 4). The changes in the use of four types of garments for male, female, winter season and ceremony were 34%, 56%, 53% and 22% respectively in duck farm families (Table 5). Before farming mean clothing status score of duck farm families were 6.77 which increased to 9.61 after involving duck farming. The overall changes in clothing condition were 42% which was significant at 1 % level of probability.

Table 5: Changes in Clothing Condition of the Respondent

Type of Garments	Changes in the capability of using individual garment			Changes in overall mean capability score			
	Before	After	Change (%)	Before	After	Change (%)	t-value
Male	1.93	2.58	34	6.77	9.61	42	14.23**
Female	1.90	2.98	56				
Winter	1.51	2.31	53				
Ceremonial	1.43	1.74	22				

Note: ** t- value is significant at 1% level of probability
Source: Field survey 2012

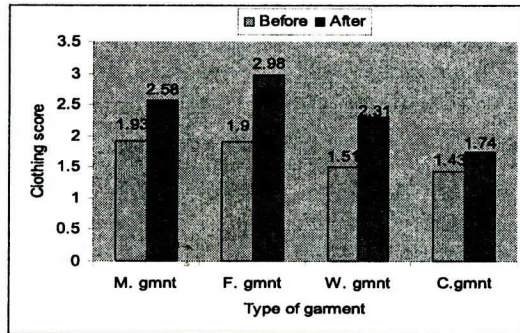


Figure 4: Changes in Clothing score

Note: M= Male, F=Female, gmnt= garment

3.2.6 Impact on Educational Capability

Table 6 and figure 5 show the changes in educational capability of the respondents after duck production. From the collected data shown in Table 6, it is evident that all the respondent farmers were capable to educate their children in primary and secondary level in both before farming and after farming period. Remarkable changes were found in the ability to educate sons and daughters in both college and university level after farming business. Before starting duck farming about 50% and 28% duck farmers were able to educate their sons and daughters in college and university level respectively. But after adopting duck farming the number of capable farmers was increased to 67% and 43% respectively (Figure 5). The overall increment in mean educational capability score was 17% ($p < 0.01$).

Table 6: Changes in the Educational Capability of the Farmers

Type of education	Changes in frequency of capable farmers			Changes in mean ability score			
	Before	After	Change (%)	Before	After	Change (%)	t-value
Primary	60 (100)	60 (100)	00	5.47	6.42	17	8.09**
Secondary	60 (100)	60 (100)	00				
College	30 (50)	40 (67)	33				
University	17 (28)	26 (43)	53				

Note: Figures in parenthesis are percentages, ** t- value is significant at 1% level of probability

Source: Field survey 2012

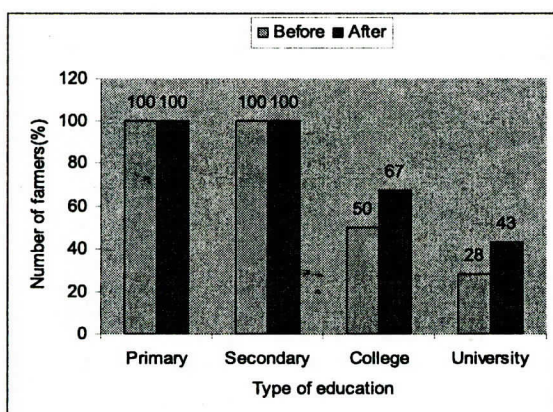


Figure 5: Changes in Educational Capability

3.2.7 Impact on Healthcare Services

The changes in healthcare services of the respondent farmers are shown Table 7 and Figure 6. The data furnished in Table 7 show that before starting farming 40%, 38%, 12% and 10% farmers avail healthcare services from homeopathic doctor, village doctor, government hospital and MBBS/specialist doctor respectively but after starting duck farming these figures were changed to 25%, 30%, 27% and 18% respectively (Figure 6). Healthcare services from government hospital and MBBS/specialist doctor were increased by 128% and 83% respectively in duck farm families. On the other hand, going to homeopathic doctor and village doctor were decreased by 37% and 22% respectively (Table 7). The overall changes in healthcare services were 24% in the above mentioned farm families which were significant at 1% level of probability ($p < 0.01$).

Table 7: Changes in Healthcare Services

Type of health care service	Changes in frequency (%)			Changes in mean score			
	Before	After	Change (%)	Before	After	Change (%)	t-value
Homeopathy	24 (40)	15 (25)	-37	1.92	2.38	24	7.00**
Village doctor	23 (38)	18 (30)	-22				
Govt. hospital	7 (12)	16 (27)	128				
MBBS/specialist	6 (10)	11 (18)	83				

Note: Figures in parenthesis are percentages, ** t- value is significant at 1% level of probability

Source: Field survey 2012

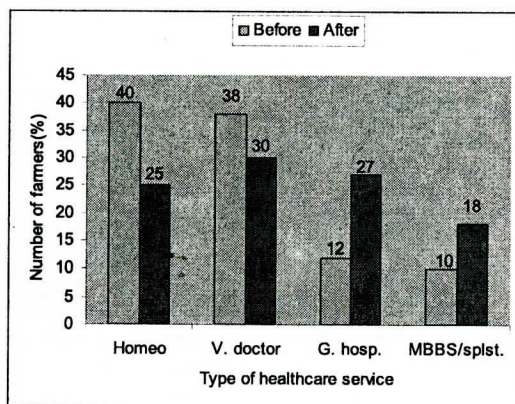


Figure 6: Changes in Healthcare Service

Note: V= Village, G.hosp= Government hospital, splst= Specialist

3.2.8 Impact on Household Asset Generation

The changes in household asset generation are presented in Table 8. From the obtained data it is evident that before operating duck farming the mean size of various essential household assets like cot, chowki, chair, table, alna, bicycle, television, motor cycle, jewelry and mobile phone were 0.43, 1.97, 2.47, 0.70, 0.90, 0.52, 0.17, 0.016, 5.83, and 0.50 respectively which were increased to 0.78, 2.28, 4.02, 1.53, 1.60, 0.60, 0.30, 0.05, 7.63 and 1.28 respectively. The rate of increment for above asset were 81%, 16%, 63%, 118%, 78%, 15%, 76%, 212%, 31% and 156% respectively. On the other hand, before starting farming the mean price of household asset were Tk. 3100, Tk. 4170, Tk. 2600, Tk. 2050, Tk. 1580, Tk. 4150, Tk. 4180, Tk. 1670, Tk. 10180 and Tk. 2330 respectively which increased by 126%, 20%, 106%, 118%, 77%, 20%, 39%, 289%, 50% and 145% respectively. Rural duck farming has brought a significant ($p < 0.01$) change in overall household asset generation by 74% on mean price basis. The changes in mean price of cot, chowki, chair, table, alna, bicycle, television and mobile phone were statistically significant ($p < 0.01$ and ($p > 0.05$). On the contrary, the changes in mean price of motor cycle and jewelry were not statistically significant ($p < 0.05$). The reason might behind it is both motor cycle and jewelry is very costly item in present days. The duck farmers have given priorities on other necessary household assets.

Table 8: Changes in Household Asset

Name of Asset	Changes in mean size of asset			Changes in mean price (Tk.)			
	Before	After	Change (%)	Before	After	Change (%)	t-value
Cot	0.43	0.78	81	3100	7020	126	5.69**
Chowki	1.97	2.28	16	4170	5000	20	4.64**
Chair	2.47	4.02	63	2600	5780	106	8.86**
Table	0.70	1.53	118	2050	4480	118	11.95**
Alna	0.90	1.60	78	1580	2800	77	7.98**
Bicycle	0.52	0.60	15	4150	5000	20	3.13*
TV	0.17	0.30	76	4180	5820	39	2.90*
M.cycle	0.016	0.05	212	1670	6500	289	1.81 ^{NS}
Jewelry	5.83	7.63	31	10180	15270	50	2.79 ^{NS}
M. ph	0.50	1.28	156	2330	5720	145	6.05**
Total	--	--	--	36510	63383	74	6.16**

Note: TV=Television, M.cycle= Motor cycle, M.Ph.= Mobile phone ** t- value is significant at 1% level of probability.

Source: Field survey 2012

3.2.9 Impact on awareness build-up

Obtained data shown in Table 9 illustrate that before starting duck farming proportion of low level awareness was highest (80%) followed by medium (13%) and high level (7%). After joining duck farming the same trend was found that is low level awareness was highest (48%) followed by medium (37%) and high (15%). But the level of awareness was improved. The number of farmers bearing medium and high level awareness was increased by 175% and 125% respectively. On the other hand, the number of farmers having low level awareness was decreased by 39%. At the same time overall score were increased by 44% in the above farm families. The changes regarding awareness build-up was significant at 1 % level of probability ($p < 0.01$).

Table 9: Changes in Awareness Build-up

Level of awareness	Changes in frequency			Changes in mean score			
	Before	After	Change (%)	Before	After	Change (%)	t-value
Low- up-to 8	48 (80)	29 (48)	-39	7.72	11.12	44	14.08**
Medium 9-13	8 (13)	22 (37)	175				
High-14-15	4 (7)	9 (15)	125				

Note: Figures in parenthesis are percentages, ** t- value is significant at 1% level of probability.

Source: Field survey 2012

3.3 Economic Improvement through Duck Farming

3.3.1 Impact on Annual income of the Respondents

The data contained in Table 10 indicate that before starting duck farming highest proportion (50%) of the farmers belonged to low income group followed by medium (30 %) and high (20%) income group. After introducing duck farming the trend regarding level of income of participant farmers was found to be slightly changed that is medium level income group was highest (43%) followed by low (33%) and high level (24%) group (Medium>Low>High) (Figure 7). The mean annual family income of the above mentioned farm families were Tk. 127000 in before farming period. But in post farming situations annual income of duck farmers were increased to Tk. 205000. The overall change was 61 % in the above mentioned farm families. The increments in annual family income of the respondent farmers after introduction of duck farming were statistically significant ($p < 0.01$) over the respective before farming value.

