

Poverty Alleviation for the Inhabitants of Adarsha Gram: A Case Study

Md. Tofazzel Hossain

Md. Hasibur Rahman

S.M. Zobayer Enamul Karim

**Bangladesh Public Administration Training Centre
Savar, Dhaka**

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**BPATC
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Researchers.

ACRONYMS

AG	: Adarsha Gram.
BRDB	: Bangladesh Rural Development Board.
BSCIC	: Bangladesh Small and Cottage Industries Corporation.
GO	: Government Organization.
HES	: Household Expenditure Survey.
LGED	: Local Government Engineering Department.
NGO	: Non-Government Organization.
PP	: Project Proforma.
PPMU	: Promotion Planning and Monitoring Unit.
VGD	: Vulnerable Group Development.

ABSTRACT

METHODOLOGY

- 1.1 This is a case study type of research. Six Adarsha Grams belonging to six divisions (Dhaka, Chittagong, Khulna, Rajshahi, Barisal and Sylhet) were selected as the sample of the study. Out of 159 households settled in those villages, 9 households (5.66%) left the villages and the remaining 150 (94.34%) households were living at the time of data collection. Complete counting method was used in this study.
- 1.2 All the heads of the households were interviewed with an interview schedule. Besides, three checklists were used to conduct this study. One checklist was used for taking interview of the Assistant Commissioners (land), second checklist was used to assess impression/ opinion of the local people (members of UP, Imam, teachers & others) about the AGs and the third checklist was used by the researchers for collecting data on socio-economic characteristics of the villages and the basic facilities provided to the villagers. Data collection took place during the period from October 01 to November, 1999.
- 1.3 Out of 6 Adasha Grams, five villages in phase-II (1989-90) and one in phase III (1990-91) were established.

FINDINGS

Demographic Characteristics

- 2.1 Most of the respondents (89.34%) belonged to the active age group (21-50 years). 49.34% of the respondents were illiterate. Most of the respondents (80.67%) were married. The respondent's, principle occupation was agriculture/day labour (52.67%) followed by riksha/van pulling (15.33%).

Average size of the households was 4.86 which was lower than that of the national figure for Bangladesh (5.15%).

Previous Living Conditions, Selection Criteria and land Title of the Respondents

2.2 The highest percentage of the respondents, which was 46.67% were previously floating people having no address. The selection criteria considered for becoming residents of the Adarsha Gram were:

- (i) floating and absolutely landless (61.33%).
- (ii) extreme poor (17.33%)
- (iii) affected by river erosion (12.00%) and
- (iv) widowed & divorced (8.67%). None of them faced any problem for taking procession of the houses. 97.33% of the respondents received deed of land title.

Improvement and Extension of the Houses and Basic Facilities Provided

2.3 No improvement and extension was done by the government majority of the respondents (78%) made no improvement and extension of their houses by themselves. Only 22% made some improvement and extension at their own initiative. The condition of some basic facilities such as kitchen & latrine were not good.

Use of Homestead Land

2.4 Most of the respondents did not receive any land in addition to homestead plots. The respondents used their homestead land for kitchen gardening (45.33%), timber tree plantation (32.67%) and fruit tree plantation (39.33%).

Community Life, Health and Family Planing and Other Benefits

- 2.5 It was observed that in every sample village a fair community spirit was developed by sharing their mutual joys and sorrows, and the residents of AGs live in peace without mentionable quarrel, unrest and any kind of heart burnning. 90.50% of the respondents knew about the remedies of diarrhoea. The member of recipients immunization and family planning method users were 95.50% and 85% respectively.
- 2.6 100% of the respondents opined that there was no endeavour to increase knowledge & skill through extending formal training. 85% of the respondents answered that consciousness about protein and calories intake have not been increased. 97.33% made their reaction negative regarding self-sufficiency, though 77.67% respondents answered in the affirmative about the development of self-confidence. Regarding idea of development process & techniques, participation in decision makings, leadership development, idea of cultural and political process most of the respondents replied in the negative.

Income, Savings and Debt

- 2.7 Most of the respondents (72%) had a monthly income upto Tk. 1700. Average monthly income was Tk. 1347.67. About two thirds (65%) respondents had savings and rest of them (33%) had insignificant saving of Tk. 300; all these savings was in the form of compulsory or force savings as per direction of government organisations and NGOs from where they received loan. More than two-thirds (82%) of the allottees answered that they were drowned into the debt culture.

Loan, its Uses and Impact

- 2.8 Only 52% of the allottees received loan and average amount of loan received per family annually was Tk. 1,074.68% of the loan was provided by NGOs like ASA & BRAC. BKB as government institution provided very insignificant amount of loan.
- 2.9 Lion shares of the loan was spent to meet the basic needs, though the purpose of the loan was increase their income and employment generation by operating small business and micro level investment.
- 2.10 Term of loan in case of NGOs was weekly repayment of loan at the rate of 12.5% interest. In case of BKB rate of interest was only 6%.
- 2.11 More than 97% of the loaness replied that this loan did not make any significant contribution to improve their economic condition.

Development and Welfare Activities

- 2.12 100% respondents made their opinion that Union, Upazila and Zila Parishad did not take any initiative in the development process of AGs. Though NGOs and BKB provided loan, but due to appropriate supervision and monitoring; the loan did not make any significant contribution to alleviate poverty.
- 2.13 Concerned officials (UNO and AC (land) informed that no significant efforts had yet been made by the government agencies and NGOs to change the fate of the villagers and thus to improve economic condition and alleviate poverty. Khas land may be given to the villagers so that they can cultivate, it is opined by the officials.

Problems Faced and Suggestions Given by the Respondents

PROBLEMS

2.14 Among the problems faced by the villagers, following may be mentioned:

- i) scarcity of cultivable land.
- ii) scarcity of capital to operate small business.
- iii) seasonal unemployment.
- iv) insufficient calories intake per day.
- v) absence of nearby primary school and lack of formal training.
- vi) lack of proper housing facilities.
- vii) lack of clothing and medical facilities.
- viii) scarcity of tubewell, sanitary latrine and kitchen.
- ix) insufficient loan and less coordination between GOs & NGOs.

Finally, the respondents provided a number of suggestions to solve the problems. In making recommendations these suggestions have been taken into consideration.

RECOMMENDATIONS

- i) Create more employment and income generating opportunity.
- ii) Provide cultivable land to the villagers.
- iii) One pond in every gram.
- iv) Provide basic facilities.
- v) Land Reform.
- vi) Role of Local Government.
- vii) Ensuring monitoring and supervision.
- viii) Strengthening motivation program.
- ix) Establish graveyard and mosque.
- x) Ensure communication facilities.

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CHAPTER-I

1.0 Introduction

1.1 Bangladesh is one of the poorest countries of the world. It has inherent high rate of population growth, widespread unemployment, mass illiteracy, recurrence of natural disaster like floods draught and cyclone. These agravated together with sluggish growth in the national economy has further deteriorated poverty situation. The head-count ratio of poverty is estimated at 43% in 1988-89, which was 44% in 1963-64¹. This indicates that poverty coverage in the country remains almost unchanged over last two and a half decades. But absolute number of the poor has increased in the same period. In contrast, poverty incidence has appreciably decreased over the last few decades in our neighbouring countries. The head-count ratio of poverty is 23% in Pakistan, 27% in Srilanka and 35% in India. Indonesia dramatically reduced this ratio from 58% in 1970 to 17% in 1982².

1.2 We may now examine the nature, extent, and causes of poverty in rural areas of Bangladesh. The most valid generalization about the poor is that they are disproportionately located in the rural areas³. So is also in urban areas. According to a BIDS study conducted in 1989-90, 60% of the rural people live below poverty line⁴. 25% of the lowest poor people may be categorised as the "hardcore" poor. Within this "hardcore" poor, there is another underclass of

¹ Report of the Task Forces on Bangladesh Development Strategies for the 1990's, Vol- I, P.26.

² The World Bank, World Development Report, 1996.

³ Todaro Michael P. Economic Development in the Third World, 4th Edition, Longman, New York, 1992, P.162.

⁴ Report of the Task Forces on Bangladesh Development Strategies for the 1990's, Vol- I, P.104.

extremely distressed people who represent about 10% of our rural people. In an IFAD report the percentage of rural population below the poverty line in Bangladesh is stated to increasing from 83% in 1965 to 86% in 1988⁵.

1.4.0 Poverty Scenario of Bangladesh

1.4.1 In 1991-92, as per Household Expenditure Survey (HES), 47.8 percent of the rural people were below poverty line whose per capita calorie intake was less than 2122 kilo calorie per day and 28.3 percent people belong to the group of absolute poverty line and their calorie intake accounts for less than 1805k.k.per day . The situation of urban poverty was almost same, i.e. The people below poverty line and absolute poverty line in urban area were 46.7 and 26.2 percent respectively (Table -1). Bangladesh Bureau of Statistics conducted a survey entitled 'Poverty Monitoring Project' from the beginning of 1994. The findings of the study revealed that in rural Bangladesh 47.6 percent people live below poverty line. In this HES 2250 households from 71 sample areas of 61 districts were covered or incorporated.

1.4.2 According to the poverty measurement survey of Bangladesh Institute of Development Institute (BIDS), more than 50 percent people of rural areas are poor (51.7% ,1994), which includes about 22.5% as absolute poor (table-2).⁶.

1.4.3 Irrespective of urban and rural areas , poverty are expanding and for urban areas this problems becoming more and more complex. Though the findings of the study of 1991-92 shows that the number of below poverty line was 46.7

⁵ IFAD : The State of World Rural Poverty, New York University Press, 1992, P.3.

⁶ BIDS: 1987-1994: Dynamics of rural poverty in Bangladesh , April, 1996. (62 districts, 64 unions, 124 villages and 1316 households were covered for this survey , poverty line was determined on the basis of in taking per day minimum 2112 k.k. and 58 gm. Protein per person. The study reflects that rural poverty reduced to some extent from the end of the eighties(1987) to 1994. Yearly per capita poverty income limit for 1994 including food and non- food items of expenditure was determined Tk. 6,287 and for absolute poverty this figure was Tk. 3,752(current price at 1994).The income limit of 1987 for poverty and absolute poverty was determined by that current year price at Tk. 4,150/ and 2,480 respectively).

percent in urban areas, but the survey on urban poverty of 1995 identified 60.86 and 40.2 percent of the urban households as poor and absolutely poor respectively. Among the poor 90 and 41 percent households have the access to save drinking water and sanitary latrine facilities respectively⁷.

1.4.4 The poverty situation over the time (time series) may be understood from the information below:

As per the HES of BBS, the poverty situation slightly improved (table-1) Number of people belonging to rural poverty group stood 47.8% in 1991-92 compared to 73.8% in 1981-82 and that of absolute poverty accounted for 28.3% as against 52.2% during the same period. Though, it can be noticed that absolute poverty stood to 28.3% in 1991-92 from 22% in 1985-86. Poverty Monitoring Survey of 1995 depicts that the level of rural poverty remain almost same(47.6%). However, the findings of the same survey of 1994 revealed 44% as poor. It may be re-termed that poverty level increased in 1995. On the contrary, the findings of the study of BIDS shows that rural poverty declined from 57.5% to 51.7% during 1987-1994 and for the same period absolute poverty decreased to 22.5% from 25.8%. Poverty limit and poverty gap fell from 21.7% to 19.2% and FGT index gonedown from 10.9% to 9.6%⁸.

⁷ Study of Urban Poverty in Bangladesh, April, 1996. (Planning Commission conducted this survey on 10 cities including Dhaka, Chittagong, Khulna, Rajshahi, Barisal, Sylhet, Dinajpur, Tangail, Hazigonj and Pangsha with the assistance of Asian Development Bank. In this Survey to measure poverty; monthly per household poverty income limit including fooding and non-fooding items of expenditure was determined Tk. 3,500/ and for absolute poverty this amounts was Tk. 2500/ (family consisting of 4,36 members). The study revealed that 80% of the respondents of the survey areas seemed themselves poor, whereas the study indicated that 48% of them were poor).

⁸ The BIDS study shows that from 1987 to 1989-90 poverty level became increase from 57.5% to 59.3% and from 1989-90 to 1994 this figure declined to 51.7% from 59.3%. Devastating flood of 1987-88 might be responsible for the poverty situation of 1989-90.

1.4.5 According to the data provided by BBS, till 1991-92 urban poverty counted for 46.7% and the Planning Commission study showed about 61% urban poverty⁹. Though the several studies regarding poverty situation reveal different pictures, the facts remained that the massive poverty although prevailed althrough in our country. In rural areas, the poor and the absolute poor people are to spend a lion shares of their total income (22% & 27%respectively) for crisis coping like – natural disaster, diseases and for other causes¹⁰.

1.4.6 Poverty are greatly caused by unequal ownership of land in rural areas and unequal income distribution, scarcity of employment and overall low growth rate both in urban and rural areas. The mentioned study of BIDS shows (where rural poverty counted 51.7%),10% of the households who belong to maximum income group are the owner of 50.6% of the total land and medium 40% and lowest 10% are the owner of 28% and 2% of the total land. Per capita income disparity of these groups are 31.6%, 35.8% and 15.7% respectively. About 64.7% of the poor people are the owner of only 0.5 acre of land¹¹.

Table 1: Poverty and Absolute Poverty (%) Considering Calorie Intake

Poverty level		1981/82	1983/84	1985/86	1988/89	1991/92
Poverty	Rural	73.8	57.0	51.0	48.0	47.8
	Urban	66.0	66.0	56.0	47.6	46.7
Absolute poverty	Rural	52.2	38.0	22.0	28.6	28.3
	Urban	30.7	35.0	19.0	26.4	26.2

Sources: BBS (Statistical Pocket Book,1997)

- Poverty Level: Per person per day calorie intake less than 2122
- Absolute poverty: Per person per day calorie intake less than 1805.

⁹ Op.cit.,no.7

¹⁰ Ibid.

¹¹ Ibid.

Table -2: Transition of Poverty in Rural areas(%), 1987--1994 (BIDS)

Index	1987	1989-90	1994
Absolute poverty	25.8	30.7	22.5
Poverty	31.7	28.6	29.2
Poverty and absolute poverty	57.5	59.3	51.7
Poverty gap ratio (%)	21.7	24.8	19.2
FGT ratio	10.9	13.5	9.6

Sources: 1987-1994: Dynamics of rural poverty in Bangladesh , BIDS: April, 1996.

1.5.0 Poverty Alleviation Programmes of the Government

1.5.1 Poverty Alleviation a Catchy word of the World Bank during the last decade has been adopted by the Bangladesh government is a declared cornerstone of development efforts. Alleviation of poverty is one of the objectives of the perspective plan (1995-2010) and also of the Fifth Five Year Plan (1997-2002). The fifth Five Year Plan aims at bringing the poor from the periphery to the centre of the development process. One of the major objectives of development policies and aims of the government is economic emancipation by alleviating poverty. To achieve this objective, importance has been given for the implementation of development programmes in the concerned sectors of the Fifth Five Year Plan (1997/98-2001/02).

