

**Designing Pro-Poor Delivery Strategy at the
Gross-roots Level through Action Research**

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Preface

This is a first phase of longitudinal study on Savar and Dhamrai Upazila of Dhaka district undertaken by the Centre in response to the decision given by the authority. It attempts to examine and explain the various forces that caused, aggravated and reduced poverty in order to design pro-poor service delivery strategy at the Union level as well as to provide reference document for the local level administration and to generate training material for the various courses of the Centre in order to share the field situation with the participants.

Detail investigation on the problem of local natural resources, population and family planning, level of poverty and inequality as well as education have been identified with the assumption that these issues have direct bearings on the process of poverty in the study areas and these two Upazila could be used as laboratory areas of BPATC. It attempts to highlight a partial view of the total scenario, therefore its findings and recommendations are not exhaustive but these could be used in a limited sense. Moreover, this study may serve as important document for the planners, policy makers, NGO officials and researchers.

Finally the study attempts to provide a few relevant strategies with actions at the Upazila level on the fourteen unions of study area.

*BPATC, Savar
Dhaka 2005.*

Syed Shamsul Alam

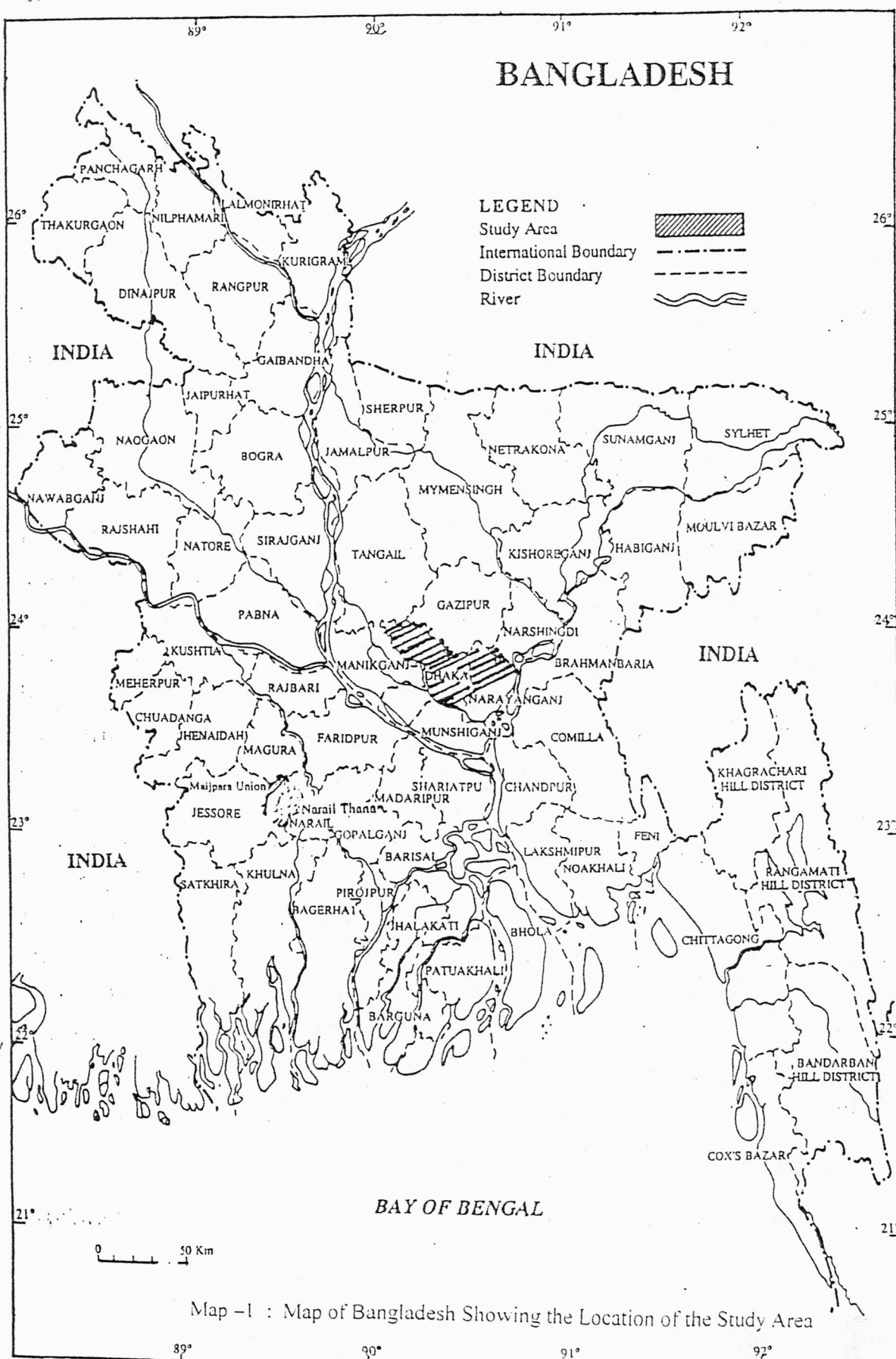
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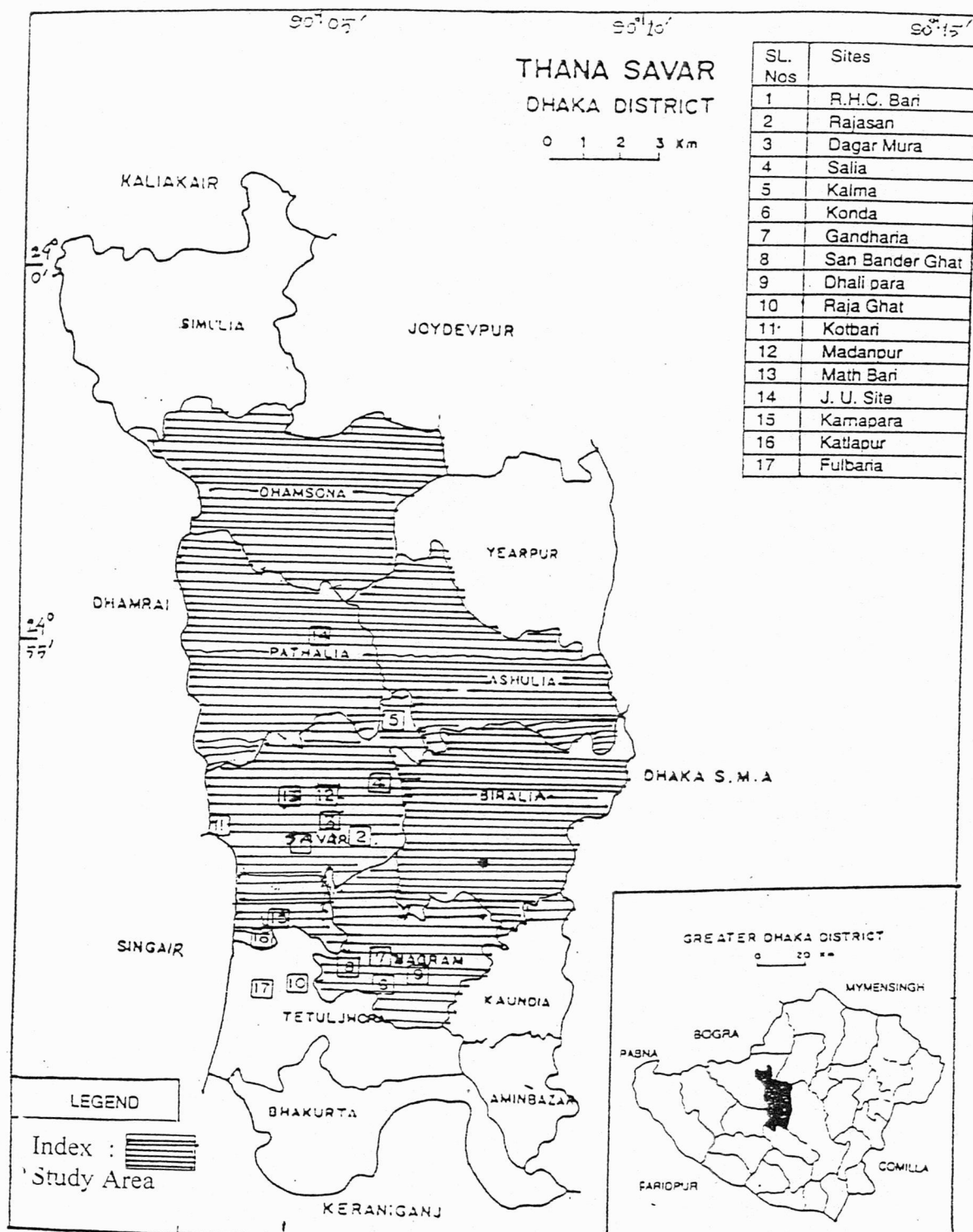
At the very outset I would like to express my sincere gratitude and indebtedness to Dr. Kamal Siddiqui, Principal Secretary to the Prime Minister Office, former Rector, BPATC for allowing me to undertake a pioneer research on the present topic. In fact, the idea of undertaking this research was initially cultivated by him and subsequently decision was given in a faculty meeting to take necessary initiative in this regard. I would also like to gratefully acknowledge the guidance and contribution rendered by Mr. Mosharraf Hossain, the former MDS(R&C) in designing the research proposal of this study.

I am grateful to Mohammad Shafiul Alam, MDS(Project) and (R&C), Syed Mahboob Hasan, MDS(P&D) and other senior faculty members of BPATC for their cooperation and valuable suggestions of this study. I express my special appreciation and thanks to Dr. Rizwan Khair, Deputy Director (PPR) not only for making valuable comments on the study but also provided generous help in finalizing this report.

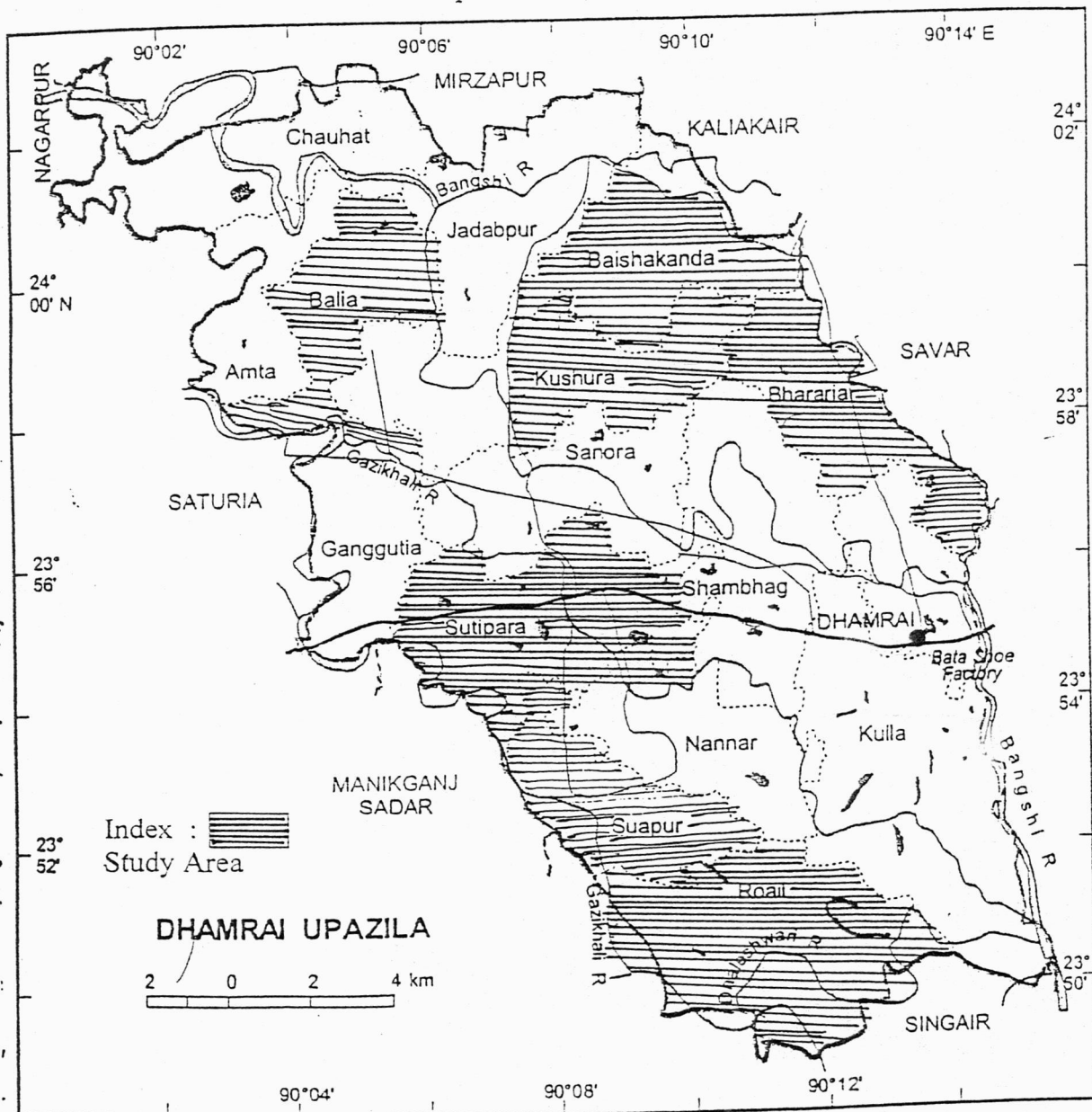
I owe particular debt to Md. Shafiqul Haque, Senior Research Officer-I, S.M. Zobayer Enamul Karim, Senior Research Officer-II and Joint Director of this study, Khondokar Mottaleb and Md. Abul Basher, Research Officer, BPATC for their sincere assistance in developing and designing the questionnaire and the intellectual support for undertaking this study.

