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# **SOCIAL CHANGE**

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**YPSA**

**Young Power in Social Action**

**An Organisation for Sustainable Development**

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## **YPSA (Young Power in Social Action)**

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# **SOCIAL CHANGE**

## **A Journal for Social Development**

Social Change is a journal for social development published once a year. The Journal welcomes original contributions from all view points on various aspects of social development. It is designed to promote understanding of the society at its depth touching upon both theoretical and empirical dimensions of research. This journal is a major forum for those wishing to deal directly with the methodology and practice of social and environmental perspectives and future. Social Change is a podium for the exchange of ideas among scholars, policy makers and development practitioners, their intellectual and constructive ideas would smooth the way to social transformation in a de-sired manner. Appreciating their consecrated commitment to people and society we earnestly believe that they will make vital contribution through projection of ideas and views embellished with their sagacious policy recommendations. Readability and good writing style are important criteria for publication.

The topics include, and not limit to:

- o SOCIAL DEVELOPMENT
- o SUSTAINABLE DEVELOPMENT
- o HEALTH
- o EDUCATION
- o HUMAN RIGHTS AND GOOD GOVERNANCE
- o ECONOMIC EMPOWERMENT
- o WOMEN EMPOWERMENT
- o ENVIRONMENTAL MANAGEMENT
- o CLIMATE CHANGE AND DISASTER MANAGEMENT
- o MIGRATION AND DISPLACEMENT

The Journal is published once a year. All the submitted manuscripts will be reviewed by a panel of reviewers. Social Change is an open access and Printed journal where the accepted articales being published online and Hard copy and also access is Free-of-Charge for both the abstract and full text of the article.



## **From the Editor**

YPSA annually published Social Change journal that is a platform for the exchange of ideas among scholars, policy makers, academicians, researchers and development practitioners, their intellectual and constructive ideas would smooth the way to social transformation in a desired manner. The advisory board of Social Change decided to publish upcoming issues of the journal on different social development issues. This will give the readers concentrated information on a specific issue. However, presently the board decided to publish this current issue on the different aspects of development issue as it became a very much talked subject in the development field.

As an Editor-in-Chief of the Social Change, I would like to take the opportunity to thank again all contributors, particularly scholars, policy makers, academicians, researchers and development practitioners those who are working in this issue.

I also would like to thank all the writers who contributed to publish this issue by submitting their study based research manuscript and practical experiences which will definitely enrich the quality and archive of intellectual write-ups on contemporary development issues related issue for all the interested scholars, researchers, activists, students and also the GO-NGO-CSO practitioners. Finally, I express my kind gratitude to all the board members for their valuable consent, comments and encouragement for the timely publication of the issues of Social Change so far.

**Md. Arifur Rahman**

Editor -in-Chief

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# **Leveraging Employees' well-being and Organization Behavioral attributes within its HRM practices: Asia versus Europe**

Tarnima Warda Andalib<sup>1</sup>, Mohd Ridzuan Darun<sup>2</sup>  
Noor Azlinna Azizan<sup>3</sup> and Dil Rowshan Zinnat Ara Nazneen<sup>4</sup>

## **Abstract**

HRM policies in the organizations of Europe and Asia focus on distinct, different external and internal factors, implement ideas of divergent theories or models and finally practices the HRM policies in the organizations' customized ways. Few practitioners have integrated the concepts of researchers using the humanitarian methods, which include and support the UDHR (Universal Declaration of Human Rights) to reduce the human rights violations by building up a bridge between the theories and the practices, whereas some other practitioners have applied other methods based on the organizations' requirement along with emphasized internal and external factors. In this paper, the organizational behavioral attributes and employees' well-being conditions are found and discussed through the affecting HRM factors and applied customized models. Here, HRM practices from different countries are brought into a platform to analyze and to find out the gaps of HRM policies in Asia and Europe.

**Keywords :** HRM, Models, Practices, UDHR, ILO, Asia and Europe

## **Introduction**

Human Resources Management are formed, implemented in unique ways in the East as well as in the West. However, International Labour Organization (ILO) has got the universal protocols for all the labours of the world irrespective of the East and the West.

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and cultural contexts are highly required for any sort of change in the HRM reform.

**Austria:** *Mayrhofer (1995)*, highlighted the HRM practices of Austria with prospective forthcoming advances for which he developed a frame to analyze Austrian HRM, concentrating on the governing atmosphere where impactful factors are geo-politics and economy . Therefore, the researcher uses the pragmatic data from the report of the Cranfield Network on European HRM (CRANET-E) to identify the characteristics of HRM functions of Austria, which are future developments, theory and practices.

**Czech Republic:** *Mills (1998)* encompasses the human resource management in the Czech Republic, where stakeholders, organization environment and government regulations are prioritized in the HRM theorizes, while developing the model. Furthermore, linking those with historical and cultural context by bringing forecasted corporate governance under the same umbrella reveals the detailed process.

**Greece:** *Panayotopoulou, Vakola & Galanaki (2007)* mentioned that the Greek firms use the internet and technology to properly function HR's roles. Due to the downfall of Greek economy, Greek enterprises are struggling enormously with HRM issues and have mostly neglected the human resources' well-being or rights or benefits (Kufidu and Vouzas, 1998; Papalexandris, 1993; Kanellopoulos, 1990). In last 15 years, Greek industrial organizations and its conditions are scrutinized by the academicians and managers in the organizations have started keeping a separate HRM function or unit as a very recent phenomenon (Ball, 1992; Vouzas, 2004; Kufidu and Vouzas, 1998; Papalexandris, 1993; Kanellopoulos, 1990; *Vouzas, 2006*)

**Hungary:** *Richbell & Vitai (2010)* postulates a unique depiction of human resource management (HRM) activities in the SMEs in Hungary, while exploring the functions of the organizations based on their size and performance.

### **Found Gaps between HRM policies of Asia and Europe:**

The HRM practices implemented in the technology companies of Asia and Europe have revealed the factors they are emphasizing as



"People are one of the most important factors providing flexibility and adaptability to organizations" (Khatri, 1999, p. 569). Therefore, people as in employees or labours are the core element of HRM system. The common themes of the typical definitions of HRM is:

"Human Resource Policies should be integrated with strategy business planning and used to reinforce an appropriate (or change an inappropriate) organizational culture, that human resources are valuable and a source of competitive advantage, that they may be tapped most effectively by mutually consistent policies that promote commitment and which, as a consequence, a foster a willingness in employees to act flexibly in the interests of the 'adaptive organizations' pursuit of excellence." (Legge, 1989, p 35)

According to Becher & Becher (1997), thorough employment process, detailed remuneration package, career developmental training and seminars are included in the HRM policies. HRM is applied in complex systems to increase success of people as well as to decrease errors of humans. HRM practices of an organization can implement the strategized policies since, prediction is highly possible (West and Berman, 2001). Therefore, HRM policy must include certain protocols irrespective from whichever part of the world it is from.

## **Methodology**

Content Analysis has been applied thoroughly. Literature review process followed tremendous scrutiny of several scholarly articles, newspapers, dissertation papers, books and etc., collected from Various Journals, Academic Databases like Proquest, DOAJ, Emerald and discrete libraries like EconLit, IBSS: International Bibliography of the Social Sciences, RePEC, Cabell's Directories, Scopus, Elsevier well known Journals etc. After the collection, all articles have categorized into two sections, which are: 1. Journals on International HRM Models, those were divided into two significant eras i. During cold war era and ii. Post-Cold War era and 2. Journals on HRM Practices of Western and Eastern part of the world, found with various HRM implications and prioritized factors.

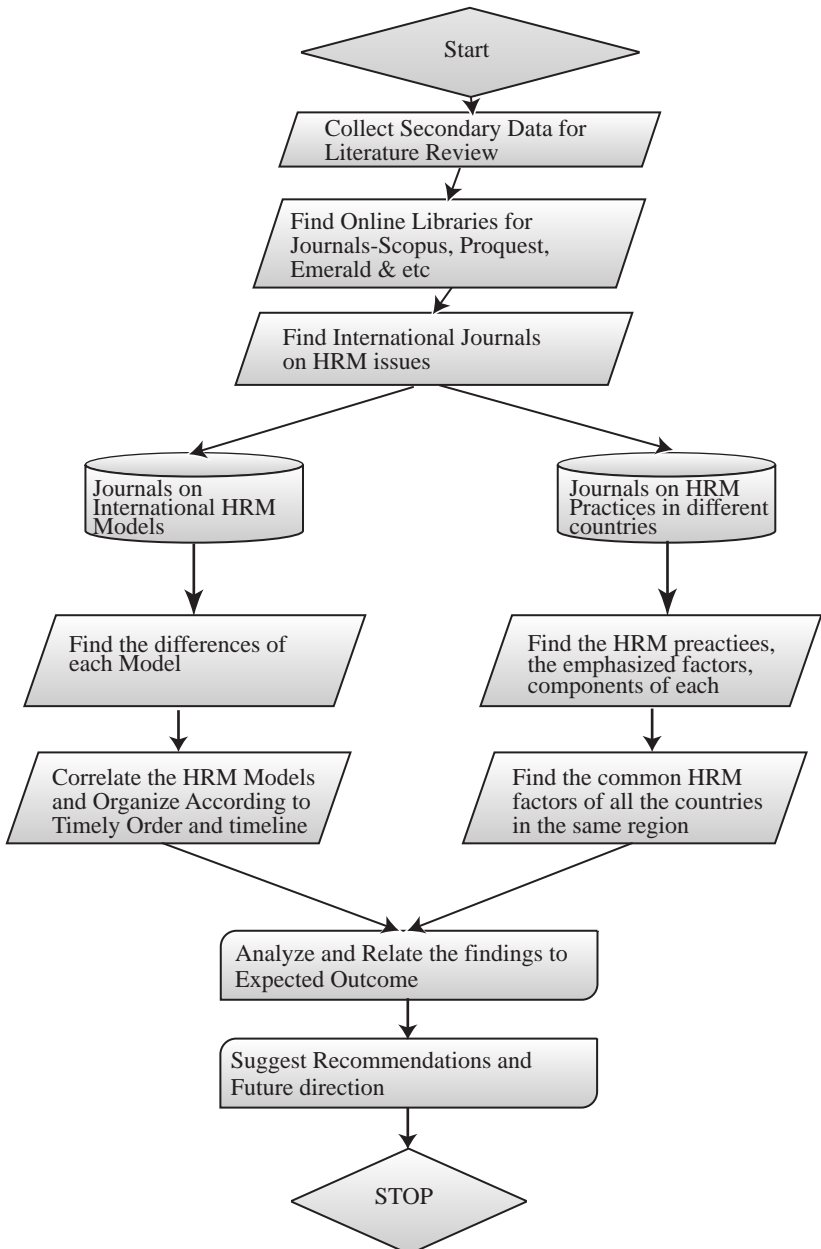


Figure 1: Methodology of the Research Study

Literature Review : Content Analysis

At different times, researchers, practitioners around the world have discovered, developed, analyzed, proposed and articulated concepts about HRM concepts, models or frameworks. These various dimensional, uniquely designed and customized framework simulations have been assisting the HR practitioners of various organizations to administer the human resources commendably .

According to **Ehrhart and Chung-Herrera (2008)**, Strategic Human Resource Management (SHRM) is a significantly mapped bundle of HRP, Organizational culture and distinct business stratagems to achieve the organizational advancement. Different HRM models were invented, implemented and tested in different companies across the organizations in the world at different decades. It can be considered as 'different decades of HRM'. All these changes were lead by the above-mentioned factors and components. We can segregate the HRM eras into two categories mainly.1. 1980's to 1990's: Cold War Era and 2. 1990's to 2000's and afterwards: Post Cold War Era. (**Ehrhart and Chung-Herrera, 2008**).

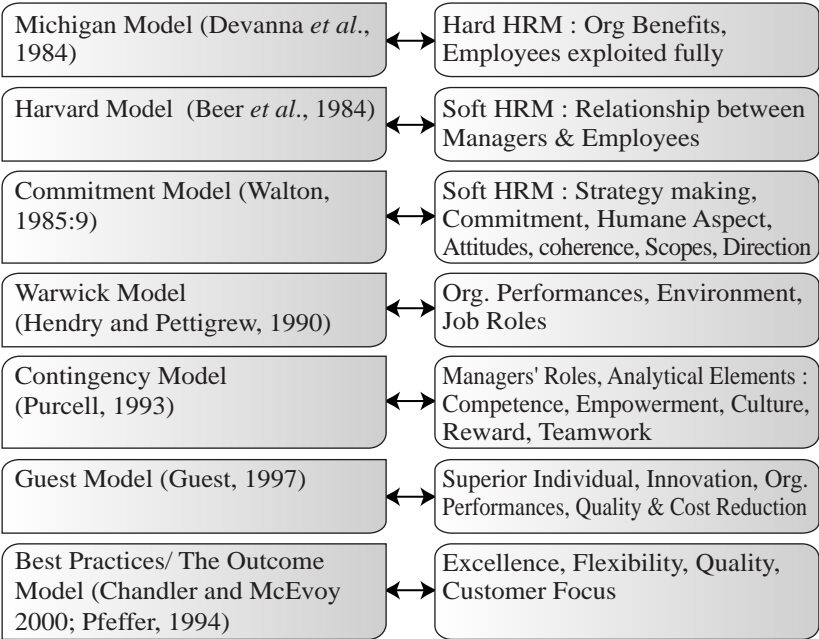


Figure 2: HRM Models and HRM Practices

## Human Resources Management Practices in Asia

As per Andalib et al., (2019) the Asian HRM practices have significantly discrete nature than the European HRM practices.

**Iran:** *Yeganeh & Su (2008)* have reviewed the HRM functions of the Iranian public sectors. They mentioned that staffing is marked by pervasiveness of networking, entitlement, compliance with Islamic/revolutionary criteria and high job security; compensation is described by features such as fixed pay, ascription/seniority-based reward, and hierarchical pay structure but, training and development programs are found to be unplanned and spontaneous. Furthermore, performance appraisal function is mostly based on subjective behavioral manners. (*Yeganeh et al.,2008*).

**Jordan:** HRM practices have got two folds according to *Aladwan, Bhanugopan & Fish (2014)*. The prelude fold is to estimate the concealed aspect structure of human resource management practices scales, and then to assess the kind of HRM practices in the Jordanian context. Authors have also identified some probable potentiality of advancing strategies and planned outcomes regarding HRM in Jordan.

**Japan:** The Japanese Style HRM model's transformation has made an impact of the HRM policies of Japan. Researchers named *Rose & Kumar (2007)* mentioned about the Japanese-style of human resource management (HRM) models or simulated frameworks are transferred to affiliates.

**China:** According to (Wang, 2011), Chinese HRM practices focus on their strategic goals by effectively managing and developing talents. Also chinese HRM policies are governed by an overwhelmingly strong and autocratic culture, traditions and values due to control an immense population but has got huge work stress and strict long working hours.

**Hongkong:** *Ngai, Law, Chan and Wat (2008)* have highlighted the insights of the prominence of the internet and online atmospheres in human resource management (HRM) models that assists and accelerates the HRM functions.

**Vietnam:** According to *Bartram, Stanton & Thomas (2009)* the HRM policies of Vietnam companies are going through structural changes and challenges, where HRM practices are directed by state-owned enterprises (SOEs), few licensed private companies and few International joint-ventures (IJVs).

**Taiwan:** Human resource management (HRM) practices in Taiwan have gone through scrutiny by re-evaluating the restraints factors for globalization, inward and outward investment patterns, multinational companies (MNCs), indigenous cultures and institutions. The alterations and vital facets of HRM in South Korea and Taiwan are analyzed and compared by the authors (*Bae, Chen & Rowley 2011*), that examined the impacts on HRM policies- particularly employment security, extensive training, performance based pay and employee influence - and the role of a core-periphery model along with Time effects, country effects and the interaction between them are explored.

**India:** *Rao (2013)* identifies the role of national cultural dimensions of power distance, uncertainty-avoidance, in-group collectivism, and future-orientation on "best" HRM practices. In India, they have a strong focus on employee referrals (collectivist orientation), elaborate training and development (future orientation), developmental performance management (collectivist orientation), egalitarian practices (power-distance), and family friendly practices (collectivist orientation but also has got problems with work load, working hours).

**Sri lanka:** Values of work orientation (MVWO) are an element of national culture in predicting HRM policy-practice design choices in Srilanka. Twenty-six HRM design choices were clustered into four components: career and empowering system, performance-based reward system, generic functional perspective of job-person fit, and competence and rewards are the four HRM preferred practices in Srilanka (*Chandrakumara et al., 2004*).

**Bangladesh:** According to *Absar, Nimalathasan & Mahmood (2012)*, the impact of human resource management (HRM) practices of manufacturing industries in Bangladesh the systematic and efficient

HRM practices are quite missing which if included can achieve higher competitive advantages. Efficiency, equality, workspace, working hours, leadership role, pay structure has huge differences in the public and private organizations of Bangladesh public.

**Malaysia:** *Hasan (2010)* have talked about the HRM systems in the ISO certified companies of Malaysia, which are perceived to receive a moderate rating; because these companies are flourishing their career management policies, strategic contextual analysis and quality services. On the other side, the non-ISO certified SMEs are quite behind in the HRM practices in terms of career system or quality orientations. But, overall, Malaysian organizations' follow family-friendly atmosphere. *Andalib et al. (2020)*, explored the enhancement of career developmental significances that can also create a separate entity by being part of HRM in the Malaysian context.

**Indonesia:** *Habir and Larasati (1999)* mentioned about three mini-cases to argue that human resource management in Indonesia is a complex process with both national and international influences where the cases suggest national conditions need not hinder the adoption of international best HRM practices focusing on participation, empowerment and incentives leading to competitive behavior.

## HRM Practices in Europe

*Brewster & Bournois (1991)* and *Andalib et al, (2015)* discussed about the critiques and concepts of HRM practices of Europe and USA, where research data significantly reveals notable differences with that of Asia. Several discrete customized frameworks and models got established due to the customization and differences in requirement of the country several times (*Brewster et al, 1991*).

**Turkey:** As per *Aycan (2001)*, Turkey's economic situation has given a new direction to HRM practices, where it is given highest priority to maintain organizational effectiveness and competitiveness even though hindrances during applying any new system is quite huge. Researchers declared that the initial segment discusses the modes of emphasized environmental factors and the latter segment describes the organization of the key HR functions in Turkish corporations with some forecast.



**Ireland:** According to *Harney & Dundon (2006)*, the notion of a normative HRM model has been rather reactive than consistent and the emergent HRM related processes has been rather in manager legitimacy, control and jurisdictive reinforcements than flexible. Researchers revealed that acknowledging both the HRM factors, internal and external regarding HRM becomes crucial when too much heterogeneity is present in the local SMEs' (*Harney et al., 2006*).

*"In Irish organizations several considerable changes regarding employee relations have been observed and witnessed since 1980s by several management commentators and analysts, some of which are precisely vague in nature also. Employee relations management in Ireland has traditionally been associated with a strong collectivist, industrial relations emphasis." (Gunnigle, 1992).*

According to Patrick (1992), In 1980s the change of employee relations have been an extended management approach where the particular issues of industrial conflicting conditions, structural changing patterns and employment structures in the Irish context are observed thoroughly.

**United Kingdom:** The HRM issues in the UK manufacturing sector are evaluated by line managers as the intensities of strategic mapping of human resource management (HRM) and elaboration of responsibility. *Budhwar (2000)* summarizes with the theoretical debates of HRM literature and empirical study results and also highpoints the "subject-matter experts" perspectives and logical factors. *Redman & Allen (1993)* states about HRM practices in North east England that personnel functioning is important in the organizations where roles and status play as important factors and also recommends that during requirement, the HRM consultants functions in a way enhances the functional capability as well as augments the organization's reputations.

**France:** In France, HRM is functioned by culture. *Brunstein (1992)* mentioned that in France, the company's sociocultural environment is influenced and affected by the Cartesian patterns of analytical

thinking, the passion for anti-authoritarian individualism, and the reduction of disorder through legislation and bureaucracy, which is a continuous influential process that takes place through educational outlets, trade union and executives' status (Brunstein, 1992)

*Emphasis is put on the concept of ubiquity in HRM; it is at the intersection of all the other corporate functions and its role is shared with the line managers at the technical, relational and strategic level. Future perspectives, like the introduction of new technologies, may impose a new ethical dimension for HRM against the "gospel of efficiency" (Brunstein, 1992)*

**Estonian & Finland:** Vanhala, Kaarelson & Alas (2006) mentioned about the divergence-convergence debates of European human resource management (HRM), where continuous comparisons between Estonia and Finland based on HR strategies, policies, practices are always happening and matter of discussion among the Nordic and EU-15 countries .

**Croatia:** According to Taylor, E & Walley. (2002), evolving HRM practices and applicability of western management models are key issues in Croatian HRM policies. A cross-matrix is designed with criterias named as sleepers, doers, thinkers, strivers or leaders depending on the employees' progress in the organizations; Nevertheless, the clash between the 'elder managers' and 'younger managers' also gets highlighted since the initial group try to keep the old traditional working system but the latter ones try to go with a progressive flow (Taylor et al. 2002).

**Denmark:** Danish human resource management policies are more focused to the theoretical framework and grounded on empirical research of Danish companies from 1989 to 1991. Danish organizations are shifting the HRM attitude by implementing new converged techno-human paradigm organization (Bevort Pedersen & Sundbo, 1992). However, this techno-human paradigm are incorporated with number of challenges also.

**Georgia:** HRM policies of Georgia are derived from the cultural base of North Ameriacan and Western European public sectors' orthodox HRM practices according to (Common, 2011). Therefore, researchers revealed that the conceptual position of the institutions

and cultural contexts are highly required for any sort of change in the HRM reform.

**Austria:** *Mayrhofer (1995)*, highlighted the HRM practices of Austria with prospective forthcoming advances for which he developed a frame to analyze Austrian HRM, concentrating on the governing atmosphere where impactful factors are geo-politics and economy . Therefore, the researcher uses the pragmatic data from the report of the Cranfield Network on European HRM (CRANET-E) to identify the characteristics of HRM functions of Austria, which are future developments, theory and practices.

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**Hungary:** *Richbell & Vitai (2010)* postulates a unique depiction of human resource management (HRM) activities in the SMEs in Hungary, while exploring the functions of the organizations based on their size and performance.

### **Found Gaps between HRM policies of Asia and Europe:**

The HRM practices implemented in the technology companies of Asia and Europe have revealed the factors they are emphasizing as

well the ideas of the HRM models that they are following in their HRM Policies. It has been found that factors that Asia is giving importance are different that the factors given importance in Europe. Therefore, significantly there are some gaps addressed in these two zones' HRM policies.

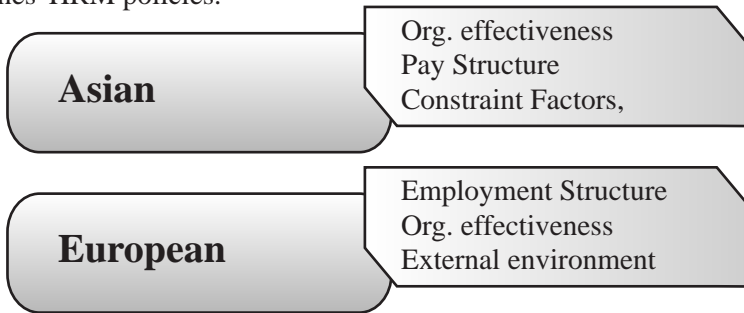


Figure 3: Factors in HRM policies of East and West

Table 1: Factorial Matrix of Asia vs Europe cases

Case & Country	Continent	Emphasized Factors	Relevance to employees' well-being
Iran - Jordan	Western Asia	Fixed pay, seniority based reward and promotion, subjective appraisal, cultural and traditional norms, high job-security, family-friendly environment, strategy formulation, religious implementation in the organizational policies, subjective appraisal	"strong"
Japan, China, Hongkong, Vietnam	Eastern Asia	Leadership, management protocols, online support system, online usage, traditional governance, talent pool development, highly extensive training	"weak"
India-Srilanka-Bangladesh	South Asia	Elaborate training, qualification and skill-set, family-friendly environment, government guidelines, empowerment,	"strong"

		career management labour union	
Taiwan- Malaysia- Indonesia	South East Asia	Empowerment, leadership, competitive behavior, cultural context, career enhancement, employee security, extensive training, performance-based pay	"hybrid"
Ireland- UK- France- Denmark	Western Europe	New technologies, trade union, education system, employees' perspectives, convergence, control,	"hybrid"
Estonia- Finland	Northern Europe	Strategies and plans as per employees' perspectives	"strong"
Austria- Croatia- Czech Republic- Hungary	Central Europe	Organization size, performance, government regulations, stakeholders, cultural environment, geo-politics, economic influences, employees' mindsets	"weak"
Greece- Georgia- Turkey	Southern Eastern- Europe	Leadership, culture, socio norms	"weak"

## Future Directions

The components that put positive changes and inspire for enlightened pathways but are missing in the HRM practices of certain portion of the world can be included in their existing HRM practices for a better outcome. The HRM policies of some countries in Asia showed that even though most of the companies have HRM policies, human rights components specially some major protocols of ILO and UDHR seem to be absent there in some HRM policies. Therefore, These Zones can include HRS here to improve their HRM policies. On the other hand, most of the companies in USA, Canada and Europe have HRM policies that are implemented strictly, some along with HRS protocols but the working atmosphere is not quite relaxed or flexible therefore, they need to include some family-friendly atmosphere component in their HRM policies. As per Andalib (2018), HRM framework needs to have all the required components to address almost all the functions properly under the same platform.

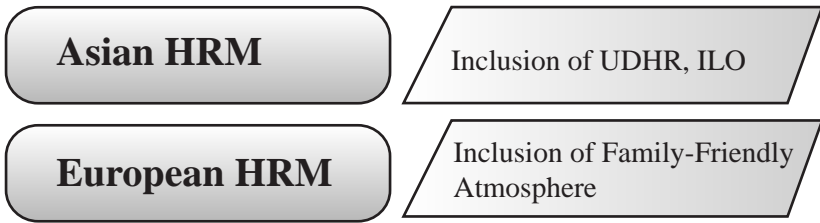


Figure 4: Inclusion of components in the regional HRM policies

Therefore, from the above figure, we find that in the major areas trend of HRM Policies are distinct. In different regions of the world, different factors or components of HRM are given importance. American, European HRM Practices focus more on employee benefits, health and well-being besides open labour management issues.

Asia's HRM Policies are quite diversified, where employees' qualifications, skill-set, qualifications, competitiveness, empowerment, training, egalitarian practices, family -friendly atmosphere, cultural alignments, higher job-security and critical leadership roles are emphasized more. European HRM Policies focus more on managers' roles, high performance benefits, legitimacy, control, heterogeneity, techno human paradigm, longitudinal perspectives, culture, high incentives, firm performances and corporate governance. All these facts can be measured as the base of HRM and can lead towards a standardized model of HRM that can be followed everywhere universally.

## Conclusion

The overall study of this paper mainly summits about the diverse factors related to HRM policies practiced in distinct countries of Asia and Europe by inspiring the innovations of dynamic and distinct versions of HRM models or framework simulations. In this study, HRM factors that affect HRM policies are found and discussed and the Models that are based on these factors are also observed and analyzed. Study shows that each countries' HRM practices emphasize on certain factors based on local culture, social norms and values, economic conditions, political state, demographic environment along with requirement of each organization. Furthermore, the



organization's behavioural attributes and employees' well-being conditions based on these factors are disclosed through this scrutiny as well. Nevertheless, from this paper we can suggest that if the left out factors from each zone are included in their own HRM policies then a positive change can occur in both of the Zones. In the European companies we can find inclusion and implementations of UDHR, ILO issues in the HRM Policies more along with managers roles in blending the organization's needs and employee needs by keeping the company as a 'high performance' company; whereas, the Asian companies do not implement UDHR, ILO issues in their HRM policies that much but has got more flexible working environment with 'high competitiveness' and empowerment at the same time. Andalib and Halim (2020) discussed about the conceptual HRM frameworks that eventually can be modified and enhanced with more specific necessary factors besides where, Andalib et. Al (2014)'s mentioned processes can be inserted to make a single HRM platform for a fruitful outcome.

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# **Bede Women in Bangladesh: An Overview of Their Status**

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## **Abstract**

This paper focuses on understanding the way class and gender hierarchies combine to influence the women's position and experiences of a Bangladeshi woman born into the lowest level of class structure. Specifically, this research focuses on the Bede women, as a member of lower class status who has been severely oppressed throughout Bangladesh history. They have long been systematically, historically and institutionally facing challenges and being discriminated in their everyday lives. Bede women's problems encompass not only gender and economic deprivation, but also discrimination associated with ethnic minority position, which in turn results in the denial of their social, economic, cultural and political rights. They become vulnerable to sexual violence and exploitation due to their gender and lower class structure. Thus, the problems of Bede women are distinct and unique in many ways and they suffer from the 'triple burden' of gender bias, class discrimination and economic deprivation. This paper tries to highlight the status of Bede women in Bangladesh society. To gain insights into the social and economic status of Bede women, this paper is exploring more closely into their lives and encapsulate the social, economic and human rights situations of Bede women in Bangladesh. This paper might also help the policy maker to take necessary steps to reduce the class and gender discrimination of these Bede women.

**Keywords:** Bede, Exclusion, Gender, Vulnerability, Violence, Empower

## **Introduction**

*Bede* community in Bangladesh is racial ethnic minority and floating people, they move from place to place to conduct their business for

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earning. Bede women roaming in villages with knapsack of business products on their head and vociferating to attract people to whom they offer treatments (joint pain, toothache), sell products (home utensils, trinket and amulets, bangles, herbal medicines etc). Some *Bede* women roaming in villages with snake baskets and flutes (*bin*) for showing snake game, catching snake, treating snake biting, offering herbal plants that hinder snake entering in home and also protect people from snake biting, they also known as *Sapuris*<sup>2</sup> who also entertain people by showing magic. But now entrance of *Bede* people is rare in villages. In a study Maksud & Imtiaj (2006) indicate that *Bede* women usually walk around 10 miles a day for their professional earning. Women work harder and longer than the men and earn for their families, but in decision making their role is negligible. In *Bede* community no women inherit paternal property. In general, the status of women in Bangladesh is very low, like in other South Asian countries. Among them though, *Bede* women as member of ethnic minority group face the worst conditions and oppression. *Bede* women are living a history of pain, agony, sorrow, misconduct, maltreatment and suffering. They are not only the victim of gender discrimination, but also the victim of as a marginalized Muslim community. Moreover, the lives of *Bede* women are spiraling downward from bad to worse. There is no controversy among development planners and workers that there has been very little impact on raising the status of *Bede* women from the development initiatives implemented thus far in Bangladesh. So, in this paper researcher also attempt to develop such an understanding of the position of *Bede* women in Bangladesh and present an analysis of the complex intersectional ties of the challenges they face. This is accomplished through a review of the current theoretical discourse on gender and lower class position and of empirical findings regarding forms of gender- and ethnic minority group faced by *Bede* women in Bangladesh.

## Objectives of the Study

- a. To explore the nature of exclusion and vulnerability of Bede women in the context of gender and class basis.
- b. To know about the social problems faced by women in Bede community.

- c. To explain the social rights and basic services of women in Bede community.
- d. To assess some strategies for the well-being of them.

## Literature Review

**Parven (2018)** explored in her article named *Women empowerment of Manta village in darkness* that *Bede* women sometimes now go India (particularly Kalkata and Orissa) by book (passport) with families for earning through their traditional business. In few years ago many of them had no passport, and then they went to India by jumping over barbed wire or paying some money to border guards for crossing. They claimed themselves as *Kabiraj* (village doctor), they made medicine by trees, bones of different animals and offer treatment of pain, heart diseases, the bite of fox and snake, long time fever, and mental problems. They living beside road by setting up small tents covered with plastic materials or black oilcloth. After the end of the business during nine month, they returns home with earned money, and rests of the slothful months they involve in various festivals and wedding programs. *Bede* women go forward with having no education, early marriage, no dream of better life. Manifolds social problem including killing, women harassment, rape or women oppression are hardly seen in *Bede*.

**Islam (2018)** explained in his article entitled *Dissecting the Nomadic Lifestyle of Bede Community*; the Bengali movie entitled *Beder Meye Josna* had great popularity among the people of Bangladesh during the 90s. The story of movie on the basis of a romantic love between a *Bede* girl (snake-charmer) named *Josna* and the prince of a royal family, and also their struggle of being united. This movie also represents their ways of living by catching snake, showing snake dance with the tune of flutes. A short story titled *Bilasi* by Bengali novelist *Sarat Chandra Chattopadhyay* portrays the life of a *Bede* girl (*Sapuria*) and her husband, and social discriminations faced by them. This study also revealed that the role of women in family contribution is regarded more than men in *Bede* community. They are valorous to enter into society without veil for the purpose of earning. They prefer to wearing colorful dress and excessive ornaments for roaming here and there. *Bede* women offer ancestral



mystic treatment (treating diseases by reciting mystic and esoteric mantras) and herbal medicines. Villagers believe that they can rid people from evil spirits due to having supernatural power. With the advancement of society, they are losing popularity of their professions. Consequently, In Dhaka *Bede* women often beg money from city people in busy street and other places. So, they need to be considered as under developmental process.

**Farhin (2017)** explained in the article named *Bede community welcomes Bangla New Year with first ever dowry-free wedding* that Pohela Baishakh, 2017, the first dowry free marriage was held at *Kamarpara Baida Patti* by the initiatives taken by *Bidyanondo* Foundation (working to improve the lives of unprivileged children). Some bride's family unable to pay money for daughter's marriage but they are obliged to pay due to maintain tradition. Then *Bidyanondo* Foundation took all responsibilities of marriage expenses of one couple with no exchanging of dowry which would inspire Bede men to get married without dowry.

**Sharif (2019)** explored under the article named *Winds of change transforming Savar's Bede Polli* that *Uttaran* Foundation (established by *Habibur Rahman* for the development of *Bede* people and *Hijra*) has launched a garments named *Uttaran* Fashion for creating employment opportunities of Bede women at Savar. Total seventy five women are now working there and around one hundred five women got training in sewing. The journey of *Uttaran* Fashion was started with the twenty five sewing machines. *Bede* women used to think themselves as only as *Bede* (in terms of their traditional occupations and way of life) and had idea about outside life, through their new employment they have started thinking themselves as part of mainstream society, they are now dreamed with new prospects, aspirations and way of changing .

## **Theoretical Framework**

### **Concept of Intersectionality**

The concept of intersectionality was firstly coined by Crenshaw in 1989, and then the idea was reintroduced by the sociologist Collins in 1990 (Crenshaw, 1989). Intersectionality is a feminist theory, which can be used as an analytical tool to study and understand the

convergence of multiple identities with gender and to respond appropriately to alleviate the discrimination against oppressed classes. The theory is based on the premise that individuals simultaneously belong to multiple communities (that have emerged from social and power structures in the society) and would experience oppression and privilege both at the same time (Symington, 2004). Feminist scholars have used the concept of *intersectionality* to illuminate the interlocking hierarchies of identity that characterize individual experiences and the production of social life (Chow, Collins 1990; Crenshaw 1997). Multiple identities tend to push women to extreme fringes and make them more vulnerable to discrimination in terms of access to basic human rights, opportunities, resources, etc. Most developmental frameworks focus on gender relations and fail to recognize that women are a heterogeneous group and the extent of impact is different for women in different groups. Problems of women, who are at the margins facing the maximum oppression most of the times, tend to go unnoticed. Legal frameworks understand gender and caste discriminations as two distinct concepts and fail to realize that they intersect, as a result of which victims in many cases of discrimination as discussed in the previous sections do not get the justice they rightfully deserve (Symington, 2004).

In feminist studies women and men were analyzed at different and heterogeneous across and within the female and male categories. It is thus an idea often used in critical theories, the ways in which oppressive institutions (caste, class, religion, ethnicity and gender) are interconnected and cannot be examined separately from one another that power and oppression rest upon. In addition, the intersectionality concept is specifically used to address the experiences of people who are subjected to multiple forms of subordination within society, where it claims that gender as the primary factor determining a woman's fate. So Intersectionality theorists elucidate oppression and inequality of women under some precise variables including class, gender, race, ethnicity, and age. A significant insight came from their theories, not all women experience oppression in the same way, the same forces work behind the oppression of women and girl along with the oppression of racial and marginalized people (Crossman, 2020). It is therefore a

methodology of studying relationships among multiple dimensions and modalities of social relationships and subject formation. So researcher has used the concept of intersectionality to present the issues related to marginalize class based discrimination. Some factors researcher address such as class, gender and religion are often critical to empower Bede women in Bangladesh.

## **Methodology**

### **Study Area**

*Bedes* are the racial minority group in Bangladesh. Around 17 lacs Bede people live in Bangladesh; they live 53 districts in Bangladesh. They have their tribal language named *Thar* (or *Akhomi*), but they usually speak in local language (Bangla). The study was conducted in three areas including *Savar*, *Rampura* and *Tarabo* at Dhaka and *Narayanganj* city in Bangladesh. The study area consists near about sixteen thousand populations. The study conducted at *Porabari*, *Amorpur* and *Kanconpur* villages at *Savar* (these three villages jointly called the *Bede Palli* at *Savar*), a slum behind the East West University at *Rampura* and another slum at *Tarabo* in *Narayanganj* city. Respondents were selected from those three area including *Savar* (*Porabari*, *Amorpur*, *Kanconpur*), *Rampura* and *Tarabo* in Dhaka and *Narayanganj* city. We have selected those places because a large number *Bede* peoples live there.

### **Methods of the study**

Research method is unavoidable to conduct any research about social phenomenon. To conduct this study, we have followed very relevant methodology in where both qualitative and quantitative methods are used for analyzing the status of women in Bede community by collecting empirical data. In order to discuss this issue, we have used questionnaire survey though in-depth interview and non-participant observation and case study in order to collect data as supportive techniques.

### **Techniques of Data collection and Analysis**

We have taken semi-structured Interview (face to face interview) schedule (containing both open and close ended questions) and check

list as tools for data collection following mixed method principles. In order to fulfill the gap of survey method we have taken case study through a check list with open-ended questions. We have taken ten case studies from *Savar Bede palli*, *Bede* slum at *Rampura* and *Tarabo*. A significant portion of information came from case studies that have taken from the respondents. The SPSS (Statistical Package of Social Sciences, version 22) is used for processing and analyzing the survey data. Data has been collected from February to March in 2020.

### **Sampling procedure**

In this study, 31 respondents had been selected as target population from 16000 study population who aged from (15-90) years old. There were around twenty five thousand families including (*Savar*, *Rampura*, *Tarabo*). Random sampling in this study was selected due to shortage of time and long distance of study areas. Six case studies were also conducted from three research sides which were also based on purposive sampling.

## **Results and Discussion**

### **Socio- demographic characteristics**

The present study was conducted among the *Bede* peoples of the three areas, *Bede* villages at *Savar*, *Bede* slum at *Rampura* and *Tarabo* in Dhaka and Narayanganj city. In total 31 female respondents ranging from age 10 to 80+ years were interviewed. The table shows that the age groups of the respondents where it is clearly evident that a large number of respondents (38.7%) belong to the age group (31-40); while (32.3%) is under the age group (21-30); and rests are under the others age groups. The table signifies that a large number of respondents is illiterate (77.4%), from them some can hardly write their name only. Again about (22.2%) of the respondents have understood primary education (I-V). Most of the *Bede* women are still illiterate; it may due to their previous nomadic life, lack of consciousness, poor education facilities or economic hardship. The religious statuses of the female respondents reveal that all they are Muslims by religion and practice Muslim rituals. They become comfort to give their identity as Muslims not as *Bede* due to social prestige. Respondent's marital status shows that the largest numbers

of the female respondents (90.3%) are married and rests are widow and divorced. A great segment (54.8%) of total respondents said that the number of persons in their family is between (3-6 members) and (19.4%) respondent's family size is between (7-9) members. Moreover (12.9%) respondents revealed that their family size is between (1-3) members. On the other hands, (9.7%) of the total respondents have between (14-16) family members and rests (3.2%) respondent's family size is between (10-13) members.

### Marriage system in Bede Community

The table shows that the marriage age of the girl, in where a large portion of the respondents (54.8%) said that the marriage age of girl is between 10-15 years, while (45.2%) respondents affirmed that between 16-20 years. In *Bede* community, girls are married at their young age (their age of schooling). Thus their education remains at risk. Around (90.3%) respondents statement was girls go after marriage to their in laws house. Meanwhile (9.7%) claim that they remain in their parent's house.

**Table-1: Dowry system prevalent in Bede community**

Dowry system	Frequency	Percentage
From bridegroom to bride	19	61.3
From bride to bridegroom	7	22.6
No dowry	5	16.1
<b>Total</b>	31	100.0

**Source:** Field survey 2020

A unique type of dowry system is prevalent in *Bede* community; in where bridegrooms give money or valuable things to bride in case of marriage because they believe giving money from bride side to groom side is totally *haram* in Islamic laws. Around (61.3%) respondents said about dowry system in where groom give money to bride. While (22.6%) said that bride side give dowry to groom side as like so called dowry system. And rests (16.1%) said about no dowry. In traditional *Bede* community, groom side used to give money to the bride side. At present that process is followed by most of the *Bede* people. The distribution of parental property also follows

the Islamic laws in *Bede* community. But *Bede* community at *Tarabo* follows a different process in where money or valuable gifts is given by bride side to groom side which prevalent in mainstream society and distribution of parental property follows a system where girls get one-fourth of a boy. *Bede* peoples living at *Tarabo* are *Sapuria* by profession. An elderly women (age 96 years) named *Hasna Banu* living at *Rampura Bede* slum said about dowry system. She told that,

*Recent my son has get married and all of the marriage expenses including dowry was around Tk. fifty thousand. Without money they can't think of marriage. Some of them have to earn money and some get money from their parents as marriage expenses, such as dowry or Mohorana of marriage (Case study-1).*

## **Nature of work and income**

### ***Women's occupation***

Occupations of the women in *Bede* community are unique from mainstream occupations. *Shinga lagano*<sup>1</sup> is mostly prevalent occupation among women and carried by 35.48% respondents. They also involved in *pokfalano* (removing germs from teeth). Meanwhile each 6.45% of the respondents affirmed that their occupations are respectively *Jharfuk*<sup>2</sup> (ghost, disease), selling amulets and trinkets, and snake charming. Only (3.23 %) respondents involve in service.

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1. The interesting method of curing sick peoples, the *Bede* woman used *Shinga*, made from buffalo or cattle horn, was a hollow sucker used to draw blood from a sick patient waist for withdrawn to cure the sickness where a cut was made and the *Bede* woman then sucks heavily from the sawed-off tip of the horn, thus sucking out blood (Shawon & Mahbub, 2017).

2. *Jar-fuk* is mostly used as a treatment for diseases in Bangladesh. The *bede* uses this type of folk treatment from their spiritual leaders to overcome their illnesses. The wives drink water with wishes from spiritual leaders during their child birthing, believing that they will be able to give birth without difficulties.

**Table-2: Occupations of the women in Bede community**

<b>Name of occupations</b>	<b>Frequency</b>	<b>Percentage</b>
Snake Charming	4	12.90
<i>Shinga lagano</i>	11	35.48
Selling medicine	3	9.68
Small business	3	9.68
<i>Jar-fuk</i>	2	6.45
Service	1	3.23
Housewife	4	12.90
Others	3	9.68
<b>Total</b>	<b>31</b>	<b>100</b>

**Source:** Field survey 2020

On the other hands each (12.90%) of the respondents were respectively housewife and (9.68%) selling herbal medicine. And rest of the (9.68%) involve in other profession. The women of *Bede* community are mostly involved in the occupation of *Hijama* treatment (*Shinga lagano*). The costs of per Shinga treatment ranged from Tk. 500 to 5000. Some of them go to Chottogram, *Noakhali* and other districts for earning by performing their traditional economic activities; they live in small tents and remain in one place one to two months there. Most of the women remain in their traditional professions but they want to get alternative employment opportunities. Due to social change their professions are at risk to be attracted people and they think roaming from villages to villages is not their life.

### ***Monthly family income & expenditure***

The table illustrates that a significant number 58.1% of the female respondent's monthly family income is between Tk. 6000-10000. While monthly incomes of (29.0%) respondents are between Tk.11000-15000. On the other hands (8.3%) respondents mentioned their monthly family income as Tk. 1000-5000. Another (6.7%) respondent's monthly income is between Tk. 20000-24000. And rests each (1.7%) of the respondent's monthly income respectively Tk.16000-19000, Tk. 25000-29000, Tk. 30000-34000 and Tk.

35000-49000. The findings of the table reflect that most of the respondents are under low income generating socio-economic circumstances. It may due to low level of literacy rate, lack of professional diversities and skill, lack popularity of their usual professions. The findings of the study about monthly expenditure of the respondents showed that a significant number (51.6%) of the respondent's monthly expenditure is between Tk. 6000-10000. While (35.5%) of the total respondents monthly expenditure is between Tk.11000-15000 and a small number of the respondent's monthly expenditure is less than six thousand and also a little number of respondents expends more than fifteen thousand per month.

**Table-3. Monthly family income of the respondents**

Monthly family income	Frequency	Percentage
1000-5000	1	3.2
6000-10000	18	58.1
11000-15000	9	29.0
16000-20000	1	3.2
21000-25000	1	3.2
26000-30000	0	0.0
31000-35000	1	3.2
36000+	0	0.0
<b>Total</b>	<b>31</b>	<b>100.0</b>

**Source:** Field survey 2020

## **Social rights and basic services**

### *Access to Education*

The enrollment of children in school for getting education is increasing day by day. That was very unfamiliar in few years ago. Most of people think that without getting education their children won't be able to compete with changing pattern of society. Parent's consciousness and initiatives which have taken for increasing the literacy rate of Bede children work as force behind their school going. A significant number (87.1%) of the respondents elucidate



that their children (both boy and girl child) go to school. While from total school going children (87.1%), (37.5%) Bede girl go to school for getting education. They receive education from local government school, private school, street school, local Madrasa etc. Children in *Rampura Bede* slum don't receive education from any formal educational institutions, they learn from the informal street school organized by the student of East West University. *Uttaran* Foundation has started a project to improve the literacy rate among the children of *Bede* community at Savar. This project named *Uttaran Shikkhaloy* (a coaching center for *Bede* student); the main motto of this project is to improve the overall quality of education of the backward *Bede* children. Around 250 students are now studying there from class four to higher secondary and they can learn their lessons of all subjects from *Uttaran Shikkhaloy*. Among 250 students, most of the girl children prefer to receive education from *Uttaran Shikkhaloy* because it situated near their house. Sometimes the students of *Jahangirnagar University* take classes in *Uttaran shikkhaloy*. A primary school will be built at Savar for *Bede* children.

### ***Access to Health***

The table shows that most of the cases they take treatment when they are serious ill. About (22.5%) of the total respondents receive treatment from government hospital. About each (19.35%) % respondents respectively elucidate that they use *Kabiraji*<sup>3</sup> formula in the time of their illness. While (16.13%) respondents go local community hospitals for treatment. So it is clear that a significant transformation has occurred in their treatment system. In previous time they only take *Kabiraji*, *Jharfuk*, herbal medicine and domestic treatment but in recent times they go hospitals for treatment due to social change, their permanent settlement and growing consciousness. Due to their financial incapability can't get better treatment facilities. Some of them usually go to private hospitals due to the reluctance to give treatment of the staffs of government hospitals.

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3. *Kabiraji* was widely practiced based on informal use of local medicinal plants in rural areas. Healers in both *Kalami* and *Bhandari* practices resorted to religious rituals, and usually used verses of holy books in healing, which required a firm belief of patients for the treatment to be effective.

**Table-4: From where they take treatment in case of illness**

<b>Getting treatment in case of illness</b>	<b>Frequency</b>	<b>Percentage</b>
Government hospitals	7	22.58
Homeopathy	1	3.23
Local community hospital	5	16.13
Kabiraji and herbal medicine	6	19.35
Domestic treatment	5	16.13
Jharfuk,	4	12.90
Others	3	9.67
<b>Total</b>	<b>31</b>	<b>100.0</b>

**Source:** Field survey 2020

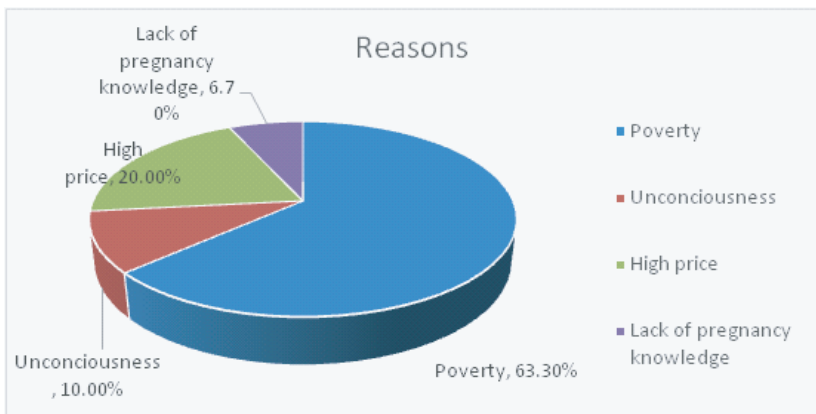
### ***Maternal care***

The findings of the study represents that the vaccination of women during pregnancy period. Around (87.1%) respondents agreed that women get vaccine during pregnancy period. Women of the *Bede* community receive maternal care from Upazila government hospitals. And also get treatment and medicine facilities from other government hospitals. Among them (87.1%), (51.4%) respondents affirmed that women took vaccine from local community hospitals; (37.1%) respondents supposed that women took vaccine from health worker who came to their community to vaccinate women and children and (11.4%) respondents exposed that women got vaccine from other governmental hospitals.

### ***Reproductive health***

Women got manifold pregnancy assistance like pregnancy advice, vaccine, vitamin and iron tablets etc. Around (48.1%) respondents illustrated that women get vaccine during their pregnancy period, (40.4%) respondents exposed that they get pregnancy advice, and (11.5%) respondents affirmed that women get vitamin and iron tablets from those hospitals as pregnancy assistance. The study represents that a small number (35.5%) of the total respondents said that they get nutritious food during their pregnancy time. And a great

segment (64.5%) of the respondents exposed that they don't get nutritious food in their pregnancy period. In spite of the necessity of taking nutritious food, they surrendered themselves to the system of poverty cycle. And malnutrition goes forward with them. Among them (64.5%), (63.3%) respondents claimed that poverty creates hindrance for them to take nutritious food, not only pregnancy period they can't get nutritious food in normal days. Their income is not sufficient to bear family expenses like buying extra nutritious food. While (20%) respondents affirmed that high price of nutritious food also another reason. Moreover (10%) of the respondents are explained about their unconsciousness. And rests (6.7%) respondents exposed that lack of pregnancy knowledge as reason behind not taking nutritious food during pregnancy time. They are not least concern about their reproductive health. Most of the women don't take extra care of themselves during pregnancy. In before, they worked for earning in spite of being pregnant, and took their baby child in one kind of cloth bags in the time of roaming villages for performing professional activities.



**Figure-1: Reasons behind not getting nutritious food during pregnancy**

### *Access to Occupation*

Various initiatives have taken for the self-sufficiency of women. Around (25.8%) respondents explained that they get assistance for their self-sufficiency and (74.2%) of the total respondents said that

they didn't get any assistance for their self-sufficiency. The findings of the study also show that self-sufficiency of women contributed by governmental, non- governmental or voluntary organizations. From all of the total respondents (66.7%) illustrated that self sufficiency of women contributed by governmental organizations. Then (33.3%) respondents said women get assistance for their self- sufficiency from non-governmental organizations. Those organizations give employment opportunities, business and personal loan facilities, various training programs. Around each (38.9%) respondents explained respectively that organizations arrange various training programs (like tailoring, sewing) for self-sufficiency of the women in Bede community and also give employment opportunities. And rests (22.2%) respondents illustrated that women can take loan from those organizations for their business purposes after getting training in sewing and tailoring. A garment factory named Uttaran Fashion has launched by Uttaran Foundation for the development of Bede women, the main motto of this project is to create employment opportunities and training facilities for Bede women. In Uttaran Fashion, total 75 women are working there. Uttaran Fashion supervisor Sahanaj Parveen said that,

*This gives us to honor, which our traditional profession couldn't give. Now we hope for a better life for ourselves and our next generations. We hope our children will employed themselves as government officer or other respectful professions after completing their education. We don't want to see them as Bede anymore. We spend a miserable life with many hardships but don't want this type of life for our generations (Case study-2).*

### ***Access to decision making***

The study shows that the involvement of women in the decision making process of family. Most of the (93.5%) respondents said that their family involvement is high in family decisions than others women of Bangladesh. But rests only (6.5%) explained that women of their family were excluded from any family decisions. So, it is clear that the participation of women in decision making is not discriminatory, they have right to participate in any decision making,

except a little number of family, most of the family concern with the opinion of women. Women are weak, women are less experienced, and women are less capable, lack of knowledge as reasons behind the women exclusion from decision making process in family.

**Table-5: Family members who are involved in family decisions**

<b>Decision</b>	<b>Male</b>	<b>Female</b>	<b>Both</b>	<b>Total</b>
Family financial decision	22.6%	12.9%	64.5%	100%
Family planning decision	32.3%	12.9%	54.8%	100%
Decision of children's treatment	22.6%	16.1%	61.3%	100%
Decision of children's education	22.6%	16.1%	61.3%	100%
Decision about their own treatment	16.1%	16.1%	67.7%	100%
Others family decision	19.4%	16.1%	64.5%	100%
<b>Total</b>				<b>100%</b>

**Source:** Field survey 2020

The above mentioned table showed that the percentage of family members who take the decisions about their family matters. And in some male dominated family, only male members take any decisions of every matters, but also female dominated family are seen in Bede community. In the decision of family financial matters, (22.6%) respondents said that male members of their family take any financial decisions, (12.9%) respondents claimed that family financial decisions are taken by the female members of their family and a large portion (64.5%) of the total respondents explained that both male and female members of their family take financial decisions in their family. In case of family planning decisions, (32.3%) respondents said that male persons of their family, (12.9%) respondents narrated that female persons of their family, and (54.8%) of the total respondents explained that both male and female persons of their family take the decisions about family planning. In terms of the decisions about children's treatment, (22.6%) respondents said male, (16.1%) respondents explained female and (61.3%) respondents narrated both male and female members of their family are involved in this decision making process. In case of the decisions about their children's education, (22.6%) male, (16.1%) female respondents take

decisions, and (61.3%) both male and female mutually consult with each other about decisions of children's education. Another case of the decision about their (husband, wife or elderly person of family) own treatment, (16.1%) of the total respondents claimed that their own treatment related decisions are taken by male members of their family, (16.1%) said females have participation in the decision making process, and a major segment (67.7%) of the total respondents claim that both male and female can contribute in decision making procedure of their treatment. And finally in case of any other family decision, (19.4%) claimed that males are involved in decision making, (16.1%) said that females have access in decisions and a major section (64.5%) of the total respondents explained both male and female mutually consult with each other to take any other decisions related to family matters. So, it is clear that male and female mutually dependent to each other to take any kinds of decisions including financial, treatment, family planning, about children's education and treatment etc.

### ***A female Bede Halima Khatun said***

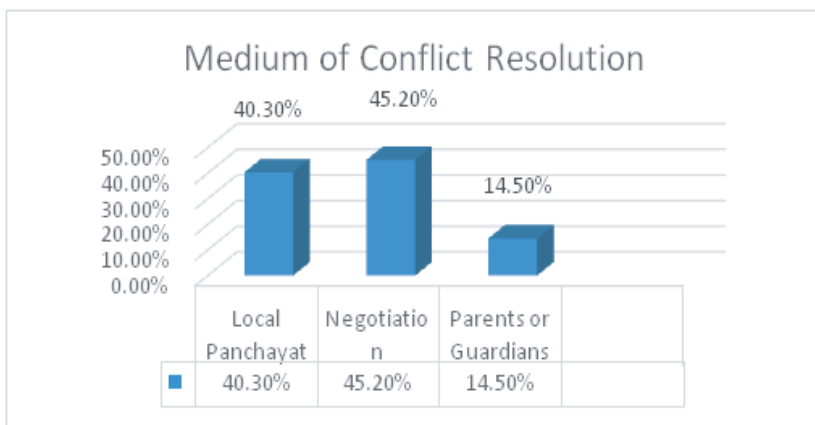
*The only thing which is obvious that Bede women earn money, but most of the cases they have no control over their earnings. Women are used as earning machines only. Sometimes the husband stays outside the gate of their house to take the money from his wife so that he can spend the money according to his own choice, not the choice of his wife, which is not empowerment. If the women could spend money according to their own choice, it could be their empowerment at least to some extent both socially and economically (Case study-3).*

### ***Access to Justice***

In total eight lineage of *Bede* community live in Savar including *Bajikor, Malbajikor, Sander, Mal Bede, Borshian, Sapuria, Kabiraj, and Tola*. Among from 8 lineage, the Eight representatives (*Sarder*) work for the betterment of the people of their own lineage. In spite of those eight representatives, two leaders (*Sarder*) are the head of *Bede* community. They all are works for their development. Panchayat Pratha is seen in *Bede* community for arbitration of any conflicts or

other affairs, in where a prominent old aged people regarded as *Sarder* who has the inherited supremacy over other people and gives resolution in any conflict within his community. No one can disobey the rules of *Panchayat Sarder*. They go to *Sarder* (*Panchayat* leader) for arbitration instead of going police station because *Sarder* is the supreme power holder in their community. Going police station for arbitration is rare in *Bede* community.