1.5.2 Govt. actions for rural poverty alleviation include i) direct, targeted poverty alleviation programmes through different ministries and agencies, ii) decisions on many policy matters that affect rural development in general and poverty alleviation in particular. Govt. also recognises, facilities and involves NGO's in poverty alleviation programmes in rural areas.

1.5.3 Overall macro economic development including acceleration of economic growth rate is the key factor of poverty alleviation. Pre condition for poverty alleviation of the poor section of the people and for sustainable development is to increase employment opportunity as well as to enhance per capita income and savings. These lead to explore own economic activities and develop enormous/various social sectors(education, nutrition, health, housing, etc.) and thus improve standard of living. Elimination of unequal land management and utilization of non agricultural sectors in rural areas and creation of employment opportunity, may improve the conditions of the common people. Economic structural adjustment in industries, business and service sectors, control of inflation (specially for non- food items) and augmentation of real income of poor people may play vital role to alleviate poverty.

1.5.4 Keeping in view to achieve the objectives to generate income and to increase employment opportunity government as well as non-governmental organizations have their own programmes. In government level different ministries and organizations, like: M/O agriculture, Women and child affairs ministry, BRDB, LGED and BSCIC launch the programmes. Besides, Food for Works Programme(FWP), VGD programmes, construction of rural roads/infrastructure/maintenance, etc. provide employment opportunity for the poor. On the other hand, education extension programmes, like: food for education, scholarship and financial assistance for female students, cost free primary education system have reduced educational expense of the poor. Moreover, social awareness about social welfare, women empowerment, child rights are growing which encourage the poor to develop standard of lives and these ultimately may lead to eradicate poverty.

1.6 In 1988, the government initiated a clustered village programme with the title of 'Operation Thikana' (Address). The Ministry of Land began the operation

rehabilitating the rural rootless people in governmental khas land with a view to creating income generating activities for them in the rural areas so that rural problems can be solved in the rural areas. This is the origin of the project. The clustered villages later on renamed as 'Adarsha Gram'. The proposed research study is in respect of "Adarsha Gram".

1.7 Since the inception of the Adarsha Gram Project, it has so far covered about 1000 villages, 30,000 families and more than 2,00,000 people till 1998¹². Sustained income generating activities and poverty alleviation programmes need to be created for making these villagers self-reliant.

1.8 By the end of 1991, indigenous NGO's, the Grameen Bank and the government programmes were doing poverty alleviation work in about 35 percent of the 83000 villages of the country¹³. So the vast majority of the rural people who live in extreme poverty in rural outreaches have to be brought under the umbrella of poverty alleviation programmes. But till now, no mentionable progress have been done to improve the standard of living of the villagers or members of Adarsha Gram, either from govt. initiative or from NGOs; Though it was supported by case studies that 90% of beneficiaries of Adarsha Gram belong to poorest in society¹⁴.

1.9.0 The Adarsha Gram as per Government Document

1.9.1 Bangladesh has about nine million landless families and that number continues to increase. Since 1988, the Ministry of Land's Adarsha Gram Project (formerly referred to by such names as 'Operation Thikana' and 'Cluster Village')

¹². M/O Land, PPMU (1999), Guidelines of PPMU, Dhaka.

¹³. Lovell, Catherine H. Breaking the Cycle of Poverty the IRAC Strategy, Universal Press Limited, Dhaka 1992, P.21.

¹⁴ Summary of main findings of the nine sets of case studies of Promotion, Planning and Monitoring Units (PPMU), Adarsha Gram Project, ALA 88/15, Ministry of Land, August -November, 1992.

has aimed at rehabilitating some of these families on to khas (government) land, thus providing shelter, security and a sense of unity.

1.9.2 The objectives of the Adarsha Gram Project include

- ❑ Providing homeless, landless families with homesteads and basic facilities on Khas land in a organised way;
- ❑ Enhancing community development, security, a sense of unity and increasing self-reliance;
- ❑ Facilitating education, health, family planning, and fulfilment of the basic needs of the inhabitants;
- ❑ Promoting income generation; and
- ❑ Drawing Lessons- from Adharsha Gram- that might be applied across the entirety of land reform and rural development.

1.9.3 Through training and the provision of credit, income-generating opportunities now be created, both in the agricultural sector and beyond. The socio-economic status and the confidence of the rehabilitated families may also be increased while rural-urban migration goes down.

1.9.4 Of even greater potential importance is the project's possibilities as a 'model'. If all initiatives are accurately monitored, documented and analysed, then the consequences of the Adarsha Gram experience may improve the quality of life of countless millions of rural residents in all parts of Bangladesh.

1.9.5 The ring of houses on the Project's LOGO symbolises the mutually-supporting Asarsha Gram community. The basket, which illustrates skilful handicraft, contains a range of agricultural produce, thus depicting two forms of income generation. The words in Bangla and English underline the international cooperation- between the European Community and the Government of Bangladesh- that characterises the Project.

1.10 Project Priority

Adarsha Gram has a high national priority and Government agencies, such as the Ministry of Planning and the Ministry of Disaster Management and Relief, are closely involved. The Project's success depends upon the services delivered by, for example, Education, Health, Fisheries, Agriculture, Local Government, and many other branches of Government. The World Food Programme also helps considerably through the provision of wheat at the earthworks stage.

1.11 Provision Stated in the Project Proforma (PP)

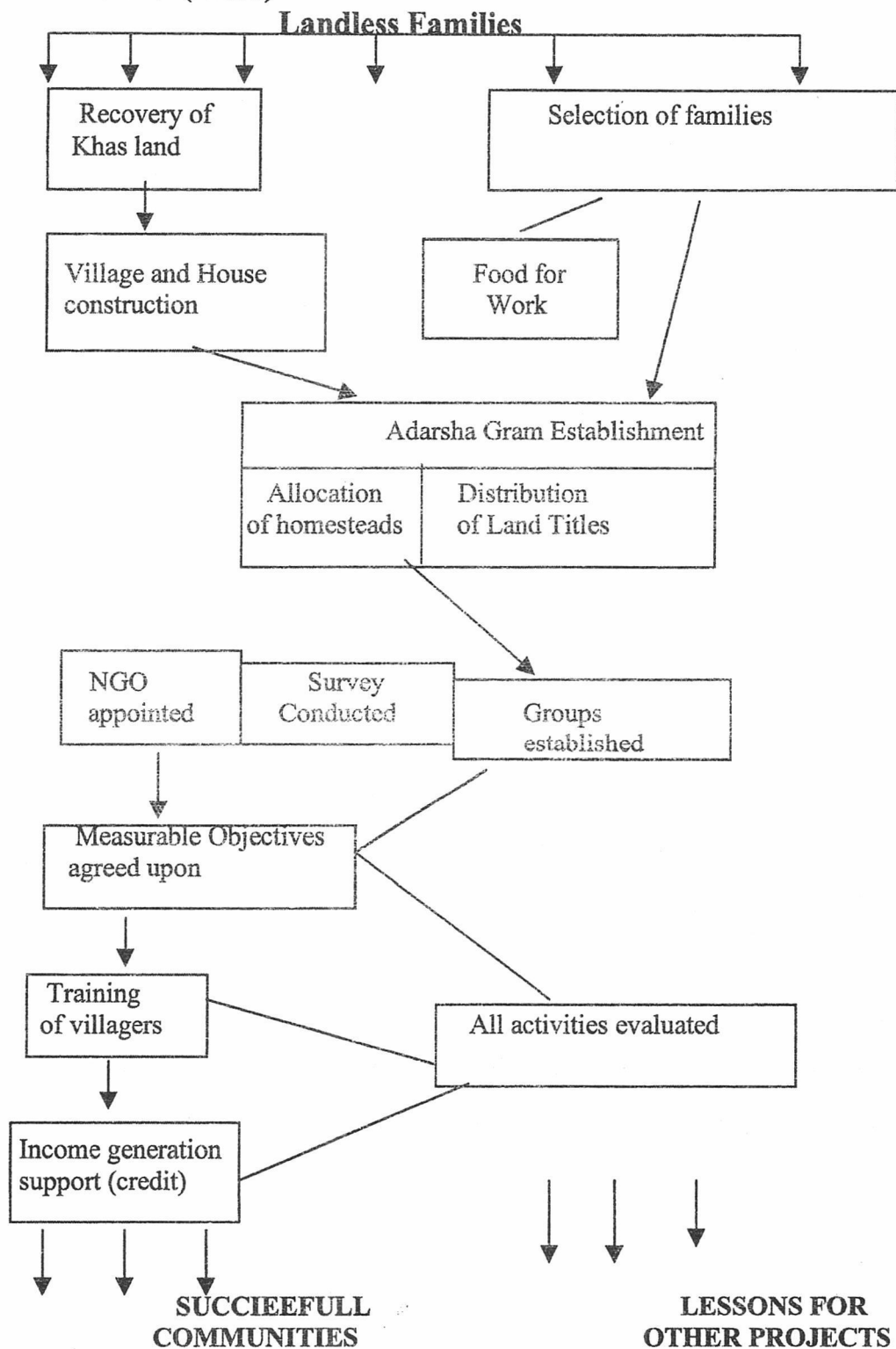
Each Family, receives a standard house (22 feet by 14 feet, together with a kitchen and a latrine) and a 0.08 acre plot. Land Titles are distributed (to the wife and the husband jointly) once the Adarsha Gram has been established.

1.12 Each Adarsha Gram-----should have sufficient tubewells, some agricultural land and at least one pond: Community Centres are being constructed.

1.13 Partnership

The success of Adarsha Gram depends upon close working relationship between Government officers, NGO workers and the public at all levels. Promotion, Planning and Monitoring Unit (PPMU) of the M/O land, endeavours to operate in an open, flexible and non-bureaucratic manner. At the local level, cooperation and mutual respect between Thana Officials and NGO field workers is vital. It will be excellent for the nation and vital for the Project- if Adsrsha Gram can achieve effective and trusting working relationship between public servants and the public that they serve.

**Funding, Monitoring and Policy Direction by PPMU Continuous Support
by District and Thana Officers, Particularly the Assistant
Commissioner(Land)**



1.14 Project Management

The Adarsha Gram Project is being implemented by the Promotion, Planning and Monitoring Unit (PPMU) of the Ministry of Land. This small unit comprises three 'Cells':

- Training and Communication;
- Planning; and
- Finance and Administration.

1.15 Objectives of the Study

The objectives of the study are as follows:

- i) To know the present socio-economic conditions and income generation of the inhabitants of the Adarsha Gram.
- ii) To examine the different aspects of poverty alleviation programmes pursued by various government department.
- iii) To find out the existing problems and to assess the felt needs of the inhabitants of Adarsha Gram for alleviating their poverty.
- iv) To make some recommendations for alleviation of poverty for the betterment to the inhabitants of the Adarsha Gram.

1.16 Scope of the Study

The study is confined to describe the present situation relating to poverty of the six sample Adarsha Grams and their allottees. The following aspects of the Adarsha Grams have been highlighted in this study:

- (i) Demographic Characteristics of the respondents
- (ii) Income and employment situation
- (iii) Standard of life and confidence
- (iv) Co-operative society and activities
- (v) Health and family planning
- (vi) Use of homestead lands

- (vii) Community life of the villagers
- (viii) Involvement of local government organization & NGOs to alleviate poverty
- (ix) Development and Welfare activities for the villagers
- (x) Problems faced and suggestions given by the respondents to eliminate poverty.

1.17.0 Rationale of the Study

1.17.1 Poverty Alleviation is included in core training programmes at BPATC. There is a separate training module on Poverty Alleviation in Foundation Training Course for entry level officers of different cadre services and Advanced Course on Administration and Development (ACAD) meant for mid-level officers (Deputy Secretaries & equivalents). A full-fledged short course on Poverty Alleviation is also run by the BPATC. The output of the proposed study may be fruitfully used as training materials in those courses.

1.17.2 It is expected that strength and pitfalls of the programmes will come to surface which may help the government to re-design its future plans other organisations engaged in poverty alleviation programmes may also take lessons there from.

1.17.3 Besides, scholars and researchers, theoreticians and practitioners who are interested in alternative design and delivery systems of poverty alleviation programmes may find the study output to be valuable.

CHAPTER-II

METHODOLOGY

A) NATURE OF RESEARCH

2.1 This is a case study type of research. Six selected Adarsha Grams from six districts were undertaken for this case study.

B) SAMPLE SIZE

The sample size was 159. A total of 159 heads of the households of six Adarsha gram belonging to six Thanas of six districts (Manikgonj, Feni, Bogra, Bagerhat, Bhola and Sunamgonj) were included in this sample. Among the 159 household 150 are now residing in those villages and 9 households left the villages. Hence, responses of 150 households currently living in those villages have been incorporated in this research. Distribution of sample areas and number of respondents are given below:

Division	District	Thana	Union	Adarsha Gram	Actual No. of allottees	No. of Respondents (residing now)
Dhaka	Manikgonj	Sadar	Bhararia	Kaligonga	33	30
Chittagong	Feni	Sadar	Kazirbag	Kazirbag	22	20
Rajshahi	Bogra	Sherpur	Bhabanipur	Aralia	45	41
Khulna	Bagerhat	Sadar	Khanpur	Joukhali	16	16
Barisal	Bhola	Daulatkhan	Sayedpur	Ahalo	18	18
Sylhet	Sunamgonj	Dhirai	Rajanagar	Harnagar	25	25
Total					159	150

C) SAMPLING PROCEDURES

2.3 A total of 6 Adarsha Grams were selected by the researchers, for undertaking this case study keeping in view geographical dispersion. We interviewed all the heads of the households currently residing in Adarsha Grams. Female heads of the households were interviewed, in case of absense of male heads. Complete counting methods is used in this process.

D) DATA COLLECTION TECHNIQUES

2.4 The following techniques of data collection have been used in this study.

2.4.1 Structured Interview Schedule

Three sets of interview schedule were administered for collecting Primary data.

a) Schedule- I was used for collecting data from the head of the households of Adarsha Grams. A total of 150 heads of households were interviewed with this schedule-1 (Annex-1). This schedule covered the demographic features, socio-economic status, present occupation and income of the respondents. Besides, the opinion and views of the respondents regarding loan received, its use and effectiveness and the role of government and other departments/agencies relating to poverty alleviation have also been highlighted in this schedule.

b) Opinion and information of the non-beneficiaries i.e., service holders, including teachers, businessman, local influential persons have been collected with the help of schedule-2 (Annex-II).

c) Schedule-3 has been used for collecting views and opinion from the concerned officials of Adarsha Grams, i.e., Thana Nirbahi officer, Assistant Commissioner (Land) regarding extent of poverty & poverty alleviation of Adarsha Grams(Annex-III).