Thanks are also due to Md. Hasinur Rahman, Stenographer and Mr. Derendra Chandra Nath, Typist, BPATC for their assistance and typing this research report.





Map - 2 : Showing the location of Study Area.



Map - 3 : Showing the location of Study Area.

1. Achieving sustained poverty reduction is the greatest single challenge facing the Government of Bangladesh. Global concern about poverty reduction has led to broad adoption of a set internationally agreed goals. These goals reaffirmed. In 2000 the UN Millennium Declaration, to eradicate poverty, promote dignity and equality and achieve peace, democracy and environmental sustainability. World leaders including Bangladesh promised to work together to meet concrete targets for advancing development and reducing poverty by 2015 or earlier. In line with this commitment Government of Bangladesh formulated a national strategy for economic growth, poverty reduction and social development plan. It embraces a comprehensive approach promised on a right-based framework, that highlights the need to progressive realization of rights in the shortest possible time. For this, poverty reduction and accelerating the pace of social development have been made the major strategic goals.
2. As a formal field of inquiry, design and develop an Upazila Development Profile for poverty alleviation at the grass-root level through action research is quite new and the literature on it is very scanty in Bangladesh. While the study on the evidence of poverty in terms of inequality measurement, nutritional requirement and pattern of consumption is quite voluminous. Since after the liberation of Bangladesh, different Government Organizations, UN Organizations, Non-Government Organizations (NGOs) and individual researchers have tried to measure the extent of poverty and inequality explaining the various dimension of poverty. But no comprehensive study has so far been under taken specifically on poverty alleviation at the Upazila level.
3. The present study has been initiated as a first phase on the Savar and Dhamrai Upazila as laboratory area for developing an Upazila profile on poverty alleviation. The aim of the present study is an attempt to design pro-poor service delivery strategy on the basis of general information on the study areas, local natural resources, population and family planning, level of poverty and inequality and education at the grass-root level in order to provide a reference document to the Upazila administration and training input for the members of Bangladesh Civil Service as a longitudinal perspective. It also attempts to examine and identify the causes of poverty situation and to determine the underlying dimensions of poverty on the study areas to

understand its remedies and formulate appropriate strategies for poverty reduction at the grass-root level and recommendations as policy options for the government.

4. Through investigation on the problem of local natural resources, population and family planning activities levels of poverty and inequality and education have been made with the assumption that these factors have direct bearings on the process of poverty in study areas. On the basis of the information and data used in the study the following summary and major recommendations have been suggested for the development of Upazila profile and to formulate appropriate strategies for poverty reduction at the grass-root level.

5. Both Upazilas have got the same characteristics in almost similar all issues incorporated in the study except density of population. There is a significant positive correlation between other information of the study area. Ratio of land use pattern is considerably consistent in comparison with various sectors in the study areas. There is a wide difference between the ratio of educational institutions, forestland use and homestead. Comparison of other indicators such as sources of drinking water and use of surface water dependency ratio does not any significant variation between the villagers.

6. Distribution of population by different age groups provides a strong positive correlation between two Upazilas. Similar trend also observed in respect to other demographic aspects such as average size of the family, dependency ratio and birth and death rate except the density of population. Other variables indicates that household size, dependency ratio and sex ratio were important factors in explaining differentials in incidence of poverty. The poor households tend to have larger family size, higher dependency burden and higher proportion of female members than non-poor counterparts.

7. The main cause of uneven poverty in the study areas seems to be unequal access to income earning opportunities of people not only due to prevailing socio-economic differences but also the presence of Export Promotion Zone (EPZ) other industries, business facilities. location of both various government, private and NGO's office as well as proximity of Dhaka Metropolitan City. The employment situation shows that a significant portion of rural labour force remained unemployed and under-employed throughout the year. It also indicates that employment opportunities had not grown as

quickly as the rural labour force. Moreover, seasonality in employment in certain sectors both in terms of employment level as well as wage rate was mentioned as one of the important causes of greater hardship for the poor.

8. The education profile in the study areas also indicates that the facilities of education available were mainly enjoyed by the well to do sections of people. This situation has been to some extent changed with the introduction of stipend system for the girl's students from the primary to secondary level. Even though, the poor students dropped-out and compel them to participate as child labour force outside family. The important reflection was that lack of proper job oriented education system is mainly responsible for unemployment in the labour market and is one of major causes of poverty. Collateral system against credit prevents scheduled banks from responding to the need of poor people except Grameen Bank and other similar NGO's in a very limited scale. Thus an appropriate step should be taken from Government for the benefits of rural development in general and modern technology in particular can reach small and marginal farmers. Finally, it emerged from the various information of the present study indicates "Trickle Down" policy of development provided a mixed picture in the study areas. Although there has been some positive impact on agricultural productivity and the benefit accrued from development programmes have by-passed the largest groups i.e. landless rural poor.

9. A target oriented programme to promote local level natural resources through formal and non-formal education and awareness campaign could be implemented. Special programmes for development of natural resources like social forest, homestead forest, roads and highway side etc. can be implemented under various institutional managements with input supports like supplying of different types of plants and extension support services for income generation. Population and family planning component need to be an integral part of every programme and development project in order to reduce the population growth and minimize the pressure on limited resources. The low rate of population growth may be achieved through wide spread literacy, family planning campaign expansion primary health care and strong birth planning policy.

10. To alleviate poverty in the study areas, it is necessary to allocate more government resources in favour of agro-based and modern technological programme mainly within disadvantaged group. Moreover, NGO's should extend their target-

oriented activities for hard-core poor and landless people as well as marginal farmers to provide credit facilities without collateral and other means of fund to generate income. As education is pre-condition for overall human resource development and alleviation of poverty, specific target oriented programme including formal and informal training could also be given for asset forming, self-employment opportunities like fisheries, livestock and small business under various institutional support.

11. Besides, intensive use of agricultural land and employment generations in non-farm sectors such as small-scale cottage and agro-based industries could be promoted as a matter of policy. Socio-economic equality, redistribution of assets and providing access to resources appear to a basic pre-condition for developing the present study area out of poverty trap. Finally the elimination of poverty in the study area has to be based on increase production in various sectors and thereby increase labour productivity in different economic activities. An appropriate land use policy in the study area is important for overall development as well as for attaining the goal of higher cropping intensity and higher productivity. These recommendations could be implemented by adopting three major interconnected strategies such as (a) Creating Opportunities, (b) Empowering the Local Level Poor and (c) Increasing Security.

12. Designing appropriate pro-poor service delivery strategy cannot be made by examining a few issues of two Upazilas in single study but it paves the initial step to start the process of poverty alleviation and local level development. While subsequent study on the next phases would give holistic view of the problem, then the findings of the present would be in a position to provide comprehensive recommendations. It demands a series of inter-related comprehensive studies in a systematic way to provide complete scenario.

Chapter-I

1.0 Introduction:

1.1 Poverty reduction is the greatest single challenge of Bangladesh. The country is trapped in a kind of 'vicious circle' in which one problem leads to another and the new problem makes the first problem worse. It has branded our country not only as one of the poor countries in the world but also termed as bottomless basket to the donors. Historically, poverty has mainly been concentrated in rural areas of Bangladesh but in the midst of a massive urbanization, poverty is becoming an increasingly urban phenomena, where bulk of absolute poor are living in both areas in substandard housing. Most of them are unable to afford even the low cost housing, build their own makeshift shelters from mud-wall to thatched wall. Many poor neighborhoods are mainly un-served by water and sanitation facilities and overcrowding increases the risk of intestinal infections and other communicable diseases. Moreover, rate of infants mortality are three times higher and rate of tuberculosis is nine times higher than the upper urban residents living in the same city¹.

1.2 Broadly, speaking, poverty refers to forms of economic, social and psychological deprivation occurring among people lacking sufficient ownership control or access to resources for minimum required level of living². The low level of human resource development in Bangladesh is a serious constraint on the development process of the country. The country has made notable progress in income-poverty reduction since Independence. The income-poverty trends since the early nineties based on the unit-record data of the Household Income and Expenditure Survey (HIES) show the following pattern. Between 1991/1992 and 2000, the incidence of national poverty declined from 58.8 to 49.8 percent,

¹ United Nations Population Fund. The state of world poverty 1999, New York 2002, p.16.

² Planning Commission, The Fifth Five Year Plan 1977-2002, Ministry of Planning, GOB, Dhaka-p-i.

following pattern. Between 1991/1992 and 2000, the incidence of national poverty declined from 58.8 to 49.8 percent, indicating a modest reduction rate of 1 percentage point per year. The declining trend remains valid for other poverty measures as well. The results further show that progress on reducing the head-count index of poverty was better in urban areas. However, rural areas displayed better progress in reducing the depth and severity of poverty, as captured by trends in poverty gap and squared poverty gap, respectively³.

1.3 During the period between 1991-92 and 2000 the level of conjunction expenditure inequality increase from 30.7 to 36.8 in urban areas, and from 24.3 to 27.1 in rural areas. The sources of rising inequality are linked with the uneven spread of economic and social opportunities, unequal distribution of assets especially in respect of human capital and financial capital, growing disparity between urban and rural areas as well as between developed and underdeveloped areas⁴

1.4 According to the Human Development Index (HDI) compiled by UNDP in 2004 for the year 2001, out of 175 countries Bangladesh ranks 141. It gives a value/score of 0.365 for Bangladesh, while the scores of some of our neighboring countries are 0.698 for Sri Lanka, 0.442 for Pakistan, 0.451 for Myanmar, 0.332 for Nepal and 0.307 for Bhutan.

1.5 Further, UNDP in its Human Development Report in 2004 estimates that 51.00 percent of the people of Bangladesh are income poor (headcount index), while 76.9 percent of the people are poor. On the basis of this report 52.85 percent were without access to health service, 63.35 percent were

³ Government of Bangladesh, Bangladesh : A National Strategy for Economic Growth, Poverty Reduction and Social Development, ERD, Ministry of Finance, March 2003. p.7.