*Panchayat* leader resolves all types of affairs including conflict, marriage, separation between husband and wife, and other family matters. *Sarder* deals with every matter in his community because of his supreme leadership over the members. The findings of the study shows that the medium of resolution of conflict between husband and wife. Around (40.3%) of the total respondents explained that Local *Panchayat* plays a significant role to resolve the conflict or any problem between husband and wife. Moreover, (45.2%) said negotiation as a medium of conflict resolution, while (14.5%) respondents elucidated that women go their parent home in case of conflict with husband. First, women try to resolve through negotiation, then go to parent house and seek help from their guardians, but finally in case of severity they seek help to *Sarder* (local *Panchayat*).



**Figure-2: Medium of conflict resolution in family affairs**

The main reason behind not going for seeking legal help is *Panchayat Pratha*, in where every arbitration are solved by *Sarder*.

Around (60.9%) respondents explained that they don't seek legal help because their resolution is possible through negotiation or through local *Panchayat*. While (21.7%) of the total respondents said that it is rare in their community to seek legal arbitration, so they feel fear to be alone from whole society for breaking the rule. And (17.4%) respondent elucidated women face criticism if they seek legal help in police station. The findings of the study also shows that the gender discrimination in judicial arbitration in local *Panchayat* conducted by leader (*Sarder*), in where only (9.7%) respondents said women face discrimination and a large number (90.3%) explained that women face no discrimination because women of *Bede* community get respect from all people within their group. Tendency to blame women and gender biasness turned decision to the favor of men. Sometime arbitrator don't listen women words properly that make discriminatory decision.

### ***Access to Politics***

Political involvement of *Bede* female is very low. From total 31 respondents, only one respondent is politically involved in national politics of Bangladesh. But a greater segments of female respondents explained that they have no involvement in politics. So, it is clear that their involvement in national politics is below than average. They have no representatives in national politics that can represent the whole *Bede* community in Bangladesh. As they are the citizen of Bangladesh, patriotism is seen in their activities. They participate the festivals of national days like Independence Day (26<sup>th</sup> march), victory day (16<sup>th</sup> December), International mother language day (21<sup>st</sup> February), and mourning day (15<sup>th</sup> August) of Bangladesh. They said that, Bangladesh is their birthplace, so it is their responsibility to take part in these programs and act like an active citizen.

### ***Vote giving rights***

The below mentioned table showed that a major portion (87.1%) of the total respondents agreed that they have national identification number as an evidence of Bangladeshi citizen. But (12.9%) respondents said that they don't have national identification number due to some reasons, such as having no right of franchise, unconsciousness, lack of political knowledge, have no permanent



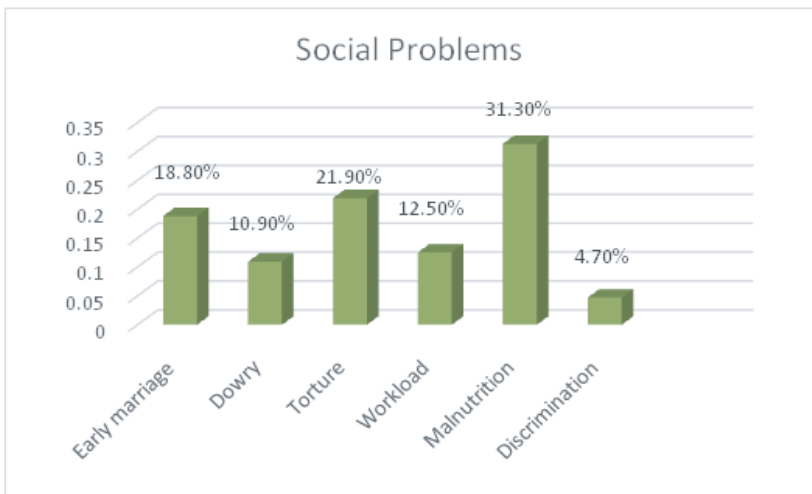
address. When they lived in boat they have no NID card. Some has also dual citizenship both in India and Bangladesh. *Bede* people can give vote due to having national identification number. Around (67.7%) respondents agreed that they give vote in elections. But (32.3%) respondents said that they don't give vote, some don't give vote in spite of having NID card, and some don't give vote due to under-age. They give vote in national elections, *Pouroshava* election, and Union *Parishad* election. They said that as a citizen of Bangladesh they have the right to vote and involvement in politics. Though, few years ago they had no right to give vote or right to political involvement. But also they have least right to stand for election.

*As a Bede woman our status in the society is lowest to lowest. We are excluded and discriminated though generation to generation and it was very difficult to be involved in political activities. Lack of female education, rigid class system, negative attitudes to women, and the rights of the woman is the main responsible for not attending in politics. We think that we cannot ensure a good woman leader in our community for our development. Now we have to realize that change will happen if we get involved in politics. If we can realize the benefits from this involvement, we will surely make time to participate in politics alongside our everyday work. If we ensure a significant level of participation in politic then we can quite capable of demanding and protecting our rights and obligation. The empowerment of Bede women and girls is the only way out of their poverty and oppression (Case study-4).*

## 6.5. Social problems of women

Women in every society face more or less some problems. The women of *Bede* community are not exception. They also face some social problems like early marriage, torture, malnutrition, discrimination and others. In where around (31.3%) respondents supposed that they face malnutrition. Then (21.9%) respondents narrated that women suffer from torture as social problem. Then around (18.8%) respondent narrated that women face early marriage. And (12.5%) explained workload as problem faced by women in their community. While

(10.9%) respondents said that dowry is their social problem. And again discrimination is faced by women in their community explained by (4.7%) respondents. Early marriage of the *Bede* girl in Savar *Bede* community is decreasing through the declaration of a police officer, he said who will give marriage to their children after 18 years old, and the marriage expenses will be taken by him. In 2014 or 2015 he stopped three marriage (in where the girls were under 18), and then later when the girls reached 18 years old, he took the responsibility of all expenses of those three marriage.



**Figure-3: Social problems faced by women in Bede Community**

### **Such a way feeling share a Bede woman, she said**

*As an ethnic minority women and illiterate women, I am very poor here to hold social position. I feel discrimination in home, society and in the nation. How I can go ahead? Due to limited access to education, information and productive resources, we have limited access to income and paid employment. It will not possible to empower our women without giving proper education and employment. Our life is a slave of man and upper class people. Sometime I think too much about our future. When I think about our future, then I feel worried, but I have to come in normal form because it is very difficult to find any alternative way (Case study-5).*

### ***Women harassment***

Harassments are prevalent mostly in our society like a curse. Women of *Bede* community also face harassment. Around (64.5%) respondents said that women face harassment when they go for work in outside. And rests (35.5%) explained that women don't face harassment when they go out to work. A great segment of *Bede* women are involved in economic activities, but sometimes they feel unease to go outside for work because of harassment. Harassment makes them to feel they have no status and roaming around villages for conducting economic performances is not respectful deeds. Women in *Bede* community face several types of harassment like molestation, teasing, slang, insult and others. Among them (28.3%) respondents said that women mostly face slang used by male when they go out for work. While (24.5%) are exposed that women face molestation by outsider when they go for work. Then (18.9%) respondents exposed that women get bad proposal by outsider. Meanwhile (13.2%) respondents claimed teasing as harassment types that faced by women. And again, insult or humiliation is faced by (7.5 %) respondents, and women didn't get enough price of goods which interpreted by 5.7% respondents. A little number 6.5% of the total respondents have statements about harassment of women by the people of their own community and a major segment 93.5% disagreed with the previous statements.

### ***Violence against Women***

The study revealed that violence against women in *Bede* community. In where (71.6%) of the responds stated that women in *Bede* community are abused by their husband. And (28.4%) respondents affirmed that women in *Bede* community don't be abused by their husband.

**Table-6: Forms of violence against women**

<b>Forms of torture</b>	<b>Frequency</b>	<b>Percentage</b>
Physical torture	14	45.2
Slang	14	45.2
Fear of divorce	3	9.7
<b>Total</b>	<b>31</b>	<b>100.0</b>

**Source:** Field survey 2020

Among them (51.6%), physical torture as a form of abuse that explained by (45.2%) respondents. While also (45.2%) respondents said that women suffered from slang language by their husband. And rests (9.7%) respondents narrated that men show fear of divorce to their wives as a form of abuse. Violence against women is nothing new in society, women in every society suffer from violence but the severities of violence vary from society to society. But according the women in Savar *Bede Palli*, severe women abuse is less prevalent in *Bede* community. Slapping or minor physical torture, using slang are the major form of women abuse in *Bede Palli*.

***One of the respondents said,***

*I could not attend to my work last week because that time my husband was beaten me so much. My whole body is aching still now. Most of the day, he takes ganja and local mod and come back home at midnight. This is not unusual, rather, it's quite a regular event...how can I stop him? How would I? My parents are poor; they will not be able to take shelter even for a few days. Whole day I busy with my occupational activities and domestic work, but it has no value to him. He gives me not a single penny for my family and also insists me to get him money for goua (gambling) and mods. More or less every month has to borrow money to relatives or friends to maintain my family? But it became too difficult to me maintain this large family (Case study-6).*

## **Conclusions**

In this study we have tried to analyze the nature of exclusion and vulnerability in the context of gender and class basis, their social problems, social rights and basic services, and strategies for the well-being of women in *Bede* community. *Bede* women are losing the demand of their traditional economic activities due to rapid social change. Some of them continue their traditional profession for survival due to lack of alternative means of income. Government and non-government organization has taken many initiatives to create alternative employment opportunities instead of traditional professions of *Bede* women. *Bede* women are traditionally good entrepreneurs and involved with economic activities. But in this emerging crisis they need leadership and entrepreneurship development training.

And also can be imparted them in paramedic and nursing training because they have knowledge about healing services, it would be helpful for them to develop themselves as community health service provider. In Bede community issues of birth and marriage registration should be promoted and child marriage should be eliminated to promote female education. Due to modernization their profession is at risk, so alternative employment opportunities should be arranged for them.

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# Evolution of Capitalism and Portrayal of Shylock: A Study in Present Context

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## Abstract

The present paper accentuates that The Merchant of Venice is an illustration of William Shakespeare's critique to the newly emerging economic system of his own time. The portrayal of Shylock, in this drama, is the embodiment of a new born bourgeoisie system in which, money is used as the key tool for dominating, exploiting, victimizing, and making commodification of the weaker sections of the society, who are vastly in majority. Shakespeare, being a meticulous observer of the society, demonstrates how mercantile activity was emerging in his days and how the actors of commerce maximize their interest exploiting the masses. This paper is an attempt to demonstrate Shakespeare's view on the economic system of his own time, as we come to see through his presentation of Shylock and we argue that Shylock represents an economic system which resembles very much with the core features of capitalism. And as the leading critic of capitalism, Marx comes to a significant extent in our analysis.

**Keywords:** Actors, Bourgeoisie, Capitalism, Emerge, Exploit

## Introduction

English society, during the time of Shakespeare, was undergoing a significant transformation. Twentieth century historians such as R. H. Tawney and Christopher Hill have demonstrated that a profound economic, social, and cultural revolution was taking place in England during Shakespeare's life time (Hatlen, 1980). Shakespeare in The Merchant of Venice portrays a society, that cherishing a modern

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life, moves towards capitalist ideology. Feudalism that flourished in the middle age was in the last period of its decline while capitalism was in its early stage of flourishing. The tide of Renaissance that began in Italy in the 1300s, gradually spread over different parts of Europe including England in later centuries notably in the 16th century. And in England, the Renaissance was marked with the touch of notable writers like William Shakespeare, Christopher Marlowe, Francis Bacon, Edmund Spenser, Sir Philip Sidney, John Donne, Ben Jonson. Again creative scholars from other fields including Inigo Jones (introduced Italianate architecture to England) and composers like Thomas Tallis, John Taverner, William Byrd, contributed in a big way during the English Renaissance. Peoples' inclination towards new form of life, that is a new born bourgeoisie capitalist society, was one of the key areas to focus by almost all the scholars in the creative fields. The Jew of Malta of Christopher Marlowe, Of Riches, of Francis Bacon written during that time, symbolize the undue importance of 'capital' where the writers illustrate the basic intentions of the traders, and the impact of money, as the most driving force of the society. Capitalism, both the writers argue, cause humiliation to people in different scales. Bacon, for instance, in Of Riches states that a money-lender fattens upon the labor of others and he does not take anything-ethical or religious perspective - into consideration. As he says, "Usury is the certainest means of gain, though one of the worst as that whereby a man doth eat his bread in sudore vultus, alieni and, besides doth plough upon Sundays" ( Cited in Lall, 1997). Barbaras in the The Jew of Malta is a money lender like Shylock, who is involved into all sorts of deceptive deeds including stealing, cheating, to execute his interest. Shylock in The Merchant of Venice is the mouthpiece of the capitalist society, portrayed superbly by Shakespeare. Shakespeare due to his prolific genius could have visualized the dominating and exploiting nature of the emerging economic system and depicted Shylock, as the money lender who by dint of his economic solvency succeeds to commodify his fellow people. The triumphant march of capitalism in the present era, thus got a significant speed during Renaissance in Europe (1300-1600) and The Merchant of Venice is a unique illustration how social structures gradually moved towards capitalist ideology with the portrayals of all the major characters, most importantly with Shylock and we argue that Shylock is the reflection of modern capitalism.

This paper consists of three sections. The first section spells out briefly the chronological background of the advancement of capitalism from feudalism keeping some light on its previous stages (primitive and slavery) and the features of capitalism relying on a significant extent to Marxism. The second section explains our point of justifications about why Shylock is termed as the portrayal of capitalism based on the characteristics of capitalism that we tend to discuss in the first section. And the third section seeks to find out the contemporary capitalist characteristics that are apparent in Shylock followed by a conclusion.

### **Chronological Advancement of Capitalism**

The world Shakespeare creates in the Merchant of Venice is more likely to be inclined to a modern life and modernity, argues Marx, (1818-1883), is synonymous with capitalist community production (Ahmed, 2007: 48). Capitalism, for Marx, is a political economic system based on the ownership of private property driven by the chief motive of infinite search for profit (Ibid, 48). Capitalism, has however, been exist in the society in one form or in other in the ancient times. Aristotle, in his Politics argues regarding the basic intention of the traders or merchants that people belonging to the trading class have the sole goal of searching money and hoarding infinite wealth (Karim, 2015). Whenever people came to the practice of exchanging goods, they came to experience about 'profit' and the desire of gaining 'profit' stimulated them to save whatever they could and as such the primary accumulation of capital began to flourish. As alluded to earlier, capitalism as a concept, was inherent in the ancient periods but fully fledged capitalism is usually accepted to have emerged in the sixteenth century in North Western Europe including significantly in England and gradually, it becomes the dominant economic system throughout the world.

As an attester of the evolving economic system (capitalism), Shakespeare writes The Merchant of Venice depicting having all the key components that are explained later specially by Marx as the sole components of capitalism too. The chart explained in the following is the chronological history of the evolvement of capitalism.



**Table 1 : Chronology of Social Dynamics and Political Economy-based Reflections**

SL	Social Change	Type	Functional Nature	Production System	Economic Expansion and Transaction Limit	Statecraft	Governance
1.	Primitive : Egalitarian /Communism	Classes: Equality, Equity, Social Justice	Social Property, Equal and Equitable efforts, Just Distribution, Simplest Economic and Political Structure	Procuring Economy; Subsistence Level	Rudimentary Market, Barter	No State	Head/ Leader; Military Chief; Elected / Selected by Community
2.	Slavery	Class-based; Fundamental Classes-Master and Slave	Surplus Value Exploitation, Private Property, Class Division, Uneven, Conflict, Leisure and Labor, Master and Slave	Private and Local Consumption, Mercantilism	Mercantile Transaction; Affluent Slave Market	Class State ; Antagonism, Instrument of Coercion and Oppression	Slave-Master Controlled Regime
3.	Feudalism: Primary and Advanced	Class-based; Fundamental Classes- Feudal Lords and Serfs	Land-based Economy, Minor Transaction	Agriculture -based production, Landed Gentry Controlled	Private and Local Consumption; Small Local Markets	Feudal Aristocracy -based	Kingship
4.	Capitalism: Commercial/ Business/ Mercantile, Industrial, Finance	Class-based; Fundamental Classes- Bourgeoisie and Labor/ Proletariat; Non-fundamental Class: Petty Bourgeoisie	Capital, Wage Labor and Bondage. Market, Demand -Supply, Private Profit Motive Orientation	Manufacturing, Factory and Industry and Large Scale Trade	Market-based ; Local, Indigenous, National, Regional, International, Global	Bourgeoisie-Controlled: Liberalism, Neoliberalism Free Market Economy	Commercial Capitalism: Absolutism, Authoritarianism; Industrial Capitalism: Democracy; Finance Capitalism: Pseudo Democracy, Tyranny, Military Dictatorship, State Terrorism

**Source:** Choudhury, 2017

Illustrated in the light of Marxian perspective, the graph cited above, we argue, is relevant in terms of our basic intention to make out the core principles of feudalism and capitalism. The analysis of the graph reveals the existence of four types of society - old communist, slave society, feudal society, and capitalist society. In the old communist society, belief of the Marxists, the existence of the state was absent, as there was no practice of private property. The state, according to Marxism, for all practical purposes was set up in slave society because in slave society there were two classes - the owners of the slaves and the slaves themselves and the formers needed to establish an organization (state) to protect their riches from the later. Following slave society, emerged feudal society dominated by the land - owners, church, kings. Liberty of people, in the feudalistic society, was extremely controlled. Inclination towards individual freedom therefore fostered and Renaissance is a transition in values, a transvaluation between feudalism and modern capitalism. Usury, abhorred once by the feudal church is now revalued as appropriate to the time (social acceptance of Shylock's usury). According to Burke (1937) the casuistic stretch of the church was revaluation, its "anti - business fiction" became an embrace of the organization of business". The Popes gave their revenues to the Italian bankers for investment (Boje, 2002). Greenbaltt (2004) states that the English officially though declared by statute that usury was illegal under the law of God, the newly emerging mercantile economy could not function without the contribution of money lenders (Nahvi, 2015). Capital thus appeared to be the key player in the game of economics and capitalism evolved with a dynamic stand in different shapes - commercial/business/mercantile, industrial/ finance and Shylock is mostly viewed as the representative of finance capitalism.

### **Shylock-Mouthpiece of Capitalism**

The Merchant of Venice, as a play, argue critics, is the story of the rise of the modern bourgeoisie capitalism. The intention of creating Shylock, raises a strong ambiguity, and it is impossible to definitely know what Shakespeare's intent was in creating the character of Shylock (Ibid). It is nevertheless, understandable that the features with which Shylock is endowed (exploitation, commodification, alienation, unethical victimization), resemble very much in the way that Marx criticizes the modern capitalist society in the Communist

Manifesto. Kenneth Muir (1947), thus put stating "Shakespeare was one of the spiritual god parents of the communist manifesto" (Royanian and Omrani, 2016). Shakespeare uses Shylock to expose his critique to the system of feudal usury but he is more acute to criticize the methods of commercial capitalism that readers find deliberately in explanation of Shylock's character. Alluded to in the prior, as the key intention of the present paper is to find out the elements of capitalism in Shylock's character, we tend to move towards Marxism for sorting out the basic features of capitalism, and in doing so, we will move towards presenting Shylock as the mouthpiece of capitalism.

Characteristics, uttered mostly, inherent in capitalism as Marxism argues, are deliberately brought into analysis by Shakespeare in his several creations including King Lear, Hamlet, two of his most classic dramas. Class oppression, commodification, exploitation, profit-motive, alienation, that are portrayed by Shakespeare in his art of different characterization, have been the key grounds of Marx to criticize the capitalist ideology. Marx reads Shakespeare's plays to create his own philosophy and with a critical point of view presents the negative effects of modern capitalism and its false ideologies through representation of commodification and exploitation. Marx, according to Christan Smith (2012), in his writings, quoted from or alluded to Shakespeare's plays frequently and many of these quotations and allusions occur at significant points in the development of Marxism (Ibid). In King Lear, for instance, Shakespeare shows, how the poor people are punished and the rich cloak their crimes and vices by the power of money. The upper classes enjoy the scope to do so, as they hold the power by dint of money and wealth. Lear says to Gloucester:

"The great image of Authority  
A dog's obey'd in office" (IV, vi, 57-58).

In Hamlet, similarly the representatives of the lower classes like Horatio, Barnardo, Marcellus, Guildenstern, Rosencrantz symbolize how people like Hamlet, Claudius, ranking high position, threat and use them to execute their own interest. This is in fact, a trend constructed by the upper class as says, Abraham (2005) "in any

historical era, the dominant ideology embodies, and serves to legitimize and perpetuate, the interests of the dominant economic and social class (Royanian and Omrani, 2016). Shylock, in *The Merchant of Venice* is, of course, without much doubt, the most illustrious delineation, where the salient features of capitalism have almost clearly been demonstrated. He possesses all the key aspects of capitalism that we have so far tried to try point out in the lens of Marx to a great extent.

## Money

The investment of money to make profit (Fulcher, 2004), is one of the core characteristics of capitalism. Shakespeare's Shylock, acts throughout the play, keeping a basic intention in his plan and that is to gain as much profit as he can in any way and under any pretext. He is by profession, a money- lender. He tries to enrich himself by lending money to other people demanding high interest. He is obsessed with money- making and does not want money to be spent anyhow but gets pleasure in spending other's money. He is obsessed always with thinking how to gain more profit hoarding more riches and at the same time wasting the money of others as people will come to take loan providing high interest when they fall in the scarcity of money. He exhibits his intention in accepting Bassanio's invitation of dinner to Jessica:

"But yet I'll go in hate, to feed upon  
The prodigal Christian" (II, v, 14-15).

We find him possessing this type of mentality again when his servant Launcelot comes to him for telling him to work for Bassanio. He does so, as Launcelot is idle and spends his money eating too much. He is rather happy to see Launcelot squandering away the money of Bassanio who has borrowed money from him. We find him saying:

"Snail-slow in profit, and he sleeps by day  
More than the wild-cat: drones hive not with me,  
Therefore I part with him, and part with him.  
To one that I would have him help to waste  
His borrowed purse" (II, v, 46-50).

Accumulation and hoarding money is the prime mission to him. Money, he believes, is the best tool of investment to gain money and he makes the best uses of it, "And all for use of that which is mine own" (I, ii, 108) and dislikes those who come to his way as an obstacle to gain interest. As, he hates Antonio for lending money without interest and thus brings down the rate of interest among the money-lenders in Venice. We get Shylock's soliloquy when Antonio comes to him with Bassanio to lend money:

"I hate him for he is a Christian;  
But more, for that in low simplicity  
He lends out money gratis, and bring down  
The rate of usance here with us in Venice,  
If I can catch him once upon his hip,  
I will feed fat the ancient grudge" (I, iii, 37, 42).

His hatred towards Antonio is therefore, solely due to clash of monetary interest. Like the typical capitalist, where, profit-making is the core aim to develop relationship with the other people in the society, Shylock is related to the world only through money. According to Mahon, J and Mahon, E (2002) Marx himself condemned Shylock's behavior (Royanian and Omrani, 2016). In the lens of Marxism, Shylock, being a usurer, evaluates every relationship based on money even his own daughter Jessica. When she flies away with gold, money and other things he becomes frantic. His lamentation seems more for money than to his daughter or even at least as much as his ducats. Solanio reveals how Shylock laments after Jessica being escaped:

"My daughter! O my ducats! O my daughter!  
Fled with a Christian! O my Christian ducats!  
Justice, The law, My ducats, and my daughter" (II, viii, 15-17).

His shock for Jessica might raise pity to the readers but his lamentation and begging for justice to get Jessica back seems questioning to us, when he exposes his core intention of finding her to restore his precious stones and ducats:

"Find the girl,  
She hath the stones upon her, and the ducats!" (II, viii, 21-22).

The reaction that we experience in Shylock after losing Jessica widens space for evaluating him more as a typical merchandiser than a hopeless father. He would satisfy himself not getting his daughter back at the cost of everything but his lost money even at the state of her death. He says "I would my daughter were dead at my foot, and the jewel in her ear: would she were hearsed at my foot and the ducats in her coffin" (III, i, 80-83). This sort of exposure reminds us the core feature of capitalist society where relationship of any type is measured from monetary outlook. Marx considers the bourgeoisie as a commercial society where each of its members is a merchant stating "The bourgeoisie has torn away from the family its sentimental veil and has reduced the family relation to a mere money relation. It has converted the physician, the lawyer, the Priest, the poet, the man of science into its paid wage-labourers" (Marx and Engels, 1970).

## **Commodification**

Commodification, one of the core elements of capitalism, is deliberately found in the characterization of Shylock. He is portrayed as a typical merchandiser who possesses an infinite goal to earn as much money as possible. And to do that, he makes relentless exertion to commodify other characters considering them as his own properties. The profit motive inherent in capitalism exerts too much pressure on the human's natural instinct (Ahmed, 2017) and this very feature of capitalism is clearly inherent in Shylock. The way he behaves towards Antonio and others represents that he is a usurer who mostly communicate with people for their exchange value. Even in case of his own daughter, his maltreatment to Jessica makes it clear that she is like his other properties and things (Royanian and Omrani, 2016).

Capitalism makes the individuals unpredictable and unrestrained. Materiality in social milieu, is evident (Ahmed, 2017). People, in the capitalist culture, evaluate every relationship based on material interest and spare none to commodify to execute their interest. Emotion has no place in capitalism and it breaks down emotional bonds within the family; and destroys the sense of community by rendering human relations competitive and aggressive (Ibid). People

being detached from emotional touch that comes from the softness of mind, fail to trust other and try to keep influencing by commodifying their nearest people. This happens to Shylock who trusts none even to his only daughter.

The way Shylock behaves with Jessica seems that she is subjected to be commodified and has to lead her life in the way, he wants. He believes that for getting safety of anything people must bind it fast. And human mind to him, is also not an exception of it .He always tries to exercise this very principle on Jessica confining her into the four walls. We find him saying to Jessica:

"Do as I bid you, shut doors after you,  
Fast bind, fast bind,-  
A proverb never stale in thrifty mind" (II, v, 52-54).

In trying to shutting the door to restrict Jessica within the four walls to preserve both her and his wealth, he has actually shut the door of love and emotional touch that naturally inherent in the mind of a daughter for her father. Shylock's attempts of commodifying Jessica causes hatred in her mind for him and she was waiting for the opportunity to give it return back to her father. She commodifies Shylock to have his exchange value and 'use' his wealth. By stealing Shylock's money and her elopement with Lorenzo, she like her father, was capable of commodifying and sacrificing others to her convenience (Royanian and Omrani, 2016).

Material prosperity, in fact, demolishes humanitarian qualities from human beings and Aristotle considers people of this type, as greedy who continue earning money through money and desire for unlimited wealth. This greedy class of people deploy all the power of their body and mind to earn money. Earning money is their sole goal in life and tend to commodify everything to achieve their monetary goal (Karim, 2015). In so doing, they spare none to commodify even own children and often lose everything as we come to see in the story of Midas. His excessive greed for gold resulted his daughter to be turned into gold (Ibid, 51). Like Midas, Shylock Considers Jessica an object or a thing and in his attempt to commodify her, he loses Jessica. Modern capitalism in fact increases artificial needs (Ahmed, 2017:48) and instigate people to commodify others for gaining individual or collective profit and this is what we find deliberately in

Shylock and simultaneously, he gets the equal treatment from his daughter, Jessica.

## **Exploitation and Oppression**

It is obvious that every society, every demography would have to go through the process of change of tradition (Choudhury, 2017). But the outcome of the changes goes mostly in favour of the upper classes of the society and on the plea of help and assistance, people having money and power always exploit the lower classes of the society. This is what Marx and Engels put in their Communist Manifesto "The history of all hitherto existing society is the history of class struggles (Marx and Engels, 1970). They put further "The lower strata of the middle class-the small trades people, shop keepers, and retired tradesmen generally, the handicraftsmen and peasants-all these sink gradually into proletariat party because their diminutive capital does not suffice for the scale on which Modern Industry is carried on" (Ibid, 42). Looking at Shylock, it is noticed that he continues to exploit others due to his financial strength and money, wealth or gold, can only ensure peace and happiness in his life. Referring to the letter of Columbus (1503) who writes "Gold is a wonderful thing! Whoever possesses it is lord of all he wants" (Marx, 1984: 132), Marx illustrates the capitalist inclination to hoard money that comes mostly by exploiting and oppressing other people as we come to see in Shylock in dealing with Antonio.

Shylock, throughout the play, exposes his exploiting mentality and to execute his material interest, he tends to go any extent. When Antonio comes to him to take money for Bassanio, we come to know his motive of exploitation through his soliloquy:

"If I can catch him once upon the hip  
I will feed fat the ancient grudge I bear him" (I, iii, 41-42).

Marx in his Capital states that in a capitalist society "money becomes petrified into a hoard, and the seller becomes a hoarder of money" (Marx, 1984: 131). The capitalist in the lens of Marx, considers money to be the fair tool to increase their wealth. Shylock, too, considers his business of usury sacred as he says:

"My well-won thrift" (I, iii, 45).



Capitalist, according to Marxist ideology, will exploit in any way and under any pretext. Shylock, in this drama, is an exact illustration of this very feature of capitalism. In spite of having sharp hatred towards Antonio, he agrees to provide three thousand ducats. But he lays down the condition that the bond to be signed should contain a clause according to which he would become entitled to cut off a pound of Antonio's flesh from nearest his heart if Antonio fails to repay the loan within a period of three months. He pretends in a manner that this agreement is intended only as a joke because a pound of human flesh can serve no purpose at all and because even the flesh of animals like goats, sheep has greater value than human flesh. So, here too, the question of profit comes. However, he deploys this cunning trick to have the bond signed and he can exploit Antonio, in the way he desires. In case of exploitation, one of the common tricks, most exploiters apply is the citation of religious reference. We find Shylock, citing from Old Testament in favor of his work. When Antonio, comes to his house, we find his motive to take revenge upon Antonio, through his soliloquy that if he leaves Antonio unpunished the Jewish tribe would be cursed. He states:

"Which he calls interest; cursed be my tribe  
If I forgive him"! (I, iii, 46-47)

His acute hatred for Antonio, is more for monetary factor than religious one. Antonio lends money without interest which brings down the rate of interest among the money lenders in Venice. But he externally exposes himself to be a good wisher of Antonio. He says to Antonio:

"Rest you fair good signior  
Your worship was the last man in our mouths" (I, iii, 54-55).

When Antonio threatens him that he will spit on him again, Shylock maintains a cringing attitude possessing an exploiting thinking in the back of his mind. He says to Antonio:

"Why look you, how you storm!  
I would be friends with you, and have your love" (I, iii, 133-34).

While conducting any deal or agreement in business, one party usually is exploited and the capitalists like Shylock thinks, this sort

of act as logical. In Shylock's view, people come to him for getting money and they use their loaned money to achieve any material goal. So, there is no offence to take higher interest and he does not think it as an act of exploitation. His plea is that he earns money with the best use of making his money. He says:

"And all for use of that which is mine own" (I, iii, 108).

To give credibility of the beneficial effects of interest, Shylock explains with the slightly baroque biblical story of Laban's sheep tended by Jacob, where these "wooly breeders" illustrate the way in which money can be bred. To Antonio's sly question "Or in your gold and silver ewes and rams," Shylock replies wittily "I cannot tell, I make it breed as fast" (I, iii, 90-91). Shylock's religious citation to give approval of his interest reminds us the very nature of capitalism which Marx and Engels mention in *Communist Manifesto*, "The bourgeoisie, whenever it has got the upper hand, has put to an end to all feudal, patriarchal, idyllic relations". They continue saying, "In one word, for exploitation, veiled by religious and political illusions, it has substituted naked, shameless, direct, brutal exploitation (Marx and Engels, 1970: 38).

## **Alienation**

Money seems to have meant everything in developing relationship in a capitalist society. Money, to the capitalists, is a sort of commodity and more they can use it, more they can be able to gain profit. As such, they like to expand the area of their market to invest more regardless the social, economic and religious identities of the people. In the *Communist Manifesto* Marx and Engels state "The need of a constantly expanding market for its products chases the bourgeoisie over the whole surface of the globe. It must nestle everywhere, settle everywhere, establish connexions everywhere" (Ibid). Shylock represents the person of this type to whom money is everything in life. He hates the Christians but in terms of usury, he does not look at the religious or any other identity of the debtors. Usury, to him, is like other investments of money and apart from gaining profit, he never finds any means of human relationship which ultimately leads him into alienation from other people. Friedrich Schumacher's view (1973) in his *Small is Beautiful*, reflects this very character of

Shylock that, a man driven by greed or envy loses the power of seeing things as they are and suffer from oppression, frustration alienation, insecurity and so forth (Popperl, 2008).

Shylock felt a strong sense of alienation from society and his only daughter was also not an exception from it. He fails to develop a relationship with his fellow people where affection, kindness, trust and above all, love becomes the base of relationship among people in the society. Shakespeare's portrayal of Shylock is a person who feels alienated and communicate with others only through money. Marx in *German Ideology* (1887) asserts such a process of alienation, "was already known to Shakespeare better than to our theorizing petty bourgeois (Royanian and Omrani, 2016). Shylock as the embodiment of capitalism runs after unlimited money and in doing so, evaluates every relationship on material perspective. As such, he is alone in spite of living in the midst of many people. Human mind gets alienated from its emotional touch and every bondage is based on monetary interest. Marx considers this sort of alienated capitalists as manufacturers and refers Ferguson (1767) in his *Capital* who states, "Manufacturers, accordingly, prosper most where the mind is least consulted, and where the workshop may ... be considered as an engine, the parts of which are man" (Marx, 1984).

In our deliberation cited above, we have so far, tried to find out the features of capitalism in the character of Shylock, mostly in the lens of Marxist theories. The core characteristics of capitalism like profit motive, commodification, exploitation, oppression, alienation are almost clearly detected in the analysis of Shylock's attitude. In our analysis we have argued that Shylock seems to be the pen picture of capitalism, in general, finance capitalism in particular, who invests money and gets profit in return. Beyond profit, he thinks no other thing, including, for instance, the debtor's religious identity. He has sharp hatred for the Christians and likes to avoid their company. But in terms of business, he is open to all. He says to Bassanio, "I will buy with you, sell with you, talk with you, walk with you and so following; but I will not eat with you; drink with you nor pray with you" (I, iii, 29-32). Antonio, on the contrary, in spite of possessing acute hatred towards Shylock and his act of taking interest, comes to him to take loan for helping Bassanio to reach into his goal. This is,

in fact, to some extent, Antonio's hopeless acceptance to Shylock's financial strength.

Shakespeare seems to have institutionalized Shylock, as a financial institution where people of all classes go to take loan and invest the money in different fields in the hope of gaining any objective. And the state, always provides, favor to these sorts of business communities. In the trial scene for instance, the Duke fails to give any punishment to Shylock for brutality. He cannot go beyond the terms and conditions of the agreement and his responsibility is to help people to follow the terms and conditions that are dealt between the creditors and the debtors whiling taking loan and the result of this sort of agreement mostly goes in favor of the loan providers. Instead punishing Shylock for his cruel act, he deliberately begs mercy for Antonio but emotion has no place in capitalism and mercy is outside the realm of commerce. In the Communist Manifesto, Marx and Engels mention this very nature of the state, "The executive of the modern state is but a committee for managing the common affairs of the whole bourgeoisie" (Marx and Engels, 1970).

Looking at the present perspective of capitalism and globalization, where the International Financial Institutions (IFIs) and Multinational Companies (MNCs) are so dominating actors, we come to get the extensive reflection of Shylock over these economic actors. The seed of capitalism was somehow inherent in human society that got an initial speed during the 16th century and Shylock is the representative of that era and IFIs like World Bank (WB), International Monetary Fund (IMF), Asian Development Bank (ADB) are the representatives of the present era.

After the World War II, the capitalist World led by USA, continuously tried to expand the free flow of capital globally which they succeeded finally after the collapse of socialism in USSR in 1990. From January 1, 1995 GATT (General Agreement on Tariff and Trade) was transferred into WTO (World Trade Organization). Different agreements were done including Trade Related Investment Measures (TRIM), Trade Related Intellectual Property Rights (TRIPs). The main purpose of all these agreements is to ensure free flow of capital and establish independence of the business communities (Hossain, 2009).

The poor and developing countries, willingly or unwillingly have to acknowledge the terms and conditions of WTO as 124 countries have signed on this agreement on April 1994 (Ibid, 19) and most of these countries are the representatives of the poor people. The independence of the state has been restricted and the state will try to ensure a favorable atmosphere to expand the market as mentioned into TRIM. The Duke in Merchant of Venice plays, almost similar type of roles in case of Shylock-Antonio agreement.

In fine, money turns human mind like into a machine and capitalists like Shylock often fails to feel it. Richard Easterlin (1995) thus raises question to the capitalists, "Will Raising the Income of All Increases the Happiness of All?" in the title of his book (Chattopadhyay and Rana, 2016). And Richard Layard (2005) in his book Happiness: Lessons from a New Science states that people in western world could not become happy in the way they became wealthy (Ibid). Aristotle also opposes the search for infinite wealth (Karim, 2015). Shakespeare being a discreet observer of the society, understands the negative outcome of the emerging economic system of his own time and presents Shylock, as the mouth piece of the system which later evolves in the shape of capitalism, particularly finance capitalism which can increase peoples' material riches. But the system itself is discriminatory as it expands inequality in the society and the actors of capitalism are always in the search of peoples' deplorable state to execute their exploitation.

In the present context, when Bangladesh like the rest of the world is in dire distress due to corona virus a sort of greedy businessmen like Shylock, is trying to exploit people raising the prices of daily commodities especially rice. RAB Mobile Court Executive Magistrate who is in charge of monitoring the market, considered this sort of ill motive of the businessmen not as business but an act of robbery, and exploitation (Alam, 2020). And by the same way Shareer Nafis, the former captain of Bangladesh National Cricket Team, called this sort of businessmen as more dangerous than corona virus (Nafis, Ibid). Shylock, too was called as butcher several times in the drama. The capitalists like Shylock, seldom consider any situation apart from their sole goal of profit. Rubana Haq, the president of Bangladesh Garment and Manufacture Exporters

Associations (BGMEA) expressed her deep frustration that the international buyers and companies have not shown any sign of conscience by cancelling the order of goods indiscriminately (Haq, Ibid). They have not taken the deplorable conditions of millions of workers into their consideration though they can never gain riches without the contribution of the poor. Gandhi states, except the assistance of the poor, the rich can never hoard money (Biplob, 2019). This 'gungho capitalism' acts under globalization and influential agencies like IFIs and WTO along with the structure, setting and operational process of centre-periphery, metropolis-satellite, patron - client, dominant - dependent relationship between global centre of capitalism on the one hand, and vast geography of territories and countries having 'crony capitalism' under comprador bourgeoisie, lumpen fragile political leadership and 'kliptocratic bureaucracy' across the continents on the other (Choudhury, 2019).

## Conclusions

Above all, capitalism in the lens of Marxist theories and Shakespeare's delineation of Shylock creates pitfalls for people to search for infinite material goals. It shows lame hope of development but mostly exploits people taking more what it provides. The bourgeoisie hardly values the sweat of the labourers; the plights of the working people; the inner feelings of human mind. These labourers are like soldiers whose commanders are of course the manufacturers. Marx and Engels put in the Communist Manifesto, "Masses of labourers crowded into the factory are organized like soldiers. As privates of the industrial army they are placed under command of a perfect hierarchy of officers and sergeants. Not only are they slaves of the bourgeois State; they are daily and hourly enslaved by the Machine, by the worker, and above all by the individual bourgeois manufacturer himself (Marx and Engels, 1970: 42). This is what we use to see in our social perspective and this is what Shakespeare tends to express in the characterization of Shylock for which we have so far tried to illustrate him as the mouthpiece of capitalism.

And finally, even though today the international environment in the acts of capitalist world has changed somewhat remarkably in certain areas, Shylock still seems to be the mere reflection of the

contemporary capitalist culture. He makes restless efforts to increase external prosperity and development for him and his only child as the typical capitalist does, but in so doing, he fails to feel that development does merely not rely on the enhancement of personal income but it rests on diverse factors as Dreze and Sen (2013: 43) say "Development is, ultimately the progress of human freedom and capability to lead the kind of lives that people have reason to value". Instead of understanding what his daughter and other people around him as well want from him, he runs after enriching the storage of his riches that the modern capitalists do, which Marx argues, is nothing but exploitation as he puts in *Capital*, "On the one hand it presents itself historically as a progress and as a necessary phase in the economic development of the society, on the other hand it is a refined and civilized method of exploitation" (Marx, 1984: 344).

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## **Bangabandhu : A leader with a difference for World**

Md. Shairul Mashreque<sup>1</sup>

Bangabandhu is our friend and philosopher. The narration of the unforgettable political events vis-à-vis the supreme sacrifice of Bangabandhu culminated in the making of Bangladesh. All his scheme of thinking as a philosopher and a poet of politics concern the people of his beloved land-Bangladesh. As he said: As a man, what concerns mankind concerns me. As a Bengali, I am deeply involved in all that concerns Bengalees. This abiding involvement is born and nourished by love, enduring love, which gives meaning to my politics and my very being (Bangabandhu 3.5.73 cited in Memoirs).

Born in 17 March Bangabandhu Sheikh Mujib is a glaring example charismatic leadership. His charisma fetched a lot in organizing the people into a countervailing force against all sorts of injustice meted out to them by the semi-colonial rulers. His spectacular rise at the fag end of Ayub regime became possible because of his charisma. His March 7 speech and speech after returning home from Pakistan jail at the same venue reflected all accounts of his charisma. The words 'compromise' and 'equation' were unknown in his dictionary. For this uncompromising attitude altogether with daunting courage Mujib became the target of the ruling coterie who put him to jail several times' (Mashreque and Mozumder, New Nation 17 March, 2016).

The rising consciousness of the toiling masses about their political rights, cultural freedom and economic emancipation free from exploitation was a real force behind rising militancy of autonomy movement with Mujib playing a sheet anchor role. He spent almost the life-long time in imprisonment for a marathon trail of struggle against palace politics, semi-colonial rule, cultural indoctrination and use of religion to political advantage. (Mashreque 2016)

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'When we remember Mujib we go back to the stormy days of mass agitation that unnerved each successive ruling regime responsible for distorting political institutions. Mujib did all necessary ground works since 1948 creating a host of historic moments that in the long run turned into Bangladesh movement. Six-point formula was a magna carter of the people of this land orchestrating their political rights, cultural freedom and emancipation from the onslaught of the semblance of colonial exploitation. Six-point being identified with Bengali sentiment was a real force behind rising militancy of movement for a separate homeland." (Mashreque 2016)

'Sheikh Mujib's charisma and authority ascended with the public activity of students whose vision of independence was not the same as his, but gave his strength, as his gave theirs hope and legitimacy. Bangabandhu could thus pursue his constitutional vision with faith in popular support. On March 10, 1969, he presented the Awami League's Six-Point federation plan at a Rawalpindi Round Table Conference, where West Pakistan politicians rejected it as a plan to dismember Pakistan. Thus, by 1969, the two visions of independence in East Pakistan had clearly become indistinguishable in West Pakistan, and probably had been by 1966, if not 1954. By 1969, Bangabandhu Sheikh Mujib symbolized both, though he himself pursued the constitutional vision. On March 25, 1969, Ayub Khan resigned. General Yahya Khan imposed martial law. On November 28, Yahya Khan decreed elections to be held the next year. On the basis of the principle of one person, one vote, East Pakistan received 162 of the 300 general seats and five indirectly elected female seats in the unicameral National Assembly. East Pakistan'(Mashreque 2016)

'Fresh and dynamic political leadership furnished by Bangabandhu was quickly popularizing secular ideology to the country somewhat tormented by the vested interests that whipped up communalism to retain power. The way he conducted himself with rising popularity generated intellectual climate in favour of secularism. Time was propitious for the Bengali intelligentsia to nourish cultural and progressive movements drawing inspiration from historical dynamics of Bengali culture to build a democratic and enlightened society' (Mashreque 2016)

Several times Mujib staged a comeback after suffering imprisonment thus bearing the brunt of all troubles. Every time Bangabandhu came out of jail popular movement in the erstwhile East Pakistan used to get extra-momentum. He mobilized people from all walks of life with new zeal setting immediate course of action as a great tactician and skilled political engineer. What appeared to be politically efficacious and appealing was his charismatic personality with elegant face and towering height. Never was he cowed down by any intimidation and liquidation facing the ruling clique with tough political programmes. Aflamed with Bengali nationalism thrusting million of Bangalees gave band waging response to his call during the tumultuous days of Bangladesh movement. Mujib was at the forefront of popular movement from the very beginning of the creation of Pakistan. At that time students were very active in the movement and Mujib was identified with the student sentiment, their aspirations, political perception and revolutionary mind-set. Much of the dynamics of progressive movement hovering around language movement (1948-1952) was provided by the students' organizations with Mujib as their great inspirator. He was arrested during the agitation and was in jail until 1952. '(Mashreque 2016)

'Since mid-fifties the Awami league operated as a secular organization. Mujib realized that 'without a clearly defined platform of secular politics, the Awami League would become one of the many ordinary bodies struggling for a share of spoils in the Pakistani structure.' With six point movement he wanted to reconfigure the federal state with a new formula for Pakistan, the country that exhibited peculiar geo-political characteristics contrary to the notion of federation. The growing popularity of student's movement for the realization of six and eleven point demands with the participations of moderate right, socialists and radicals in response to Bangabondhu's clarion call upset Ayub's regime. He was continually onward in imprisonment until 1969 as he was involved in Agartola case. The main resistance against Ayub shahi came from the students' during 1969 mass upsurge. The six point plan of provincial autonomy and Students' eleven point demand coalesced to merge into a single political entity. Moulana Bhasani who staged a 'gathering of storm' to threat Ayub demanded immediate release of Shaikh Mujib. Mass upheaval 'reached a logical conclusion on 22nd February through the

release of Mujib and his fellow accused in the Agartala case from custody and the unconditional withdrawal of the case itself'. On 23rd February, 1969 Tofail Ahmed conferred the 'honorific of Bangabandhu' on Shaikh Mujib. (Mashreque 2016)

Sheikh Mujib's famous speech on March 7, 1971, evidently appeared to many in the crowd as a declaration of independence, but many also felt disappointed by its ambiguity. By that point, it seems, the public mood had left the six points behind going on to the extreme path of taking to arms for liberation. In fact Bangabandhu was a tactician all with his sagacity. Direct declaration of independence would have led Yahya to go for air attack on the massive crowd in Ramna race course. What he wanted was avoiding was remendous bloodshed. Scholars on Bangladesh history would agree with their view that his 7 March was a master piece compared to Linclon Gattisgurg speech. Historic 7 March speech speaks for itself-what charismatic leadership means. He never negotiated with military junta who decapitated democracy with ethnocentric predisposition to deny Bangalees' access to power in a federal state based on flimsy foundation. The words 'compromise' and 'equation' were unknown in his dictionary. For this uncompromising attitude altogether with daunting courage Mujib became the target of the ruling coterie who put him to jail several times.' Sheikh Mujib was stimulated people by his charismatic leadership capability and huge political knowledge. From his early life he was demonstrated two key leadership qualities which make him unquestionable leader of the Bangladesh. One key quality was proactive social consciousness and paramount dedication for politics' (Rahman 2014)

'The leadership of Shkeik Mujib into national politics was the result of his proven capacity of leadership and long experience of public life. Since his childhood he displayed two main qualities of leadership which would one day make him the undisputed leader of the country. One was a hyper active social-conscious and another over-riding passion for politics. Mujib had many traits of leadership that identified him as a leader of the common man and the downtrodden.'

As a man, what concerns mankind concerns me. As a Bengalee, I am deeply involved in all that concerns Bengalees. This abiding

involvement is born of and nourished by love, enduring love, which gives meaning to my politics and to my very being" (Rahman, 2012).

For a proper understanding of Mujib's leadership traits it is essential to analyze the various influences upon him because political motivations have their roots in the sub-conscious sources formed during the early period of life (Lasswell, 1930). It is to note that from his school days he was interested in politics. Politics was dearer to him than anything else and it was politics which made him the undisputed leader of the country. Sheikh Mujib displayed two main qualities which would one day make him the central figure in politics. One was a hyperactive social conscience or an over-riding passion for politics' (Mascarenhas, Bangladesh: A Legacy of Blood 1986:12). In his personal note book he himself wrote:

"As a man, what concerns mankind concerns me. As a Bengalee, I am deeply involved in all that concerns Bengalees. This abiding involvement is born of and nourished by love, enduring love, which gives meaning to my politics and to my very being" (Rahman, 2014).

This celebrated statement is intended to explain why he was 'so vigorously drawn to political activities even as a young boy'.

### **Bangabandhu: his dexterity as a leader**

'Bangabandhu is a poet of politics. His political life is full of remarkable events as if he were the creator historic moments. All the events in which he played a sheet anchor role crystallized into war of liberation. In fact there is a huge stock of research works on Bangabandhu. Books, research article and columns are available in plenty on the eventful life of Bangabandhu. In the vast sea of knowledge about Bangabandhu we have to refer to some works that are worth-mentioning. There is a wealth of recent literature on the father of the nation.' (Mozumder and Mashreque 2017).

**The book titled Jatir Janak:** Tar Sara Jivan, is comprised a number of essays to reflect various dimension of the life of Bangabandhu. This is semblance of Bengali literature with short story, article and poem full of allegorical expressions. Writers well known in Bengali literature like Sufia Kamal, Kabir Chowdhury, Samsur Rahman,

Mustafa Nurul Islam contributed to the edited book. There is a piece like Sheikh Mujib: Amar Pita written by our Prime Minister Sheikh Hasina. MR. Akhtar Mukul famous for his Charom Patro on the eve of liberation war wrote paper on Bangabandhu'(Mozumder and Mashreque 2017).

Amir Hossain in his book Bangabandhu O Muktiyuddho published by Adorn Publication tries to bring 'a whole range of ideas into focus to explain the role that Bangabandhu played in the making of Bangladesh history. Anyone ready to study Mujib's place in history will surely benefit from this work. Bangabandhu was in solitary confinement in Pakistan during the entire course of the war of liberation. And yet there has never been any question that he had thoroughly prepared the Bengali nation for the imminent struggle for freedom. It was a remarkable point in history that the war of liberation was waged by the Mujibnagar government (Mozumder and Mashreque 2017).

One of the earliest books on the tragedy of Bangabandhu Sheikh Mujibur Rahman (the work was published in 1981), explores the wide network of conspiracy that was to take the life of the Father of the Nation in 1975. 'A.L. Khatib, a prominent journalist with roots in Sri Lanka but based for the better part of his career in the South Asian subcontinent, brings out some intricate details of the plans shaped to do away with Bangabandhu. The criticism is there that the book was written in a haste. Perhaps, but what certainly is of importance is that there is hardly any instance Khatib cites about the tragedy that one can be dismissive of. A whole range of characters people the book. Apart from Bangabandhu, there are all the other characters, notably the 'little sparrow of a man' that was Khondokar Moshtaq as also the political figures who constantly used to be around Mujib but at dawn on 15 August were found in the usurper's company. The author dwells in fascinating detail on the conspiracy that went on at the Bangladesh Academy for Rural Development (BARD) in Comilla, the presence there of Moshtaq and others with distinctly pro-Pakistan leanings. You read the book and as you do so, you realise just how closer to doom Bangabandhu was getting to be every day. (Mozumder and Mashreque 2017).

A recent book edited by Rajeeb Pervej (2015) contains a host of

articles Koisar Thekei Suru, Awami Leaguer Jatra Lagne, Bhasa Andolon Samakalin, Juktafront Purbabarti and Paroparti Samoeikal, Choe Dafa, Agartola Theke Gano Abhuthan, O Sattur Nirbachan, Gairab and Sangramer Mas, Vijoy Utsab, Sadesh Pattabarton, Sanbhithan Pranayon, BAKSAL Parjalochana, Kolongkita August, Indemnity etc. (Mozumder and Mashreque 2017).

The book like Bangabandhu Sheikh Mujibur Rahman published by Sharokgrantha Jyotsna Publishers is 'a rich collection of articles on the life and achievements of Bangabandhu Sheikh Mujibur Rahman. It comes in three volumes and brings together a rich assortment of ideas from diverse personalities, all of whom are united by a common position on the 1971 war of liberation and the ideals set by Sheikh Mujibur Rahman through the 1960s and 1970s. The volumes, in an overall sense, testify to the many facets of the Mujib character, those that have always made him stand out in the crowd and stand apart from his contemporaries. You really must appreciate the endeavour of those behind the compilations.' Abdul Matin has been conducting research based study 'Bangabandhu's life and politics since the early 1970s.' 'He has perhaps some of the most widely sought after documents relating to the Father of the Nation. In this work, he draws extensively from documents previously in the hands of foreign governments, notably the United States, to explain the circumstances that led to the assassinations of August 1975. There are too some rich pickings from Keesing's, those that will be of immense help to anyone interested in studying the history of Bangladesh.' Matin seemed to stay away from 'panegyrics and instead focuses on the core issues he feels need to be discussed within Bangladesh and outside. It is especially the conspiracy that led to the killing of the Father of the Nation that arouses his interest. Included in the work under survey are some hard truths, those that political authors have sometimes pointed out. Among them are details pertaining to the letter purportedly written by the leftwing Bengali politician Abdul Haq to Pakistan's prime minister Zulfikar Ali Bhutto seeking assistance in the matter of pushing Sheikh Mujibur Rahman's government from office.' Abdul Matin (2014), who died a few years ago, had been researching Bangabandhu's life and politics since the early 1970s. In this work, he draws extensively from documents previously in the hands of foreign governments,



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Faruq Chowdhury, former diplomat, is in awe of Bangabandhu. In this slim volume, he reflects on the politics of the Father of the Nation and, more importantly, on the human qualities of the man. The language is simple and lucid and Choudhury properly gives out the impression that he is hugely impressed by the charisma of the leader. Faruq Chowdhury's work does not go into the intricate details of how Bangabandhu governed or how his government functioned. But that the government was confronted with a plethora of difficulties from day one to the end of Bangabandhu's life is made clear. And, of course, the vast conspiracy that was always at work in order to destabilize the government is broadly hinted at. 'Faruq Chowdhury's work does not go into the intricate details of how Bangabandhu governed or how his government functioned. But that the government was confronted with a plethora of difficulties from day one to the end of Bangabandhu's life is made clear. And, of course, the vast conspiracy that was always at work in order to destabilize the government is broadly hinted at. The book makes cool reading.' (Mozumder and Mashreque 2017).

Bangabandhur rajniti O Prashasan has been published by Bangabandhu Parishad. Bangabandhu Parishad has been an intellectual forum for the Awami League or, more appropriately, its followers. As such, this work is in its totality a collection of essays from a wide range of individuals on the diverse aspects of Bangabandhu's politics and administration. Obviously, the write-ups are appreciative of Mujib's positions on the various issues he faced.



You may not agree with everything, but you surely will get the drift of what the Father of the Nation tried to achieve during the brief three and a half years he was in power. 'Bangabandhu Parishad has been an intellectual forum for the Awami League or, more appropriately, its followers. As such, this work is in its totality a collection of essays from a wide range of individuals on the diverse aspects of Bangabandhu's politics and administration. Obviously, the write-ups are appreciative of Mujib's positions on the various issues he faced. You may not agree with everything, but you surely will get the drift of what the Father of the Nation tried to achieve during the brief three and a half years he was in power. For anyone who cares to go into the nature of the policies Bangabandhu's government pursued between 1972 and 1975, this can truly be regarded as a notable point of reference. (Mozumder and Mashreque 2017).

**The work like Bangladesh: The Unfinished Revolution** composed by Lawrence comes in two segments. Lifschultz dwells at considerable length on Colonel Abu Taher and his ultimate end on the gallows in one. In the other, his subject is the personality and government of Bangabandhu Sheikh Mujibur Rahman, the difficulties it came up against and the conspiracies which proved to be its undoing. Lifschultz writes with considerable bravery, which is again natural considering his status as a foreigner. The work comes in two segments. Lifschultz dwells at considerable length on Colonel Abu Taher and his ultimate end on the gallows in one. In the other, his subject is the personality and government of Bangabandhu Sheikh Mujibur Rahman, the difficulties it came up against and the conspiracies which proved to be its undoing. Lifschultz writes with considerable bravery, which is again natural considering his status as a foreigner. He focuses on a number of salient points about the coup of August 1975 and while doing so points the finger at foreign governments he suspects clearly knew, if they did not exactly take part, in the programme to eliminate Bangladesh's founder. Sadly, though, the work has run out of print. Not even the internet has any idea about it. But it remains a seminal work on the Bangladesh revolution, an unfinished one, as the author suggests. One could not possibly disagree with his assessment.' (Mozumder and Mashreque 2017).

Rafiqul Islam's book titled Ponchattorer Roktokhoron traces the entire

history of the conspiracy that lay at the root of what happened on 15 August 1975. He names names and is often surprised that the very men who worked diligently for Pakistan in the days of rising Bengali nationalism or even after Bangladesh declared its independence in late March 1971 were chosen by Bangabandhu to be near him, and literally at that. It was these very men who destroyed the Father of the Nation'. (Mozumder and Mashreque 2017).