2.4.2 Checklist

Information not covered by the schedules has been collected with the help of checklist which covered the following aspects:

a) geographical location of Adarsha Grams, (b) locational features of Adarsha Gram (c) condition of houses, improvement and extension (d) condition of other facilities provided (tubewells, ponds, plantation of trees (e) use of homestead lands and (f) construction of any community centre (Annex-IV)

2.4.3 Observation Methods

Apart from interview schedules and checklist, observation method was followed by the researchers in respect of conditions of the inhabitants of AG.

2.4.4 Review of Records

Besides the primary data, relevant project documents, some documents of the offices of concerned Thana Nirbahi Officer and Assistant Commissioner (Land) were reviewed.

E) DATA COLLECTION PERIOD AND DATA COLLECTORS

In the light of the objectives, scope and methodology of the study three trained persons collected data from six adarsha Grams and their works were closely supervised by the researchers. The researchers also talked to the residents of Adarsha Grams, observed condition of houses, use of homestead land, community centre, etc. Information were collected by the researchers from TNOs and AC (land) with the help of Schedule-III. Data were collected from October 01 to November 30, 1999.

F) DATA PROCESSING AND ANALYSIS

Collected data for the study have been presented by applying various techniques. At first, data have been tabulated and analyzed with the help of some

statistical methods, like percentage, mean, median and graph etc. The researchers participated in data analysis and graphical representation.

G) PLAN OF REPORT

The whole report has been divided into five chapters. Introduction, background, objectives and scope of the study have been presented in chapter-1, Chapter-II illustrates the methodology and limitations of the study. In Chapter-III description of sample Adarsha Gram including geographical features and statement of the Adarsha Gram, functions of PPMU regarding Adarsha Gram as per project document have been elaborated. Finding of the study and respondents opinion relating to problems and suggestions and analysis have been discussed in Chapter-IV. Recommendations and Conclusion have been incorporated in Chapter-V.

LIMITATIONS

The study was constrained by several factors among which following are the most important. The documents showed that in kaligonga AG of Manikgonj, Kazirbagh AG of Feni and Aralia AG of Bogra 33,22 and 45 families respectively had been given allotment. But it was observed that 3(three) families left Kaligonga without informing the proper authority, 2(Two) families of Kazirbag left the village to avoid repayment of loan as they had no means of livelihood and 4(four) families of Aralia left the village for uncertain destination for better employment. It was reported by the villagers. As such the researchers could not include those nine families in the study. Majority of the respondents of the AGs were illiterate. Therefore, their responses on income aspect may not reflect the correct picture.

CHAPTER-III

DESCRIPTION OF THE SAMPLE ADARSHA GRAMS

A. Establishment of Adarsha Grams

3.1 For this case study a total number of six Adarsha grams were selected from six administrative Division. These grams were Kaliganga of Manikgonj district, Kazirbag of Feni district, Aralia of Bogra district, Joukhali of Bagerhat district, Ahalo of Bhola district and Harnagar of Sunamgonj district. Year of establishment of Adarsha Grams are as follows:

Sample Grams	Year of Establishment
Kaliganga	1989-90 (2nd phase)
Kazirbag	1989-90 (2nd phase)
Aralia	1990-91 (3rd phase)
Joukhali	1989-90 (2nd phase)
Ahalo	1989-90 (2nd phase)
Harnagar	1989-90 (2nd phase)

3.2 It is observed that out of six Adarsha Grams five were established in the second phase and one in the third phase.

B. Status of previous land ownership

3.3 It is informed by the officials and respondents that all the lands which had been allotted for the households of six grams were government Khas land.

C. Process of household selection

3.4 All the households of the sample grams were primarily selected by the local Union Parishads and ultimately selected by the prescribed Thana Khas land and agriculture management Committee. Approval of the selection was made by the concerned Deputy Commissioner of the district.

3.5 To select the households of the Adarsha Gram some criteria were followed. Those who were absolutely landless, extremely poor, divorced women, widowed, separated women, floating and distressed were given priority to be the residents of the Adarsha Gram.

D. Information about the size of the lands

3.6 The sample Grams were covered with total areas of 16.08 acres of land, i.e. average land size of Grams were 2.68 acres. Total homestead land were 8.29 acres i.e. average homestead land per household was only 0.05 acres, no agriculture land was allotted for the dwellers of these Grams, 1.20 acres land was given for other purposes like community centre, mosque, playground, graveyard, etc.

E. Shape of village and types of land

3.7 The researchers found that Kazirbag and Aralia Grams were situated in high land, Kaliganga and Joukhli were situated in between high and low land and Ahalo and Harnagar were situated on low land.

3.8 Regarding shape of the village it was observed that Kaliganga Gram look like a rectangular shape, Joukhali and Aralia Gram were in square shape around ponds, Ahalo and Kazirbag were in simple square shape and Harnagar Gram look like a line along a pond.

F. Locational feature of sample AG

3.9 It was evident from the observation that average distance of roads from the villages was 1.9 km. and maximum distance of road from Joukhali was 3 km. The average distance of river/canals, hats, markets/bazars, mosque, primary school, secondary schools, medical and family planning centres from the sample Grams were 2.3, 1.60, 0.08, 0.45, 0.60, 2.10 and 11km. respectively. It was observed that

medical centres were located at maximum distance which varied from 5 to 15 km's.

G. Population and number of respondents

3.10 Total number of population of six Adarsha Grams was 755 against the 150 respondents, i.e. the average size of the families were 5.03.

H. Information about ponds, tubewells and Latrines

3.11 It was evident from the collected information that average number of ponds for each gram was 0.5. There was no pond in Kaliganga, Kazirbag and Ahalo. For the grams of Aralia, Joukhali and Harnagar only one pond was excavated.

3.12 It was observed that in each gram on an average 1.83 tubewells were installed and the total number of tubewells were 11. In the Gram Joukhali there was no tubewell and for this the villagers used to collect drinking water from the neighbouring village.

3.13 It was evident from the responses and observation that 18 latrines were installed, out of these more than 70% are now out of order. Though the government documents showed that every household was provided with one latrine. The allottees reported that most of the latrines were installed in the early stage of the village started; but due to lack of maintenance most of them had no existence now.

I. Information about deeds, mutation and participation in earthwork

All the respondents informed that they had received the deeds of the land and documents of mutation and participated in the initial earthwork of the Adarsha Grams.

CHAPTER-IV

FINDINGS AND ANALYSIS OF THE STUDY

FINDINGS

4.1 The findings of the study have been arranged into different aspects/categories. These are (A) Demographic characteristics, (B) Selection criteria including previous living conditions and receipt of land title, (C) Improvement and extension of the houses, (D) Basic facilities provided in the Adshar Gram, (E) Use of homesteadland, (F) Community life, security, health & family planning and other benefit (G) Income, savings and debt, (H) Loan, its use & impact (I) Others finding (J) Problems and suggestions to alleviate poverty.

(A) DEMOGRAPHIC CHARACTERISTICS

4.2 The demographic characteristics of the respondents have been presented in terms of their age, education, marital status, occupation, and family size etc.

4.3 In respect of age distribution it is found that the highest percentage (32.66%) of the beneficiary belong to the age group of 46-50 years followed by the respondents of the 41-45 years age group (22.00%). The table 4.1 shows that 94% of the beneficiary belong to the active age group of 21-50 years and the remaining 6% belong to the age group of 51-66 years and above.

Table-4.1
Age Distribution of the Respondents

Age (in years)	Number	Percent
21-25	4	2.67
26-30	9	6.00
31-35	25	16.66
36-40	14	9.33
41-45	33	22.00
46-50	49	32.66
51-55	9	6.00
56-60	3	2.00
61-65	2	1.33
66+	2	1.33
Total	150	100.00

4.4 Level of education of the respondents have been presented in table 4.2 . The table shows that 29.33% can only, sign and about 15.00% of the villagers have completed primary education, 5.33% have received Secondary (upto class x) education and can write letters and 1.33% of the respondents have got higher secondary degree. The table shows that the literacy rate of the beneficiaries is 50.66%. It is lower than the national average which stands currently at about 58%.

Table-4.2

Distribution of the Respondents by Educational Qualifications (N=150)

Education Qualifications	Number	Percent
Illiterate	74	49.34
Can Sign Only	44	29.33
Completed Primary	22	14.67
Secondary	8	5.33
Higher Secondary	2	1.33
Total	150	100.00

1.5 Marital status of the respondents is represented in table 4.3. It is observed that 80.67% out of 150 respondents are married. Percentage of widowed, separated and divorced were 11.33%, 4.67% and 3.3% respectively.

Table-4.3
Marital Status of the Respondents

(N=150)

Marital Status	Number	Percent
Married	121	80.67
Widowed	17	11.33
Separated	7	4.67
Divorced	5	3.33
Total	150	100.00

4.6 Table-4.4 shows the distribution of the family members according to family size. It is clear from the table that 28% of the respondents, which is the highest in percentage, have a family size of four members followed by the five members of family size (26%). 6.67% of the beneficiaries have small family size of two (2) members. Only one respondent 0.66% has the largest family size of 10 members. Average size of the family member was about 5(4.86).

Table-4.4
Distribution of the Respondents by Family Size

(N=150)

Family size	Number	Percent
2 Members	10	6.67
3 Members	15	10.00
4 Members	42	28.00
5 Members	39	26.00
6 Members	22	14.67
7 Members	12	8.00
8 Members	6	4.00
9 Members	3	2.00
10 Members	1	0.66

$$\bar{X} = 4.86.$$

4.7 Table-4.5 shows the distribution of the family members according to occupation. 52.67% of the family members are found to be engaged in agri-labour which is the highest percentage. About 10.67% of the respondents have the occupation of small business. 15.33% earned their livelihood through rickshaw/van pulling. 2.66% of the respondent are engaged in house work. It was also found that 1.33% of the respondents are engaged in begging and 0.67% suffering from disability. In Bangladesh agriculture/day labours constitute nearly 74% of the total work force; in this case the figure is very close to the case of Bangladesh.

Table-4.5
Principal Occupation of the Respondents

(N=150)

Occupation	Number	Percent
Agri/day labour	79	52.67
Rickshaw/Van pulling	23	15.33
Small business	16	10.67
Fishing	17	11.33
House work	4	2.66
Service	1	0.67
Carpentry	1	0.67
Painting	1	0.67
Boatman ship	2	1.33
Maid servant ship	3	2.00
Begging	2	1.33
Disability	1	0.67
Total	150	100.00

(B) PREVIOUS LIVING CONDITIONS, SELECTION CRITERIA AND LAND TITLE OF THE RESPONDENTS

4.8 The table- 4.6 shows that the highest percentage of the respondents which is 46.67% were previously floating people having no address, 14% came from parents house and 39.33% of the respondents lived in others houses.

Table-4.6
Previous Living Conditions of the Respondents

(N=150)

Previous Living Conditions	Number	Percent
Parents house	21	14.00
Floating	70	46.67
Other's house	59	39.33
Total	150	100.00

4.9 The above table-4.7 shows the selection criteria of the respondents. The highest percentage which was 61.33% were the floating and absolutely landless people. 17.35% were extremely poor 12% were affected by river erosion; 6% of the respondents were widowed and 2.67% divorced. Only 0,67% (1) was physically handicapped.

Table-4.7
Selection Criteria of the Respondents

(N=150)

Criteria	Number	Percent
Floating and absolutely landless	92	61.33
Extremely poor	26	17.35
Widowed	9	6.00
Divorced	4	2.67
Physically handicapped	1	0.67
Affected by river erosion	18	12.00
Total	150	100.00

4.12 The table-4.10 shows that improvement /extension of the living houses were 63.64%. followed by the Kitchen and latrine 33.33% and 3.03% respectively.

Table-4.10
Types of Improvement & Extension

(N=150)

Nature	Improvement	Extension	Total	Percent
Living house	8	13	21	63.64
Kitchen	-	11	11	33.33
Latrine	1	-	1	3.03
Total	8	24	33	100.00

N.B: All Extension and improvement were done by the respondents themselves.

(D) BASIC FACILITIES PROVIDED

4.13 It is revealed from table-4.11 that conditions of drinking water way about to satisfactory, but for the kitchen and latrine the facilities were very very poor and unsatisfactory; for kitchen 82% and for latrine about 80% respondents expressed their opinion in favour of poor condition.

Table-4.11
Information About Some Basic Facilities

(N=150)

Facilities	Very good	Good	Not good	Bad	Total
Sewerage	105 (70.00)	26 (17.33)	16 (10.67)	3 (2.00)	150 (100.00)
Kitchen	8 (5.33)	19 (12.67)	45 (30.00)	78 (52.00)	150 (100.00)
Latrine	13 (8.67)	18 (12.00)	32 (21.33)	87 (58.00)	150 (100.00)
Drinking Water	43 (28.67)	68 (45.33)	27 (18.00)	12 (8.00)	150 (100.00)

4.10 The figures in the following table clearly reflect the fact regarding receipt of land title. The table- 4.8 revealed that more than 97% of the respondents had received title and deeds of the land, and only 2.67% are waiting for the same; it is known that their case is under process which will be materialised very soon.

Table-4.8

Responses about Receipt of Land Title by the Respondents

Reply	Number	Percent
Received	146	97.33
Not Received	4	2.67
Total	150	100.00

(C) IMPROVEMENT AND EXTENSION OF THE HOUSES

4.11 The table-4.9 shows that 22% of the beneficiary had improved and extended their houses and the rest 78% could not. It was also known that the villagers improved and extended the houses themselves and government contribution was quite absent in this respect.

Table-4.9

Extension/Improvement of the Houses by the Government Agencies & Villagers

(N=150)

Facilities	Government		Villagers	
	Number	%	Number	%
Improved/Extended	-	-	33	22.00
Not improved/extended	150	100.00	117	78.00
Total	150	100.00	150	100.00

(E) USE OF HOMESTEAD LAND

4.14 It is observed that 45.33% of the households used their homestead for kitchen gardening, 32.67% for plantation of timber trees and 39.33% for plantation of fruit trees respectively. Whereas, 4.676% replied that their homestead was used for none of these (where as, 4.67% replied that their homestead was used for none of these (table-4.12).

Table-4.12

Use of Homestead Land

Nature of Use	Response	Percent
Kitchen gardening	68	45.33
Timber tree plantation	49	32.67
Fruit tree plantation	59	39.33
Not used	7	4.67

(Multiple answers were recorded)

(F) COMMUNITY LIFE, HEALTH & FAMILY PLANNING AND OTHER BENEFITS

4.15 It was thought that the villagers of different background could not be able to live together in a harmonial atmosphere. But after the implementation of the project, the preconceived idea proved it not correct. On the otherhand, the allottees of the AGs proved that it is possible to live in peace without mentionable quarrel, unrest, uneasy and any kind of heart burning. It has been observed that in two-thirds of the sample villages community spirit was developed (table- 4.13). They generally sharing their joys and sorrows and helping each other. All the households were very poor and most of them are seasonally unemployed. Hence they had to face food, clothing and treatment problems. In these situation some of them used to come forward to help another's with their little assets or savings what so ever, though it was in the form of credit .