⁴ Ibid.

without sanitation and 26 percent of children were not attending primary school. It also reveals that life expectancy at birth was 39.6 years in 1960 and 60.40 years in 1999, while infant mortality rate per thousand live births was 153 in 1975 and 66.00 in 2000, adult literacy rate was 24 percent in 1970 and 37 percent in 1999, gross enrollment ratio for all (6-23) was 30 percent in 1980 and 46 percent in 1999.

1.6 Over the years, there has been remarkable improvement in some of these social indicators. First, Bangladesh has achieved impressive success in the area of population control. The population growth rate has comedown from 2.9 percent per annum in 1975 to 1.5 percent in late nineties. Second, the country has achieved a desirable objective of self-sufficiency in rice production, third, it has achieved considerable success in mainstreaming the women in to the development process as well as progress towards a viable democratic transition.

1.7 In spite of these declining trend in income-poverty during first half of the nineties, the comparison picture of this information shows that the population of landless and the functionally landless in extreme poverty in the rural areas grew several time as fast as the natural growth of rural population. Moreover, the measure of progress recorded in income measure of poverty has not been equally matched by concomitant improvement in several crucial dimensions of poverty. Finally, after every statistical adjustment, the challenge of poverty alleviation in Bangladesh remains a momentum one with nearly 50 percent of the rural population living in poverty of which approximately half are in extreme poverty level.⁵

⁵ Most of the dominants including World Bank Clearly indicate that poverty scenario in real-sense has not substantially improved.

2.0 Importance of the study:

2.1 The new century opened with an unprecedented declaration of solidarity and determination to rid the world of poverty. In 2000 the UN Millenium Declaration, adopted at the largest-ever gathering heads of states committed to eradicate poverty, promote dignity and equality and achieve peace, democracy and environmental sustainability. World leaders including Bangladesh promised to work together to meet concrete targets for advancing development and reducing poverty by 2015 or earlier.⁶

2.2 Following this commitment Government of Bangladesh formulated a national strategy for economic growth, poverty reduction and social development plan.⁷ It embraces a comprehensive approach promised on a right-based framework, that highlights the need to progressive realization of rights in the shortest possible time. For this, poverty reduction and accelerating the pace of social development have been made the major strategic goals.

2.3 The strategy envisages that by the year 2015, Bangladesh would achieve the following targets⁸:-

- (i) Remove the 'ugly faces' of poverty by eradicating hunger, chronic food-insecurity and extreme destitution;
- (ii) Reduce the number of people living below the poverty line by 50 percent;
- (iii) Attain universal primary education for all girls and boys of primary school age;
- (iv) Eliminate gender disparity.

⁶ UNDP, Human Development Report 2003, p.1.

⁷ Ministry of Finance, Bangladesh: A National Strategy for Economic Growth Poverty Reduction Development, 2005 Government of Bangladesh, p. viii.

⁸ Ibid.

- (v) Reduce infant and under five mortality rates by 65 percent and eliminate gender disparity and child mortality;
- (vi) Reduce proportion of malnourished children under five by 50 percent and eliminate gender disparity in child malnutrition;
- (vii) Reduce maternal mortality rate by 75 percent;
- (viii) Ensure access of reproductive health service to all;
- (ix) Reduce substantially, if not totally, social violence against the poor and the disadvantaged groups, especially violence against women and children and
- (x) Ensure disaster management and prevent environmental degradation for overcoming the persistence of deprivation.

2.4 Strategy paper notes that given the widespread implementation failure in the various field of public sector, reaching the above mentioned targets would require significant additional effort to address the underlying causes and practical interventions to mitigate the poverty.⁹ It also emphasises that local level planning is one of the major thrust policies to be made involving cross-section of people to solicit their views, opinions and suggestions in order to validate strategy and to make it more pragmatic. In addition, separate stakeholders dialogue are to be organized with specific groups, representatives from NGO, social and community leaders and key development practitioners.¹⁰ This situation necessitates undertaking a longitudinal study at the grass-root level to provide comprehensive picture to device a new paradigm to challenge the chronic poverty syndrome.

⁹ Ibid

¹⁰ Op.cit

3.0 Rationale of the Study:

3.1 As a formal field of inquiry, design and develop an Upazila Development Profile for poverty alleviation at the grass-root level through action research is quite new and the literature on it is very scanty in Bangladesh. While the study on the evidence of poverty in terms of inequality measurement, nutritional requirement and pattern of consumption is quite voluminous. Since after the liberation of Bangladesh, different Government Organizations, UN Organizations, Non-Government Organizations (NGOs) and individual researchers have tried to measure the extent of poverty and inequality explaining the various dimension of poverty. But no comprehensive study has so far been undertaken specifically on poverty alleviation at the Upazila level.

3.2 Bangladesh Public Administration Training Centre (BPATC) was quite concerned about the gap and is interested to undertake a longitudinal study to prepare an Upazila Development Profile for poverty alleviation to evolve guidelines and appropriate strategies. As an apex training institution, BPATC has a significant role to provide suggestion and recommendations to the government on the specific areas not yet addressed by any organisations as the poverty alleviation at the gross-root level comes to forefront and occupies a key position for the over all development of the country. Given the above scenario, micro-research at the Upazila Level would not only help to formulate an appropriate development strategies and guidelines but also provide policy options for the Government.

3.3 The present longitudinal study has been initiated as a first phase on the Savar and Dhamrai Upazila as a laboratory area for developing an upazila profile on poverty alleviation. Moreover, findings of the study would be used as concerned public representatives for properly managing and administering at the Upazila, Union and village level.

4.0 Purpose of the study:

4.1 On the basis of the above background the present study is an attempt to delineate the poverty alleviation within the ambit of social development at the Upazila Levels in longitudinal perspectives. The aim of the present study is an attempt to design pro-poor service delivery strategy on the basis of general information on the study areas, local natural resources, population and family planning, level of poverty and inequality and education at the grass-root level in order to provide a reference document to the Upazila administration and training input for the members of Bangladesh Civil Service.

4.2 More specifically the objectives of the present study are as follows:

- (i) to examine and identify the causes of poverty situation of Bangladesh;
- (ii) to determine the underlying dimensions of poverty on the study areas to understand its remedies and
- (iii) to formulate appropriate strategies for poverty reduction at the grass-root level and recommendations as policy options for the government.

5.0 Methodology:

5.1 The present study has been mainly based on collecting various type of interrelated information available in the study areas. In collecting this information, the authors of the present study therefore adopted following methods. Researchers along with data collectors initially made several field

visits of two Upazilas to observe and to select the location of unions. This was followed by additional visits to have the opinions of UNO, and Chairman of selected Union Parishads.

5.2 Two Upazilas have got as many as 28 Unions with average population of 27,002 in each Union. Considering its size and population 14 Unions have been randomly selected for the present study. This study has been primarily based on the opinion and feedback of fourteen Union Parishad Chairmen and other officials of Dhamrai and Savar Upazila (Please note the Maps of Study Area). Besides, detail information was collected by the data collectors on the basis of the pre-tested questionnaire designed specifically for the respondents of 8 (eight) Unions of Dhamrai and 6 (six) Unions of Savar Upazila. The information, finding and analysis throughout the research paper are the compilation of the data collected from the official records. The name of the sample union parishad are listed below:

Table-1: Location of Sample Union

District	Upazila	Union
Dhaka	Dhamrai	Balia, Baisaknda, Kushura, Dhamrai Sutipara, Suapur, Roail, Bhararia
Dhaka	Savar	Dhamsona, Savar, Pathalia, Biralia Ashulia, Banogram

5.3 For understanding the research/case study, purposive and random sampling have been followed. All the fourteen unions of two upazila have been selected randomly. To collect primary data from respondents, random sampling method has been followed whereas purposive sampling applied in collecting secondary information.

5.4 Five sets of checklist have been administered for collecting information. It may be mentioned that this study is longitudinal in nature. Hence, out of fifteen areas mentioned in the scope of the study, five areas have been covered in this study. So, the following five sets of

checklist/questionnaire have been administered for the study. Details may be for seen below:

- a. **Checklist-I:** Covers the basic information about the sampled upazila-Dhamrai and Savar.
- b. **Checklist –II:** Information about **local natural resources** have been collected through this list.
- c. **Checklist-III: Population and family planning activities** of the sample unions have been collected using this checklist.
- d. **Checklist-IV:** Administering this checklist, **levels of poverty and inequality** related information have been collected.
- e. **Checklist-V:** is used for collecting **Education and Sp** related data from the sample areas.

5.5 Main issues highlighted in the present study are listed below:

- (i) The general information of study area covering historical perspectives, infrastructure facilities, climatic condition and its characteristic socio-economic, political, religious and cultural activities.
- (ii) The local natural resources including the land use pattern, soil structure, existence of forest resource, sources of water and its uses, mineral resources, and bio-diversity.
- (iii) Population and family planning addresses a few demographic information and its characteristics and ratio of both sex and their professions as well as gender wise skills and status of living. It also includes family planning services rendered by the concerned government institutions.

- (iv) The extent of poverty and disparity on the basis of income in various professions of the study area and employment status and occupation and ownership of the resources.
- (v) Education and sports issues have been covered to assess and identify the facilities available in the study area and suggest possible facilities that could be extended.
- (vi) The issues outlined above are separately addressed in the following chapters and analysis the data collected during the fieldwork.

5.6 Apart from checklists, observation method has also been used by the researchers to collect the relevant information in respect of pro-poor service delivery in the study area.

5.7 Besides, secondary information has been collected from various published documents and records available at BPATC Library and Upazila Library.

5.8 Four Data collectors were appointed to collect data for the present study and they were briefed and trained about the research and its objectives, scope and methodologies of the study. They collected data under the intensive supervision of the researchers team and discussed with researcher as and when they felt necessary to get themselves clear about issue. Data have been collected during 01 September 2004 to 31 January 2005.

5.9 Collected data have been presented through various techniques. First, data were tabulated and analyzed with the help of graphs and some statistical methods like percentage, mean, median etc. The researchers participated in data analysis and graphical representation.

6.0 Plan of the Report:

In Chapter-I introduction, objectives and scope methodology and limitations of the study have been presented. Collected information and data have been analyzed in Chapter –II deals with conceptual framework and review of previous studies on poverty alleviation in Bangladesh. Chapter-III. Highlights Analysis of Data, which begins with description of basic information of two Upazilas and respondents opinion regarding their problems and suggestions. In Chapter-IV proposed some recommendations, which have been discussed, followed by conclusions.

7.0 Scope and Limitation:

7.1 Considering the proximity, time and resources available to the researchers two Upazila such as Savar and Dhamrai have been selected as an experiment area for the present study. Part of Savar Upazila is a municipal area, which has been functioning for the last six years with urban characteristics. On the other hand, Dhamrai is also municipal area having almost rural in nature.

7.2 As the study is based on longitudinal perspective, researchers do not cover the entire issues that were initially identified. As a first phase of study an attempt has been made to maintain the logical sequence of whole issues and only five major issues have been covered in the present study. This has got a limitation of the study that does not provide the scope to highlight the whole picture of the poverty scenario. Naturally findings of the present study will have limited application and would not be representative unless the remaining phases of the study are completed.

Chapter-II

8.0 Conceptual Framework

8.1 The concept of poverty has been defined and interpreted by different organizations and scholars in various ways on the basis of number of criteria. These variations are mainly due to the socio-economic conditions and the development status of the country as well as the consideration for the poverty alleviation and socio-political values and norm of a country. For instance, Amartya Sen¹¹ a renowned economist and noble laureate defines the concept of poverty in issue of identification of poor and the issue aggregation of the set of poor. He argues with critics that due to variation in the physical feature, climatic conditions and work habits and nutritional requirement, it is difficult to translate minimum nutritional requirement into minimum food requirement as the choice of commodities vary and non-food requirement are not easy to specify.