Al Khatib's book *Who Killed Mujib* is one of the earliest books on the tragedy of Bangabandhu Sheikh Mujibur Rahman (the work was published in 1981), it explores the wide network of conspiracy that was to take the life of the Father of the Nation in 1975. A.L. Khatib, a prominent journalist with roots in Sri Lanka but based for the better part of his career in the South Asian subcontinent, brings out some intricate details of the plans shaped to do away with Bangabandhu. The criticism is there that the book was written in haste. Perhaps, but what certainly is of importance is that there is hardly any instance Khatib cites about the tragedy that one can be dismissive of. A whole range of characters people the book. Apart from Bangabandhu, there are all the other characters, notably the 'little sparrow of a man' that was Khondokar Moshtaq as also the political figures who constantly used to be around Mujib but at dawn on 15 August were found in the usurper's company. (Mozumder and Mashreque 2017).

'The work of Badrul Ahsan (*From Rebel to Founding Father* Sheikh Mujibur Rahman) is a recent assessment of the life and achievements of the Father of the Nation, beginning with his foray into student politics in pre-partition Calcutta and ending with his assassination in Dhaka. In the process, the writer touches on the philosophy that worked in Bangabandhu's gradual rise to pre-eminence in Bengali politics. Emphasis has also been placed on some of the crucial, and fateful, moves he made in post-Liberation Bangladesh, especially the growing rift between him and his steadfast lieutenant Tajuddin Ahmad.' (Mozumder and Mashreque 2017).

A book titled *A Tale of the Subcontinent* presented by Kuldeep Nayar was published in the early 1970s, months after the emergence of Bangladesh, it is essentially a series of interviews the veteran Indian journalist conducted with Sheikh Mujibur Rahman and Zulfikar Ali Bhutto in Dhaka and Islamabad. The theme focuses on the

interaction between the two men in the aftermath of Bangladesh's liberation in December 1971, when Bangabandhu was first placed under house arrest in Rawalpindi by his nemesis and then freed to return to a free Bangladesh. Nayar's conclusion is revealing: he finds Mujib's account of the talks to be truthful while Bhutto simply dissembles. The work is an interesting character study of the two men who played significant roles in the history of the subcontinent in 1971'. (Mozumder and Mashreque 2017).

'The first systematic biographical notes on Bangabandhu are Sheikh Mujib: Triumph and Tragedy. This brilliant piece is written by Sa Karim. Fakrul Alam presented a commentary on the book in the following way:

'This, surprisingly, is the first biography in English of Sheikh Mujibur Rahman, the founder of Bangladesh, even though more 30 years have passed since he was assassinated in a bloody military coup on August 15, 1975. Known to most Bangladeshis as Bangabandhu, or friend of Bengal, a title bestowed on him by acclamation in a mammoth public meeting in Dhaka on 22 February, 1969, he was truly a man of the people, someone who had made the cause of his countrymen and women his own through endless trials and tribulations. And yet he had been assassinated in the country he had championed ceaselessly soon after it became independent. Also, he had disillusioned quite a few people in record time in governing it.' (Mozumder and Mashreque 2017).

'This research on Bangabandhu deserves wide readership 'for a special reason, which is that it happens to be one of those rare studies in the English language of Bangladesh's founding father. For years there has been a vacuum where presenting Bangabandhu to the outside world is concerned'. So what S.A. Karim, once 'served as a leading Bengali diplomat in the early years of a free Bangladesh and who saw many of the dramatic events unfold before his very eyes', reflected 'an image of Bangabandhu and his leadership of the country in as realistic a manner as possible.' SA Karim also presents some criticisms. 'He appreciates the manner of Sheikh Mujibur Rahman's rise on the national scene and dwells at length on the history behind the emergence of the man who would eventually be Bangabandhu. Mujib's role in the movement for regional autonomy and his

leadership of the independence movement, which really commenced in early March 1971, are commented on in great detail. And then Karim moves on to the sensitive issue of why Mujib went for a change from multi-party democracy to one-party rule in early 1975. In the manner of so many others, the author does not appreciate the transformation and ends up giving the impression that Baksal was a bad move for which Bangabandhu paid dearly. Karim, like so many others, happens to be rather correct in his observation of the events which were to lead to the carnage of August 1975.' (Mozumder and Mashreque 2017).

'After liberation, the government of Bangabandhu Sheikh Mujibur Rahman began to nourish Bengali nationalism-- the basis of liberation war in 1971. However, the nationalism based on the Bengali ethnicity disgruntled the indigenous peoples especially in Ctg. Hill Tracts. Sheikh Mujib, did not comply with the "demands of constitutional recognition for the tribal culture and identity, urged upon the indigenous peoples to become Bengalis. Dissatisfied with the acts of the government, the indigenous peoples from Chittagong Hill Tracts formed Parbatya Chattagram Jana Sanghati Samiti, a political party, to demand autonomy," (Mashreque 2016).

"The birth of Bangladesh in 1971 was an epoch-making event within the post-colonial order of South Asia. Led by the middle classes, a bitter and bloody war of Liberation from Pakistan was fought, based on Bangladeshi peoples' aspirations for democracy, identity and for a more progressive society. Bangladesh's emergence as an independent secular state effectively shattered the 'two nation theory' that had formed the basis for the creation of Pakistan in 1947, and demonstrated that religion alone was not sufficient to forge a cohesive national identity. The new state of Bangladesh was the product of a 'Bengali nationalism' that arose to challenge West Pakistan's economic exploitation of its Eastern wing, its attempt to impose religious hegemony, and its repression of Bengali political voice. Yet this experiment with secularism was short-lived. After the 1975 assassination of Bangladesh's founder Sheikh Mujibu Rahman, the military rulers made political use of Islam in an attempt to create legitimacy and divert attention away from the country's increasingly pressing economic problems. But the political ideals of

secular Bengali nationalism continued to find expression within the new political systems that emerged in Bangladesh. The ideals of the earlier Liberation struggle co-existed with these efforts to construct new identities around 'Bangladeshi nationalism' that had Islam at their core, with the result that the ruling political elites continue to contest both 'Bengali' and 'Bangladeshi' visions of nationalism. This working paper argues that identity formation in Bangladesh is neither instrumental nor primordial, but has instead drawn on a range of complex factors that include 'Bengali culture', 'religion' and 'socio-economic modes'. Through a survey of relevant literature and some recent fieldwork in Bangladesh, the paper hopes to illuminate the evolution of nationalism in Bangladesh and its array of potentially confusing identities. Theoretical framework Identity may be an essential component of a nation, but it remains an essentially contested concept within political theory. Language, religion, culture, shared history, ethnicity or citizenship has each been variously upheld to provide the foundation that gives rise to the feeling of nationhood" (Sen, 2006 cited in Mashreque 2016).

Bangabandhu Sheikh Mujibur Rahman was not a mere typical politician. He is an institution, a movement and overall a revolution. Mujib's political life began as an ordinary activist while he was a student at Gopalganj Missionary School. However, with his charismatic sense of politics made him fortunate to come in early contact with the personalities like Hussain Shahid Suhrawardy and A K FalulHaque. Bangabandhu grew up, during his school life, under the gathering gloom of stormy politics as the British rule in India falling apart and the World War-2 violently rocking Sub-continent. The tragic plight of the people of Sub-continent under the colonial rule turned young Sheikh Mujib a rebel. After British colonialists left, Sheikh Mujib started his fight against Pakistani neo-colonists. Step by step, with his political programs, he prepared people for their eventual destination.

Bangabandhu Sheikh Mujibur Rahman provided a rabble rousing charismatic leadership (Ali, 1973 cited in Md. Sayedur Rahman *et al.* 2014). He was a Bengali nationalist politician and the founder of Bangladesh (William, 2009 cited in Md. Sayedur Rahman *et al.* 2014). He headed the Awami League, served as the first President of

Bangladesh and later became its Prime Minister of Bangladesh. He is popularly referred to as Sheikh Mujib and with the honorary title of Bangabandhu. It has been observed that? No man in the entire history of modern world except Mao for different reasons has hypnotized his people as Mujib did' (Bhatnagar, 1971 cited in Md. Sayedur Rahman *et al* 2014). His eldest daughter Sheikh Hasina is the present leader of the Awami League and the current Prime Minister of Bangladesh.

It goes without saying that liberation war stated since the postponement of the date of National Assembly. Soon after the completion of general election held in December 7, 1970 President Yahiya Khan announced that the national assembly would be held at Dhaka on 1st March, 1971. In fact the decision to postpone national assembly generated much heat as the people became extremely agitated with a violent demonstration. Imbued with Bengali nationalism the whole nation stood united under his charismatic leadership to face eventuality. Bangabondhu created an extra-momentum of mass mobilization with spontaneous support of public officials, technocrats, intellectuals, peasants and industrial labour. The military bureaucracy nexus of Pakistan was exposed to the antagonism of vernacular elite as it committed acts of vengeance one after another to relegate the majority to a state of power lessness. It denied Mujib the seat of power despite his party's landslide victory in 1970's parliamentary election. Yahiya Khan seemed to be puppet acting like a hypocrite at the instigation of the behind the scene manicure. Absolutely ill motivated the staged dialogue drama with the 'charade of negotiation' mobilizing military forces surreptitiously for the immortal strike. The danger was imminent. (Mashreque 2016).

Polarization that became an accentuated symbol of politics gave us much indication about the things coming to shape. So the confrontation was inevitable. What appeared to be the movement for a full-fledged autonomy turned into the spurt of mass agitation gaining an extra momentum to characterize post-electoral situation. Reference here is made to growing Bengali separatism binding the Bangalis into a single entity to fight for autonomy and self-determination. At the core of this antecedent is a strong sense of Bengali nationalism with a pervasive linguistic centered cultural

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Bangabandhu with his aids and colleagues masterminded the strategic plan and the need of the hour. His plan was a two-way traffic-negotiation efforts and preparation for the armed struggle as he uttered "hope for the best, prepare for the worst." However, Yahiya Khan authorized a military crackdown before boarding a plane to Karachi secretly in the evening of 25 March 1971.

Bangabandhu Sheikh Mujibur Rahman is the Father of the Nation of Bangladesh, a successful political entrepreneur. Mujib was considered as a political entrepreneur as he developed new thoughts, methods, creativities, gestures, yields and services to improve the lifestyle of the Bengalese. The language movement was the commencement of opposing against the evil force where he played a key role for the mother tongue and gradually it transformed towards independence of Bangladesh led by the greatest political entrepreneur Mujib. He acted against the odd, removing poverty and not in favour of totalitarianism and a feudal concept. He fought for the mother language and the people of his country. He was termed the greatest Bengali in a thousand years.' (Mashreque 2016).

'Mujib was a magnetic leader who planned to fight against dispute and uprising touching the Bengalis of East Pakistan in their



confrontation to the unfair events, oppression against Pakistani administration who treated us as a colony and sucked profit. He finally succeeded to build the self-governing independent state of Bangladesh. '(Mashreque 2016).

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# Negative Voting in Democracy: A Quest for Enhancing Political Participation

Kamrunnihar<sup>1</sup> and Shahnewaz<sup>2</sup>

## Abstract

Election seems to be an entry point for democratization as it predominately manifests the will of the people, whereas voting has been working as a mean to practice democracy through ensuring people's consent. In almost all countries, more or less said to be democratic, voting is a ubiquitous yardstick to participate in the democratization process. However, negative voting system with different tags in electoral process has become a common feature along with both justifications and criticisms prevailed in more than two dozen countries. Whether negative voting option in electoral system contributes to increase political participation or hamper political participation is the most pertinent contention raised in this paper. Particularly, an attempt has been taken here to investigate the reasons behind the adoption of negative voting in the electoral system of Bangladesh in 2008 and its removal later, by scrutinizing the divergence of relevant experiences with such voting practiced in other democratic countries. It is hypothesized in this paper that there are a variety of modes of political participation in democracy and negative voting is one of such modes. Finally it is argued that despite enormous shortcomings in systemic orientation, negative voting is a mechanism impassionedly designed to foster democratic health, by facilitating plural spaces for the voters and thereby enhancing political participation.

**Keywords:** No vote, Election, Voting, Democracy, Political Participation.

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## Introduction

Voting plays a crucial function in the peaceful transfer of power and thus it helps framing democratic government as well. Eventually, on the basis of voting result, democratic government always does claim legitimacy. Besides, nonvotes in the way of either abstention, or 'rolling off particular races' or 'ballot spoiling' has been a constant phenomenon that generally gives an obscure message to the electoral system and may raise question about the legitimacy of voting system (Damore *et.al.*, 2012) which got highlighted in many existing literatures across the world. Accordingly a question arises frequently, why do some people abstain from casting vote? Or, is it happened that some people cast vote as of citizen's compulsion? In fact, these queries existed for ages would have been the reasons behind the adoption of negative voting prevailed in the some electoral system for long. Negative voting is largely sketched to permit voter intent to be more visibly dictated than other forms of nonvoting. In particular, it is hoped that apathetic voters who prefer to stay at home will get chance to take part in voting and participating political processes simply because of negative voting even in the case of dissatisfaction with all candidates contested for. But gradually, negative voting has become a bone of contention as to whether this right is an advanced boon or a regressive bane to the democratic systems.

This paper seeks to analyze critically the existing debate with negative voting. Emphasis is being given on casting vote by citizen under all circumstances with free choice of options rather than abstaining from voting or casting vote to one as a compulsion. It is argued here that negative voting is a useful addition to electoral system proposed to strengthen democracy by enhancing political participation, perceived through more citizen's engagement with political system. Especially, the central research question addressed critically here is: To what extent does negative voting system exert relative influences on political participation, required for practicing democracy?

For the convenience of analysis, this paper is covered with four sections. The first section delineates the understanding of the concepts found in this paper. The second section deals with the history and dilemmas of negative voting throwing light on Bangladesh perspective. The third section will portray the bridging

between negative voting and democracy with some interpreting factors. Considering the existing debates on negative voting, this section also critically looks into how such voting can strengthen or undermine democratic system. This section further outlines the justification of negative voting in upbringing democratic values. Finally, the fourth section will draw a conclusion based on findings.

## **Methodology**

This article is mainly grounded on both secondary data extracted from the existing literatures, and the ideas gathered from some informal group discussions. Following inductive approach, this study has been conducted through qualitative methods. Lack of authentic information is the limitation found severely while conducting this study especially regarding the negative voting experience in Bangladesh.

## **Results and Discussion**

### ***Democracy***

Democracy began its journey in ancient Athens around the fifth century BC. The term 'democracy' has its origin in the Greek words 'demos' and 'kratos' which usually connote 'the people' and 'to rule' respectively. Democracy is defined, as a form of government in which literally all power is bestowed on the hands of the mass people. Democracy is a "government of the people, by the people, and for the people" as said by Abraham Lincoln and that is labeled by Robert Dahl as "populistic democracy" (Dahl, 1956) in the name of majority rule, marked its conceptual origin with Aristotle's political equality, and John Locke's "majority power". But over time, democracy has come a long way from its philosophical origin to practical application. Schumpeter recognized that, in democracy the people do not rule with regard to the any actual sense of the terms "people" and "rule" rather, democracy allows the people to possess the power of accepting or rejecting the body who are supposed to rule them (Schumpeter, 1976). Thus the meaning of democracy can be summarized as a means of decision- making about legally and collectively binding laws and policies over which the people exert influence, and enjoy effective equal rights to take part in such

decision- making directly or indirectly (Grugel and Bishop, 2013).

Whatever is the form and nature, in practice 'democracy necessitates rule of law, equally accessible rights to vote and hold office, desired freedom of choice in living and thought, and some approach toward egalitarian economy' (Merriam,1942). Especially, the intrinsic democratic principle is that, in the case of collective decisions, everyone in a political community is authorized to reflect his/her interest be given impartial consideration (Dahl, 1989). Finally, it can be said that democracy is of the majority rule that sticks to the will of the people and that is run by the people's consent, reflecting through voting as a political participation.

### ***Political Participation***

During the time of Locke, there is a broad consensus among political philosophers that the political system, initially formed on the basis of the consent of all citizens, (Locke and Laslett, 1960) whereas political participation is one of the defining characteristics of democracy. This concept of political participation seems to be associated with a particular set of individual and group "functions" for instance, increasing political awareness, promoting "self-realization," developing political "virtues", taking part in collective decision and so forth. In fact, political participation gets closely connected to the idea of influence and power while focusing on the importance of safeguarding one's rights and promoting one's interests within a political system (Scaff, 1975). According to Verba and Nie, political participation implies a range of activities by citizens that are aimed at impacting the selection of government bodies in general (Verba and Nie, 1971). But, it is something more than merely playing voting role, rather it incorporates playing an effective role in state decisions (Presthus, 1964). However, voting is more conveniently much meaningful than other forms of political participation in most of the democratic systems (Huntington and Nelson, 1976). Political participation in the form of voting can change the quality, scope, and nature of democracy. That is how political participation leads to facilitate the pavement crucial for guaranteeing the legitimacy of a democratic government.



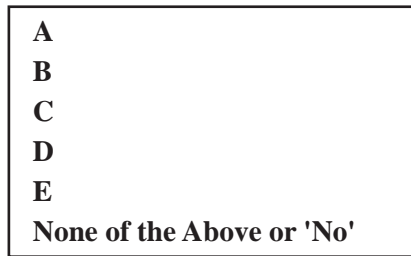
## ***Voting***

Voting is nothing but a process to elect representatives needed for retaining democracy and to preserve and protect all other constitutional rights for citizens. Juliet A. Williams said, "Voting is widely considered as a quintessential act of political participation in liberal democracy" (Williams, 2005), associated with social and cultural norms manifesting in various forms, functions, strategies and mechanisms befitted to the nature of democracy. It is a most recognizable citizen right and a legal obligation for all eligible voters in any democratic system (Akanke, 2011) simply because through voting practice, democratic government enjoys legitimacy, accountability, and transparency needed for. True spirit of democratic notion comes from voting alike the immortal words of Abraham Lincoln: one can fool a number of the people all the time and all the people some time, but one cannot fool all the people all the time. Since voting is designed for all citizens to participate in electing their representatives, so if one does not exercise voting, other people are surely going to make the decisions for him/ her. Thus, casting vote is important for a citizen's view to be included in the process of making 'general will' on which the government body takes decision and works accordingly. In short, voting is most effectively available method to participate in democracy (Schumpeter, 1976). In this regard, adoption of negative voting designed to enlarge the scope offeree choices to the voters so that voters can enjoy voting right more feasibly and pertinently.

## ***Negative Voting***

As a new addition to electoral system, negative voting in the form of 'No' vote or 'None of the Above' or like anything else on the ballot paper or the electronic voting machine is outlined to encourage the voter in showing disapproval to all of the nominated candidates who seem to be contested for if none of the candidates found worthy of getting consent. It is also named as "against all" or a "scratch" vote based on the principle that voter's choice is always a matter of deliberation in either way and it must be set free. That is how choosing any negative voting option is seemed to be legitimate vote rejecting all of the choices put forth (Zulfikarpasic, 2001) in a political system where it has been adopted. The main purpose of

negative voting is to allow any expression of disagreement by a citizen who may avert himself or herself from voting, to be reflected.



**Figure1:** Negative Voting on ballot seems like

By equipping voters with such a voting option termed 'None of the Above' or 'No', along with other existing options (e.g. A, B, C, D, E, and so forth), it is in essence letting voters to put a clear indication of disapproval or protest (Damore et al. 2012) to political system. It is a means to ensure democratic choices available to the voters without putting any restriction while choosing candidates put ahead by political parties. This enhancement of choices is provided to exercise the right to vote effectively by the voters (Karim, 2013). The voting system of around 15 countries, including U.S. state of Nevada, the United Kingdom, India, Canada, France, Russia, and Australia have experiences with the notion of negative voting to some extent. In the case of receiving a majority of casting votes with negative voting option, and thus conquering the election, multifarious formal procedures have been introduced with a variety of contexts, for instance, 'having the office remained vacant', 'system of re-allocation of seat', 'renewing nominations' or 'holding fresh election' and so on. However, though it is difficult to sort out substantial effects of negative voting on improving democracy, experiences are ample that negative voting in many instances is consistently compatible with some major democratic practices. In contrast, due to the non-binding nature of application even if more than 50% of the voters had chosen negative voting in election, it would not have any impact on the election result or prevent a particular candidate from winning, (Pearce, 2010) seen in many contexts. Here lies the most inefficacy with negative voting. The scenario is not different in the context of the South Asia, vividly drawn in the case of Bangladesh.

## Experience of 'No' Vote in Bangladesh

In the year of 2008, the Election Commission (EC) of Bangladesh, led by A.T.M. Shamsul Huda, had moved to introduce negative voting provision with an amendment to the Representation of Peoples Order (RPO), 1972 for promoting democracy by ensuring free-fair election. On the whole it is appreciated as a step forward in the long way of consolidating democracy. Consequently, negative voting provision is found in two sections of that RPO Ordinance. Article 31(A) provision empowers voters to make use of negative voting and discard all candidates contested for in their respective constituencies in case of none is found deserving of being elected whereas Article 40(A) of that ordinance states that in case of negative voting option secured an outright majority in any designated constituency, fresh elections in that constituency would have to be held with a new set of candidates for the seat to be filled.

In the Ninth Parliamentary Election of Bangladesh, negative voting option was kept in the ballot paper, and that was the first time in Bangladesh the voters were able to exercise such voting in name of 'no confidence voting' in the ballot paper, but there was no room for holding any fresh election since negative voting did not exceed the 50% of the total casting vote in any constituency. No vote option was able to get poor number of votes in the election with an overall score of 0.55% even if the entire turnout reached 87.06%, said to be the uppermost in the history of electoral system in Bangladesh (Karim, 2013). It was also reported that a total of 381,924 voters preferred to choose negative voting option among the all listed candidates. The highest number of negative voting both with regard to figure and percentage were documented in Rangamati constituency of the Chittagong Hill Tracts, counted as 32067 and 9.66% respectively. Overall figure though may seem to be considerably tiny amount in comparison to total casting votes, its appeal to some voters is enormous on one hand and contribution to democracy is of paramount significance on the other hand. A big legal question may arise, how could those voters participate in voting, had not the negative option been kept there? (Karim, 2013)

However, with enormous mandate, while assuming power in 2009, the Awami League led government decided to discontinue the

provision of 'no confidence voting' and finally dropped it from the RPO. Consequently a writ petition filed later stated that negative voting provision was designed to empower voters with democratic choice, will surely help to increase people's participation in elections. Somehow the writ was dismissed later. Thus, under prevalent voting system of there is no such option availed for the voters in Bangladesh. It appears from the above analysis that the system of negative voting in Bangladesh has had a short life span, but still it creates a space for discussions.

### **3. Correlation between Negative Voting and Democracy in Enhancing Political Participation**

Negative voting is a system presumed to be conducive for democracy to reach into a level of maturity. In contrast, to a group of people, such voting seems to be as 'undemocratic, unconstitutional and anti-people' in principle, thus possibly posing potential threat to a political system as a whole. What extent does negative voting exert influence over democratic system by enhancing political participation? Given the backdrop, from both determining viewpoints, now it would be convenient to sort out the bridging between negative voting and political participation with some factors exerted that may help impacting democracy in the long run.

#### ***Negative Voting as a Form of Expressing Dissents***

Abstaining from voting with variety of nonvoting forms prevalent is a complete manifestation of voter dissatisfaction with the list of candidate nominated by parties that gives an equivocal message to electoral system as a whole. But, abstention mostly refer voter apathy to and alienation from, politics (James *et al.*, 2006). Intensive and continuing isolation from electoral system is a matter of worry about the legality of prevailing political system (Harrop *et al.*, 1986). In contrast, negative voting offers clear signal, and more meaningful demonstration of dissents compared to 'abstention', 'roll-off', or 'ballot spoiling' (Damore *et al.*, 2012). Negative voting option, preferable to abstention is more compatible with democratic values on various grounds. Firstly, negative voting option may reduce proxy voting scheme that have been rampantly prevailed in the electoral system, whereas other forms of abstention trend to extend the

possibility of proxy voting. Secondly, as a motivating factor to the voter, negative voting system will bring reluctant voter back to political landscape and let them free space to nourish their views. Moreover it seeks to end 'voter apathy' (Prabhakar, 2014) thus upholding the values of democracy in a way by expressing dissents. On the other hand, abstention in other forms allow voter stay far from political system which is sometimes misinterpreted voters' views. Thirdly, abstention from voting is sometimes regarded as 'civil disdain in this civic culture' of a country. The people with all their different ideologies, opinions, values and so forth are encouraged to participate in the political system (Grigsby, 2010). Under the sense of citizen responsibility, a 'citizen would participate in voting rather than sit on the fence even if his/her voting value goes beyond zero', because sometimes a citizen's vote make a difference in the entire election result (Downs, 1957).

Therefore, negative voting is better than any abstention or other form of non-voting in disguise of a democratic right to reflect one's choice. Abstention from voting does not get one's voice heard and protest counted; it just makes one labeled as apathetic which is nearly misleading (Damore *et al.*, 2012).

### ***Democratic Choice in the realm of the right to freedom of expression***

One of the crucial aspect of designing negative voting procedures is to ensure that election be able to reflect the will of the electorate to the fullest. Hence, in a democratic system it is expected that the choices available to the voters will no longer be restrictive. This may be one of the reasons for which negative voting system has been introduced (Karim, 2013). As an additional choice in the ballot paper, negative voting option in the form of refusal to all the candidates, enlarges voters' rights and allows them to practice these rights effectively. Thus the right to vote should include negative voting as well (Prabhakar, 2014). To rational choice theory, all plausible options should be available to voters so that voters would be able to grab their preferences right ahead, otherwise there will be the mistake of bounded rationality. But, a question raised, as there is the possibility for independent candidate to be chosen in some constituencies, found in electoral system of a country like Bangladesh, what is the need of

negative voting? The existence of independent candidate in voting system is an opportunity for extending people's choices which can be affiliated with essence of negative voting, since both seek to create room for public choice.

Freedom of expression has been protected as a fundamental right under the constitutional sanction of almost all democratic systems. Under the wider interpretation of freedom of expression, the right to vote negatively might be included as distinct and supplementary right, since it protects the right to have opinions of concerned voters (Karim, 2013). By dint of such right, plural spaces for practicing the right to freedom of expression could be ensured substantially. Thus insertion of negative voting option should be legally recognized as a particular aspect of freedom of expression (Prabhakar, 2014). Choosing negative voting option seems to be a rewarding expression of disagreement through which the safeguarding of the freedom of the voters is largely presumed to be nurtured in democracy. It is legally justified on the ground that the citizen of a country would not feel bounded as the Members of Parliaments (MPs) do, due to the presence of Article 70 inserted in Bangladesh Constitution (Halim, 2008). With having willingness to cast vote and at the same time without having any compulsion, it needs to be secured that one could enjoy one's right to participate in an election. Negative voting is generally designed in such a way that voter could get plausible option to choose in the arena of election system without putting restriction to choose "the best among the worst" (Prabhakar, 2014). In addition, negative voting is believed to add more value in the process of democratization.

Besides that, as a democratic choice, negative voting seems to be compatible with making public space or sphere which is something that allows the playing field decorated for ensuring political participation. 'Public sphere' predominately denotes a domain of social life mediating between state and society in which public opinion gets formed for democracy to be relied on (Habermas, 1962). Negative voting seeks to cherish such hope of preparing public space to enlarge the scope of citizens' rights and freedom that they constitutionally entitled to. That is why keeping voter choice open in electoral system through negative voting system seems as to

just strengthening the purview of 'public sphere' (Roberts, 2008).

### ***Voter Turnout as measurement indicator***

Considering voting as measurement indicator' (Hillinger, 2004) in the electoral system, voter turnout is thought to be one of the defining measures of citizen's participation, one important factor for claiming legitimacy. Voters are also likely to assign scores in the political system that reflect their true feelings (Budge, 2003) provided that they are not restricted by any system. Thus, in many countries negative voting is used as an effective strategy to increase voter turnout. For instance, in the context of U.S. State of Nevada, 'none of the above' was framed in 1976 to increase voter turnout because of voter indifference and declining turnout during the post-Watergate period (O'Connor, 1994). However, some studies revealed grossly different scenario with negative voting in enhancing voter turnout. Still, an assumption can be drawn that negative voting may positively correlate with voter turnout. Since, under many compulsion voter turnout is seen to be decreasing recently in Bangladesh, many people predicted that had negative option been kept open, a new experiment might have been demonstrated. Despite shortfalls in the application to bring qualitative changes in democratic election, negative voting even can be regarded as a numerical sign of candidatures' dissent. It tries to make election result more inclusive containing certain percentage of voter's dissent that may increase overall participation and measurement scale up to the mark.

### ***A Systemic Change to Political System***

The practice of the negative voting option, ultimately is seemed to improve the quality of voting behavior and campaigns, (Damore *et al.*, 2012) and nature of political system as a whole. Firstly, it may incrementally cause candidate behavior to change if negative voting seems to get substantial amount of votes. Candidates will be more aware of letting voter know necessary information as there is evidence of leaving the ballot blank or choosing negative option due to candidates' information shortfall. Secondly, Negative voting seeks to pave the way forward providing with a set of fresh candidates. In 1991 elections of the Soviet Union of 'None of the Above' compelled to hold fresh elections with a bunch of new candidates in 200 races

of the 1,500-seat where the Congress of People's Deputies and more than 100 incumbents were defeated. Boris Yeltsin thus said that negative option made the people realize that they had actual power even in a manipulated election which played a vital role in upbringing the spirit of democracy" (Fund, J. H., 2012). The Supreme Court of India also stated that while signifying negative voting in this regard in a landslide judgement. Thirdly, negative voting is designed to facilitate a change in the voting system and political parties also. The party will be gradually compelled to project clean contestants before the voters. However, reality with Nevada shows the exception that Earhart as a candidate failed to win against 'None of these Candidates' in two consecutive elections although he was nominated as the Republican candidate for the later general elections (Pearce, 2010). Still presence of negative voting have shown a sense of great hope in a democratic system, lambasted with corruption, commercialization of nomination, political hooliganism along with other systematic inefficiencies (Karim, 2013). There people often cannot go beyond the dominating political parties. Voters with willingness to participate in voting either have to vote any of the candidates disliking to, or just stay away from the election process. In this backdrop, negative voting a form of electoral protest to register that displeasure, and thereby displaying one's interest and concern in democracy (McFaul, 2010).

Fourthly, political system has gone through this sort of battling where every political party relatively chooses to belittle its counterpart, rather than think of the betterment of citizen. Due to this nail biting competition, a political has lost to uphold the reliance of the people that it desires to represent. Thus right to reject all candidates if no candidate found worthy has become a constant demand. In particular it seeks to make candidates more accountable to their people, in term of given commitments, performances demands. Fifthly, keeping in mind the common goal to fight against all corrupt politicians, negative voting is adopted somewhere notably in Serbia, Spain and Thailand. Thus instead of boycotting election on the ground of corruption voters are still being encouraged to cast vote with negative voting system. For example, negative voting constituted around 10 percent of the vote cast in many areas of Thailand, because of such demonstration. However, within practical



socio-economic compulsion, negative voting as a movement against corruption is mostly failed. In practice, whereas voting is compacted with prevailing influence of money, muscle power and 'vote bank politics', how any reform could bring qualitative change overnight is a ubiquitous question so far!

Sixthly, Election Commission of Bangladesh has made some legal reforms in the electoral procedures among them disclosure is one which asks for candidate to disclose his/her educational qualification, previous criminal records, income statement, portraying properties and liabilities, and so on. Provision of such disclosures is designed not only to secure peoples' right to know the information but also to make them capable of taking effective decision later. However, the disclosure of Candidates' information seems to be almost meaningless unless voters have available choices to outset them if necessary. Therefore, negative voting needs to be recognized as a democratic right in order to make the electoral reforms effective and fruitful to the voters. Finally, it is revealed in many contexts that negative voting aspires to bring the minority connected to the election process. The 9th national parliamentary election of Bangladesh seemed to be one of the stimulants that facilitated the way for minorities to participate in the peaceful election process. In fact, finding no candidate of their own most of the times minorities prefer to choose any of nonvoting techniques. But nonvoting method is ambiguously reflecting that people who are not satisfied with the legitimacy of the elections. For the sake of democracy, those who are not willing to participate would still be uplifted to take a part in the polls by using 'negative voting' option in the electoral system (Shalabv *et al.*, 2010). However, the expectations looked through negative voting as a systemic change is of paramount importance in term of inclining to the true spirit of democracy that is 'agreeing to disagree'.

Politics as a power game often connected with influence or power (Lass well, 1936), thus 'vote buying' types irregularities is unavoidably prevalent in the existing system and (Morgan, and Vardy, 2012) may seem to be in negative voting system too. Instead, the reconstruction of the Election Commission with some reforms, such as negative voting as to attract voters is considered largely as an effort against corruption (TI, 2008). However, arguably it is said that

where voting is yet to receive the status of fundamental right in Bangladesh, the provision of negative voting option is meaningless in upbringing democracy. In contrast, it can be said that negative voting is designed let the right to freedom of expression, one of fundamental right be exercised effectively. It seeks to uphold the spirit of democracy by enlarging people's choice. As a destructive form of blindness" (Le Guin, 2010) people's no confidence to the candidates may instigate anarchism and instability in the political system to some context although some people argued, but it happened nowhere. The implication of negative voting largely depends on citizen's education and awareness even its supporter are mostly educated (Mc Allistera, 2008). Thus purpose of negative voting is unlikely to be successful in many countries. In case of absolute majority on behalf of negative voting, holding of fresh poll requires of lots of money and time to be invested which seems to be a great challenge embedded with negative voting.

Despite the huge disagreements, negative voting seems to be reconcilable with the theory and principle of democracy as regard of engaging more voters with political system. A good numbers of significant outcomes may stem from negative voting that seek to harbor the ethics of democracy. As an encouraging factor it tends to stimulate the greatest level of voter interest in voting system. Consequently election campaign seems to get more focused in the line with ensuring accountability, transparency and responsiveness of candidates to voters and thereby improving political system. More importantly democracy will surely get stimulus to be thrived with full-fledged positivity and sphere for freedoms of thought, conscience and expression.

## **Conclusions**

From the preceding analysis, it appears that notwithstanding limitation at its core, negative voting in the ballot option or the EVM is primarily aflexible opportunity allowing voters to cast vote even if they find all the contestants to their disliking. To held free and fair elections in modern representative or participatory democracy, negative voting is highly consistent with democracy in term of augmenting the levels of people's choice. Therefore, negative voting

where voting is yet to receive the status of fundamental right in Bangladesh, the provision of negative voting option is meaningless in upbringing democracy. In contrast, it can be said that negative voting is designed let the right to freedom of expression, one of fundamental right be exercised effectively. It seeks to uphold the spirit of democracy by enlarging people's choice. As a destructive form of blindness" (Le Guin, 2010) people's no confidence to the candidates may instigate anarchism and instability in the political system to some context although some people argued, but it happened nowhere. The implication of negative voting largely depends on citizen's education and awareness even its supporter are mostly educated (Mc Allistera, 2008). Thus purpose of negative voting is unlikely to be successful in many countries. In case of absolute majority on behalf of negative voting, holding of fresh poll requires of lots of money and time to be invested which seems to be a great challenge embedded with negative voting.

Despite the huge disagreements, negative voting seems to be reconcilable with the theory and principle of democracy as regard of engaging more voters with political system. A good numbers of significant outcomes may stem from negative voting that seek to harbor the ethics of democracy. As an encouraging factor it tends to stimulate the greatest level of voter interest in voting system. Consequently election campaign seems to get more focused in the line with ensuring accountability, transparency and responsiveness of candidates to voters and thereby improving political system. More importantly democracy will surely get stimulus to be thrived with full-fledged positivity and sphere for freedoms of thought, conscience and expression.

## **Conclusions**

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- 'No' vote provision. However, the High Court dissolved the writ petition regarding 'No' vote on the 19th January, 2014 and later the verdict was announced.
5. Syed Badrul Ahsan, a renowned columnist of the Daily Star, 25 August 2008
  6. A prominent theory of Social Sciences, states that individual moves toward certain preference among available choices, based on costs and rewards. Thus it is used to explain voting behavior also.
  7. See Clauses (1) and (2) of Article 44AA, RPO.

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# **Impact of Microcredit on Women's Empowerment in Bangladesh: A Case Study on Rangamati Pourashaba, Bangladesh**

Kazi Md. Barkat Ali<sup>1</sup>

## **Abstract**

The empowerment of women is a robust matter in developing countries. Women empowerment has become a worldwide affair in the current discourse of development. The study attempts to explore the influence of microcredit on women empowerment in Rangamati Paurashava, Bangladesh. Primary as well as secondary data was used for data compilation method. Primary data were collected through questionnaire and in-depth interview survey. A semi-structured questionnaire and 140 samples were administered. Simple random sampling technique used on borrowers and 09 (nine) in-depth interviews operated on NGOs institutional level. Secondary data collected from primary, secondary and tertiary sources of secondary data. Essential data analyzed by Statistical Package for Social Science (SPSS). Results significantly showed a positive impact of microcredit on women empowerment and endorses microcredit borrowers especially women to contribute in the domestic decision-making process through obtaining the self-esteem, business skills, confidence level, institutional management etc. The results exhibited that microcredit program was associated with each measurement of women empowerment as well as aggregate measure of empowerment. Therefore, this study disclosed that microcredit program improved the women empowerment in the study area.

**Keywords:** Microcredit, Women Empowerment, Rangamati Pourashaba, Bangladesh

## **Introduction**

Bangladesh is a south-east Asian developing country. According to the United Nations Gender-related Development Index (GDI),

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Bangladesh ranked 105th out of a total of 177 countries worldwide (Grimm et al., 2008). It has a fast-growing economy and with its 167 million inhabitants, which is one of the largest density countries in the world. However, a large share of this population is still very poor (UNDESA, 2018). According to a recent opinion poll, Bangladesh has the second most pro-capitalist population in the developing world (BBS, 2010, 2013). Bangladesh averaged a GDP growth rate more than of 6% between 2004 and 2014. Export-oriented industrialization progressively led the economy of the country (Ahmed and Toufique 2014). Even though in the field of impressive improvement occurred poverty alleviation, still nearly 50 million people living in impoverishment here (Ahmed, et. al, 1997), In Bangladesh, like other developing countries, agriculture plays a strategic role in the overall economic performance of the country. It contributes not only in GDP (15.93%), but also in a major source of foreign exchange earnings, and in providing employment (46.03%) to a large segment of the population, particularly the poor (Economic Review, 2018). According to 2013, Census in Bangladesh 25.15% of women lives in urban and 74.85% lives in rural from the total population (BBS, 2013). In Bangladesh, 23.4% of the country's population lives below the poverty line with 80% in the rural areas (Economic Review, 2018).

In Bangladesh maximum women live in marginal areas. Majority of them are engaged in many activities including management of crops, fisheries livestock, energy, biological diversity, family and domestic chores. However, their substantial economic contribution is mostly unrecognized (Sultana and Hasan 2010). Women's have a limited access to educational services, health care, industrial institution, trades, and politics which leads to a lower welfare of the family that shock women and impedes the progressive goals of the country (Parveen and Chaudhury, 2009). Certainly, it can say that like Bangladesh all developing countries' women's' access to power positions is too limited. They are dependent on the men by socially, politically, familiarly and economically especially rural women and they must struggle to remove the discrimination and reconcile activities outside the home with their customary roles. For these contexts, women empowerment is so significant in Bangladesh. As a goal in itself, the women empowerment are very much significant to



attain greater gender equivalence as well as to remove the poverty in the society. (Volart, 2004).

To enhance the national income of the state and accomplish a sustainable existence of the societies, families and communities, throughout the world, women employment always plays a vital role. In newly, women even though become progresses but they live under many socio- cultural restrictions, such as family violence, gender discrimination, social and like religious prejudice, lack of education, legal barriers and so on. Women have been marginalized from the primitive society. They are rarely independent in financial and in decision making process and frequently they face vulnerable difficulties of society (Zoynul and Fahmida, 2013). The microcredit is an exclusive innovation of credit delivery technique to enhance income-generating activities. These small-scale credit programs provide production credit and other services to rural poor. Self-employment actions thus permitting the users to accomplish and improve life (Hussain, 1998; Morduch, 2000; Rahman, 1995). It is one of the most sensational antipoverty apparatuses for the poorest, especially for women (Micro-credit Summit, 1997). Conversely, microcredit almost target women as a significant tool to empower women from poor domestic level. (Noreen, 2011). It is assumed that worldwide 25 million populaces are now using micro-credit to commence income generating or self-employment activities, 90% of these are women (Chavan and Ramakumar, 2003). Micro-credit scheme offers loans at very low interest and organized guidance to low-income women to follow alternative income-generating actions intended to enlighten their social and economic status. To improve their current economic activity or to start a new enterprise, the program provided women with loans. Such investments, was believed, would lead to gender and social equality in the country. It would enhance the eradication of poverty, which would diminish poverty among women (Maheswaranathan and Kenned, 2010).

In recent years, microcredit, which is known as microfinance in eider dimension, has become a much-preferred intervention for poverty alleviation in the developing countries and least developed countries. Through institutional arrangement, microcredit is a recent innovation for poverty alleviation. In recent years, targeting the poor in low-

income countries government and nongovernment organizations have introduced microcredit programs. Based on the view that women have restricted access to the wage labor market, are more likely to be credit-constrained than men, and have inequitable share of power in household decision making many of these programs specifically target women. (Pitt & Khandker, 1998). Today, Bangladesh is named the land of microcredit revolution. Microcredit has generated considerable hopes and prospect among the academics, policy makers of the GOs, NGOs leaders and other development practitioners in Bangladesh. Bangladesh probably has the highest number of populations in absolute poverty per sq. mile and about one-third of its population suffer moderate to severe starvation during most of the year. As a result, poverty reduction programme in Bangladesh is increasingly getting importance and priority in order to face the poverty problem in the country (Zoynul et al., 2013). Microcredit is essentially the dispersion of small collateral free loans to conjointly legally responsible clusters in order to foster profits generation and poverty reduction through enhancing self-employment. Perhaps the best-known microcredit institution is the pioneering Grameen Bank in Bangladesh. The Grameen Bank in Bangladesh first began in 1976. Formal sector banks do not lend to the poor, as it is difficult for them to identify the truly reliable borrowers, monitor their behavior and to make them accountable when it needs (Morduch, 1999). It is with the view to overcoming this phenomenon that the microfinance movement emerged by substituting material collateral with social collateral, organized social pressure from group members among the poor to make each member of the group responsible to and for the collective to enhance social solidarity (Rahman, 1999 and Morduch et al, 2001). Grameen Bank targeted at women strategically for recovering of loans because of women's positional vulnerability such as shyness, eagerness of repaying in some societies as well as they are more reliable and more disciplined. In addition, women in many programme have been proved for repaying their loans at higher rates than men, (Webster and Fidler, 1996). As it was stated in 1999, lending to women gives microfinance institutions an unwritten guarantee of getting back their money. Conversely, the Grameen model has been simulated in many developing countries by microcredit operation (Morduch, 1999). The Grameen Bank wants to help 70% of its members to graduate from

below to above the poverty line by 2007 (Yunus, 1997).

Bangladesh government first conceived the micro-credit in the present form as an effective intervention for poverty alleviation in early seventies for whole country. At present, hundreds of non-government organizations besides Government sector have been operating microcredit programme as a strategy for poverty reduction. In fact, the microcredit programme got momentum in early eighties and Government departments' undertaken different innovative projects with micro-credit initiatives. At the same time, practitioners are in continuous efforts to explore more effective programmes in working with poorest (Hussain, 1998). In Bangladesh, more than 750 organizations are operational in rural areas to offer credit and non-credit facilities to the target people - largely women from landless households (Khandaker, Hossain & Khan, 1998).

In Bangladesh many poverty reduction interventions are undertaken by NGOs through there microcredit programme, because of their special characteristics, they are better able to reach and mobilize the poor people and provide services the poor (Ahmed, 2000). In poverty alleviation efforts, microcredit plays imperative role in many developing countries like Bangladesh. Both achievements and challenges prevail in the field of microcredit. Despite the various efforts of both government and NGOs the number of people living below poverty line has remained unchanged over the last 100 year's (Ahmed, 2000). It was believed that microfinance is not important for all people but poor need credit and more significantly they could use credit more proficiently and reliably.

Micro-credit programs are increasingly sought as a way to enhance the income and employment of the poor who can be self-employed in a variety of informal activities. (Hossain & Khan, 1998).

According to Aguilar 1999, the aim of integrating the poor into the economic circuit through microfinance programme is to alleviate poverty by creating income and jobs, and consequently promote development. To that end, participants of microfinance programs are expected to invest the micro-loans in productive activities (Rahman, 1999) that generate enough income enabling the low-income households to exit from poverty; expand their businesses; and improve the

excellence of their lives (Morduch, 1999).

Webster and Fidler (1996) explained the strong emphasis placed on gender issues by microfinance institutions and donors as recognizing "the constraints that limit the access of the poor to financial services are particularly harsh for women." Microfinance institutions' rationale for targeting women over men, according to Rahman (1999), is based on the assumption of their greater contribution for the household welfare women's caring is prior to reading children, followed by their spending on their household necessities. Therefore, lending to women and increasing their earnings bring more qualitative benefits to family welfare than the earnings of men. In addition, lending to women is perceived an effective way to assist the poor women in attaining their socio-economic empowerment in the larger society (Rahman, 1999).

Even though Bangladesh has enormous advancement feasibility, it is, for a variety of socio-economic motives, placed with the poorest countries in the world. With 80% in the rural areas, about half of the country's inhabitants lives underneath the poverty line (Ahmed, 2004). Women, who represent half of the total population but liability of poverty sprays disproportionately only on women. Logically, hence, poverty alleviation and establishment of employment in the rural area are pinnacle priorities in the broadening program of the government of Bangladesh. This has adopted as an extensive based approach to poverty reduction, economic liberalization, emphasizing macroeconomic constancy and support for a number of government agencies and non-government organizations (Ahmed, 2004).

Empowerment of women which means involvement of women in exercising power is not a new thing. Women's empowerment concept has been divided into three constituents and measured individually to attain a better understanding of their underlying issues and their relationship to women's empowerment. These separate indices are intersperse consultation index, individual autonomy index and authority index. The three choices were given diverse weights - "generally" was apportioned a value of 1, "never" a value of 0 and "occasionally" a value of 0.5." (Rahman 1999).

Microcredit should benefit poor women in three different ways.

- l First, microcredit inclines to lessen economic dependency of the women on husbands by providing independent sources of income outside home and therefore help improve sovereignty;
- l Second, together with their exposure to new sets of ideas, values and social support, the same independent sources of income should mark these women more confident of their rights;
- l Finally, - by providing control over material resources, micro credit programmes-should raise women's status and prestige in the eyes of husbands and thereby promote intersperse consultation.

The aim of this study is to examine the impact of microcredit on women empowerment in Rangamati Paurashava.

The major objectives are as follows;

- n To investigate the role of micro credit on women empowerment in the study area;
- n To determine the prospect of micro credit on the route of women empowerment; and
- n To provide some recommendations for women empowerment in Bangladesh.

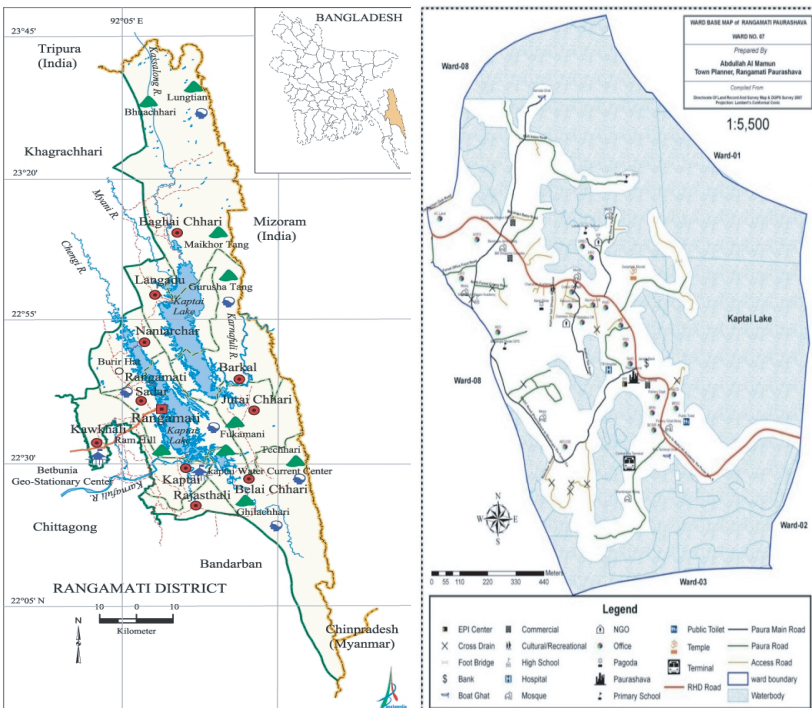
## **Materials And Methods**

Considering the importance of women empowerment by microcredit an intensive study was carried out in the Rangamati Paurashava. The present investigation was based on perceptual as well as factual data sources. The perceptual data have been collected through field survey which was based on semi structural questionnaire. Total 140 selected samples were considered and simple random sampling techniques have been adopted during data collection on household's level. These factual data have been collected from various secondary sources like local authority, review papers, journals, books, magazines, newspaper and other recent publications, internet and national and international published data etc. The collected data and information i.e. perceptual and factual data, relevant literature and final tabulate supervision have been analyzed with the help of required computer software such as Statistical Package for Social Science (SPSS, version-18), Microsoft Excel and Microsoft word.

The statistical data have been presented in the tabular and graphical from to make it easy and understandable.

### Study Area

Rangamati Paurashava is the Study area of the present study. Rangamati, a municipal town, is located at 22°37'60N 92°12'0E and has an altitude of 14 meters (49 feet) (Rahman, 2003). It consists of 9 wards and 35 mahallas. The area of the town is 64.75 sq.km. The town has population of 65294 and literary rate among the town people is 60.8% (Chakraborty, 2003). It is known that Rangamati is the most developed district than the other Hill Tracts district. Many people in this area depend on microcredit. Hence, this study will help to show how much essential microcredit in this area and present status of the women at Rangamati Paurashava.



**Map 1:** Location of the study area (Bangladesh: Rangamati Municipal Area)

**Source:** LGED and Rangemati Municipality, 2018

## Results and Discussion

The observed material was chosen as a suitable area meanwhile it, according to staff members of both GRAMEEN BANK and BRAC, is symbolic of Bangladesh in some aspects. In table 1, illustrated that a noteworthy proportion of respondents ( $f = 61$ , 43.57%) were of the age group of 31-40. Higher portion of respondents were married ( $n = 120$ , 85.71%) and usually living in joint families ( $f = 77$ , 55%), general family members above 6 ( $f = 75$ , 53.57%). Maximum respondents' (53.57%) family size more than 6 where as our national family size is 4.4.

**Table 1:** Demographic and Socio-economic variables of the respondents

Demographic and socio-economic Variables	Category	Statistics		
		Frequency(f)	Percentage (%)	Cf
Age(in Years)	<30	31	22.14	22.14
	31-40	61	43.57	65.71
	41-50	36	25.71	91.42
	51-60	6	4.29	95.71
	>60	6	4.29	100
	Total	140	100	
Marital Status	Unmarried	15	10.71	10.71
	Married	120	85.71	96.42
	Divorcee	2	1.43	97.85
	Widow	3	2.15	100
	Total	140	100	
Family Size	1-3	20	14.29	14.29
	4-6	45	32.14	46.43
	>6	75	53.57	100
	Total	140	100	
Family Type	Single Family	63	45.00	45.00
	Joint Family	77	55.00	100
	Total	140	100	
Educational Status	Illiterate	29	20.71	20.71
	Primary	40	28.57	49.28
	Secondary	35	25.00	74.28
	Higher secondary	25	17.86	92.14
	Graduate	9	6.43	98.57
	Post-graduate	2	1.43	100
	Total	140	100	

Demographic and socio-economic Variables	Category	Statistics		
		Frequency(f)	Percentage (%)	Cf
Occupational Status	Agriculture	4	2.86	2.86
	Business	10	7.14	10.00
	Services	20	14.29	24.29
	Housewife	90	64.28	88.57
	Taylor	2	1.43	90.00
	Business and Housewife	11	7.86	97.86
	Teaching	3	2.14	100
	Total	140	100	
Monthly Income	<5000 Tk.	20	14.29	14.29
	5000-10000 Tk.	38	27.14	41.43
	10001-15000 Tk.	32	22.85	64.28
	15001-20000 Tk.	24	17.14	81.42
	20001-25000 Tk.	6	4.29	85.71
	>25000 Tk.	20	14.29	100
	Total	140	100	
Loan Taking	1-3 times	51	36.43	36.43
	4-7 times	27	19.29	55.72
	8-11 times	49	35.00	90.72
	>12 times	13	9.28	100
	Total	140	100	

### Source: Field Survey 2018

When out looked at the education status of the respondents although larger share having primary education ( $f= 40, 28.57\%$ ), it was also observed that a substantial proportion of them ( $f = 29, 20.71\%$ ) were having illiterate at the same time. Besides, graduate and postgraduate ( $n= 9, 6.43\%$ ), ( $f= 2, 1.43\%$ ) separately, confirmed the presence of the traditional perception of the low level of education among females. Not only the existence of lower rate of higher education but also occupational position showed highest number of women being housewives ( $f =90, 64.28\%$ ). Some were engaged with agriculture ( $f =4, 2.86\%$ ) where other chose to took part of family income by working from home as Taylor ( $f=2, 1.43\%$ ), business and homemaker ( $f=3, 2.14\%$ ). Nevertheless, the positive points were women becoming coming out of home activity and worked in



services (f=20, 14.29%), teaching (f=3, 2.14%) and in business (f=10, 7.14%), respectively. Monthly family income was relatively low major of the respondents (f= 38, 27.14%). Only (f=20, 14.29%) had income over ?25,000 Tk. Although maximum took 1-3 (f= 51, 36.43%) loans but 8-11 times (f= 49, 35%) also high among the respondents. Were having primary education (f = 40, 28.57%), it was also observed that a significant proportion of the respondents (f= 29, 20.71%) were illiterate.

### ***Reason To Get Loan***

Generally, NGOs give the credit in limited working purposes. Business and Bain are the popular purposes of the NGOs micro-credit program. Table 2 indicates that maximum respondents taking loan for business purpose (n = 74, 52.85%), 17.14 percent respondent took credit for house build and Bain, 11.42 percent respondent for buying CNG and minor portions were covered by buying TV, poultry, family maintenance, agriculture, daughter marriage, family expenditure, job (paying interest) and buying domestic animal.

**Table 2: Reasons to Get Loan**

<b>Reason</b>	<b>Frequency (F)</b>	<b>Percentage (%)</b>
Buying TV	2	1.42
Poultry	4	2.85
Family maintenance	8	5.71
Agriculture	2	1.42
Buying CNG	16	11.42
Business	74	52.85
Daughter marriage	6	4.28
House build	24	17.14
Family expenditure	2	1.42
Job (paying interest)	1	0.71
Buying domestic animal	2	1.42
<b>Total</b>	<b>140</b>	<b>100</b>

**Source:** Field survey, 2018

### ***Family Information Before And After Receiving Microcredit***

Family is the main and first stage for not only for empowerment of women but also women education, awareness, social status, community status, development and freedom. It generally depends on three stages of women life such as child and young stage at responsible of parents, marriage stage at responsible of husband and his family and old stage at responsible of husband and her children. Intellectual husband and better family relations will disappear every hindrance of women empowerment and development and these directly effect on her future generation because women are rearing and caring our children to fit for future. Following table 3 try to explore information about family level and their implementations in their daily life.

**Table 3: Concerning family related information from before and after taking loan**

Types of family related issues	After		Before		Not change	
	F	%	F	%	F	%
Family status (dominating or mutual)	82	58.57	44	31.42	14	10.00
Freedom for pregnancy	78	55.71	48	34.28	14	10.00
Decide choosing	78	55.71	48	34.28	14	10.00
Sending children to school	96	68.57	38	27.14	6	4.28
Buying food for children/family	88	62.85	34	24.28	18	12.85
Son or daughter marriage	72	51.42	40	28.57	28	20.00
Recognition of unpaid laboring from husband or family members	72	51.42	50	35.71	18	12.85

**Source:** Field Survey, 2018

This inquiry reveals that, three states i.e., before, after taking loan and not change were considered to explore gathering family information before and after receiving loan. Concentrated of the borrowers assembled knowledge and generating awareness afore taking loan and smaller share were not changed in these aspects. Knowledge accumulation and developing awareness level were moderate at after taking loan while it was significant. Because present borrowers are recent client of microcredit and NGOs volunteers or field workers tried to collect information on borrowers at every time in the study area.