4.16 The villagers opined that none of them ever faced problem regarding security. It was thought while establishing the AG, the villagers would take initiative to develop their economic conditions through pro-active cooperative societies . But the findings of the study reflect that this objective was not materialized. Out of six sample grams, there was cooperative society only in one Gram; and this society is also not running properly as per expectation. It was learnt that 90.50% of the respondents knew about the remedies of diarrhoea. The member of recipients immunization and family planning method users were 95.50% and 85% respectively.

Table-4.13

Information about Community Life, Security, Health and Family Planning

Item	Responses	
	Yes	NO
Establishment of Community Centre	66.67 (4)	33.33 (2)
Establishment of Cooperative Society	16.67(1)	83.33(5)
Develop Community Spirit	66.67(4)	33.33 (2)
Problem of Security	-	100.00(6)
Know the remanding of diarrhoea	90.50	9.50
Eligible members received immunization	95.50	4.5
Practice Family Planning method	85.00	15.00

N.B. Figures in the parenthesis indicate number of AG.

4.17 Table-4.14 depicts the responses of the villagers about the extent of benefit received as residents of Adarsha Gram. No respondent opined that there was any endeavour to increased, knowledge & skill regarding receiving formal training 100% of them informed in the negative; whereas only 2.67% respondents told that they had received informal training which was very insignificant. About consciousness of health care, use of pure drinking water, cleanliness--65%, 78% and 62% of the respondents respectively, made their opinion positive 85% of the respondents answered that consciousness about protein and calories intake have

not been increased and more than 50% respondents replied that their knowledge about using sanitary latrine have been increased. When the researchers tried to explore the level of self-sufficiency of the villagers, almost all of them (97.33%) made their reaction in the negative and about the status of self-confidence the answer was affirmative in a significant weight (77.67%) and the causes of this positive response may be the provision of shelters in AGs. None of the respondents made positive responses about complete idea of development process and techniques. Regarding participation in decision making, leadership development and idea of cultural and political process most of the respondents replied in the negative.

Table-4.14
Responses of the Villagers about the Benefit Received as Residents of
Adarsha Gram

Item	Response	
	Yes	No
a) Increase Knowledge & Skill	-	100.00
b) Received training	-	100.00
c) Receive informal education	2.67	97.33
d) Increase consciousness about health	65.00	35.00
e) Increase consciousness about protien knowledge	15.00	85.00
f) Receive knowledge about the use of pure drinking water	78.00	22.00
g) Increase the knowledge of using sanitary latrine	50.50	49.50
h) Consciousness about cleanliness	62.00	38.00
i) Increase the knowledge for preserving environment	20.00	80.00
j) Achieve self-sufficiency	2.67	97.33
k) Achieve self-confidence	77.67	22.33
l) Receive complete idea about the development process and techniques	-	100.00
m) More participation in decision making	35.00	65.00
n) Develop leadership quality	34.33	65.67
o) Increase consciousness about the cultural/political process	16.33	83.67

(G) INCOME, SAVINGS AND DEBT

4.18 Table-4.15 shows the Monthly income of the selected families. It is revealed from the table that most of the respondents (72%) had a monthly income upto tk. 1700, 2.66% of the respondents had monthly income tk. 500 less than and 16% out of this 72% respondents belong to the income ranging tk. 500 to tk. 1100. Only 2(1.33%) of 150 respondents earned monthly income above tk. 2600 (varying from tk. 2601 to 2900). The table depicts that about 31% of the respondents belong to the monthly income ranging from tk. 1781 to tk. 2300. It was calculated that the average monthly income of the total respondents was tk. 1347.67.

Table-4.15
Statement of Income of the Household

Monthly Income (in Tk.)	Response	Percent
Less than 500	4	2.66
501-800	7	4.67
801-1100	13	8.67
1101-1400	41	27.33
1401-1700	43	28.67
1701-2000	19	12.67
2001-2300	12	8.00
2301-2600	9	6.00
2601-2900	2	1.33
Total	150	100.00

$\bar{X}$ = Tk. 1347.67.

4.19 Average yearly savings and debts of the respondents are shown in table-4.16. This table reveals that about two-thirds (65%) of the total respondents had no savings and rest of them (35.33%) had insignificant savings, per household yearly savings being only tk. 300/-. It may be pointed out that all this saving was compulsory as per directive of the NGOs and other agencies from where they

received loan, which did not reflect the better condition of the respondents. More than two-thirds (82%) of allottees answered that they were drowned into the loan/debt culture and remaining only 18% replied that they had not borrowed anything. This table revealed that the loanee families incurred tk. 2575 as real loan (Tk. 2875-300/-).

Table-4.16

Statement of Average Yearly Savings and Debt of the Respondents

	Responses		Tk. Per household
	yes	No	
Savings*	53 (35.33)	97 (64.67)	300/-
Debt/loan **	123 (82.00)	27 (18.00)	2875/-

* All the saving were compulsory savings which did not reflect the better condition of the respondents.

** Debt/loan include both institutional and non-institutional debt.

H) LOAN, ITS USES AND IMPACT

4.20 It was found from table 4.17 that 52% of the allottees received loan and rest of them (48%) did not take the chance of receiving loan. The respondents informed that about 68% of the loan/credit was provided by NGOs like Association for Social Advancement (ASA) and Bangladesh Rural Advancement Committee (BRAC). On the contrary government agency like Bangladesh Krishi Bank (BKB) disbursed insignificant credit.

4.21 It may be pointed out that average amount of loan received per family per year was only tk. 1,074/-. It was evident that the amount of loan received by them doubled over the years.

4.22 The table shows the patterns of loan use by the villagers. It is revealed that lion shares of the loan was eaten up by the beneficiaries to meet basic needs, though the purpose of this loan was to increase their income and employment

generation by operating small business and micro level investment. The table depicts that they used this loan to build house and its maintenance, for Medicare, fooding and to meet day to day household expenditure which are closely related to their basic needs. They also informed that 2.66% of the loan was used to meet the demand of dowry of their son-in-law. Apart from these the loan was used to operate small business, purchase rikshaw/van, cow fattening and land cultivation, which are to some extent help to augment their income. The pattern of using loans indicates that the loanees frequently used the loan to fulfil their basic needs rather to generate income.

4.23 It was known from the beneficiaries that the terms of loan in case of ASA was to compulsory weekly repayment of loan at 12.50% rate of interest; weekly compulsory savings was another precondition for receiving loan. For the case of BRAC the loanees had to repay the loan by 42 installments with 18.5% rate of interest, weekly saving was also a pre-condition of receiving loan from BRAC as the case was for ASA. In case of BKB's loan rate of interest is less (6%) compared to ASA & BRAC. But there is a provision of submitting deeds of land by the loanees as collateral.

4.24 Regarding the impact/effect of loan more than 97% of the loanees replied that this loan did not make any contribution to develop/influence their economic condition. Only 2.67% of the respondents informed that the loan made a positive impact to develop their economic condition by operating small scale business, purchasing rikshaw/van and thus to increase their monthly income and savings.

Table-4.17
Statement of Loan Received, Sources of Loan,
Use of Loan, Terms of Loan and Effects thereon.

Loan Received		Sources of Loan		Average amount of loan received per family per year	Use of Loan*	Terms of Loan
Yes	No	GOs	NGOs			
78 (52.00)	72 (48.00)	25 (32.05) (BKB)	53 (67.95%) (ASA & BRAC)	Tk. 1,074/-	➤ Build house and maintenance (28.00) ➤ Medicare (22.00) ➤ Fooding (35.00) ➤ Dowry to son- in- law (2.66) ➤ Purchase of Rikshow (24.00) ➤ Land cultivation (10.33) ➤ Operate small business (41.67) ➤ Cow fattiness (2.33) ➤ Meet day to day households expenditure (32.00) * Multiple answers were recorded	■ Weekly Compulsory payment @2.5% ■ 12.50% rate of interest ■ Weekly savings (ASA) ■ 42 intallment repayment ■ 18.5% rate of interest ■ Weekly saving (BRAC) ■ 6% rate of interest ■ Collateral deeds of land (BKB)

I. OTHERS FINDINGS

4.25 The following findings were the output of the observation and responses of the respondents:

- Number of unemployed youths of six Adarsha Gram was 149
- 100% of the respondents replied that no formal employment opportunity for the youths of AG had been created by the establishment of AG s.
- More than 92% of the active labour forces answered that they faced problems in getting them employed and this was due to lack of opportunity for having work and scarcity of capital to invest in small businesses.
- 100% of the respondents opined that their employment condition had not been improved as a member of AGs.

4.26 Development and Welfare Activities

100 percent respondents made their opinion that Union Parishad, Thana Parishad, Zila Parishad and other government departments did not take any initiative in the development process of Adarsha Grams and thus to alleviate poverty. Though some of the NGOs like ASA & BRAC and Bangladesh Krishi Bank took part for informal education & plantation of trees and to disburse loan to the villagers, but supervision and monitoring role of those organization were quite absent in this regard and thus the loan did not make any significant contribution in alleviating poverty.

4.27 Standard of Life and Confidence

- Only 8.67 percent of the total respondents replied that they felt more confident to solve their problems and 12.67 percent respondents opined that their living standard has been improved.

- 100 percent of the respondents and local people replied that the villagers of AGs are living with absolute poverty i.e., they had no means to meet their basic needs (food, shelter, clothing, education and Medicare, etc.).

4.28 The researchers sought the opinion of the concerned officials (TNO & AC (land) of the AG regarding the facilities provided to alleviate poverty. All the officials replied that no significant efforts had yet been made by the government agencies and NGOs to change the fate of the villagers and thus to improve economic condition and alleviate poverty. However, at the very outset of the establishment of AGs, some basic facilities like, tubewell for pure drinking water, sanitary latrines, etc. were provided. But due to lack of further initiative for maintenance of these facilities; the villagers are now not able to avail those provisions. While the researchers talking with the officials of AGs about what sorts of steps might be taken to eradicate poverty, they opined that villagers may be provided loan to purchase rikshaw/van and to operate small scale business which will be appropriate at the rural environment. To materialize the above proposal NGOs may be given the responsibilities to disburse loan among the villagers which may be closely supervised by GOs & NGOs and these are the pre-condition to success the programmes. Besides, khas land may be given to the villagers so that they can cultivate it which might generate more income. Apart from these, supply of electricity, well road communication with AGs may also be the steps towards development of the fate of the villagers; it was opined by the official.

(J) PROBLEMS INFORMED AND SUGGESTIONS PROVIDED TO ALLEVIATE POVERTY

(A) PROBLEMS

4.29 The residents of Adarsha Grams (AG) and Local People mentioned as many as 21 problems (table- 4.18). Some of the major problems are summarised below:

(i) Insufficient Calories Intake per Day

4.30 It was stated by 100% villagers and local people that the villages were not able to take minimum requirements of calories which reveals that they are in a position of absolute poor, and are lacking of means in relation to their basic needs.

(ii) Scarcity of Cultivable Land

4.31 Most of the respondents(87.33%) villagers and 80% local People) informed that scarcity of cultivable land is one of the dominant problems faced by them. A large number of the respondents found engaged in agriculture either as share croppers or agriculture day-labourers and infact most of them depend on agriculture for their livelihood.

(iii) Scarcity of Capital to Operate Small Business

4.32 It was learnt from the beneficiaries (86%) that lack of capital is a hindrance to operate small business. This problem seriously affected income generating activities. The beneficiaries informed that they could not able to enhance their income without required capital; because without capital, the poor inhabitants did not able to undertake any business or trade.

(iv) Seasonal Unemployment

4.33 There is a general consensus among all political economists and social scientists that Bangladesh is a country where both seasonal unemployment and

general unemployment is prevailing; this is more true in case of the people of Adarsha Gram. The table-4.18 reveals that more than 90% of the villagers and local people acknowledged existence of seasonal unemployment caused lot of suffering to the villagers.

(v) Absence of Nearby Primary School and Lack of Formal Training

4.34 Education is the backbone of a nation; this statement of fact is accepted by all . The findings reflect that 60% of the respondent told that primary schools are far from the AGs which is another big problem faced by the inhabitants, one the otherhand more than 90% of the respondents replied that they had not receive any formal training which could help to increase their income.

(Vi) Lack of Proper Housing Facilities

4.35 The villagers of AGs are not getting proper housing facilities as required. Conditions of the roof and fences of the houses are extremely vulnerable. 88% of the villagers replied that the condition of these are not good at all which negatively affect their working capacities.

(Vii) Lack of Clothing and Medical Facilities

4.36 Most of the beneficiaries (more than 90%) expressed their deep concern that they are lagging behind minimum requirements of clothing and medical facilities. These statements were supported by the opinion of the local people.

(Viii) Scarcity of Tubewell, Sanitary Latrine and Kitchen

4.37 The residents of Adarsha Grams reported the above mentioned problems. We know sanitation, safe water and kitchen facilities constitute important components of primary health care which in turn is the integral part of basic needs of the people. It is revealed from table-4.18 that the villagers used face the acute shortage of latrine (94%), tubewell and kitchen facilities (84%) for years together. Lack of the mentioned facilities are responsible for different types of

diseases. As a consequence people become victims of different diseases. These lead to fall the productive capacities of the people, which causes of the level of poverty enhancement.

(ix) Insufficient Loan and Less Coordination Between GOs & NGOs

4.38 While the researchers discussed about the dominant problems of the villagers, they vividly replied that due to insufficient financial assistance they were not able to increase their income which might ultimately help them to get rid of poverty. More than 80% of the respondents told that sufficient loan/credit facilities may support to generate income. Though some of the Gos & NGOs extended their help regarding loan, but the amount was not sufficient to generate continuous income. Apart from this, the respondents opined that the loan may be more effective if the coordination between GOs & NGOs is better. The local people also answered in the same (table-4.48) way.