Table 10: Changes in annual income of the duck farmers

Level of income ('000')	Changes in frequency			Changes in mean income (Tk.)			
	Before	After	Change (%)	Before	After	Change (%)	t-value
Low-60-106	30 (50)	20 (33)	-33	127000	205000	61	13.26**
Medium 107-150	18 (30)	26 (43)	44				
High-151-360	12 (20)	14 (24)	17				

Note: ** t- value is significant at 1% level of probability, Figures in parenthesis are percentages,

Source: Field survey 2012

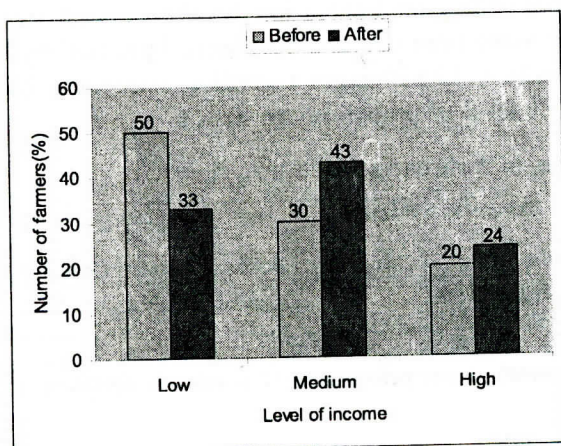


Figure 7: Changes in the Level of Income

3.3.2 Impact on Annual Expenditure

Table 11 shows the changes in annual expenditure of the duck farmers. Data presented in the table show that before starting duck farming highest proportion (52%) of the farmers belonged to low expenditure group followed by medium (30%) and high (18%) expenditure group (Table 11). After introducing duck farming the proportion of farmers belonged to medium expenditure group (42%) was highest followed by low (32%) and high (26%) expenditure group i.e. the trend was slightly changed (Medium>Low>High). After starting duck farming the number of farmers having medium and high level expenditure capability were increased by 39% and 45% respectively. On the other hand, the number of low level expenditure group was decreased by 39%. However, the total annual family expenditure of the above mentioned farm families were Tk. 116000 in before farming period. But after involving duck farming annual expenditure of duck farm families were increased to Tk. 179000. The overall changes in family expenditure were 54%. The increments in annual family expenditure of the respondent farmers after introduction of duck farming were statistically significant ($p < 0.01$).

Table 11: Annual Expenditure of the Respondents

Level of expe. ('000')	Changes in frequency			Changes in mean expenditure (Tk.)			
	Before	After	Change (%)	Before	After	Change (%)	t-value
Low-60-100	31 (52)	19 (32)	-39	116000	179000	54	15.13**
Medium 101-141	18 (30)	25 (42)	39				
High 142-300	11 (18)	16 (26)	45				

Note: Expe.= Expenditure, ** t- value is significant at 1% level of probability, Figures in parenthesis are percentages

Source: Field survey 2012

3.3.3 Impact on annual savings

Data presented in Table 12 indicate that before starting duck farming highest proportion (52%) of the farmers belonged to low savings group followed by medium (32%) and high (16%). But after introducing duck farming highest proportion of farmers were medium level savings group (43%) followed by low level (35%) and high level (22%) (Figure 8) i.e. the trend was somewhat changed (Medium>Low>High). However, mean annual family savings of duck farm families were Tk. 11000 in before farming period which increased to Tk. 26000 in post farming situation. The overall changes in annual savings were 142% in duck farm families.

The increments in annual family savings of the respondent farmers after introduction of duck farming were statistically significant at 1% level of probability ($p < 0.01$).

Table 12: Change in Annual Savings of the Duck Farmers

Level of savings ('000')	Changes in frequency			Changes in mean savings (Tk.)			
	Before	After	Change(%)	Before	After	Change(%)	t-value
Low-0-8	31 (52)	21 (35)	-32	11000	26000	142	11.12**
Medium 9-17	19 (32)	26 (43)	37				
High-18-60	10 (16)	13 (22)	30				

Note: ** t- value is significant at 1% level of probability, Figures in parenthesis are percentages

Source: Field survey 2012

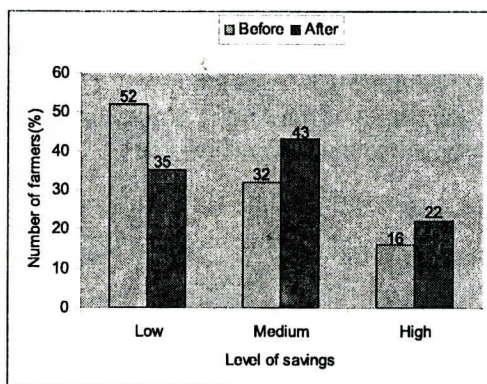


Figure 8: Changes in the level of savings

3.3.4 Impact on Employment Generation

Impact on employment generation is shown in Table 13 and Table 14. Out of 60 respondent farmers, 25 farmers appoint 25 paid laborers out of which 5 are female. Mean paid employment per duck farm (no.) were 0.42 (male 0.33/farm and female 0.09/farm) (Table 13). Mean labor hour per farm per day for male and female laborer were 10 hours and 8 hours respectively (Table 14). Mean female labor hour was 25% less than that of male ones which was reflected in their monthly salaries. Mean monthly salary of paid male and female laborer were Tk. 4360 and Tk. 3600 respectively (Table 13). Monthly salary of female laborer was 25% less than male laborer. This was due female laborers have to work less time than that of male counterpart on humanitarian ground.

Table 13: Employment Generations per farm

Type of employment	Mean employment per farm			Salary Tk. per month		
	Male	Female	Total	Male	Female	Mean
1. Paid employment	0.33	0.09	0.42	4360.00	3600.00	3980.00
2. Self-employment	1.00	0.58	1.58	--	--	--

Source: Field survey 2012

Table 14: Labor Hour in Duck Farm

Type of employment	Labor hour per farm		
	Male	Female	Mean
1. Paid employment	10	8	9
2. Self-employment	10	4	7

Source: Field survey 2012

3.3.6 Annual Profit from Duck Farm

Annual net profit is presented in Table 15. Presented data show that net profit from small, medium and large farms were Tk. 85353, Tk. 164795 and Tk. 248053 respectively. Where overall mean profit was Tk. 171504. The data indicate that mean profit was highest (Tk. 248053) in large farm group (flock size >252) followed by medium (Tk.164795) (flock size (151-251) and small (Tk.85353) (flock size 50-150) farm group. From this fact it can be interpreted that rural duck farmer can earn one an average Tk. 7000 to Tk. 20000 per month with a minimum efforts. From a report of The Daily Kalerkantha it has been seen that a mobile duck farmer can earn about Tk. 25000 per month with very minimum capital.⁷ Mahmud observes that annual profit from large scale duck farm was Tk. 331000.⁸

Table 15: Annual Profit from Duck Farm

Flock size(no.)	Frequency	Size-wise mean annual profit (Tk.)	Overall mean annual profit (Tk.)
Small-50-150	24 (40)	85353	171504
Medium=151-251	14 (23)	164795	
Large=252-350	22 (37)	248053	

Note: Figures in parenthesis are percentages Source: Field survey 201

⁷ আব্দুল্লাহ আল মামুন, "ভ্রাম্যমান হাঁসের খামারে সমৃদ্ধি" দৈনিক কালের কণ্ঠ, তারিখ: ৭ মার্চ ২০১২, পৃ.১ ও ৮।

⁸ M.A.A. Mahmud, Loc. cit.

3.3.7 Impact on Cost and Return

3.3.7.1 Cost of Duck Production

Cost of rural duck production is shown in Table 16. The average annual total cost for duck farms were Tk. 144838. The total variable cost and fixed cost for duck production were Tk. 128842 and Tk. 15996 which were 88.90 and 11.10 % of total cost respectively. The highest cost was found to be feed cost which was 63.65% of total cost. Labor cost was the second which was 16.91% of total cost. Haque et al. observe almost similar results on feed cost (68%-70%) and labor cost (15%).⁹

Table 16: Annual Gross Cost of Duck Farm (Mean flock size 211)

Cost item	Cost	
	Cost (Tk.)	% of total cost
A. Variable cost	128842	88.90
1. Duckling cost	6234	4.30
2. Duckling cost	92200	63.65
3. Veterinary cost	1505	1.00
4. Litter cost	2133	1.47
5. Labor cost	24500	16.91
6. Transportation	2270	1.57
B. Fixed cost	15996	11.10
7. Housing cost	2216	1.53
8. Equipments	1080	0.75
9. IOC	12700	8.81
Total cost: A+B	144838	100.00

Note: IOC= Interest on operating capital

Source: Field survey 2012

3.3.7.2 Returns from Duck Farm

Data show that average gross return from duck farms (average flock size 211) were Tk. 316342 (Table 17). The sources of return were duck egg, spent duck and used litter. The major return comes from duck egg (79.66%) followed by spent duck (19.66%) and used litter (0.67%).

Table 17: Annual Gross Return per Duck Farm

Selling item	Unit	Unit price (Tk.)	Quantity	Total value (Tk.)	% of total return
a. Egg	No.	6.56	38400	252000	79.66
b. Spent duck	Kg	151.90	409.47	62200	19.66
c. Used litter	Sac	50.00	42.84	2142	0.67
Total value (Tk.)				316342	100

Source: Field survey 2012

⁹ Haque et al. "Duck Production in the Sylhet Basin of Bangladesh: Prospects and Problems", Proceedings of World Poultry Science Association, 2nd International Poultry Show and Seminar, 16-17 February, 2001, pp.40-51.

3.3.7.3 Gross Margin, Net Return and Cost-benefit Ratio

Table 18 shows the gross margin, net return and cost benefit ratio of rural duck farming. The gross return, gross margin and net return from duck farming were Tk. 316342, Tk 187500, Tk. and Tk. 171504 respectively. Khanum, Chawlibog and Haque(2005) observe somewhat different results on net income.¹⁰ They show that a duck farmer can earn Tk. 123405 per year from duck farming. In a separate study Haque and Sultana (2003) also get somewhat different findings that a farmer with 200 layer ducks with or without hatchery can make annual net return of Tk. 116722 and Tk. 55353 respectively. This might be due to the fact that their study was conducted in 2005 and 2003 when price of egg and meat was comparatively lower than that of present time. The cost benefit ratio on variable cost and total cost basis were 2.45 and 2.18 respectively."

Table 18: Annual Gross Margin, Net Return and Cost-benefit Ratio of Duck Farm

Particulars	Cost and return (Tk.)
A Total variable cost (Tk.)	128842
B. Total Cost (Tk.)	144838
C. Gross return (Tk.)	316342
D. Gross margin (Tk.)(C-A)	187500
E. Net return (Tk.)(C-B)	171504
F. Return per taka invested (variable cost basis) C/A	2.45
F. Return per taka invested (total cost basis) C/B	2.18

3.3.8 Utilization Pattern of Duck Products

The collected data regarding utilization pattern of duck products is shown in Table 19. It was found that duck farm families consumed 5.77 kg meat and 249(no.) eggs annually which were 1.38% and 0.70% respectively of total their total production. Findings also indicate that respondent farm families distributed 1.48 kg meat and 46(no.) eggs to their relatives annually which were 0.35% and 0.13% of total production. Major portion of the produced meat and egg were sold to duck traders and egg traders from farm gate which accounted for about 98.27% and 99.17% respectively.

¹⁰ J.Khanum, A. Chawlibog and K.S. Haque, "Study on Rural Duck Production Systems in Selected Areas of Bangladesh", Livestock Research for Rural Development, Volume 17(10)(2005), pp.1-8. .(www.irrd.org/irrd17/10/khan17113.htm, accessed on 24 February 2012).

¹¹ K.S. Haque and N. Sultana, "Organic Duck Farming in Bangladesh and Entrepreneurship Development", Proceedings of World Poultry Science Association, 3rd International Poultry Show and Seminar,2003, pp.279-287.