## ***Social And Community Participation Of Borrowers Before And After Receiving Loan***

Society is the second unite of the empowerment and development of women in our community. The disruptions in the traditional rural economic pattern brought about by changing socio-economic processes have adverse effect on women. Increasing lawlessness, pauperization, unemployment have increased the stress and tension in male and female relation in poor households and rise desertion, divorce and violence rate. Various types of social and community-based problems prevail in our society for instance illiteracy, social ignored, cultural apathy; Pardah etc. become make women victimized of social misinterpretation. Many families still think that girls are not eligible for acquiring knowledge. ***Social ignorance***; our society has given much laxity to them. So, they (girl) are not sent to school, colleges and universities because of many families' Islamic perspectives. However, maintaining pardah girls are allowed to go for education of job sector which they ignore. ***Cultural apathy***; culture is the part of male, is the belief of many arrogant people. Therefore, female is kept aloof from many cultural festivals. It is a grate blow to women as they have no scope of joining cultural elaboration to learn more about their culture. Following table 4 shows level of borrowers were gathered knowledge about social and community participation before and after receiving loan.

**Table 4: Social and community participations of borrowers before and after receiving loan**

Types of Social and community related issues	After		Before		Not change		Total
	F	%	F	%	F	%	
Participation women education programme (community based)	72	51.42	40	28.57	28	20.00	140
Participation of occasion with relatives	88	62.85	28	20.00	24	17.14	140
Participation of the occasion with neighborhoods	78	55.71	42	30.00	20	14.28	140
Participation cultural programme	68	48.57	44	31.42	24	17.14	140
Participation of community programme	74	52.85	30	21.42	36	25.71	140
Participation of social welfare programme	84	60.00	36	25.71	20	14.28	140

**Source:** Field Survey, 2018

This analysis divulges that social and community participation improved after receiving loan among the borrowers. On an average, twenty-five (25.00%) percent raise in the social and community participation of borrowers after taking loan in the study area. However, it was still noteworthy that, on an average 20.00% of the respondents still deprived of the social and community participation was detrimental for women empowerment in the study area.

### ***Social Status of Borrowers After Receiving Loan***

The most effective tool for assessing the benefits of a micro-credit programme is the measurement of its effect on the poor in terms of employment, income, consumption, assets, net worth, nutrition, contraceptive use, fertility, and children schooling. The immediate impact of having access to credit from a micro-credit programme is on employment and, consequently, income. The induced income and employment effects may have impact on other outcomes such as consumption, nutrition, contraceptive use, fertility, and education. However, identifying the credit impact is problematic because of: (a) fungibility of credit; (b) non-randomness in programme participation; and (c) non-randomness of programme placement. Since money is fungible, it is very difficult to identify the credit impact. However, unlike in formal credit institutions, the cost of credit in a group-based credit programme contains not only the interest rate but also the timing of repayment and the penalties associated with default. Group-based credit is packaged with responsibilities (meeting attendance, forced saving, shared default risk) and benefits (training, insurance, consciousness-raising). If there were no monitoring of the use of borrowed funds and no group responsibility and decision-making in the lending programme, individuals would want to borrow much more than they actually do in order to capture the premiums associated with the soft terms of the loan. Monitoring credit use makes all programme participants 'credit constrained', in that the notional demand for credit always falls short of supply. For these reasons all participating households are presumed to be in the same credit demand regime, which means that the amount of credit may directly enter into the production and consumption decisions (UNDP, 2001).

**Table 5: Improve of Women Status after Taking Loan**

	F	%	Various initiatives	F	%
Yes	120	85.71	Buying CNG	10	7.14
			Schooling children	4	2.85
			Business	36	25.71
			Buildup shop	4	2.85
			Buying domestic animal (milky cow)	2	1.42
			Agricultural land expansion	2	1.42
			Children send in abroad	4	2.85
			Increase income	30	21.42
			Money use in oppressive time	2	1.42
			Increase family status	6	4.28
			Promote family conditions	8	5.71
			House build	12	8.57
No	20			14.28	
Total	140			100.0	

**Source:** Questionnaire Survey, 2018

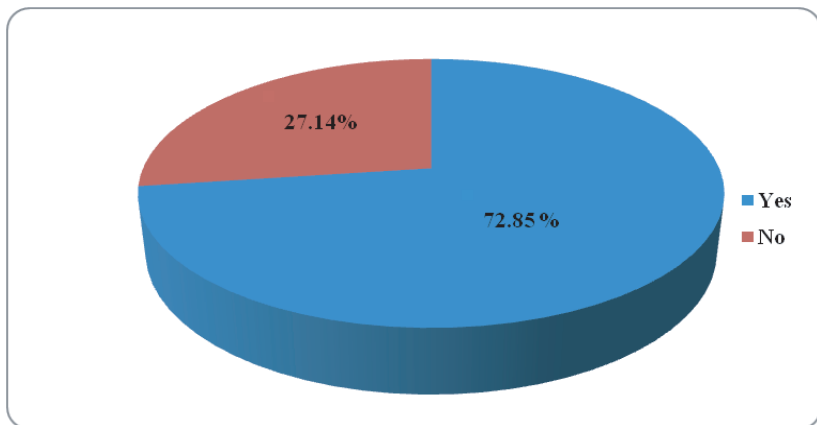
On the above table it was found that, larger share of borrowers (25.71%) opined that taking credit were used for business, 21.42% said that income was increased, 8.57% were used for house build and 7.14% were bought CNG. Minor portion opined that they were used taking credit for schooling children, build shop, buying domestic animal (milky cow), agricultural land expansion, children send in abroad, increase income, money use in oppressive time, increase family status, promote family conditions and house build. Only 14.28% borrowers understood that no noticeable revolution in their status due to microcredit in the study area. Nearly 85.71% borrowers opined their social status improved due to microcredit as these credits invested in different sectors such as buying CNG, schooling children, business, build shop, buying domestic animal (milky cow), agricultural land expansion, children send in abroad, increase income, money use in oppressive time, increase family status, promote family conditions and house build which flourished in result.

### ***Economic Condition Of Borrowers After Receiving Loan***

Current investigation emphasis on what are reduces of economic problems after taking loan of borrowers. Following figure shows

that, 73% borrowers opined that economic problem has been reduced due to taking loan from NGOs and 27% borrowers said that no economic problem were reduced due to taking loan. As larger share had improved in economic condition resultant of micro-credit, it indicated micro credit helped in promote the economic solvency of the women which is the indicator of intensified women development and empowerment in the study area

**Figure 5.1:** Economic problem has been reducing after taking loan of borrowers



*Source:* Questionnaire Survey, 2018

### **Impacts of Microcredit on Physical, Social and Psychological Violence against Women**

NGOs organizations work for sleek of helping hand of government. Government and NGOs organization try to collaborative initiatives in our society about different types of things especially women empowerment, development and solve various types of physical, social and psychological violence. The following table 6 represents the impacts of microcredit on changing scenario of violence against women in the study area-

**Table 6: Microcredit programme solve the physical, social and psychological violence against women**

	F	%	Various initiatives	F	%
Yes	94	67.14	By increasing family awareness	4	2.85
			Social and psychological development	10	7.14
			Social development	28	20.00
			Taking proper steps	2	1.42
			Social and family status development	4	2.85
			Women motivate her husband to make conscious about her status	2	1.42
			House wives play role in family by taking credit	2	1.42
			Women are working outside in her house	2	1.42
			Women are aware about her right	6	4.28
			Trained up women by giving loan	4	2.85
			Building awareness about her right	2	1.42
			Increase women's voice in family	14	10.00
			Know about early marriage and dowry	4	2.85
			Building reciprocal relation between husband and wife	4	2.85
			Same time doing service with business	2	2.85
			No Comments		1.42
No				46	32.85
Total				140	

**Source:** Questionnaire Survey, 2018

Table 6 found that nearly 67.14% borrowers explained that microcredit programme tried to solve different type of problems. Especially, physical, social and psychological violence against women by their following initiatives such as by increasing family awareness, social and psychological development, social development, taking proper steps, social and family status development, women motivate her husband to make conscious about her status, housewives play role in family by taking credit, women are working outside in her house, women are aware about her right, trained up women by giving loan, building awareness about her right, increase women's voice in family, know about early marriage and dowry, building reciprocal relation between husband and wife, same time doing service with business. It was remarkable that, 20% borrowers assumed that

microcredit solve the physical, social and psychological violence against women by the help of social development, 10% borrowers assumed that microcredit increase women voice in her family and 7.14% assumed that microcredit develop social and psychological conditions of borrowers. It was noticed that, 32.85% borrowers assumed that microcredit did not solve or reduced physical, social and psychological violence against women in the study area.

### ***Prospect of Microcredit on Women Empowerment***

Grameen Bank, ASA, CCDR, BRDB, IDF, BRAC, PROSHIKA, Green Hill and YPSA were directly involved in women development and empowerment activities in this hilly region. In terms of development, hilly regions of Bangladesh fall behind because of its physiographic. In case of women empowerment, in Rangamati, although women especially tribal's very hard working but self-development and empower opportunity is lesser compare the whole country due to its geographic location, physiographic as well as economic backwardness. Nevertheless, owing to NGO efforts in developing awareness and growing knowledge on microcredit among the women inhabitants, situation has changed. Survey of this study identify that comparing to prior loan receiving personal, household social and community involvement and awareness moderately enriched among the women. Media (electronic media; television) (31.42%) and NGOs volunteers or field workers (20.00%) were the main routes for awareness building of borrowers. Earning sources changed significantly after getting loan as women engaged in business and varied service-oriented activities. Business, farming, house made Bain and service were the main income sources of loan borrowers earlier. Investment along with profit from business boomed after receiving the loan. Loan borrowers engaged more in service sectors later receiving loan. Number of borrowers with >5000-taka monthly earning rose considerably. It was also found that, using of gas cylinder was increased among the borrowers after taking loan. Borrower's statuses were improved due to taking microcredit and these credits applied in different sectors especially business purposes; build new house and buying CNG as a result reduce their economic problems. Microcredit programme tried to solve different problems particularly physical, social and psychological



violence against women by the different initiatives especially social development, increase women voice in her family and development of social and psychological conditions of borrowers in the study area. Child educational status improved after receiving loan. Before taking loan where children were mostly engaged as helping hand of house hold's activities, business sectors of his/her mother as lack of money were the main hindrances for children education. Microcredit changed the perception of life and brought hope for women this remote region. It also elevated women personal, social and community life by providing economic base.

### **Recommendations**

Microcredit becomes successful in bringing light to the fact that the poorest of the poor are in a vulnerable situation to benefit from credit programmes. In vindictiveness of some confines, microcredit has been recognized as an effective tool for poverty alleviation and as attitude to women development. It is a matter of superiority for Bangladesh as it is the global centrum of excellence in microcredit and dwelling of many successful microfinance institutions. To empower the women of Bangladesh, society must recognize the productive and reproductive roles of women. The process of empowerment should be followed by conscious efforts of society which requires following steps;

#### ***Family, Society & Community Based***

- v The obstacles that deprive women from the benefits of economic development should be eradicated. Measures should be taken for building women's capacity to be effective partners with their husbands in household's decisions making and resource allocation.
- v Protection of young girls and married women must be ensued. The parents and community leaders must have the commitment to improve the reproductive health and counseling services.
- v The attitude and practices of men regarding women should be changed.
- v Measure should be taken to wipe out barriers (legal and regulatory) for full participation of women in the labor force, to

enable rural women to gain title to land they farm, and give women accessibility to credit and other monetary assistance for income generating and consumption activities.

- v It is needed to go beyond gender-neutral investments in health and education to address disparities that directly and indirectly affected women.
- v The specified subjects in the curriculum of education system, which are made for women to keep them in 'their own places' should be reconsidered.
- v Political parties should be committed to solve these problems. Women organizations can lobby with political parties to include women issues in the respective manifesto. They may reorient the attitudes and outlook of women politicians.
- v Violence against women is a social crime and social action is probably the most effective shield against it. Social mobilization must therefore be attained to curb violence, for this vigorous publicity should be given through all types of media, pictures release, demonstrations etc. Besides, anti- violence committees should be formed in Ward and Mollahs.
- v To make the women aware of their rights and responsibilities, they should be provided with proper education. They should be made able to fight against superstition and oppression.
- v To provide more job facilities to women with their physical, social and psychological security and co-operate women in the field of work.
- v We have to create public awareness and consciousness. Government, NGOs and press can play a vital role in these respects.
- v The number of shelters for affected women and facilities for legal aid, counseling and vocational training is inadequate. So, need for shelter is urgent. Besides, it is essential to develop adequate facilities within the health system to identify cases of violence. Besides, affected women should be absorbed in the income generating projects of NGOs for providing skill training and rehabilitation.

### ***NGOs Level***

- v NGOs volunteer groups must be concerned different types of awareness programme of women & concept sharing with borrowers.
- v Donor NGOs should be arranged seminars and symposium for deal about how to utilize getting credit? What sectors more promoting for income generate? After year or closing paying interest that time they will finally evaluate the present situation the family, social and community status of borrowers (women).
- v Donor NGOs should arrange training programme about problems and prospects of women status in family, social and community level.
- v NGOs volunteer groups must be concerned about matter of health care especially, reproduction age group, pregnant mother and breast-feeding mother and children, food intake during pregnancy and breast feed time, rights in family and build reciprocal relationship between husband & wife, wife and others family members.

### ***Credit Related***

- v Sufficient amount of loan should be given to start up the selected enterprises at a lower interest rate.
- v A strong monitoring and follow-up support and services should be given in executing the enterprises especially in the first few months.
- v Microcredit should be given in kind not in cash. So that borrowers will be benefited by getting goods and services in fare prices.
- v The NGOs should make its rule and regulations more flexible and its operational system more dynamic; as more and more people can be attached with its micro-loan programme.
- v Payment of loan installment should be fortnightly, if possible monthly.
- v Government should come forward to eliminate the traditional

exploitative moneylenders to rescue the poor people.

- v Government and NGOs should incorporate continuous monitoring and assessment of the current microcredit operational system.

## Conclusions

The 21st century is ushering in an era of new hopes and aspiration for the women folk. The women of Bangladesh can now look forward with pride and hope for having some outstanding and significant moments that have taken place in the last two decades for their all-out development. Microcredit programs in Bangladesh represent a breakthrough for rural financial markets. By collecting and assembling primary data, the study refers light on the microcredit impacts on women empowerment at Rangamati Municipality in the Rangamati district a remote hilly region of Bangladesh. Women availed the microcredit in the study area achieved personal, social and community empowerment. Microfinance offers opportunity to female keeping involved in economic and trade activities by self-business, which boosts women empowerment along with, articulating a optimistic change on leading to the higher living standard, contribution on total assets sharing, economic solvency of the family, child education, proper family diet and improvement. Microcredit positively interconnected with the promotion of social and economic empowerment of women at Rangamati Municipality. The role of microcredit programs in empowering women, this study becomes an exemplification in the study area as well as Bangladesh.

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# Ašfiegj-K Dbqē Ges evsj t̃ kt GKŪ chōj Pbv

tgt Awi d̃z i ngv<sup>1</sup> Ges MMb cwi K<sup>2</sup>

## mvimst̃c (Abstract)

Ašfiegj-K Dbqē (Inclusive Development) nj Ggb ait̃bi Dbqē hv Rbm̃t̃Yi Rb̃ t̃Kej gŵl bZb A\_ŋmZK m̃thmB %Zwi K̃tibv eis Gŵl Ggb GKŪ cōq̃v, hv mgṽRi me t̃kōi gvb̃t̃i Rb̃ %Zwi m̃thmB w̃j t̃Z mevi mgvb cōkwaKvi w̃bōZ K̃ti | evsj t̃ t̃k Ašfiegj-K Dbqēmn t̃UKmB Dbqē, cwi K̃ibv ev i f̃cK̃i 2041 I Aōg c̃Aewl K̃ cwi K̃ibv ev ēvq̃t̃bi Rb̃ GKŪ ŌKgw̃cōbm̃f Ãṽt̃cō (Comprehensive Approach) hv ōeUg-Avcō (Bottom-Up Approach) Ges Ūc-eUgō (Top-Bottom Approach) Ãṽt̃cō i K̃vi, hv Df̃q w̃t̃K cōq̃ṽ ñt̃ | GB cōq̃ṽi gvãt̃g t̃h̃gb miK̃ṽt̃i cvk̃vc̃k̃ t̃emiK̃ṽx cōōṽbm̃n m̃K̃j t̃ck̃vi gvb̃t̃ P̃j gvb̃t̃ A\_ŋmZK Kg̃t̃U Ašfieg ñt̃eb, t̃Zg̃b GKB m̃thmB-m̃g̃av I t̃f̃ṽM K̃i t̃eb | GB Ašfiegj-Kmn Aẽṽb epr - t̃Q̃ṽ cwi K̃ibm̃n Rbb̃m̃Z̃t̃Z Gi cōd̃j b̃ Ñṽt̃e | G̃t̃Z K̃ti, abx I w̃i t̃k̃ōi A\_ŋmZ, mgṽRbm̃Z, mgṽR I m̃s̃w̃ZM̃Z %l̃g̃ K̃ig̃t̃q̃ Aṽb̃ṽ h̃t̃e | miK̃vi Ašfiegj-K Dbqē K̃t̃i t̃ek Aṽš̃i K̃, w̃t̃kl K̃ti Ōm̃ṽR̃Ũj evsj t̃ k̃ō (Digital Bangladesh), ŌAb̃jṽBb̃ ēṽsm̃K̃s̃ō (Online Banking), Ōb̃Zb̃ Z\_ cōj̃ō (Advance Information Techonology) D̃t̃g̃Pbm̃n t̃ṽx̃q̃ Rb̃t̃m̃w̃t̃K Dbqē K̃ṽt̃R Ašfieg̃Zvi K̃t̃q̃K̃Ū D̃t̃j b̃t̃h̃m̃i D̃ṽñṽiY | t̃g̃ṽU K\_ṽ nj, w̃i t̃k̃ōi w̃t̃g̃ṽPb̃ ev w̃i t̃k̃ōi mgṽR w̃b̃g̃ṽi Rb̃ ēūg̃w̃l K̃ I mg̃ṽS̃Z Kg̃t̃P̃x̃ Aṽg̃ṽt̃i t̃ k̃x̃q̃ cōt̃b̃ ev ēṽq̃b̃ I m̃vd̃j̃ g̃m̃ŪZ K̃i t̃Z ñt̃j Aṽg̃ṽt̃i m̃K̃j t̃K GK̃t̃h̃ṽt̃M G̃m̃t̃q̃ Ãm̃t̃Z ñt̃e | Z̃ṽnt̃j B̃ evsj t̃ t̃k̃ Ašfiegj-K Dbqēbi gvãt̃g̃ t̃UKmB Dbqēbi Af̃x̃ō j̃ t̃g̃ṽt̃ṽ I cōṽk̃ṽ c̃ib̃ m̃ẽ ñt̃e |

## 1. f̃ỹK̃ṽ (Introduction)

evsj t̃ k̃ w̃t̃kl t̃Z̃eag̃b A\_ŋmZi GKŪ t̃ k̃ | w̃t̃kl ēṽst̃Ki South Asia Economic Focus, Making De-Centralisation Work Gi m̃ẽt̃kl m̃s̃t̃t̃Y ej̃ṽ ñq̃ evsj t̃ t̃k̃i A\_ŋmZK cōx̃i ñṽi 8 k̃Z̃ṽst̃ki D̃ct̃i | t̃Z̃ cōx̃ AR̃t̃ōi GB m̃vd̃t̃j̃ evsj t̃ k̃ w̃t̃kl G̃k̃k̃q̃q̃ w̃Z̃x̃q̃ t̃Z̃eag̃b A\_ŋmZi t̃ k̃ w̃t̃m̃t̃e R̃ṽq̃M̃ K̃ti w̃t̃q̃t̃ō |

<sup>1</sup> w̃c̃GB̃P̃m̃w̃ t̃m̃t̃K̃, t̃Z̃ Aẽ g̃ṽt̃b̃R̃t̃g̃U, Techno India University, c̃w̃ōg̃ẽ, f̃ṽi Z̃ |

<sup>2</sup> W̃xb̃, cōb̃, t̃Z̃ Aẽ g̃ṽt̃b̃R̃t̃g̃U, Techno India University, c̃w̃ōg̃ẽ, f̃ṽi Z̃ |

Gi AvtM 2018 mvtj GBP Gm we im tMvovj mvtfQitvU© ejv nq, 2030 mvtj vek|A\_ŠmZK e'vsKs-G ersjvťtki Ae'vb nte 26Zg| eZgb Ae'vb 42Zg| BvUvibvkvj gubUvibdvU (AvBGgGd) I Gukqv tWfjctgU e'vsK (GmVve)Ůi cŮte'tblťtki`z weKvkvb A\_ŠmZ I mvdjt'i K\_vB Zzj aiv ntqŮ| weklÁMb gtb Ktib ersjvťtki GB`z A\_ŠmZK cŮ ARŮi g'vRK ev inm'nt'Q AšfŮgj-K Dbqbi bmvZťKškj| G bmvZ'rayťtki A\_ŠmZK cŮ ARŮ bq, tUKmB Dbqbi bmvZťKškj KiviťtI eo Ae'vb ivLŮ|

AšfŮgj-K Dbqbi bmvZťKškj cŮvMi Kvity 2011 mvtj cŮ vek|A\_ŠmZK g'vi (2008 mvtjťtki hvi iia) gta'ľťtki A\_ŠmZť BvZerPK cŮ aviv Ae'vnZ\_ťK| AšfŮgj-K Dbqbi bmvZť Kvity`vŮY Gukqv ersjvťtki kŮkvj x Ae'ťbi Z\_ DťV GťmŮ vek|A\_ŠmZK tdivg (WmBBDGd)Ůi m'v'cŮK cŮmZ AšfŮgj-K Dbqbi mPťK (AvBmWAvB)| mPťK`vŮY Gukqv ersjvťtki Ae'vb 34Zg| ersjvťtki cti itqŮ fviZ (62), cŮK'ľb (52) Ges (kŮv (40)| GK\_v AvR Ab'xkvch, AšfŮgj-K Dbqbi wŮRvuj AšfŮ Ab'Zg\_iaZc'vGKŮ Dcv'v| Aw'K cŮi evaZ I eŮgmŮK e'enťii ga'wťq ersjvťk BťZvgtā AšfŮgj-K Dbqbi mPťK k³ Ae'vb`ZwiťZ fvgKvťtLŮ| wŮRvuj AšfŮi Kvity A\_ŠmZ c'v'q c'v'ZMZ c'v'ZŮ NŮŮ hv gj-Z tUKmB Dbqbi AbvUK|

## 2. MtelYvcxvZ (Research Methods)

MtelYvcŮw m'v'v' b Kivi Rb' gra'vGK Z\_ msMŮ c'v'Z (Secondary Data Collection method) e'envi Kiv ntqŮ| eZgb mgťqi gta' cŮmZ cŮ, RvYŮ, eB, MtelYvKZ. wŮcŮm n'v'fobťqemvBU thgb - ŮMj, ŮMj`jvi, GKvťWgqv BmWBD, wimvPŮm Ab'v' AbjvBb w'v'EK cŮmZcŮ| gra'vGK Z\_ msMŮ c'v'Zi gra'g msMŮKZ.Z\_ -Dcv'Ě, eYŮgj-K w'k'bi gra'g Zzj aiv nj| GB chŮ, MtelK'rayť cŮmZ cŮ, RvYŮ, eB, MtelYvKZ. wŮcŮm n'v'fobťqemvBU thgb- ŮMj, ŮMj`jvi, GKvťWgqv BmWBD, wimvPŮm Gi MtelYvťjv chŮvPbv AvL Zvq Avbv ntqŮ| GŮvŮl Avťv cŮ, RvYŮ, eB, MtelYvKZ. wŮcŮ\_vKť cti| hv MtelťKi`v'v'v'Pi ev eZgb w'ťqi mvt\_ m'v'KŮ bv nlqv, G cŮŮ mshť Kiv nqv ev Kivťtki w'izťtkŮb|

## 3. djvdj w'k'v (Results and Discussion)

ersjvťtki Af'šti ŮAšfŮŮ w'ktivbg m'v'KŮ cŮmZ cŮ, RvYŮ, eB, MtelYvKZ. wŮcŮ m'v' chŮvPbv Kti GB MtelYv cŮw %w' Kiv ntqŮ| GLvťb ev'ĚZvi w'v'ľ Ges mZ'Zvi I MtelYvi gub'Ů w'K Kti, MtelK AšfŮ w'ktivbg m'v'KŮ cŮmZ cŮ, RvYŮ, eB, MtelYvKZ. wŮcŮ Gi migg'Zzj aťb| hvv, w'v'v'fc -



Wt KVRx LjKzvgvb Avg, A<sub>0</sub>WZne I Dbq<sub>0</sub> wetklÁ Ges tPqig'wb, c jx Kg<sub>0</sub>mqK dvDÜkb (w<sub>0</sub>tKGmGd) Gi cÖnkZ eB Öbvbn msKU GKB w kvö, 1jv b<sub>0</sub>t<sub>0</sub>f<sub>0</sub>af<sub>0</sub>, 2017| D<sup>3</sup> eBtq w<sub>0</sub>ii<sub>0</sub> w<sub>0</sub>etgvPb I tUKmB Dbq<sub>0</sub> AR<sub>0</sub> w<sub>0</sub>Av<sub>0</sub>tj<sub>0</sub>wPZ D<sub>0</sub>tj<sub>0</sub>b<sub>0</sub>thM<sub>0</sub> welq| wZwb tUKmB Dbq<sub>0</sub>bi w<sub>0</sub>ewf<sub>0</sub>b<sub>0</sub>o<sub>0</sub>elq Z<sub>0</sub>tj<sub>0</sub> aivi m<sub>0</sub>v<sub>0</sub>t<sub>0</sub> m<sub>0</sub>v<sub>0</sub>t<sub>0</sub> AšF<sub>0</sub>g<sub>0</sub>j<sub>0</sub>K Kh<sub>0</sub>g<sub>0</sub> m<sub>0</sub>u<sub>0</sub>t<sub>0</sub>K<sub>0</sub>avibv t<sub>0</sub>b| wZwb D<sup>3</sup> eBtqi ÖtUKmB Dbq<sub>0</sub> j<sub>0</sub>q<sub>0</sub> ev<sub>0</sub>evq<sub>0</sub>tb Ask<sub>0</sub>x<sub>0</sub> w<sub>0</sub>i<sub>0</sub>Z<sub>0</sub>i<sub>0</sub> Ri<sub>0</sub>ax<sub>0</sub> w<sub>0</sub>elq<sub>0</sub>K cÖÜ etjb - tUKmB Dbq<sub>0</sub>bi t<sub>0</sub>q<sub>0</sub>t<sub>0</sub> Ask<sub>0</sub>x<sub>0</sub> w<sub>0</sub>i<sub>0</sub>Z<sub>0</sub>i<sub>0</sub>LyB Ri<sub>0</sub>ax<sub>0</sub>| GB Ask<sub>0</sub>x<sub>0</sub> w<sub>0</sub>i<sub>0</sub>Z<sub>0</sub>i<sub>0</sub>nt<sub>0</sub>Q miKv<sub>0</sub>t<sub>0</sub>ii m<sub>0</sub>t<sub>0</sub>½ temiKv<sub>0</sub>ix Lv<sub>0</sub>Zi Ges Ab<sub>0</sub>v<sub>0</sub> Ask<sub>0</sub>x<sub>0</sub>M<sub>0</sub>oxi Ask<sub>0</sub>x<sub>0</sub> w<sub>0</sub>i<sub>0</sub>Z<sub>0</sub>i<sub>0</sub> Rv<sub>0</sub>Zxq ch<sub>0</sub>q<sub>0</sub>i m<sub>0</sub>t<sub>0</sub>½ %<sub>0</sub>enk<sub>0</sub>K ch<sub>0</sub>q<sub>0</sub>i Ask<sub>0</sub>x<sub>0</sub> w<sub>0</sub>i<sub>0</sub>Z<sub>0</sub>i<sub>0</sub> mgv<sub>0</sub>Ri DP<sub>0</sub>z<sub>0</sub>Z<sub>0</sub>vi m<sub>0</sub>t<sub>0</sub>½ w<sub>0</sub>P<sub>0</sub>z<sub>0</sub>Z<sub>0</sub>vi Ask<sub>0</sub>x<sub>0</sub> w<sub>0</sub>i<sub>0</sub>Z<sub>0</sub>i<sub>0</sub> Avi GB Ask<sub>0</sub>x<sub>0</sub> w<sub>0</sub>i<sub>0</sub>Z<sub>0</sub>i<sub>0</sub>mv<sub>0</sub>avib g<sub>0</sub>v<sub>0</sub>b<sub>0</sub>l<sub>0</sub>K AšF<sub>0</sub> K<sub>0</sub>i<sub>0</sub>t<sub>0</sub>Z n<sub>0</sub>tj<sub>0</sub> Z<sub>0</sub>t<sub>0</sub>i<sub>0</sub> Kv<sub>0</sub>t<sub>0</sub>Q ch<sub>0</sub>q<sub>0</sub> Z<sub>0</sub> w<sub>0</sub>t<sub>0</sub>ZB n<sub>0</sub>te, hv m<sub>0</sub>t<sub>0</sub>P<sub>0</sub>Z<sub>0</sub>B<sub>0</sub>v<sub>0</sub> %<sub>0</sub>w<sub>0</sub>i<sub>0</sub> K<sub>0</sub>ite| GÖvovl wZwb GB eBtqi Ab<sub>0</sub> GK<sub>0</sub>u<sub>0</sub> cÖÜ ÖmevB<sub>0</sub>t<sub>0</sub>K w<sub>0</sub>b<sub>0</sub>t<sub>0</sub>q G<sub>0</sub>ll<sub>0</sub>t<sub>0</sub>q t<sub>0</sub>h<sub>0</sub>t<sub>0</sub>Z n<sub>0</sub>te<sub>0</sub> t<sub>0</sub>Z etjb- m<sub>0</sub>vs<sub>0</sub>we<sub>0</sub>amb<sub>0</sub>K Z<sub>0</sub>w<sub>0</sub>M<sub>0</sub> Ab<sub>0</sub>y<sub>0</sub>ti me<sub>0</sub>vi Rb<sub>0</sub> mg m<sub>0</sub>th<sub>0</sub>M<sub>0</sub> %<sub>0</sub>w<sub>0</sub>i<sub>0</sub> Kiv Ri<sub>0</sub>ax<sub>0</sub>| ZvB Avg<sub>0</sub>t<sub>0</sub> i<sub>0</sub>t<sub>0</sub>K AšF<sub>0</sub>g<sub>0</sub>j<sub>0</sub>K e<sub>0</sub>v<sub>0</sub>c<sub>0</sub>K Dbq<sub>0</sub> I mgv<sub>0</sub>Ri m<sub>0</sub>K<sub>0</sub>j<sub>0</sub> t<sub>0</sub>ii g<sub>0</sub>v<sub>0</sub>be m<sub>0</sub>q<sub>0</sub>g<sub>0</sub>Z<sub>0</sub> ew<sub>0</sub>x<sub>0</sub>t<sub>0</sub>Z g<sub>0</sub>t<sub>0</sub>b<sub>0</sub>th<sub>0</sub>M<sub>0</sub> n<sub>0</sub>t<sub>0</sub>Z n<sub>0</sub>te; w<sub>0</sub>etkl K<sub>0</sub>i<sub>0</sub> w<sub>0</sub>c<sub>0</sub>u<sub>0</sub>Q<sub>0</sub> cov Ges A<sub>0</sub>w<sub>0</sub>Z<sub>0</sub> w<sub>0</sub>i<sub>0</sub> a<sub>0</sub>Rb<sub>0</sub>t<sub>0</sub>M<sub>0</sub>ox (c<sub>0</sub>ÖeÜx, c<sub>0</sub>w<sub>0</sub>i<sub>0</sub>Öb<sub>0</sub>z<sub>0</sub>K<sub>0</sub>g<sub>0</sub> w<sub>0</sub>j<sub>0</sub> Z, c<sub>0</sub>rv<sub>0</sub>oe<sub>0</sub>v<sub>0</sub>m<sub>0</sub>x, e<sub>0</sub>lv<sub>0</sub>oe<sub>0</sub>v<sub>0</sub>m<sub>0</sub>x, b<sub>0</sub>v<sub>0</sub>ix K<sub>0</sub>l<sub>0</sub>K k<sub>0</sub>q<sub>0</sub>K, D<sub>0</sub>c<sub>0</sub>K<sub>0</sub>j<sub>0</sub>x<sub>0</sub> w<sub>0</sub>i<sub>0</sub> Ö g<sub>0</sub>v<sub>0</sub>b<sub>0</sub>l<sub>0</sub>) Gi w<sub>0</sub>t<sub>0</sub>K w<sub>0</sub>etkl b<sub>0</sub>Ri w<sub>0</sub>t<sub>0</sub>Z n<sub>0</sub>te| wZwb Av<sub>0</sub>t<sub>0</sub>iv etjb, w<sub>0</sub>b<sub>0</sub>x<sub>0</sub>q ch<sub>0</sub>q<sub>0</sub> AšF<sub>0</sub>g<sub>0</sub>j<sub>0</sub>K I tUKmB Dbq<sub>0</sub> ev<sub>0</sub>ew<sub>0</sub>q<sub>0</sub>Z I Z<sub>0</sub>i<sub>0</sub>v<sub>0</sub>s<sub>0</sub>Z Kivi Rb<sub>0</sub> w<sub>0</sub>b<sub>0</sub>x<sub>0</sub>q miKv<sub>0</sub>t<sub>0</sub>ii f<sub>0</sub>u<sub>0</sub>g<sub>0</sub>K<sub>0</sub>v LyB i<sub>0</sub>az<sub>0</sub>c<sub>0</sub>Y<sub>0</sub>ö<sub>0</sub>h<sub>0</sub>r I GB w<sub>0</sub>elq<sub>0</sub>U Vision 2021- G AšF<sub>0</sub> i<sub>0</sub>t<sub>0</sub>q<sub>0</sub>t<sub>0</sub>l c<sub>0</sub>vk<sub>0</sub>c<sub>0</sub>w<sub>0</sub>nk, wZwb GB eBtqi Ab<sub>0</sub> GK<sub>0</sub>u<sub>0</sub> cÖÜ Öev<sub>0</sub>s<sub>0</sub>j<sub>0</sub>vt<sub>0</sub> k tUKmB Dbq<sub>0</sub>bi j<sub>0</sub>t<sub>0</sub>q<sub>0</sub> t<sub>0</sub>Z etjb- AšF<sub>0</sub>g<sub>0</sub>j<sub>0</sub>K I k<sub>0</sub>w<sub>0</sub>s<sub>0</sub>c<sub>0</sub>Y<sub>0</sub>ö<sub>0</sub>ng<sub>0</sub>r Ges t<sub>0</sub>m<sub>0</sub>B j<sub>0</sub>t<sub>0</sub>q<sub>0</sub> c<sub>0</sub>Ö<sub>0</sub>R<sub>0</sub>b<sub>0</sub>xq AšF<sub>0</sub>g<sub>0</sub>j<sub>0</sub>K c<sub>0</sub>Ö<sub>0</sub>ö<sub>0</sub>v M<sub>0</sub>V<sub>0</sub>b Ges M<sub>0</sub>u<sub>0</sub>n<sub>0</sub>Z j<sub>0</sub>q<sub>0</sub> m<sub>0</sub>g<sub>0</sub>n<sub>0</sub> ev<sub>0</sub>evq<sub>0</sub>tb h<sub>0</sub>\_v<sub>0</sub> e<sub>0</sub>e<sub>0</sub>v<sub>0</sub> M<sub>0</sub>ö Ges A<sub>0</sub>v<sub>0</sub>s<sub>0</sub>R<sub>0</sub>ö<sub>0</sub>Z<sub>0</sub>K Ask<sub>0</sub>x<sub>0</sub> w<sub>0</sub>i<sub>0</sub>Z<sub>0</sub>i<sub>0</sub>c<sub>0</sub>Ö<sub>0</sub>ö<sub>0</sub>v B<sub>0</sub>Z<sub>0</sub> w<sub>0</sub> tUKmB Dbq<sub>0</sub> m<sub>0</sub>s<sub>0</sub>p<sub>0</sub>v<sub>0</sub>š<sub>0</sub> i<sub>0</sub>az<sub>0</sub>c<sub>0</sub>Y<sub>0</sub>ö<sub>0</sub>elq| Open Working Group (OWG) c<sub>0</sub>Öe<sub>0</sub>Z j<sub>0</sub>q<sub>0</sub> I j<sub>0</sub>q<sub>0</sub>g<sub>0</sub>iv m<sub>0</sub>g<sub>0</sub>n<sub>0</sub> AšF<sub>0</sub> Kiv n<sub>0</sub>t<sub>0</sub>q<sub>0</sub>t<sub>0</sub>l

Rbe R<sub>0</sub>lv<sub>0</sub>B<sub>0</sub> Av<sub>0</sub>nt<sub>0</sub>g<sub>0</sub> c<sub>0</sub>j<sub>0</sub>K, c<sub>0</sub>Ö<sub>0</sub>g<sub>0</sub>s<sub>0</sub>e<sub>0</sub> Z<sub>0</sub> I t<sub>0</sub>h<sub>0</sub>w<sub>0</sub>th<sub>0</sub>M<sub>0</sub> c<sub>0</sub>h<sub>0</sub>q<sub>0</sub> g<sub>0</sub>š<sub>0</sub>b<sub>0</sub>uj<sub>0</sub>q, M<sub>0</sub>Y<sub>0</sub>c<sub>0</sub>Ö<sub>0</sub>Z<sub>0</sub>s<sub>0</sub>e<sub>0</sub> ev<sub>0</sub>s<sub>0</sub>j<sub>0</sub>vt<sub>0</sub> k miK<sub>0</sub>v<sub>0</sub>i<sub>0</sub> 2g<sub>0</sub>v<sub>0</sub>Q2020 m<sub>0</sub>t<sub>0</sub>j<sub>0</sub> w<sub>0</sub>ew<sub>0</sub> w<sub>0</sub>b<sub>0</sub>DR 24.Kg G- ÖAšF<sub>0</sub>g<sub>0</sub>j<sub>0</sub>K Dbq<sub>0</sub> b<sub>0</sub>w<sub>0</sub>i<sub>0</sub>Z t<sub>0</sub>Kš<sub>0</sub>kj I w<sub>0</sub>W<sub>0</sub>RU<sub>0</sub>uj AšF<sub>0</sub>ö<sub>0</sub> w<sub>0</sub>kt<sub>0</sub>iv<sub>0</sub>b<sub>0</sub>t<sub>0</sub>g GK<sub>0</sub>u<sub>0</sub> cÖÜ c<sub>0</sub>Ö<sub>0</sub>k K<sub>0</sub>t<sub>0</sub>ib| D<sup>3</sup> cÖÜ wZwb ev<sub>0</sub>s<sub>0</sub>j<sub>0</sub>vt<sub>0</sub> k w<sub>0</sub>eb<sub>0</sub>g<sub>0</sub>Y<sub>0</sub>i w<sub>0</sub>W<sub>0</sub>RU<sub>0</sub>uj AšF<sub>0</sub>g<sub>0</sub>j<sub>0</sub>K Kh<sub>0</sub>g<sub>0</sub> m<sub>0</sub>u<sub>0</sub>t<sub>0</sub>K<sub>0</sub>avibv t<sub>0</sub>b Ges e<sub>0</sub>Z<sub>0</sub>g<sub>0</sub>b miKv<sub>0</sub>t<sub>0</sub>ii AšF<sub>0</sub>g<sub>0</sub>j<sub>0</sub>K Kh<sub>0</sub>g<sub>0</sub> Z<sub>0</sub>tj<sub>0</sub> a<sub>0</sub>t<sub>0</sub>ib| wZwb etjb- w<sub>0</sub>W<sub>0</sub>RU<sub>0</sub>uj ev<sub>0</sub>s<sub>0</sub>j<sub>0</sub>vt<sub>0</sub> k ev<sub>0</sub>evq<sub>0</sub>tb<sub>0</sub>i P<sub>0</sub>ri<sub>0</sub>w<sub>0</sub> t<sub>0</sub>ö<sub>0</sub>t<sub>0</sub>q<sub>0</sub>t<sub>0</sub>l Gi w<sub>0</sub>Z<sub>0</sub>x<sub>0</sub>q t<sub>0</sub>ö<sub>0</sub>n<sub>0</sub>j w<sub>0</sub>W<sub>0</sub>RU<sub>0</sub>uj AšF<sub>0</sub>ö<sub>0</sub> I G<sub>0</sub>t<sub>0</sub>Z Ö<sub>0</sub>n<sub>0</sub>K<sub>0</sub>t<sub>0</sub>j<sub>0</sub>i Kv<sub>0</sub>t<sub>0</sub>Q M<sub>0</sub>Ö<sub>0</sub>th<sub>0</sub>M<sub>0</sub> Ges A<sub>0</sub>\_ö<sub>0</sub>Y<sub>0</sub>ö<sub>0</sub>te b<sub>0</sub>v<sub>0</sub>W<sub>0</sub>i<sub>0</sub>K<sub>0</sub>t<sub>0</sub>i m<sub>0</sub>sh<sub>0</sub>ö Kiv<sub>0</sub>i K<sub>0</sub>\_v i<sub>0</sub>az<sub>0</sub>t<sub>0</sub>iv<sub>0</sub>c K<sub>0</sub>t<sub>0</sub>ib| A<sub>0</sub>\_ö<sub>0</sub>Z<sub>0</sub> I t<sub>0</sub>h<sub>0</sub>w<sub>0</sub>th<sub>0</sub>M<sub>0</sub> c<sub>0</sub>h<sub>0</sub>q<sub>0</sub>i e<sub>0</sub>üg<sub>0</sub>w<sub>0</sub>i<sub>0</sub>K e<sub>0</sub>en<sub>0</sub>v<sub>0</sub>t<sub>0</sub>ii g<sub>0</sub>ra<sub>0</sub>t<sub>0</sub>g t<sub>0</sub>me<sub>0</sub>v<sub>0</sub>mn<sub>0</sub>R<sub>0</sub>j<sub>0</sub>f<sub>0</sub> K<sub>0</sub>i<sub>0</sub> K<sub>0</sub>ul, w<sub>0</sub>k<sub>0</sub>q<sub>0</sub> I t<sub>0</sub>ö<sub>0</sub>Y<sub>0</sub>i Dbq<sub>0</sub>, K<sub>0</sub>g<sub>0</sub>ö<sub>0</sub>t<sub>0</sub>bi e<sub>0</sub>e<sub>0</sub>v<sub>0</sub> I w<sub>0</sub>ii<sub>0</sub> w<sub>0</sub>etgv<sub>0</sub>P<sub>0</sub>bi g<sub>0</sub>ra<sub>0</sub>t<sub>0</sub>g g<sub>0</sub>v<sub>0</sub>b<sub>0</sub>l<sub>0</sub>i R<sub>0</sub>xeb<sub>0</sub>g<sub>0</sub>tb<sub>0</sub>i Dbq<sub>0</sub> e<sub>0</sub>v<sub>0</sub>c<sub>0</sub>K w<sub>0</sub>iv<sub>0</sub>Ö<sub>0</sub>K w<sub>0</sub>W<sub>0</sub>RU<sub>0</sub>uj AšF<sub>0</sub>g<sub>0</sub>j<sub>0</sub>K Kh<sub>0</sub>g<sub>0</sub>t<sub>0</sub>gi g<sub>0</sub>ra<sub>0</sub>t<sub>0</sub>g<sub>0</sub>B G<sub>0</sub>u<sub>0</sub>v m<sub>0</sub>ö<sub>0</sub>l G<sub>0</sub>a<sub>0</sub>t<sub>0</sub>ib<sub>0</sub>i Kh<sub>0</sub>g<sub>0</sub> c<sub>0</sub>w<sub>0</sub>i<sub>0</sub>P<sub>0</sub>v<sub>0</sub>i b<sub>0</sub>i R<sub>0</sub>b<sub>0</sub> c<sub>0</sub>Ö<sub>0</sub>v<sub>0</sub>R<sub>0</sub>b<sub>0</sub> n<sub>0</sub>q b<sub>0</sub>w<sub>0</sub>i<sub>0</sub>Z<sub>0</sub>g<sub>0</sub>v<sub>0</sub> I Ae<sub>0</sub>K<sub>0</sub>v<sub>0</sub>W<sub>0</sub>t<sub>0</sub>g<sub>0</sub>v<sub>0</sub> Z<sub>0</sub>w<sub>0</sub>i<sub>0</sub> | t<sub>0</sub>m<sub>0</sub>R<sub>0</sub>b<sub>0</sub> 2009 m<sub>0</sub>y<sub>0</sub> t<sub>0</sub>t<sub>0</sub>K w<sub>0</sub>W<sub>0</sub>RU<sub>0</sub>uj ev<sub>0</sub>s<sub>0</sub>j<sub>0</sub>vt<sub>0</sub> k ev<sub>0</sub>evq<sub>0</sub>tb c<sub>0</sub>Ö<sub>0</sub>g b<sub>0</sub>w<sub>0</sub>i<sub>0</sub>Z<sub>0</sub>g<sub>0</sub>v<sub>0</sub> c<sub>0</sub>Ö<sub>0</sub>tb<sub>0</sub>i c<sub>0</sub>vk<sub>0</sub>c<sub>0</sub>w<sub>0</sub>nk Av<sub>0</sub>B<sub>0</sub>im<sub>0</sub>U Ae<sub>0</sub>K<sub>0</sub>v<sub>0</sub>W<sub>0</sub>t<sub>0</sub>g<sub>0</sub>v<sub>0</sub> M<sub>0</sub>to t<sub>0</sub>Z<sub>0</sub>v<sub>0</sub>vi D<sub>0</sub>t<sub>0</sub> v<sub>0</sub>M<sub>0</sub> M<sub>0</sub>Ö<sub>0</sub> Kiv n<sub>0</sub>q|

<sup>1</sup> <https://opinion.bdnews24.com/bangla/archives/59782>

GB Kg<sup>১</sup> P<sup>২</sup> K<sup>৩</sup> er<sup>৪</sup> evq<sup>৫</sup> b<sup>৬</sup> Kivi Rb<sup>৭</sup> eZ<sup>৮</sup> g<sup>৯</sup> b<sup>১০</sup> miKvi t<sup>১১</sup> U<sup>১২</sup> g<sup>১৩</sup> Av<sup>১৪</sup> c<sup>১৫</sup> t<sup>১৬</sup> c<sup>১৭</sup> x<sup>১৮</sup> z<sup>১৯</sup> Ab<sup>২০</sup> y<sup>২১</sup> i<sup>২২</sup> Y<sup>২৩</sup>  
 K<sup>২৪</sup> t<sup>২৫</sup> b<sup>২৬</sup> Ges ZY<sup>২৭</sup> g<sup>২৮</sup> t<sup>২৯</sup> t<sup>৩০</sup> K<sup>৩১</sup> W<sup>৩২</sup> W<sup>৩৩</sup> R<sup>৩৪</sup> U<sup>৩৫</sup> j<sup>৩৬</sup> v<sup>৩৭</sup> B<sup>৩৮</sup> t<sup>৩৯</sup> R<sup>৪০</sup> k<sup>৪১</sup> t<sup>৪২</sup> b<sup>৪৩</sup> i<sup>৪৪</sup> K<sup>৪৫</sup> v<sup>৪৬</sup> | GB A<sup>৪৭</sup> t<sup>৪৮</sup> c<sup>৪৯</sup> t<sup>৫০</sup> g<sup>৫১</sup> t<sup>৫২</sup>  
 i<sup>৫৩</sup> t<sup>৫৪</sup> q<sup>৫৫</sup> t<sup>৫৬</sup> t<sup>৫৭</sup> k<sup>৫৮</sup> i<sup>৫৯</sup> w<sup>৬০</sup> e<sup>৬১</sup> k<sup>৬২</sup> j<sup>৬৩</sup> R<sup>৬৪</sup> b<sup>৬৫</sup> t<sup>৬৬</sup> M<sup>৬৭</sup> v<sup>৬৮</sup> o<sup>৬৯</sup> x<sup>৭০</sup> K<sup>৭১</sup> W<sup>৭২</sup> W<sup>৭৩</sup> R<sup>৭৪</sup> U<sup>৭৫</sup> j<sup>৭৬</sup> t<sup>৭৭</sup> m<sup>৭৮</sup> e<sup>৭৯</sup> v<sup>৮০</sup> c<sup>৮১</sup> t<sup>৮২</sup> b<sup>৮৩</sup> i<sup>৮৪</sup> m<sup>৮৫</sup> t<sup>৮৬</sup> h<sup>৮৭</sup> M<sup>৮৮</sup> K<sup>৮৯</sup> t<sup>৯০</sup> i<sup>৯১</sup> w<sup>৯২</sup> t<sup>৯৩</sup> q<sup>৯৪</sup> Z<sup>৯৫</sup> t<sup>৯৬</sup> i<sup>৯৭</sup>  
 R<sup>৯৮</sup> e<sup>৯৯</sup> b<sup>১০০</sup> g<sup>১০১</sup> t<sup>১০২</sup> b<sup>১০৩</sup> i<sup>১০৪</sup> D<sup>১০৫</sup> b<sup>১০৬</sup> q<sup>১০৭</sup> N<sup>১০৮</sup> U<sup>১০৯</sup> t<sup>১১০</sup> b<sup>১১১</sup> v<sup>১১২</sup> | G<sup>১১৩</sup> t<sup>১১৪</sup> e<sup>১১৫</sup> p<sup>১১৬</sup> E<sup>১১৭</sup> i<sup>১১৮</sup> R<sup>১১৯</sup> b<sup>১২০</sup> t<sup>১২১</sup> M<sup>১২২</sup> v<sup>১২৩</sup> o<sup>১২৪</sup> x<sup>১২৫</sup> K<sup>১২৬</sup> W<sup>১২৭</sup> W<sup>১২৮</sup> R<sup>১২৯</sup> U<sup>১৩০</sup> j<sup>১৩১</sup> c<sup>১৩২</sup> h<sup>১৩৩</sup> e<sup>১৩৪</sup> e<sup>১৩৫</sup> n<sup>১৩৬</sup> v<sup>১৩৭</sup> i<sup>১৩৮</sup> K<sup>১৩৯</sup> t<sup>১৪০</sup> Z<sup>১৪১</sup> t<sup>১৪২</sup>  
 I<sup>১৪৩</sup> t<sup>১৪৪</sup> m<sup>১৪৫</sup> e<sup>১৪৬</sup> v<sup>১৪৭</sup> c<sup>১৪৮</sup> t<sup>১৪৯</sup> b<sup>১৫০</sup> i<sup>১৫১</sup> m<sup>১৫২</sup> t<sup>১৫৩</sup> h<sup>১৫৪</sup> M<sup>১৫৫</sup> K<sup>১৫৬</sup> t<sup>১৫৭</sup> t<sup>১৫৮</sup> l<sup>১৫৯</sup> q<sup>১৬০</sup> n<sup>১৬১</sup> t<sup>১৬২</sup> j<sup>১৬৩</sup> v<sup>১৬৪</sup> K<sup>১৬৫</sup> t<sup>১৬৬</sup> i<sup>১৬৭</sup> l<sup>১৬৮</sup> q<sup>১৬৯</sup> n<sup>১৭০</sup> t<sup>১৭১</sup> j<sup>১৭২</sup> v<sup>১৭৩</sup> K<sup>১৭৪</sup> t<sup>১৭৫</sup> i<sup>১৭৬</sup> m<sup>১৭৭</sup> s<sup>১৭৮</sup> L<sup>১৭৯</sup> v<sup>১৮০</sup> 5865W<sup>১৮১</sup> | e<sup>১৮২</sup> W<sup>১৮৩</sup> e<sup>১৮৪</sup> v<sup>১৮৫</sup> i<sup>১৮৬</sup> B<sup>১৮৭</sup> v<sup>১৮৮</sup> i<sup>১৮৯</sup> t<sup>১৯০</sup> b<sup>১৯১</sup> U<sup>১৯২</sup> K<sup>১৯৩</sup> t<sup>১৯৪</sup> b<sup>১৯৫</sup> i<sup>১৯৬</sup> w<sup>১৯৭</sup> t<sup>১৯৮</sup> c<sup>১৯৯</sup> t<sup>২০০</sup> t<sup>২০১</sup> q<sup>২০২</sup> n<sup>২০৩</sup>  
 B<sup>২০৪</sup> D<sup>২০৫</sup> b<sup>২০৬</sup> q<sup>২০৭</sup> t<sup>২০৮</sup> j<sup>২০৯</sup> t<sup>২১০</sup> v<sup>২১১</sup> t<sup>২১২</sup> | W<sup>২১৩</sup> W<sup>২১৪</sup> R<sup>২১৫</sup> U<sup>২১৬</sup> j<sup>২১৭</sup> A<sup>২১৮</sup> s<sup>২১৯</sup> f<sup>২২০</sup> e<sup>২২১</sup> i<sup>২২২</sup> A<sup>২২৩</sup> v<sup>২২৪</sup> l<sup>২২৫</sup> Z<sup>২২৬</sup> v<sup>২২৭</sup> q<sup>২২৮</sup> A<sup>২২৯</sup> m<sup>২৩০</sup> v<sup>২৩১</sup> i<sup>২৩২</sup> R<sup>২৩৩</sup> b<sup>২৩৪</sup> m<sup>২৩৫</sup> g<sup>২৩৬</sup> y<sup>২৩৭</sup> a<sup>২৩৮</sup> D<sup>২৩৯</sup> c<sup>২৪০</sup> k<sup>২৪১</sup> j<sup>২৪২</sup> e<sup>২৪৩</sup> Z<sup>২৪৪</sup>  
 G<sup>২৪৫</sup> j<sup>২৪৬</sup> v<sup>২৪৭</sup> K<sup>২৪৮</sup> v<sup>২৪৯</sup> c<sup>২৫০</sup> G<sup>২৫১</sup> g<sup>২৫২</sup> b<sup>২৫৩</sup> w<sup>২৫৪</sup> K<sup>২৫৫</sup> G<sup>২৫৬</sup> j<sup>২৫৭</sup> v<sup>২৫৮</sup> K<sup>২৫৯</sup> B<sup>২৬০</sup> v<sup>২৬১</sup> i<sup>২৬২</sup> t<sup>২৬৩</sup> b<sup>২৬৪</sup> U<sup>২৬৫</sup> K<sup>২৬৬</sup> t<sup>২৬৭</sup> b<sup>২৬৮</sup> i<sup>২৬৯</sup> w<sup>২৭০</sup> t<sup>২৭১</sup> c<sup>২৭২</sup> t<sup>২৭৩</sup> b<sup>২৭৪</sup> i<sup>২৭৫</sup> m<sup>২৭৬</sup> a<sup>২৭৭</sup> c<sup>২৭৮</sup> t<sup>২৭৯</sup> i<sup>২৮০</sup> Y<sup>২৮১</sup> K<sup>২৮২</sup> v<sup>২৮৩</sup> n<sup>২৮৪</sup> t<sup>২৮৫</sup> Q<sup>২৮৬</sup> | B<sup>২৮৭</sup> t<sup>২৮৮</sup> Z<sup>২৮৯</sup> i<sup>২৯০</sup> g<sup>২৯১</sup> t<sup>২৯২</sup> n<sup>২৯৩</sup> k<sup>২৯৪</sup> L<sup>২৯৫</sup> v<sup>২৯৬</sup> j<sup>২৯৭</sup> x<sup>২৯৮</sup> O<sup>২৯৯</sup> t<sup>৩০০</sup> c<sup>৩০১</sup> i<sup>৩০২</sup> g<sup>৩০৩</sup> v<sup>৩০৪</sup> b<sup>৩০৫</sup> y<sup>৩০৬</sup> B<sup>৩০৭</sup> v<sup>৩০৮</sup> i<sup>৩০৯</sup> t<sup>৩১০</sup> b<sup>৩১১</sup> U<sup>৩১২</sup> m<sup>৩১৩</sup> n<sup>৩১৪</sup> w<sup>৩১৫</sup> e<sup>৩১৬</sup> f<sup>৩১৭</sup> b<sup>৩১৮</sup> o<sup>৩১৯</sup> a<sup>৩২০</sup> i<sup>৩২১</sup> t<sup>৩২২</sup> b<sup>৩২৩</sup> i<sup>৩২৪</sup> c<sup>৩২৫</sup> h<sup>৩২৬</sup> t<sup>৩২৭</sup> m<sup>৩২৮</sup> e<sup>৩২৯</sup> v<sup>৩৩০</sup>  
 c<sup>৩৩১</sup> v<sup>৩৩২</sup> t<sup>৩৩৩</sup> Q<sup>৩৩৪</sup> | n<sup>৩৩৫</sup> v<sup>৩৩৬</sup> l<sup>৩৩৭</sup> o<sup>৩৩৮</sup> G<sup>৩৩৯</sup> j<sup>৩৪০</sup> v<sup>৩৪১</sup> K<sup>৩৪২</sup> v<sup>৩৪৩</sup> b<sup>৩৪৪</sup> y<sup>৩৪৫</sup> t<sup>৩৪৬</sup> K<sup>৩৪৭</sup> B<sup>৩৪৮</sup> v<sup>৩৪৯</sup> i<sup>৩৫০</sup> t<sup>৩৫১</sup> b<sup>৩৫২</sup> U<sup>৩৫৩</sup> K<sup>৩৫৪</sup> t<sup>৩৫৫</sup> b<sup>৩৫৬</sup> i<sup>৩৫৭</sup> w<sup>৩৫৮</sup> t<sup>৩৫৯</sup> A<sup>৩৬০</sup> v<sup>৩৬১</sup> l<sup>৩৬২</sup> Z<sup>৩৬৩</sup> v<sup>৩৬৪</sup> q<sup>৩৬৫</sup> A<sup>৩৬৬</sup> m<sup>৩৬৭</sup> v<sup>৩৬৮</sup> i<sup>৩৬৯</sup> R<sup>৩৭০</sup> b<sup>৩৭১</sup> c<sup>৩৭২</sup> t<sup>৩৭৩</sup> i<sup>৩৭৪</sup> e<sup>৩৭৫</sup> r<sup>৩৭৬</sup> e<sup>৩৭৭</sup> q<sup>৩৭৮</sup> b<sup>৩৭৯</sup> K<sup>৩৮০</sup> v<sup>৩৮১</sup> n<sup>৩৮২</sup> t<sup>৩৮৩</sup> Q<sup>৩৮৪</sup> | t<sup>৩৮৫</sup> G<sup>৩৮৬</sup> j<sup>৩৮৭</sup> v<sup>৩৮৮</sup> K<sup>৩৮৯</sup> 772W<sup>৩৯০</sup> B<sup>৩৯১</sup> D<sup>৩৯২</sup> b<sup>৩৯৩</sup> q<sup>৩৯৪</sup> b<sup>৩৯৫</sup> B<sup>৩৯৬</sup> v<sup>৩৯৭</sup> i<sup>৩৯৮</sup> t<sup>৩৯৯</sup> b<sup>৪০০</sup> i<sup>৪০১</sup> w<sup>৪০২</sup> t<sup>৪০৩</sup> c<sup>৪০৪</sup> t<sup>৪০৫</sup> t<sup>৪০৬</sup> l<sup>৪০৭</sup> q<sup>৪০৮</sup> v<sup>৪০৯</sup> i<sup>৪১০</sup> R<sup>৪১১</sup> b<sup>৪১২</sup> e<sup>৪১৩</sup> r<sup>৪১৪</sup> e<sup>৪১৫</sup> v<sup>৪১৬</sup> q<sup>৪১৭</sup> b<sup>৪১৮</sup> K<sup>৪১৯</sup> v<sup>৪২০</sup> n<sup>৪২১</sup> t<sup>৪২২</sup> Q<sup>৪২৩</sup> K<sup>৪২৪</sup> t<sup>৪২৫</sup> b<sup>৪২৬</sup> i<sup>৪২৭</sup> s<sup>৪২৮</sup> e<sup>৪২৯</sup> v<sup>৪৩০</sup> s<sup>৪৩১</sup> j<sup>৪৩২</sup> v<sup>৪৩৩</sup> t<sup>৪৩৪</sup> k<sup>৪৩৫</sup> c<sup>৪৩৬</sup> t<sup>৪৩৭</sup> i<sup>৪৩৮</sup> |