Table-4.18**Information about the Nature of the Obstacles Faced by the Villagers**

Nature of Problems	Villagers of AG (N=150)		Local People (N=30)	
	No	%	No	%
Scarcity of required K. calories intake per day	150	100.00	30	100.00
Lack of proper housing facilities	68	45.33	12	40.00
Poor condition of roof and fences of housing	132	88.00	22	73.33
Lack of clothing	138	92.00	25	83.33
Lack of medical facilities	134	89.33	23	76.67
Scarcity of cultivable land	131	87.33	24	80.00
Problems regarding informal education facility	109	72.67	26	86.67
Absence of nearby primary school	89.33	59.33	18	60.00
Lack of capital to operate small business	119	86.00	26	86.67
Lack of opportunity for income generating activities	146	97.33	28	93.33
Scarcity of tubewell and pure drinking water	126	84.00	23	76.67
Seasonal unemployment (unemployment)	143	95.33	28	93.33
Lack of bullocks for Plowing	79	52.67	18	60.00
In sufficiency of sanitary latrine	141	94.00	27	90.00
Lack of opportunity of kitchen and Poor condition of kitchen houses	126	84.00	22	73.33
Lack of formal training	139	92.67	27	90.00
Lack of graveyard	102	68.00	19	63.33
Mosque facility	87	58.00	19	63.33
Less coordination between GOs & NGOs	108	72.00	22	73.33
Insufficient Loan	119	86.00	24	80.00

(Multiple answers were recorded)

(B) SUGGESTIONS TO ALLEVIATE POVERTY OF ADARSHA GRAMS

4.39 The beneficiaries of AGs and the local people gave a dozens of suggestions (table-4.19) to alleviate poverty. Some of the major suggestions are as follows:

(i) Provide Credit to Operate Small Business

4.40 The finding of the study reflect that the villagers were very poor and they had to face poverty. Most of the allottees (89%) told that they could change their fate if proper credit were provided by the govt. and non-government agencies. It was impossible for them to run small business and other sorts of economic activities without capital, because they have no capital to invest. They opined that they might be able to purchase rickshaw/van and income generating goods/materials if availability of long-term financial help could be ensured. Grameen Bank, BKB, BRDB, ASA, BRAC and other agencies may play important role providing micro credit/loan to generate new income.

(ii) Alloting Cultivable Land and More Homestead-Land

4.41 Most of the villagers of AGs are engaged in agriculture oriented occupation. Cultivable land may influence to enhance the income level of the villagers. It was opined by the villagers and local people (table-4.19) that government khas land should be allocated to the inhabitants of AGs. Apart from cultivable land, more homestead-land the significantly help to extensive cause kitchen gardening. And all these efforts will be responsible to increase the level of income.

(iii) Provide Cow and Poultry Kids

4.42 The villagers opined that cow fattening and rearing poultry kids programmes could contribute a lot to develop their economic conditions. Local people (40%) also advocated infavour of the proposition.

(iv) Excavation of Pond

4.43 About two-thirds of the villagers opined that every AG should have pond for pisciculture. This pond may improve their economic condition. Thana Parishad should take necessary measures in this connection.

(v) Training Facilities

4.44 It was suggested by the villagers that proper training may up-lift their present condition. In this connection both formal and nonformal training may be arranged so that their skill on cottage industries and handicrafts product could be increased. Separate training programmes may be launched to involve women in income generating activities.

(vi) Sanitary Latrine, Kitchen and Tubewell

4.45 Most of the respondents (80%) mentioned the non-availability of sanitary latrines. About two-thirds of the villagers told that there were acute shortage of kitchen and tube-well in the village. Lack of these basic needs are responsible to make the villagers live in a healthier condition.

(vii) Develop Housing Condition Repair Fences & Roof

4.46 The table 4.19 reveals that conditions of houses, fencing and roof were not good. Housing facilities should be provided by the government and a constant maintenance is also required.

(viii) Develop Communications and Electricity Supply

4.47 Now a days communication net-work and electricity play a vital role to develop the standard of life of the citizens. More than 74% of the beneficiaries opined that poverty level could be brought down if the villagers are extended facility of electricity and better communication, which ultimately may help to move easy transportation of their goods and services.

Table-4.19
Suggestions to Alleviate Poverty of the Inhabitants of Adarsha Grams

Suggestions	No of Respondents			
	Villagers (N=150)		Local People(N=30)	
	No	%	No	%
Provide Credit to operate small business/trade	133	88.67	24	80.00
Allotting cultivable land	129	86.00	21	70.00
Grant Rickshaw /Van for the youngers of the AGs	86	57.33	17	56.67
Allotting more homestead land to every family for kitchen gardening	117	78.00	20	66.67
Minimum one cow (for fattening) and some poultry kids for every family	64	42.66	12	40.00
Income generating/ goods/ materials items should be provided.	54	36.00	9	30.00
Thana Parishad should take necessary measures to cultivate the ponds for Pisciculture	91	60.67	17	56.67
provides in country boats and nets.	25	16.67	6	20.00
Handicraft materials and training centre should be established	38	25.33	8	26.67
Cooperative activities by the govt. dept. should be strengthen	23	15.33	4	13.33
Separate kitchen for every family	99	66.00	18	60.00
One Tubewell for every 7 families	94	62.67	17	56.67
One sanitary latrine for each family	120	80.00	13	76.67
Govt. & NGOs should come forward with the programmes to generate income for the villagers	76	50.67	14	46.67
One NGOs should be assigned for each village	42	28.00	8	26.67
Develop housing condition	93	62.00	17	56.67
Repair fencing and roof	95	63.33	16	53.33
Providing primary school near by the AGs	71	47.33	12	40.00
Providing medical facilities	89	59.33	16	53.33
Mosque and graveyard	92	61.33	18	60.00
Fruit tree plantation in every village	87	58.00	15	50.00
Developing Communication	70	46.67	13	43.33
Electricity supply in AG	112	74.67	20	66.67
Long term loan to cultivate ponds of AGs	83	55.33	16	53.33
Involving income generating activities for the women	43	28.67	8	28.67
Establishing Religious Institutions to build morality	47	31.33	12	40.00
Provision of ponds for pisciculture in every AG	64	42.67	11	36.67
Introducing Zakat based economy	59	39.33	12	40.00

(Multiple answers were recorded)

ANALYSIS OF THE CASE FINDINGS

(i) Demographic Features

4.48.1 The table-4.2 depicts wide variation in the level of education of the villagers. Most of the inhabitants (78.67%) of AGs are illiterate and only 2 persons (1.33%) out of 150 have got higher secondary degree. It was known that no remarkable efforts were made by GOs & NGOs to impart them basic education, though it was stated in the project documents of AG Project that one of the objectives is to facilitate education and & literacy. It is recognized by all the social scientists that no efforts of development may be fruitful if the concerned people are not educated properly; in case of these AGs the ideas have become more true.

4.48.2 The table-4.5 proves that more than 50% of the villagers are agri/day-labourer having no cultivable land and about 16% have taken rikshaw/van pulling to be their occupation. This table also reveals that only 10.67% respondents are maintaining their family with small business. The occupation of the respondents are required to be changed for their development. As most of the respondents are landless, their fate may be changed if they can switch over their occupation from agri/day labour to small business trade.

(ii) Improvement and Extension of the House

4.49 About the improvement and extension of the houses of villagers it is revealed (table- 4.9) that no significant efforts was made since its inception by the government and non-government agencies. Only 22% beneficiaries are able to improve to some extent by themselves. Though, it was anticipated that GOs & NGOs would come forward to improve the housing condition of the villagers, but

actually that did not happen. It is also noticed that most of the improvement and extension (63.64%) were done to living houses compared to kitchen and latrines. The above findings reflect the miserable conditions of housing facilities of the villagers which ought to be improved much to meet their basic needs.

(iii) Regarding Self-help and Other Facilities

4.50.1 Most of the villagers opined that they are not in a position to survive on self-help basis. The existence of group feeding programme created the tendency of more dependence of the villagers on the govt. help. Lack of education, consciousness, training, other development process made them dependent on others.

4.50.2 It was learnt that cooperatives did not make any impact for their economic emancipation. The findings of the study reflect that out of six in only one AG there is a cooperative society which again is not running properly at present.

4.50.3 Economic well-being is very much related to employment and income. The beneficiaries had a little source of income and employment. Hence, they are not self-reliant.

4.50.4 It was revealed from the study that most of the government organizations contribute very little to alleviate the poverty which were admitted by the concerned officials. For example, Ministry of land helped them to allot the khash land for rehabilitation. The activities of agriculture, livestock, fisheries and other social service department and BRDB, Grameen Bank could contribute a lot for the villagers to generate income; but these departments did not take any significant role to increase their income.

iv) Employment and Income

4.51.1 Poverty alleviation is closely related to employment and income. One of the objectives of establishing AG is to generate income of the settlers through facilitating employment opportunity. The findings of the study revealed that employment opportunity is very much limited. Most of the beneficiaries were facing the problem of seasonal unemployment. Majority of them were engaged in agri/day-labour which is by nature seasonal work in Bangladesh. It was informed that the most of the youth working forces of AGs were unemployed. Self-employment process did not take into reality due to lack of capital and training. Besides, none of the government and non-government organization took initiative to facilitate opportunity of employment proving effective loan/credit etc.

4.51.2 It may also be found from table-4.15 that average monthly income of the household of the surveyed villagers was Tk. 1347.67 only and the average trend of household's income is less than the requirements to meet the basic needs. The study shows that average family size was 4.86 and the average per household monthly income was only tk.1348, it may be returned that per capita monthly income was only tk. 277/- which is quite insignificant to meet their basic needs. It was felt by the researchers that due to lack of employment and income opportunity 9 families left the Adarsha Gram.

V) Savings and Debt

4.52 The study shows that the villagers had no net savings, though it was revealed from table-4.16 that 35% allottees had average savings amounting to tk. 300 only, but 82% respondents incurred tk. 2875/- as loan/debt, which shown that they were drowned into loan/debt culture. It may be mentioned here that the saving was forced by nature, as per the direction of NGOs. Because the NGOs did not disburse any loan among the villagers without fulfilling the condition of

compulsory saving. Thus, the little saving of the respondents does not reflect the better condition of the villagers.

VI) Loan/Credit and its Uses

4.53 The study revealed that 52% of the allottees of the villagers received loan from BKB, ASA and BRAC. And Average loan per year for each family was only tk. 1,074 (table-4.17). The findings also indicated that a small percent of the loan were used for income generation activities which might be the causes of poverty alleviation; a lions share of the loan/credit were used to maintain and meet the basic needs and day to day households expenditure. The conditions of receiving loan for NGOs like ASA and BRAC were very rigid, rate of interest in this cases was considered to be very high. Because of the tied conditions, most of the beneficiaries replied that they became worried how to repay the loan, rather how to use this effectively to improve their economic conditions. Most of the allottees (97.33%) opined that the loan did not make any positive effort to improve their economic conditions.

CHAPTER-V

RECOMMENDATIONS AND CONCLUSION

5.0 RECOMMENDATIONS

The findings and analysis of the study shows that the inhabitants of the Adarsha Grams were living with absolute poverty in terms of income, employment, savings, debt etc. The following recommendations may be considered to alleviate poverty and for sustainability of the Adarsha Grams:

(i) Create Employment and Income Opportunity

5.1.1 The villagers are living peacefully without mentionable quarrel, unrest and heart burring. Apart from these, a congenial atmosphere and a fair community spirit among the inhabitants was prevailing. As they have been provided a permanent house for shelter, now they felt more confident to solve their problems. To alleviate poverty of the inhabitants prior consideration is to be given to create employment and income generating activities in each village. Most of the villagers were seasonally unemployed, they are not able to develop self-employment due to scarcity of capital, required level of education and proper training. A Number of groups in each Adarsha Gram may be formed, following the model of Grameen Bank, BRAC & other NGOs, each group may consists of seven to eight members. GOs and different NGOs may play significant role in this connection. One specific NGOs or govt. service department (cooperatives, social welfare, fisheries, agriculture, livestock etc.) can be assigned in each AG. The attached department of GO or NGO may be given the responsibility to impart training of the group members in different trades.

5.1.2 After accomplishment of formal and informal training the group members may be provided reasonable loan . at a very low rate of interest to start income generate activities. Loan should be repaid monthly instead of weekly instatement's. Cow and goat fattening, duck and poultry raising, pisciculture, plantation and horticulture, etc. and other appropriate small business and trades may be undertaken as income generating activities. This processes may also help to reduce the magnitude of the problems of unemployment of the youths of AGs.

5.1.3 Training should be extended for the women in different trades like handicrafts, sewing, etc.-so that they can contribute a significant role to raise the income which ultimately help to uplift their fate. A sewing machine may be given for each group of four to five women.

5.1.4 The development activities of the AGs should be monitored & supervised constantly and this should be a continuous process. The inhabitants should be given advise by the GOs & NGOs. This should be kept in mind that the role of GO & NGOs should be complementary rather than competetive.

(ii) Distribution of Cultivable Land

5.2.1 Most of the villagers knew how to cultivate land. To reduce the dependency only on non-agricultural occupation, cultivable khash land should be distributed among the inhabitants of AG. Those villages where agricultural lands are available, agricultural inputs may be provided. Bullocks should be provided to the real farmer for plugging. This may cause to reduce unemployment situation and may enhance income level of the villagers.

(iii) One Pond in Every Gram

5.3.1 Pisciculture has a strong positive correlation with poverty alleviation. Pond may be one of the development inputs. It was found that two-thirds of the Grams has no pond for pisciculture and existing two ponds in two Grams have made no

significant efforts to augment the income of the inhabitants. But the proper cultivation of ponds could be one of the major sources of income of the inhabitants. Hence, it is suggested that in the grams where there is no pond, the concerned authority should arrange land and efforts should be made to excavate one pond in each of such Gram.

5.3.2 Concern Thana Fisheries officer may be given the responsibility to arrange cultivation of the pond properly and in this connection Thana cooperatives department can do a lot to ensure participation of the inhabitants and thus they may feel encouraged with the activities and advantages of cooperatives.

(iv) Provide Basic Facilities

5.4 It was found that most of the inhabitants were lack of basic facilities/which are greatly responsible to increase the productive capacity and thus to get rid of poverty. The villagers did not have adequate access to pure drinking water. Conditions of roof and fences of the houses were not good. The allottees had little access to medical facilities. Moreover, most of the Grams have no latrine and the conditions of kitchen and tubewell, etc. are below the standard. In these situation Government may provide one kitchen and sanitary latrine to each family, one tubewell for every 10 families. For providing medical facilities and improving primary health care and planned family, one health sub-centre may be established in each Adarsha Gram. Required tin-sheets may be given to the villagers to mend their houses.

(v) Land Reforms

5.5 For "creating employment and income opportunity" reform in system of ownership of the productive forces is an essential condition. In other to do that a large portion of underutilized land should be collected from big absentee landlords. As a whole proper productive land reform must be incorporated there.

vi) Role of Local Government Representatives

Government should make a system to involve local government representatives for development activities of AG. And local government system must be addressed for resource mobilization, administering and monitoring of development functions of AG.