Table 19: Production and utilization pattern of duck products per farm

Duck products	Utilization of duck products per year			Total production/year
	Family consumption	Distribution to relatives	Sale	
Spent duck (Kg)	5.77 (1.38)	1.48 (0.35)	409.47 (98.27)	416.72 (100)
Egg (No.)	249 (0.70)	46 (0.13)	32914 (99.17)	33209 (100)

Note: Figures in parenthesis are percentages of total production

Source: Field survey 2012

3.4 Problems in Duck Farming and Suggestions for their Solutions

3.4.1 Problems Faced by Duck Farmers

The participant duck farmers were asked to give weight on 10 selected problems depending on their intensity (low=1, medium=2 and high=3). Final rank order of the selected problems was done based on total weighted score of each problem. Total score was determined by the formula followed by Mozumdar *et al.*¹² Final rank order of the selected problems is shown in Table 20.

Total score=Number of respondents× Intensity of problem (High+Medium+ Low)

$$= n^3 \times 3 + n^2 \times 2 + n^1 \times 1$$

Where, n_3 , n_2 and n_1 =Number of respondents giving high (3), medium (2) low weight (1) respectively.

On the basis of total weighted score these problems were finally ranked as, 1st, 2nd, 3rd, 4th etc. problem respectively out of 10. Lower price of duck egg and meat (1st problem), higher price of feed (2nd problem) and price fluctuation of duck egg (3rd problem) were found to be the three main problems in duck farming in the study area. Most of the farmers (85%) opine that lower price of duck products (meat and egg) greatly affect profit margin from duck farming and they ranked this problem as 1st out of 10 selected problems. About 77% and 75% farmers identify that higher price of feed and price fluctuation of duck egg were also very serious problem for their business. Lack of sufficient capital, lack of training, irregular supply of duckling, inadequate veterinary service, problem of theft, outbreak of disease and pollution of environment were

¹² L. Mozumdar et al., "Broiler Farming: An Approach to Improve Rural Livelihood", Journal of Bangladesh Agricultural University, Volume 7(2) (2009), pp. 395-402.

¹³ B.C. Roy, "Identification of Constraints of Raising Broiler of Small Flock Size and Determination of their Remedial Measures", (Mymensingh: M.S. Thesis, Department of Poultry Science, Bangladesh Agricultural University, 2000), pp. 34-50.

other important problems which were ranked as 4th, 5th, 6th, 7th, 8th, 9th and 10th problems out of 10. Though it is observed that outbreak of disease is a vital problem in poultry sector especially in chicken farming¹³ but duck farmers of the study area ranked it as a less serious problem (9th), because ducks are more resistant to poultry diseases. Mahmud also reports that lower price of duck meat and egg, lack of credit, scarcity of feed in dry season, lack of proper treatment and medicine etc. were serious problem in duck farming in Haor region of Bangladesh.¹⁴

Table 20: Problems Faced by Poultry Farmers

Problems	Intensity of problems			Total score	Rank order
	High (3)	Medium (2)	Low (1)		
1. Lack of sufficient capital	33 (55)	27 (45)	00 (00)	153	4 th
2. High price of feed	46 (77)	8 (13)	6 (10)	160	2 nd
3. Low price of duck egg and meat	54 (85)	6 (15)	00 (00)	174	1 st
4. Outbreak of disease	17 (28)	28 (47)	15 (25)	122	9 th
5. Inadequate veterinary services	34 (56)	16 (27)	10 (17)	144	7 th
6. Lack of training	40 (67)	12 (20)	8 (13)	152	5 th
7. Irregular supply of duckling	33 (55)	23 (38)	4 (7)	149	6 th
8. Price fluctuation of duck egg	45 (75)	9 (15)	6 (10)	159	3 rd
9. Problem of theft	18 (30)	30 (50)	12 (20)	126	8 th
10. Pollution of environment	10 (17)	12 (20)	38 (63)	92	10 th

Note: Figures in parenthesis are percentages,

Source: Field survey 2012

3.4.2 Suggestions for Solving the Problems

To overcome the problems and constraints in duck farming and to make this business more profitable in the study area some suggestions were made based on the comments passed by respondent farmers, duck related businessmen and livestock experts. The suggestions were:

- 1) To reduce feed price,
- 2) Regular supply of ducklings
- 3) Sufficient credit supply,
- 4) Ensuring veterinary services,
- 5) Prevention and control of diseases,
- 6) Arranging regular training for the farmers,
- 7) Maintaining stability in the market price,
- 8) Production of feed ingredient in Bangladesh and
- 9) Following good management practices in duck production.

¹⁴ M.A.A. Mahmud, Loc.cit.

5.0 Conclusion

Duck farming is a promising sector in Bangladesh. A tremendous growth of duck population, number of duck farms, production and consumption of meat and egg, employment generation, investment in commercial duck farms have been occurred in this sector in last 20 years. The present study has clearly shown that family nutrition, housing condition, drinking water, sanitation, healthcare services, clothing condition, educational capability, household asset and awareness of the respondent farm families were increased significantly ($p < 0.01$ and $p < 0.05$). After introducing duck farming annual income, expenditure, savings, employment generation, utilization of family labor, and utilization of duck products were increased. As a result, the overall socio-economic status was increased significantly ($p < 0.01$). There are various problems in duck farming those hinder profitability of this sector. If initiatives both from government and non-government sector are taken to solve those problems then duck farming will really be a profitable business in Bangladesh.

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ইউনিয়ন পরিষদের প্রকল্প প্রণয়ন ও বাস্তবায়ন প্রক্রিয়া: সিরাজগঞ্জ জেলার
উল্লাপাড়া উপজেলার দুটি ইউনিয়নের উপর একটি সমীক্ষা

মোসা: সানজিদা খাতুন^১

মো: রেজাউল করিম^২

মো: জুয়েল হোসেন দেওয়ান^৩

Abstract: Local government plays a vital role to practice democracy in a country. Union Council is the only elected rural government in Bangladesh. According to democratic practice, elected Union Council is a government ruled by the body of representatives. If the activities of union council are to be conducted in democratic way, it is necessary to render power upon elected representatives as well as to apply sophisticated, pragmatic and suitable rules and the methods of liability. This article is just an outcome of an attempt to look into the project preparation and implementation process of the Union Parishad and the problems of implementation keeping in view to find the ways out.

ভূমিকা:

একটি দেশের উন্নয়নে ও সুশাসন প্রতিষ্ঠায় সেই দেশের স্থানীয় সরকারের গুরুত্ব অপরিসীম। বাংলাদেশের একমাত্র নির্বাচিত গ্রামীণ স্থানীয় সরকার হল ইউনিয়ন পরিষদ। ইউনিয়ন পরিষদের বাস্তবমুখী নীতি এবং ব্যবস্থাপনা গ্রামীণ জনগণের অর্থনৈতিক ও সামাজিক উন্নয়নে কার্যকর ভূমিকা পালন করে চলেছে। এই বিষয়ের দিকে লক্ষ রেখেই ইউনিয়ন পরিষদগুলোকে শক্তিশালী করার জন্য পর্যায়ক্রমে সরকার বিভিন্ন পদক্ষেপ গ্রহণ করছে। গ্রামীণ উন্নয়নকে ত্বরান্বিত ও উন্নয়ন প্রক্রিয়ায় জনগণের অংশগ্রহণ নিশ্চিত করার লক্ষ্যে বর্তমান ইউনিয়ন পরিষদগুলোকে নয়টি ওয়ার্ডে বিভক্ত করা হয়েছে। উন্নয়ন কর্মকাণ্ডে নারীদের সম্পৃক্ত করার উদ্দেশ্যে প্রতি তিনটি ওয়ার্ড হতে একজন করে মোট তিনটি সংরক্ষিত আসনে তিনজন নারী সদস্য জনগণের সরাসরি ভোটে নির্বাচিত করার বিধান করা হয়েছে। উল্লেখ্য যে, স্থানীয় সরকার অধ্যাদেশ (ইউনিয়ন পরিষদ অধ্যাদেশ) ১৯৮৩ অনুযায়ী ইউনিয়ন পরিষদকে নয়টি ওয়ার্ডে বিভক্ত করা হয়েছে। উন্নয়ন কর্মকাণ্ডে নারীদের সম্পৃক্ত করার উদ্দেশ্য প্রতি তিনটি ওয়ার্ড হতে একজন করে মোট তিনটি সংরক্ষিত আসনে তিনজন নারী সদস্য জনগণের সরাসরি ভোটে নির্বাচিত করার বিধান করা হয়েছে।

^১ পি-এইড, ডি গবেষক, সরকার ও রাজনীতি বিভাগ, জাহাঙ্গীরনগর বিশ্ববিদ্যালয়, সাভার, ঢাকা, Email-sanjida.chapa@yahoo.com

^২ পি-এইড, ডি গবেষক, সরকার ও রাজনীতি বিভাগ, জাহাঙ্গীরনগর বিশ্ববিদ্যালয়, সাভার, ঢাকা

^৩ এম, ফিল গবেষক, সরকার ও রাজনীতি বিভাগ, জাহাঙ্গীরনগর বিশ্ববিদ্যালয়, সাভার, ঢাকা,

সমীক্ষার প্রাথমিক অনুকল্পসমূহ:

এই সমীক্ষা পরিচালনায় নিম্নলিখিত অনুকল্পসমূহ গ্রহণ করা হয়েছে-

- ১) ইউনিয়ন পরিষদ কর্তৃক উন্নয়ন প্রকল্প গ্রহণের ক্ষেত্রে সবসময় জনস্বার্থ বিবেচিত হয় না;
- ২) উন্নয়ন প্রকল্প প্রণয়ন ও বাস্তবায়নে ইউনিয়ন পরিষদের আর্থিক স্বচ্ছলতা ও কারিগরি সক্ষমতা না থাকায় উন্নয়ন প্রকল্প বাস্তবায়ন করার ক্ষেত্রে ইউনিয়ন পরিষদের ভূমিকায় সীমাবদ্ধতা সৃষ্টি হয় এবং ইউনিয়ন পরিষদ প্রকল্পগুলোকে কার্যকর করতে গিয়ে পরনির্ভরশীল হয় বিধায় দুর্নীতির জন্য হয় এবং উন্নয়ন প্রকল্পসমূহ যথাযথভাবে বাস্তবায়িত হয় না।

সমীক্ষার উদ্দেশ্য:

এই সমীক্ষার মূল উদ্দেশ্য হল, উন্নয়ন প্রকল্প প্রণয়ন ও বাস্তবায়নে ইউনিয়ন পরিষদ কতটুকু কার্যকর ভূমিকা রাখতে পারছে তা অনুসন্ধান করার চেষ্টা করা। এই লক্ষ্যে বর্তমান সমীক্ষায় নিম্নে উল্লিখিত উদ্দেশ্যসমূহ অনুসন্ধান করার চেষ্টা করা হয়েছে:

- উন্নয়ন প্রকল্প গ্রহণে ইউনিয়ন পরিষদ জনস্বার্থ বিবেচনা করেছে কিনা তা অনুসন্ধান করা;
- উন্নয়ন প্রকল্প গ্রহণে ইউনিয়ন পরিষদ স্বাধীনভাবে কাজ করতে পারছে কিনা তা দেখা;
- উন্নয়ন প্রকল্প বাস্তবায়নে আর্থিক স্বচ্ছলতা ও কারিগরি সক্ষমতা ইউনিয়ন পরিষদের আছে কিনা তা যাচাই করা;
- ইউনিয়ন পরিষদ নিজস্ব আয় থেকে প্রকল্প গ্রহণ করে কি না তা জানা;
- ইউনিয়ন পরিষদ কর্তৃক প্রকল্প গ্রহণ ও বাস্তবায়ন প্রক্রিয়া সম্পর্কে অবগত হওয়া;
- প্রকল্পের ধরন সম্পর্কে অবগত হওয়া;
- সমীক্ষার জন্য নির্বাচিত দুটি ইউনিয়ন পরিষদের আর্থিক ব্যবস্থাপনার প্রায়োগিক দিক বিশ্লেষণ করা;
- ইউনিয়ন পরিষদের নিজস্ব অর্থনৈতিক কর্মকাণ্ড ও আর্থিক খাত বিকাশের সমস্যা ও সম্ভাব্যতা যাচাই করা; এবং
- ইউনিয়ন পরিষদ কর্তৃক গৃহীত প্রকল্প বাস্তবায়নের অন্তরায়সমূহ চিহ্নিত করা।

সমীক্ষার সময়:

জানুয়ারী ২০০৫ থেকে ডিসেম্বর ২০১০ এর মধ্যে এই সমীক্ষা পরিচালিত হয়েছে। গবেষণার জন্য সংশ্লিষ্ট ইউনিয়ন পরিষদসমূহের ২০০০-২০০৫ অর্থ-বছরের তথ্যকে গবেষণার মূল উপাত্ত হিসেবে ব্যবহার করা হয়েছে। এছাড়া, ক্ষেত্র বিশেষে ২০০৫-২০১০ থেকে ২০১১-২০১২ অর্থ-বছরের তথ্য ব্যবহার করা হয়েছে।

সমীক্ষার সীমাবদ্ধতা:

বর্তমান সমীক্ষার অনেক সীমাবদ্ধতা রয়েছে। বর্তমান বাংলাদেশে ইউনিয়ন পরিষদের সংখ্যা প্রায় ৪,৫০০টি। কেবল দু'টি ইউনিয়ন থেকে উপাত্ত সংগ্রহ করে বাংলাদেশের ইউনিয়ন পরিষদের বিষয়ে সিদ্ধান্তে আসা অত্যন্ত কঠিন। এ ধরনের একটি বড় বিষয়ের জন্য সারাদেশ থেকে আরো অনেক বেশি সংখ্যক ইউনিয়ন থেকে উপাত্ত সংগ্রহ করা প্রয়োজন। তাছাড়া, একটি ইউনিয়ন পরিষদে প্রয়োজনীয় সকল অর্থ বছরের তথ্য পাওয়া যায়নি। কিন্তু সীমাবদ্ধতা সত্ত্বেও এ সমীক্ষা থেকে প্রকল্প প্রণয়ন ও বাস্তবায়ন সম্পর্কে একটি স্পষ্ট ধারণা পাওয়া সম্ভব হবে। পরবর্তীকালে এ বিষয়ে আরো বড় কোন গবেষণায় বর্তমান সমীক্ষা থেকে সহায়তা পাওয়া যাবে।

সমীক্ষার যৌক্তিকতা:

বাংলাদেশের মত গ্রাম-প্রধান দেশে যেখানে শতকরা ৮০ ভাগ লোকের বসবাস সেখানে প্রতিনিধিত্বশীল প্রতিষ্ঠান হিসেবে ইউনিয়ন পরিষদের উন্নয়ন প্রকল্প প্রণয়ন ও বাস্তবায়নে ভূমিকা এবং এর স্বরূপ কেমন তা অধ্যয়ন করা অতীব গুরুত্বপূর্ণ। এমন একটি বিষয়ে সমীক্ষা সম্পাদিত হলে একদিকে যেমন স্থানীয় সরকারের সর্বনিম্ন ইউনিট হিসেবে ইউনিয়ন পরিষদের স্থানীয় পর্যায়ে উন্নয়ন প্রকল্প প্রণয়ন ও বাস্তবায়নে ক্ষমতার পরিধি ও সীমাবদ্ধতা উন্মোচিত হবে, অন্য দিকে তেমনি জাতীয় সরকার কর্তৃক ইউনিয়ন পরিষদের উপর কর্তৃত্ব প্রয়োগের মাত্রা এক্ষেত্রে কতটুকু তা বের হয়ে আসবে। তাই স্থানীয় স্বায়ত্তশাসনকে আরো অধিকতর কার্যকর করে গ্রামীণ জনগণের সামগ্রিক কল্যাণকে ত্বরান্বিতকরণের প্রয়াসে এই সমীক্ষাটি একটি যৌক্তিক, তাৎপর্যপূর্ণ ও সময়োপযোগী সমীক্ষা হিসেবে বিবেচিত হবে।

বাংলাদেশের ইউনিয়ন পরিষদ গঠনের ঐতিহাসিক প্রেক্ষাপট:

বাংলাদেশের স্থানীয় সরকারের রয়েছে দীর্ঘ ইতিহাস। প্রাচীন ভারতে কৌটিল্যের অর্থশাস্ত্র থেকে প্রাপ্ত তথ্য মতে গ্রামসভা নামে অপ্রাতিষ্ঠানিক সংগঠন গ্রামের যাবতীয় বিষয়াদি পরিচালনা করতো। গুপ্ত আমলে সাম্রাজ্য ভুক্তি, সিংহ, মণ্ডল, বিথী ও গ্রামে বিভক্ত ছিল। প্রতি স্তরে রাজার দ্বারা তারা জমি ক্রয়-বিক্রয় ও খাজনা আদায় করতো। মোঘল শাসনামলে স্থানীয় সরকারের ক্ষুদ্রতম স্তর ছিল মহাল—যা আজকের ইউনিয়নের মত। মহালের প্রধান কাজ ছিল রাজস্ব আদায়। তখন স্থানীয় পর্যায়ে গ্রাম

পঞ্চায়েত সাধারণ মানুষের কাছ থেকে সরকার কর্তৃক আরোপিত কর আদায় করতো। গ্রাম পঞ্চায়েত মূলত স্থানীয় পর্যায়ে কেন্দ্রীয় সরকারের জন্য কর আদায় করতো।^১ ব্রিটিশ ইস্ট ইন্ডিয়া কোম্পানী ভারতের ক্ষমতা দখলের পর এই স্থানীয় সরকারের নানাবিধ পরিবর্তন আসে। পরবর্তীতে স্বাধীনতা উত্তরকালে ১৯৭২ সালের ১ জানুয়ারী রাষ্ট্রপতি ৭নং আদেশ বলে (স্থানীয়) ইউনিয়ন কাউন্সিল ও মিউনিসিপ্যাল কমিটি ভেঙ্গে দেন। উক্ত আদেশ বলে ইউনিয়ন কাউন্সিলকে ইউনিয়ন পঞ্চায়েত নামে নামকরণ করা হয় এবং একজন প্রশাসক নিয়োগ করা হয়।^২ ১৯৭২ সালের ১৬ ডিসেম্বর গণপ্রজাতন্ত্রী বাংলাদেশের নতুন সংবিধানে কার্যকর হয়। উক্ত সংবিধান বিকেন্দ্রীকরণের মাধ্যমে শক্তিশালী স্থানীয় সরকার গড়ে তোলার প্রতি গুরুত্ব দেয়া হয়। ১৯৭৩ সালে রাষ্ট্রপতির ২২ নং আদেশ বলে ইউনিয়ন পঞ্চায়েতের নাম পরিবর্তন করে 'ইউনিয়ন পরিষদ' নামকরণ করা হয়।^৩

ইউনিয়ন পরিষদের ক্ষমতা:

স্থানীয় সরকার (ইউনিয়ন পরিষদ) অধ্যাদেশ ১৯৮৩ অনুযায়ী ইউনিয়ন পরিষদ ঘরবাড়ির বার্ষিক মূল্যের উপর এবং ব্যবসা বাণিজ্যের উপর কর

আরোপ করতে পারে। তবে কর আরোপের পূর্বে জেলা প্রশাসকের অনুমোদন প্রয়োজন হয়।^৪ প্রকৃতপক্ষে এই উৎস থেকে ইউনিয়ন পরিষদের তেমন কোন আয় নেই। অর্থের জন্য ইউনিয়ন পরিষদকে সরকারের উপর নির্ভর করতে হয়। অর্থাৎ ইউনিয়ন পরিষদ আর্থিকভাবে স্বচ্ছল নয়। সরকার যে পরিমাণ অর্থ দেয় তা ইউনিয়ন পরিষদের প্রয়োজন বিবেচনা করে দেয় না। আবার যে অর্থ বরাদ্দ দেয়া হয় প্রয়োজন অনুসারে ইউনিয়ন পরিষদ তাও খরচ করতে পারে না। ইউনিয়ন পরিষদের কর্মী নিয়োগের ক্ষমতাও নেই। সরকার কর্তৃক নিয়োগকৃত একজন মাত্র সচিব আছে যার উপর ইউনিয়ন পরিষদের কোন নিয়ন্ত্রণ নেই। উন্নয়ন প্রকল্প গ্রহণের ক্ষেত্রেও তারা স্বাধীন নয়। কারণ তাদের আর্থিক সক্ষমতা নেই। ইউনিয়ন পরিষদ সরকারের নিকট থেকে যে পরিমাণ অর্থ পায় হয় ঠিক ততটুকু প্রকল্পই গ্রহণ করতে পারে। এতে দেখা যায় যে, ইউনিয়ন পরিষদ নিজস্ব অর্থায়নে প্রকল্প গ্রহণ করতে পারে না। প্রকল্প

^১ Ahmed, A.j. Minajuddin, 'Local Government in Action, A case study of Mirazpur Union Parishad,' Vol.19, No.1, RDA Bogra, 1988.P.p.7-11.