8.2 On the other hand, Miller and Roby¹² define poverty in terms of inequality where minimum level of income become less important and the focus shifts to the bottom 10 or 20 percent and emphasis need to be placed on narrowing the gap between the top and the bottom.

8.3 Despite this variation, over the years many standard definitions and framework have been evolved by the professional organizations and scholars working on the poverty alleviation. A few of them have been dealt in the presents study in the subsequent sections for using as the conceptual framework in the present study.

¹¹ P.K. Md. Motiur Rahman, Poverty Issues in Rural Bangladesh, University Press Limited, 1994, P.

¹² Ibid.

8.4 The concept of poverty is most commonly defined on the basis of absolute and relative term. The absolute poverty is defined as the lack of means in relation to need (in terms) of goods and services and the cost required to meet that need. It (absolute poverty) is generally measured by drawing a poverty line and then calculating the percentage of the population below the poverty line. Sometime two poverty lines are drawn in order to distinguish between extreme poverty and moderate poverty.¹³ While, the relative poverty is defined in terms of lack of means (i.e. economic resources) in relation to the means of others. It is concerned with the position of income groups relative to one another.¹⁴

8.5 In addition, Rein classified the concept broadly into three category viz, (i) subsistence, (ii) inequality and (iii) externality.¹⁵ The subsistence concept of poverty relates to the minimum dietary need to maintain health and working capacity of an individual in the society. It is estimated in terms of some kind of nations of subsistence level of living as considered appropriate to situation of country concerned. The inequality concept of poverty refers to the position of one group relative to the resources of others and indicates the relative deprivation of one group in comparison with another primarily due to misdistribution of resources.¹⁶

8.6 While, externality concept of poverty refers to the reflection poverty through various social consequences created out of it rather than the needs of the poor. The poverty line serves as an index of the effect on the community in the society due to persistence of poverty. Above all, each of these

¹³ Kamal Siddique, Jagatpur 1977-97: Poverty and Social Change in Rural Bangladesh. University Press Limited, 2000, p.5.

¹⁴ Rein, M. Problems in the definition and Measurement of Poverty

¹⁵ Ibid.

¹⁶ Ibid.

concepts however is not free from criticism and problem of measurements. The first concept ignores income distribution, while the latter disregards the critical minimum requirement.

9.0 Review of Previous Studies:

9.1 Poverty alleviation was one of thrust areas on which various government organisations UN Agencies and NGOs as well as individual researchers have undertaken prolific number studies to address various issues on poverty since liberation of Bangladesh. Quite recently, it has drawn to the attention of policy makers and professionals, a few scientific and organised studies have been published in Bangladesh. The more important available studies amongst others are by A.R. Khan, M. Mohiuddin, Kamal Siddique, S.R. Osmani, Q.K. Ahmed, M. Hossain, A. Rahman and T. Haque as well as Bangladesh Bureau of Statistics (BSS). Grameen Bank, BRAC and Proshika.¹⁷

9.2 Khan's study (1977) mainly focused on the estimation of proportion of households and the individuals who were in absolute and extreme poverty in Bangladesh for 1963-64, 1968-69 and 1975. The estimated figures indicate a sharp increase in incidence of rural poverty between the first two periods. The percentage of household under poverty increased from 51.7 in 1963-64 to 84.1 in 1968-69 and then declined to 70.3 in 1975. While in another study, Khan (1990) made an indirect estimate of household for rural areas on the basis of 2112k. calories and 58 grams of protein per person per day. He also suggested two important opinions regarding apparent improvement in the poverty situation in mid 1980s. The first points relate to the

¹⁷ For detail literature review of comparisons on the above documents and books, please note PK.Md. Motiur Rahman. Poverty Issues in Rural Bangladesh, and Dr. Kamal Siddiqui, Jagatpur: Poverty and Social Change in Rural Bangladesh.

methodological change in data collection from 1983-84 made by BSS, while the second one relates to the improvement in real wages of agriculture labour over the period.

9.3 On the other hand, the main concern of Alamgir's study (1978) is on meaning the income inequality and poverty indices for 1963-64, 1966-67, 1968-69 and 1973-74 in urban and rural areas of Bangladesh. He analysed critically in the light of the level and straiten of real income, poverty and inequality in Bangladesh. His findings indicated a decline in incidence of poverty between early and late sixties. He also proposed a new index of poverty as the average Gini index and composite poverty index as developed by Sen (1976).

9.4 Khan, Islam and Huq (1981) made an attempt to estimate the poverty situation on two villages as a case study. They adopted the method of estimating per head income to provide a family with stipulated estimation 10 to 12 percent households in one village and 30 percent households in another village were found to have inadequate income for the intake adequate energy from food.

9.5 Osmani (1982) in his first study developed more specific methods to examine economic inequality and construct poverty line. He concluded that the proportion of then poor was lower in 1973-74 but absolute number of poor people were considerably higher and so the average poverty was higher in that year in comparison with that of 1963-64. On the other hand, Osmani (1990) tried to analyse the change in his second study that has occurred in the structure of labour force in rural Bangladesh and relate this change to the recent trend in poverty. He observed that the number of non-farm labour

force has increased to a great extent in the post-liberation period which was associated with the increase in income and consequently the decrease in incidence of poverty.

9.6 Another important study made by Kamal Siddiqui (1982) in the same period focused on the identification of factors which cause, aggravate and perpetuate the poverty in rural Bangladesh.¹⁸ The study also attempts to analyze the forces which are responsible for rural poverty within the framework of agrarian structure. He also tried to establish various dimensions and to examine the urban forces contributing to rural poverty. A positive correlation between the level of food consumption and land ownership position was found in his study.

9.7 Bangladesh Bureau of Statistics (BBS) has analysed poverty situation in Bangladesh for the years 1973-74, 1981-82, 1983-84 and 1985-86 on the basis of data generated by Household Expenditure Survey (HES).¹⁹ In its analysis the extent of poverty and poverty line expenditure were estimated by relating per capita calorie intake with per capita expenditure for different expenditure group. Based on this analysis 51 percent of population in rural areas consumed less than 2122 calorie per day in 1985-86. The proportion of population living below the "hard core poverty" line was found to be 22 percent in the same year. While the incidence of poverty in rural areas seen to have significantly improved or the same years respectively.

9.8 Ahmed and Hossain (1984) in their study suggested some policies for alleviation of rural poverty and estimated the poverty line incomes for some selected areas. This calculation was done by taking into cognizance the

¹⁸ Kamal Siddiqui, *The Political Economy of Rural Bangladesh*, NILG, Dhaka.

¹⁹ BSS, *Report of the Household Expenditure Survey 1985-86*. BSS, Dhaka.

minimum cost of food and non-food items. They also estimated the poverty line income at current prices per household per month at Tk. 148 for 1963-64 Tk 501 for 1973-74 and Tk. 586 for 1976-77. The percentage of rural population below poverty line income was found to be 52.0 in 1963-64, 55.07 in 1973-74 and 61.1 in 1976-77.²⁰

9.9 M. Hossain undertook an evaluative study on 'Grameen Bank Prokalpa' to examine the impact of credit for evaluation of rural poverty. He found that Grameen Bank had a pervasive effect on the micro-credit market in respect of accumulation of capital by the poor, employment generation and poverty alleviation. He concluded that Grameen Bank has made a positive contribution to the alleviation of rural poverty.²¹

9.10 In another study, Rahman and Haque (1988) attempted to examine the dimension and trend of poverty and inequality in Bangladesh over the time spectrum of 1982 and 1984-85 on the basis of data collected by the BSS and subsequently making a comparison with other secondary sources. Findings of the analysis of various poverty correlates do not support that poverty has reduced drastically vis-à-vis and increase of government development programmes over the every eighties.²²

9.11 Ben, B. et al (1990) initiated an important study on poverty trend with the objective of addressing perceived weakness in the conceptual and empirical understanding of rural poverty.²³ Overviews of various similar studies and national survey on nutrition and poverty were discussed in their study. Three independent indicators of poverty such as (i) per capita income,

²⁰ Ahmed and HOssain, Nutrition Survey of Bangladesh INFS, Dhaka University, Dhaka.

²¹ Op.cit.

²² Op.cit.

²³ Ibid.

(ii) household's self-evaluation about its deficit status and (iii) housing condition were used to measure the extent of rural poverty. The poverty level income at 1987-88 rural setout prices was estimated at Tk. 4,608 per capita per year. While, percentage of rural household living in poverty was found 60, 50 and 52 respectively. The incidence of poverty by occupation was found to be highest (82%) in agricultural wage labour and moderate poverty which was followed by the households engaged in cottage industry (64%), while those engaged in service showed the lowest incidence of poverty.

9.12 In addition, two important studies on poverty alleviation were initiated in early eighties and nineties by a few outstanding scholars. First one was edited by Hossain Zillur Rahman and Mahboob Hossain (1992) and the second one was Hossain Zillur Rahman, Mahbul Hossain and Binayek Sen.²⁴ These two studies highlighted three major aspects of poverty such as (i) poverty trend over time, (ii) poverty indicators and (iii) poverty alleviation measures. They restricted themselves mainly on economic factors without considering the rural infrastructure, non-farm activities education and health, social, cultural and religious practice. Absence of these issues made their studies applicable to the limited areas and their approach to rural poverty alleviation measures also appears to be less than adequate.

9.13 Finally a comprehensive study on poverty was done by Kamal Siddiqui an outstanding civil servant of Bangladesh which has got the similar longitudinal approach followed in the present study.²⁵ It attempts to examine and explain poverty in rural Bangladesh during two decades

²⁴ Kamal Siddiqui, Jagatpur 1977-97, Poverty and Social Change in Rural Bangladesh University Press Ltd. Dhaka, 2000.

²⁵ Ibid.

between 1977 and 1997, in order to delineate the processes within rural society which caused, aggravated, maintained and reduced poverty in a typical Bangladesh village during the above period. In this study, Siddiqui adopted a holistic framework of analysis and careful not to pre-assign any particular weight age to the different component of the analytical framework.

9.14 He identified that the particular social, cultural and religious beliefs and practices were responsible for roadblocks to poverty alleviation in various ways. Siddiqui further emphasized that there is a strong need to reform the auto-poor economic processes relating to production and exchange as well as the poor and women must occupy their rightful place in all organizations and institutions suitable for them.

9.15 In his study, author tried to explore the complex forces working behind the poverty from a perspective which combines deep commitment to the poor with firm objectivity. He also suggested specific actions to be taken at the micro-level for poverty alleviation.

9.16 Above all, he strongly recommended to adopt a fewest strategies for poverty alleviation such as (i) a qualitative improvement for secular education aiming at higher level of knowledge and skills and humanistic values, (ii) wide dissemination of an indigenous version of liberation theology, seen to be eminently suitable 'entry point' to deal with this situation and (iii) all economic and social development programmes need to be dovetailed to this basic strategy in order to have the desire effect of rapid poverty alleviation.

9.17 It appears from the review of various studies on poverty alleviation in Bangladesh are confined to specific issues and are subject to a number of limitations. Most of the studies are concerned with the measurement of poverty by estimating income in terms of nutritional requirement, access to health and sanitation service, and literacy rate. Some studies tried to explain the causes of poverty without due emphasis on pro-poor delivery service at the grass-root level and its strategies except only one study undertaken by Kamal Siddiqui.²⁶

9.18 In view of these limitations, an attempt has been made in the present study to follow the framework of later one as a longitudinal study on poverty alleviation with due emphasis on both design, develop and formulate appropriate strategies of poverty reduction at the grass-root level. In addition, while formulating the strategies, past achievement and failures in specific areas of income poverty and human poverty have been covered in combination with future imperatives like achieving the Millennium Development Goals (MDS) and the target set in poverty reduction strategy paper (PRSP). Major information's have been gathered on the basis of the questionnaire prepared earlier for the first phase of research study.