(vii) Ensure Monitoring and Supervision

5.6.1 Constant monitoring and supervision is required for any sorts of development activities. Income generating activities, loan & credit and some basic facilities provided and living condition of the inhabitants etc. must be supervised constantly. Thana Nirbahi Officer(TNO), Assistant Commissioner (land) and concerned Canungo should be given the responsibility to monitor and supervise constantly and to report to the PPMU directly. Local government representatives may play important role in this respect. PPMU can give them responsibility to make the AG more effective.

5.6.2 There should be an arrangement of seating in every four month with the supervising authority and the inhabitants of Adarsha Gram. The inhabitants may be given the chance to express their problems and possible suggestion to overcome these and the authority should take necessary steps accordingly or may

take any other suitable alternatives. This may help to minimize the abject poverty of the inhabitants.

(viii) Motivation Programmes

5.7 We must acknowledge that self-realization is the Pre condition to solve any sort of problem. If the inhabitants really feel that their fate can not be developed without their self-feeling, i.e., they have to feel, it is not government and other agencies to solve their problems, it is themselves who can be able to remove their inherent problems. In this regards, motivational programme have to be launched by the concerned authority for the inhabitants, so that the villagers do not solely depend on government to solve their problems.

(ix) Other Facilities

5.8.1 Apart from these, graveyard and mosque should be established in every Adarsha Gram.

5.8.2 To ensure smooth mobility of the work force, communication facilities with the nearby highways should be improved

CONCLUSION

Adarsha Gram Project could be a blessing for the landless, rootless; vulnerable, floating and distressed people. It could provide not only shelter to the villagers of AG, but also could create confidence and hopes and aspiration for their lives. It may reduce rural-urban migration if the project is made more effective, sustainable and covers more rootless/landless rural people. It is needless to mention that it has created community spirit among the poor. If income generating activities are undertaken by the government, specially by the local government representatives and local organizations through forming groups, the project will be economically viable. The residents of the Adarsha Grams should endeavour to be more active than ever before.

Proper use of under utilized land and khas land can be ensured in Adarsha Grams because these khas lands generally remain idle and are illegally occupied. Moreover, allottees may create glaring instance of an Adarsha ideal village with their community spirit and income generating activities.

Creation of employment opportunities may check leaving tendency of the allottees. It would improve their living conditions. This may have a demonstration effect on nearby villages by encouraging healthy competition among them for a better life and experience.

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Public Administration Training Centre
Savar, Dhaka

**"Poverty Alleviation for the Inhabitants of Adarsha Gram: A Case Study
(Please give tick mark where necessary)**

Name of the Adarsha Gram (AG) :

Union: Thana:.....Dist:.....

Total years you are living this AG:

1. Demographic Characteristics:

1.1 Name of the Respondent :

1.2 Age (as on October 1,1999)..... Years.

1.3 Educational Qualification:

1.4 Marital Status: Married ☐ Divorced ☐
Seperated ☐ Widow ☐ Widower ☐

1.5 Principal Occupation of the Respondent:

1.6 Total Members of your Family: *

2. Information about Selection

2.1 Date of selection:.....

2.2 Date of physical possession :

2.3 Where you have been residing before coming to this Adarsha Gram?

Parents house ☐ Floating ☐ Other's house ☐

2.4 Who selected you to be a resident of this Adarsha Gram ?

2.5 Do you know the criteria on which you have been selected for this Adarsha Gram ?

Yes ☐ No ☐

* Family includes household members sharing the same kitchen and live in the same house at present.

2.6 If yes, please mention the criteria :

- a) Landless (no homestead and cultivable land) ☐
- b) Landless (no cultivable land but having homestead) ☐
- c) Floating ☐
- d) Widow/Widower ☐
- e) Divorced ☐
- f) Physically handicapped ☐
- g) Poorest ☐
- h) Others (Pl. Specify) :

3. Possession, Entitlement and Participation in Earthwork

3.1 Whether you faced any problem for taking possession of your allotted house ?

Yes ☐ No ☐

3.2 If yes, mention the problems:

3.3 Have you received the land title ? (deed of transfer/mutation etc.)

Yes ☐ / ☐ No ☐ / ☐

3.4 If no mention the actual position:

3.5 Did you Participate in the Earthworks of Adarsha Gram ?

Yes ☐ No ☐

4. Condition of the Houses, Improvement and Extension

4.1 Please mention the condition of your houses :

- a) Bamboo fencing with tin roof ☐
- b) Bamboo fencing with straw roof ☐
- c) Mud wall with tin roof ☐
- d) Others (pl. specify) :

4.2 Whether any improvement/extension occurred in your homestead since its original construction.

Yes ☐ No ☐

4.3 If yes, please specify the types of improvement/extension (give tick as appropriate)

Type	Improvement	Extension	Provided by
a) Living house			
b) Kitchen			
c) Latrine			
d) Other (please specify)			

4.4 Present condition of the following items (Pl. give tick mark)

Items	Very good	Good	Not good	Bad
a) Sewerage system				
b) Latrine				
c) Kitchen				

5.0 Land and Use of Land

5.1 Land Distribution(Decimal)

- Homestead/Structure:
- Kitchen garden:.....
- Cultivable :.....
- Others:

- Total:.....

5.2 Do you use your homestead land?

Yes ☐ No ☐

5.3 If yes, please mention the nature/measurement/number/amount of use:

- a) Kitchen garden []
- b) Timber tree []
- c) Fruit tree []
- d) Not used/fallow []
- e) Others (specify):

6. Information about Community Life'

6.1 Whether any community centre has been constructed in the Adarsha Gram?

Yes ☐ No ☐

6.2 Is there any cooperative society in Adarsha Gram?

Yes ☐ No ☐

6.3 If yes, What are the activities of the co-operative society?

- a) to promote group activities ☐
- b) to create income and employment facilities for members ☐

- c) to collect subscriptions from the members ☐
- d) to maintain the security and discipline ☐
- e) to develop leadership among the members ☐
- f) to develop team spirit ☐
- g) to draw the attention of the local administration about the common problems of the villagers ☐
- h) other :

6.4 Do you think that community spirit have been developed among the residents of this Adarsha Gram ?

Yes ☐

No ☐

7. Security in Adarsha Gram

7.1 Do you face any Problem of Security in Adarsha Gram?

Yes ☐

No ☐

7.2 If yes, What are the reasons ?

a) Lack of cooperation from the local elites. ☐

b) Mastan of the locality ☐

c) Lack of supervision of the local administration ☐

d) Lack of team spirit among the villagers ☐

e)

f)

8. Health and Family Planning

8.1 Do you know the remedies of de-hydration (diarrhoea) ?

Yes ☐

No ☐

8.2 Whether your eligible family members received immunization ?

Yes ☐ No ☐ Not appropriate ☐

8.3 Do you practice the method (s) of family planning ?

Yes ☐ No ☐

9. Income and Employment

9.1 Please mention your present monthly income:

TK.....

9.2 What are the major sources of income of your family ?

Sources

Monthly income (in TK.)

- a) Day labours. :
- b) Hen Duck & poultry. :
- c) Kitchen garden :
- d) Agriculture :
- e) Service :
- f) Small business :
- g) Cottage industries product :
- h) Fishing :
- i) Livestock including cow fattening :
- j) :
- k) :

9.3 Do you face any problems in getting work ?

Yes ☐ No ☐

9.3 If yes, please mention the reassures?

- a) Lack of opportunity for having work ☐
- b) Lack of education ☐
- c) Lack of capital to invest in small business ☐
- d) Lack of skill and knowledge ☐
- e) Lack of training ☐
- f) Others (Pl. specify):

9.4 Do you think that your employment condition has been improved being a member of Adarsha Gram?

Yes ☐ No ☐

9.5 If yes, please mention the areas (give tick)

- Operating small business/ shop ☐
- Rice husking ☐
- Re-aring Duck & hen ☐
- Poultry ☐
- Rearing Cow for milk ☐
- Livestocks ☐
- Others (Pl. Sp) :

9.6.1 Is there any unemployed/partially unemployed youth in your AG?

Yes ☐ No ☐

9.6.2 If yes, mention the number:.....

9.6.3 Do you think that due to establishment of Adarsha Gram formal employment opportunity of the Unemployed youth of Adarsha Gram has been increased ?

Yes ☐ No ☐

9.7 Have you received the following benefits as a member of Adarsha Gram (give tick)

Items	Yes	No
a) Increase Knowledge & skills		
b) Received training		
c) Receive informal education		
d) Increase consciousness about health		
e) Increase consciousness about protien knowledge		
f) Receive knowledge about the use of pure drinking water		
g) Increase the knowledge of using sanitary latrine		
h) Consciousness about cleanliness		
i) Increase the knowledge for preserving environment		
j) Others :		

9.8 How many trees are planted by your family members till now -----

9.9 As one of the members of Adarsh Gram, Pl. make your opinion on the following aspects:

Items	Response (Give tick as appro.)	
	Yes	No
Achieve self-sufficiency		
Achieve self-confidence		
Receive complete idea about the development process and techniques of the Society		
More participation in decision making		
Develop leadership quality		
Increase consciousness about the cultural/political process		
Others (Specify):		

10. Loan, Use of Loan and Effect

10.1 Have you received any Loan as a member of Adarsha Gram?

Yes ☐ No ☐

10.2 If yes, mention the amount of loan received from dept. / organization/NGOs till today:

Tk.-----

10.3 Please, response the followings:

Amount of Loan (TK.) Received			
Govt. Source	NGOs	Terms	
		GO	NGOs
1999			
1998			
1997			
1996			
1995			
Total			

10.4 Received Assistance as Goods and Item (if appropriates)

Goods Received in 1998	Value of Goods (in Tk.)	Goods Received in 1997	Value of Goods (in Tk.)	Goods Received in 1996	Value of Goods (in Tk.)
a					
b					
c					
d					
e					
f					
Total					

10.5 Pl. mention the conditions you had to fulfil to receive the loan:

- mortgage of land's deeds.
- with others collaterals.
- mortgage of crops.
- weekly/fortnight/monthly----- payment of installment.
- 15%. 12.5%, ----- rate of interest.
- others:

10.6 How you have used the loan (Pl. mention)?

- Small business/trade ☐
- Land cultivation ☐
- Cow fattening ☐
- Establishing poultry ☐
- Pisciculture ☐
- Kitchen gardening ☐
- Tree plantation ☐
- Others (Specially):

10.7 Do you think that this loan helped to develop your financial conditions?

Yes ☐ No ☐

10.8 If yes, please mention (give tick)

a) Increase income ☐

b) Increase savings ☐

c) Create employment opportunity. ☐

d) Develop social Status ☐

e) Others:.....

10.9 Do you think the loan did not help you?

yes ☐ No ☐

10.10 If yes, please mention the reasons:

10.11 Have you any savings/debt ?

Yes ☐ / ☐ No ☐ / ☐

10.12 If yes, mention the amount of savings/debt: TK. -----

11. Development and Welfare Activities

11.1 Whether the following agencies participated in the development of Adarsha Gram and thus to alleviate poverty?

Agencies	Nature of assistance and advice
a) Union parishad	
b) Thana parishad	
c) Zila parishad	
d) Other Govt. Deptt. (Specify)	
e) National Bank (BKB/Sonali/Agrani/Janata Bank	
f) Other scheduled Bank (Rupali, Pubali etc.)	
g) Grameen Bank	
h) NGOs (Pl. Specify)	
i) Other (please specify)	

- 11.2 If yes, please mention the effectiveness of those organizations :
(Mention the serial no of question 11.1)

SL. No.	Degree of effectiveness			
	very effective	Effective	Not so effective	Not effective at all

12. Standard of Life and Confidence

- 12.1 Do you feel yourself more confident rather than govt. organization to solve your problems in the Adarsha Gram?

Yes ☐

No ☐

- 12.2 If no, why ?

a) Less income & employment opportunity than the past ☐

b) Inappropriate role of the concerned authorities ☐

c) Role of local elites ☐

d) Others (Sp.):

- 12.3 Do you feel better about your living standard than before ?

Yes ☐

No ☐

13. Felt Needs, Problems and Suggestion

- 13.1 Do you think you are now living with poverty?

Yes ☐

No ☐

- 13.2 If yes, Pl. mention the indicators of poverty (give tick mark where necessary :

a) Scarcity of required daily food (less than 2122 K. calories) ☐

b) Lack of housing facilities ☐

c) Poor condition of fences and roof of the houses ☐

d) Lack of clothing ☐

e) Threat of river erosion ☐

f) Lack of medical facility ☐

g) Lack of formal training ☐

- h) Lack of educational facilities ☐
- i) Lack of capital to operate small business ☐
- j) Scarcity of loan/credit to generate income ☐
- k) Seasonal unemployment ☐
- l) Lack of facilities for pure drinking water ☐
- N) Lack of bullocks for plowing ☐
- m) Lack of sanitation facilities. ☐
- o) Others (Sp.)

14. Please, Mention the Suggestion to Alleviate Poverty of the Adarsha Gram.

- a) Provide cultivable land to the villagers. ☐
- b) Provide credit for small business ☐
- c) Introducing income generating activities by developing cottage industries. ☐
- d) Formal and informal training ☐
- e) Establish primary education institute near the Adarsha Gram. ☐
- f) Provide minimum housing facilities ☐
- g) Sanitary latrine for each family ☐
- h) Provide Clinical facilities for first aid ☐
- i) Provide cow and poultry for every family ☐
- j) Supplying pure drinking water installing tube-well and provide sanitation facilities ☐
- k) Create opportunity to involve in public works programmes (TR,VGF, VGD etc. ☐
- l) Others (Pl. Specify):

বাংলাদেশ লোক-প্রশাসন প্রশিক্ষণ কেন্দ্র
সাভার, ঢাকা

আদর্শ গ্রামের অধিবাসীদের দারিদ্র বিমোচনঃ একটি ঘটনা সমীক্ষা
(প্রযোজ্য স্থানে টীক দিতে হবে)

আদর্শ গ্রামের নামঃ-----

ইউনিয়নঃ-----থানাঃ-----জেলাঃ-----

মোট কত বছর এ গ্রামে বসবাস করছেনঃ----- বছর

১. জনসংখ্যার বৈশিষ্ট্য :

১.১ উত্তর দাতার নাম :

১.২ বয়স(১লা অক্টোবর ১৯৯৯ তারিখে)-----বৎসর

১.৩ শিক্ষাগত যোগ্যতাঃ

১.৪ বৈবাহিক অবস্থা : বিবাহিত ☐ তালাকপ্রাপ্ত ☐
বিছিন্ন ☐ বিধবা ☐ বিপত্নীক ☐

১.৫ উত্তর দাতার প্রধান পেশাঃ-----

১.৬ * পরিবারের মোট সদস্য সংখ্যাঃ-----জন।

২. আদর্শ গ্রামের জন্য নিবার্চন সম্পর্কিত তথ্য

২.১ বাছাই করণের তারিখঃ-----

২.২ সত্যিকার দখলের তারিখঃ-----

২.৩ এই আদর্শ গ্রামের আসার আগে আপনি কোথায় থাকতেন ?