^২ Sidney webb in jhon Matthai, Village Government in British India, Delhi: Neerway Publishing house, 1983, p.ix; 'স্থানীয় পর্যায়ে উন্নয়ন পরিকল্পনা প্রণয়ন ও বাস্তবায়ন' দৈনিক সংবাদ, ৩০-১০-১৯৮৩

^৩ For detail, phase see, Government of the people Republic of Bangladesh Mnsitry of local government, Rural Developmentand cooperatives, The Swanirvar Gram Sarkar.(Constitution and Administration) Rules, 1980; মোঃ হেলায়েতুল ইসলাম চৌধুরী, 'গ্রামীণ সড়ক পরিকল্পনা' বার্ড, কুমিল্লা ১৯৯১, পৃ.১২-১৪।

^৪ রহমান, মোঃ মকসুদুর, 'বাংলাদেশের গ্রাম স্বায়ত্ত শাসনের সমস্যা ও সম্ভাবনাঃ ইউনিয়ন পরিষদ প্রসংগ' ১৯৭১-৮৩, 'সমাজ নিরীক্ষণ, অক্টোবর ১৯৮৩, পৃ.১০-১৩; For detail, on the models, see, Mahammed Mohabbat Khan and Bangladesh; Trends and Issues.Dhaka; Center for Administratio,1941,Pp.153-158

বাস্তবায়নের ক্ষেত্রেও কারিগরি জনবল ইউনিয়ন পরিষদের নেই। কারিগরি জনবলের জন্যও ইউনিয়ন পরিষদকে সরকারি দপ্তরের উপর নির্ভর করতে হয়। এক কথায় ইউনিয়ন পরিষদের কারিগরি সক্ষমতা নেই। ইউনিয়ন পরিষদের উপর ৪০টি কার্যাবলী ন্যস্ত করা হয়।^৭ প্রধান কাজগুলি জনকল্যাণ, আইনশৃঙ্খলা রক্ষা, রাজস্ব উন্নয়নমূলক এবং বিচার বিভাগীয়। এছাড়া ইউনিয়ন পরিষদ বিধির অন্তর্ভুক্ত কার্যাবলী ছাড়াও অনেক অনির্ধারিত কার্যাবলী সম্পন্ন করে থাকে। যেমন, জাতীয় সনদপত্র, চারিত্রিক সনদপত্র, জন্ম-মৃত্যুর সনদপত্র ইত্যাদি দেয়া এবং আদমশুমারি কাজে সহায়তা করা। বর্তমানে ইউনিয়ন পরিষদ কি কি কাজ করবে তা ১৯৮৩ সালের স্থানীয় সরকার (ইউনিয়ন পরিষদ) অধ্যাদেশে উল্লেখ করা হয়েছে। ১৯৮৩ সালে স্থানীয় সরকার (ইউনিয়ন পরিষদ) অধ্যাদেশ পরিবর্তনের ফলে এর নিজস্ব আয়ের উৎসের পরিবর্তন ঘটেছে। এ আদেশ অনুসারে ইউনিয়ন পরিষদকে পৌর রাজস্ব, প্রশাসন, নিরাপত্তা এবং উন্নয়নমূলক কার্যাদি সম্পাদনসহ মোট ১০টি বাধ্যতামূলক ও ৩৮টি ঐচ্ছিক কাজের দায়িত্ব দেওয়া হয়েছে।^৮

সমীক্ষাভূক্ত ইউনিয়ন পরিষদের বৈশিষ্ট্য:

(ক) বাঙ্গালা:

সিরাজগঞ্জ জেলার উল্লাপাড়া উপজেলার অন্তর্গত বাঙ্গালা ইউনিয়ন পরিষদ ১৯২৭ সালে স্থাপিত হয় এর মোট জনসংখ্যা ৫১১৩৫জন। এর মধ্যে পুরুষ ২৭০০১ জন এবং মহিলা ২৪১৩৪ জন। গ্রাম/মৌজার সংখ্যা ২৮টি। মোট পাকা রাস্তা ৩৪ বর্গ কিলোমিটার, কাঁচা ৫০ বর্গ কিলোমিটার এবং হেরিংবোন ৮ কিলোমিটার।^৯

(খ) রামকৃষ্ণপুর

সিরাজগঞ্জ জেলার উল্লাপাড়া উপজেলার রামকৃষ্ণপুর ইউনিয়ন পরিষদ ১৯৬৪ সালে স্থাপিত হয়। মোট জনসংখ্যার মধ্যে পুরুষ ২৫৯৪১ জন এবং মহিলা ২৩৪৩৫ জন। গ্রাম/মৌজার সংখ্যা ২৩টি এবং আয়তন ৭৮০ বর্গমাইল। মোট রাস্তার মধ্যে পাকা সাড়ে দশ মাইল, কাঁচা ৩৫ মাইল।^{১০}

^৭ Faizullah, Md. 'Perspective of Local Level Planning in Bangladesh' The Journal of Local Government. 11.2 (1982) 30-51, NILG, Dhaka, Pp.7-13.

^৮ Siddiqui, Kamal (ed). Local Government in Bangladesh. NILG, Dhaka, 1994, Pp.13-16; Dr. Siddiqui Kamal, (ed). Local Government in Bangladesh, Dhaka: University Press Limited, 1994, Pp.25-26.

^৯ Government of the People's Republic of Bangladesh" Report of The Local Government Structure review Commission, 1972, Pp. 28-29; The Local Government Ordinance, NILG, Dhaka, 1976.

^{১০} Md.Aftabuddin Khan; 'Function of Union Parishad' The Journal of Local Government, Vol,no. 23.1. NILG, Dhaka, 1994, Pp.7-10: স্থানীয় সরকার (ইউনিয়ন পরিষদ) অধ্যাদেশ, এন,আই, এলজি, ১৯৮৩

উন্নয়ন প্রকল্প গ্রহণ:

গ্রাম-প্রধান এই বাংলাদেশের গণমানুষের আর্থ-সামাজিক অবস্থার উন্নয়নই প্রকল্পের অন্যতম লক্ষ্য। তাই প্রকল্প প্রণয়ন ও বাস্তবায়নের ক্ষেত্রে বিশেষ লক্ষ্য রাখা প্রয়োজন। কোন ব্যক্তি বিশেষ বা মুষ্টিমেয় কতিপয় সুবিধাভোগীর জন্য নয় সর্বসাধারণই হবে এ ক্ষেত্রে মুখ্য বিবেচ্য বিষয়। তাই উন্নয়ন প্রকল্প প্রণয়ন ও বাস্তবায়নের ক্ষেত্রে নিচের বিষয়গুলোর প্রতি লক্ষ্য রাখা প্রয়োজন:

- ক) প্রকল্প বাস্তবায়িত হলে সর্বসাধারণের আর্থ-সামাজিক অবস্থার উন্নয়ন ঘটবে;
- খ) মানুষের জীবনযাত্রা সহজতর হবে;
- গ) পরিবেশের কোন ক্ষতি করবে না বরং পরিবেশগত ভারসাম্য বজায় থাকবে;
- ঘ) জলাবদ্ধতা সৃষ্টি বা নৌ চলাচলে কোন বিঘ্ন ঘটবে না;
- ঙ) মানুষের স্বাভাবিক জীবনযাত্রা পরিবহন/যোগাযোগ, ফসল উৎপাদন, সেচ সুবিধা, ব্যবসা-বাণিজ্য ইত্যাদি ক্ষেত্রে নেতিবাচক নয় বরং ইতিবাচক প্রভাব ফেলবে।^{১৮}

প্রকল্প প্রণয়ন ও অনুমোদন প্রক্রিয়া:

সমীক্ষার অন্তর্ভুক্ত দুটি ইউনিয়ন পরিষদেরই প্রকল্প প্রণয়ন প্রক্রিয়ায় একই পদ্ধতি অনুসরণ করতে দেখা যায়। অর্থ বছর শুরু হওয়ার পূর্বেই ইউনিয়ন পরিষদের চেয়ারম্যানের নির্দেশে ওয়ার্ডসমূহের সদস্যগণ তাদের নিজ নিজ ওয়ার্ডের প্রকল্পের তালিকা প্রণয়ন করে ইউনিয়ন পরিষদ দপ্তরে জমা দেন। ইউনিয়ন পরিষদের মাসিক সভায় গৃহীত প্রকল্পসমূহ সংশ্লিষ্ট ইউনিয়ন পরিষদের চেয়ারম্যানগণ থানা উন্নয়ন ও সমন্বয় কমিটির নিকট উপস্থাপন করেন। থানা উন্নয়ন ও সমন্বয় কমিটিতে ইউনিয়ন পরিষদের উন্নয়নমূলক প্রকল্পসমূহ চূড়ান্ত অনুমোদন লাভ করে।^{১৯}

ইউনিয়ন পরিষদ কর্তৃক গৃহীত প্রকল্পের ধরন:

ইউনিয়ন পরিষদসমূহ প্রতিটি অর্থবছরে ছোট ছোট প্রকল্প গ্রহণ ও বাস্তবায়ন করে থাকে। এর মধ্যে রাস্তা মেরামত ও সংস্কার, কালভার্ট নির্মাণ ও পুনর্নির্মাণ ও নলকূপ স্থাপন, সাঁকো, নামাজখানা নির্মাণ ইত্যাদি ধরনের প্রকল্পের সংখ্যাই বেশি।^{২০}

^{১৮} ইউনিয়ন পরিষদ মৌলিক বিষয়' এন.আই.এলজি, ১৯৯৮, ঢাকা; For detail see, Local Government, (Gram Parishad) Act, 1997.

^{১৯} A.K.Shamsul Haque, "Traning for Local Government Functionaries in Bangladesh" The Journal of Local Government, Vol, no. 30.1. NILG, Dhaka, 2001, Pp.1-11.

^{২০} Khan, Md. Aftabuddin, Op, Cit. , P.13.

সমীক্ষাভূক্ত ইউনিয়ন পরিষদগুলোর নিজস্ব আয়:

স্থানীয় সরকার (ইউনিয়ন পরিষদ) অধ্যাদেশ, ১৯৮৩ এর আওতায় ইউনিয়ন পরিষদসমূহকে ৫টি বিষয়ের উপর কর আরোপ ও আদায় করার ক্ষমতা দেয়া হয়েছিল।^{১২} পরবর্তীতে ১৯৯৩ সনে ৬টি বিষয়ের উপর কর রেট ফি ইত্যাদি আরোপ ও আদায়ের ক্ষমতা দেয়া হয়।^{১৩} এ ছাড়াও ইউনিয়ন পরিষদকে আরো স্বাবলম্বী করার লক্ষ্যে ১৯৯৭ সনে সরকার স্থাবর সম্পত্তি হস্তান্তর করের ১% এর অর্থ প্রদানের সিদ্ধান্ত গ্রহণ করেন।^{১৪} বর্তমানে ইউনিয়ন পরিষদের নিজস্ব আয়ের উৎসসমূহ নিম্নরূপ:

- ১) ঘরবাড়ি-এর বার্ষিক মূল্যের উপর কর অথবা ইউনিয়ন রেট যা নির্ধারিত পদ্ধতিতে আদায়যোগ্য;
- ২) পেশা, ব্যবসা এবং বৃত্তির উপর কর;
- ৩) সিনেমা, নাটক, থিয়েটার প্রদর্শনী এবং অন্যান্য আমোদ প্রমোদ কর;
- ৪) পরিষদ কর্তৃক অনুমোদিত লাইসেন্স ও পারমিটের জন্য ফি;
- ৫) ইউনিয়ন সীমানার মধ্যে সরকার কর্তৃক নির্ধারিত হাট-বাজার এবং ফেরী ঘাট হতে ফি (লীজমানি) এবং
- ৬) স্থাবর সম্পত্তি করের ১% অংশ।^{১৫}

ইউনিয়ন পরিষদের কর আদায়ের হার:

ক্ষমতা অনুযায়ী ইউনিয়ন পরিষদগুলো কর দাবি ও আদায় করে থাকে। সমীক্ষাভূক্ত বাঙ্গালা ও রামকৃষ্ণপুর ইউনিয়ন পরিষদ দুটিতে ৪ বছরের কর আদায় হারের মধ্যে কিছুটা তারতম্য রয়েছে। যা নিচের সারণিতে উল্লেখ করা হল-

সারণি-১

সন	ইউনিয়ন পরিষদ	
	বাঙ্গালা	রামকৃষ্ণপুর
২০০৫-২০০৬	৬০.৪১	৬৩.৩২
২০০৬-২০০৭	৬৬.৪৩	৬৮.২৬
২০০৭-২০০৮	৫৮.৪০	৫৩.৯২
২০০৮-২০০৯	৫৫.৫১	৫৪.৯১

উৎস: রামকৃষ্ণপুর ও বাঙ্গালা ইউনিয়ন পরিষদ অফিস থেকে সংগৃহীত তথ্য

^{১২} Hasnat Abdul Hye, (ed.), Decentralization of local Institution and Resource Mobilization, Bangladesh Academy for Rural Development, Comilla, Bangladesh, 1985, Pp.10-19.