²⁶ Op.cit.

Chapter-III

10.0 Analysis of Data

10.1 Design and develop a detail Upazila profile remain incomplete if it does not highlight a comprehensive socio-economic scenario of the study area. Thus an attempt has been made in this chapter to briefly discuss the socio-economic situation on the basis of the framework mentioned in the previous chapter. As the causes of poverty are however much more complex and no single factor is sufficient to understand the dynamics of socio-economic process of poverty at the grass-root level. The present chapter therefore attempts to briefly highlight the general information of the study area of Savar and Dhamrai Upazila separately.

11.0 Savar Upazila

11.1 Savar Upazila is the second biggest Thana of Dhaka district in respect of area and population. Savar Thana was established in 1912 and it was declared as an Upazila in 1983. It occupies an area of 280.13 sq. km. including 5.05 sq.km. river and 0.28 sq.km. forest area. The Upazila is located between 23°.44' and 24°.02' north latitudes and between 90°11' and 90°22' east longitudes. It is bounded to the north by Kaliakoir and Gazipur Sadar Upazila, on the east by Mirpur, Mohammadpur, Pallabi and Uttara, on the south by Keraniganj and on the west by Dhamrai Upazila of Dhaka and Singair Upazila of Manikganj district. The Upazila consists of one Municipality, 1 Wards, 11 Union Parishads, 175 Maujas and 321 villages. While the Savar town consists of 9 Wards and 55 Mahallas. The area of the town is 24.1 sq. km. It has a population of 1,24,885 of which 53.03% male and 46.97% female and the population density is 5,182 per sq. miles. Nothing is specifically known about creation and origin of the name of

Savar²⁷. But it appears from the District Gazetteers that the name of Savar is supposed to be derived from word 'sambhar' which was the capital of Kingdom of Raza Harish Chandra during 7th and 8th century. AD. It is supposed from the inscription of 6th century that many foreign traders used to come here for business.

11.2 The Thana consists of 11 unions, 3 wards, 220 mauzas, 66 mahallahs and 321 villages. The average population of union/ward, mauza/mahallah and village are 27,002, 1,322 and 846 respectively. The use of construction material of roof by village, by mauza and by union, it has been observed that 5.15% of the main house of the dwelling households are made of straw/bamboo and 10.41% are made of cement and 84.44% are made of a combination of different types of materials.

11.3 In the Thana, there are 66,956 households and of them 67 are tribal households. Distribution of households by type shows that there are 97.42% dwelling units, 0.79% institutional units and 1.79% other units. The average households size for the Thana is 5.6 persons. The household size in dwelling, institutional and other units are 5.4, 22.3 and 4.3 persons respectively. In the thana, 86.14% of the dwelling households use tube well, 5.38% use tap, 7.71% use dug-well, 0.30% use pond and 0.47% use canal/river as main source of drinking water. In Savar thana, 26.63% of dwelling households have sanitary latrines. A total of 58.47% of the households have non-sanitary latrines while 14.90% of the households have no toilet facilities.

11.4 The entire Thana has electricity connection and according to the 1991 census, 44.09% of the total households and 43.08% of the dwelling

²⁷ Serajul Islam & Sajahan Miah(ed) Bangladesh : National Encyclopedia of Bangladesh. vol-3, Asiatic

households reported to have electricity connection in the Thana. In savar thana, 47.70% of the dwelling households own and 52.30% do not own agricultural land. In the thana, 39.13% of the dwelling households depend on agriculture as the main source of household income with 24.34% on cultivation/share cropping, 1.90% on livestock, forestry and fishery, 0.05% on pisciculture and 12.84% as agricultural labour. Other sources of household income are non-agricultural labour (4.44%) , business (17.35%) and employment.

11.5 The Thana has a population of 378,034 of which 206,669 are males and 171,365 are females. The sex ratio of the Thana is 121 males per 100 females as against 113 males per 100 females in 1981.

11.6 The literacy rate is 37.8% for both sexes 7 years and over, 44.8% for male and 29.1% for female. In this Thana, the literacy is the highest i.e. 63.1% in Ward no. 02 Union and the lowest i.e. 20.3% in Bhakurta Union. The child-woman ratio (Children 0-4/ Women 15-49) per thousand for the Thana area is 585. School attendance at the age group 5 – 24 for male is 42.4% and for female is 36.7%. This shows increases over the 1981 figures of 25.0% and 14.4% respectively.

11.7 In the Thana, 28.05% of the population is below 10 years of age. Among the population of age 10 years and over 18.61% are not working, 1.11% are looking for work, 32.79% are engaged in household work and the remaining 47.49% are working. The distribution of working people shows agriculture (13.63) , industry (2.61%) , water and gas (0.12%) , construction

(0.93%), transport and communication (1.92%), business (6.91%), services-self employed (0.71%) and others (20.65%).

11.8 The entire Savar Thana is urban area and included in Dhaka Statistical Metropolitan Area (SMA). It consists of 1 municipality, 3 wards, 11 unions, 220 mauzas, 66 mahallahs and 321 villages and occupies an area of 280.13 sq.km. Aminbazar union has been included as a part of Dhaka City Corporation.

12.0 Dhamrai Upazila:

12.1 Dhamrai is the largest Thana of Dhaka zila in respect of area and it was established in 1914 and it turned into an Upazila in 1985. Nothing is definitely known about the origin of the Thana name. It is learnt that in the past the area was named Dhamrai after the name of an influential man Dhama Khole and his wife Rai Goalini. The Thana assumed to have derived its name from the name of the place where its headquarters is located. During Rathajatra festival of the Hindu Community Dhamrai become crowded with Hindu devotees. It is also famous and well known for making bronze utensils.

12.2 The Thana occupies an area of 307.40 sq. km. including 5.98 sq. km. river area. It is located between 23°49' and 24°03' north latitudes and between 90°01' and 90°15' east longitudes. The thana is bounded on the north by Mirzapur thana of Tangail zila and Kaliakair thana of Gazipur zila, on the east by Savar thana, on the south by Singair thana of Manikganj zila and on the west by Saturia thana of Manikganj zila. The main rivers are Bangshi, Dhaleshari and Gazikhali.

12.3 The Thana consists of 16 Unions, 307 Mauzas and 398 villages. The average population of Union, Mauza and village are 19,549, 1,019 and 786 respectively.

12.4 Housing condition of rural area dominates the housing pattern of the whole Thana although the housing condition differs in urban area. The percentage of distribution of construction material of roof main house of the dwelling household, it has been observed that 15.18% of the main house of the dwelling households are made of straw/bamboo and 2.02% are made of cement and 82.80% are made of a combination of different types of materials. In the thana, there are 57,297 households, in all, 103 of them are tribal households. Distribution of households by type shows that there are 98.68% dwelling units, 0.49% institutional units and 0.83% other units. The average household size for the thana is 5.5 persons, for rural area the size is slightly small i.e. 5.4 and for urban area the size is slightly big i.e. 5.7. The household size in dwelling, institutional and other units are 5.5, 4.1 and 4.8 persons respectively. In the thana, 90.01% of the dwelling households use tube well, 0.22% use tap, 8.81% use dug-well, 0.46% use pond and 0.50% use canal/river as main source of drinking water.

12.5 In Dhamrai Thana, 8.42% of dwelling households have sanitary latrines with 5.37% in rural area and 52.10% in urban area. A total of 82.72% of the households have non-sanitary latrines with 85.67% in rural area and 40.41% in urban area. In this thana, 8.86% of the households have no toilet facility. Thirteen unions of the thana have been brought under Rural Electrification Programme. So far, 10.76% of the total households and 10.42% of the dwelling households reported to have electricity connection in the entire thana. In this thana, 63.15 of the dwelling households own and

36.85% do not own agricultural land. Percentage of ownership of agricultural land is 20.84% in urban area as against 66.10% in rural area.

12.6 In the thana 65.91% of the dwelling households depend on agriculture as the main source of household income with 41.77% on cultivation/share cropping, 2.01% on livestock, forestry and fishery, 0.09% on pisciculture and 22.04% as agricultural labour. Other sources of household income are non-agricultural labour (3.66%), business (10.36%) and employment (8.28%). In urban area, main sources of household income are business (25.62%), employment (37.72%), non-agricultural labour (2.47%) and agriculture (12.29%).

12.7 The Thana has a population of 312,777 of which 157,553 are males and 155,224 are females. The sex ratio of the thana is 102 males per 100 females as against the same number of males per 100 females in 1981. The decadal population growth rate is 17.77% and annual compounded growth rate is 1.65%.

12.8 The literacy (7 years and over) is 29.5% for both sexes, 37.0% for male and 21.9% for female. In urban area, it is 59.3% for both sexes, 65.6% for male and 52.1% for female which are as higher compared to the corresponding rates in rural area of 27.2% for both sexes, 34.6% for male and 19.7% for female. In the thana, the literacy is highest i.e. 52.0% in Dhamrai union and the lowest i.e. 17.8% in Rawail union. The child-woman ratio (children 0-4/women 15-49) per thousand for the Thana, rural and urban areas is 584,586, and 554 respectively. School attendance at the age group 5-24 for male is 43.9% and for female is 32.0% . This shows increases over the 1981 figures of 23.9% and 12.5% respectively.

12.9 In the Thana, 29.82% of the population is below 10 years of age. Among the population of age 10 years and over 15.74% are not working, 0.92% are looking for work, 39.37% are engaged in household work and the remaining 43.97% are working. The distribution of working people shows agriculture (25.56%), industry (0.96%), construction (0.57%), transport and communication (0.49%), business (4.58%), services-self employed (1.04%) and others (10.77%).

12.10 Dhamrai Thana headquarters is the only urban area of the Thana. It consists of several Mauzas and occupies an area 5.84 sq. km. In this report findings of the study have been arranged into different categories. These are (a) General/basic information about sample upazilas (b) Local natural resources (c) Population and family planning (d) Levels of poverty and inequality and (e) Education and sports.

13.0 Comparative Scenario of Study Area

13.1 Table 3.1 reveals the comparative scenario of study area on general information of the sampled two upazila at a glance. Savar is the biggest upazila in terms of population having 5.80 lakhs inhabitants of which 52.51% percent are male and the rest (47.49%) are female followed by 50.27% and 49.73% male and female in Dhamrai Upazila comprising 3,47,520 population.

13.2 It is noticed that density of population is highest in Savar (2055), where for Dhamrai it is only 1131. Average family size and literacy rate of both the upazila are almost same. Other basic information may be seen in

Table-3.1 Basic Information about Sampled Upazilas.

Basic Information	Upazila	
	Savar	Dhamarai
Total Area (in Sq.Km)	282.45	307.40
Population:	5,80,516	3,47,520
Male	304812(52.51%)	174700(50.27%)
Female	275704(47.49%)	172820(49.73%)
(Census-2001)		
Density of Population (Per Sq.Km)	2055	1131
Average family size	5.40	5.12
Number of Union	12	16
Literacy rate (in %)	62.00	62.5%
Distance from district HQ(in Km)	22	36
No. Mouza	274	308
Number of village	376	408
Cultivable land(in hector)	22630	300
Single crop land (in hector)	3676	2510
Double crop land (in hector)	17810	13895
Triple crop land (in hector)	12600	8895
Number of agri block	57	48
Govt. Primary School	99	139
NGOs	82	19
Bank	25	13
Deep Tubewell	172	118
Shallow Tubewell	503	3850
Power Pump	491	46

Source : Field Survey

14.0 Local Natural Resources:

14.1 Distribution of land use by upazilas is shown in Table-3.2 that 55.21% of the total land is cultivable at Dhamrai Upazila, whereas for Savar Upazila this figure is 48.80% followed by homestead land 16.90% and 15.08% for Dhamrai and Savar respectively. While road occupies 9.23 percent and 10.19 percent which is third largest land use in both Upazila. Amongst other canal and river share 7.19 percent and 7.16 as well as 5.28 and 6.46 respectively.