পিতামাতার বাড়ী ☐ ভাসমান ☐ অন্যের বাড়ী ☐

২.৪ কে বা কারা আপনাকে এই আদর্শ গ্রামে বসবাসের জন্য বাছাই করলেন?

২.৫ এই গ্রামে আপনাকে বাছাই করার ভিত্তি কি আপনি কি তা জানেন?

হ্যাঁ ☐ না ☐

* পরিবার বলতে বুঝায় বর্তমানে একসাথে একবাড়ীতে বসবাসকারী একপাকে অন্তর্ভুক্তকারী

২.৬ উত্তর হ্যাঁ হলে ভিত্তি উল্লেখ করুন :

(ক) ভূমিহীন (বসতবাড়ী ও কৃষিজমি কিছুই ছিলনা) ☐

(খ) ভূমিহীন (কৃষি জমি ছিল না কিন্তু বসতবাড়ী ছিল) ☐

(গ) ভাসমান ☐

(ঘ) বিধবা/বিপল্লীক ☐

(ঙ) তালাক প্রাপ্ত ☐

(চ) দৈহিকভাবে প্রতিবন্ধী ☐

(ছ) চরমভাবে দরিদ্র ☐

(জ) অন্যান্য অবস্থা (দয়া করে বলুন):

৩. দখল গ্রহণ, জমি পাওয়ার যোগ্যতা এবং মাটি ভরাট কাজে অংশগ্রহণ

৩.১ বরাদ্দকৃত প্লটের ঘর দখলে আপনার কোন সমস্যা হয়েছিল কি?

হ্যাঁ ☐ না ☐

৩.২ উত্তর হ্যাঁ হলে, কি সমস্যা হয়েছিল?

৩.৩ জমির দলিল পত্র পেয়েছেন কি (হস্তান্তরের দলিল/নামজারীর খতিয়ান ইত্যাদি)

হ্যাঁ ☐/ ☐ না ☐/ ☐

৩.৪ উত্তর না হলে বর্তমানে কি অবস্থায় এ সব আছে বলুন :

৩.৫ আদর্শ গ্রামের মাটি ভরাট করার কাজে কি আপনি যোগদান করেছিলেন?

হ্যাঁ ☐ না ☐

৪. বাড়ীগুলির অবস্থা, উন্নয়ন ও সম্প্রসারণ :

৪.১ দয়া করে আপনার বাড়ী ঘরের বর্তমান অবস্থা বলুন :

(ক) টিনের ছাদওয়ালা বেড়ার ঘর ☐

(খ) ছন, খড় বা গোলপাতার ছাদ ওয়ালা বেড়ার ঘর ☐

(গ) টিনের ছাদসহ মাটির দেয়ালের ঘর ☐

(ঘ) অন্যান্য ধরনের (কি ধরনের তা দয়া করে বলুন):

৪.২ প্রথম নির্মাণের পর হতে এ পর্যন্ত আপনার ঘরের কোন রকম উন্নয়ন বা সম্প্রসারণ

হয়েছে কি? হ্যাঁ ☐ না ☐

৪.৩ উত্তর হ্যাঁ হলে কি ধরনের উন্নয়ন/ সম্প্রসারণ হয়েছে(প্রযোজ্য ঘতে টীক চিহ্ন দিন)

ধরন	উন্নয়ন	সম্প্রসারণ	কাজটি কে করেছে
(ক) থাকার ঘর			
(খ) রান্নাঘর			
(গ) পায়খানা			
(ঘ) অন্যান্য (বলুন)			

৪.৪ নিম্নবর্ণিত বিষয়াদির বর্তমান অবস্থা (টীক চিহ্ন দিন)

বিষয়	খুব ভাল	ভাল	ভাল নহে	খারাপ
ক) পয়ঃপ্রণালী বা পানি নিষ্কাশনের ড্রেন				
খ) পায়খানা				
গ) রান্নাঘর				

৫.০ জমি ও জমির ব্যবহার

৫.১ জমির বটন (শতাংশে)

- বাড়ীঘর তৈরীর জন্য/ভিত্তির জন্যঃ -----

- সজি বাগানের জন্য : -----

- চাষাবাদের জন্য : -----

- অন্যান্য দরকারের জন্য :

সর্বমোট পরিমাণ : -----

৫.২ আপনি কি বাড়ী তৈরীর জায়গা ব্যবহার করেন?

হ্যাঁ ☐

না ☐

৫.৩ উত্তর হ্যাঁ হলে বলুন জমির ধরন/পরিমাণ/সংখ্যা/ব্যবহারের পরিমাণ

(ক) সজি বাগান

(খ) কাঠ তৈরীর গাছ

(গ) ফলের গাছ

(ঘ) অব্যবহৃত/পতিত

(ঙ) অন্যান্য কাজে ব্যবহৃত (বলুন কি কাজে -----)

৬.০ নাগরিক জীবন সম্পর্কে তথ্য

৬.১ আদর্শ গ্রামে কোন কমিউনিটি সেন্টার স্থাপন করা হয়েছে কিনা?

হ্যাঁ ☐

না ☐

৬.২ আদর্শ গ্রামে কোন সমবায় সমিতি আছে কিনা?

হ্যাঁ ☐ না ☐

৬.৩ উত্তর হ্যাঁ হলে সমবায় সমিতির কর্মকাণ্ড কি কি?

(ক) যৌথ কর্মকাণ্ড ☐

(খ) সমিতির সদস্যদের জন্য বেকারত্ব দূর করার ও আয় করার কার্যক্রম ☐

(গ) সদস্যদের নিকট হতে চাঁদা সংগ্রহ করা ☐

(ঘ) শৃংখলা পুনঃপ্রতিষ্ঠা ও নিরাপত্তা প্রদান ☐

(ঙ) সদস্যদের মধ্যে নেতৃত্বের উন্নয়ন ☐

(চ) যৌথভাবে কাজ করার অনুপ্রেরণা সৃষ্টি ☐

(ছ) স্থানীয় জনগণের সমস্যার প্রতি দৃষ্টি আনয়নমূলক কার্যক্রম ☐

(জ) অন্যান্য :-----

৬.৪ আপনি কি মনে করেন আদর্শ গ্রামের বাসিন্দাদের ভিতর নাগরিক চেতনার উন্মেষ ঘটেছে?

হ্যাঁ ☐ না ☐

৭.০ আদর্শ গ্রামের নিরাপত্তা

৭.১ আদর্শ গ্রামে আপনি কি নিরাপত্তার সমস্যা অনুভব করছেন?

হ্যাঁ ☐ না ☐

৭.২ উত্তর হ্যাঁ হলে কারণগুলি উল্লেখ করুন?

(ক) স্থানীয় প্রভাবশালী মহলের সহযোগীতার অভাব ☐

(খ) স্থানীয় এলাকার মাস্তান ☐

(গ) স্থানীয় প্রশাসনের তদারকির অভাব ☐

(ঘ) গ্রামবাসীর যৌথভাবে কাজ করার মানসিকতার অভাব ☐

(ঙ)

(চ)

৮.০ স্বাস্থ্য ও পরিবার পরিকল্পনা

৮.১ আপনি কি শরীরের পানিশূন্যতার প্রতিকার জানেন (পাতলা পায়খানা জনিত কারণে)

হ্যাঁ ☐ না ☐

৮.২ টীকার বয়স হয়েছে পরিবারের এমন সদস্যগণ কি টীকা নিয়েছেন?

হ্যাঁ ☐ না ☐

৮.৩ পরিবার পরিকল্পনার পদ্ধতিগুলি কি আপনি ব্যবহার করেন?

হ্যাঁ ☐ না ☐

৯.০ আয় বৃদ্ধিও বেকারত্ব দূরীকরণ

৯.১ দয়া করে আপনার বর্তমান মাসিক আয় উল্লেখ করুনঃ

সর্বমোটঃ ----- টাকা।

৯.২ আপনার পরিবারের মুখ্য আয়ের উৎস বা পথগুলি বলুন?

উৎস	টাকার অংকে মাসিক আয়
(ক) দিন মজুরী	
(খ) হাঁস মুরগী এবং পোলট্রি	
(গ) সজির বাগান	
(ঘ) চাষাবাদ (কৃষি)	
(ঙ) সেবাদান (শিক্ষকতা, ----- অন্যান্য)	
(চ) ক্ষুদ্র ব্যবসা	
(ছ) কুটির শিল্পের উৎপাদিত পণ্য	
(জ) মাছ ধরা	
(ঝ) গবাদি পশু, গরু/মহিষ তাজাকরণ	
(ঞ)	

৯.৩ কাজ পেতে কি আপনার সমস্যা হয়?

হ্যাঁ ☐ না ☐

৯.৪ আপনি কি মনে করেন যে আদর্শ গ্রামের বাসিন্দা হওয়াতে আপনার রুজিরোজগারের অবস্থার উন্নতি হয়েছে বা বেকারত্বের সমস্যা লাঘব পেয়েছে?

হ্যাঁ ☐ না ☐

৯.৫ উত্তর হ্যাঁ হলে কোন দিক দিয়ে তাতে টীক চিহ্ন দিন

- ক্ষুদ্র ব্যবসায় বা দোকান খোলার ব্যবস্থা
- ধান ভানার ব্যবস্থা
- হাঁস মুরগী পালন
- পোলট্রি
- দুগ্ধজাত গাভী প্রজনন ও পোষার ব্যবস্থা
- গবাদি পশু পালনের ব্যবস্থা
- অন্যান্য আয়ের ব্যবস্থা (কি তা উল্লেখ করুন)

৯.৫.১ আপনাদের আদর্শ গ্রামে কি সম্পূর্ণ বেকার বা আংশিকভাবে বেকার যুবক ছেলে পেলে আছে?

হ্যাঁ ☐ না ☐

৯.৫.২ উত্তর হ্যাঁ হলে তাদের সঠিক সংখ্যা বলুন -----

৯.৫.৩ আপনি কি মনে করেন যে আদর্শ গ্রাম প্রতিষ্ঠার পর এই সমস্ত বেকার যুবক-যুবতীদের আয়ের সুযোগ সৃষ্টি হয়েছে?

হ্যাঁ ☐ না ☐

৯.৬ আপনি কি আদর্শ গ্রামের বাসিন্দা হিসাবে নীচের সুবিধা বা উপকারগুলো এ পর্যন্ত পেয়েছেন? (টিক চিহ্ন দিন)

বিষয়	হ্যাঁ	না
(ক) কারিগরী জ্ঞান ও দক্ষতা		
(খ) কাজের প্রশিক্ষণ		
(গ) অনানুষ্ঠানিক শিক্ষাদীক্ষা		
(ঘ) স্বাস্থ্য সম্পর্কে সচেতনতা		
(ঙ) পুষ্টিকর খাদ্য গ্রহণ		
(চ) সুপের পানি পান সম্পর্কে জ্ঞান		
(ছ) সেনিটারী বা স্বাস্থ্যকর পায়খানা সম্পর্কে		
(জ) পরিস্কার পরিচ্ছন্নতা সম্পর্কে সচেতনতা		
(ঝ) পরিবেশ দূষণ হতে রক্ষা ব্যবস্থার জ্ঞান		
(ঞ) অন্যান্য জ্ঞান ও ধ্যান ধারণা		

৯.৭ আপনার পরিবার পরিজন কর্তৃক এ পর্যন্ত মোট কতটি গাছ লাগানো হয়েছে -----টি

৯.৮ আদর্শ গ্রামের একজন বাসিন্দা হিসাবে নীচের বিষয়গুলির উপর আপনার মতামত দিনঃ

বিষয়	প্রযোজ্য স্থানে টিক চিহ্ন দিতে হবে	
	হ্যাঁ	না
স্বনির্ভরতা অর্জন বা (নিজের পায়ে দাঁড়ানো)		
আত্ম বিশ্বাস অর্জন (আপনি ও যে একটা মানুষ তা মনে করা)		
বর্তমান অবস্থার উন্নতি বা উন্নয়ন কিভাবে হয় সেই সম্পর্কে পূর্ণাঙ্গ জ্ঞান এ ধ্যান ধারণা ও কলা কৌশল অর্জন		
সিদ্ধান্ত গ্রহণে অংশগ্রহণ		
অন্যান্য বিষয়াদি সম্পর্কে ধারণা		

১০. ঋণ, ঋণের ব্যবহার এবং উহার ফলাফল

১০.১ আদর্শ গ্রামের একজন বাসিন্দা হিসাবে আপনি কি ঋণ নিয়েছেন?

হ্যাঁ ☐ না ☐

১০.২ উত্তর যদি হ্যাঁ হয় তবে বলুন কোন অফিস /ডিপার্টমেন্ট /সংগঠন বা সমিতি বা এনজিও বা বেসরকারী অফিস হতে এপর্যন্ত মোট কত টাকা ঋণ নিয়েছেন :

টাকাঃ -----।

১০.৩ দয়া করে নীচের বিষয়গুলির সঠিক উত্তর দিন :

সরকারী উৎস	এনজিও	প্রাপ্ত ঋণের পরিমাণ (টাকায়)	
		শর্তাবলী	
		জিও	এনজিও

১০.৪ ঋণ গ্রহণ করতে যে সমস্ত শর্তপূরণ করতে হয়েছে তা উল্লেখ করুন :

- (ক) জমির দলিল বন্ধক রাখা
- (খ) অন্যান্য জামানত বা জামিন প্রদান সাপেক্ষে
- (গ) শস্য বন্ধক
- (ঘ) সাপ্তাহিক/পাশ্চিক/মাসিক ----- কিস্তিতে ঋণ পরিশোধ
- (ঙ) ১৫% / ১২.৫%, ----- হারে সুদ প্রদান।
- (চ) অন্যান্য :

১০.৫ ঋণ কিভাবে এবং কোন কাজে ব্যবহার করেছেন বলুন ?

- (ক) ক্ষুদ্র ব্যবসায়/ট্রেডে
- (খ) জমি চাষাবাদ
- (গ) গরু মোটাতাজা করণ
- (ঘ) মৎস্য চাষ
- (ঙ) হাঁস-মুরগীর খামার
- (চ) সজির বাগান
- (ছ) বৃক্ষরোপন
- (জ) অন্যান্য কাজে (কি কাজে তা বলুন)

১০.৬ আপনি কি মনে করেন এই ঋণ আপনার আর্থিক অবস্থার উন্নতি সাধন করেছে?

হ্যাঁ ☐ না ☐

১০.৭ উত্তর যদি হ্যাঁ হয় দয়া করে বলুন (টীক দিতে হবে)

- (ক) আয় বাড়িয়েছে ☐
- (খ) সঞ্চয় বাড়িয়েছে ☐
- (গ) বেকারত্ব দূর করে রুজিরোজগারের পথ সম্প্রসারণ করে দিয়েছে ☐
- (ঘ) সামাজিক মর্যদা বৃদ্ধি করেছে ☐
- (ঙ) অন্যান্য উপকারে এসেছে ☐

১০.৮ আপনি কি মনে করেন এই ঋণ আপনার কোন সাহায্যেই আসেনি?