^{১৩} The Local Government (Gram Parishads) Act, 1997, (Act no.21 of 1997) is hereby repealed.

^{১৪} Powel Baden, Land Revenue and Tenure in British India, Oxford: Oxford University Press, 1907, p.98.

^{১৫} Md. Afsar Hossain Saqui, Swanirvar Gram Sarkar in Four Villages of Bangladesh, Dhaka: National Institute of Local Government, 1994, Pp.6-7.

সমীক্ষাভুক্ত বাঙ্গালা ইউনিয়ন পরিষদে ২০০৫-২০০৬ সনে সর্বোচ্চ ৬৬.৪৩% কর আদায় হয়েছে। অপরদিকে, রামকৃষ্ণপুর ইউনিয়ন পরিষদে ২০০৫-২০০৬ সনে সর্বোচ্চ ৬৮.২৬% কর আদায় হয়েছে। ২০০৭-২০০৮ সনে বাঙ্গালা ইউনিয়ন পরিষদের সবচেয়ে কম ৫৫.৫১% কর আদায় হয়েছে এবং রামকৃষ্ণপুর ইউনিয়ন পরিষদের সবচেয়ে কম ৫৩.৯২% কর আদায় হয়েছে ২০০৭-২০০৮ সনে। সংশ্লিষ্ট ইউনিয়ন পরিষদের চেয়ারম্যান, সদস্য ও জনগণের আন্তরিকতার উপর কর আদায়ের পরিমাণ নির্ভর করে থাকে। এ ক্ষেত্রে কর প্রদানে জনগণকে উদ্বুদ্ধকরণ এবং প্রচারণার দ্বারা জনগণকে সচেতন করার সৃষ্টির গুরুত্ব অনেক বেশি।

করের দাবি ও আদায়:

সমীক্ষাভুক্ত ইউনিয়ন পরিষদ দুটির ৪ বছরে যে পরিমাণ করের দাবি করে তার চেয়ে অনেক কম কর আদায় করতে পারে। সারণি ২ তে দুটি ইউনিয়ন পরিষদের করের দাবি এবং তার আদায়ের পরিমাণ তুলে ধরা হল:

সারণি-২

সন	বাঙ্গালা			রামকৃষ্ণপুর		
	দাবি	আদায়	বকেয়া	দাবি	আদায়	বকেয়া
২০০৫-২০০৬	৮,৬০,২১০	৫,৪০,৬১৩	৩১,৯৫,৯৭	৭,৭০,৩২০	৪,৪০,১১৫	৩,৩০,২০৫
২০০৬-২০০৭	৮,৩০,২২৫	৪,৩০,১১৫	৪,০০,১১০	৭,৭০,৩২০	৪,৪১,২০৩	৩,২৯,১১৭
২০০৭-২০০৮	৮,১৫,২০৫	৪,১৪,৫১০	৪,০০,৬৯৫	৭,৮০,২১০	৪,১৮,০২০	৩,৬২,১৯০
২০০৮-২০০৯	৮,৯৫,৮২১	৪,২২,১২৫	৪,৭৩,৬৯৬	৭,৮০,২২০	৪,২৮,০২৩	৩,৫২,১৯৭
মোট	৩৪,০১,৪৬১	১৮,০৭,৩৬৩	১৫,৯৪,০৯৮	৩,১০,১,০৭০	১৭,২৭,৩৬১	১৩,৭৩,৭০৯

উৎস: রামকৃষ্ণপুর ও বাঙ্গালা ইউনিয়ন পরিষদ অফিস থেকে সংগৃহীত তথ্য

উপর্যুক্ত সারণিতে লক্ষ করা যায় যে, বাঙ্গালা ২০০৮-২০০৯ সনে সর্বোচ্চ করের দাবি ছিল ৮,৯৫,৮২১ টাকা, আদায় হয়েছে ৪,২২,১২৫ টাকা, বকেয়া ছিল ৪,৭৩,৬৯৬ টাকা। অর্থাৎ আদায়ের পরিমাণ অনেক কম। পক্ষান্তরে, রামকৃষ্ণপুর চার বছরে মোট কর আদায়ের দাবি ছিল ৩১,০১,০৭০ টাকা। সর্বোচ্চ কর আদায় হয়েছে ২০০৬-২০০৭ সনে ৪,৪১,২০৩ টাকা এবং বকেয়া ছিল ৩,২৯,১১৭ টাকা। আবার বাঙ্গালা ইউনিয়ন ২০০৮-২০০৯ সনে করের দাবি ছিল ৮,৯৫,৮২১ টাকা, আদায় হয়েছে ৪,২২,১২৫ টাকা। সুতরাং উপর্যুক্ত সারণি বিশ্লেষণে দেখা যায় যে, প্রতি বছরের করের দাবি যে পরিমাণ ধরা হয় প্রকৃত আদায়ের পরিমাণ সে তুলনায় কম।

সরকারি অনুদান ও নিজস্ব আয়:

ইউনিয়ন পরিষদগুলো প্রতিবছর প্রকল্প প্রণয়ন ও বাস্তবায়নে সরকারি অনুদান পেয়ে থাকে। চার বছরে দুটি ইউনিয়ন পরিষদের সরকারি অনুদানের পাশাপাশি নিজস্ব আয়ের পরিমাণও যথেষ্ট বৃদ্ধি পেয়েছে। নিম্নের সারণিতে ইউনিয়ন পরিষদের সরকারি অনুদানের পাশাপাশি নিজস্ব আয়ের পরিমাণ কতটুকু বৃদ্ধি পেয়েছে তা দেখানো হল-

সারণি-৩

সন	বাঙ্গালা			রামকৃষ্ণপুর		
	নিজস্ব আয়	সরকারি অনুদান	মোট (%)	নিজস্ব আয়	সরকারি অনুদান	মোট (%)
২০০৫-২০০৬	৫,৪০,৬১৩	৩,৩৬,১০০	৮,৭৬,৭১৩ (৮৫%)	৪,৪০,১১৫	২,২৩,২৪০	৬,৬৩,৩৫৫ (৬৩%)
২০০৬-২০০৭	৪,৩০,১১৫	৩,২০,২১৫	৭,৫০,৩৩০ (৮১%)	৪,৪১,২০৩	১,২০,৩৩১	৫,৬১৫,৩৪ (৫২%)
২০০৭-২০০৮	৪,১৪,৫১০	২,২১,৩২০	৬,৩৫,৮৩০ (৫৬%)	৪,১৮,০২০	২,২৩,৮০১	৬,৪১,৮২১ (৬৩%)
২০০৮-২০০৯	৪,২২,১২৫	৩,১২,৫০১	৭,৩৪,৬২৬ (৮৮%)	৪,২৮,০২৩	২,৫৭,২১০	৬,৮৫,২৩৩ (৫৮%)
মোট	১৮,১৭,৪৬৩	১১,৯০,১৫৬		১৭,২৮,৩৬১	৮,২৪,৫৮২	

উৎস: রামকৃষ্ণপুর ও বাঙ্গালা ইউনিয়ন পরিষদ অফিস থেকে সংগৃহীত তথ্য

সারণি-৩ এ লক্ষ করা যায় যে, বাঙ্গালা ইউনিয়ন পরিষদ ২০০৫-২০০৬ সনে ৮৫% আয় করেছে। অথচ ২০০৮-২০০৯ সনে আয় করে মাত্র ৪৮%। আবার ২০০৬-২০০৭ সনে তা বৃদ্ধি পেয়ে দাঁড়িয়েছে ৮১%, কিন্তু ২০০৭-২০০৮ সনে তা নেমে, এসেছে ৫৬% এ। অন্যদিকে, রামকৃষ্ণপুর ইউনিয়ন পরিষদ ২০০৫-২০০৬ সনে নিজস্ব আয় করেছে ৬৩% এবং কিন্তু পরবর্তী তিন বছরে আয় করেছে যথাক্রমে ৫২%, ৬৩%, ৫৮%। সাধারণত ইউনিয়ন পরিষদ প্রকল্প গ্রহণ ও বাস্তবায়নে কর আদায় ও অন্যান্য ফি হতে প্রাপ্ত আয়ের উপর নির্ভর করে। সমীক্ষাভুক্ত ইউনিয়ন পরিষদগুলোর নিজস্ব আয় আশাব্যঞ্জক মনে করা যেতে পারে।

উন্নয়ন খাতে নিজস্ব আয় হতে ব্যয়:

সাধারণত ইউনিয়ন পরিষদগুলো উন্নয়ন খাতে নিজস্ব আয় হতে ব্যয় করে থাকে। তাই সমীক্ষাভুক্ত বাঙ্গালা ও রামকৃষ্ণপুর ইউনিয়ন পরিষদ দু'টির ২০০৫ হতে ২০০৯ সাল এই ৪ বছর পর্যন্ত নিজস্ব আয় হতে উন্নয়ন খাতে কতটুকু ব্যয় করেছে তা নিম্নের সারণিতে দেখানো হল:

সারণি-৪

সন	বাঙ্গালা			রামকৃষ্ণপুর		
	নিজস্ব আয়	ব্যয়	অবশিষ্ট	নিজস্ব আয়	ব্যয়	অবশিষ্ট
২০০৫-২০০৬	৫,৪০,৬১৩	৫,৩০,৫১২	১০,১০১	৪,৪০,১১৫	৪২০১২৩	১৯,৯৯২
২০০৬-২০০৭	৪,৩০,১১৫	৩,৮০,২১৫	৪৯,৯০০	৪,৪১,২০৩	৪২০১০২	২১,১০১
২০০৭-২০০৮	৪,১৪,৫১০	৩,২৩,৩২৫	৯১,১৮৫	৪,১৮,০২০	৪০৪০১০	১৪,০১০
২০০৮-২০০৯	৪,২২,১২৫	৪,১৩,১০০	৯,০২৫	৪,২৮,০২৩	৪১৪২১৩	১৩,৮১০
মোট	১৮,০৭,৩৬৩	১৬,৪৭,১৫২	১,৬০,২১১	১,৭২৭,৩৬১	১৬৫৮৪৪৮	৬৮,৯১৩