Table-3.2: Distribution & Use of Land by Upazila

Pattern of Land Use	Area in Acre %	
	Dhamrai(8 Union)	Savar (6 Union)
Cultivable	55.21	48.80
Uncultivated/Fallow	2.87	2.89
Forest	0.08	0.20
Low-lying	1.83	1.90
Industries	-	0.87
Homestead	16.90	15.08
Road	9.23	10.19
Canal/Waterway	7.19	7.16
Education/Institution	1.08	5.71
River	5.28	6.46
Other	0.32	0.74
Total	100.00	100.00

Source : Field Survey

14.2 The table 3.2 also shows that land use for other items are very significant in the study area but the trend of landuse pattern has got similar characteristics of both Upazilas.

14.3 The table 3.3 shows that the study areas unfortunately do not have any natural forest under the Department of Forest although these areas commonly known to the local people as a forest area. 100 percent forest area in both the Upazilas remain under homestead forest.

Table-3.3: Land Available for Forestry by Upazila

Type	Area in Acre(%)	
	Dhamrai	Savar
Natural Forest	-	-
Homestead Forest	100.00	100.00
Forest under department of Forest	-	-
Total	100.00	100.00

Source : Field Survey

14.4 The table 3.4 clearly indicates that river, canal, pond and bil are the sources of surface water in both the upazila. For Savar and Dhamrai Upazila 47.27% & 41.12% accounts for surface water from river respectively followed by 21.31% and 22.80% from canal. For Dhamrai Upazila 22.31% surface water sourced from pond. Whereas, this figure is 18.60% for Savar upazila. It is noticed that both in Dhamrai and Savar Upazila, the surface water is used for bathing, washing, cultivation, communication and pisciculture.

Table-3.4: Sources and Use of Surface Water by Upazila

Sources of water	Area Coverage in Acre(%)		Nature of Use of Water	
	Dhamrai	Savar	Dhamrai	Savar
Pond	22.31	18.60	Bathing, Washing and Pisciculture	Bathing, Washing and Pisciculture
River	41.12	47.27	Bathe, Wash & Communication	Bathe, Wash & Communication
Canal	22.80	21.31	Communication	Communication
Bil	13.77	12.82	Cultivation & Pisciculture	Cultivation & Pisciculture
Total	100.00	100.00		

Source : Field Survey

14.5 The survey revealed that tubewell are the prime sources of drinking water for the sampled area. Table-3.5 shows that most of the tubewell (95.00%) are operating properly followed by pond and kua. The remarkable finding is that people still drink water of pond which may not be hygienic.

Table-3.5: Sources of Drinking Water by Upazila

Sources	Dhamrai		Savar	
	Existing No.	Actually used for	Existing No.	Actually used for
Tubewell	12520	11977(95.67)	9630	9120(94.70)
Indra	14	00(0.00)	16	00(0.00)
Kua	150	45(30.00)	128	35(27.34)
Pond	552	434(78.62)	320	240(75.00)

N.B. Figures in the parenthesis indicate percentage of the Utilization of existing sources.
Source: Field Survey

15.0 Population and Family Planning:

15.1 In respect of age distribution, it is found that for Dhamrai upazila male consists of 50.71% of the total population followed by 49.29% female. It is evident from table 3.6 that 51.27% of the total population is male. The study revealed that highest percentage of the population, (43.53% in Dhamrai & 43.87% in Savar) belonged to the age between 18-59 years followed by in between 5-17 years. The composition of population for both the sample Upazila noticed to be almost same.

Table-3.6: Distribution of Population by Age

Age (in year)	Dhamrai (8 Union)			Savar (6 Union)		
	Women	Men	Total	Women	Men	Total
0-4	11975 (6.64)	12350 (6.85)	24325 (13.49)	9118 (6.65)	9350 (6.82)	18468 (13.47)
5-9	13255 (7.35)	13850 (7.68)	27150 (15.03)	9748 (7.11)	10280 (7.49)	20028 (14.00)
10-14	12220 (6.78)	12490 (6.93)	24710 (13.71)	9082 (6.62)	9646 (7.03)	18728 (13.65)
15-17	6650 (3.69)	6875 (3.81)	13525 (7.50)	5190 (3.78)	5840 (4.25)	11030 (8.03)
18-34	22675 (12.58)	23225 (12.88)	45900 (25.46)	17204 (12.54)	17930 (13.07)	35134 (25.61)
35-59	16125 (8.95)	16452 (9.12)	32577 (18.07)	12328 (8.98)	12735 (9.28)	25063 (18.26)
60+	5964 (3.30)	6120 (3.39)	12080 (6.69)	4230 (3.08)	4455 (3.24)	8685 (6.32)
Total	88860 (49.29)	91362 (50.71)	180222 (100.00)	66900 (48.73)	70236 (51.27)	137136 (100.00)

N.B. Figures in the parenthesis indicate percentage of the total population.

Source: Field Survey

15.2 Table 3.7 depicts that density of population for per square km Dhamrai & Savar is 1131 & 2055 respectively. It is shown that average size of the household for Savar & Dhamrai is 5.10 & 5.06 respectively and dependency ratio is quite close in both the sample areas.

Table-3.7: Density of Population and Dependency Ratio of Population
(Per Sq.Km.)

Features	Dhamrai	Savar
Density of Population	1131	2055
Average size of the family	5.06	5.10
Birth Rate	2.01	1.90
Death Rate	0.39	0.45
Dependency ratio	1:4.67	1:4.75

Source : Field Survey

15.3 Table 3.8 shows the distribution of population by occupation of study area, it may be observed that day labour was dominated (more than 37%) as percentage of total population for both the sampled Upazila followed by agricultural labour and business. Details may be shown in table-3.8.

Table-3.8 : Distribution of Population by Occupation

Occupation	Dhamrai(%)	Savar(%)
Agriculture	27.67	26.55
Service	5.46	4.94
Business	20.00	22.47
Day Labour	37.33	38.22
Housework	4.05	4.60
Others	5.49	3.60
Total	100.00	100.00

Source : Field Survey

15.4 The researchers tried to know the migrational variety of the sampled areas. It is noticed that 57.46% of the migrated people of Dhamrai upazila are staying inside the country (not in the locality) and the rest 42.54% on residing outside the country (overseas). And for Savar upazila this figure was 59.94% and 40.06% respectively (table-3.9).

Table-3.9 : Statement of Population by Migration

Description	Dhamrai	Savar
No. of people staying outside the country(Overseas)	42.54	40.06
No. of people staying inside the country (not in the locality)	57.46	59.94
Total	100.00	100.00

Source : Field Survey

15.5 Table-3.10 shows that 63.35% percent of eligible couple of Dhamrai is practicing family planning methods and for Savar upzila the corresponding figure was 65.56 percent. Among the different method, pill taking by women was leading followed by injection. It is evident that contraceptive methods are being practiced mostly by female.

Table-3.10: Statement about Family Planning Methods

Item		Dhamrai	Savar
Eligible couple		19245	14638
Persons practicing the method in %		63.35	65.56
About the method	Pill	49.47	50.63
	Condom	13.63	14.43
	Coper-T	8.86	8.96
	Injection	15.36	15.81
	Ligation	10.78	8.43
	Vasectomy	01.89	1.71
Total:		100.00	100.00

Source : Field Survey

15.6 It is noticed from the Table-3.11 that for Savar, male & female voters accounts for 51.97% and 48.03% respectively, whereas for Dhamrai it was 51.47% & 48.53%.

Table-3.11: Distribution of Voter by Sex

Category	Dhamrai	Savar
Male	51.47	51.97
Female	48.53	48.03
Total	100.00	100.00

Source : Field Survey

15.7 The table 3.12 illustrates that family planning department, health department, Ansar and Village Defence Party (VDP), Union Parishad is taking part for expanding family planning activities in both the upazila, NGOs also rendered services to the people in this connection. It was known that the mentioned organizations render counseling and expansion of education and thus aware the people about the family planning programmes.

**Table-3.12: Description about the Organizations
Related to Family Planning Activities**

Organization	Dhamrai		Savar	
	Type of organization		Type of organization	
	Government	Others	Government	Others
Family Planning Department	☺	-	☺	-
School	☺	-	☺	-
Agriculture Department	☺	-	☺	-
Local Parishad (UP)	☺	-	☺	-
Anser & VDP	☺	-	☺	-
NGOs		☺		☺

Source : Field Survey

15.8 It was found from the table-3.13 that both Dhamrai and Savar the trend of literacy rate amongst the male and female by their classification are in the same direction. In percentage of unemployment, begging, disabling and disease affected, male are leading than female. Unemployed persons share more illiteracy in terms of education. Among the landless, female held more weightage (52%) in Dhamrai Upazila, which is almost reverse in case of Savar Upazila.

Table-3.13: Distribution of Population by Their Classification and Literacy Level

Class	Dhamrai					Savar				
	Sex		Education		Total	Sex		Education		Total
	Female	Male	Literate	Illiterate		Female	Male	Literate	Illiterate	
Unemployed	43.02	56.98	53.29	46.71	100.00	44.18	55.82	51.90	48.10	100.00
Landless	52.00	48.00	48.88	51.12	100.00	48.00	52.00	48.35	51.65	100.00
Beggar	33.10	66.90	38.62	61.38	100.00	29.50	70.50	38.00	62.00	100.00
Sex worker	-	-	-	-	-	-	-	-	-	-
Disable	47.06	52.94	51.17	48.83	100.00	47.80	52.20	50.45	49.55	100.00
Disease affected	46.94	53.06	52.91	47.09	100.00	47.00	53.00	51.60	48.40	100.00
VGD Card holder	100.00	00.00	24.17	75.83	100.00	100.00	00.00	28.00	62.00	100.00

Source : Field Survey

15.9 The table-3.14 demonstrates that 9.55% of the educated women in the study area of Savar are being in services followed by 7.96% in Dhamrai. The magnitude of child marriage is higher (12.70%) in Dhamrai, which accounted for 11.55% in Savar. It is noticed that divorce rate in Savar upazila is higher (5.60%) than that of Dhamrai (4.88) Upazila.

**Table-3.14: Information about Women in Service,
Child Marriage & Related Issues**

Item	Dhamrai	Savar
No. of Women in Service	07.96	9.55
No. of Child Marriage as % to total marriage	12.70	11.55
Divorce due to dowry	4.88	5.60

Source : Field Survey

16.0 Income Distribution

16.1. The comparative Table 4.1 clearly shows that the distribution of household by income is concentrated in between Tk. 1250-1499 where Dhamrai Upazila has got 16.32 percent and Savar Upazila has got 16.86 percent respectively. The table also indicates that second highest group of distribution of household by income is concentrated in between Tk. 2500-2999 where 11.57 percent in Dhamrai Upazila and 11.67 percent in Savar Upazila. While the third highest group is concentrated in between Tk. 3000-3999 where 10.16 percent in Dhamrai 09.79 percent in Savar Upazila.

Table-4.1 : Distribution of Household by Income

Income (in Tk.)	Dhamrai	Savar
	Percentage of Household	Percentage of Household
<750	3.13	3.16
750-999	4.81	4.54
1000-1249	7.33	7.58
1250-1499	16.32	16.86
1500-1999	8.89	8.85
2000-2499	4.24	4.36
2500-2999	11.57	11.67
3000-3999	10.16	09.79
4000-4999	8.11	08.43
5000-5999	7.66	7.35
6000-6999	6.01	5.82
7000-7999	4.20	4.23
8000-8999	3.31	3.20
9000-9999	1.50	1.39
12500-14999	0.33	1.60
10000-12499	1.76	0.30
15000-17499	0.42	0.44
17000-19999	0.24	0.22
2000+	0.19	0.17
Total Household	100.00	100.00

Source : Field Survey

16.2 The above table also indicates that more than 80 percent household income distribution range in between Tk. 750 to 5999, while only 20 percent of household income could be classified into higher income group. It is clear from the table 4.1 that the trend of distribution of household by income of Savar and Dhamrai Upazila is similar as they have almost equal opportunities of employment and business facilities. Location of Dhaka city and surrounding industrial estate as well as various types of organizations have given these facilities of both the Upazila.