হ্যাঁ ☐ না ☐

১০.৯ উত্তর যদি হ্যাঁ হয় এর কারণগুলি উল্লেখ করুনঃ

১০.১০ আপনার কি সঞ্চয় (জমা টাকা)/ঋণ আছে?

হ্যাঁ ☐ / ☐ না ☐ / ☐

১০.১১ উত্তর হ্যাঁ হলে সঞ্চয়ের/ঋণের পরিমাণ উল্লেখ করুন টাকাঃ-----

১১. উন্নয়ন ও সেবা ধর্মী কার্যক্রম

১১.১ নিম্নবর্ণিত অফিসসমূহ আদর্শ গ্রামের উন্নয়ন কর্মকাণ্ডে যোগদান করে কোন অবদান রেখেছে কি?

অফিস সমূহ	সাহায্য ও উপদেশনার ধরন
(ক) ইউনিয়ন পরিষদ	
(খ) থানা পরিষদ	
(গ) জিলা পরিষদ	
(ঘ) অন্যান্য সরকারী অফিস (উল্লেখ করুন)	
(ঙ) ন্যাশন্যাল ব্যাংক (বিকেবি/সোনালী/অগ্রণী/জনতা ব্যাংক)	
(চ) অন্যান্য সিডিউল ব্যাংক (রূপালী/পূবালী ইত্যাদি)	
(ছ) গ্রামীণ ব্যাংক	
(জ) এনজিওসমূহ (নাম উল্লেখ করুন)	
(ঝ) অন্যান্য (উল্লেখ করুন)	

১১.২ উত্তর হ্যাঁ হলে ঐ সমস্ত অফিসের ফলপ্রসূতা বা সফলতা উল্লেখ করুনঃ

(ক্রমিক নং ১১.১ এর সিরিয়াল উল্লেখ করুন)

ক্রমিকনং	ফলপ্রসূতার পরিমাণ (ডিগ্রী শতকরা হিসাবে)			
	খুবই ফলপ্রসূ	ফলপ্রসূ	অতটা ফলপ্রসূ নহে	মোটই ফলপ্রসূ নহে

১২. জীবন যাত্রার মান ও আত্ম বিশ্বাস

২.১ আদর্শ গ্রামের বাসিন্দা হয়ে নিজের সমস্যা কি আপনি নিজে সমাধান করায় আত্ম বিশ্বাস পোষণ করেন, না সরকারের উপর এবং সরকারী সংগঠনের উপর ভরসা করেনঃ

হ্যাঁ ☐ না ☐

১২.২ উত্তর যদি আপনার মতে না হয় তবে কেন বলুন :

(ক) আগের চেয়ে বর্তমানের আয় কম এবং কাজকর্মের সুযোগসুবিধা কম ☐

(খ) সংশ্লিষ্ট কর্তৃপক্ষের ভূমিকা উপযোগী নহে ☐

(গ) স্থানীয় প্রভাবশালী লোকদের ভূমিকা ☐

(ঘ) অন্যান্য (উল্লেখ করুন)

১২.৩ আপনি কি মনে করেন আপনার জীবন যাত্রার মান পূর্বের থেকে ভাল হয়েছে?

হ্যাঁ ☐ না ☐

১৩. অনুভূত প্রয়োজন, চাহিদা; সমস্যা ও সুপারিশ

১৩.১ আপনি কি মনে করেন এখন আপনি দারিদ্র সীমার নীচে বসবাস করছেন?

হ্যাঁ ☐ না ☐

১৩.২ উত্তর যদি হ্যাঁ হয়, দারিদ্র্যের নির্দেশিকা বরাবর টীক চিহ্ন দিন :

(ক) দৈনন্দিন প্রয়োজনের চেয়ে কম খাদ্য গ্রহণ (২১২২ কিঃ ক্যালরী) ☐

(খ) গৃহায়নের অভাব ☐

(গ) গৃহের বেড়া ও ছাদের অবস্থা খারাপ ☐

(ঘ) পোশাক পরিচ্ছদের অভাব ☐

(ঙ) নদী ভাঙ্গনের ভীতি ☐

(চ) চিকিৎসার অভাব ☐

(ছ) আনুষ্ঠানিক কাজ শিখানো ☐

(জ) শিক্ষা গ্রহণের অভাব ☐

(ঝ) ক্ষুদ্র ব্যবসায় চালানোর জন্য পুঁজির অভাব ☐

(ঞ) আয় ও উৎপাদনের জন্য প্রয়োজনীয় পুঁজির অভাব ☐

(ট) সাময়িক বেকারত্ব ☐

(ঠ) বিশুদ্ধ পানির অভাব ☐

(ড) হাল গরু ও বলদের অভাব ☐

(ঢ) স্বাস্থ্য সম্মত পায়খানার অভাব ☐

(ণ) অন্যান্য (দয়া করে উল্লেখ করুন)

১৪. আদর্শ গ্রামের দারিদ্র দূরীকরণের সুপারিশ রাখুনঃ

- (ক) গ্রামবাসীদের চাষযোগ্য জমি সরবরাহ করতে হবে ☐
- (খ) ক্ষুদ্র ব্যবসায় চালানোর জন্য পুঁজি সরবরাহ ☐
- (গ) কুটির শিল্পের মাধ্যমে আয় বৃদ্ধির ☐
- (ঘ) আনুষ্ঠানিক ও অনানুষ্ঠানিক প্রশিক্ষণের মাধ্যমে কাজ শিখাতে হবে ☐
- (ঙ) আদর্শ গ্রামের নিকটে প্রাথমিক বিদ্যালয় স্থাপন করতে হবে ☐
- (চ) প্রয়োজনের উপযোগী বিভিন্ন বাসস্থানের ব্যবস্থা করতে হবে ☐
- (ছ) প্রত্যেকটি পরিবারের জন্য আলাদা আলাদা স্বাস্থ্য সম্মত পায়খানা সরবরাহ করা ☐
- (জ) গ্রামের নিকট ক্লিনিক স্থাপন করা ☐
- (ঝ) প্রতিটি পরিবারের জন্য আলাদা আলাদা গরুবাছুর ও হাঁস-মুরগী সরবরাহ করতে হবে ☐
- (ঞ) নলকূপ স্থাপন করে পানীয় জলের ব্যবস্থা করতে হবে ও পয়োঃ নিষ্কাশনের ব্যবস্থা করা ☐
- (ট) গ্রামবাসীদের টি আর, ভিজিএফ, ডিজিডির মত বিভিন্ন পাবলিক ওয়ার্কস প্রোগ্রামের সহিত জড়িত করতে হবে ☐
- (ঠ) গ্রামে বিদ্যুৎ সরবরাহ
- (ড) কবরস্থানের ব্যবস্থা করা
- (ঢ) অন্যান্য (দয়া করে উল্লেখ করুন)
- (ণ)
- (ত)
- (থ)

Bangladesh Public Administration Training Centre
Savar, Dhaka

"Poverty Alleviation for the Inhabitants of Adarsha Gram: A Case Study
(Please give tick mark where necessary)

Name of the Adarsha Gram (AG) :

Union: Thana:.....Dist:.....

Total Number households in AG:

1. Demographic Characteristics:

1.1 Name of the Respondent :

1.2 Age (as on October 1,1999)..... Years.

1.3 Educational Qualification:

2.1 Do you think the any cooperative society in Adarsha Gram contributes following areas?

a) to promote group activities ☐

b) to create income and employment facilities for members ☐

c) to collect subscriptions from the members ☐

d) to maintain the security and discipline ☐

e) to develop leadership among the members ☐

f) to develop team spirit ☐

g) to draw the attention of the local administration about the common problems of the villagers ☐

h) other :

2.2 Do you think that community spirit have been developed among the residents of this Adarsha Gram ?

Yes ☐

No ☐

3.1 Do you think any Problem of Security in Adarsha Gram?

Yes ☐ No ☐

3.2 If yes, What are the reasons ?

- a) Lack of cooperation from the local elites. ☐
- b) Mastan of the locality ☐
- c) Lack of supervision of the local administration ☐
- d) Lack of team spirit among the villagers ☐
- e) ☐
- f) ☐

4.1 Do you think the Inhabitants of AG face any problem in getting work ?

Yes ☐ No ☐

4.2 If yes, please mention the reasons?

- a) Lack of opportunity for having work ☐
- b) Lack of education ☐
- c) Lack of capital to invest in small business ☐
- d) Lack of skill and knowledge ☐
- e) Lack of training ☐
- f) Others (Pl. specify): ☐

4.3 Do you think that employment condition has been improved in the Adarsha Gram?

Yes ☐ No ☐

4.4 If yes, please mention the areas (give tick)

- Operating small business/ shop ☐
- Rice husking ☐
- Re-aring Duck & hen ☐
- Poultry ☐
- Rearing Cow for milk ☐
- Livestocks ☐
- Others (Pl. Sp) : ☐

4.5 Do you think that due to establishment of Adarsha Gram formal employment opportunity of the Unemployed youth of Adarsha Gram has been increased ?

Yes ☐ No ☐

9.6 As one of the important person of the locality Pl. make your opinion on the following aspects of the Inhabitants.

Items	Response (Give tick as appro.)	
	Yes	No
Achieve self-sufficiency		
Achieve self-confidence		
Receive complete idea about the development process and techniques of the Society		
More participation in decision making		
Develop leadership quality		
Increase consciousness about the cultural/political process		
Others (Specify):		

5.1 Do you know that Inhabitants of AG are receiving loan.

Yes ☐ No ☐

5.2 How the loan is being used:

- a) Small business/trade ☐
- b) Land cultivation ☐
- c) Cow fattening ☐
- d) Establishing poultry ☐
- e) Pisciculture ☐
- f) Kitchen gardening ☐
- g) Tree plantation ☐
- h) Others (Specially): ☐

5.3 Do you think that this loan helped to develop their financial conditions?

Yes ☐ No ☐

5.4 If yes, please mention (give tick)

- a) Increase income ☐
- b) Increase savings ☐
- c) Create employment opportunity. ☐
- d) Develop social Status ☐
- e) Others:.....

6.0 Development and Welfare Activities

6.1 Whether the following agencies participated in the development of Adarsha Gram and thus to alleviate poverty?

Agencies	Nature of assistance and advice
a) Union parishad	
b) Thana parishad	
c) Zila parishad	
d) Other Govt. Deptt. (Specify)	
e) National Bank (BKB/Sonali/Agrani/Janata Bank	
f) Other scheduled Bank (Rupali, Pubali etc.)	
g) Grameen Bank	
h) NGOs (Pl. Specify)	
i) Other (please specify)	

6.2 If yes, please mention the effectiveness of those organizations :
(Mention the serial no of question 11.1)

SL. No.	Degree of effectiveness			
	very effective	Effective	Not so effective	Not effective at all

7.1 Do you think the people of AG are now living with poverty?

Yes ☐ No ☐

7.2 If yes, Pl. mention the indicators of poverty (give tick mark where necessary :

a) Scarcity of required daily food (less than 2122 K. calories) ☐

b) Lack of housing facilities ☐

c) Poor condition of fences and roof of the houses ☐

d) Lack of clothing ☐

e) Threat of river erosion ☐

- f) Lack of medical facility ☐
- g) Lack of formal training ☐
- h) Lack of educational facilities ☐
- i) Lack of capital to operate small business ☐
- j) Scarcity of loan/credit to generate income ☐
- k) Seasonal unemployment ☐
- l) Lack of facilities for pure drinking water ☐
- N) Lack of bullocks for plowing ☐
- m) Lack of sanitation facilities. ☐
- o) Others (Sp.)

14. Please, Mention the Suggestion to Alleviate Poverty of the Adarsha Gram.

- a) Provide cultivable land to the villagers. ☐
- b) Provide credit for small business ☐
- c) Introducing income generating activities by developing cottage industries. ☐
- d) Formal and informal training ☐
- e) Establish primary education institute near the Adarsha Gram. ☐
- f) Provide minimum housing facilities ☐
- g) Sanitary latrine for each family ☐
- h) Provide Clinical facilities for first aid ☐
- i) Provide cow and poultry for every family ☐
- j) Supplying pure drinking water installing tube-well and provide sanitation facilities ☐
- k) Create opportunity to involve in public works programmes (TR, VGF, VGD etc. ☐
- l) Others (Pl. Specify):

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1. Name of the Adarsha Gram & Location
.....
2. Date of establishment of the Adarsha Gram :.....
3. Area of land (in acre/decimal)
4. No. of the families
5. No. of the total member of the families:
6. Status of previous land ownership, acquisition and free from encumbrance.
7. Family selection criteria and selector/selecting organization/Committee.
8. What facilities have been provided after setting this Adarsha Gram.
9. What Steps have been taken to generate income and what sources of income have been created for the villager to alleviate poverty.

Government

Other Agencies

- a)
- b)
- c)
- d)
- e)
- f)
- g)
- h)

10. Is there any cooperative society?
Yes ☐ No ☐
11. What about community feeling/spirits among the Villagers.
12. What about law and order situation of Adarsha Gram..
13. Involvement of governmental organisations and NGOs specially to generate income, employment and alleviate poverty(use extra sheets if necessary).
14. Leaving Statement of the residents of the Adarsha Gram (if any).
- No. of Families left AG:.....
- No. of new Families replaced(if any):
15. What should be the main sources of income of the Inhabitants
16. Any other issues to be considered for the improvement for the villagers.

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Observation Check List for the Researchers of Adarsha Gram

1. Name & Address of Adarsha Gram:
.....
.....
.....
2. Date of establishment of the Adarsha Gram :
and No. of the families :
3. **Geographical location of Adarsha Gram :**
 - a) Low land []
 - b) High land []
 - c) In between low & high []
4. **Locational Features of Adarsha Gram**

Items	Distance (in K.M.)
a) Road (s) []	
b) River/Canel []	
c) Hat []	
d) Bazar/Market []	
e) Mosque/Mondir []	
f) Primary school []	
g) Secondary school []	
h) Medical centre []	
i) Others (specify) []	

5. Conditions of the following :

	Very good	Good	Not good	Bad
a) House/living room				
b) Kitchen				
Latrine				
Tubewell				
Others (Specify):				

6. Leaving statement of the residents of the Adarsha Gram (if any)

7. Condition of community centre (if any) & Number.

8. Condition of Ponds/Thanks (if any) & Number.

9. Area of homestead per household

10. Area other than homestead per household (if appropriate)

11. Plantation of trees

12. Training Programme (Formal, informal and year)

13. Supply of electricity (if any) :