উৎস: রামকৃষ্ণপুর ও বাঙ্গালা ইউনিয়ন পরিষদ অফিস থেকে সংগৃহীত তথ্য

এ সারণিতে লক্ষ করা যায় বাঙ্গালা ইউনিয়ন পরিষদ ২০০৫-২০০৯ এই ৪ বছরে মোট আয় করে ১৮,০৭,৩৬৩ টাকা। আর উন্নয়ন খাতে ব্যয় করে ১৬,৪৭,১৫২ টাকা। অবশিষ্ট থাকে ১,৬০,২১১ টাকা। আবার রামকৃষ্ণপুর ইউনিয়ন নিজস্ব আয় হতে ব্যয় করে ১৭,২৭,৩৬১ টাকা। অবশিষ্ট থাকে ৬৮,৯১৩ টাকা। বিশেষণে বলা যায় নিজস্ব আয় হতে ইউনিয়ন পরিষদ দুটি যে ব্যয় করেছে তা সন্তোষজনক।

নিজস্ব আয় দ্বারা সম্পন্ন প্রকল্প:

ইউনিয়ন পরিষদগুলো নিজস্ব আয় হতে প্রকল্প গ্রহণ ও সম্পন্ন করে থাকে। সমীক্ষাভুক্ত বাঙ্গালা ও রামকৃষ্ণপুর ইউনিয়ন পরিষদ দুটি নিজস্ব আয় দ্বারা কত টাকার কি কি প্রকল্প গ্রহণ ও সম্পন্ন করেছে তা তুলে ধরা হল-

সারণি -৫

সন	প্রকল্পের নাম	বাঙ্গালা			রামকৃষ্ণপুর	
		বরাদ্দকৃত অর্থ	ব্যয়ের পরিমাণ	প্রকল্পের নাম	বরাদ্দকৃত অর্থ	ব্যয়ের পরিমাণ
২০০৫-২০০৬	রাস্তার উন্নয়ন ও কালভার্ট নির্মাণ	২৪০২১২	২,২১,২০১	-	-	-
২০০৬-২০০৭	কালভার্ট নির্মাণ, মাটি ভরাট ও রাস্তা নির্মাণ সংস্কার	১২০৩৪১	১,১২,০৩১	রিং তৈরী ও রাস্তায় বসানো	৩,২০,১২০	৩,২০,০২০
২০০৭-২০০৮	রাস্তা নির্মাণ মেরামত ও বৃক্ষরোপণ	২৪৫২১০	২,৩০,১২১	রিং তৈরী ও রাস্তায় বসানো	২,১০,২১০	২,০০১০২
২০০৮-২০০৯	বিনোদপুর বাজার সংস্কার ও মসজিদ উন্নয়ন	৩৩৩২০১	৩,৩০,০০১	রাস্তায় রিং বসানো, কালভার্ট নির্মাণ ও পুনঃনির্মাণ, রাস্তায় রিং বসানো, কালভার্ট নির্মাণ ও পুনঃনির্মাণ	১,২৫,১২০	১,২৫,১২০

উৎস: রামকৃষ্ণপুর ও বাঙ্গালা ইউনিয়ন পরিষদ অফিস থেকে সংগৃহীত তথ্য

সমীক্ষাভুক্ত ইউনিয়ন পরিষদগুলোর মধ্যে রামকৃষ্ণপুর সর্বোচ্চ ৩টি এবং বাঙ্গালা ৪টি প্রকল্প বাস্তবায়ন করেছে। রামকৃষ্ণপুর ৩টি প্রকল্পের মধ্যে ৩টিই ইউনিয়নের বিভিন্ন রাস্তার মেরামত সংক্রান্ত। সারণিতে আরো লক্ষণীয় যে, বাঙ্গালা ইউনিয়নের ৪টি প্রকল্পই রাস্তা সংক্রান্ত। সুতরাং দেখা যাচ্ছে যে সংশ্লিষ্ট ইউনিয়ন পরিষদগুলো নিজস্ব আয় দ্বারা যেসব প্রকল্প বাস্তবায়ন করেছে তার মধ্যে কর্মসংস্থান ভিত্তিক প্রকল্প নেই। অথচ বর্তমানে কর্মসংস্থান-ভিত্তিক প্রকল্প বাস্তবায়ন অতীব জরুরি। তাই এ ব্যাপারে ইউনিয়ন পরিষদগুলোর উদ্যোগ গ্রহণ করা প্রয়োজন।

সরকারি অনুদান দ্বারা সম্পন্ন প্রকল্প:

ইউনিয়ন পরিষদগুলো প্রকল্প বাস্তবায়নে সরকারি অনুদান পেয়ে থাকে। এক্ষেত্রে সমীক্ষাভুক্ত ইউনিয়ন পরিষদ দুটি সরকারি অনুদান হতে কত টাকার কি কি প্রকল্প গ্রহণ ও বাস্তবায়ন করেছে তা নিম্নের সারণিতে তুলে ধরা হল-

সারণি-৬

সন	রামকৃষ্ণপুর			বাঙ্গালা
	প্রকল্পের নাম	বরাদ্দকৃত অর্থ	ব্যয়কৃত অর্থ	তথ্য পাওয়া যায় নাই
২০০৫-২০০৬	মধুপুর গ্রামের নলকূপ স্থাপন	১,৪০,০০০	১,৪০,০০০	-
"	ধানকুন্ডি বাজার উন্নয়ন	৮০,০১০	৮০,০১০	-
২০০৬-২০০৭	পুকুরপাড় নলকূপ স্থাপন ও পুকুরপাড় হতে উনুখা রাস্তা নির্মাণ	৯৩,১০০	৯৩,১০০	-
"	ঝুরঝুরি রাস্তা মেরামত	৯৮,০১০	৯৮,০১০	-
২০০৭-২০০৮	পাটান হতে মহিষলুটি পর্যন্ত রাস্তা নির্মাণ	৮৮,০০০	৮৮,০০০	-
"	বনানী বাজারের মসজিদ নির্মাণ	১,১২,০০০	১,১২,০০০	-
২০০৮-২০০৯	সান্তা-আরকান্ডি রাস্তা সংস্কার	৬৭,০১০	৬৭,০১০	-
"	হাজির হাট হতে হরিণচরা রাস্তা সংস্কার	১,০০০০০০	১,০০০০০০	-
"	কামারসন পুকুর সংস্কার	৮৭,০০০	৮৭,০০০	-

উৎস: রামকৃষ্ণপুর ও বাঙ্গালা ইউনিয়ন পরিষদ অফিস থেকে সংগৃহীত তথ্য থেকে প্রাপ্ত

সমীক্ষাভুক্ত ইউনিয়ন পরিষদ দুটির মধ্যে শুধু রামকৃষ্ণপুর ইউনিয়ন পরিষদ সরকারি অনুদান দ্বারা প্রকল্প বাস্তবায়ন করেছে। বাঙ্গালা ইউনিয়ন হতে কোন তথ্য পাওয়া যায়নি। রামকৃষ্ণপুর ইউনিয়ন পরিষদ ২০০৫ হতে ২০০৯ সন পর্যন্ত যে নয়টি প্রকল্প বাস্তবায়ন করেছে তা সবগুলোই ছিল রাস্তা নির্মাণ ও পুনর্নির্মাণ এবং নামাজখানা ও মাজার উন্নয়ন, নলকূপ স্থাপন, পুকুর সংস্কার। এ বিষয়ে বাঙ্গালা ইউনিয়ন পরিষদের সচিব জানান যে, তাদের এলাকায় সরকারি অনুদানে যে কয়টি প্রকল্প গ্রহণ করা হয়েছিল তা উপজেলা পরিষদ কর্তৃক বাস্তবায়ন করা হয়েছে।

প্রকল্প বাস্তবায়ন প্রক্রিয়া:

প্রকল্প বাস্তবায়ন কমিটি গঠন ও অনুমোদনের পর প্রকল্পের কাজ উপজেলা প্রকল্প বাস্তবায়ন কর্মকর্তার আদেশে শুরু করা হয়। প্রতিটি প্রকল্পে কমপক্ষে ৩ ধাপে কাজের গম/অর্থ বরাদ্দ দেয়া হয় ও কাজ সম্পন্ন করা হয়। কাজ সম্পন্ন হওয়ার পর সরকারিভাবে উপজেলা নির্বাহী অফিসার প্রকল্পের কাজ সমাপ্ত হয়েছে কি না তা যাচাই করার পর প্রকল্প বাস্তবায়ন কমিটির সভাপতির অনুকূলে সর্বশেষ ডি.ও প্রদান করেন।

ইউনিয়ন পরিষদের চেয়ারম্যান ও সচিবের মতামত:

প্রকল্প প্রণয়ন ও বাস্তবায়ন সম্পর্কে সংশ্লিষ্ট ইউনিয়ন পরিষদ চেয়ারম্যান ও সচিবের মতামত হতে জানা যায় যে, ইউনিয়ন পরিষদের প্রকল্প প্রণয়ন ও অনুমোদন হয় ইউনিয়ন পরিষদের সুপারিশক্রমে। অনুমোদিত প্রকল্পসমূহ ইউনিয়ন পরিষদ সুষ্ঠুভাবে বাস্তবায়ন করে। ইউনিয়ন পরিষদের নিজস্ব অর্থের প্রকল্পসমূহ ইউনিয়ন পরিষদ কর্তৃক প্রকল্প প্রণয়ন করে উপজেলা পরিষদের অনুমোদনক্রমে বাস্তবায়ন করা হয়। তাঁরা বলেন, ইউনিয়ন এলাকায় বাস্তবায়িত এল, জি, ই, ডি'র প্রকল্পসমূহ এল, জি, ই, ডি কর্তৃক প্রকল্প প্রণয়ন ও থানা সমন্বয় কমিটি কর্তৃক অনুমোদনের পর ইউনিয়ন পরিষদ বাস্তবায়ন করে। তাঁরা আরো উল্লেখ করেন, নিজস্ব অর্থের পরিমাণ কম থাকায় এবং আশানুরূপ সরকারি অনুদান পাওয়া যায় না বিধায় কর্মসংস্থান বা উন্নয়নমূলক কোন প্রকল্প গ্রহণ করা সম্ভব হয় না। এ ক্ষেত্রে তাঁরা ইউনিয়ন পরিষদকে প্রকল্প প্রণয়ন ও বাস্তবায়নের জন্য অর্থের পরিমাণ বৃদ্ধির প্রস্তাব দেন।

ইউনিয়ন পর্যায়ে প্রকল্প বাস্তবায়নের অন্তরায়সমূহ:

১) পর্যাপ্ত তথ্যের অভাব

ইউনিয়ন পরিষদগুলোতে বার্ষিক কোন পরিকল্পনা তৈরি করা হয় না। ফলে এলাকার প্রকৃত চিত্র পাওয়া সম্ভব হয় না। উন্নয়ন পরিকল্পনা গ্রহণের ক্ষেত্রে এলাকায় যাবতীয় তথ্য পাওয়া গেলে প্রকল্প বাছাই বা গ্রহণ করা সহজতর হয়। ইউনিয়ন পরিষদসমূহে এরূপ তথ্য সংগ্রহের কোন উদ্যোগ গ্রহণ করা হয় না।