W. Gg Gg AvKvk, A<sup>১</sup> A<sup>২</sup> v<sup>৩</sup> z<sup>৪</sup> i<sup>৫</sup> I Aa<sup>৬</sup> v<sup>৭</sup> c<sup>৮</sup> K, A<sup>৯</sup> A<sup>১০</sup> v<sup>১১</sup> z<sup>১২</sup> i<sup>১৩</sup> w<sup>১৪</sup> e<sup>১৫</sup> f<sup>১৬</sup> i<sup>১৭</sup> M, XvKv w<sup>১৮</sup> e<sup>১৯</sup> k<sup>২০</sup> v<sup>২১</sup> e<sup>২২</sup> v<sup>২৩</sup> j<sup>২৪</sup> q<sup>২৫</sup>, 10  
 t<sup>২৬</sup> m<sup>২৭</sup> t<sup>২৮</sup> p<sup>২৯</sup> a<sup>৩০</sup> t<sup>৩১</sup>, 2020 m<sup>৩২</sup> t<sup>৩৩</sup> j<sup>৩৪</sup> v<sup>৩৫</sup> b<sup>৩৬</sup> K B<sup>৩৭</sup> t<sup>৩৮</sup> e<sup>৩৯</sup> d<sup>৪০</sup> v<sup>৪১</sup> K m<sup>৪২</sup> s<sup>৪৩</sup> e<sup>৪৪</sup> v<sup>৪৫</sup> c<sup>৪৬</sup> t<sup>৪৭</sup> i<sup>৪৮</sup> A<sup>৪৯</sup> s<sup>৫০</sup> f<sup>৫১</sup> e<sup>৫২</sup> i<sup>৫৩</sup> g<sup>৫৪</sup> j<sup>৫৫</sup> K c<sup>৫৬</sup> x<sup>৫৭</sup> I t<sup>৫৮</sup> U<sup>৫৯</sup> K<sup>৬০</sup> B<sup>৬১</sup>  
 D<sup>৬২</sup> b<sup>৬৩</sup> q<sup>৬৪</sup> t<sup>৬৫</sup> k<sup>৬৬</sup> t<sup>৬৭</sup> i<sup>৬৮</sup> v<sup>৬৯</sup> b<sup>৭০</sup> t<sup>৭১</sup> v<sup>৭২</sup> g<sup>৭৩</sup> K<sup>৭৪</sup> U<sup>৭৫</sup> c<sup>৭৬</sup> t<sup>৭৭</sup> c<sup>৭৮</sup> t<sup>৭৯</sup> o<sup>৮০</sup> n<sup>৮১</sup> k<sup>৮২</sup> Z<sup>৮৩</sup> n<sup>৮৪</sup> q<sup>৮৫</sup> | D<sup>৮৬</sup> c<sup>৮৭</sup> t<sup>৮৮</sup> o<sup>৮৯</sup> n<sup>৯০</sup> k<sup>৯১</sup> Z<sup>৯২</sup> c<sup>৯৩</sup> t<sup>৯৪</sup> i<sup>৯৫</sup> m<sup>৯৬</sup> i<sup>৯৭</sup> g<sup>৯৮</sup> g<sup>৯৯</sup> o<sup>১০০</sup> t<sup>১০১</sup> b<sup>১০২</sup> t<sup>১০৩</sup> Z<sup>১০৪</sup> z<sup>১০৫</sup>  
 aiv nj | W. AvKvk g<sup>১০৬</sup> t<sup>১০৭</sup> b<sup>১০৮</sup> K<sup>১০৯</sup> t<sup>১১০</sup> b<sup>১১১</sup> i<sup>১১২</sup> v<sup>১১৩</sup> K, A<sup>১১৪</sup> s<sup>১১৫</sup> f<sup>১১৬</sup> e<sup>১১৭</sup> i<sup>১১৮</sup> g<sup>১১৯</sup> j<sup>১২০</sup> K c<sup>১২১</sup> x<sup>১২২</sup> n<sup>১২৩</sup> t<sup>১২৪</sup> Q, h<sup>১২৫</sup> c<sup>১২৬</sup> x<sup>১২৭</sup> i<sup>১২৮</sup> G<sup>১২৯</sup> K<sup>১৩০</sup> U<sup>১৩১</sup> Ask  
 v<sup>১৩২</sup> b<sup>১৩৩</sup> i<sup>১৩৪</sup> P<sup>১৩৫</sup> v<sup>১৩৬</sup> i<sup>১৩৭</sup> K<sup>১৩৮</sup> v<sup>১৩৯</sup> t<sup>১৪০</sup> b<sup>১৪১</sup> i<sup>১৪২</sup> K<sup>১৪৩</sup> t<sup>১৪৪</sup> q<sup>১৪৫</sup> c<sup>১৪৬</sup> t<sup>১৪৭</sup> o<sup>১৪৮</sup> Ges Z<sup>১৪৯</sup> t<sup>১৫০</sup> Z<sup>১৫১</sup> v<sup>১৫২</sup> K<sup>১৫৩</sup> Q<sup>১৫৪</sup> z<sup>১৫৫</sup> i<sup>১৫৬</sup> v<sup>১৫৭</sup> K<sup>১৫৮</sup> v<sup>১৫৯</sup> w<sup>১৬০</sup> i<sup>১৬১</sup> t<sup>১৬২</sup> m<sup>১৬৩</sup> x<sup>১৬৪</sup> g<sup>১৬৫</sup> v<sup>১৬৬</sup> i<sup>১৬৭</sup> l<sup>১৬৮</sup> c<sup>১৬৯</sup> t<sup>১৭০</sup> i<sup>১৭১</sup> D<sup>১৭২</sup> t<sup>১৭৩</sup> V  
 Avm<sup>১৭৪</sup> t<sup>১৭৫</sup> Z<sup>১৭৬</sup> m<sup>১৭৭</sup> t<sup>১৭৮</sup> g<sup>১৭৯</sup> n<sup>১৮০</sup> q, Z<sup>১৮১</sup> v<sup>১৮২</sup> t<sup>১৮৩</sup> j<sup>১৮৪</sup> G<sup>১৮৫</sup> t<sup>১৮৬</sup> K<sup>১৮৭</sup> A<sup>১৮৮</sup> s<sup>১৮৯</sup> f<sup>১৯০</sup> e<sup>১৯১</sup> i<sup>১৯২</sup> g<sup>১৯৩</sup> j<sup>১৯৪</sup> K c<sup>১৯৫</sup> x<sup>১৯৬</sup> e<sup>১৯৭</sup> j<sup>১৯৮</sup> v<sup>১৯৯</sup> t<sup>২০০</sup> t<sup>২০১</sup> v<sup>২০২</sup> t<sup>২০৩</sup> i<sup>২০৪</sup> | A<sup>২০৫</sup> e<sup>২০৬</sup> k<sup>২০৭</sup> A<sup>২০৮</sup> t<sup>২০৯</sup> b<sup>২১০</sup> K  
 m<sup>২১১</sup> v<sup>২১২</sup> g<sup>২১৩</sup> w<sup>২১৪</sup> R<sup>২১৫</sup> K<sup>২১৬</sup> b<sup>২১৭</sup> v<sup>২১৮</sup> q<sup>২১৯</sup> v<sup>২২০</sup> i<sup>২২১</sup> c<sup>২২২</sup> i<sup>২২৩</sup> A<sup>২২৪</sup> v<sup>২২৫</sup> z<sup>২২৬</sup> i<sup>২২৭</sup> e<sup>২২৮</sup> v<sup>২২৯</sup> A<sup>২৩০</sup> v<sup>২৩১</sup> z<sup>২৩২</sup> i<sup>২৩৩</sup> e<sup>২৩৪</sup> v<sup>২৩৫</sup> i<sup>২৩৬</sup> e<sup>২৩৭</sup> v<sup>২৩৮</sup> i<sup>২৩৯</sup> e<sup>২৪০</sup> v<sup>২৪১</sup> z<sup>২৪২</sup> i<sup>২৪৩</sup> e<sup>২৪৪</sup> v<sup>২৪৫</sup> i<sup>২৪৬</sup> e<sup>২৪৭</sup> v<sup>২৪৮</sup> i<sup>২৪৯</sup> e<sup>২৫০</sup> v<sup>২৫১</sup> z<sup>২৫২</sup> i<sup>২৫৩</sup> e<sup>২৫৪</sup> v<sup>২৫৫</sup> i<sup>২৫৬</sup> e<sup>২৫৭</sup> v<sup>২৫৮</sup> i<sup>২৫৯</sup> e<sup>২৬০</sup> v<sup>২৬১</sup> z<sup>২৬২</sup> i<sup>২৬৩</sup> e<sup>২৬৪</sup> v<sup>২৬৫</sup> i<sup>২৬৬</sup> e<sup>২৬৭</sup> v<sup>২৬৮</sup> i<sup>২৬৯</sup> e<sup>২৭০</sup> v<sup>২৭১</sup> z<sup>২৭২</sup> 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v<sup>৫২১</sup> z<sup>৫২২</sup> i<sup>৫২৩</sup> e<sup>৫২৪</sup>

1. Zib etj b, cDvZ A\_0mZie` Gm Avi I mgvbx A\_0mZ wefvMi GKilU Abgvb  
 e<sup>3</sup>Ziq 0evjv`tki A\_0mZK %alg`0mbtq AtbK\_tjv\_iaZcy@<sup>3</sup>e` titL0tj b|  
 2. Zib 03ilU melq Ztj aib| c0gZ, Rbve Imgvbx Zt`i minvth` c0Y Kti0b  
 evsjv`tk me tPtq Mmie A`q i`b gRjv`i c0Z.gRm KgtQ| KviY, kniil  
 Abvb0mbK LtZ tekvi A`q k0 kw<sup>3</sup>i th wfo m<sup>c</sup>00 pgeagb, ZtZ k0  
 Pwn`vi tPtq k0 mieivn AtbK tevk ntq tMtQ| Zv`i gta` KvtRi Rb` Xze0  
 c0thwMZvi KviY Zv`i c0Z.gRm Ktg hv`Q, hw I nqtZv Mo c0Z.gRm G  
 mgq mgvb` tet0Q| Gme`wi`0tjvKi kniil Gtm Rtov nlqvi c0Zv we`gvb|  
 Giv wkvIv cvqub| AKul.LtZ PvKii i mthvMI Zv`i tbB| Gt`i weivU Ask t`tki  
 cw0gA`j `wi`0i ctKtU Ae`vb Kti0b| tmLvth Db0tbi t0vq Zjvbgj-K fite  
 Kg| mZivs AvA`j K %alg`, wkvIv %alg` Ges Kg0s`vbi mthvMi %alg`B Zv`i  
 Zjvbgj-K fite Lvivc Ae`vi KviY| 0ZxqZ, msMMZ LtZ 1985-2016 GB  
 myN0Kvj cte0naviY fite Mto k0Kt`i c0Z.gRm wK0b evx`tcj I H evx`i  
 nvi Zv`i Drcv`bkxj Zv evx`i nvtii wbtP 0Q| A`0 GB mg0 k0Kiv c0x  
 evotZ hZ Ae`vb titL0b, ZZUv Zviv wbtRt`i cvtZ ZjZt cvtibwb| ZZxqZ,  
 Imgvbx t`Lv `wi`0a`n0ni evrmi K MuzteM 2000-2010 mvtj hv`0Q Zv 2010-  
 16 mvtj Avtjv Ktg tMtQ| wKs`Avgiv Avevi GUvI Rwb th, 0Zxq Kvj cte00x`i  
 nvi 0Q tevk| Zvi gvtb`vot`Q pgeagb %alg`gj-K eEti KviY`wi`0a`n0mi  
 t0t0t evaZ c0x`i AvfNvZ pgg mskvPZ ntq hv`Q| mZivs mgm`vUv c0x`i gvIv  
 wbtq bq, mgm`vUv c0x`i YMZ Pui I wbtq| c0x`i M0 Awfgv, 0Z0Svii`-wi`0a`  
 Awfgv, k0Nb Ges`tk Awfgvb nt`Q wKbv, Zvii ciB wbf0Kite c0x`i  
 KZLwb 0A`f0gj-K I tUKmB0 nte tmUv| e`Z Ly abxiv Gt`tk Ges w0t`tk`0  
 RvqMv cv titL Ptj b| Zv`i A`0 `0 RvqMv e`vqZ nt`Q| m<sup>c</sup>0Z tmRb`  
 `N00b Avgv`i U`v`-wRwMc AbgvZ Ges e`v<sup>3</sup> LtZi w0btqM nvi`lei ntq  
 AvtQ| evotQ tLj wv F0Yi nvi |

D<sup>3</sup> e<sup>3</sup>Ziq Abgvb (A\_0mZ wefvMi tmvgbvi) gvbbx cvi Kibv g0DcwZ  
 0tj b Ges %alg` th Kgtbv DvPZ Zv Zvi mgvcbx fvlY ZibI Dtj b Kti0tj b|  
 tmB tmvgbvti %alg` Kgtbv Rb` KZK Avi`bmZgvj vi m0vwi k Kiv ntq0Q, thgb  
 - 1. c0mZkxj Avq I m<sup>c</sup>0` Ki e`v`v Kvh0ix Kitz nte hv`Z Ki-wRwMc AbgvZ  
 evx` cvq| 2. Zte cikvcmk Ac00q Kti AbgvZ KgtZ nte| 3. Avb0mbK  
 LtZ Kg0s`vb evx` Kitz nte| KvtRi cvi gvY I`Y Abv0v c0Z.gRm Aek`  
 w00Z Kitz nte| 4. wkvIv hgKt`i Rb` Dch0 Kg0s`vb Kitz nte| 5.  
 wkvIv cvi gvY i`aybq, Gi`Ygvb w00Z Kitz nte| 6. mgwRK w0v0Evi cvi mi  
 evotZ nte Ges tmLvth`0 I`0mZnxb fite dvU n`0s`i Kitz nte| 7.  
 Drcv`bkxj 0Za`I gvSvii Dt`v<sup>3</sup>v`i FY m0vav evotZ nte, m0i nvi KgtZ  
 nte, epr kxI 0Lj wct`i Kbtmb eU Kti w`tZ nte| Aw`0 LtZ b`bZg k;Lj v  
 Avi`c0v0i Kitz nte| 8. wkvIv I`v`tk bvMii Kt`i msv0vmbK Av0Kvi  
 wntmte t`LtZ nte| iv0K`wqZj0tZ nte| 9. ivRbmZtZ, wePvi e`v`q I

cKōmb t̃Qzv I MYZmšk tPK A'vū e'vjt̃Yi cōZōb Mto Zjt̃Z nte| 10.  
we'gub AmvayivRbmZie', Amvay'emvqx I AmvayAvgjvi w̃fR 9lgZv tRvUtK  
wPyZ Kti Zv tftō tdt̃Z nte|

tgv. Avej Kvjvg AvRv', cōb gly mgsqK (GmWwR) I cōb gly mPe,<sup>3</sup>  
cōbgsj Kvhq, 03 Gicō 2021 %ōbK mgKvj msev cāt̃ ŌRjevqySk,  
GmWwR I AšFēgjK Dbqō ktivbtg GKU cō cōKZ nq| Zvi mvigg©  
wtb̃Zjt̃ aiv nj | wZb RvZmsN Dbqō KgōP-BDGBwici GKU cōKbvq  
wefbōit̃bi eĀbv Zjt̃ at̃ib Ges Gi t̃cQ̃t̃bi Kvib t̃jv wPyZ Ktib| cōgK  
f̃te wj ½, eqm, Avq, RvZ, eY©ag©cōZewJZv, RvZxqZv, Aw' evmx, kiYv ©  
wt̃mte %elt̃gi Kvīt̃Y bvlm̃iK cwt̃Pt̃qi evBti ev'f̃Y ev Aw'femx nt̃q cov  
t̃jvKRb m̃yav ewĀZ nq| wZxq chq t̃f̃t̃m̃vj K Ae'v, iv'f̃, MYcwi enb,  
eWe'vū, m'wt̃Ukb Ges Rjv wbi gt̃Zv cōgK cwt̃levi m̃jhm-m̃yav wetePbvq  
wKQzjvK ewĀZ nq| ZZxqZ, mvgm̃K f̃te wbgōg Avt̃qi t̃tk MōY t̃jvKt̃i  
knivĀt̃ji gvb̃ji Zjt̃bvq eūgm̃K w̃'w̃' ñlqvi Avk̃v tenk| vek̃ṽcx Amg  
ewYR", A\_©wt̃iqm Ges ew' ew'EK m̃u' e'e'vi gt̃Zv kvmb e'e'vi At̃bK welq  
wefbōek wtkl Kti t̃Qv t̃k t̃jv c̃jṽṽj vek̃q̃t̃bi m̃j jṽf ev DcKvi t̃tk  
ewĀZ nq| PZZ, Av' m̃gm̃RK Ae'v Ges AvBb, t̃tki gvb̃ji ṽṽ, w̃q̃v,  
ṽq̃Zv AR©, w̃ivc̃Ev, DĒiwaKvix ev m̃u' AR©i AwKvi, f̃gi gwj Kṽv,  
Rw̃Kv w̃ṽṽi Rb' Pvk̃i Lt̃R cvlqv, t̃hm̃Zv Ab̃ṽq Pvk̃i Ges w̃ivc̃ Kg̃,  
ex̃vi m̃yav Ges mvgm̃RK m̃jṽṽ t̃KSkj, q̃Z©emv, e'ṽsK w̃m̃ve t̃Lṽv, ewYR"  
Ges w̃ṽṽq̃m t̃tk jṽf̃ṽ ñlqvi welq t̃jv w̃q̃s̃Y Ktib| m̃t̃t̃l gvb̃j hLb  
w̃sm̃v, m̃sÑv, ṽbPyZ, Aw'femx' i vek̃j ṽṽṽf̃, cwt̃ek I cōWZK wech©  
Ges Ab'ṽ' at̃ib Rjevq̃z Nubv ev ṽṽ' m̃u'K̃Z Sk̃t̃Z c̃to ZLb Zviv t̃cQ̃t̃b  
c̃to hvq|

wZb gtb Ktib, MZvbm̃ZK Kvh̃ṽi e'jt̃ m̃u' t̃i t̃UKmB e'envi Ges  
AšFēgj-K I kw̃s̃Y-ŌngvR e'e'v cōZōvi Kvh̃q nte GmWwRi AvlZvq|  
AšFē w̃ṽṽZ Kivi Rb' GmWwR ev'ṽq̃t̃b mevi Rb' AšFēgj-K, m̃ṽR̃b̃,  
b̃ṽq m̃sM̃Z, mgṽb Ges Ab'ṽ' YMZ I cwt̃gṽy gt̃Zv k̃a e'envi Kiv nt̃q̃t̃Q|  
t̃UKmB Dbqō Af̃x̃ Ges j̃q̃ t̃jv M̃fxi f̃te w̃tk̃b̃ Kij̃ t̃Lṽ h̃te t̃h  
GmWwR-1 (w̃'ṽi Aemṽb), GmWwR-2 (q̃zv t̃kl ñlqv) GB w̃j Af̃x̃ Ges  
Gm̃ṽtiw̃ j̃q̃ e'eūZ nt̃q̃t̃Q, Ōmevi Rb' Ōq̃w Af̃x̃ GmWwR-3 (ṽṽKi R̃eb  
w̃ṽṽZ Kiv), GmWwR-4 (gṽbm̃u'ṽṽq̃v), GmWwR-5 (wj ½ mgZv), GmWwR-7  
(AṽṽK kw̃<sup>3</sup>), GmWwR-8 (A\_©WZK cōx I Kg̃ṽṽ), GmWwR-16 (kw̃<sup>3</sup>kṽj x  
cōZōb) Ges Aṽṽtiw̃ j̃q̃ e'eūZ nt̃q̃t̃Q| Gi cṽkṽcñk, ŌAšFē k̃w̃ c̃ṽw̃  
Af̃x̃ GmWwR-4, GmWwR-8, GmWwR-9 (w̃ṽZ ṽck AeKṽt̃gṽ), GmWwR-11  
(gṽbeem̃Z), GmWwR-16 Ges cṽw̃ j̃q̃ e'eūZ nt̃q̃t̃Q|

<sup>3</sup> <https://samakal.com/editorial-subeditorial/article/210457731/GmwWwR I AšFēgj-K Dbqō>

W. AmZDi ingvb,<sup>4</sup> ekeÜzPqvi I Aa"vcK, XvKv vekp`"vj q Ges mteK Mföi, evsjv`k e"vK, 31 tg 2021 evsjv BbmBWvi, msev`cÄ ÜAšfö gj K Dböb`kŠkj Avgv`i AMÖZi eo Kvibö vktivv`tg GKw cÖÜ cÖk nq| D<sup>3</sup> msev`i mvgg`v`j aiv nj- W. AmZDi ingvb etjb, gnvgnvixi av`v mvgtjI evsjv`k tek fvtjv fvtö GvMtg hv`Q| Gi İcÖbı eo GKw Kvib vntmte eZgöb mi Kvı, vekl Kti qvbbxq cÖb gsvi İİæ İ KB GK aİbı Ašfö gj K

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Dboq tKŠkj MōYi wēlqu wPyZ Ktib| wZwb etj b, 1996 mvtj cŌgevi miKvi cwiPvj bvq Gtm GB tKŠkj wbtq KvR i iæ KtiŌtj b| Avi, 2008G w b e` tj i th mb` wZwb w` tj b, tmLvtb gvbjtK AŠfŌ Kievi tKŠkj wAvi l` uó Kti Mōb KtiŌtj b| Gi mvt\_ hŷ KtiŌtj b Awl\_Ō AŠfŌi wēlqu| GB MYgyl tKŠkj w GLbl miKvi AbryiY Kti Pj tQ| wZwb etj b, GB tKŠkj w evsj vt` tki A\_ŌwZK AMŌZi tŌtbi Pwj Kv kw<sup>3</sup> wntmte KvR Ki tQ| GKB mt½ g` vtuv ŌA\_ŌwZK w` wZkj Zv eRvq titL e` emv- ewYtR`i Rb` Dwi cbvgj-K cwi tek ati titL tQb| wZwb mgw k Kti etj b, AŠfŌi wēlqu mnRZi Kiv tmTj e` emvqx cwi tek Avi l Dboz Kiv mæ|

tgw. gwKDi ingv,<sup>5</sup> e` vsk KgKZŌ 6 GicŌ 2017, `wbK KvTj i KŪ msev` cŌt ŌAŠfŌgj-K Dboq l Dŧ` v<sup>3</sup> wktivbtg GKw cŌw cŌwKZ nq| Zvi mvgg<sup>©</sup> wbtbZ Ztj aiv nj | wZwb etj b, cŌw gvbwmZtZB AŠfŌgj-K Dboq wbtq e<sup>3</sup> e` \_vtK| wētkl Kti GmGgB FŧYi l ci \_iaZt` lqv nt`Q, \_iaZt` lqv nt`Q brix Dŧ` v<sup>3</sup> vt` i cŌw| brix Dŧ` v<sup>3</sup> vt` i FY t` lqv i tŧt wgonz i nwinbaŌY Kti t` lqv AvtQ| Dŧj b, GB nvi 10 kZvstki tenk bq| GLb Aek` ewYtR`K FY l 10 t` tK 13 kZvstki cvlqv hvq| GZ wKŌz ci l evsj vt` tki MŧRtQ tēKvti i nvi 47 kZvsk (tWBij ÷ vi, 4 gwPŌ2015); hw l mteŌwi tēKvti i nvi 5 kZvstki Kg| wZwb AŠfŌgj-K Dboq Z\_v evsj vt` tki meŧPiq eo mgm`v nt`Q cŌwŌwbK wKŧvq wKŧZ RbmsL`v, hw l 47 kZvskB tēKvi| wZwb gtb Ktib, Avgvt` i wKŧv cŌwŌv tŧv KgŌcŧhMx RbmsL`v %Zwi KitZ cwi tQ 53 kZvsk| Zt` i gŧa l AtbtKB Averi t` teZtbi hŷvq tftMbl hw l 2007 mvtj wRwMc cŌw wŌj 7 kZvstki tenk| wRwMcZ tŧnZzAŠfŌgj-K cŌw i wmw cvlqv hvq bv, ZvB AŠfŌgj-K cŌw i Rb` tK` Ō e` vstKi cŌ t` tK FŧYi wēb`v tmi K\_v ejv nt`Q| GLvtb FŧYi wēb`v m ejtZ tevSŧbv nt`Q th FY i ayabxiv bq, `wi` tvl crte| FY cvlqv `wi t` Ō l AwKvi| wZwb AŠfŌgj-K cŌw i Rb` gvbjtK Dŧ` v<sup>3</sup> v ntZ nte| wZwb gtb Ktib, Dŧ` v<sup>3</sup> v ntj b Ggb GK e` v<sup>3</sup>, wŧwb e` emv cwiPvj bv KitZ cvtib, SŧK wbtZ cvtib Ges At\_Ō e` envi Kti gvbv ARŌ KitZ cvtib| Dŧ` v<sup>3</sup> v mgwRK Dboq l `vtbi gva`tg Ges cŧvgkŌ tŧ fvgKv i vtLb| KvY mgwRK Dboq e` emvq Dboq l KvŧŌi fvgKv i vtL| A\_Ō AŠfŌgj-K Dboq i Rb` Avgvt` i Kul. wŌfŌ evsj vt` tki tPiq e` emv wŌfŌ evsj vt` tki cwiYZ ntZ nte| e` emvtqi wKŌz tŧw K bmx AvtQ, Zv mevBtK tgŧb Pj tZ nte, thgb-Zŧbvj-K gvbmsZ cY` ev tmev, cŌtŧhMwZvgj-K `vg, `wZg mgŧq mieivn Ges gŧbeZvi Kj `vY| gŧbeZvi AKj `vY nq Ggb e` emvq AvZwbtqM Kitj `wNŌgqvt` wŧtK \_vKv hvq bv| GRb` miKvimn mvaviY mŧPZb RbtMvŌtK Gwŧtq AvmŧZ nte Dŧ` v<sup>3</sup> v %Zwi tZ|

<sup>5</sup> <https://www.kalerkantho.com/print-edition/muktadhara/2017/04/06/483469>



cōwU wKŋv cōwōb hw cōw eQi GKRB Kti Dťv<sup>3v</sup> %Zwi Kti evsjvťk, Zvntj cōw eQi jŋwaK Dťv<sup>3v</sup> %Zwi nte, hviv cieZcmgtq tekvi mgm̄v mgarvťb KvR Kite| mgvťR mŷ cōw hwmZvi cwiťekl %Zwi KitZ nte| GRb̄ Avgvť i wťRi m-útKŋ tťki ʎm-útKŋ tťPZb nťZ nte| ZvB Ašfŋg-j-K Dbq̄b̄i Rb̄ FťYi webvm thgb Riawi, Zvi tťtql tekw Riawi Dťv<sup>3v</sup> Dbq̄b̄|

tgvťlv Kvgvj gťRix,<sup>6</sup> gnvcwPvjK, evsjvťk Dbq̄b̄ MtelYv cōwōb (weAvBwGm), evsjvťk Dbq̄b̄ mgtŋv, L-32 ewlŋ msL̄v 1421 ōevsjvťk Awlŋ Ašfŋg : ʎi ʎbťMvťK AwakZi Awlŋ tmev-mnvqZv cōb̄i mgm̄v I m-ēb̄w ūktivbťg GKw cōw cōk Ktib| D<sup>3</sup> cōw̄i mvggZťj aivnj, wZub etjb, GKUv DbzeAšfŋg-j-K Awlŋ eēvťK ej m-ū AvniY I Zvi eēnvťi cōwťK ZjvšZ Ktibv AwakS'hwť i Awlŋ tmevi cōwRb itqťQ Ggb mKťj i KvťQ Awlŋ tmev tčšŋ tťqvi eēvť Kti| Ašfŋg-j-K Awlŋ eēvť AšwZťZ eūma mēav cōb Kti| GUv webťqwm tekl Kti ŋZŌ gvSwi ūktťi cōb̄i cōwRbxq AwakZi m-ū cōb̄ni eēvť Kti, Kgmsťbi mšhM m-ū. Kti, Ssk nō KtiYi gvaťg AšwZK I Awlŋ wšZkuj Zv wvōZ Kti Ges ʎi ʎvNte mnvqZv Kti| GKUv Kvňŋi I mēwPvj Z Awlŋ eēvť tťK mēav cōb RbMYťK AšwZťZ m-ū. Kti Dbq̄b̄ Kvňŋi I m-ūq fvgKv ivLvi mšhM m-ūi gvaťg RbMYťK tekl Kti ʎi ʎbťMvťK AšwZK I mvgwRK fťte ŋgZwqZ KitZ cťi| eē ʎi ʎŌ ʎvAvťq gvbyť i UťMŌKti Awlŋ tmevi cōb̄i Awlŋ tmev cōb̄i cōb̄i ʎvZťYfvgKv cjb Kti| Ašfŋg-j-K Awlŋ eēvť RbMťYi tKvťb AskB Awlŋ tmev-mnvqZvi AvlZvi evBti vťKbv|<sup>7</sup> Awlŋ Ašfŋg wēlqUv eēvcK I wēwZ Ges Gw ejťZ mnR Dcvťq gvbmšZ Awlŋ tmevi mnRj fťZv wvōZKtiYi gvaťg RbMťYi mKj Ašťki KvťQ Awlŋ tmev-mnvqZv cōb̄i mgvb mšhM cōw̄i Z Kiv Ges AšwZťZ Awlŋ AmgZv ev ʎelg nō KivťK tevsq|

<sup>6</sup> Mōv eēsk, eēK I Acivci GbŋRi tť i AwfÁZv tťK tťLv tťMťQ, FYtmev-mnvqZvi cōb̄ ev mšhM ʎi ʎv nō, gvBťlv cōwōb Dbq̄b̄ I mvgwRK Dbq̄b̄ mnvqZv Kti| FYtmev-mnvqZvi AbKj cōb̄ wēlťq eū MtelYv jáz ʎv ʎv tťZ cŋv qv hq| eūmsL K MtelYv tťK tťLv hq th, ŋZŌ ʎi ʎv ev cōwōb ʎv m-ū ev Zmēj mskU itqťQ Ges eēsk FY mēav Zť i cōk mvgZ (SEDE, 2006 Ges IFC, 2014)|

<sup>7</sup> RwZmťNi gťZ Ašfŋg-j-K Awlŋ eēvť mKj eēsk tmev cŋv DčthmK mKj eēvť cōwōbK FYtmev, exg Kivi Dčť mKj tťK exgťmēv Ges cōw KťK mĀq I tctgU tmev cōb̄i eēvť Kti (UN, 2006)| maviYťte ejv nq th, Awlŋ tmevi Ašfŋg i AbzŋwZ Ašw Awlŋ tmev tťK eĀv AšwZK Dbq̄b̄i cť Ašw ŋťc (Beck et al.2008)| Ghŷ I tťLv nťq vťK th, GKUv Dbze I Dvi Ges ʎv mgtŋRi ʎeŋkó nťj mvgwRK (Social) tmev I cťY mKťj i Aewi Z cōb̄ki mšhM| thnZzevskS tmev mvgwRK cťY tťnZAwlŋ Ašfŋg-j-K tťKvťb aťbi ʎelg Ovov tťki mgMŌRbMťYi KvťQ eēskS I tctgU tmevi mnR cōb̄ wntmte tťtZ nte| G ʎvKiv tťK Awlŋ Ašfŋg-j-K mšwqZ Kiv nťqťQ Gťte, Kg LiťP mgvťRi mēav ewĀZ I ʎvAvťq RbťMvťK KvťQ eēsk I FYtmev-mnvqZv cōb̄ Kiv| Awlŋ tmevi Ašfŋg nťj AbzŋwK Awlŋ eēvť KZŋmĀq, FY, exg, tctgU, tťgUvY mēam Ges Awlŋ wēlťq cŋvgŋŌť kj-k tmev cōb̄ Kiv (RBI, 2008)|

wZib etj b, ersjv t k Awl\_ tmev t t k ewAZ RbtMvöx ntjv qzÖl cösk  
 KIKmn wewfboeiwi`Öl cösk RbtMvöx, tfvM- Ljx KIK, fignxb kögK,  
 wbtqwrZ KgöI AbvömbK LvZi kGRex, küti ew evmx I dZcv\_evmx,  
 Awfemx, msL`vj NybtMvöx, `wi` Öbv cöb I gnvjviv| knivÄtj Awl\_ tmev ewAZ  
 RbtMvöx tek wKozGjvKv \_vKv mtEj MÖGB Awl\_ tmev ewAZ RbtMvöxi msL`v  
 teik| e`vsk kvLvi e`vcK w`fi Ges GgGdAvB I Ab`vb` Awl\_ cöZövtbi m`m`  
 msL`v ew cvlqv mtEj t t ki eq` gvbji GK-PZzisk A`vena Awl\_ tmev  
 ewföj| e`vsk e`v t t k FY tmev-mnvqZv cöbi wetePbvq Awl\_ Ašföi Ae`v  
 GLbl Lrvic| thgb wRwvictZ MÖ GjvKvq emevmKvix msL`wvi ö KIK t i  
 Ae`vtbi Zjbvq e`vsk tmevq Zv`i Ašföi Dtbj bthvM` fite Kg| 2013-14 mvtj  
 wRwvictZ Kul.i Ask wj cö 16 kZvsk, A\_P tgvU AvMvg (advance) Kul.LvZi  
 Ask wj gvl 6 kZvsk| t t ki RbtMvöxi, wtkl Kti MÖ GjvKvq, GK e`vcK  
 Ask AvbömbK e`vsk e`vi Avl Zvi evBti \_vKvq gj-avivi Awl\_ cöZövb mgtni  
 tmev ctY` Zv`i cöK mwgZ| cjöe`vsk e`v t k DrmwvZ KitZ bZb kvLv  
 tLjvi t t k cö cvpU bZb kvLvi weci xZ MÖ GjvKvq Kgct q GKw bZb kvLv  
 tLjv eva`Zig K Kiv ntqQ| 2012 mvtj t t ki tgvU e`vsk kvLvi 57 kZvsk MÖ  
 GjvKvq Aew`Z ntj I tgvU AvgvbZ I GWfytY cjöGjvKvi kvLv mgtni Ae`vb  
 wj h\_vutg 17 I 12 kZvsk, hv AvbömbK e`vsk e`v t q `wi` ÖRbtMvöxi t  
 Ašföi tKB wbt` Kti |

wZib gtb Ktib, miKvtii tKškj nlqv DvPZ mnRj f` I wbföthvM` Awl\_ tmevq  
 `wi` Öcwi evi t jv t k hY KitZ tgvvBj thvMvthvM I wvRUvj tctgU wnt`tg  
 mvvaz DrKl tK Kvtr jvMvbtv| Awl\_ tmevq `wi` ÖRbtMvöxi Ašföi Zv`i t k bZb  
 Kul.cöj mdj fite MÖY, bZb aitbi e`evmq wvbtqvM Ges bZb I AvakZi  
 Drcv`bkxj PvKui mÜvtb mnvqZv Kite| GKB mvt\_ RbtMvöxi GK ep`vsk t k  
 `v`MZ mgm`v, Awl\_ wechöI Ab`vb` thvMvRvZ Kvty Mfxi `wi` a wbcvZZ  
 nlqv t t k i qv Kite| mZivs t t ki `wi` Öcwi evi t jv t k `wi` a t t k tei ntq  
 Avmvi thvM MÖY mnvth` KitZ A\_ev tKvbtv msKU ev Riwi Ae`v tgvKvtejvq  
 mnvqZv KitZ mÄq, tctgU, FY, exgv, wtkl Kti msKUGg gytZö tmevi Rb`  
 Kvhtöi nWZqvi ev Dcvti e`v t Kiv t t ki mBg cÄewl ö cwi Kibvq GKUv  
 Kvhtöi tKškj wntmte MÖY KitZ nte| ersjv t k AZxZ AwfAZv t t k t Lv  
 tMtQ, AvbömbK Awl\_ tmevq `wi` ÖRbtMvöxi Ašföi Dtbj bthvM` cwigtY cöwi Z  
 KitZ wvRUvj cöj nt`Q metPtq Kvhtöi cšt| e`q mvcö Kiv Ovovl wvRUvj  
 Awl\_ tmevi bvbwea mjev itqtQ, thgb-



- tgv Awidz ingvb (2020), wZwb 0Aw\_0 Ašf0i gva'tg c0ZeÜx e'w'f'i  
 Ašf0e wv0Z Kiv: mxZvK0 Dc'Rj vi Dci GKw cix'lv gj K Aa'qb0 wktivb'tg  
 GKw c0Ü wdbw'qvj BbKkb (wdb-we), wctKGmGd c0KkZ Rvb'0j c0K nq|  
 D<sup>3</sup> c0Ü wZwb tgvU mvZ c0Üii c0ZeÜx wPyZ Ktib, Zv'ti gta' 67%  
 kvixi K c0ZeÜxZv ('wkw<sup>3</sup>nxb) itqtQ| tgvU c0ZeÜx gvb'li gta' 60% tKvb  
 miKvix mvrwv'-mñthwMxZv cvb bv| Ges 78% c0ZeÜx gvb'li miKvi KZ0. tKvb  
 mb`cÎ bvB| Zte D'tj bñhM' Ask wQj c0ZeÜx gvb'li miKvix mvgwRK m'lv  
 t0Ü0j t'vZ m'v\_ h'j | AevK Kiv wlvq th 25.2% c0ZeÜx gvb' Zv'ti  
 cwier'tii c0b DcvR0Kvix m`m' | tgvU 78.8% c0ZeÜx gvb'liv Prq Zviv 0Z<sup>a</sup>  
 F'tYi gva'tg wR`e'emv i'ia Ki'tZ| gvÎ 30% c0ZeÜx gvb' 12 ai'tbi GbvRl  
 t\_tK 0Z'F'tYi m'vav tctqt0b| GB 12 ai'tbi GbvRli gta' Bcmv (Bqs cvl qvi  
 Bb tmv'v'j A'vKkb) mxZvK0 Aw\_0 Ašf0e KgmpI Avl Zvq c0ZeÜx gvb'tK  
 0Z'F'tYi m'vav c0tb tbZZ;w'f'Q| 0Z'0Y c0p'qwU wK0Zywb tÜi gva'tg mieivn  
 Kiv nq, hv wKvb 0Z'0Y c0p'qwU'Z m'vK fite Ziv'wZ Kti Ges c0ZeÜx gvb'li  
 AskM0b l c0Kmq'Zv wv0Z Kti | GB c0p'qvi gva'tg, c0ZeÜx gvb'liv DcKZ.

nt<sup>8</sup>Q Ges Z<sup>8</sup> i R<sup>8</sup>eb I R<sup>8</sup>weKv Db<sup>8</sup>ZeKi<sup>8</sup>Q hv Zvi c<sup>8</sup>wi<sup>8</sup>ert<sup>8</sup>i c<sup>8</sup>¶ g<sup>8</sup>½ RbK Ges  
 mvgw<sup>8</sup>RK R<sup>8</sup>eb weK<sup>8</sup>vk Ae<sup>8</sup> vb iv<sup>8</sup>l<sup>8</sup>t<sup>8</sup>Q | w<sup>8</sup>Zib GB M<sup>8</sup>telYvi g<sup>8</sup>va<sup>8</sup>tg m<sup>8</sup>g<sup>8</sup>wik K<sup>8</sup>tib th,  
 miK<sup>8</sup>vix I t<sup>8</sup>emik<sup>8</sup>vix ms<sup>8</sup> v<sup>8</sup> w<sup>8</sup>jt<sup>8</sup> k<sup>8</sup> w<sup>8</sup>ef<sup>8</sup>bo<sup>8</sup>ftc m<sup>8</sup>nvqZv c<sup>8</sup>Ötbi cvk<sup>8</sup>ic<sup>8</sup>wk c<sup>8</sup>ÖEÜx  
 g<sup>8</sup>vb<sup>8</sup>li Av<sup>8</sup>tqi Rb<sup>8</sup> b<sup>8</sup>gbxq k<sup>8</sup>Z<sup>8</sup> I k<sup>8</sup>Z<sup>8</sup> mn big F<sup>8</sup>ycÖb Kiv D<sup>8</sup>wPZ | Gme  
 c<sup>8</sup>Öq<sup>8</sup>vi g<sup>8</sup>va<sup>8</sup>tg c<sup>8</sup>ÖEÜx g<sup>8</sup>vb<sup>8</sup>li A<sup>8</sup>\_en A<sup>8</sup>š<sup>8</sup>re<sup>8</sup>g<sup>8</sup>K Z<sup>8</sup>i<sup>8</sup>wšZ K<sup>8</sup>itel  
 t<sup>8</sup>gtv Aw<sup>8</sup>id<sup>8</sup>z ing<sup>8</sup>vb, M<sup>8</sup>telK Ges ms<sup>8</sup>MVK,<sup>8</sup> 15 t<sup>8</sup>de<sup>8</sup>avix 2021, w<sup>8</sup>bK t<sup>8</sup>f<sup>8</sup>ti  
 K<sup>8</sup>MR ÖA<sup>8</sup>š<sup>8</sup>re<sup>8</sup>g<sup>8</sup>K Db<sup>8</sup>q<sup>8</sup> ew<sup>8</sup>jt<sup>8</sup> k<sup>8</sup> t<sup>8</sup>c<sup>8</sup>ÖZÖ k<sup>8</sup>tiv<sup>8</sup>btg GK<sup>8</sup>U c<sup>8</sup>Ö c<sup>8</sup>Ök K<sup>8</sup>tib |  
 Zvi m<sup>8</sup>vigg<sup>8</sup>Öbt<sup>8</sup>b<sup>8</sup> Z<sup>8</sup>jt<sup>8</sup> aiv nj | w<sup>8</sup>Zib g<sup>8</sup>tb K<sup>8</sup>tib, A<sup>8</sup>š<sup>8</sup>re<sup>8</sup>g<sup>8</sup>K Db<sup>8</sup>q<sup>8</sup> nj G<sup>8</sup>gb  
 ai<sup>8</sup>tbi Db<sup>8</sup>q<sup>8</sup> hv Rb<sup>8</sup>M<sup>8</sup>tbi Rb<sup>8</sup> t<sup>8</sup>Kej g<sup>8</sup>v<sup>8</sup>l b<sup>8</sup>Zb A<sup>8</sup>\_enZK m<sup>8</sup>th<sup>8</sup>VM %Z<sup>8</sup>wi K<sup>8</sup>ti b<sup>8</sup>v,  
 eis G<sup>8</sup>U G<sup>8</sup>gb GK<sup>8</sup>U c<sup>8</sup>Öq<sup>8</sup>, hv m<sup>8</sup>g<sup>8</sup>vt<sup>8</sup>Ri me t<sup>8</sup>k<sup>8</sup>Öi g<sup>8</sup>vb<sup>8</sup>li Rb<sup>8</sup> %Z<sup>8</sup>wi m<sup>8</sup>th<sup>8</sup>VM w<sup>8</sup>jt<sup>8</sup>Z  
 me<sup>8</sup>vi m<sup>8</sup>gvb c<sup>8</sup>Ökwa<sup>8</sup>Kvi w<sup>8</sup>b<sup>8</sup>ÖZ K<sup>8</sup>ti | w<sup>8</sup>et<sup>8</sup>klZ w<sup>8</sup>i<sup>8</sup> Ö c<sup>8</sup>Ök Rb<sup>8</sup>t<sup>8</sup>Möxi Rb<sup>8</sup> | w<sup>8</sup>Zib  
 A<sup>8</sup>š<sup>8</sup>re<sup>8</sup>g<sup>8</sup>K Ges t<sup>8</sup>UK<sup>8</sup>mB Db<sup>8</sup>q<sup>8</sup>bi Rb<sup>8</sup> w<sup>8</sup>Zb<sup>8</sup>U k<sup>8</sup>Z<sup>8</sup>ej<sup>8</sup>xi K<sup>8</sup>\_v et<sup>8</sup>jb | G<sup>8</sup>\_tj<sup>8</sup>v nt<sup>8</sup>j<sup>8</sup>v  
 A<sup>8</sup>\_enZK, m<sup>8</sup>g<sup>8</sup>w<sup>8</sup>RK Ges c<sup>8</sup>wi<sup>8</sup>tek<sup>8</sup>MZ Db<sup>8</sup>q<sup>8</sup> | w<sup>8</sup>Zib et<sup>8</sup>jb, A<sup>8</sup>š<sup>8</sup>re<sup>8</sup>g<sup>8</sup>K Db<sup>8</sup>q<sup>8</sup>  
 A<sup>8</sup>\_enZK c<sup>8</sup>Öx evor<sup>8</sup>q hv K<sup>8</sup>g<sup>8</sup>ms<sup>8</sup> t<sup>8</sup>bi m<sup>8</sup>th<sup>8</sup>VM m<sup>8</sup>Ö K<sup>8</sup>ti Ges w<sup>8</sup>i<sup>8</sup> ^Zv n<sup>8</sup>Ön c<sup>8</sup>Ö¶  
 f<sup>8</sup>vt<sup>8</sup>e m<sup>8</sup>nvqZv K<sup>8</sup>ti | A<sup>8</sup>\_en w<sup>8</sup>i<sup>8</sup> Öi Rb<sup>8</sup> v<sup>8</sup> Ges w<sup>8</sup>k<sup>8</sup>¶vi t<sup>8</sup>¶t<sup>8</sup> c<sup>8</sup>ÖRbxq c<sup>8</sup>wi<sup>8</sup>tev  
 w<sup>8</sup>jt<sup>8</sup>Z c<sup>8</sup>Ökwa<sup>8</sup>Kvi t<sup>8</sup>¶K | Gi g<sup>8</sup>ta<sup>8</sup> it<sup>8</sup>q<sup>8</sup>t<sup>8</sup>Q m<sup>8</sup>gvb m<sup>8</sup>th<sup>8</sup>VM c<sup>8</sup>Öb, w<sup>8</sup>k<sup>8</sup>¶v Ges ¶¶Zv  
 weK<sup>8</sup>vt<sup>8</sup>ki g<sup>8</sup>va<sup>8</sup>tg g<sup>8</sup>vb<sup>8</sup>ly<sup>8</sup>K ¶gZvq<sup>8</sup> Kiv | GB ai<sup>8</sup>tbi A<sup>8</sup>š<sup>8</sup>re<sup>8</sup>g<sup>8</sup>K Db<sup>8</sup>q<sup>8</sup> j ¶<sup>8</sup> nt<sup>8</sup>j<sup>8</sup>v  
 t<sup>8</sup>¶ki A<sup>8</sup>\_enZK I t<sup>8</sup>UK<sup>8</sup>mB Db<sup>8</sup>q<sup>8</sup>bi g<sup>8</sup>ta<sup>8</sup> f<sup>8</sup>vimv<sup>8</sup>g<sup>8</sup> i ¶<sup>8</sup>v Kiv | Ab<sup>8</sup> K<sup>8</sup>\_vq,  
 MZv<sup>8</sup>b<sup>8</sup>VMZK K<sup>8</sup>g<sup>8</sup>tWj w<sup>8</sup>jt<sup>8</sup> i g<sup>8</sup>tZv t<sup>8</sup>Kej A<sup>8</sup>\_enZK d<sup>8</sup>jv<sup>8</sup>t<sup>8</sup>ji w<sup>8</sup>¶K g<sup>8</sup>tbw<sup>8</sup>b<sup>8</sup>tek Kiv  
 c<sup>8</sup>wi<sup>8</sup>et<sup>8</sup>Z<sup>8</sup>m<sup>8</sup>g<sup>8</sup>Zvi m<sup>8</sup>vt<sup>8</sup> A<sup>8</sup>š<sup>8</sup>re<sup>8</sup>g<sup>8</sup>K c<sup>8</sup>Öxi w<sup>8</sup>¶K t<sup>8</sup>ew<sup>8</sup> g<sup>8</sup>tbw<sup>8</sup>b<sup>8</sup>tek Kiv | A<sup>8</sup>š<sup>8</sup>re<sup>8</sup>  
 g<sup>8</sup>K ew<sup>8</sup>. w<sup>8</sup>ek<sup>8</sup>¶v<sup>8</sup>cx A<sup>8</sup>\_enZi w<sup>8</sup>iZ<sup>8</sup>kj Zv Ges weK<sup>8</sup>vk m<sup>8</sup>ay<sup>8</sup>¶tc m<sup>8</sup>nRZi K<sup>8</sup>ti | hvi  
 g<sup>8</sup>va<sup>8</sup>tg w<sup>8</sup>c<sup>8</sup>Öt<sup>8</sup>q cov g<sup>8</sup>vb<sup>8</sup>li A<sup>8</sup>\_enZK AM<sup>8</sup>Öv I w<sup>8</sup>b<sup>8</sup>ÖZ n<sup>8</sup>q Ave<sup>8</sup>vi c<sup>8</sup>ÖZ. I  
 c<sup>8</sup>ÖZ<sup>8</sup>tek-G t<sup>8</sup>Kv ¶¶ZKi c<sup>8</sup>Öe c<sup>8</sup>to b<sup>8</sup>v | m<sup>8</sup>½Z K<sup>8</sup>vi<sup>8</sup>b Avg<sup>8</sup>vt<sup>8</sup> i g<sup>8</sup>Z ^Z Db<sup>8</sup>q<sup>8</sup>bxj  
 t<sup>8</sup>¶ki A<sup>8</sup>\_enZK AM<sup>8</sup>ÖZ I m<sup>8</sup>g<sup>8</sup>w<sup>8</sup>.i Rb<sup>8</sup> A<sup>8</sup>š<sup>8</sup>re<sup>8</sup>g<sup>8</sup>K Db<sup>8</sup>q<sup>8</sup> K<sup>8</sup>vh<sup>8</sup>g<sup>8</sup> ev<sup>8</sup>evq<sup>8</sup> Kiv  
 GK<sup>8</sup>vš<sup>8</sup>Ri<sup>8</sup>ax | w<sup>8</sup>Zib g<sup>8</sup>tb K<sup>8</sup>tib, eZ<sup>8</sup>g<sup>8</sup>vb m<sup>8</sup>gt<sup>8</sup>q t<sup>8</sup>UK<sup>8</sup>mB Db<sup>8</sup>q<sup>8</sup> Ges A<sup>8</sup>š<sup>8</sup>re<sup>8</sup>g<sup>8</sup>K Db<sup>8</sup>q<sup>8</sup>  
 G<sup>8</sup>tK Act<sup>8</sup>ii c<sup>8</sup>wi<sup>8</sup>c<sup>8</sup>iK | t<sup>8</sup>UK<sup>8</sup>mB Db<sup>8</sup>q<sup>8</sup> K<sup>8</sup>\_vUv c<sup>8</sup>Ög Av<sup>8</sup>tj<sup>8</sup>vPbv<sup>8</sup>q Av<sup>8</sup>tm 1987 m<sup>8</sup>tj,  
 e<sup>8</sup>Öj v<sup>8</sup>U K<sup>8</sup>gkb Gi w<sup>8</sup>i<sup>8</sup>tc<sup>8</sup>vt<sup>8</sup>U<sup>8</sup> 2000 m<sup>8</sup>tj i i<sup>8</sup>en<sup>8</sup>lqv Ögt<sup>8</sup>j<sup>8</sup>wbq<sup>8</sup>q t<sup>8</sup>W<sup>8</sup>t<sup>8</sup>fj c<sup>8</sup>tg<sup>8</sup>U t<sup>8</sup>Mj<sup>8</sup> Ö  
 ev G<sup>8</sup>g<sup>8</sup>w<sup>8</sup>VR AR<sup>8</sup>Öi m<sup>8</sup>g<sup>8</sup>q t<sup>8</sup>kl n<sup>8</sup>q 2015 m<sup>8</sup>tj | Gici R<sup>8</sup>wZmsN 2015 m<sup>8</sup>tj (2016-  
 2030) t<sup>8</sup>g<sup>8</sup>vt<sup>8</sup> w<sup>8</sup>i<sup>8</sup> ^a w<sup>8</sup>et<sup>8</sup>gvPb, w<sup>8</sup>ek<sup>8</sup>¶v Ges GK<sup>8</sup>U b<sup>8</sup>Zb t<sup>8</sup>UK<sup>8</sup>mB Db<sup>8</sup>q<sup>8</sup>bi G<sup>8</sup>tRÜv  
 w<sup>8</sup>nt<sup>8</sup>m<sup>8</sup>te m<sup>8</sup>K<sup>8</sup>tj i Rb<sup>8</sup> m<sup>8</sup>g<sup>8</sup>w<sup>8</sup>. w<sup>8</sup>b<sup>8</sup>ÖZ K<sup>8</sup>ib 17<sup>8</sup>U j ¶<sup>8</sup> I 169<sup>8</sup>U m<sup>8</sup>nvqK j ¶<sup>8</sup> g<sup>8</sup>v<sup>8</sup>l<sup>8</sup> M<sup>8</sup>Ö  
 K<sup>8</sup>ti | hv Öm<sup>8</sup>mt<sup>8</sup>UB<sup>8</sup>t<sup>8</sup>bej t<sup>8</sup>W<sup>8</sup>t<sup>8</sup>fj c<sup>8</sup>tg<sup>8</sup>U t<sup>8</sup>Mj<sup>8</sup> Ö ev G<sup>8</sup>g<sup>8</sup>w<sup>8</sup>VR b<sup>8</sup>vtg c<sup>8</sup>wi<sup>8</sup>¶Z | D<sup>8</sup>tj<sup>8</sup> b<sup>8</sup> th,  
 G<sup>8</sup>g<sup>8</sup>w<sup>8</sup>VR ev m<sup>8</sup>mt<sup>8</sup>UB<sup>8</sup>t<sup>8</sup>bej t<sup>8</sup>W<sup>8</sup>t<sup>8</sup>fj c<sup>8</sup>tg<sup>8</sup>U t<sup>8</sup>Mj<sup>8</sup>, G<sup>8</sup>g<sup>8</sup>w<sup>8</sup>VR ev m<sup>8</sup>mt<sup>8</sup>Ö Db<sup>8</sup>q<sup>8</sup> j ¶<sup>8</sup> g<sup>8</sup>v<sup>8</sup>l<sup>8</sup> t<sup>8</sup>KB  
 c<sup>8</sup>ÖZ w<sup>8</sup>cZ K<sup>8</sup>ti<sup>8</sup>t<sup>8</sup>Q |

<sup>8</sup> [https://www.ebhorerkagoj.com/city/2021/02/15/18?fbclid=IwAR3cDtC\\_2egPE5pcwuulO4paHCEch59wcdW0i1z62Q6-A27G9GogsDjpZYNU](https://www.ebhorerkagoj.com/city/2021/02/15/18?fbclid=IwAR3cDtC_2egPE5pcwuulO4paHCEch59wcdW0i1z62Q6-A27G9GogsDjpZYNU)

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Govovl wZwb etj b, GbwRI mgn Zvti AšFrġj-K A\_qb Kvhqg Zvti  
 cwi Pwj Z mġwZ ev Mōc cōZēUx, bZwĒK, cōY, ZZxq wj ½, tRtj, nwi Rb,  
 ZvZx, Kvgvi, Kgvi, mēavēwĀZ RbtMvōx Ges mgvRi wciQtq cov AbMōi  
 RbtMvōxK AšFrġ Kivi ga w tq Dttj wZ RbtMvōi tUKmB RxeKvqb I  
 AšFrġj-K Dbqē Kvhqg ev ēvqb KiTZ cwti | GB KgmpTz Dctiv<sup>3</sup> e w<sup>3</sup>t i  
 Rb evargy mgvR cōZōi Rb AšFrġj K Kvhqgti gva tġ GKw mġwZ Dbqē  
 Dt wM Mōb Kiv thtZ cwti htZ t tki mKj AĀtj i (mġZj, cvnvo, Pi, nvlo,  
 DcKj xq I 0xcvĀj) e w<sup>3</sup>t i A\_qwZK I mġwRK Dbqē wewfbcei tbi c t q c  
 Mōb Kiv hvq | mswkō j w tZ RbtMvōi Rb tUKmB RxeKv w bōZ Kivi Rb Gme  
 AĀtj i Dwi ó RbtMvōxK wewfbcei Zōv b cōkwaKtīi Dci cōvRbxq Z\_ I  
 h\_vh\_ qZv cōb, evRvi I e emv Dbqē tKškj, wewfbcei tbi ewĒg-K cōqY,  
 Z\_-chp tZ cōq b I chp DcKib cōb, cōvR Kwī Mix qZvgj-K cōqY,  
 qZō emv cwi Pwj b cōqY, Miā QwMj cūj b, Kul. w fĒK Kvhqg BZ w wēl tq  
 cōq b cōb Kivi gva tġ q Rbkw<sup>3</sup> tZ cwi YZ Kiv nte | cōq t i ci t  
 mvr f P v t R c Y mēav wbtq KvR KiTZ Drmvnx Kti Zj tZ cwti | htZ Zviv wbtRiv  
 w b f P ntq Aw\_ K Dbqē KiTZ cwti Ges mgvR wbtRtK cōwōZ KiTZ cwti |  
 AšFrġj K A\_qb Kgmp i gva tġ j w tZ RbtMvōxK mġwRK I A\_qwZK fite  
 kw<sup>3</sup> vj x Kti miKvix I tēmiKvix chvqi tēv Av v t q mšMWZ I mġwq Kti  
 Zj tZ nte | AšFrġj K Dbqē Kgmp ōviv j w tZ RbtMvōi Rxebgvb Dbqē,  
 w b w Rxe t b mġZv I ghv w bōZ Ki tbi gva tġ mgvR AšFrġj K Dbqē  
 Kvhqg ev ēvqb m c nte |

## Dcmsnvi (Conclusion)

ersjv`tk`wi`Ö`f`Avtqi I cÖSK RbMvÖxK AwL`R`fmevq Ašf`K ičZ  
mncÖK mgtq tek wKÖzc`f`c`fbqv ntqtQ| hw`I`tenki fvm c`f`c`ersjv`k  
e`vsk ev Ab`vb` cÖZövb KZK`MpxZ AvBbx KvWtvgi Aaxb fbqv ntqtQ| Gi dtj  
AwL`R`fmevq RbMfYi Ašf`K iY cwiw`iZi wKÖzb mgvab ntj I GLtöv AtbK  
mgm`v itqtQ| AwL`R`Ašf` cÖti MnxZ c`f`c`mgti dtj cwiw`iZi  
Dtj bthvM` AMÖZ ntj I AwL`R`fmev ewÄZ RbMvÖxi Pwn`vMZ wltqi w`tk`wö  
cÖb Kiv`iKvi| e`vsk ev AwL`R`cÖZövb mgti DvPZ`wi`Ö` cÖSK RbMvÖxi  
KvQ hvl qv Ges GB m`uKÖ RbMvÖxi mv` mivmwi m`uKÖZwi Kti Zv`i mivq  
Ašf`K wvÖZ Kiv| fmev ewnf`Gj vKv I RbMfYi cÖZ`f`i tL AwL`R`wvqK  
w`f`i cÖi Nvfbvi cikvcvK FY wvqK mivK cingv`Öbi e`v`vbtZ nte|  
GKB fvt msikö KZK`f`mgf`KZK`AwL`R`fmev cÖbKvix`i Rb`AwL`R`  
Ašf`K i wvfbv`f`q wvqZ fvt e`vck cÖf`Y I`f`Zv Dbq`wvqK Kg`Pi  
e`v`Kiv cÖvRb| Ašf`K iY cÖvq A`vZK`f`Zvq I Db`Rxb-  
RvKv wvÖZ KičZ`wi`Ö`RbMfYi AwL`R`fmev-mvqZv jv`fi m`vM`vZi Kič|  
GRb`iKvi mgtRi Aevkö Aški KvQ mnRj`f`fmev cÖbKvix cÖZövb  
f`j`čZ e`vsk, FY I mAq BZ`w`fmev`wi`Ö`RbMvÖxi mg Ašf`K i m`vM`vZi  
Kiv| ev`leK c`f`f, RbMfYi KvQ cÖZövbK I Avav-cÖZövbK ev A-cÖZövbK  
AwL`R`fmev cÖb KvR ewx. KičZ`KgcÖbmb A`v`cÖ`ev mgvZ h`vctvMx  
bvxZ Df`vM cÖvRb| Gme bvxZ Df`vM AwL`R`fmev`wi`Ö`f`Avtqi gvbZi  
cÖk evotZ mvqZv Kič Ges FfYi Aj`f`Zv m`vM`vZi mgm`v thgb FfYi dvti  
cov ev vbtRi Drcv`bkj m`u`nvivbv BZ`w`fiva Kič|

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# Assessment of Value Chain for Commercially Important Fish Marketing Approach in Bangladesh

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## Abstract

The study addresses the overall fish marketing system of Bangladesh with particular emphasis to the extent of value addition during the process of marketing of rohu, catla, pangas, tilapia, hilsha and shrimp. The specific objectives of the study are to: i) identify different marketing channels and intermediaries involved there in and their roles in fish marketing, ii) determine the extent of value addition in terms of costs in successive stages of fish movement, and iii) determine marketing margins of the intermediaries. A combination of participatory, qualitative and quantitative methods is used for primary data collection. Total sample size of the study is 200 comprising of 35 Farmers, 75 brokers and marketing agents, 5 depot owner, 2 processing plants and 73 retailers. The longest supply chain involves six intermediaries for live Pangas (fish farmer, *nikari*, *paiker*, *aratdar*, retailer and consumer). Two supply chains identified for carps and tilapia involve five intermediaries (fish farmer, *aratdar*, *paiker*, retailer and consumer) and 4 intermediaries (fish farmer, *aratdar*, retailer and consumer) respectively. Supply chain of hilsha comprises of six intermediaries, namely fishermen, *aratdar*, *Parker*, *aratdar*, retailer and consumer for the distant domestic market. Two other identified channels for hilsha marketing involve respectively five intermediaries (fishermen, *aratdar*, *paiker*, retailer and consumer) and four intermediaries (fishermen, *aratdar*, retailer and consumer) for the local markets. The overseas hilsha marketing channel involves four intermediaries namely, fishermen, *aratdar*, LC *paiker* and overseas consumers. Domestic supply chains for shrimp marketing involve four intermediaries (shrimp farmer, *aratdar*, retailers and consumer) for local market and five intermediaries (shrimp farmers, *aratdar*, *paiker*, retailer and consumers) for distant markets.