17.0 Poverty and Employment

17.1 Household members were questioned about their standard of living in terms of poverty and their employment, including further information on poverty level and the member of people living below poverty line and how many of them are holding valuable group feeding card (VGD). The overall picture emerges from the table 4.2 below that less than half of total population of Dhamrai and Savar are living below poverty line.

Table-4.2: Information about Poverty & Employment

Item	Dhamrai	Savar
People live below poverty line(in %)	40.5%	39.60%
People do not have required food	09.00%	8.5%
People have work/employment	65.00%	67.5%

Source : Field Survey

17.2 The Table 4.2 illustrates that 40.5 percent population of Dhamrai and 39.60 percent of Savar Upazila are living below poverty line. While, 65 percent population of Dhamrai and 67.5 percent of Savar Upazila have salaried work and self employed work respectively. Only 09.00% percent people are above poverty level and they do depend on either any employment or business. In fact their available resource do not encourage them to have employment and assistance from government.

18.0 Educational Institute in the Study Area.

18.1 Education is essential for acquiring required knowledge, skill and attitudes for raising awareness of masses about the use modern technology and information. It plays a vital role in enabling the individuals to have the

access to economic resources for the development. There is no single instance that illiterate society has been able to develop meaningfully and sustain their progress.

18.2 This section begins with the analysis of the educational scenario of two Upazilas covering primary, secondary and tertiary level as well as the different types of professional education such as general, Technical and Madrasha. The Primary Education spread over five years schooling and the secondary education is of seven years duration. It includes three years for junior secondary, two years for secondary and two years for higher secondary courses. The tertiary education is offered in Colleges and Universities.

18.3 Table-4.3 indicates that there are three major types of educational institutes such as (i) Government , (ii) Non-Government and (iii) Private in Savar and Dhamrai Upazila. These educational institutes are again classified into three categories commonly known as Boys, Girl's and Co-Education etc. In Dhamrai Upazila there are 54 Government Primary School (general category), 2 Madrasha with Co-Education facilities and only 1 Government Girl's High School (general category), While in case of Non-Government, there are 11 Co-Education Primary School, 13 Co-Education Primary level Madrasha followed by 4 Junior High School with Co-Education facilities 2 Technical Junior High School and 5 Junior High Madrasha with Co-Education facilities. There are also 9 High School (general category) , 2 Technical High School and 6 High Madrasha with Co-Education facilities. In tertiary level Dhamrai Upazila has got only two Colleges (general category) and 2 Madrasha with Co-Education facilities. It has 11 Primary Boy's School and 1 Primary level Boy's and 1 Primary level Girl's Madrasha.

le-4.3: Statement about the Number of Educational Institute

Institution		Dhamrai (8 union)									Savar (6 Union)								
		Government			Non-Government			Private			Government			Non-Government			Private		
		Boy's	Girl's	Co-edu.	Boy's	Girl's	Co-edu.	Boy's	Girl's	Co-edu.	Boy's	Girl's	Co-edu.	Boy's	Girl's	Co-edu.	Boy's	Girl's	Co-edu.
High School	General	-	-	54 (100.00)	-	-	11	11 (100)	-	-	-	-	80 (100)	-	-	19 (100)	3 (50)	3 (50)	-
	Madrasha	-	-	2 (100.00)	-	-	13 (100.00)	1(50.00)	1(50.00)	-	-	-	-	-	-	12 (100)	-	-	-
	General	-	-	-	-	-	4 (100.00)	-	-	-	-	-	-	-	-	6 (100)	-	2 (50)	2 (50)
High School	Technical	-	-	-	-	-	2 (100.00)	-	-	-	-	-	-	-	-	-	-	-	-
	Madrasha	-	-	-	-	-	5 (100.00)	-	-	-	-	-	-	-	-	4 (100)	-	-	-
	General	-	1 (100.00)	-	-	-	9 (100.00)	-	-	-	-	-	-	-	-	32 (100)	-	-	-
High School	Technical	-	-	-	-	-	2 (100.00)	-	-	-	-	-	-	-	-	-	-	-	-
	Madrasha	-	-	-	-	1 (14.29)	6 (85.71)	-	-	-	-	-	-	-	-	5 (100)	-	-	-
	General	-	-	-	-	-	2 (100.00)	-	-	-	-	-	-	-	-	6 (100)	-	-	-
High School	Madrasha	-	-	-	-	-	2 (100.00)	-	-	-	-	-	-	-	-	2 (100)	-	-	-

Figures in the parentheses indicate percentage of Boys, girls in different type of educational institutions.

18.4 The above table also indicates that in Savar Upazila, there are 80 Government Primary level School with Co-Education facilities having no Madrasha and Girl's School. While, there are 19 Non-Government controlled Primary level School (general category), 12 Madrasha followed by 6 Junior Level High School (general category) and 4 Junior level High Madrasha with Co-Education facilities in Savar. There are also 32 High School (general category) and 5 High Madrasha with Co-Education facilities.

18.5 In tertiary level Savar Upazila has got 6 colleges (general category) and 2 Madrasha with Co-Education facilities. The table also indicates Savar Upazila has got 3 Private controlled Primary level Boy's School, 3 Primary level Girl's School and 2 Junior High School for Girl's as well as 2 Junior High School with Co-Education facilities. Cross classification of the above information by educational level controlled by NGO's in Table 5.8 shows a strong and even relation between Dhamrai and Savar Upazila particularly in Co-Education in different level.

18.6 Finally, this chapter reflects standard of living of two Upazilas on the basis of distribution of households by income in general and various aspects of education in particular.

19.0 Level of Education by Unemployed and Landless.

19.1 Table 4.3 highlights the level of education by unemployed and landless male and female of Dhamrai and Savar Upazila. 40.30 percent of male and 44.75 percent of female having primary education are unemployed in Dhamrai Upazila. While, 41.4 percent of male and 43.95 percent of female having primary level education are unemployed in Savar Upazila.

Table-4.3: Level of Education by Unemployed and Landless of Male & Female

Level of Education	Dhamrai				Savar			
	Unemployed		Landless		Unemployed		Landless	
	Male	Female	Male	Female	Male	Female	Male	Female
Illiterate	21.05	25.04	26.41	31.25	22.54	26.10	27.05	32.10
Can Sign only	17.91	17.58	43.39	32.0	17.3	16.90	40.60	31.40
Primary	40.30	44.75	14.15	20.0	41.4	43.95	16.90	19.98
Junior-high	11.64	4.63	9.06	10.5	10.9	5.25	8.85	09.95
SSC	4.93	4.26	3.77	3.75	4.3	3.98	3.50	3.55
HSC	3.94	3.72	2.83	2.5	3.18	3.65	2.82	2.97
Bachelor/Masters	0.36	0.02	0.38	0.00	0.28	0.17	0.28	0.05
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Source : Field Survey

19.2 Above Table indicates that 43.39 percent male and 32 percent of female are landless in Dhamrai Upazila who can sign only and 40.60 percent of male and 31.40 percent female are landless in Savar Upazila who can sign only. Whereas 21.05 percent of male and 25.04 percent illiterate male illiterate of female are unemployed in Dhamrai Upazila. While 24.41 percent of illiterate male and 31.25 percent illiterate of female in Dhamrai Upazila are landless. On the other hand 20.54 percent of illiterate male and 26.10 percent illiterate female are unemployed Savar Upazila. Where as 27.05 percent illiterate male and 32.10 percent of illiterate female are landless in Savar Upazila.

19.3 Comparative picture of level of education of Dhamrai and Savar Upazila provides striking scenario among the SSC, HSC, and Bachelor/Masters degree holders are less unemployed and landless in both Upazila. Table also indicates educated persons are less unemployed and illiterate persons are unemployed in greater number.

20.0 Literacy Rate of Study Area.

20.1 The table indicates that average literacy rate of Dhamrai and Savar Upazila is higher than national average at the age of 7 and above. It also indicates average literacy rate of Dhamrai Upazila is higher than Savar Upazila.

Table-5.1: Average Literacy Rate (Can sign only) of the Study Areas

Age	Dhamrai		Savar	
	Male	Female	Male	Female
7+	73.0%	67.50%	71.4%	64.8%
15+	58.25%	52.75%	56.75%	53.70%

Source : Field Survey

20.2 The above Table shows that 73 percent of 7 years and above old male and 67.50 percent of 7 years and above female are educated in Dhamrai Upazila. Whereas 71.04 percent of 7 years and above old male and 64.8 percent of 7 years old female are literate in Savar Upazila. But the comparative picture shows that average rate of male and female at the age of 15 years and above are less in Dhamrai Upazila. While the similar picture also emerges in the Savar Upazila.

21.0 Drop-out in Education and Ratio of Teachers and Student.

21.1 Average rate of dropout the education of the study area is better than that of the other areas of Bangladesh. This might be the reason that the study area is located in and around Dhaka Metropolitan city. Table 5.2 indicates that drop-out rate in education is higher in college level. Where 28.0 percent of boys and 33.50 percent boys and girls are giving-up their education in

Dhamrai Upazila. Whereas average drop-out in college level 29.0 percent of boys and 35.0 percent boys and girls are giving-up their education in Savar Upazila.

Table-5.2: Statement of Average Dropout in Education and Ratio of Teacher & Student.

Level of Education		Rate of Droup out				Ratio of Teacher-student	
		Dhamrai		Savar		Dhamrai	Savar
		Boy	Girl	Boy	Girl		
Primary	General	12.5%	12.0%	13.20%	12.7%	1:65	1:63
	Madrasha	14%	13.0%	15.00%	13.6%	1:73	1:70
Secondary	General	19.75%	22.50%	20.4%	23.7%	1:47	1:44
	Madrasha	20.0%	23.5%	21.0%	24.0%	1:56	1:52
College	General	28.0%	33.50%	29.0%	35.0%	1:42	1:41
	Madrasha	29%	31.75%	28.0%	30.5%	4.50%	1:57

Source : Field Survey

21.2 Table 5.2 also shows an impressive picture on the ratio of teacher and students of both Upazila. Where teachers and student ratio is increasing from college level to secondary level as well as primary level in Dhamrai and Savar Upazila. This picture cab be compared with other Upazila of Bangladesh.

22.0 Physical Infrastructure of Educational Institutes

22.1 Physical infrastructure of various levels of educational institutes of Dhamrai and Savar Upazila provides constructing picture in the Table 5.3 100 percent primary level school. Where there is no semi-pucca and kancha primary school there and 54.55 percent Madrasha are pucca and 45.45 percent Kancha in Dhamrai Upazidla. Whereas, 89.36 percent and 10.64 percent primary level schools are pucca and semi-pucca.

Table-5.3 : Information about Physical Infrastructure of Educational Institute

Level of Education		Dhamrai			Savar		
		Pucca	Semi-pucca	Kacha	Pucca	Semi-pucca	Kacha
Primary	General School	99 (100.00)	-	-	42 (89.36)	5 (10.64)	
	Madrasha	06(54.55)	-	5 (45.45)	2 (11.11)	16 (88.89)	
Secondary	School	15 (78.95)	-	4 (21.05)	22 (68.75)	8 (25.0)	2(6.25)
	Madrasha	2 (66.67)	-	1 (33.33)	-	18 (94.74)	1(5.26)
College College	General Colleges	5 (55.55)	-	4 (44.45)	8(80.0)	-	2 (20.0)
	Madrasha	2 (50.00)	-	2 (50.00)	-	16 (94.11)	1 (5.89)

N.B: Figures in the Parenthesis show the percentage of the corresponding type of infrastructure.