২) কারিগরি জ্ঞানসম্পন্ন লোকবলের অভাব

প্রাচীন একটি প্রতিষ্ঠান হলেও ইউনিয়ন পরিষদে এখনও চাহিদা-ভিত্তিক লোক নেই। শুধু দাপ্তরিক কাজের জন্য একজন সচিব রয়েছেন। এর ফলে কারিগরি কাজের জন্য বিশেষ করে ইউনিয়নের ম্যাপ কিংবা কোন রাস্তার নকশা তৈরি প্রভৃতি কাজে উপজেলা প্রকৌশল অধিদপ্তরের শরণাপন্ন হতে হয়। যার ফলে অদ্যাবধি অধিকাংশ ইউনিয়ন পরিষদের নিজস্ব কোন প্লান বুক (plan book) নেই।

৩) অতিরিক্ত কাজের চাপ

ইউনিয়ন পরিষদের লোকবল কম কিন্তু কাজের চাপ অনেক বেশি। একজন সচিবকেই পরিষদের সব কাজ করতে হয়। এর মধ্যে মন্ত্রণালয় কিংবা স্থানীয় প্রশাসনের চাহিদা মাফিক বিভিন্ন ধরনের প্রশাসনিক কাজের পরিমাণ পূর্বের তুলনায় এখন অনেক বেশি। তাই তাঁরা ইউনিয়নের উন্নয়নে যথাযথ পদক্ষেপ গ্রহণ করতে সক্ষম হন না।

৪) যথাসময়ে প্রকল্প গ্রহণ করা হয় না

এলাকায় উন্নয়নের জন্য যথাসময়ে প্রকল্প গ্রহণ করা আবশ্যিক। ইউনিয়ন পরিষদের ক্ষেত্রে লক্ষ করা যায় যে, সরকার কর্তৃক যখন গম/অর্থ বরাদ্দ দেয়া হয় তখন আর প্রকল্প গ্রহণের সময় থাকে না। গ্রীষ্মকালীন প্রকল্প বর্ষাকালে বাস্তবায়ন করা হয়। এছাড়া ইউনিয়ন পরিষদগুলোর অধিকাংশ প্রকল্প মাটি ভরাট বা সাঁকো নির্মাণ ধরনের হয়ে থাকে যা বর্ষাকালে বাস্তবায়ন করা সম্ভব হয় না। ফলে, অধিকাংশ প্রকল্পের কাজ অসামাপ্ত থেকে যায়।

৫) রাজনৈতিক প্রভাব

ইউনিয়ন পরিষদের প্রকল্প গ্রহণ ও বাস্তবায়ন ক্ষেত্রে রাজনৈতিক প্রভাব যথেষ্ট কাজ করে। চেয়ারম্যানের প্রতিপক্ষ সুনির্দিষ্ট কারণ ছাড়াই প্রকল্প গ্রহণে বাধা সৃষ্টি করে। এছাড়াও স্থানীয় এমপি তাঁর এলাকার জন্য বিশেষ বরাদ্দের আওতায় প্রকল্প গ্রহণ করে থাকেন। এক্ষেত্রে ইউনিয়ন পরিষদকে কোন কিছুই অবগত করা হয় না বলে জানা যায়। ফলে সংশ্লিষ্ট ইউনিয়ন পরিষদ চেয়ারম্যান ও প্রকল্প বাস্তবায়ন কমিটির মধ্যে দ্বন্দ্বের সৃষ্টি হয়। এ জন্য প্রকল্প বাস্তবায়ন বিলম্বিত হয়।

৬) তদারকির অভাব

স্বায়ত্তশাসিত প্রতিষ্ঠান হিসেবে ইউনিয়ন পরিষদ কর ধার্য ও আদায় করতে পারেন। এ বিষয়ে সুনির্দিষ্ট ক্ষমতা তাকে দেয়া রয়েছে। কিন্তু পরিষদ যখন কোন প্রকল্প গ্রহণ করতে যায় তখন উপজেলা নির্বাহী অফিসার বা সমন্বয় কমিটির অনুমোদন প্রয়োজন হয়। যেহেতু সরকারি অনুদানে প্রকল্প গ্রহণ করা হয়, তাই স্থানীয় প্রশাসন তদারকির ক্ষমতা পেয়ে থাকে। ইউনিয়ন পরিষদ চেয়ারম্যান/সদস্য প্রকল্প কমিটির চেয়ারম্যান হলেও স্থানীয় প্রশাসনের নির্দেশ-বহির্ভূত কোন কিছুই করতে পারেন না।

সুপারিশসমূহ:

মাঠ জরিপের ভিত্তিতে প্রাপ্ত ফলাফল বিশ্লেষণের মধ্য দিয়ে পল্লী উন্নয়নের দায়িত্ব পালনের ক্ষেত্রে ইউনিয়ন পরিষদ প্রকল্প প্রণয়ন ও বাস্তবায়নে যে সব বাধার সম্মুখীন হয় সে সকল বাধার আলোকে নিম্নে কতিপয় সুপারিশ উপস্থাপন করা হল: -

১. ইউনিয়ন পরিষদের জন্য পর্যাপ্ত বাজেট বরাদ্দ এবং যথাযথ তদারকীর মাধ্যমে পল্লী উন্নয়ন কর্মকাণ্ডে ব্যয় নিশ্চিত করতে হবে। প্রয়োজনে পল্লী অঞ্চলের জনসাধারণের যথাসাধ্য অনুদান আহ্বান করা যেতে পারে।
২. ইউনিয়ন পরিষদের চেয়ারম্যান, সদস্য এবং কর্মচারীদের কাজের দায়িত্ব কর্মকৌশল সম্পর্কে সুস্পষ্ট ধারণা দেওয়ার জন্য সরকারি ও বিভিন্ন

বেসরকারি প্রতিষ্ঠানের মাধ্যমে দক্ষতা এবং উন্নয়নমূলক কারিগরী প্রশিক্ষণের ব্যবস্থা করা প্রয়োজন।

৩. উন্নয়নমূলক কর্মকাণ্ডের ক্ষেত্রে ইউনিয়ন পরিষদ ও সরকারি দফতরসমূহের মধ্যে সমন্বয় ও পারস্পরিক সহযোগিতা নিশ্চিত করতে হবে।
৪. সরকারি ও বেসরকারি প্রতিষ্ঠানসমূহের উদ্যোগে ইউনিয়ন পরিষদের চেয়ারম্যান, পুরুষ সদস্য, নারী সদস্যদের মধ্যে সুসম্পর্ক ও সহযোগিতামূলক মনোভাব গড়ে তোলার জন্য ওয়ার্কশপ ও নেটওয়ার্কিং এর ব্যবস্থা করা যেতে পারে।
৫. পল্লী অঞ্চলের জনসাধারণের সার্বিক জীবনমান উন্নয়নের জন্য বিভিন্ন উন্নয়নমূলক কর্মকাণ্ডে অংশীদারিত্বের ভিত্তিতে তাদের অংশগ্রহণ নিশ্চিত করতে হবে। এক্ষেত্রে ওয়ার্ড অথবা পাড়া ভিত্তিক কমিটি গঠনের মাধ্যমে কমিটির প্রতিনিধিদের সঙ্গে ইউনিয়ন পরিষদের প্রত্যক্ষ যোগাযোগ থাকতে হবে।
৬. সমীক্ষাভুক্ত ইউনিয়ন পরিষদের অধিকাংশ সদস্য স্বল্প শিক্ষিত। সুতরাং প্রকল্প গ্রহণ ও বাস্তবায়নে তাদের যথেষ্ট জ্ঞানের অভাব পরিলক্ষিত হয়। অতএব প্রকল্প গ্রহণ ও বাস্তবায়ন বিষয়ে তাদের জন্য প্রশিক্ষণের ব্যবস্থা গ্রহণ করা যেতে পারে।
৭. সমীক্ষাকৃত দুটো ইউনিয়ন পরিষদেই দেখা গেছে যে, নিজস্ব আয় দ্বারা যে সব প্রকল্প বাস্তবায়ন করা হয়েছে তার মধ্যে কর্মসংস্থান সংক্রান্ত প্রকল্প নেই। সেজন্য কর্মসংস্থানমূলক প্রকল্প গ্রহণ করা প্রয়োজন।
৮. প্রকল্পের কাজের বিপরীতে বরাদ্দকৃত অর্থ সংশ্লিষ্ট মন্ত্রণালয় কর্তৃক সময়মত ছাড় করা প্রয়োজন।
৯. সরকারি অনুদান চাহিদা অনুযায়ী প্রেরণ করার ব্যবস্থা করা হলে এলাকায় উন্নয়নমূলক কাজের সংখ্যাও বৃদ্ধি পাবে। তাই নিজস্ব আয়ের পাশাপাশি সরকারি অনুদানের পরিমাণও বৃদ্ধি করা প্রয়োজন।
১০. যেহেতু কারিগরী কাজের জন্য ইউনিয়ন পরিষদকে অন্যান্য দপ্তরের উপর নির্ভর করতে হয় তাই ইউনিয়ন পরিষদসমূহে কারিগরী জ্ঞান বিশিষ্ট লোক নিয়োগ প্রয়োজন; এবং
১১. প্রকল্প ব্যয়ের পরিমাণ বৃদ্ধি করা প্রয়োজন, যাতে বেশি করে প্রকল্প গ্রহণ করা সম্ভব হয়।

উপসংহার:

স্থানীয় পর্যায়ে পরিকল্পনা গ্রহণের মুখ্য উদ্দেশ্য হলো স্থানীয় জনগণের শিক্ষা, স্বাস্থ্য, সামাজিক, আর্থিক, অবকাঠমো উন্নয়ন করা। কিন্তু প্রকৃতপক্ষে, স্থানীয় জনগণের চাহিদার ভিত্তিতে দীর্ঘ বা স্বল্প মেয়াদী প্রকল্প গ্রহণ করা হয় না। ফলে, আজও গ্রামীণ জনগণের উন্নয়ন সম্ভব হচ্ছে না। উপর থেকে চাপিয়ে দেয়া পরিকল্পনা স্থানীয় জগণের ভাগ্যোন্নয়নে কোন অবদান রাখতে পারছে না। এ পর্যায়ে স্বায়ত্ত্বশাসিত প্রতিষ্ঠান হিসেবে ইউনিয়ন পরিষদগুলোকে নিজস্ব আয়ের পরিমাণ বৃদ্ধিতে আরও সচেষ্ট হতে হবে। এ ছাড়া ইউনিয়ন পরিষদগুলোতে দক্ষ ও কারিগরী জনবল নিয়োগের ব্যবস্থা গ্রহণ করতে হবে। শেষে বলা যায় যে, ইউনিয়ন পরিষদগুলো যদি সরকারি অনুদানের সাথে নিজস্ব আয়ের পরিমাণ বাড়াতে পারে তবে গ্রামীণ উন্নয়নে ইউনিয়ন পরিষদগুলো কর্মসংস্থান বা আর্থ-সামাজিক উন্নয়নমূলক প্রকল্প গ্রহণ ও বাস্তবায়নে সক্ষম হবে।

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