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Although private bodies control the most of fish marketing, for better



fish marketing, government should also play active role in providing physical facilities like refrigerated storage, refrigerated vans, good market places with related facilities like water, ice, electricity, drainage facilities and sitting arrangements etc. Development of road networks is greatly needed, which is a responsibility of the government. Monitoring needs to be done to ensure that market regulations are be strictly followed.

## **Introduction**

Large number of different types of water bodies both inland and marine makes Bangladesh one of the most suitable countries of the world for freshwater aquaculture. The freshwater inland aquaculture production in Bangladesh is the second highest in the world after China (FAO, 2009). The total annual fish production is estimated at 2.90 million tonnes in 2009-10 (Bangladesh fiscal year: 1 July-30 June), of which 1.35 million tonnes (46.62%) are obtained from inland aquaculture, 1.02 million tonnes (35.53%) from inland capture fisheries, and 0.52 million tonnes (17.85%) from marine fisheries (DoF, 2010).

The main production systems for freshwater aquaculture in Bangladesh are extensive and semi-intensive pond poly-culture of Indian major carps and exotic carps, which account for 80% of the total freshwater aquaculture production. The remaining 20% are mainly from catfish, tilapia, small indigenous fish and rice-fish farming (ADB, 2005). Presently, 1.4 million people are engaged full time and 12 million as part time in fisheries sector in the country for livelihood and trade. Another 3.08 million fish and shrimp farmers are cultivating fish both at subsistence and commercial level (Shah and Ahmed, 2006). In Bangladesh, fish farming is currently one of the most important sectors of the national economy. Within the overall agro-based economy of the country, the contribution of fish production has been considered to hold good promise for creating jobs, earning foreign currency and supplying protein. About 97% of the inland fish production is marketed internally for domestic consumption while the remaining 3% is exported (Hasan, 2001). A large number of people, many of whom living below the poverty line, find employment in the domestic fish marketing chain in the



form of farmers, processors, traders, intermediaries, day laborers and transporters (Ahmed et al. 1993, Islam, 1996; DFID, 1997; Kleih, 2001a, 2001b).

The export market of value added products is highly competitive, involving changes in type of products, forms and packaging as well as consumer behavior. Export of fish, shrimp and other fishery products were considered as non-conventional items before the independence of the country. It has increased many-folds during the last decades and the country is earning foreign exchange to minimize the trade gap. In this case the dried coastal and marine fish, the marine finfish and organism even other than fish, could be on the top of the list of export earning items (Kamal, 1994). Bangladesh exported fish and fisheries products worth Taka 32,106 million in 2009-10 of which frozen fish and shrimp shared more than 90% of the total exports of the fishery products and attained 3.7% of total export earnings of Bangladesh (Bangladesh Bank, 2011). Since fish production in Bangladesh is increasing over the years, its disposal pattern is very important as growers, wholesalers, retailers and consumers- all are affected due to value addition in the marketing process. For the sustainability of these stakeholders, fish marketing studies are very necessary. Thus, the present study is conducted to examine the fish marketing system, supply chain and value addition to determine the pulling factors for enhancing production, processing and marketing of different species of fishes in Bangladesh. The value chain describes the full range of activities which are required to bring a product or service from conception, through the different phases of production and delivery to final consumers (Porter, 1980; Kapilinsky and Morris, 2000). Value-chain analysis looks at every step a business goes through, from raw materials to the eventual end-user. The goal is to deliver maximum value for the least possible total cost (Investopedia, 2011). Market chain analysis aims to provide information on profitability for the various agents along the market chain (Ferris et al., 2001). Economic value chain analysis describes the range of activities required to bring a product to the final consumer and, in the case of international products, the extent to which intermediaries/agents gain from participating in the chain (Jacinto, 2004). A traditional food industry value chain consists of the producer, processor, wholesaler, exporter, importer, retailer and

consumer.

The report is organized in 5 sections. Following introduction in the first section and problem statement in the second section, the third section presents methodology followed in the study. Results and discussions are discussed in section 4. Concluding remarks and future fisheries value chains are provided in section 5.

## Methodology

The study was conducted in i) Trishal, Bhaluka and Muktagaca sub-districts under Mymensingh district of north-central Bangladesh, ii) Dupchacia sub-district under Bogra district of northern Bangladesh, iii) Dumuria sub-district under Khulna district of southern Bangladesh, iv) Sadar sub-districts of Chandpur district of south-central Bangladesh and v) Jatrabari area of Dhaka district. These areas have been identified as the most important sources for pangas (*Pangasius hypophthalmus*), rohu (*Labeo rohita*), catla (*Catla Catla*), tilapia (*Oreochromis nilotica*), hilsha (*Tenualosa ilisha*) and shrimp/prawn (*Macrobrachium rosenbergii*, *Penaeus monodon*, and *Litopenaeus vannamei*).

Primary data were collected from fish market agents of Trishal, Valuka, Muktagaca and Mechua Bazar of Mymensingh district, Dupchacia and Fate Ali Bazar of Bogra district, Kharnia, Dumuria, Rupsha, 5-No. ghat and Moylapota Bazar of Khulna district, Station, Pal Bazar and Biponibag of Chandpur district and Jatrabari, Shanir Akhra, Ajompur and Abdullahpur Bazar of Dhaka district for the study. Surveys were conducted for a period of three months from November 2010 to January 2011. These surveys involved the inspection of the study areas in terms of fish distribution and marketing systems. A combination of participatory, qualitative and quantitative methods was used for primary data collection. A total of 4 Focus Group Discussion (FGD) sessions were conducted with actors involved in fish distribution channel (1 FGD in each area). Table 1 shows the sample intermediaries from different study areas. In this study, purposive sampling technique was used for selecting the sample. Total sample size of the study was 200.

The interview schedules were prepared according to the need of the

objectives of the study. In order to collect data, one set of interview schedule for all actors involved in value addition process was prepared. The draft interview schedule was pre-tested amongst a few respondents by the researcher themselves. In this pre-testing much attention was given to elicit new information which was originally not designed to be asked and filled in the draft interview schedules. Thus, some parts of draft schedules were improved, rearranged and modified in the light of the actual experiences gained from the field tests. Then the final interview schedules were prepared based on the result of the pre-test. After the collection of data they were scrutinized and carefully edited to eliminate possible errors and inconsistencies contained in the schedules while recording them. The first step was to look into the data of each and every interview schedule to ensure consistency and reliability with the aims and objectives of the study. After completing the pre-tabulation task, they were transferred to an Excel sheet from the interview schedules. In this study tabular technique was followed to illustrate the whole scenarios of fish marketing. The sum, mean, averages, percentages, gross costs and margins etc. are the simple statistical measures employed to examine the value chain analysis of different species of fishes.

**Table 1. Distribution of samples from different areas**

Respondents	Study Area and fish species						
	Mymensingh	Bogra	Dhaka	Chandpur	Khulna		Total
	Pangas/ tilapia/ rohu/ catla	Pangas/ tilapia/ rohu/ catla	Pangas/ tilapia/ rohu/catla/ hilsha	Hilsha	Hilsha	Shrimp	
Farmer	10	5		5	5	10	35
Faria						2	2
Bepari				5		3	8
Aratdar	10	5	10	5	5	5	40
Paiker	15	4	3		10	3	35
Depot owner						5	5
Processing plant						2	2
Retailer	21	15	12	5	9	11	73
Total	56	29	25	20	29	41	200

## Results and Discussion

Fish marketing practices in Bangladesh is the combination of a series of functions or services that are performed by several institutions and market participants like marketing agents, brokers, wholesalers, retailer, exporter and manufacturer in order to transfer the products from farm-gate to the ultimate consumers both at home and abroad. Marketing system may be thought of as the connecting link between specialized producers and consumers (Kohls, 2005). An efficient marketing system is essential for earning fair profit for the fish farmers and traders. Marketing functions may be defined as major specialized activities performed in accomplishing the marketing process of concentration, equalization and dispersion (Kohls, 2005). In the study areas, the whole marketing of fish has been broken down into various functions such as buying and selling, transportation, grading, storing, weighing, financing, market information and pricing.

The activities involved in the transfer of goods are completed through buying and selling functions. *Aratdars* do the functions of negotiation between buyers and sellers of fish and help them at their own business premises on receipt of commission. They do not take the ownership of the products. Tilapia fish farmers sell 85% of their fish to *paiker* through *aratdar*, 12% to *paiker* directly and the final 3% to retailer. *Paikers* sell 77% of their fishes to retailers and 23% to retailers through *aratdars*. Retailers sell the entire fish to ultimate consumers. *Paiker* of tilapia fish purchases 92% from farmers through *aratdar* and 8% directly from farmers. Retailer purchases 89% from farmers through *aratdar* and 11% from farmers. Consumer purchases 100% of tilapia from the retailers in the study area (Table 2).

**Table 2. Percent of tilapia fish transacted by value chain actors**

Value chain actor	Purchase from (%)				Sold to (%)				
	Farmer	Farmer via <i>aratdar</i>	<i>Paiker</i>	<i>Retailer</i>	<i>Paiker</i>	<i>Paiker</i> via <i>aratdar</i>	<i>Retailer</i>	<i>Retailer</i> via <i>aratdar</i>	<i>Consumer</i>
Farmer	-	-	-	-	12	85	3	-	-
<i>Aratdar</i>	<i>Aratdars</i> negotiate between buyers and sellers of fish and help them at their own business premises on receipt of <i>Aratdari</i> commission.								
<i>Paiker</i>	8	92	-	-	-	-	77	23	-
<i>Retailer</i>	11	89	-	-	-	-	-	-	100
<i>Consumer</i>	-	-	-	100	-	-	-	-	-

Rohu fish farmers sell 89% of their fish to *paikers* through *aratdar*, 9% to *paikers* directly and 2% to retailers. *Paikers* sell 77% to retailers directly and 23% to retailers through *aratdar*. Retailers sell the entire fish to ultimate consumers. Rohu fish *paikers* purchase 92%

**Table 3. Percent of rohu fish transacted by value chain actors**

Value chain actor	Purchase from (%)				Sold to (%)				
	Farmer	Farmer via <i>aratdar</i>	<i>Paiker</i>	<i>Retailer</i>	<i>Paiker</i>	<i>Paiker</i> via <i>aratdar</i>	<i>Retailer</i>	<i>Retailer</i> via <i>aratdar</i>	<i>Consumer</i>
Farmer	-	-	-	-	9	89	2	-	-
<i>Aratdar</i>	<i>Aratdars</i> negotiate between buyers and sellers of fish and help them at their own business premises on receipt of <i>Aratdari</i> commission.								
<i>Paiker</i>	8	92	-	-	-	-	77	23	-
<i>Retailer</i>	5	95	-	-	-	-	-	-	100
<i>Consumer</i>	-	-	-	100	-	-	-	-	-

fish from the farmers through *aratdar* and 8% directly from the farmers. Retailers purchase 95% from farmers through *aratdar* and 5% from farmers. Consumers purchase 100% of rohu fish from the retailers in the study area (Table 3). Catla fish farmers sell 94% of their fish to *paikers* through *aratdar*, 5% to *paikers* directly and 1% to retailers. *Paikers* sell 88% to retailers directly and 12% to retailers through *aratdar*. Retailers sell the entire fish to ultimate consumers. Catla fish *paikers* purchase 89% fish from farmers through *aratdar*

and 11% directly from farmers. Retailers purchase 96% from farmers through *aratdar* and 4% from farmers. Consumers purchase 100% of catla fish from the retailers in the study area (Table 4).

**Table 4. Percent of catla fish transacted by value chain actors**

Value chain actor	Purchase from (%)				Sold to (%)				
	Farmer	Farmer via <i>aratdar</i>	<i>Paiker</i>	<i>Retailer</i>	<i>Paiker</i>	<i>Paiker</i> via <i>aratdar</i>	<i>Retailer</i>	<i>Retailer</i> via <i>aratdar</i>	Consumer
Farmer	-	-	-	-	5	94	1	-	-
<i>Aratdar</i>	<i>Aratdars</i> negotiate between buyers and sellers of fish and help them at their own business premises on receipt of <i>Aratdari</i> commission.								
<i>Paiker</i>	11	89	-	-	-	-	88	12	-
Retailer	4	96	-	-	-	-	-	-	100
Consumer	-	-	-	100	-	-	-	-	-

Pangas fish farmers sell 43% of their fish to *paikers* through *aratdar*, 54% to *paikers* directly and 3% to retailers. *Paikers* sell 35% to retailers, 60% to retailers through *aratdar* and 5% to *paikers* via *aratdar*. Retailers sell the entire fish to ultimate consumers. Pangas fish *paikers* purchase 50% fish from farmers through *aratdar* and 50% directly from farmers. Retailers purchase 96% from farmers through *aratdar* and 4% from farmers. Consumers purchase 100% of pangas fish from the retailer in the study area (Table 5).

**Table 5. Percent of pangas fish transacted by value chain actors**

Value chain actor	Purchase from (%)				Sold to (%)				
	Farmer	Farmer via <i>aratdar</i>	<i>Paiker</i>	<i>Retailer</i>	<i>Paiker</i>	<i>Paiker</i> via <i>aratdar</i>	<i>Retailer</i>	<i>Retailer</i> via <i>aratdar</i>	Consumer
Farmer	-	-	-	-	54	43	3	-	-
<i>Aratdar</i>	<i>Aratdars</i> negotiate between buyers and sellers of fish and help them at their own business premises on receipt of <i>Aratdari</i> commission.								
<i>Paiker</i>	50	50	-	-	-	5	35	60	-
Retailer	4	96	-	-	-	-	-	-	100
Consumer	-	-	-	100	-	-	-	-	-

Hilsha fish farmers sell 16% of fish to *farias*; 24% to *beparis* via

*aratdars*, 16% to *paikers* via *aratdars* and 12% to LC (Letter of Credit) *paikers* via *aratdar* and 32% to retailers. *Farias* sell 100% to retailers via *aratdar*. *Bepari* sells 80% to retailers and 20% to *paikers* via *aratdar*. *Paikers* sell 100% of their fishes to retailers via *aratdar*. LC *paikers* sell 100% of their fishes to India. Retailers sell the entire fish to ultimate consumers. Hilsha fish *farias* purchase 100% fish from fishermen. *Paiker*, *bepari*, LC *paiker* and retailer purchase 100% fish from fishermen through *aratdar*. Consumers purchase 100% of hilsha fish from the retailers in the study area (Table 6).

**Table 6. Percent of hilsha fish transacted by value chain actors**

Value chain actor	Purchase from (%)				Sold to (%)					
	Fisher men	Fisher men via aratdar	Paiker	Retailer	Faria	Bepari via aratdar	Paiker via Aratdar	LC Paiker via Aratdar	Retailer via aratdar	Consumer
Fishermen	-	-	-	-	16	24	16	12	32	-
Aratdar	Aratdars negotiate between buyers and sellers of fish and help them at their own business premises on receipt of Aratdari commission.									
Faria	100	-	-	-	-	-	-	-	100	-
Bepari	-	100	-	-	-	-	20	-	80	-
Paiker	-	100	-	-	-	-	-	-	100	-
LC paiker	-	100	-	-	Sold all fishes to India					
Retailer	-	100	-	-	-	-	-	-	-	100
Consumer	-	-	-	100	-	-	-	-	-	-

Shrimp farmers sell 5% of their fishes to *farias*; 50% to *beparis*, 15% to *paikers* and 5% to retailers via *aratdar* and 25% to depot owners. *Farias* sell 60% to depot owners and 40% to retailers via *aratdar*. Depot owner and *bepari* each sell 100% of their shrimp to account holders. *Paikers* sell 100% of their fishes to retailers via *aratdar*. Account holders each sell 100% shrimp to processing plant owners and world market (export) respectively. Retailers sell the entire shrimp to ultimate consumers. Shrimp *farias* purchase 100% fish from.

**Table 7. Percent of shrimp/prawn transacted by value chain actors**

Value chain actor	Purchase from (%)						
	Farmer	<i>Faria</i>	Farmer via <i>Aratdar</i>	<i>Bepari</i>	Depot owner	AC Holder	Retailer
<i>Faria</i>	100	-	-	-	-	-	-
Depot owner	40	20	40	-	-	-	-
<i>Paiker</i>	-	-	100	-	-	-	-
<i>Bepari</i>	-	-	100	-	-	-	-
A/C Holder	30	-	-	50	20	-	-
Processing plant	-	-	-	-	-	-	-
Retailer	-	-	20	80	-	-	-
Consumer	-	-	-	-	-	-	100

**Table 7. Percent of shrimp/prawn transacted by value chain actors (Cont....)**

Value chain actor	Sold to (%)							
	<i>Faria</i>	Retailer via <i>Aratdar</i>	<i>Bepari</i> via <i>Aratdar</i>	<i>Paiker</i> via <i>Aratdar</i>	Depot owner	AC holder	Processing plant	Consumer
Farmer	5	5	50	15	25	-	-	-
<i>Faria</i>	-	40	-	-	60	-	-	-
Depot owner	-	-	-	-	-	100	-	-
<i>Paiker</i>	-	100	-	-	-	-	-	-
<i>Bepari</i>	-	-	-	-	-	100	-	-
A/C Holder	-	-	-	-	-	-	100	-
Processing plant	-	World market	-	-	-	-	-	-
Retailer	-	-	-	-	-	-	-	100

Farmers Depot owners purchase 40% shrimp from farmers directly, 20% from *farias* and 40% from farmers via *aratdar*. *Paiker* and *bepari* purchase 100% fish from farmers through *aratdar*. Account holders purchase 30% shrimp from farmers, 50% from *beparis* and 20% from depot owners. Retailers purchase 80% from *beparis* and



20% from farmers via *aratdar*. Consumers purchase 100% of shrimp from the retailers in the study area (Table 7).

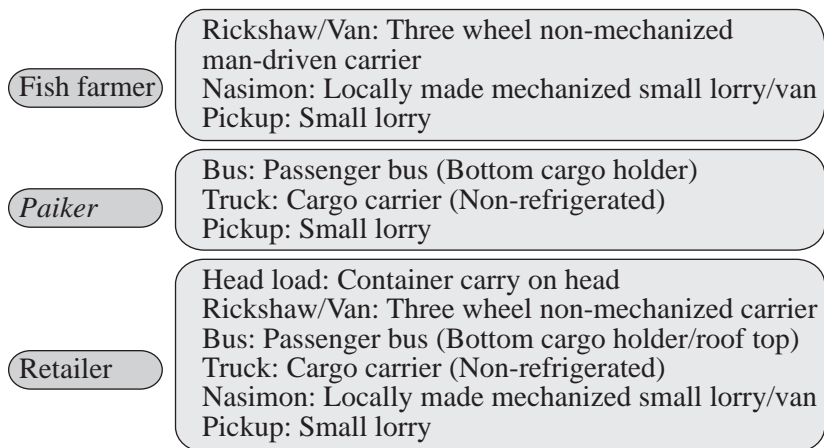
Grading is the basic function of sales transactions and is defined as the classification of products according to some standards or measures (Kohls and Uhl, 2005; p. 314). Grading is the sorting of produce into different market quality which facilitates exchange by simplifying buying and selling as it makes the sale by showing sample and description possible. It also simplifies the concentration process and makes easier and less costly the movement of goods through the marketing channel. Grading facilitates sale since different sizes of fish have different prices. In Bangladesh, all intermediaries grade fish on the basis of weight (Box 1). However, in the case of hilsha, location (source) is a factor of grading procedure since fishes from river (hilsha of river Padma) and from sea (called fishes from *Nama's*) are priced differently. Grading system of shrimp is different from other species. Here grading is based on number of pieces to make one kg. In case of golda, it starts from U-5 (under 5) meaning ? 5 pieces of golda to make one kg, and bagda starts from 8/12 meaning that 8 to 12 pieces comprise one kg.

### Box 1. Grading practices of different species of fishes

Species	Basis	Specification
Rohu	Weight	Large: 2.5 kg above, Medium: 1.0 kg to 2.5 kg, Small: Less than 1 kg
Catla	Weight	Large: 3.0 kg above, Medium: 1.5 kg to 3 kg, Small: Less than 1.5 kg
Tilapia	Weight	Large: 300 gm above, Medium: 150 gm to 300 gm, Small: Less than 150 gm
Pangas	Weight	Large: 1.5 kg above, Medium: 1 kg to 1.5 kg, Small: Less than 1 kg
Shrimp	Weight Weight	Golda: U-5, 6/8, 8/12, 13/15, 16/20, 21/25, 26/30 Bagda: 8/12, 13/15, 16/20, 21/25, 26/30, 31/40, 41/50
Hilsha	Location	Large: Above 1 kg, Medium: 800gm to 1000 gm, Small: Less than 800 gm Catching from river, Catching from sea

The storage facilities help buyers and sellers to reduce the wide fluctuation of prices between peak and lean seasons. The storage function is primarily concerned with making goods available at the desired time and enables traders to receive better prices for their products. Because of high perishability, fish requires extremely specialized storage facilities matching the seasonal demand. Only the processing plants in the shrimp industry use proper storage systems for export to the world market. Other intermediaries use only ice to transport fishes from one place to another. Surprisingly, no refrigerated vans are used in Bangladesh to transport fish. Live pangas is transported from one place to another using water in the plastic drums. If the distance is long, water is then changed twice or thrice depending on the distance. Though all intermediaries use ice during marketing, their use of ice in fish is not scientific for which quality of fish gets affected. While retail selling, some use ice and some do not.

Transportation is a basic function of making goods available at proper place and it creates place utility. Perishable goods must be moved as early as possible from the producing centre.



**Figure 1.** Mode of transport used by farmers and intermediaries for movement of major carps, pangas and tilapia

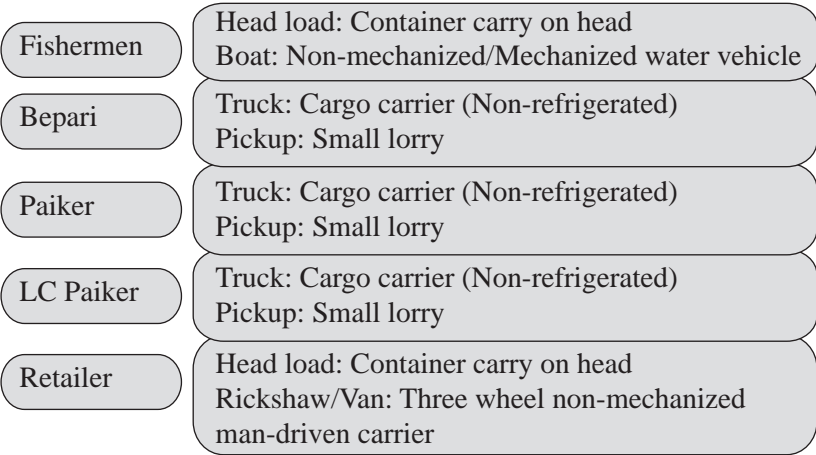
Fish farmer	Head load: Container carry on head Rickshaw/Van: Three wheel non-mechanized man-driven carrier
Depot owner	Rickshaw/Van: Three wheel non-mechanized man-driven carrier Truck: Cargo carrier (Non-refrigerated)
Paiker	Truck: Cargo carrier (Non-refrigerated) Pickup: Small lorry
Bepari	Truck: Cargo carrier (Non-refrigerated) Pickup: Small lorry
Account holder	Truck: Cargo carrier (Non-refrigerated) Pickup: Small lorry
Processing plant	Refrigerated van
Retailer	Head load: Container carry on head Rickshaw/Van: Three wheel non-mechanized man-driven carrier Bus: Passenger bus (Bottom cargo holder/roof top) Truck: Cargo carrier (Non-refrigerated) Nasimon: Locally made mechanized small lorry/van

**Figure 2.** Mode of transport used by farmers and intermediaries for movement of shrimp

to the consumer centre. So transportation is essential for highly perishable commodities like fish. Adequate and efficient transportation is a cornerstone for the modern marketing system (Kohls and Uhl, 2005, p.319). In the study areas, the fish farmers and intermediaries use various modes of transports such as van, rickshaw, truck, passenger bus, pickup, Nasimon (locally made pick-up type van for transporting passengers and goods), head load etc, to transfer product from the producing areas to the consumption centre. Figures 1, 2 and 3 show different modes of transport used by the intermediaries to transport fish from one place to another.

The financing function is the advancing of money by someone to carry on the business. For effective operation, financing is of crucial importance in the whole marketing system of fish. The source of

finance for the value chain actors in the study areas are shown in Tables 8, 9 and 10. Table 8 shows that most of the fish farmers, aratdars, paikers and retailers of major carps, pangas and tilapia are self-financed. Other sources of finance for farmers are banks, friends and relatives, and dadon. A minor portion of Aratdar's sources of finance are banks and friends and relatives. Paikers take loan from banks, NGO and friends and relatives. In addition to the use of their own fund, retailers also borrow from NGOs and friends and relatives.



**Figure 3.** Mode of transport used by the farmers and intermediaries for movement of hilsha fish

**Table 8.** Sources of finance of major carps, pangas and tilapia fish farmers and intermediaries

Sources of finance	Market participants (%)			Retailer
	Farmer	<i>Aratdar</i>	<i>Paiker</i>	
Own fund	86	96	82	76
Bank	9	3	11	0
NGO	-	0	5	16
Friend and relatives	4	1	2	8
<i>Dadon from Aratdar</i>	1	0	0	0
Total	100	100	100	100

Table 9 shows that most of the fish *aratdar*, *bepari*, *paiker* and retailer of hilsha are self-financed. Other sources of their finance are banks, NGOs, friends and relatives and dadon. It is worth mentioning that finance of hilsha fishermen come totally from *aratdar/mahajon* (who provides *dadon*). This *dadon* of the *aratdars /mohajans* makes fishermen very vulnerable as it is tied up with conditions. Fishermen receiving *dadon* from *aratdars/mohajans* are bound to sell their produce to them, sometimes at predetermined prices which in most cases are lower than the prevailing market prices. Moreover, they also deprive the fishers while weighing the produce. About one-fourth of the LC *paikers* business is run by bank loans.

**Table 9. Sources of finance of hilsha fish farmers and intermediaries**

Sources of finance	Market participants (%)					
	Fishermen	<i>Aratdar</i>	<i>Bepari</i>	<i>Paiker</i>	LC Paiker	Retailer
Own fund	3	90	95	80	74	99
Bank	0	9	5	10	24	0
NGO	0	0		0	2	1
Friend and relatives	0	1		0		
Dadon from Aratdar	97			10		
Total	100	100			100	100

Table 10 shows that in the case of shrimp, most of the farmers, *aratdar*, *bepari* and retailers are self-financed. Depot owners use a combination of own funds, bank loans, NGO and *aratdars* for shrimp marketing. Only 20% of depot owners procure loans from banks while 5% and 3% received from NGOs and *dadon* giving *aratdars* respectively. However, a majority of depot owners use their own fund for the business. 34% of the *paikers* take *dadon*.

**Table 10. Sources of finance of shrimp farmers and intermediaries**

Sources of finance	Market participants (%)							
	Farmer	Depot	<i>Aratdar</i>	<i>Paiker</i>	<i>Bepari</i>	A/C holder	Processing plant	Retailer
Own fund	78	72	100	64	91	70	43	100
Bank	0	20		0	0	30	57	
NGO	7	5		2	0			
Friend and relatives	1	0		0	0			
<i>Dadon</i> from <i>Aratdar</i>	14	3		34	9			

from *aratdar* besides their own funds to run their businesses. Account holders partly and processing plant owners mostly depend on bank loans to accelerate the business operations.

Market information is a facilitative function required for efficiently operating marketing system. In the study area, visiting the markets and use of telephone/mobile phones are the most common sources of collecting market information for all value chain actors. Table 11

**Table 11. Sources of market information for farmers and intermediaries**

Sources of market information	Market participants (%)								
	Farmer	Depot owner	<i>Aratdar</i>	<i>Paiker</i>	Retailer	LC <i>paiker</i>	<i>Bepari</i>	A/C holder	Processing plant
Collecting information from the market	80		58	73	92	40	71	80	50
Fellow traders	51		45	43	25	20	29	20	0
Email/Internet	0		0	0	0	80	0	0	100
Telephone/mobile	60	100	90	87	55	100	100	100	100

shows that fellow traders are also a common source of market information for all types of value chain actors except processing plants. These and LC *paikers* mainly depend on email/internet to gather market information

Packaging may be defined as the general group of activities in product planning which involves designing and producing the container or wrapper for a product (Stanton, 1991). Packaging is essential for proper transportation of fish. 'Basket' made of bamboo, rope and polythene is used by farmers, paikers and retailers of major carps, pangas and tilapia fish. Plastic drums are usually used when fish is transported in live form. Currently, 'plastic crate' is commonly used by all types of intermediaries in Bangladesh. Steel and wooden boxes are used in hilsha fish marketing by paikers, beparis and LC paikers. 'Box' made of cork sheet is widely used by A/C holders and processing plant owners in shrimp marketing and by LC paikers in hilsha fish marketing. Different sizes of packaging materials along with their capacities are shown in Box 2.

### Box 2. Packaging practices of fish marketing in Bangladesh

Packaging practices	Using materials	Capacity	Used by
Basket	Bamboo, Rope and Polythene	40 kg 20 kg	Farmer, Paiker and Retailer Retailer
Drum	Plastic	40 kg 20 kg	Farmer, <i>Paiker</i> Retailer
Crate	Plastic, Polythene	40 kg	Depot owner (shrimp), <i>Paiker</i> , <i>Bepari</i> , Account holder (Shrimp), Retailer
Steel box	Steel sheet	250 kg	<i>Paiker</i> , <i>Bepari</i> (hilsha)
Wooden box	Wood, Polythene	160 kg	<i>Bepari</i> , <i>Paiker</i> , LC paiker (hilsa) LC Paiker (hilsha), Account holder,
Box	Cork sheet	40 and 20 kg	Processing plant (shrimp)

In the study areas, all intermediaries are involved in buying and selling of fish. Depot owners, bepari and AC holders of shrimp marketing chain follow prefixed prices set by the processing plant. Farmer, aratdar, paiker, LC paiker, and processing plants practice open bargaining, auction and going market prices method for fixing price of their products in varying degree. Cent percent of the retailers follow open bargain for selling their fish to consumers (Table 12).

**Table 12. Pricing methods followed in selling fishes in Bangladesh**

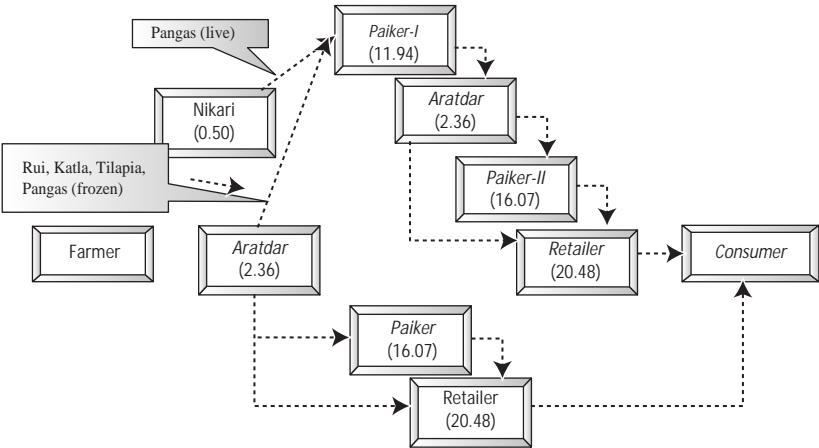
Pricing methods	Market participants (%)								
	Farmer	Depot owner	Aratdar	Paiker	Retailer	LC paiker	Bepari	A/C holder	Processing plant
Open bargaining	29	0	10	53	100	20	30	0	99
Auction	60	0	99	37	0	40	0	0	0
Based on going market prices	29	0	0	30	0	80	70	0	15
Prefixed prices	0	100	0	0	0	0	100	100	0
Cost-plus method	0	0	0	0	0	0	0	0	0

### Fish Marketing Channels

Marketing channels are the alternative routes of product flows from producers to consumers (Kohls and Uhl, 2005; p. 501). Value chain may be long or short for a particular commodity depending on the qualities of products, size and nature of consumers and producers and the prevailing social and physical environment. Dominant supply chains of major carps (rohu and catla), pangas and tilapia in the study areas are shown below: Three major value chains are identified for major Indian carps, pangas and tilapia. These are:

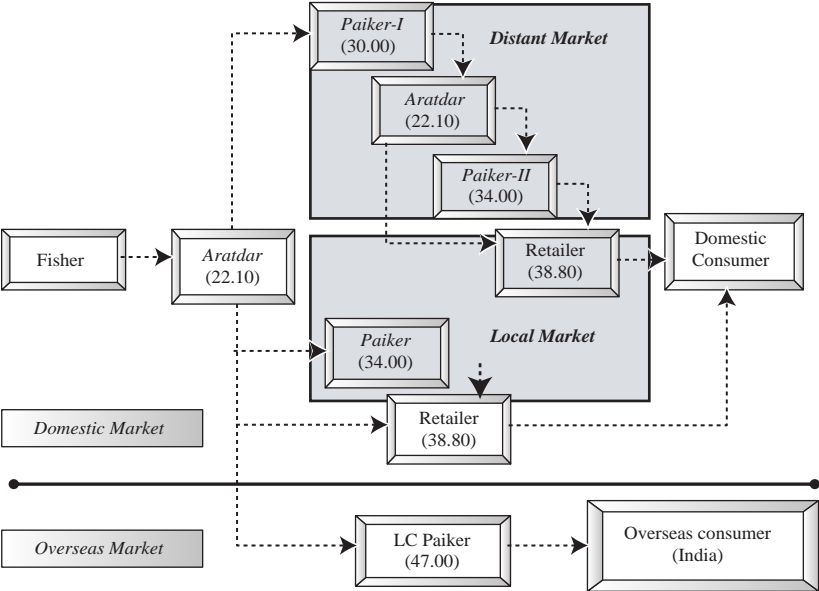
Value chain - I (For live Pangas)	Fish Farmer - <i>Nikari</i> - <i>Paiker</i> - Aratdar - Retailer - Consumer
Value chain - II	Fish Farmer - Aratdar - <i>Paiker</i> - Retailer - Consumer
Value chain - III	Fish Farmer - Aratdar - Retailer - Consumer





**Figure 4. Value chains of major carps, pangas and tilapia in Bangladesh**

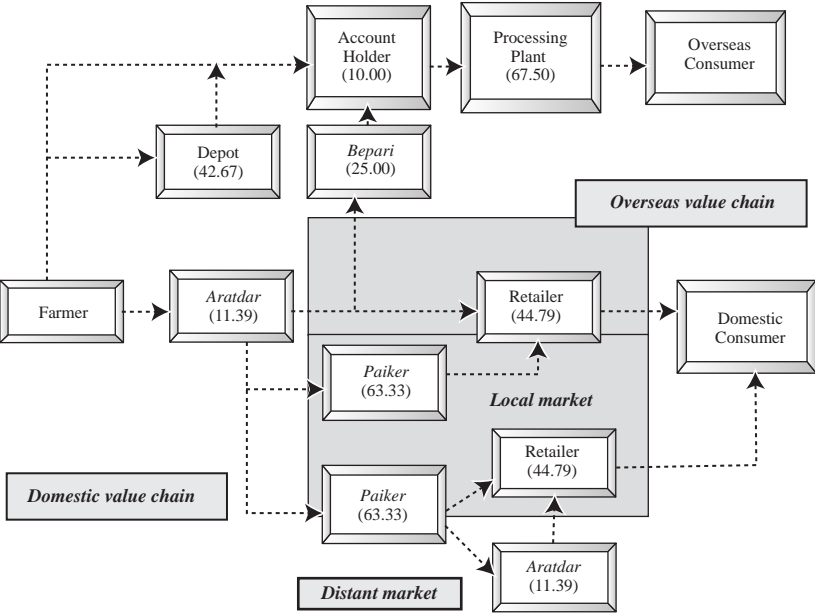
*Note: Figures in the parentheses indicate the average gross marketing margin/ added value (Taka/kg) by value chain actors.*



*Figure 5. Value chains of hilsha in Bangladesh*

Major Value chains of hilsha in the study areas are as follows:

<b>Domestic market</b>	
Value chain - I	Fishermen - <i>Aratdar</i> - <i>Paiker</i> - <i>Aratdar</i> - Retailer - Consumer (Distant market )
Value chain - II	Fishermen - <i>Aratdar</i> - <i>Paiker</i> - Retailer - Consumer (Local market )
Value chain - III	Fishermen - <i>Aratdar</i> - Retailer - Consumer (Local market)
<b>Overseas market</b>	
Value chain - IV	Fishermen - <i>Aratdar</i> - LC <i>Paiker</i> - Consumer



**Figure 6. Value chain of shrimp in Bangladesh**

Shrimp is sold in both domestic and overseas market. Major supply chains of shrimp in the study areas are shown below:

<b>Overseas Value chain</b>	
Value chain - I	Fish Farmer - <i>Aratdar</i> - <i>Bepari</i> - Account Holder - Processing plant - Consumer
Value chain - II	Fish Farmer - Depot owner - Account Holder - Processing plant - Consumer
Value chain - III	Fish Farmer - Account Holder - Processing plant - Consumer

Domestic value chain	
Value chain - IV	Fishermen - Aratdar - Retailer - Consumer (Local market)
Value chain - V	Fish Farmer - Aratdar - Paiker - Retailer - Consumer (Distant market)

Value chains presented in figures 5, and 6 indicate that there are overseas as well as domestic chains. Species such as hilsha and shrimp do have both types of value chains (domestic and overseas). The foregoing discussions also indicate the existence of some intermediaries like *aratdars*, who do operate at both ends, namely, at the secondary markets of the upazila/district level in the production end where *beparies*/wholesalers buy and sell, as well as in terminal market at the consumption end where *berpari*/wholesalers/retailers operate. This happens when the marketing channel is usually long, comprising of inter districts.

Table 13 shows the percentages of total value addition cost and total net profit by different intermediaries for different fish marketing system in Bangladesh. For major carp, pangas and tilapia, major cost is borne by paikers (32.03% of total cost) and major net profit is earned by retailers (51.98% of total net profit). For hilsha and shrimp, major cost is borne by the inter district beparis, LC paikers, paikers and fishermen but major net profit is earned by retailers and processing plant owners. Farmers, in shrimp marketing, bear the major marketing cost (23.70% of total cost) because they have to pay aratdar's commission which ultimately increases their marketing cost.

**Table 13 : Percentage distribution of value addition cost and profit by intermediaries and marketing system**

Intermediaries	Major carp, pangas and tilapia		Hilsha		Shrimp	
	% of total cost	% of total profit	% of total cost	% of total profit	% of total cost	% of total profit
Farmer	14.45	-	-	-	23.70	-
<i>Aratdar</i>	4.29	4.40	15.85	9.36	5.05	2.98
Depot owner	-	-	-	-	13.92	14.91
Inter district <i>bepari</i>	-	-	26.21	7.20	-	-

Bepari	-	-	-	-	5.55	10.68
Inter district paiker	29.74	15.93	-	-	-	-
LC paiker	-	-	26.38	28.46	-	-
Paikar	32.04	27.69	22.65	16.41	22.17	21.01
Account Holder	-	-	-	-	3.44	3.36
Processing plant	-	-	-	-	20.85	24.46
Retailer	19.45	51.98	8.91	38.57	5.32	22.60

## Conclusions

Fish marketing system in Bangladesh has historically been organized by the private sector. The government provides support in the form of roads and infrastructures, but does not play active role in properly regulating market behavior and market performance. Price is determined by direct bargaining between the sellers and buyers.

Marketing of fresh fish in Bangladesh is characterized by involvement of many intermediaries. Value chain of major carps, pangas, tilapia, hilsha and shrimp are long and very complex. Though demand for fish is high in Bangladesh, markets are localized in some areas and fish producers (farmers and fishers) have limited ability to reach better alternative markets. Involvement of some intermediaries seems to be redundant whose presence just adds a cost to the consumer and a loss to the fisher. Moreover, the superfluous involvement of intermediaries keeps fishers and markets separated not allowing them to be market responsive.

Transport facilities are poor in general, preventing producers from sending their fish to higher markets. Lack of transport and equipment is an important constraint particularly for riverine capture fisheries. Assembling points for fish caught from riverine sources are located at distant places. Riverine fish are captured in innumerable points, many of which are not accessible to road networks. Non-existence of good road and transport networks with the landing (assembling) centers deprive small-scale artisanal riverine fishers to get fair price due to their inability to sell directly to the assembling points/landing centers. It takes long time for the fishers to take the produce to the assembling centers, which may cause spoilage of the fish. Moreover, fishers may not be able to spend so long time to do the job as they

have other family business to attend. For the part-timer fishers, time is very important as they might be spending the rest of time to work for others to earn wage. Absence of road networks, transports and assembling points has created opportunities for some intermediaries who bridge the gap and make some money, which is a loss to the fishers and an additional cost to the consumers. Product quality is also affected due to the absence of roads and transport network. There is neither any effort for organized cooperative marketing facilities nor there is any mechanism for the small-scale fishermen to quickly sell their produce to an organized outlet. However, this transportation constraint is not so acute for aquaculture products. There is quite good network of assembling points for farmed fish. In recent years, there has been some improvement in road and transport net work. And fish marketing chains are getting shorter in areas with better road and communication net work (ADB 2005; Faruque 2007; Dey et al. 2010). The relatively well-to-do fish farmers have the ability to arrange transport and contact wholesalers, and can sell their product without notable problem.

Though fish marketing in Bangladesh is beset with a number of problems, there have been a number of positive changes that are expected to improve fish marketing environment in the country. These positive drivers includes, i) the shift from subsistence to commercial fish farming, ii) emergence of super-markets, and iii) a changing social attitude towards fish marketing, as it is less considered as a dishonourable job as it was in the past. But the government in Bangladesh needs to ensure that the proper infrastructure and necessary social capital are available for effective participation of all the market intermediaries of the seafood value chain. For better fish marketing, side by side with the private sector, government should also play active role in providing physical facilities like refrigerated storage, refrigerated vans, good market places with related facilities like water, ice, electricity, drainage facilities and sitting arrangements etc. Development of road networks is greatly needed, which is a responsibility of the government. Market regulations needs to be strictly followed. Monitoring to ensure fish quality needs to be strengthened. Similarly, it is also the responsibility of the government to see that consignment can reach the destination without requiring to pay unnecessary tolls and

subscriptions. The development of good road and transport networks can reduce superfluous involvement of intermediaries, which could be beneficial for both the fishers/farmers and consumers. Assembling centers with refrigerated storage facilities may be developed so that the perishability of fish is checked, which would enable the assembling centers to make bulk sell/transfer to the next destination. This could reduce post harvest loss and provide better price for the fishers/farmers.

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## **Present situation and necessity regarding reading materials of the visually impaired students studying in Bangladesh**

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Shahriar Md. Shiblee<sup>3</sup>

### **Abstract**

More than a billion people in the world today experience disability. These people generally have poorer health, lower education achievements, fewer economic opportunities, and higher rates of poverty. This is largely due to the barriers they face in their everyday lives, rather than their disability. The authors conducted the study to analyze the current situation and necessity regarding reading materials of the visually impaired students studying at the tertiary level in Bangladesh. A total of 82 visually impaired students studying at tertiary level in different institutions in Bangladesh took part in this survey. This study revealed that, among 82 participants, approximately 67% of respondents were male, and 33% of respondents were female. Male respondents were more than female respondents because considering the social and economic condition of our country most of the students with visual disabilities who pursue tertiary education are male. This survey found only two types of visual disability among its partakers. Most of the participants were visually impaired (84%), and the rest of them were individuals with Low vision (16%). All of the respondents (100%) think accessible audiobooks and text-only materials are the most effective and efficient mode of reading materials that they would love to have to continue their future study. It might be because this type of material is proven for their accessibility and easy to operate and also provide a world-class opportunity for their users. While asked about the convenience and amount of the existing tertiary level study materials,

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all the respondents (100%) unanimously agreed that these are not easily available and those that are rarely available are not enough in quantity. It is because there are no accessible online library facilities available that have accessible study materials designed for persons with disabilities, and also none of the institutional libraries have accessible study materials.

## **Introduction**

Persons with vision impairments and others with print disabilities face discrimination and challenges in obtaining an equitable education in the traditional sense, as reading materials are frequently inaccessible to them. For them, there is a severe lacking of adequate study materials and books both in markets and libraries and also there is no deliberate policy and initiatives of the Government and Non-Government Authorities to ensure accessible study materials for these visually challenged students.

Therefore, they are always lagging behind in their studies. In many cases, the absence of such reading materials is resulting in ignorance and lack of action or sole reliance on the assistance of a third party. As a result, they are failing to keep pace with the accelerated tempo of educational activity. Therefore, the drop-out rate of the visually impaired students from the educational institution is very high in comparison to their normal counterparts. But the UN Convention on the Rights of Persons with Disabilities stated that, "People should have rights to education and equal access to information and knowledge regardless of disability" [3]. That's why YPSA has been making relentless efforts to resolve this problem since its inception. Yet these youths are not getting enough accessible materials. Even though, in sustainable development goals, the rights of persons with disabilities are given significances. Disability is referenced in various parts of the SDGs and specifically in parts related to education, growth and employment, inequality, accessibility of human settlements. SDG Goal 4, 8, 10, 11, and 17 have directly mentioned the rights of persons with disabilities [4]. But very little is happening in our country in the regard. Nevertheless, YPSA thinks, it is economically unacceptable because of the waste of human resources that it entails; it is humanly unacceptable since it prevents a significant portion of the population from taking part in building the

world; it is intellectually unacceptable as it deprives contribution of ideas and knowledge, in a word, of creativity.

YPSA has quiet enough experiences on developing accessible materials for visually impaired person. As YPSA, along with the Access to Information Program (A2I), Prime Minister Office Bangladesh, has produced books in DAISY format for school level students which has proven its accessibility and cost-effectiveness compared to the paper-based books for the students with visual disability, print disability and learning disability. Relying on that experience, YPSA conceptualized a project named, 'Accessible Reading Materials for the Students with Visual Impairment', to develop certain selected in-demand contents for the students studying at tertiary level in different institutions in Bangladesh with the help of the Direct Aid Program of Australian High Commission, Dhaka. As a part of this initiative, YPSA has conducted this survey to analyze the current situation and necessity regarding reading materials of the visually impaired students studying at the tertiary level in Bangladesh. So that it could make proper and useful recommendations in order to select appropriate, in-demand contents concerning the production of accessible reading materials (Books) for the visually impaired students. Thus help them to pursue their dream of higher education.

The core objective of this survey is to analyze the current situation and necessity regarding reading materials of the visually impaired students studying at the tertiary level, which is comprised of several specific objectives that are given below.

- 1 To examine the current condition and essentials concerning the study materials of the visually impaired students studying at the tertiary level in Bangladesh.
- 1 To formulate specific recommendations in order to select contents for Accessible Publication.

## **Review of Literature**

As there was no research conducted by any agencies that directly addressed the issue of reading materials of the students with disabilities studying at tertiary level in Bangladesh; therefore, different types of documents from government agencies, researchers,

and non-governmental organizations from national and international platforms related to Persons with Disabilities as a whole were collected and reviewed in relation to this survey. In Bangladesh, the total population is 159.6 million [2] and more than 9.1% of the total population have been suffering from various types of disabilities [5]. Besides, nearly 15% of the population in Bangladesh is Persons with disabilities and approximately four million people are visually impaired in Bangladesh [6]. Visually impaired students are now studying at school level & there is a severe lack of accessible study materials. Furthermore, approximately 48% [5] of people in Bangladesh are illiterate or low literate. These large amounts of the population can also be considered as print disable. Accessible information and reading materials have not been available to this group. Information rights have not been recognized/ adequately met. Further barriers were created for the print disabled and visually impaired. On the other hand, the National Forum of Organizations Working with Disability (NFOWD) and Handicap International (HI) estimated that 5.6 percent of the population suffered from a disability. The 8 million people with disabilities in Bangladesh suffer from a range of disability types and severity [7].

Throughout the world "probably the largest group of diverse learners is students with disabilities" [8]. The scenario of Bangladesh is not different. "Lack of information, combined with discriminatory attitudes towards persons with disabilities at all levels of society, contributes to the continued neglect of their right to education [9]." Not only the society and the other people but also some families of children with disabilities tend to have some superstitious negative attitudes towards those children. This is why the policymakers, teachers, parents, normal learners should be aware of the classifications of disabilities to retain themselves from several prejudices about the children with disabilities that result in the exclusion of those children from the society and basic rights [9].

Nevertheless, the UN Convention on the Rights of Persons with Disabilities has been a landmark for the inclusion and education of Persons with Disabilities particularly Article 24 discussed about education for persons with disabilities. There, it stated that States Parties recognize the right of persons with disabilities to education.

With a view to realizing this right without discrimination and on the basis of equal opportunity, States Parties shall ensure an inclusive education system at all levels and lifelong learning directed to: (a) The full development of human potential and sense of dignity and self-worth, and the strengthening of respect for human rights, fundamental freedoms and human diversity; (b) The development by persons with disabilities of their personality, talents and creativity, as well as their mental and physical abilities, to their fullest potential; (c) Enabling persons with disabilities to participate effectively in a free society. In realizing this right, States Parties shall ensure that: persons with disabilities are not excluded from the general education system on the basis of disability; persons with disabilities receive the support required, within the general education system, to facilitate their effective education; effective individualized support measures are provided in environments that maximize academic and social development, consistent with the goal of full inclusion; ensuring that the education of persons, and in particular children, who are blind, deaf or deafblind, is delivered in the most appropriate languages and modes and means of communication for the individual, and in environments which maximize academic and social development. Furthermore, in order to help ensure the realization of this right, States Parties shall take appropriate measures to employ teachers, including teachers with disabilities, who are qualified in sign language and/or Braille, and to train professionals and staff who work at all levels of education. Such training shall incorporate disability awareness and the use of appropriate augmentative and alternative modes, means and formats of communication, educational techniques, and materials to support persons with disabilities. Lastly, states Parties shall ensure that persons with disabilities are able to access general tertiary education, vocational training, adult education, and lifelong learning without discrimination and on an equal basis with others. To this end, States Parties shall ensure that reasonable accommodation is provided to persons with disabilities [3].