Sources: Field Survey

22.2 The above Table 5.3 also shows college level physical infrastructure of the study area. In Dhamrai Upazila 54.55 percent colleges have pucca building and 44.45 percent colleges have kuncha walls. Whereas 50.00 percent Madrasha have got pucca building and another 50 percent have got kancha wall. In Savar Upazila the overall condition of physical infrastructure of the colleges are better than that of the Dhamrai Upazila. 80 percent colleges have pucca building and only 20 percent college do not have this type of infrastructure. The cross classification of physical infrastructure in two Upazilas in the table 5.3 demonstrates Dhamrai has got larger number of pucca educational institutes than that of the Savar Upazila.

23.0 Education in the Study Area

23.1 It is revealed from the previous section that physical infrastructure of educational institutes of two Upazilas is segmented and uneven in character. Table 5.4 indicates that 29.74 percent male population have got general education, 2.91 percent technical education and 20.10 percent Madrasha education at School Secondary Certificate level . While 36.00 percent female population having general education, 1.15 percent technical and 19.84 Madrasha educations at SSC level.

Table-5.4: Information about Educated Population by Upazila

Type of Certificate	Population				
		Dhamrai		Savar	
		Male	Female	Male	Female
SSC	General	29.74	36.00	32.50	34.75
	Technical	2.91	1.15	2.20	1.80
	Madrasha	20.10	19.84	19.85	18.10
HSC	General	19.70	22.35	18.77	21.25
	Technical	-	-	1.95	1.50
	Madrasha	6.54	2.43	7.80	3.40
Bachelor	General	15.91	18.08	14.65	17.0
	Technical	-	-	-	-
	Madrasha	3.10	0.09	2.98	2.20

Source : Field Survey

23.2 The above table also demonstrates similar picture between male and female. Education in all levels (i.e. SSC, HSC and Bachelor) is higher amongst the female population in both Upazila. Provision of stipends from Government to the girl's students might be one of the major reasons for this situation. Moreover, work opportunities for the educated female persons call for an appropriate motivational factor of education these two Upazila.

24.0 Extension of Education Programme by NGO's

24.1 NGO's in Bangladesh over the last few years have expanded their activities in various areas. Amongst which extension of educational programme is one priority area where NGO's are launching a number projects. In Dhamrai Upazila, BRAC, ASHA and Proshikha have started child and adult education credit disbursement and distribution of book and khata in early 1980, 1998 and 2000 respectively. This programme has by now covered about 65% percent in terms of total area. Similar programme has also been initiated by BRAC, TARC, ASA and Proshika in Savar Upazila in 1978, 1980, 1985 and 1995 respectively. There programme has been exceeded about 40 percent of the total area.

Table-5.5: Information about Expansion of Education Programme by Private Organization and NGOs

Upazila	Programme Launch by	Area Coverage	Year of Beginning	Type of Programme
Dhamrai	BRAC ASA PROSHIKA	65% of the locality	1980 1998 2000	Child & Adult Education and Credit Disbursement Distribution of Books & Khata
Savar	BRAC TARC ASA PROSHIKA	40% of the locality	1978 1980 1985 1995	Child & Adult Education and Credit Disbursement Distribution of Books & Khata

Source : Field Survey

24.2 The above table indicates that extension of education programme by the NGO's in the study areas is very encouraging which could be considered not only as vehicle for expanding the primary level of female education in

rural areas but also for the socio-economic development of rural Bangladesh.

25.0 Access to Library and Bookshop.

25.1 An attempt has been made in present study to indicate the accessibility of library facilities, extended by the Government, NGO's and private organisations to the educated population of the study areas. Table 5.6 however shows that 12 libraries have been established and run by the NGO's in Savar Upazilla and only 4 libraries in Dhamrai Upazila respectively.

Table-5.6: Statements about Library and shops of Book

	Dhamrai (8 Union) in No.	Savar (6 Union) in NO.
Book Shop	31 (32.63%)	48 (50.52%)
Govt. Library	-	-
Non Govt. Library	04 (4.21%)	12 (12.31%)
Total	35 (36.84%)	60 (62.83%)

Sources: Field survey

25.2 The above table also indicates that there are 48 bookshops in Savar Upazila and 31 bookshops in Dhamrai Upazilla. The available information shows that the access to educational facilities is largely available in Savar Upazila than that of the Dhamrai. It also shows Savar Upazila alone shares about 62.83 percent of the total facilities, whereas Dhamrai Upazila shares only about 36.84 percent. The location advantages and improved infrastructure facilities have greatly influenced the expansion of libraries in Savar Upazila.

26.0 Sports and Games facilities

26.1 The present study attempts to highlight the sports and games facilities available in study areas. Table 5.7 shows that the sports and games facilities are more or less evenly distributed in Savar and Dhamrai Upazila.

Table-5.7 :Information about Popular Games and Sports

Name of the Games & Sports	Dhamrai (8 Union)	Savar (6 Union)
	No. of Play Ground/Court	No. of Play Ground/Court
Football	28 (17.17%)	26 (15.95%)
Volley-ball	35 (21.47%)	25 (15.33%)
Cricket	7 (4.24%)	5 (3.06%)
Badminton	3 (1.84%)	3 (1.84%)
Hadudu	19 (11.65%)	12 (7.36%)
Total	92 (56.44%)	71 (43.55%)

Source : Field Survey

26.2 The above table 5.7 indicates that Dhamrai Upazila shares about 56.44 percent of games and sports facilities and Savar Upazila shares about 43.55 percent of games and sports facilities. Locational advantages and availability of games and sports ground (land) might be influenced the higher percent of these facilities at Dhamrai that that of Savar Upazila.

Chapter –IV

27.0 Summary and Recommendations of the Study:

27.1 It has been already mentioned earlier that this is a first phase of longitudinal study on two Upazilas seeking to explain various forces that caused, aggravated and reduced poverty in order to design pro-poor service delivery strategy at the grass-root level as well as to provide reference document to the Upazila administration and training input for the members of Bangladesh Civil Service.

27.2 Through investigation on the problem of local natural resources, population and family planning activities levels of poverty and inequality and education have been made with the assumption that these factors have direct bearings on the level of poverty in study areas. Since the present study has given a partial view of the poverty problems therefore its findings to some extent are not exhaustive and it could be used in limited sense. While subsequent study on the next phases would give holistic view of the problem, then the findings of the present would be in a position to provide comprehensive recommendations.

27.3 On the basis of the information and data used in the study the following summary and major recommendations have been suggested for the development of Upazila profile and to formulate appropriate strategies for poverty reduction at the grass-root level.

28.0 Summary :

- (i) Dhamrai Upazila is bigger than Savar in terms of area, Unions, Mouza and number of villages and cultivable land but Savar Upazila shows higher population with density 2055 per sq mile and other characteristics are almost similar and even in character. In addition, there is a significant positive correlation between other information of the study area.
- (ii) Ratio of land use pattern is considerably consistent in comparison with various sectors in the study areas. There is a wide difference between the ratio's of educational institutions, forest land use and homestead. Comparison of other indicators such as sources of drinking water and use of surface water dependency ratio does not show any significant variation between the villagers.
- (iii) Distribution of population by different age groups provides a strong positive correlation between two Upazilas. It was found that more than 45 percent of population is concentrated between 10 to 34 years age group. Similar trend also observed in respect to other demographic aspects such as average size of the family, dependency ratio and birth and death rate except the density of population.
- (iv) The analysis of other variables indicates that household size, dependency ratio and sex ratio were important factors in explaining differentials in incidence of poverty. The poor households tend to have larger family size, higher dependency burden and higher proportion of female members than non-poor counterparts.
- (v) The main cause of uneven poverty in the study areas seems to be unequal access to income earning opportunities of people not only due to prevailing socio-economic differences but also presence of Export

Promotion Zone (EPZ) other industries, business facilities. Location of both various government, private and NGO's office as well as proximity of Dhaka Metropolitan City.

(vi) The analysis of employment situation shows that a significant portion of rural labour force remained unemployed and under-employed throughout the year. The available information also indicates that employment opportunities had not grown as quickly as the rural labour force. Moreover, seasonality in employment in certain sectors both in terms of employment level as well as wage rate was mentioned as one of the important causes of greater hardship for the poor.

(vii) The education profile in the study areas also indicates that the facilities of education available were mainly enjoyed by the well to do sections of people. This situation has been to some extent changed with the introduction of stipend system for the girl's students from the primary to secondary level. Even though, the poor students dropped-out and compel them to participate as child labour force outside family. The important reflection of the analysis was that lack of proper job oriented education system is mainly responsible for unemployment in the labour market and is one of major causes of poverty.

(viii) Collateral system against credit prevents scheduled banks from responding to the need of poor people except Grameen Bank and other similar NGO's in a very limited scale. Thus an appropriate steps should be taken from Government for the benefits of rural development in general and modern technology in particular can reach small and marginal farmers.

(ix) Introduction of functional education for the mass as well as vocational and technical education for the dropout can create with employment opportunities.

(x) The Picture that emerged from the analysis of various information of the present study indicates "Trickle Down" policy of development provided a mixed picture. Although there has been some positive impact on agricultural productivity and the benefit accrued from development programmes have by-passed the largest groups i.e. landless rural poor.

29.0 Recommendations:

(i) As a part of employment generation strategy, a target oriented programme to promote local level natural resources through formal and non-formal education and awareness campaign could be implemented. Special programmes for development of natural resources like social forest, homestead forest and highway side etc. can be implemented under various institutional managements with input supports like supplying of different types of plants and extension support services for income generation.

(ii) Population and family planning component need to be an integral part of every programme and development project in order to reduce the population growth and minimize the pressure on limited resources. The low rate of population growth may be achieved through widespread literacy, family planning campaign expansion primary health care and strong birth planning policy.

(iii) To alleviate poverty in the study areas, it is necessary to allocate more government resources in favour of agro-based and modern technological programme mainly within disadvantaged group. Moreover, NGO's should

extend their target-oriented activities for hard-core poor and landless people as well as marginal farmers to provide credit facilities without collateral and other means of fund to generate income.

(iv) As education is pre-condition for overall human resource development and alleviation of poverty, specific target oriented programme including formal and informal training could also be given for asset forming, self-employment opportunities like fisheries, livestock and small business under various institutional support.

(v) Besides, intensive use of agricultural land and employment generations in non-farm sectors such as small-scale cottage and agro-based industries could be promoted as a matter of policy. Socio-economic equality, redistribution of assests and providing access to resources appear to a basic pre-condition for developing the present study area out of poverty trap.

(vi) The elimination of poverty in the study area has to be based on increase production in various sectors and thereby increase labour productivity in different economic activities. An appropriate land use policy in the study area is important for overall development as well as for attaining the goal of higher cropping intensity and higher productivity.

30.0 These recommendations could be implemented by adopting following major interconnected action plan/ strategies: -

(a) **Creating Opportunities:** Special attention needs to given to support the pro-poor growth and market opportunities for the local level poor as well as for the women and other disadvantage groups. Thus, appropriate investments are necessary to ensure that the benefits of growth could be easily shared by them.

(b) **Empowering the poor:** Strengthening the capacity of poor community not only in taking the right decisions that have important bearing on their lives, but also in removing barriers that prevent them from engaging effectively in socio-economic and political activities.

(c) **Increasing Security:** Development is seriously hampered by the frequent occurrence of both natural and man-made disasters particularly in rural areas. Poor people must be aware and motivated to manage their risk to sustain their socio-economic development.

31.0 Conclusion :

31.1 Designing appropriate pro-poor service delivery strategy cannot be made by examining a few issues of two Upazilas in a single study but it paves the initial step to start the process of poverty alleviation and local level development. It demands a series of inter-related comprehensive studies in a holistic way to provide complete scenario.

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