However, the Government of the People's Republic of Bangladesh has formulated different laws, rules, and regulations for the Rights of Persons with Disabilities, particularly 'Rights & Protection of Persons with Disabilities Act 2013'. In Bangladesh, the Protection of the Rights of the Persons with Disabilities Act, 2013 was passed with a

view to ensuring the rights and dignity of persons with disabilities. The Act is meant to guarantee educational, physical, and mental improvement of persons with disabilities and to support their participation in social and state activities by removing all sorts of discrimination [10].

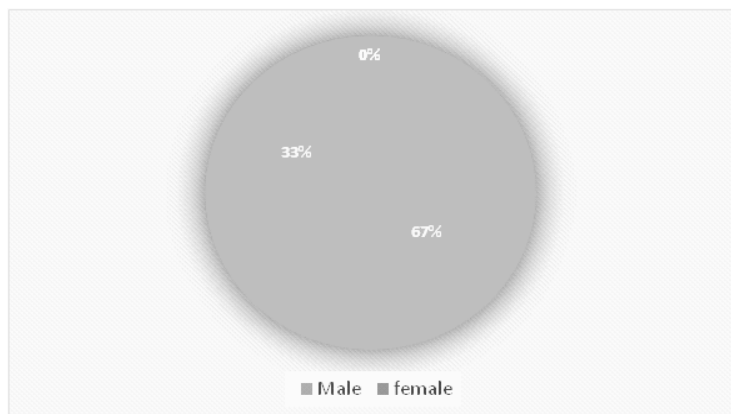
## **Methodology**

This survey was designed as a questionnaire survey for the students with visual impairments studying at tertiary levels in Bangladesh. The main goal of this survey was to examine the current situation and requirement of study materials of the visually impaired students. The questionnaire was developed by a team of professionals of YPSA's IRCD (ICT and Resource Centre on Disabilities) unit, which is included here as appendix 1, and supported by the KM4D (Knowledge Management for Development) of YPSA. As this survey mainly focused on the issue of reading materials of the participants; therefore, it focused specifically on their educational status, overall satisfaction and quality of educational experience, medium of study, expectations regarding study materials, and a few other relevant questions and suggestions. The survey took place at several leading and well-renowned institutions where most of the visually impaired students enroll into. Competent interviewers conducted the interview and a total of 82 visually impaired students participated in this survey and thus, we have collected all the qualitative data. Quantitative data were analyzed by the experts through various types of statistical tools and techniques.

## **Results and Discussion**

### ***Demographic Condition of the Respondents***

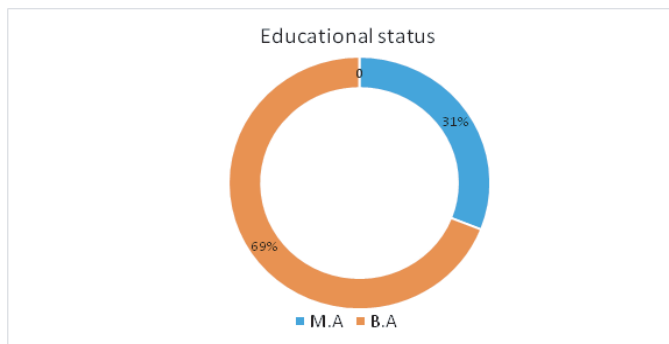
Demographic condition is often measured by education, income, gender, etc. to conceptualize the social status or class of an individual or group. The present section investigated the demographic factors, such as gender status, educational status, area of study, and medium of study to understand the background and present condition of the respondents (visually impaired students) regarding the availability of study materials.



**Figure 01: Gender Status of the Respondents**

The figure shows the gender percentage of the respondents who participated in the survey. Among 82 participants, approximately 67% of respondents were male, and 33% of respondents were female. Male respondents were more than female respondents because considering the social and economic condition of our country most of the students with visual disabilities who pursue tertiary education are male. Another reason is that male students are more extroverted while most of the females tend to be introvert.

This area of study focused on the educational status of the respondents. Almost all of them study in the subjects under the department of social science and arts. Among them, 31% were master's students, and the rest of them, approximately 69%, studies in different courses at bachelor's level



**Figure 02: Educational status of the Respondents .**

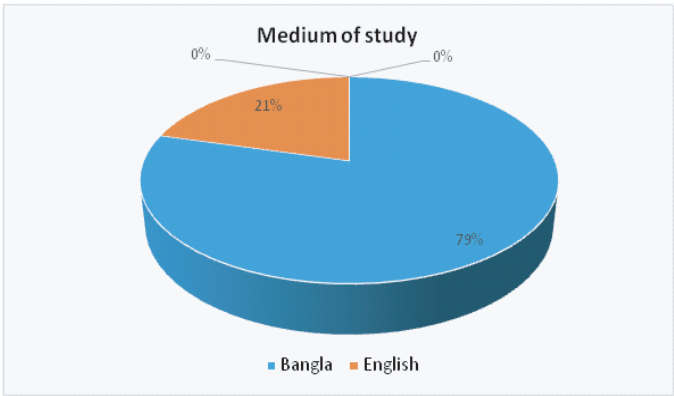
### ***Subject/Department of Study of The Respondent***

Table 1 illustrates the subjects/departments where the respondents are currently studying at. As we can see in the table, among the 82 participants, most of them (32%) studies in the sociology department followed by political science (21%), Islamic History (17%), Law (12%), History (10%), and English (8%). Most of them are studying these courses by choice, and facing severe problems during classes and also regarding the exam preparation. Others, however, accepted the harsh reality, which is scarcity of study materials, and choose to attend those courses on which few materials are available.

**Table 01: Subject/Department of study of the respondent**

Subject/Department of study	Frequency	Percentage
Sociology	26	32%
Political Science	17	21%
Islamic History	14	17%
Law	10	12%
English	7	8%
History	8	10%
Total	82	100

Figure 3 shows the medium of study of the 82 respondents. Although, in Bangladesh almost all the universities and colleges allow their students to choose either English or Bangla as their medium of study. During this survey, we found out that most of the students (79%) with visual disabilities preferred the Bangla medium over English as they hope, it would be a lot easier for them to study in their mother tongue. While the rest of the participants choose English as they think it will be truly beneficial for their future career prospects.



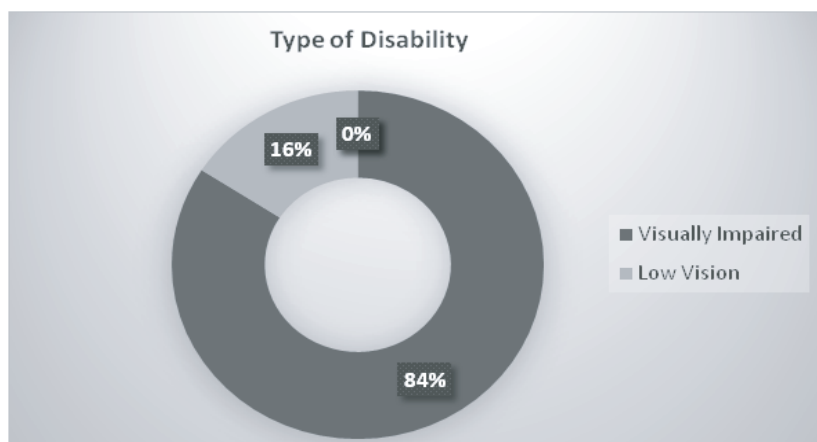
**Figure 03: Medium of study**

***Disability-Related Information***

Visual functions can be classified into four categories e.g., Normal Vision, Moderate Visual Impairment, Severe Visual Impairment, and Blindness. There are 248 million people with visual impairments living in the world. Among them, 39 million are blind and 245 have low vision. About 90 percent of visually impaired people are residing in the developing countries; around 65 percent of them are over 50 years old. It has been estimated that around 19 million children under 15 years are visually impaired. According to the findings of WHO [6] and Bangladesh Bureau of Statistics [5], approximately four million people are visually impaired in Bangladesh. This section of the survey focused on the type of visual disabilities of the participant.

The government of Bangladesh adopted the Act 'Rights & Protection of Persons with Disabilities Act 2013'. This Act mentioned that twelve types of disabilities are available among the people in Bangladesh. As this survey focused on the students with visual disabilities and their condition regarding reading materials, therefore, this figure illustrated the type of visual disabilities of its respondents. This survey found only two types of visual disability among its partakers. Most of the participants were visually impaired (84%), and the rest of them were individuals with Low vision (16%).

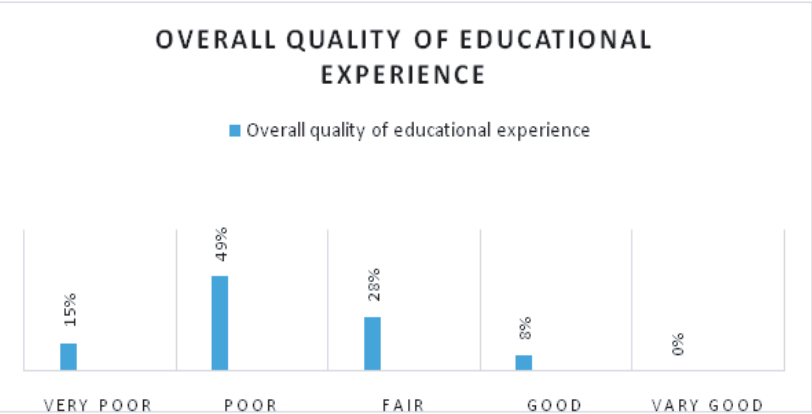




**Figure 04: Type of Disability**

The period of the last four and half decades, after independence, has witnessed a significant expansion of educational opportunities for persons with disabilities, and especially for the visually impaired citizens of Bangladesh. Plenty of visually impaired students are now studying at schools, colleges, and universities, and this number is going up every year. It is also true that these students are facing a severe lack of accessible study materials. This section of the survey aimed to analyze the current situation and necessity regarding reading materials of the visually impaired students studying at the tertiary level in Bangladesh. By doing so it expects to depict the real scenario so that it can put forward recommendations to help the organization to select in-demand contents regarding the production of accessible reading materials (Books) for the visually impaired students. Thus help them to pursue their dream of higher education.

This section focused on the issue of the overall quality of educational experience of the students with visual disabilities studying at tertiary in Bangladesh. When asked about their general satisfaction level of their journey of pursuing higher education as a visually impaired person, the response that has been depicted in figure 5 is kind of a varied response. Although most of them agreed that it was poor overall (49%), others, however, settled at fair (28%) where 15% of the respondents described their experience as very poor, and 8% of the respondents depicted theirs as good.



**Figure 05: Overall quality of educational experience**

*Study materials used by the respondents*

Table 02: Study materials used by the respondents

Type of Material/Materials	Frequency	Percentage
Braille	-	-
Accessible Audio Books	9	11%
Homemade Audio Contents	42	51%
Text only	-	-
Other	-	-
Braille & Accessible Audio Books	-	-
Braille & Homemade Audio Contents	-	-
Braille & Text only	-	-
Accessible Audio Books & HomemadeAudio Contents	31	38%
Accessible Audio Books & Text only	-	-
Homemade Audio Contents & Text only	-	-
Total	82	100

UN Convention on the Rights of Persons with Disabilities stated that, "People should have rights to education and equal access to information and knowledge regardless of disability" [3]. But in Bangladesh, their right to education at the tertiary level has not been

ensure yet. Although, very little has been done to assist and improve their educational experience, apart from a few scattered initiatives taken by some govt. and non-govt. organizations that are like a drop in the ocean. Therefore, when being asked about the types of study materials they use, most of them replied in the same manner which has been depicted in table 2. The majority of them said they use home-made audio contents (51%), while others said, they use accessible reading materials (11%) which is, however, available in small quantity. However, 38% of the respondent use both home-made audio contents and accessible reading materials. Also, by this survey, it is prominent that there are no other forms of accessible reading materials, such as Braille, text only, etc., available for the students with visual disabilities studying at the tertiary level in Bangladesh.

*Study materials and their effectiveness*

**Table 03:** Study materials and their effectiveness

Type of Material/Materials	Frequency	Percentage
Braille	-	
Accessible Audio Books	-	-
Homemade Audio Contents	-	-
Text only	-	-
Other	-	-
Braille & Accessible Audio Books	-	-
Braille & Homemade Audio Contents	-	-
Braille & Text only	-	-
Accessible Audio Books & Homemade Audio Contents	-	-
Accessible Audio Books & Text only	82	100
Homemade Audio Contents & Text only	-	-
Total	82	100

This section of the survey tried to find out the perspective of students with disabilities of tertiary level regarding the effectiveness of accessible reading materials. By looking at table 3, it seems clear that all of the respondents (100%) think accessible audiobooks and text-

only materials are the most effective and efficient mode of reading materials that they would love to have to continue their future study. It might be because this type of material is proven for their accessibility and easy to operate and also provide a world-class opportunity for their users.

### ***Current availability of study materials***

**Table 04:** Current availability of study materials

<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
Yes ( <i>Available &amp; Enough</i> )	-	-
No ( <i>Not Available &amp; Enough</i> )	82	100
<b>Total</b>	<b>82</b>	<b>100</b>

Table 4 shows the respondents opinion regarding the availability and quantity of the accessible reading materials needed for continuing their study. While asked about the convenience and amount of the existing tertiary level study materials, all the respondents (100%) unanimously agreed that these are not easily available and those that are rarely available are not enough in quantity. Therefore, they always have to compromise with each other in order to access and use them. It is also true that this sort of compromise often leads to frustration.

### ***Availability of study materials needed for previous study***

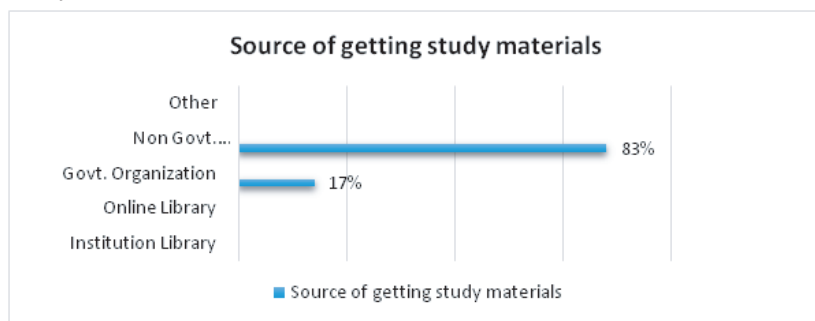
**Table 05:** Availability of study materials needed for previous study

<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
Yes ( <i>Available &amp; Enough</i> )	-	-
No ( <i>Not Available &amp; Enough</i> )	82	100
<b>Total</b>	<b>82</b>	<b>100</b>

This section focused on the availability of reading materials needed for completing participant's previous studies and tried to depict the larger picture of the issue. All of the respondents (100%) said that the materials needed for their previous study were not available and enough in quantity. Especially, those who are at graduation level told that they had to struggle a lot in order to pass their Higher Secondary Examination, which they have passed recently, because there were no accessible materials available at the higher secondary level apart from a few Braille and home-made contents, which resulted in them getting a low score at the H.S.C examination.

### ***Source of getting study materials***

In Bangladesh, several govt. and non-govt. organization work for the welfare of persons with disabilities. While asked about the source of getting necessary study materials, among the 82 respondents, 83% said that they got theirs from different non-govt. organization and others said they got theirs from different govt. organization (17%). It is because there are no accessible online library facilities available that have accessible study materials designed for persons with disabilities, and also none of the institutional libraries have accessible study materials.

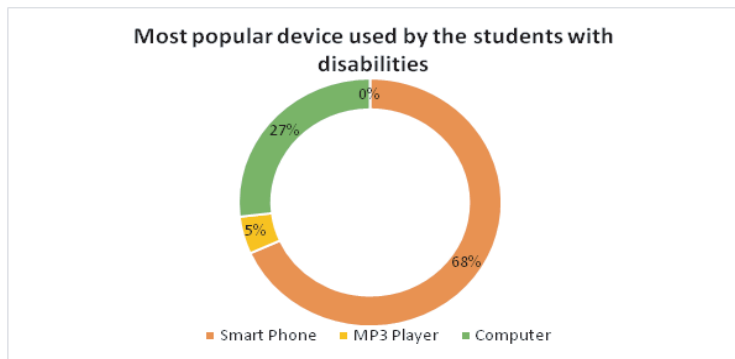


**Figure 06:** Source of getting study materials

### ***Most popular device used by the students with disabilities***

In order to access accessible content visually impaired students in Bangladesh use a range of devices. Figure 7 shows that the most popular device used by students with visual disabilities is smartphone (68%), followed by computers (27%), and MP3 players (5%).

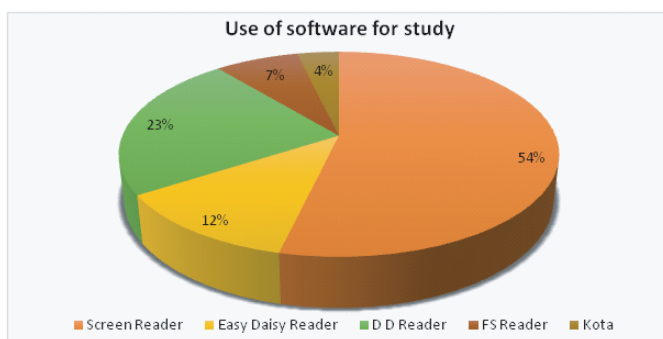
Although, the ability to have a device is depended on their economic condition, and it is true that in Bangladesh, most of the students with visual disabilities live under the poverty line. So they cannot often afford to purchase necessary devices at their convenience due to this device's high cost.



**Figure 07:** Most popular device used by the students with disabilities

### *Use of software for study*

While using different devices for accessing accessible reading materials, users are required to use different software's which are sometimes available as complementary software along with the device or they needed to be downloaded from the internet. While asked about their use of software in this regard, most of the respondents (54%) said, they use screen reader. Other software used by the students with visual disabilities are DD Reader (23%), Easy Daisy Reader (12%), FS Reader (7%), and Kota (4%).



**Figure 08:** Use of software for study

***Departments/Subjects where most visually impaired students enroll into.*****Table 06:** Departments/Subjects where most visually impaired students enroll into

Subject/Department of study	Frequency (Out of 82)	Percentage
Sociology	82	100
Political Science	82	100
Islamic History	82	100
English	82	100
History	47	57
Law	35	43

This section of the survey tried to find out the Departments/Subjects where most visually impaired students enroll into. In the questionnaire, participants were asked to name 5 departments where they think most of the visually impaired students enroll into, and it seems that they have almost a unanimous opinion on this issue. Table 6 shows, among the 82 participants, 82 of them (100%) think Sociology, Political Science, Islamic History, and English are the Departments/Subjects where visually impaired students most enroll into, while 57% of them picked History and 43% of them picked Law as their fifth choice.

**Conclusions and Recommendations**

The period of the last four and half decades, after independence, has witnessed a significant expansion of educational opportunities for persons with disabilities, and especially for the visually impaired citizens of Bangladesh. Plenty of visually impaired students are now studying at schools, colleges, and universities, and this number is going up every year. It is also true that these students are facing a severe lack of accessible study materials. This survey aimed to analyze the current situation and necessity regarding reading materials of the visually impaired students studying at the tertiary level in Bangladesh. By doing so it tried to depict the real scenario so that it can put forward recommendations to help the organization to select in-demand contents regarding the production of accessible reading materials (Books) for the visually impaired students. Thus

help them to pursue their dream of higher education. But in Bangladesh, their right to education at the tertiary level has not been ensured yet. Very little has been done to assist and improve their educational experience, apart from a few scattered initiatives taken by some govt. and non-govt. organizations that are like a drop in the ocean. It is because the concept of an inclusive education system is a shift from the traditional welfare and service-oriented practice of special integrated education that was not appropriate to be a much effective and rights-based system. Inclusive education is a new concept and globally recognized, but implementing this system is completely depended upon the values, attitude, and resources.

A vast task is needed to be done to introduce an effective education mechanism to ensure education equity among all students with disabilities. In Bangladesh, though the disability literacy rate is increasing day by day, the quality of education is falling behind. While their enrollment in primary and secondary education is satisfactory, but after that, the drop-out rate is very high in reality at tertiary due to inaccessible infrastructure, and especially lack of adequate accessible study materials.

In Bangladesh, persons with vision impairments and others with print disabilities studying at the tertiary level face discrimination and challenges in obtaining an equitable education in the traditional sense, as reading materials are frequently inaccessible to them. This study found out that, there is a severe lacking of adequate study materials and books for them both in markets and libraries and also there is no deliberate policy and initiatives of the Government and Non-Government authorities to ensure accessible study materials for visually challenged students. Therefore, they are always lagging behind in their studies and receiving information. In many cases, the absence of such reading materials is resulting in ignorance and lack of action or sole reliance on the assistance of a third party. Therefore, it is necessary to arrange an especial mechanism that will tackle all these lacking and provide persons with disabilities, especially students with disabilities with adequate and appropriate in-demand informative and educational materials so that they become ready to contribute in the 21st-century workforce.

Taking into consideration all the scenarios, this survey is providing



the following recommendations in order to select appropriate, in-demand contents concerning the production of accessible reading materials (Books) for the visually impaired students. Thus help them to pursue their dream of higher education.

- I Departments/Subjects where visually impaired students most enroll into are **Sociology, Political Science, Islamic History, English, History, and Law**; therefore, it is necessary to select and produce accessible contents (Books) that will meet the demand of the students studying in these subjects. If it is not possible to convert all the books of these subjects then few focused group discussions (FDG) should be arranged to find out the top priorities.
- I As this survey has found out that the most popular and effective format of study materials, according to its participants, are Accessible Audio Books and Text only; therefore, all the contents should be produced in these formats.
- I While producing content, it should be considered that they are usable/playable via software like screen reader, DD Reader, Easy Daisy Reader, FS Reader, and Kota.
- I This study found out that the materials needed for the participants' previous study were not available and enough in quantity. Especially, those who are at graduation level told that they had to struggle a lot in order to pass their Higher Secondary Examination because of the lack of accessible study materials; therefore, it is necessary to convert all the Higher Secondary textbooks into accessible full text full audio format.
- I It is also necessary to establish an online or offline accessible book library so that visually impaired students can get all the study materials from a unified platform.

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## **MARKET ECONOMY TO MARKET SOCIETY: OUR INADVERTENT TRANSITION TOWARDS AN UNSETTLED FUTURE**

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### **Abstract**

This paper illustrates the gradual intrusion of the market economy into our social sphere. Though market economy has significantly contributed to augment socio-economic status of people indiscriminate of geographical or political border, inarguably excessive usage of market forces has also created some socio-cultural backlashes. The perimeter of the market economy is now amorphous and gradually extending in our social fabric. The unrestrained prevalence of market society is not rare anymore as the ubiquity of this economic assault is common in our everyday life and continuously becoming quite conspicuous. Moral and social goods are being traded freely thanks to the emergence of market society. Many unconventional trade practices are becoming the new normal in our society. But, at what cost? In this paper, the implication of market society, its digression from market economy and relentless expansion it has in our social life have been critically analyzed from the viewpoint of justice, value judgment, people's entitlement and capability. The eroding demarcation of market economy and market society has been elucidated from multiple contexts. And the endless debate pertaining to this paradigm shift is conceptualized based on relevant scholarly contributions. Rather than engaging in debate, hence making a concrete judgment, the scope of this paper is circumscribed within different ramifications of the debate. It's to understand the transition from market economy to market society better, and clarify the inadvertent development it brings forth over time.

**Keywords:** Market Economy, Market Society, Commoditizing, Intrusion, Justice, Value Judgment and Capabilities.

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## Introduction

Can we sell everything? The answer seems, yes, we can sell. Well, let's think about the basic needs of human beings: food, clothing, shelter, education and medication. How many states in the world can ensure these basic necessities for their citizens? The number is absolutely dismal except for some welfare states mainly located in the northern hemisphere of earth. Rather than meeting these basic needs for free or reaching within the doorsteps of ordinary people, what we often see is that there are big industries that have been built to trade these basic needs. For example, we trade every single food item in the marketplace-from noodles to cookies all are available for sale; we have built luxurious shopping mall and fashion outlets everywhere to meet our lifestyle and sartorial needs; there are highly secured, upscale and aristocratic neighborhoods thanks to massive real estate industry; quality education from primary to tertiary is now under the reign of private institutions; obviously, medicine and medication are not free as giant pharmaceuticals and private hospitals are dominating the scene. So, the point is simple: if you have money, you can afford everything you need and there are people to avail them for you in exchange for your bucks. Someone's income is someone's expenditure and vice-versa. That is how the market economy works and which is why perhaps we have put all our necessities up for sale. However, there are unintended consequences of these actions-we are consciously or unconsciously blurring the boundary line of economic activities (Sheth & Sisodia, 2005). The circumference of trade and commerce is now extending day by day. Our moral goods, fundamental needs and things that were not for sale before have become commodities with flashy price tags (Platz, 2017). Consequently, we are turning out to be economically solvent but morally and socially insolvent. The ramification of this inadvertent insolvency has been revealed in this study by scrupulously analyzing the notable work of scholars, elucidating unabated commoditizing spree everywhere, pinpointing our gradual digression from market economy to market society and seeking out the ultimate redemption to get rid of this vicious socio-economic cycle.

## The Major Objectives of Study are

- Simplify the commoditizing trends worldwide
- Identify the consequences of transition from market economy to market society
- Exemplify the ways unrestrained commoditizing spree is branching out
- Clarify the adverse impact of commercialization of social goods
- Demystify the ethical hazard of monetizing moral goods

## Literature Review

For better clarification and conceptualization of the critical analysis ahead, literature of this study especially focuses on distinction between market economy and market society, viewpoints of Michael Sandel on justice and the spirit of value judgment. Implication and relevance of these theories and concepts are illuminated from the context of the aforementioned study objectives. Based on a broader socio-economic backdrop, this study unfolds the collateral impact of market society. Let's dig out the issues in hand further:

### *A. Market Economy vs. Market Society*

"A market economy is a tool. a valuable and effective tool. for organizing productive activity. Whereas a market society is a way of life in which market values seep into every aspect of human endeavor. It's a place where social relations are made over in the image of the market." This is how Sandel (2012) distinguishes between market economy and market society in one of his write ups published in *The Atlantic* magazine. In other words, market economy is a system in which the value of products and services are determined by unrestricted competition (Altvater, 1993). For instance, the value of commodity products we buy is often determined by the equilibrium of demand and supply, without particular intervention from the regulators. On the other hand, market society is the gradual intrusion of economic activities in our social affairs. In the market society, we engage in trading of traditionally known social and moral goods akin to the items traded in the market economy (Zsolnai, 2017). Buying the rights to shoot endangered animals, the opportunity to use a carpool to avoid traffic congestion, the right to immigrate in other countries and the permission to pollute in exchange for a mere

penalty are some blazing examples of trade practices occurring in market society. Many more examples of market society have been illustrated in the following sections of the paper. Though the market economy has uplifted the lives of many people worldwide in spite of its inherent flaws, market society has indiscriminately pushed many on the brink of moral bankruptcy.

### ***B. Understanding Justice***

Is it justified to market a society? Is there anything wrong if we trade moral goods? Is the definition of justice always black and white? According to Sandel (2009), the moral reasoning of our individual or collective decisions and activities aren't often straightforward, rather it's fraught with contradiction. Like a market economy, a market society has some good things to offer, even though things may seem objectionable at times. It's the situation that justifies right or wrong, good or bad. Justice is not absolute; it's an instinctively relative concept (Miller, 1999). The debate between market economy and market society therefore depends on individual perception and the unique circumstance one deals with. To put things into perspective, globally the market economy has enriched the lives of many people living under the purview of the system, which eventually brings forth the idea of market society to extend the market breadth further by trading the morally untraded items. Finding no other alternatives, the state mechanism worldwide may have chosen this solution to uplift the ordinary people's life by overlooking the relevant ethical issue and following the herd to fit in.

### ***C. Value Judgment***

What ought to be? Though it's one side of the argument, the moral consequences of drifting from a market economy to a market society are not good at all. We are putting our moral and civic goods for sale. The moral limits of the market are getting blurred. The distinguished professor of Harvard University, Sandel (2012) asks some burning questions: should we pay children to read books or to get good grades? Is it ethical to pay people for being a guinea pig in new drug testing? Is it ethical to outsource inmates to for-profit prisons? Is it ethical to auction admission in prestigious universities? If we look through the lens of value judgment, the answer to these questions is

straightforward. the aforementioned practices are not ethical at all. If we don't rein in the limit of the market and the way things are continuing, probably one day we will put ourselves for sale. Our dignity as humans will dissipate, and subsequently our very existence in society will dilute gradually (Bandura, 2016). The ascendancy of being human will be badly disputed. Before monetizing anything, we need self-reflection to realize the irreparable damage it may inflict (Bakan, 2005). We are distinct from other creatures because we have conscience, and that particular conscientiousness assists us to dominate the world. We shouldn't sell this invaluable virtue and relegate ourselves to a dark abysmal pit. Though this viewpoint of the debate has merit, if market society weren't in practice, we wouldn't have been able to enjoy many goods and services that we are enjoying today. Once again, it's by no means to negate or confirm the contribution of either of the economic system in discussion, rather an attempt to explain the discourse.

## **Methodology**

This qualitative study is mainly based on secondary information, well-established theories and discretionary reasoning based on certain premises and assumptions. By exemplifying numerous recent trends prevalent in different socio-economic contexts, this study has elaborated the distinction between market economy and market society. Michael Sandel's viewpoint on justice and several burning questions pertaining to the emergence of market society have been quoted and scrupulously analyzed throughout the paper. His ideologies have become the most salient feature of the analysis. Based on Sandel's thought, other relevant theories have been interlinked for a multi-faceted and comprehensive understanding of the economic and social system. In this regard, Amartya Sen's capabilities approach gets special attention and is interconnected to unknot our gradual fallout from market economy to market society.

## **Results & Discussion**

This part of the paper elaborates numerous examples of commoditizing extravaganza in different situations of our life; the way we as a society get accustomed to relentless commercialization; when and how market economy experiences its heyday and becomes the major

driver of market society. By conceptualizing Amartya Sen's capabilities approach, this study in the following section also divulges some probable reasons which are bolstering market society continuously.

### ***A. Unabated Commoditizing***

Let's go back to the previous question, is everything really up for sale? Think again. Yes, apparently everything is up for sale. We have become so accustomed to the market economy adopted by Margaret Thatcher and Ronald Reagan (Cronin, 2014), and later on bolstered by Tony Blair and Bill Clinton that this economic system has penetrated into every sphere of our lives (Heideman, 2020). It has ramified in all layers of social fabric and gradually expanded its circumference. This extraordinary evolution of the market economy has turned to market society because nowadays we can trade literally everything, even the more unusual kinds of stuff. People are selling their wombs touting the concept called surrogacy (Qadeer & John, 2009), aren't they? Even selling sperm is also a good business. Those who have watched the sensational Bollywood movie called Vicky Donor know that already, and the storyline of this movie hasn't been created in a vacuum. Somewhere in the world, some people are doing it (New Dawn, 2019). What about childcare? Can't it be outsourced just by spending a little amount of money? Selling is becoming ubiquitous, right? Let's think about body organs. Aren't people selling them for handsome bucks? Yes, there are people doing it legally, illegally and unabatedly (Shimazono, 2007). Even your favorite car, bike, extra room in the house, empty garage, expensive toolbox and stuff like these can be your earning source by selling the utility of these assets to interested others who are willing to buy (Rahman & Tumpa, 2021). That is how a concept called sharing economy powered by the internet is now quite popular.

Nowadays, you can even hire professionals to simply cuddle you if you just need that warmth of being embraced (Armour, 2015). What about hiring someone to stand for you in long queues, maybe to pay utility bills, train tickets, bus tickets, movie tickets, sports tickets etc.? Both buyers and sellers are available to do these emerging services. What about creativity, can we sell it too? Yes, we can. To commoditize our creativity and probably for sale at eye-popping prices, we have created terms such as intellectual property rights,



copyrights, patents and whatnot (Cropley, & Oppert, 2019). Even for emotionally sensitive activities such as finding life partners and soul mates, we subscribe to matrimonial sites and install hot-favorites apps from app stores (Harris, 2015). So, it seems like emotional tasks are also up for sale and subscription. Think about contract-marriage; the conventional way to form a family institution has also become a traded commodity. These days, the sale is an omnipresent concept. And the ability to sell is a highly sought-after, coveted skill by employers as they desperately look for it in job aspirants.

### ***B. Blatant Intrusion***

Many countries around the world adopted the market economy for organizing productive activities and for the greater good. However, since the last couple of decades, we have moved way too much towards market society. It's a way of life in which market values intrude into every aspect of human endeavor. We have ingrained the mindset that we can sell anything or it's very much possible to put everything up for sale. Many of these undertakings have been mentioned in the abovementioned examples. These instances are not exhaustive. There are many more examples out there. Modern warfare can be outsourced. You can hire a mercenary army to fight for you against your enemies in the battlefield (Hobson, 2019). It happened during the war in Afghanistan. You can hire private security forces for your own safety. The rampant rise of private security firms is an example. Even to be a state head, to win an election, you need to buy public consensus by fair means or foul. Billions of dollars are spent in the election campaigns (Lott, 2000). But, why? It's to manipulate and buy our free will and democratic rights deceitfully. Ironically, we are ready to be deceived in exchange for money, aren't we? Therefore, democratic values are also up for sale. There are even machinations in place to rig an election result, sell candidature, and the stakeholders involved are doing these for personal gains. Selling conscientiously in exchange for money.

Money can win an election for you these days. So true! Once elected then there are different interest groups and crony lobbyists to influence policymakers. It's a complex cycle in which transactional relationships are built to reap mutual benefits (The Atlantic, 2015). There is an unprecedented tendency to commoditize even the very unusual aspects

of our societal life. The rituals performed when life ends are now commodity objects. Funeral, cremation or burial can be done by hired professionals, and graveyard plots are for sale thanks to the innovative business idea of entrepreneurs resolving land scarcity problem in crowded busy cities (BBC, 2018). Then there is a shadow economy where all sort of illicit activities.human trafficking, prostitution, smuggling, drugs, cyber-crime, contract cheating, heist, murder.are perpetrated for money. Even after facing an existential threat, we don't even care for the natural world and climate anymore just for profiteering through multifarious commercial means. The market economy has gone too far, and now emerged as a market society.

### ***C. Implication of Sen's Capabilities Approach***

One of the causes of the transition from market economy to market society can be the onslaught of poverty. Globally people want to escape from the tunnel of poverty. Let's consider Bangladesh where many people live below the absolute poverty line. Their purchasing power parity is very low. According to the World Bank (2020), a person who earns less than \$1.90 a day is considered living below the extreme poverty line; and worldwide the extreme poverty is expected to fluctuate between 9.1-9.4% of the world population. Though the contemporary statistics indicate that before the Covid-19 pandemic global poverty was following the downward trend but it was not enough to make substantial difference. Hence, a large number of people are still struggling to get rid of poverty. They hardly can fulfill their fundamental needs. Therefore, they are leaning towards business which validates one of the basic Principles of Economics.trade can make everyone better off. Nowadays, it seems people are practicing this principle meticulously. They accommodate the importance of business in mind. Sellers are ready to sell things which buyers are willing to buy, and this may be the cause of transition from market economy to market society.

From another aspect, poverty can't always be measured by real income. According to Amartya Sen, sometimes poverty can be measured by what a person has and what he or she can do with the available resources. In the capabilities approach, Sen emphasizes on 'functioning' of available resources or goods and services that people have (Todaro & Smith, 2009). Sometimes there is a gap between

what people have and what they can do with the available materials. This gap can be caused by five sources of disparities among people: personal heterogeneity, environmental diversity, variation in social climate, differences in relational perspective and distribution within the family. These sources indicate that there are different levels of advantages for different people because of variation in human ability and skill; geographical diversity; difference in culture; ritual and custom; people's perception and thought; and population distribution around the family. There are also other factors which can enhance poverty. Though some people possess resources, due to the presence of all or some of these factors they are unable to make their resources functioning. By this way, people do not find the end of the tunnel of poverty. They seek for alternatives. Sometimes they even forget to judge which item they should consider product or service, and which one should be kept aside. Because of excessive commercialization, oftentimes people lose their value judgment. Ethics, morality and conscience start to disappear and consequently pave the way for transition from market economy to market society.

## **Conclusions**

Development is inevitable for continuously upgrading human civilization. Despite many blatant flaws, the market economy as a system makes the world a better place. However, in hindsight, its aggression on society as a whole is undeniable. Massive commodification of previously untraded objects has created profiteering classes who put everything up for sale. Knowingly or unknowingly, these avaricious people are entangled in trading illusion. Endless human pursuit towards advancement has started to cripple the moral and social wings. Some of the developments are happening by chance and some are by choice. State failure, poor governance, over-indulgence in the existing market system, moral degradation, and of course inadequate human conscientiousness are frustrating our future potentials. If there are reasons to be upbeat about the future, so are to be pessimistic. Without a proper demarcation line, the juxtaposition of market economy and market society has consequences. Nobody is immune to these unseen repercussions. So, the impending questions is, are we ready to stabilize if our future becomes tumultuous because of the economic choices we are making now? It's always better to think twice to act wise as some of the actions can never be reverted.

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# **Factors behind Human Trafficking in Host and Rohingya Communities in Cox's Bazar : An Overview**

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## **Abstract**

This study aims to discuss the present phenomena of human trafficking in Bangladesh particularly in Cox's Bazar. In the opening part of the study, the conceptual framework and the Bangladesh perspective of human trafficking have been looked into. In the later part, efforts are made to discuss the push factors of human trafficking in the host community and Rohingya camps in Cox's Bazar. In the last part, the present scenario and the perspective of human trafficking in Cox's Bazar is explained with recent data and detailed information plus an in-depth analysis of human trafficking and victims of trafficking in Cox's Bazar is presented in light of YPSA's Counter Trafficking Program in Cox's Bazar.

## **Introduction**

Human trafficking is the most uncivilized dealing of mankind in the civilized world. It is a punitive crime in the eyes of law as well as a grave violation of human rights across the globe. It is modern day slavery that is committed through the exploitation of a person through force, fraud, or coercion. Exploitations include sex exploitation, labour exploitation and human organ removal from a person's body for the purposes of a commercial transaction in human body parts. It is not and cannot be committed by one person alone. It requires involvement of a group of people to be committed, and that's why it is termed to be an organized crime. Human trafficking is a scourge to humanity and a great threat to human security. The whole world is now united to fight this crime which has been taking place almost everywhere.

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The Palermo protocol to Prevent, Suppress and Punish Trafficking in Persons adopted in 2000 by the United Nations defines human trafficking or trafficking in persons:

"Trafficking in Persons"... mean[s] the recruitment, transportation, transfer, harbouring or receipt of persons, ***by means of the threat or use of force or other forms of coercion, of abduction, of fraud, of deception, of the abuse of power or of a position of vulnerability or of the giving or receiving of payments or benefits to achieve the consent of a person having control over another person, for the purpose of exploitation.*** Exploitation shall include, at a minimum, the exploitation of the prostitution of others or other forms of sexual exploitation, forced labour or services, slavery or practices similar to slavery, servitude or the removal of organs. (Article 3, paragraph (a)).<sup>1</sup>

Observing the trend of human trafficking and considering the necessity, the government of republic of Bangladesh made a law titled "The Prevention and Suppression of Human Trafficking Act, 2012". The objectives of the Act are to make provisions to prevent and suppress human trafficking, to ensure the protection of victims of the offence of human trafficking and their rights, and to ensure safe migration.

According to section 3(1) of the Act (2012), "Human trafficking" means the ***selling or buying, recruiting or receiving, deporting or transferring, sending or confining or harboring*** either inside or outside of the territory of Bangladesh of any person for ***the purpose of sexual exploitation or oppression, labor exploitation or any other form of exploitation or oppression*** by means of:

(a) threat or use of force; or (b) deception, or abuse of his or her socio-economic or environmental or other types of vulnerability; or (c) giving or receiving money or benefit to procure the consent of a person having control over him or her.<sup>2</sup>

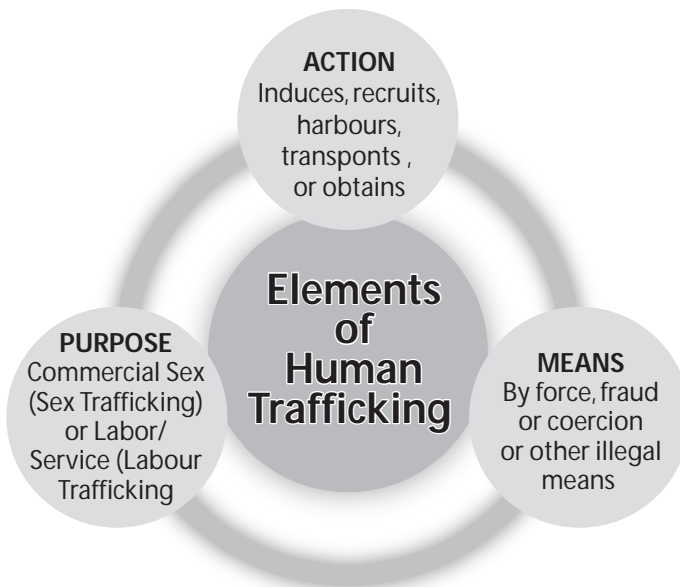
<sup>1</sup> <https://www.ohchr.org/Documents/ProfessionalInterest/ProtocolonTrafficking.pdf>

<sup>2</sup> <https://www.refworld.org/pdfid/543f75664.pdf>

## Elements of Human Trafficking

The concept of trafficking is quite vigorous; the parameter of the term "trafficking" is continually developing in response to the development or change of political, economic and social conditions. The manner and the way of trafficking changes from time to time, place to place and environment to environment but the basic elements of trafficking remain constant. The elements include **Action, Means** and **Purpose**.

### Illustration of Elements of Human Trafficking



### Causes and Implications of Human Trafficking

Human trafficking takes place in every country in the world, in many different forms; however, the causes behind human trafficking are essentially the same for labor trafficking, sex trafficking, child trafficking, and all other types of modern day slavery. It can happen anywhere, as long as the environment contains vulnerable conditions. Human trafficking varies from country to country, but it usually preys on vulnerable situations. People in vulnerable and precarious situations are looking for a way out and in their desperation can fall



prey to human traffickers. Trafficking is a complex phenomenon that is often driven or influenced by social, economic, cultural and other factors. Every year, thousands of men, women and children fall into the hands of traffickers, in their own countries and abroad. Many of these factors are specific to individual trafficking patterns and to the states in which they occur.<sup>3</sup>

Human trafficking is not a naturally occurring phenomenon. It is a choice of perpetrators. Any serious effort to combat human trafficking must include striking at its root cause: the traffickers. However, the major and common causes of human trafficking around the world are jotted down;

<ul style="list-style-type: none"><li>ⁿ Poverty</li><li>ⁿ Lack of education</li><li>ⁿ Demand for cheap labor/ demand for sex</li><li>ⁿ Lack of employment opportunities</li><li>ⁿ Lack of legitimate economic opportunities</li><li>ⁿ Social factors and cultural practices e.g. child marriage</li><li>ⁿ Social exclusion and gender discrimination causes</li><li>ⁿ Increased militarization - armed conflict, civil war, 'resource curse' in extractives, refugees</li></ul>	<ul style="list-style-type: none"><li>ⁿ Legal - access to justice, rule of law, statelessness</li><li>ⁿ Conflict and natural disaster</li><li>ⁿ Influx and presence of refugees</li><li>ⁿ Trafficker's willful decision to profit</li><li>ⁿ Climate change and environmental degradation</li><li>ⁿ Lack of safe migration options</li><li>ⁿ Violent behavior in the home</li><li>ⁿ High ambition for more opportunities</li><li>ⁿ Lack of human rights for vulnerable groups</li><li>ⁿ Political, legal and conflict causes including corruption</li></ul>
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Bangladesh Perspective of Human Trafficking: Bangladesh is one of the source countries as well as transit points for human trafficking. The report of Trafficking in Persons (TIP) released from the Department of State of the United States of America is very import to evaluate the overall human trafficking situation of the country. On 25th June 2020, the United States Secretary of State released the 2020 global Trafficking in Persons (TIP) report (20th), upgrading Bangladesh's ranking from Tier 2 Watch List to Tier 2.<sup>4</sup>

<sup>3</sup> file:///C:/Users/Hello%20iT/Downloads/humantrafficking.pdf  
<sup>4</sup> <https://www.state.gov/reports/2020-trafficking-in-persons-report/>

This significant step reflects Bangladesh's progress in combating human trafficking over the past year, including standing up seven anti-trafficking tribunals as stipulated in Bangladesh's anti-trafficking law and taking action against recruiting agencies exploiting Bangladeshis seeking to work abroad. In addition, the government continued to allow humanitarian access to the Rohingya camps. However, the government did not meet the minimum standards in several key areas. The efforts made by the government included convicting more traffickers, modestly increasing the number of victims identified, acceding to the 2000 UN TIP Protocol in 2019 at the close of the reporting period as stipulated in Bangladesh's anti-trafficking law. [Source: TIP Report 2020, P-93] According to the TIP Report 2020, in Bangladesh law enforcement decreased investigations into trafficking cases, continued to deny credible reports of official complicity in trafficking, and, despite hundreds of credible reports of forced labor and sex trafficking of Rohingya, did not open investigations to verify these reports. Despite widespread reports of child sex trafficking, including in licensed brothels, the government did not make efforts to identify victims or investigate the persistent reports. However, the report also stated that Bangladesh does not fully meet the minimum standards for the elimination of human trafficking but is making significant efforts to do so.

Although human trafficking is a global problem, there are some certain countries where it takes place so much because of the very situation of those countries. Bangladesh is one of them. Bangladesh is one of the source countries as well as transit points for human trafficking. Interestingly, Cox's Bazar - one of districts of Bangladesh is a source district as well as a transit point of human trafficking for a long time for scores of factors - both push and pull factors.

### **Cox's Bazar Perspective of Human Trafficking**

In Cox's Bazar, human trafficking is an ever-present threat to the vulnerable community people. The district is already known as a dreadful base for trafficking and organized crime groups. After Rohingya Influx in August 2017 and outbreak of COVID-19 in 2020, vulnerability of people is increasing that resulted in increase of risk of human trafficking as well as of human trafficking cases since

perpetrators are targeting vulnerable people in Cox's Bazar. Trafficking of girls from the Rohingya camps often goes unchecked, which has complex effects in addition to violation of their basic human rights. The high crime rate is putting the locals in a vulnerable situation exposed to violence, drug abuse, trafficking and prostitution. Day by day vulnerability of people in this district of Bangladesh is increasing as new problems are adding up to the existing ones. On the other hand, the traffickers are adopting new strategies and techniques to entrap people into trafficking. Some of the major problems that are working as '*Push Factors*' for human trafficking in Cox's Bazar are pointed out below;

### **Geo-location Factor**

Cox's Bazar is a district of Bangladesh. It lies on a coastal plain in the southeastern corner of Bangladesh. Cox's Bazar is located 150 km (93 mi) south of the divisional headquarter city of Chittagong.<sup>5</sup> Cox's Bazar empties into the Bay of Bengal and is bordered with Myanmar. Its geographical location is both blessing and curse for its inhabitants. Traffickers use the Bay of Bengal to ship the vulnerable people to different destination countries particularly Malaysia, Thailand and exploit through trafficking.

### **Climate Change and Natural Disaster**

Nearly every year people of Cox's Bazar are affected by natural catastrophes including flood and tornado devastating their belongings and causes economic and natural losses. The climate and topography of Cox's Bazar creates an environment where local communities are exposed to multiple natural hazards, and experience recurring extreme weather events. Vulnerable Bangladeshi communities in the district have long borne the brunt of cyclones, landslides and flash floods. The Rohingya crisis that occurred in August 2017 has increased the size of the population at risk and is driving the creation of new risks due to deforestation, hill-cutting, and infrastructure pressure. In actuality, the geo-location of Cox's Bazar has turned into a Push Factor for

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<sup>5</sup> [https://en.wikipedia.org/wiki/Cox's\\_Bazar](https://en.wikipedia.org/wiki/Cox's_Bazar)

## Socioeconomic Factors

There are scores of socioeconomic factors for human trafficking in Cox's Bazar. The major ones are described below;

### Limited Livelihood Scopes in the Host and Rohingya Communities

According to the World Bank report, the Unemployment Rate in Bangladesh is 4.00% percent in 2021.<sup>6</sup> But, the actual unemployment rate in Cox's Bazar is more than 15%. There are no sustainable livelihood opportunities; there are no heavy mills and factors here in Cox's Bazar. There are some certain sectors like tourism, salt cultivation, fishing etc. which can merely provide a few job opportunities to the job seekers; most of them remain unemployed all the year. On the other hand, the existing livelihood sectors are very much dependent on the weather; natural calamities are very usual here in Cox's Bazar and these sectors are affected now and then. As a result, livelihood interruption and income decreases are very common and poverty severely strikes these vulnerable people here. Traffickers target these unemployed and vulnerable people and allure them in different ways e.g. job opportunities with higher salaries at home and abroad. They easily trust the traffickers as they do not have any idea to verify the offer the traffickers make to them. Many youths have given money to the traffickers with a hope to get better job opportunities at home and abroad. Ultimately they were deceived and exploited by the traffickers. After the Rohingya influx, the traffickers also targeted the vulnerable Rohingyas and made them victims of trafficking through exploitation. The father of a victim of trafficking in the Rohingya camp in Cox's Bazar said, "We are struggling to meet our everyday needs and there is no scope to get any job inside the camp. So, we [agreed to go] outside of the camp to work." They ended up receiving no payment after working long hours and being physically abused by an employer. "The stories we commonly hear are of vulnerable people being approached by traffickers with false promises of work and a better life. Some people simply do not realise the risks. Others may be aware it is dangerous, but feel their situation is so desperate that they are willing to take extreme measures, perhaps sacrificing one family member for the

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<sup>6</sup> <https://worldpopulationreview.com/country-rankings/unemployment-by-country>

sake of the rest of the family," said Dina Parmer, IOM's head of protection services in Cox's Bazar.<sup>7</sup> Notably, after Rohingya influx and COVID-19, people have become more vulnerable to trafficking as the economic situation has deteriorated precariously here.

## **Low Education**

The literacy rate in Bangladesh is 73.9%.<sup>8</sup> Presently the literacy rate is 39.3 per cent in Cox's Bazar. Upazilas of Cox's Bazar districts are Chakaria, Cox's Bazar Sadar, Kutubdia, Moheshkhali, Pekua, Ramu, Teknaf and Ukhiya. Of the Upazilas of Cox's Bazar districts, Ukhiya and Teknaf are the lowest where the Rohingya refugees are residing. The implications of education are two-fold-for locals; some schools are being used as military barracks to hold the soldiers. On the other hand, students are skipping colleges to work in the camps. Even some teachers have taken up jobs in humanitarian agencies as the agencies are offering higher salary to them. As a result, the education system has almost collapsed in Cox's Bazar particularly in and around the Rohingya camps. Education in Cox's Bazar is at-risk. Dropped out rate will highly increase. On other hand, there are more madrasas in Cox's Bazar district than in any other districts of Bangladesh. As they do not follow the mainstream educational curriculum, students after they pass out cannot get jobs. As a result, they become vulnerable and traffickers easily allure them for the purpose of trafficking.

## **Child Marriage, Dowry System & Security Issues**

Child marriage is on the rise in the Rohingya refugee camps which is contributing to the risk of human trafficking. It is because of the change in marriage practices from military rule in Myanmar to practices in the camps in Bangladesh. There were almost no child marriages [in Myanmar]. The laws were very strict. It was very important to follow the military rules in Myanmar. But after coming to Bangladesh, child marriage has become a regular thing among the Rohingyas living in the camps. A lot of girls are getting married before the age of 18 since there are no specific rules for Rohingyas here.

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<sup>7</sup> <https://reliefweb.int/report/bangladesh/girls-sold-forced-labour-largest-group-trafficking-victims-identified-iom>

<sup>8</sup> Education in Bangladesh - Wikipedia

In order to arrange money of dowry for their girls, parents especially who have many marriageable girls are worried and they tend to earn money. The main challenge for them in this connection is that in the camp context there is not any occupation or regular job through which they can collect the required dowry amount. That is why they want to go out of camps and traffickers take the opportunity and get them exploited through forced labor or sexual exploitation. On the other hand, the prevalence of child marriage negatively contributes to the population growth in the host and Rohingya communities. As the girls are married off at their tender age, they start giving birth to children earlier than usual girls who are married after 18 years of age. It is an ultimate cause for over population growth in both the communities. Logically, resources and livelihood opportunities are very scarce for excessive population, and they remain vulnerable; traffickers capitalize the vulnerable of these people and exploit them easily. On the other hand, many parents are worried about the security of their girls and female members as they live in a very small and fragile, anyone can break into it and commit unexpected incidents. Therefore, worried parents want to marry off their girls to the acquaintances. Traffickers come up with the marriage proposal for those poor girls for the purpose of exploitation. In this way, many girls have evidently fallen prey to the traffickers and exploited eventually.

### **Non-punishment of Traffickers**

Cases against human traffickers and middlemen are piling up due to shortage of judges in Cox's Bazar. From 2012 to July 2017, a total of 861 were filed under the Prevention and Suppression of Human Trafficking Act, 2012 in Cox's Bazar, but none of them has been disposed of by the court so far. However, 37 cases were resolved socially. In section 24 of the anti-human trafficking act-2012, the time-limit to conclude the trail of a trafficking case is 180 working days from the date on which a charge for an offence under this Act has been framed. However, if the case is not complete, there is a provision for extension of 10 days upon a written report to the High Court Division of the Supreme Court of Bangladesh. Unfortunately, the Act is not practically enforced at the ground level for why cases of trafficking are on rise alarmingly. However, most of those facing

trial are not the main culprits. They are people recruited by middlemen or are boatmen. The main culprits are never arrested. Besides, it is difficult to prove the cases due to flawed investigation. It seems that law enforcement agencies lack sincerity. It is necessary to form a tribunal to dispose of the cases quickly.<sup>9</sup> Although it is clearly mentioned in Section 21(1) in the Prevention and Suppression of Human Trafficking Act 2012, there should be established a separated tribunal for Human Trafficking cases in every district of the country for the purpose of speedy trial of offences under the Act consisting of a judge of the rank of a Session Judge or Additional Session Judge. Yet, no sign of materialization of the instruction for establishment of such tribunal is visible. As a result, justice is delaying and people are getting frustrated. On the other hand, the convicted traffickers are indulged and continuing their trafficking business and general people are becoming victims of trafficking.

### **Family Pressure**

Family pressure due to unhealthy socioeconomic competition as well as status symbol at the community level works as a push factor for human trafficking in Cox's Bazar. There are a very few people of Cox's Bazar who went to different countries like Malaysia before and are earning a handsome amount. Community people are evoked to migrate abroad for better chances as they are observing that the migrants are sending money and building nice buildings and their family members are solvent. The 'Push' comes from within the other family members to go abroad and earn alike the ones who are successful and sending money to their families.

### **Collapse of Tourism Industry**

Bangladesh's tourism industry has been facing several challenges due to the Rohingya crisis and COVID-19. Cox's Bazar is one of the most beautiful and famous tourist spots in Bangladesh. Millions of foreigners and Bangladeshi people visit this city every year. Around 500 hotels, guest houses, 2000 food outlets and many tourism-based business houses and thousands of workers in the sector in the district are dependent on tourism. People are also involved in fishing and collecting seafood and sea products for their livelihood.

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9. <https://www.theindependentbd.com/post/109989>

Oysters, snails, pearls and their ornaments are very popular with tourists. Some people are involved in transport business serving the tourists. Cox's Bazar is one of the few major spots for aquaculture in Bangladesh. Many people are involved in hospitality and customer service-orientated business. But, these people have become vulnerable, they do not have any alternative livelihoods available right now. On the other hand, they do not have any technical skills except the knowledge of their previous work which is a real barrier to earning. Traffickers are constantly alluring them with jobs of high salary. In the meantime, many frustrated youths have been exploited through trafficking.

### **Impacts of the Rohingya Crisis in Human Trafficking**

Bangladesh experienced the biggest Rohingya exodus in 2017. Since August 25, 2017, more than 70,000 people from Myanmar are estimated to have crossed the border into Bangladesh to escape violence.<sup>10</sup> They are living in Cox's Bazar in the camps and host community. However, the massive numbers of refugees who fled to Bangladesh in 2017 joined hundreds of thousands of Rohingya who had fled Myanmar in previous years. Due to presence of this over one million Rohingya refugees, Bangladesh especially host community people in and around the Rohingya camps and Rohingyas themselves are facing many challenges and problems, along with social, environmental, legal and financial impacts which are working as Push Factors for trafficking as well.

### **Illegal Citizenship/Nationality and Lose of International Labour Market**

Many of the Rohingya refugees have managed to collect National Identity Document (NID) card of Bangladesh. In this case, a section of local elected community leaders/perpetrators have assisted them in exchange of money. Using the NID card, the Rohingya refugees are obtaining national benefits. Even some of them are going abroad as labor migrants there. In many cases, they fall in the traps of traffickers and suffer a lot.

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<https://www.humanitarianresponse.info/sites/www.humanitarianresponse.info/files/documents/files/situation-report-influx-2-sept-2017.pdf>



## Over-Population, High Demographic Density and Insecurity

The camps in Cox's Bazar have an average population density of 40,000 inhabitants per square kilometer. There are a total of 33 camps under Ukhiya and Teknaf sub-districts of Cox's Bazar. In those camps, 877,710 individuals of Rohingya community are presently living.<sup>11</sup> They are densely living and per family size in the camps is four to seven members. The camp area for the densely populated community is really inadequate for their accommodation. On the other hand, population growth is high in the Rohingya community. In the subterfuge of culture and religion, they are reluctant to keep the family size small resulting in huge population growth. Many of them are so much concern about their family and feeling themselves vulnerable. Especially in the pandemic situations like COVID-19, if such infectious disease spreads among the people in the camps, it will be totally a disaster. The COVID-19 pandemic represents a grave threat to the Rohingya community.<sup>12</sup> On the other hand, shelters in which FDMNs live are hugely congested in the hilly areas of camps; there is hardly any water source to supply water to extinguish fire, if any mega fire disaster takes place. It is a serious matter of concern for many of the camp dwellers. To get rid of such anxieties as well as for safety of family members, they want to leave camps and perpetrators take up the opportunities to exploit them in the form of trafficking.

## Xenophobia in the Host-Community

Total population of Ukhiya and Teknaf upazilas is 355,794 - Ukhiya is 155187<sup>13</sup> and Teknaf is 200607.<sup>14</sup> Host-community people are less than half in number from Rohingya community in Ukhiya and Teknaf, Cox's Bazar. The habitants of Ukhiya observed an almost four-fold increase in total population due to the recent Rohingya influx. With this increase, the host community of Ukhiya has become a minority amongst the Rohingya refugees who form an estimated 76% of the total population in Ukhiya (see ACAPS/NPM Analysis Hub, 2018).

11. <https://data2.unhcr.org/en/documents/details/85395>

12. The COVID-19 pandemic represents a grave threat to the Rohingya community

13. [http://en.banglapedia.org/index.php?title=Ukhia\\_Upazila](http://en.banglapedia.org/index.php?title=Ukhia_Upazila)

14. [http://en.banglapedia.org/index.php?title=Teknaf\\_Upazila](http://en.banglapedia.org/index.php?title=Teknaf_Upazila)

The host community and Rohingya refugee are living in close proximity. They interact with each other every day. Usually the Rohingya people are demonstrating muscle power and dominating attitude among the Rohingyas is gradually increasing which is resulting in xenophobia among the host community people. It is easily comprehended that they have become minority in their own land and are cornered presently. Many of the host-community people are considering the environment unsafe for their family members particularly women and girls. Therefore, they are looking for better life. The traffickers are grasping this opportunity alluring them with promises of better living at home and abroad; eventually many of them have been exploited and many other are at-risk of human trafficking.

### **YPSA's Interventions on Counter Trafficking Issues**

After Rohingya Influx in August 2017, the situation of human trafficking became worse as the perpetrators became more active. They started applying new techniques to trafficking people for the purpose of exploitation. In that very context, YPSA (Young Power in Social Action) took up initiatives to prevent human trafficking in Cox's Bazar. Based on the previous experiences on Counter Trafficking issues, YPSA started working on prevention and protection to counter trafficking under the project titled '**Prevention and Response Activities Implementation on Counter Trafficking Issues**' in host and Rohingya camps in Cox's Bazar since June, 2018. YPSA works in five unions of Ukhiya upazila, the unions include Rajapalong, Jaliyapalong, Palongkhali, Ratnapalong & Haldiyapalong.

YPSA has identified a total of 426 trafficked victims from March 2019 to February 2021 and have been enrolled into the YPSA-Interventions. The identified victims include both Bangladeshi nationals and Rohingya people - Forcibly Displaced Myanmar Nationals (FDMN's) to Bangladesh.

Out of the total identified trafficked victims, 322 persons belong to the host community while 104 persons are Rohingyas. In Host Community, all of the 322 cases were found through self-referral. For example, YPSA got many cases through different sensitizing activities including comic sessions, Courtyard sessions & Radio Play

Sessions conducted in the host community and Rohingya camps in Cox's Bazar. YPSA conducts street drama in various locations, with the aim of raising awareness about human trafficking. On the other hand, YPSA also received many cases through the sub-district and union parishad Counter Trafficking Committees including local UP members and Chairman in the host community. In the camps, relatives, neighbors, Majhis and protection actors referred the victims of trafficking to YPSA. Most of the cases came through self-referral - the victims themselves came to the YPSA staff and shared what had happened with them. Camp-in-Charge, site management, protection actors also referred some victims to YPSA. On receipt of information, YPSA-CT Team met and interviewed the victim and their families inside the camps.

### **VOT Case Analysis**

Exploitation is the indicator to determine the victims of trafficking. Through analysis of the cases of the identified victims of the trafficking,

- | 208 people have been victimized because of Economic Problem and Unemployment.
- | 96 people have been victimized because of Economic Problem.
- | 51 people have been victimized because of Unemployment and Seeking better job.
- | 37 people have been victimized because of Deception or False promises.
- | 4 people have been victimized because of Threat or Force.
- | 14 people have been victimized because of Family or Personal Problems.
- | Others-16.

### **Present Address/Locations of VOTs**

YPSA identified 426 victims of trafficking (VOT) from March 2019 to February 2021. They are the members of the host and Rohingya communities of Cox's Bazar district. Out of them, 106 victims belong to the Rohingya community and 320 victims are Bangladeshi nationals. Below is the chart presenting status of VOTs as per their original locations.

<b>Location of VoTs</b>	<b>Number of VoTs</b>
Rajapalong, Ukhiya, Cox's Bazar	144
Jaliyapalong, UKhiya, Cox's Bazar	113
Palongkhali, Ukhiya, Cox's Bazar	28
Haldiyapalong, Ukhiya, Cox's Bazar	18
Ratnapalong, Ukhiya, Cox's Bazar	17
Camp-18	24
Camp-09	23
Camp-8W	17
Camp-10	10
Camp-15	07
Camp-16	06
Camp-19	05
Camp-17	03
Camp-20Ex	05
Camp-20	03
Camp-14	03
<b>Total</b>	<b>426</b>

Although all the unions of Ukhiya have victims of trafficking but Rajapalong and Jaliyapalong unions have the highest number of victims. Poverty, illiteracy, unemployment and strong interest in foreign countries have been seen as the reasons for this. Also the people of this region easily fall into the clutches of brokers due to the tendency to get rich in a short time. On the other hand, due to the geographical location, the incidence of trafficking is higher in Jaliyapalong Union. Similarly, the number of victims in Palongkhali Union is significant. Among the eleven Rohingya camps under Ukhiya sub-district where victims are identified, there are the most victims in camp 18 and the second in camp 9.

### **Category of Victims**

The identified victims had been through different problems before they were victimized and exploited. Cause analysis aims to see the background of trafficking. Through analysis of the cases, six causes responsible for trafficking have been identified that worked as

factors for trafficking of the identified victims. The causes are presented below;

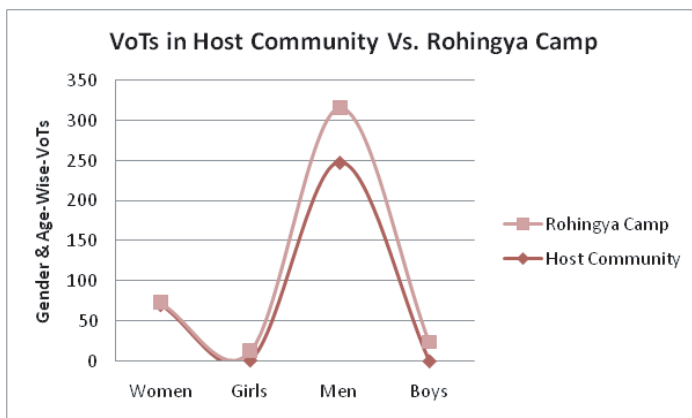
<b>Causes of Trafficking</b>	<b>Women</b>	<b>Girls</b>	<b>Men</b>	<b>Boys</b>	<b>Total</b>
Economic Problem	55	5	170	21	251
Economic problem and Unemployment	04	0	98	0	102
Unemployment and seeking better job	02	0	35	0	37
Deception or False Promises	14	7	08	1	30
Threat or Force	0	0	03	0	03
Others	0	0	03	0	03
<b>Total</b>	<b>75</b>	<b>12</b>	<b>317</b>	<b>22</b>	<b>426</b>

Most men were trafficked because of economic problems and unemployment. They have been suffering from poverty for a long time due to unemployment and job crisis in the country. As a result, they were eager to go abroad to get rid of this poverty. On the other hand, almost all of the victims were illiterate, so they had no idea about unsafe immigration. As Cox's Bazar is a coastal region, education has not spread widely here. Due to the large family population here, economic problems play a major role in increasing trafficking. Some had expectations of a better job than the current one. Many victims of trafficking were affected by brokers, because the brokers assured them of a lot of money paying jobs. In addition to economic problems, unemployment is playing a major role in increasing trafficking.

### **Community and Gender wise VoT Analysis**

The identified victims of trafficking belong to two communities - host community (Bangladeshi nationals) and Rohingya community (Myanmar Nationals), and they are men, women, boys and girls. Below is the analysis why people of different ages and gender of the both communities have become victims of trafficking among the identified 426 persons.

<b>Gender &amp; Age-Wise-VoTs</b>	<b>Host Community</b>	<b>Rohingya Community</b>
Women	71	2
Girls	2	11
Men	248	68
Boys	1	23

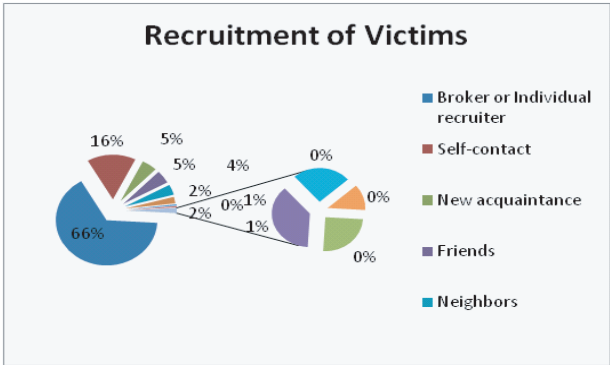


Men and women make up the majority of the identified victims of trafficking. Men in the host community have been the most victimized, because men are responsible for maintain their families. So when they go looking for work, they fall into the grips of brokers and have easily been trafficked. Moreover, almost all of the victims are illiterate, which makes them easily believe in the words of a broker. They think their economic situation will change if they go abroad. On the other hand, the broker cycle offers women the job of domestic workers abroad. There they are shown the temptation to pay good salaries and ample opportunities. So they easily fall into the broker's trap. Men as well as women were trafficked in alarming ways. Most of these women went abroad to work as domestic workers due to poverty. Many of the trafficked women were widowed, divorced or separated. As a result, they were trafficked to work abroad through brokers in order to fulfill their family responsibilities.

### **Who the Primary Recruiters Are**

Trafficking is a processed criminal offence that starts from recruitment. A network of criminals is involved in human trafficking. Basically recruiters reach the potential victims of trafficking based on an existing relationship or a fresh relationship. Recruitment in human trafficking is done through individual or institutional efforts. The brokers firstly build trust with the vulnerable persons. In order to develop trust in the potential victims, even traffickers communicate with, convince or influence others like family member, neighbours, community leaders, friends, relatives to make the potential victim

believe that the offers they are make is reliable and genuine. When the potential victims find that other people are also saying that the traffickers/brokers are trustworthy, they agree on the proposal made by the traffickers, and are exploited subsequently.



Out of 426 victims of trafficking, 280 persons received the most offers through brokers and were exploited. Brokers came to them with various temptations. Sometimes the employer himself showed the victim various temptations. 67 persons themselves contacted the broker in hopes of getting a better job as well as a better life and were exploited. New acquaintance affected 21 persons. 20 persons were entrapped into trafficking by their own friends. 16 persons were victimized by their neighbors. 10 persons were received by their family members. Rests of the 12 persons were trafficking and exploited by relatives, recruiting agencies relatives, NGO workers and others.

**Location of Exploitation**

Among the Identified victims of trafficking, there are victims exploited internally and externally. Out of the 426 VOTs, 301 VOTs were trafficked and exploited in foreign countries and 125 VoTs within the territory of Bangladesh.

Location of Exploitation	No. of Victims	Location of Exploitation	No. of Victims
Malaysia	91	Cox's Bazar	61
Saudi Arabia	66	Chittagong	46
Dubai	51	Dhaka	5
Oman	51	Bandorban	6
Thailand	4	Feni	1

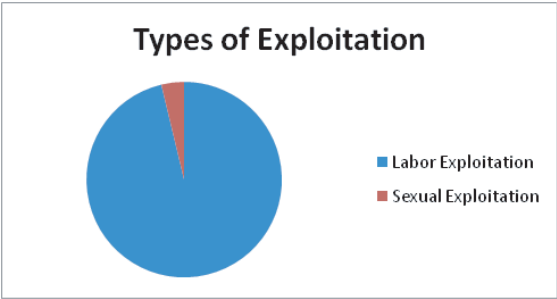
Location of Exploitation	No. of Victims	Location of Exploitation	No. of Victims
Qatar	23	Gazipur	5
Jordan	4	Rangamati	1
India	2		
Iraq	4		
Lebanon	1		
Nepal	1		
Brunei	1		
Kuwait	1		
Seychelles	1		
<b>Total</b>	<b>301</b>		

Victims have been most exploited in Malaysia because it is so easy for people in Cox's Bazar to go to Malaysia by the water route in the Bay of Bengal. The seas are very close here, so they are keen to travel to Malaysia by sea in a short time and at a low cost. The brokers took this opportunity and traffic them into Malaysia. Especially in this way men go to Malaysia more and suffer exploitation. Saudi Arabia is the second destination country in terms of exploitation. Women are trafficked more in Saudi Arabia than in any other countries. There they have been victims of labor and sexual exploitation both. In addition, both men and women were trafficked to Dubai, Oman and elsewhere in hopes of working. Demand for women domestic workers is very high in these countries. Women have been more victimized than men in Dubai and Oman, because there is a huge demand for Bangladeshi female domestic workers. Also, countries like Qatar and Jordan have a demand for Bangladeshi domestic workers because they can be made to work for a relatively lower salary. There is a lot of trafficking in the country except abroad. There is also a lot of trafficking and exploitation in places like Teknaf, Ukhiya, Cox's Bazar and other parts of Bangladesh.

### Types of Exploitation

Through the case analysis, identified victims were found to be exploited in two ways - labour exploitation and sexual exploitation. Out of 426 VOTs, 410 persons were victims of labor exploitation and 16 persons were exploited sexually.





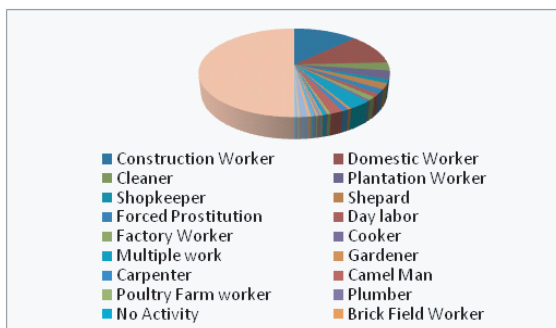
Labor exploitation is the most common among the victims. Most of the victims go abroad to work, and there the owner breaks the contract and makes them work extra hours. The employer doesn't pay them the salary they deserve, but forces them to work and deprives them of their basic rights. In this way, a victim is subjected to labor exploitation. On the other hand, many of the women who leave the country as domestic workers are subjected to sexual exploitation by the owners. For example, they were taken from the country as domestic workers, but after moving abroad, the owner sold them in brothel. Even the owner himself sexually abused them. Some women are subjected to both types of exploitation - sexual and labor. Going through brokers in different countries, both men and women were victims of labor exploitation. Through them for a long time their owners did different kinds of work.

**Type of Work**

Traffickers engaged the male victims mostly in the casual - non-technical activities and female ones in the commercial sexual and domestic activities. Below is the chart of engagement and exploitation of the identified victims of trafficking.

Activity Name	Number of VoTs
Construction Worker	107
Domestic Worker	77
Multiple Work	36
Brick Field Worker	24
Camel Man	19
Cleaner	16
Plantation Worker	15
Forced Prostitution	11

Activity Name	Number of VoTs
Shopkeeper	10
Shepard	10
Cultivation	10
Day labor	06
Factory Worker	08
Cooker	02
Gardener	03
Carpenter	06
Poultry Farm worker	07
Plumber	06
No Activity	07
Wood Cutter	06
Sweeper	02
Tailor	04
Driver	01
Electronics Worker	08
Fisherman	02
Garage Worker	04
Porter	01
Workshop Worker	01
Guard & Cooker	02
Water Supplier	01
Waiter	04
Ship Breaking	02
Cow Boy	01
Boat Repairing worker	01
Track Helper	01
Carpenter	02
Garments Worker	01
Supplier	01
Electronic Worker	01
<b>Total</b>	<b>426</b>



Most of the identified victims have been exploited in the construction and domestic work. Although, they were shown temptations for the lucrative jobs before going abroad but they were given various risky jobs after moving abroad. The most common of these is construction work. They were forced to do this. Women are more often taken as domestic workers. Many times the women are forcibly forced into prostitution by the employers. However, both men and women did different kinds of work abroad. Women were told to work as domestic worker with handsome salary as well as to work only eight hours a day. But the reality was different. The women were sexually abused by their owners, and many were even forced into prostitution. Again many male victims went to work as plantation workers, cleaners, shepherds and even factory workers becoming victims of labor exploitation.

### How Women were motivated

Women are motivated in many ways. The socio-economic condition in Cox's Bazar is poor. Due to poverty, they have easily fallen into the traps of brokers. In addition to poverty, malnutrition, family strife, high ambition and various social barriers motivated women to go abroad. According to the case analysis of the victims, most of the women going abroad are widowed or divorced. Such women are deprived of various basic rights. They suffer from money and housing crisis. Moreover, such women were usually oppressed in the society. Everyone in the society looked and frowned at them differently. In such situation, these women felt insecurity and saw no hope for themselves and their families ahead. Observing the vulnerability of the women, the brokers approached and offered them

lucrative jobs home and abroad. Even brokers motivated women by showing them the temptation of marriage and marry them. After marriage, brokers took them to different places for visitation where they actually sold them to other traffickers or in brothels. Some women are attracted to glittering life and become trafficked. They thought that in addition to going abroad and living an independent life, they would become very rich in a short time. As a result, they were easily caught by the traffickers.

### **How Men were Motivated**

Men were more likely to be trafficked by the temptation of a job. Out of their high ambition, some of them wanted to change their current positions. At this point the broker motivated them through various temptations. Moreover, they were motivated to see the expatriates of their neighbors who had gone abroad before through brokers and succeeded in life. In fact, the number of the successful migrants who went overseas through the broker is very low. They are being trafficked after receiving a job offer and they are shown the temptation to pay higher wages at the job place, while also offering free food and accommodation. Most importantly, they wanted to get rid of unemployment, and brokers took this opportunity. Most victims thought that going abroad would solve their economic problems and that they would be able to live luxurious lives. Their brokers promised to provide them with good visas for a small amount. In this case, the brokers used to shelter many frauds. They were told that working abroad is very easy, there is no labor but the salary is high. They simply believed it and were trafficked. Geographical location also played an important role in the trafficking of man. As most of the victims went to Malaysia illegally by sea, the brokers promised to deliver them for free or low cost. As a result, they easily fell into the clutches of the trafficking cycle.

### **Conculsion and Recommendation**

From both the sociopolitical and socioeconomic perspectives, the factors - Push and Pull for trafficking in both the communities of Bangladeshi Nationals and Myanmar Nationals (Rohingyas) presently living in Cox's Bazar certainly differ to a great extent. Therefore, measures of both prevention and protection of human

trafficking in both the communities can never be the same logically. Keeping in the contexts of both the communities, the following recommendations are made to reduce risks of human trafficking as well as to ensure protection of the victims of trafficking in Cox's Bazar.

- 1 Government and non-government agencies should continuously disseminate awareness messages on counter trafficking issues through different means like community consultation meeting, media messaging in the host and Rohingya communities so that a sustainable community based prevention mechanism develops.
- 1 Identify the at-risk persons of human trafficking and bring them under different social safe net program of government as well as tag them with different development program of different non-government agencies.
- 1 Counter Trafficking Committees (CTCs) at all tiers of administration including central, district, sub-district and union parishad should be made more accountable in line with their Roles and Responsibilities mentioned in the National Plan of Action (NPA) 2018 to 2022 of Bangladesh Government.
- 1 Establish the Special Tribunal to dispose of the pending 861 cases on a priority basis and to trial the human trafficking case.
- 1 Advocacy at the government level should be enhanced to allow livelihood activities for sustainability inside the Rohingya camps that will ease anxiety and economic uncertainty among the FDMNs.
- 1 Passport office, DEMO office and other institutes connected to migration should be more careful about detecting fraudulence/ forged documents made by trafficker in order for transferring the vulnerable to the destination countries.
- 1 Consistent legal drives to find out those who have already collected Bangladeshi NID illegally, and those, who collaborate them in this connection, should immediately be made. Under the existing legal framework, all the concerned engaged in these illegal activities must be punished so that others do not dare to commit such offences in the future. This effort will reduce the risks and cases of human trafficking in Cox's Bazar.

- 1 Reintegration assistances of both government and non-government should be enhanced for reintegrating the victims of trafficking to save them from being re-victimized and this effort should continue too.
- 1 Create job opportunities for women by facilitating business opportunities for small and medium-sized enterprises (SMEs) in both the communities.
- 1 Private vessels and fishing boats in the costal areas of Cox's Bazar should be monitored by the law enforcement agencies. In this regard, records or numbering of these vessels and fishing boats should be made official so that their movement can be tracked and owners of those can be made accountable for any incidents of human trafficking, if occur.
- 1 Child marriage should be stopped through legal efforts and creation of consciousness about bad effects of early marriage both in host and Rohingya communities.
- 1 Family planning mechanism should immediate be reactivated in both the communities to contain the population growth as well as to reduce the risk and cases of human trafficking in Cox's Bazar.

### Abbreviation

CT	: Counter Trafficking
CTC	: Counter Trafficking Committee
COVID 19	: Coronavirus Disease 2019
DEMO	: District Employment and Manpower Office
FDMN	: Forcibly Displaced Myanmar Nationals
NID Card	: National Identity Document Card
NGO	: Non-Government Organization
NPA	: National Plan of Action
RRRC	: Refugee Relief and Repatriation Commissioner
TIP	: Trafficking in Persons
VOT	: Victim of Trafficking
YPSA	: Young Power in Social Action

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## **General Overview of Disaster Risk Reduction and Resilience Strategies**

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### **Abstract:**

Disaster risk reduction and resilience, should be seen as a concept and practice of reducing disaster risks through systematic efforts to analyze and manage the causal factors of disasters, including through reduced exposure to hazards, lessened vulnerability of people and property, wise management of land and the environment, and improved preparedness for adverse events. The major threat emanates from an increasingly interconnected and interdependent social, technical and biological systems and complex risk landscape. In developing countries, disasters represent a major source of risk for the poor and can potentially destroy development gains and accumulated wealth. It should be noted that while the term "disaster reduction" is sometimes used, the term "disaster risk reduction and resilience" provides a better recognition of the ongoing nature of disaster risks and the ongoing potential to reduce these risks. At a time when climate change is increasing the frequency and severity of extreme weather events, disasters will continue to be major impediments to sustainable development so long as the economic incentives are to develop in hazard prone locations. Integrating disaster risk reduction into investment decisions is the most cost-effective way to reduce these risks; investing in disaster risk reduction is therefore a precondition for developing sustainably in a changing climate. In this manuscript, an attempt has been made to simplify our understanding of the core idea and processes involved in Disaster Risk Reduction and Resilience with an intention to disseminate it in to an ever-expanding community of students, researchers and professionals. It seeks to increase the likelihood that the book chapter is fully taken advantage of at the above stated scales of interest.

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**Keywords:** Disaster Risk Reduction, Resilience, Sustainability, Awareness-raising, Preparedness, Strategies, Conceptual Framework

## Introduction

Disasters have always threatened human communities (Brunsma and Picou 2008). Disaster events and catastrophes have become routine in the 21st century, e.g., hurricane Katrina in 2005, the Wenchuan Earthquake in 2008, and the Tohoku earthquake off the Pacific coast of Japan in 2011 (Wang et al., 2018) to just name a few. Between 2019 and the first quarter of 2020 has witnessed the deadly European heat waves, floods in Asia, wild fires in California and Australia and manmade fire in Amazonia. At a regional level, Asia was the most vulnerable continent with 40% of all disaster events, accounting for 45% of the total deaths and 74% of the people affected by disasters globally (CRED Crunch April 2020) to the recent cyclonic onslaughts of tropical cyclones battering on both the Indian coasts, cyclone Amphan in the eastern coast of India and Bangladesh, leaving a trail of damage and destruction on one of the poorest global communities.

It is such devastations which leaves scars and questions the credibility of the political systems and their policies related to disaster risk reduction. They have a moral obligation to provide timely information and credible knowledge base to the afflicted. Their incompetency to deliver timely relief and manage sustainably is alarming.

Estimates have shown that approximately 3.8 million km<sup>2</sup> and 790 million individuals are exposed to at least two natural hazards, while 0.5 million km<sup>2</sup> and 105 million individuals are exposed to three or more natural hazards. In particular climate change has demonstrated an increase in the magnitude, frequency and geographic distribution of natural disasters (Maleksaeidi *et al.*, 2017). These statistics demonstrate the critical multi-hazard environment to which the global population is exposed. The combination of human and economic losses, together with reconstruction costs, makes natural disasters both a humanitarian and an economic crisis (Brofman et al., 2019, Dillely *et al.*, 2005). The underlying processes for both risk and resilience exist within the social order itself, societies, communities, and organizations have the power to reduce risk and become more

resilient. Citizen preparedness strategies play a key role in reducing the effects of hazards that cannot be mitigated. A shift in the focus of managing disasters is the present demand. To manage the underlying process that create risk, to have a clear approach and understanding towards handling an impending risk and disaster. So a conceptual shift from responding to events to managing risk must be at the fore, acting collectively in handling an existing and a potential risk factor (Olson *et al.*, 2020, Brofman *et al.*, 2019). Future global catastrophes also threaten the human community as the pandemic spread of diseases and the inevitable daily threat of armed conflict pose risks for the future.

The United Nations Office for Disaster Risk Reduction (UNISDR) has defined DRR as "the conceptual framework of elements considered with the possibilities to minimize vulnerabilities and disaster risks throughout a society, to avoid (prevention) or to limit (mitigation and preparedness) the adverse impacts of hazards, within the broad context of sustainable development" (UNISDR 2010).

Disaster risk is an intrinsic characteristic of human society, arising from the combination of natural and human factors and subject to exacerbation or reduction by human agency. Disasters have an enormous impact on human development. Globally, events such as earthquakes, floods, and droughts contribute to tens of thousands of deaths, hundreds of thousands of injuries, and billions of dollars in economic losses each year. In developing countries, disasters represent a major source of risk for the poor and can potentially destroy development gains and accumulated wealth (World Bank 2014, O'Brien *et al.*, 2008, Hardin 1968). Since the beginning of the 1990s, the United Nations has been promoting efforts to change the paradigm of disasters, advocating for the incorporation of disaster risk reduction efforts worldwide as a way to reduce the effects of natural hazards on vulnerable communities.

This has been recognized by the UN Member States around the world which led to the adoption of the Sendai Framework for Disaster Risk Reduction 2015-2030. Between 2015 and 2030, Member States around the world are expected to conduct a variety of efforts within the context of the four Priority Areas contained in the Sendai Framework, as a way to reduce risks with the goal of

minimizing losses due to the manifestation of hazards of natural origin. The four priority areas are:

i. Understanding disaster risk, ii. Strengthening disaster risk governance to manage disaster risk, iii. Investing in disaster risk reduction for resilience, iv. Enhancing disaster preparedness for effective response and to "Build Back Better" in recovery, rehabilitation and reconstruction (UN-SPIDER 2019).

Together, these four priorities aim for "the substantial reduction of disaster risk and losses in lives, livelihoods and health in the economic, physical, social, cultural and environmental assets of persons, businesses, communities and countries" (UNFCCC 2017). The Sendai Framework solidifies a paradigm shift from managing disasters to managing current and future risks, bringing in resilience-building as the core target to be reached by 2030.

The scientific tenor of the Sendai Framework visibly calls for stronger understanding of disaster risks and root causes, access to reliable data at the scales where action needs to be taken. Developing risk assessment and maps at local level, and long-term multi-hazard and solution-oriented research, strengthening scientific capacity to assess risks (including vulnerability and exposure). It further recommends timely interpretation and use of risk information and cooperation between scientists, policymakers, and stakeholders to support the science-policy interface through evidence based decision making. Thereby, providing a broader global awareness of the social and economic consequences of natural disasters.

In this Article the author has not endeavored to create a new knowledge, but has rather compiled the existing knowledge on Disaster Risk Reduction and Resilience, with an intention to disseminate it into an ever-expanding community of students, researchers and professionals. It seeks to increase the likelihood that the paper is fully taken advantage of at the above stated scales of interest.

### **Conceptual Framework for Disaster Reduction**

Disasters, caused by natural and man-made hazards, are more frequent, long lasting and far more destructive than the previous one.

Recognition of the increased impacts of disasters led to the creation of the International Strategy for Disaster Reduction (UNISDR) in December 1999, which serves as secretariat for the International Strategy for Disaster Reduction (ISDR) system and was adopted by the United Nations Member States in 2000 (Poterie and Baudoin 2015).

The 2030 global policy agenda, comprising the Sendai Framework for Disaster Risk Reduction, the 2030 Agenda for Sustainable Development, the Addis Ababa Action Agenda, the Paris Agreement on Climate Change, the New Urban Agenda and the Agenda for Humanity, together have strengthened the understanding of the issue of risk and the means to dealing with them. The common message they convey is on understanding the core aspects of risk creation and propagation-exposure and vulnerability, as well as the hazard characteristics and their dynamic interactions-all aimed at sustainable development and resilience( Selmi *et al.*, 2016).

More recently, in 2019, Mami Mizutori, the Special Representative of the U.N. Secretary-General for Disaster Risk Reduction, has reflected on the issue succinctly: "The Sendai Framework can be seen as the connecting tissue for all 2030 agreements with its goal on the reduction of existing risks, prevention of the creation of new risks, and building long-term resilience" (Mizutori 2019).

Disaster Risk Reduction (DRR) is the concept and practice of reducing disaster risks through systematic efforts to analyze and manage the causal factors of disasters, including through reduced exposure to hazards, lessened vulnerability of people and property, wise management of land and the environment, and improved preparedness for adverse events (UNDRR 2018). DRR describes the development and application of policies, strategies and practices that minimize vulnerabilities and disaster risks throughout a society, to avoid (prevent) or to limit (mitigate and adapt to) the adverse impacts of hazards, within the broad context of sustainable development.

Sharing information and experience for the purposes of public information and all forms of education and professional training are

important for creating a culture of safety. Equally, the crucial involvement of local community action new forms of partnership can be motivated by the acceptance of shared responsibilities and cooperation. Traditionally, disaster management follows four phases of an emergency event such as mitigation (preplanning), preparation, response, and recovery (ISDR 2004).

The Hyogo Framework for Actions (HFA) has outlined the roadmap for DRR, encompassing governance, risk assessment and early warning, knowledge and education, reduction of underlying risk factors in the context of development and disaster preparedness and response. The HFA has set five priorities for promoting DRR which are as follows:

- | Ensure that disaster risk reduction is a national and a local priority with a strong institutional basis for implementation.
- | Identify, assess, and monitor disaster risks and enhance early warning.
- | Use knowledge, innovation, and education to build a culture of safety and resilience at all levels.
- | Reduce the underlying risk factors.
- | Strengthen disaster preparedness for effective response at all levels.

Hence, the International Council for Science (ICSU), the International Social Science Council (ISSC), and the United Nations International Strategy for Disaster Reduction (UNISDR) has taken a global, multi and inter-disciplinary programme, entitled Integrated Research on Disaster Risk (IRDR) to addressing the challenge of natural and human induced environmental hazards, mitigating their impacts, and improving related policy-making mechanisms. Strategic goals of the IRDR Programme (2013-2017) are as follows

- | Promote integrated research, advocacy and awareness-raising.
- | Characterization of hazards, vulnerability, and risk.
- | Understanding decision-making in complex and changing risk contexts.
- | Reducing risk and curbing losses through knowledge-based actions.

- | Networking and network building.
- | Research Support.

Attainment of these goals would lead to a better understanding of hazards, vulnerability and risk; the enhanced capacity to model and project risk into the future; greater understanding of the decision making choices that lead to risk and how they may be influenced; and how this knowledge can effectively lead to disaster risk reduction.

Strategies for DRR include hazard, vulnerability and capacity assessments. Local-level strategies should be linked with appropriate top-down strategies and local government interventions. Successful DRR creates resilient communities, while ensuring that vulnerability is not increased through development efforts or other externally initiated activity. Therefore, multiple actions with multiple stakeholders are needed for managing the risk of disasters in a way that also promotes development (Begum *et al.*, 2014).

The disaster risk management approach, as represented in figure 1 below, is generally accepted to consist of the following:

- | Risk assessment and analysis
- | Risk management and
- | Risk communication

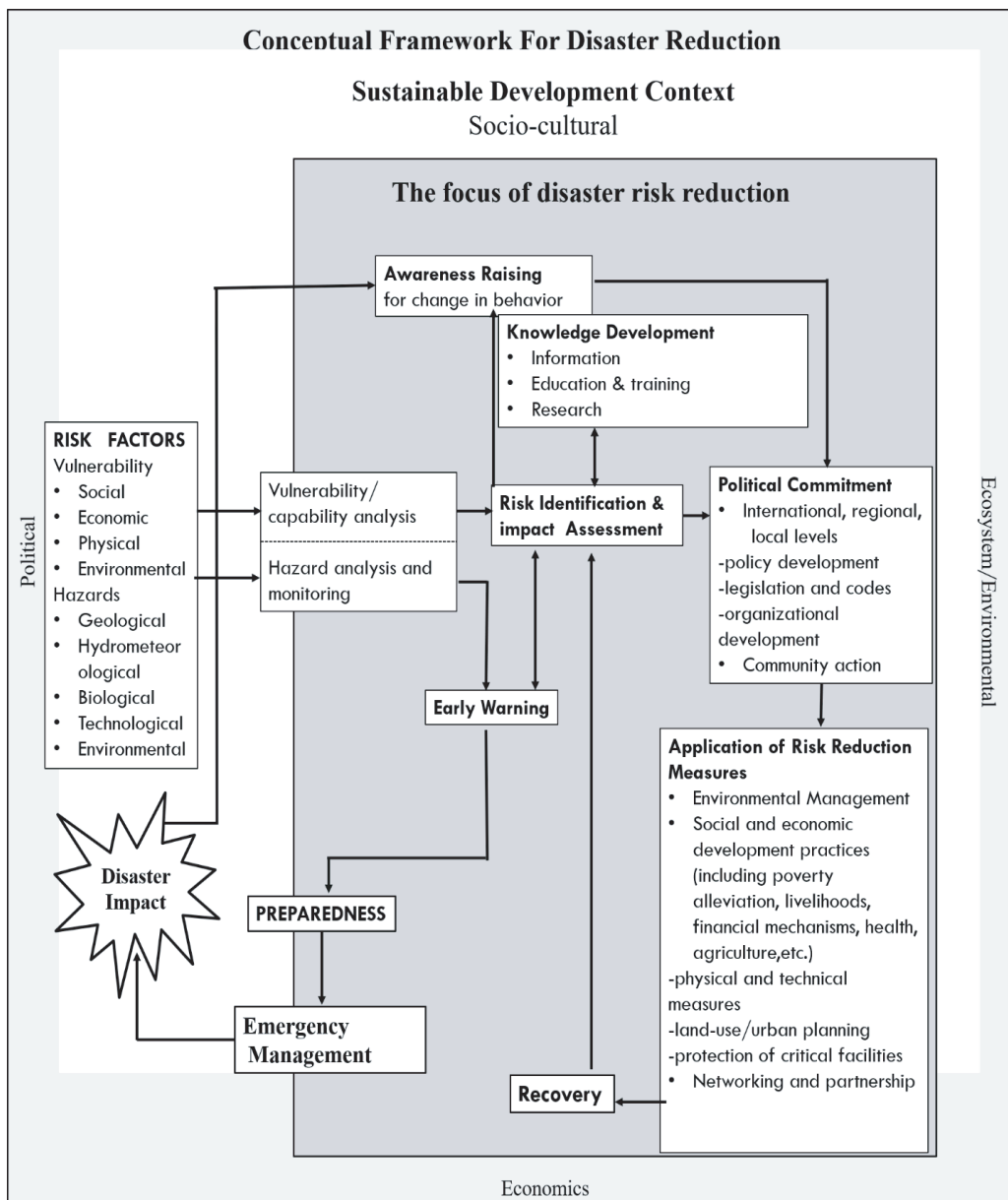


Fig:1 A Framework For Disaster Risk Reduction  
(Source: ISDR 2004, pp15)

## **Risks Assessment and Analyses**

Risk assessment includes the identification of hazard agents (seen as hazards risk factors eg; tsunamis, flooding, oil leakage, and urban fires), exposure and consequence assessment, and risk characterization.

Risk assessment can play a critical role in impact modelling before an event strikes (in the days leading up to a cyclone, for example), or it can provide initial and rapid estimates of human, physical, and economic loss in an event's immediate aftermath. Moreover, risk information for resilient reconstruction needs to be available before an event occurs, since after the event there is rarely time to collect the information needed to inform resilient design and land-use plans (GFDRR 2014).

## **Risk Management**

Risk management encompasses all those activities required to reach and implement decisions on risk reduction or elimination. Once a risk has been characterized, an informed decision can be made as to what control measures, if any, are needed to reduce the risks or eliminate the hazard. Control measures can consist of any action for risk reduction or elimination. Often control measures involve reducing the probability of occurrence or the severity of an incident.

Risk management also must start at the lowest possible level of government administration and community with each level accepting responsibility for an appropriate level of mitigation, preparedness, and response and/or recovery activity. This includes strengthening and supporting community level initiatives on disaster risk reduction and encouraging active participation or involvement of people in the process of risk assessment, planning, implementation of disaster risk management strategies and activities.

An increase in the frequency of disasters and consequent impact on lives and livelihoods has led communities to develop some coping mechanism/strategies based on their existing capacities.

## **Risk Communication to the Public**

The risk management process cannot be successful without a plan for providing and receiving information to and from the public and such end-to-end systems need to be established and effectively functioning well before an emergency occurs.



The Sendai Framework promotes a people-centered approach and the use of a participatory process in decision making that responds to the needs of users and is sensitive to social and cultural aspects, gender, and age. The severity of the impacts of a disaster depends strongly on the level of exposure and vulnerability (Terry and Goff 2012) in the affected area. Evidence indicates that overall risk has increased worldwide, largely due to increases in the exposure of persons and assets and possibly increases in inequality, which is a shaper of vulnerability, thus calling for greater attention to these dimensions of risk (Cavallo and Ireland 2014).

## Disaster Scenario

Since 1980s, there have been an increasing trend in disaster related losses as total reported losses amounted to US\$3.8 trillion. Such events further trap more people in poverty as poor and marginalized households tend to be less resilient and are faced with greater difficulties to recover from their impacts. Disaster risk is increasing mainly as a result of growing exposure of people and assets to natural hazards (World Bank 2019, CRED 2018).

Records maintained by Centre for Research on the Epidemiology of Disasters (CRED) show that disaster frequency appears to be increasing, from about 100 events per decade in the 1900-1940, to 650 per decade in the 1960s, to 2000 per decade in the 1980s. By the 1990s this number had reached almost 2800 events per decade. The increase in reported disasters can be partly explained by a higher number of small and medium-level events that are related to natural and human-induced or socio-natural phenomena. While the number of geophysical disasters has remained fairly steady, the number of hydrometeorological disasters has increased significantly over the decades. An increase in global costs of weather-related disasters alone have increased from an annual average of USD 8.9 billion in 1977-1986 to USD 45.1 billion in the 1997-2006 period (O'Brien *et al.* 2008).

Recent estimates by CRED (2018) show that between 1998 and 2017 climate-related and geophysical disasters killed 1.3 million people and left a further 4.4 billion injured, homeless, displaced or in need of emergency assistance. In 1998-2017 disaster-hit countries also reported direct economic losses valued at US\$ 2,908 billion, of

which climate-related disasters caused US\$ 2,245 billion or 77% of the total. This is up from 68% (US\$ 895 billion) of losses (US\$ 1,313 billion) reported between 1978 and 1997.

In absolute monetary terms, over the last 20-year, the USA recorded the biggest losses (US\$ 945 billion), reflecting high asset values as well as frequent events. China, by comparison, suffered a significantly higher number of disasters than the USA (577 against 482), but lower total losses (US\$ 492 billion). As economic data for such losses are hard to get, the World Bank has calculated that the real cost to the global economy is a staggering US\$ 520 billion per annum, with disasters pushing 26 million people into poverty every year. Inequality is even greater than available losses data suggest because of systematic under-reporting by low income countries.

Georeferencing an analytical technique is being employed by CRED, to have an in-depth understanding of EM-DAT data to reveal the relative vulnerabilities of rich and poor, and quantify how the human cost of disasters increases in cases where national income levels decline. This has helped reveal the high proportion of loss in low income countries (130 people per million) to only 18 in high income countries. This proves that people exposed to natural hazards in the poorest nations were more than seven times more likely to die than equivalent populations in the richest nations (UNDRR 2018, ESCAP/CDR 2017, O'Brien, *et al.*, 2008).

**Table1: Death Toll by Disaster Type (2018 vs. average 21st Century)**

Event	2018	Average (2000-2017)
Drought	0	1,361
Earthquake	4,321	46,173
Extreme temperature	536	10,414
Flood	2,859	5,424
Landslide	282	929
Mass movement (dry)	17	20
Storm	1,593	12,722
Volcanic activity	878	31
Wildfire	247	71
Total	<b>10,733</b>	<b>77,144</b>

**Source: CRED-UNSIDR 2019**

**Table 2: Total Number of People Affected by Disaster Type  
(2018 vs. average 21st Century)**

<b>Event</b>	<b>2018</b>	<b>Average (2000-2017)</b>
Drought	9,368,345	58,734,128
Earthquake	1,517,138	6,783,729
Extreme temperature	396,798	6,368,470
Flood	35,385,178	86,696,923
Landslide	54,908	263,831
Mass movement (dry)	0	286
Storm	12,884,845	34,083,106
Volcanic activity	1,908,770	169,308
Wildfire	256,635	19,243
<b>Total</b>	<b>61,772,617</b>	<b>193,312,310</b>

### **Drivers of Disaster Risk**

There is a strong correlation between disaster and development. Inappropriate development can increase levels of vulnerability to disaster risk and disasters negatively affect poor countries' development. In addition to climate change, the main drivers of risk are poorly planned and managed urbanization, environmental degradation, poverty and weak governance and gender inequality (UNISDR-WMO, 2012).

The major drivers to disaster risk has been the substantial growth of population and assets in at-risk areas. Migration to coastal areas and the expansion of cities in flood plains, coupled with inappropriate building standards, are among the main reasons for the increase. As reported climate related disasters accounted for 74% (US\$2.6 trillion) of total reported losses, 87% (18,200) of total disasters, and 61% (1.4 million) of total lives lost (CRED 2018, World Bank 2014).

In support of these estimations, based on Intergovernmental Panel for Climate Change (IPCC) reports, it is projected that climate change will increase the frequency and intensity of the most severe weather related hazards over the decades. In addition to climate change, the main drivers of risk are poorly planned and managed urbanization, environmental degradation, poverty and weak governance. Disaster vulnerability can be reduced as a direct product of sound development. Effective risk management strategies can help in reducing disasters in the short to medium term, while reducing vulnerability over the

longer term. Few countries have the tools, expertise, and mechanisms to consider the potential impact of disaster risk on their investment decisions. They rarely account for disaster losses, collect data, and assess risks systematically. As a result, they are not able to direct the necessary resources to protect their investments and reduce their exposure to future disaster impacts (World Bank 2014).

Over the past decade more than 1.5 billion people have been affected by disasters that have cost at least US\$ 1.3 trillion. Climate change, weak governance, and an increasing concentration of people and assets in areas exposed to natural hazards are driving disaster risk upwards, especially in poor and fragile countries (CRED-UNISDR 2018).

Another major underlying driver to disaster risk is the prevailing gender inequality. Research has shown that women are more at risk of being affected by disasters and their aftermath. The multiple levels of discrimination that women are prone to (in education, healthcare, employment, and control of property) are some notable drivers that inevitably make women more vulnerable in and after a crises (Selmi *et al.*, 2016). They are likely to suffer increased poverty rates, higher rates of sexual violence, and a lack of adequate housing in the aftermath of a disaster (Henrici *et al.*, 2010). Likewise, women are not adequately represented in the decision-making authorities and the sociocultural attitudes and norms hinder their participation when it comes to decision-making (Chineka *et al.*, 2019).

### **Disaster risk reduction: a shared responsibility**

In today's world, societies are confronted with rapid change. Therefore, the value of disaster risk reduction can only be realized through rigorous identification and continuous evaluation of the relationships that exist between the beliefs and conditions in which people live, the changing environment people inhabit and depend upon for their livelihoods, and the forces of nature (ISDR- RAED 2011)

Most importantly, disaster risk reduction relies on the consequences of collective decisions made and individual actions taken or not taken. The emergence of a disaster reduction culture is conditioned by the following contexts and processes:

- 1 political context;

- 1 sustainable development in its three related contexts: sociocultural, economic and environmental; and
- 1 regional considerations linking disaster reduction and sustainable development (ISDR 2004).

In this context it can be noted, "shared responsibility" attributes to increased responsibility for all. It recommends that state agencies and municipal councils adopt increased or improved protective, emergency management and advisory roles. In turn, communities, individuals and households are expected to take greater responsibility for their own safety and to act on advice and other information given to them by the government agencies. Shared responsibility is not about equal responsibility, there are some areas in which the state is bound to be more responsible than the community (Wilkins and Mc Carthy 2009) .

### **DRR and Sustainability**

Promoting sustainability in disaster reduction means recognizing and making the best use of connections among social, economic and environmental goals to reduce significant hazard risks. This entails abilities to reduce exposure and aid recovery from infrequent large-scale, but also more common smaller-scale, natural and human-driven events.

The bottom line for any country, especially the poorest, is to build sustainable communities with a social foundation that provides for health, respects cultural diversity, is equitable and considers the needs of future generations. All countries require a healthy and diverse ecological system that is productive and life sustaining a healthy and diverse economy that adapts to change and recognizes social and ecological limits. This cannot be achieved without the incorporation of disaster reduction strategies, one of six principles of sustainability supported by strong political commitment. The motivation to invest in disaster risk reduction is very much a poverty reduction concern. It is about improving standards of safety and living conditions with an eye on protection from hazards to increase resilience of communities.

A safer society to withstand disasters may be argued as a case of

ethics, social justice and equity. It is also motivated by economic gains. Socio-economic development is seriously challenged when scarce funds are diverted from long-term development objectives to short-term emergency relief and reconstruction needs. Environmentally unsound practices, global environmental changes, population growth, urbanization, social injustice, poverty, conflicts, and short-term economic vision are producing vulnerable societies. The impact of development on disasters in an increasingly unstable world should be fully embraced if disaster risk reduction is to yield its expected benefits.

This takes on particular urgency in the face of long-term risks brought about by climate change which goes much beyond environmental degradation or mismanagement of natural resources. Development-as-usual is blind to risk and fuels disasters which threaten further development (ISDR 2004).

UNDP's disaster risk reduction efforts aim to risk-inform development in line with the goals and targets of the SDGS and the Sendai Framework for Disaster Risk Reduction. This poses a critical threat to achieving the Sustainable Development Goals (SDGs). Specifically, UNDP works with country partners to strengthen national and subnational policy, legal and institutional systems; foster greater coherence of disaster risk reduction and climate adaptation efforts; provide access to risk information and early warning systems; and strengthen preparedness and response measures. Together, these efforts strengthen the resilience of countries and urban and rural communities (UNDP 2020).

**Table 3. Targets on Disaster Risk Resilience in the Sustainable Development Goals**

Sustainable Development Goals	Targets on Disaster Risk Resilience
Goal 1: Ending poverty in all its forms everywhere	Target 1.5: By 2030, build the resilience of the poor and those in vulnerable situations and reduce their exposure and vulnerability to climate-related extreme events and other economic, social and environmental shocks and disasters
Goal 2: End hunger, achieve food security and improved nutrition and promote sustainable agriculture	Target 2.4: By 2030, ensure sustainable food production systems and implement resilient agricultural practices that increase productivity and production, that

	help maintain ecosystems, that strengthen capacity for adaptation to climate change, extreme weather, drought, flooding and other disasters and that progressively improve land and soil quality
Goal 3: Ensure healthy lives and promote well-being for all at all ages	Target 3d: Strengthen the capacity of all countries, in particular developing countries, for early warning, risk reduction and management of national and global health risks
Goal 4: Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all	Target 4a: Build and upgrade education facilities that are child, disability and gender sensitive and provide safe, non-violent, inclusive and effective learning environments for all
Goal 9: Build resilient infrastructure, promote sustainable industrialization and foster innovation	Target 9.1: Develop quality, reliable, sustainable and resilient infrastructure, including regional and transborder infrastructure, to support economic development and human well-being, with a focus on affordable and equitable access for all
Goal 11: Make cities and human settlements inclusive, safe, resilient and sustainable	Target 11.5: By 2030, significantly reduce the number of deaths and the number of people affected and substantially decrease the direct economic losses relative to global gross domestic product caused by disasters, including water-related disasters, with a focus on protecting the poor and people in vulnerable situations
Goal 13: Take urgent action to combat climate change and its impacts	Target 13.1: Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters in all countries
Goal 15: Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss	Target 15.3: By 2030, combat desertification, restore degraded land and soil, including land affected by desertification, drought and floods, and strive to achieve a land degradation-neutral world

Source: ESCAP/CDR (2017)

## **Approaches to Reduce Disaster Risk: International Strategies and Frameworks for Action**

### **The Yokohama Strategy**

The Yokohama Strategy and Plan of Action for a Safer World was adopted in 1994 following the United Nations World Conference on Natural Disaster Reduction, held in Yokohama, Japan. It is the first document providing guidelines at the international level for preparation for and prevention and mitigation of disaster impacts. The Yokohama Strategy was a product of the International Decade for Natural Disaster Reduction (1990-2000) and, more specifically, of the World Conference on Natural Disaster Reduction held in 1994. The importance of community involvement in DRR has been enshrined in these two international events.

### **The Hyogo Framework for Action 2005-2015**

The following decade (2000s) represents a shift in the way DRR is perceived, moving from a strong focus on coping capacities and relief interventions to an increased attention brought to risk preparedness and prevention.

Hence, DRR became a popular idea with the World Conference for Disaster Reduction held in Kobe, Hyogo, Japan in mid-January 2005. The conference coincidentally took place in the aftermath of the 2004 tsunami in the Indian Ocean, which affected millions of people and raised public awareness about so-called "natural" disasters, their risks, and their serious impacts. The outcome of the conference, the Hyogo Framework for Action 2005-2015 (HFA), is probably the most significant international document popularizing the notion of DRR. The 2000-2009 decade is also critical in terms of shifting concerns around disaster issues, with an increased focus on risk preparedness. The focus of this approach is seen evolving both in academia as well among major organizations working in the field of DRR (Poterie and Baudoin 2015).

### **The Sendai Framework for Disaster Risk Reduction 2015-2030 (SfDRR)**

The HFA was a 10-year action plan, effective from 2005 to 2015. During this decade, disasters around the world continued to produce human, economic, infrastructure, and ecological losses, especially in



the most vulnerable and poorest nations. A review of the HFA resulted in the Sendai Framework for Disaster Risk Reduction 2015-2030. The scope of the Sendai Framework is broader than the HFA, with an enhanced focus on "large and small, sudden and slow-onset of disasters caused by natural and man-made hazards and related environmental, technological and biological hazards". Thus, commitments to support DRR were renewed when HFA came to an end (Tiernan *et al.*, 2019).

It comprises a voluntary set of targets and priorities to foster increased resilience to present and future hazards and to prevent setbacks to development as the result of small and large disasters. In addition, SFDRR also intends to reflect new challenges that characterize today's world, namely climate change, increased globalization, and the development of new technologies and expertise in the field of risk prediction and early warning systems (Poterie and Baudoin 2015).

## What is Disaster Resilience?

Disaster resilience is part of the broader concept of resilience - 'the ability of individuals, communities and states and their institutions to absorb and recover from shocks, whilst positively adapting and transforming their structures and means for living in the face of long-term changes and uncertainty'(Combaz 2014).

### Box 1: Definitions of Disaster Resilience

**The Sendai Framework (2015):** 'the ability of a system, community or society exposed to hazards to resist, absorb, accommodate, adapt to, transform and recover from the effects of a hazard in a timely and efficient manner, including through the preservation and restoration of its essential basic structures and functions through risk management' (UNFCCC 2017).

**DFID (2011):** 'the ability of countries, communities and households to manage change, by maintaining or transforming living standards in the face of shocks or stresses - such as earthquakes, drought or violent conflict - without compromising their longterm prospects'.

**Hyogo Framework of Action (UNISDR, 2005):** 'the capacity of a system, community or society potentially exposed to hazards to adapt, by resisting or changing in order to reach and maintain an acceptable level of functioning and structure' (Combaz 2014).

Resilience can be conceptualized as a characteristic of a system when considered as a whole. Traditionally a "stable" system was defined as strong, static and resistant to change (Manyena 2006). Now, a stable system is understood as one that is flexible and able to adjust to stress, remaining more or less the same within a range of conditions. A resilient system is one with the best adaptive capacity in the face of extreme stress (Tiernan *et al.*, 2019). It can well be understood as a system which:

- i) Remain stable in the face of external perturbations and stresses,
- ii) Recover following a major disruption, and
- iii) Adapt to new circumstances

This equilibrium- and response-based understanding of resilience has similarly persisted in its application to public policy, where resilience has become an increasingly prevalent expression for understanding the persistence and stability of social systems.

It is hence obvious that the present social science research on resilience often takes on a macrolevel systemic approach which is nearly similar to the study of resilience in natural systems. Resilience is well understood and adopted in ecological and environmental studies which have not found parallels in other disciplines. System is increasingly the subject of analysis in ecology and environmental studies, which has been seen being borrowed by social sciences (Capano and Woo 2017).

This is clearly visible as many international development agencies have used resilience as the basis for linking actions on climate change adaptation (CCA), disaster risk reduction (DRR), social protection, humanitarian response, peace-building and food security programming. Nevertheless, resilience can be seen as a link by having created a common language and goal-setting in the diverse post-2015 agreements: the Sendai Framework for Disaster Risk Reduction, the United Nations Sustainable Development Goals (SDGs), the Paris Agreement on Climate Change and the World Humanitarian Summit framework (Tanner *et al.*, 2017).

## Components of disaster resilience

**Table 4: The core elements of disaster resilience as depicted in DFID's framework**

<b>Context</b>	Whose resilience is being built - such as a social group, socio-economic or political system, environmental context or institution.
<b>Disturbance</b>	What shocks (sudden events like conflict or disasters) and/or stresses (long-term trends like resource degradation, urbanization, or climate change) the group aims to be resilient to
<b>Capacity to respond</b>	The ability of a system or process to deal with a shock or stress depends on exposure (the magnitude of the shock or stress), sensitivity (the degree to which a system will be affected by, or will respond to, a given shock or stress), and adaptive capacity (how well it can adjust to a disturbance or moderate damage, take advantage of opportunities and cope with the consequences of a transformation)
<b>Reaction</b>	A range of responses are possible, including: bounce back better, where capacities are enhanced, exposures are reduced, and the system is more able to deal with future shocks and stresses; bounce back, where pre-existing conditions prevail; or recover, but worse than before, meaning capacities are reduced. In the worst-case scenario, the system collapses, leading to a catastrophic reduction in capacity to cope with the future.

*Source:* Combaz (2014), pp2

Manyena (2006) opined that disaster resilience has been described as both an **outcome** and a **process**. Practices focused on outcome have tended to adopt top-down reactive approaches which can favour the state of affairs and take attention away from inequalities resulting from insecurity and disaster. As a process, building disaster resilience involves supporting the capacity of individuals, communities and states to adapt through assets and resources relevant to their context. Also it may be considered as enhancing people's rights and addressing socio-economic, gender and environmental inequalities that exacerbate vulnerability (Combaz 2014).

## Resilience in the global development frameworks

Disaster risk and resilience received insufficient emphasis in the

original Millennium Development Goals (MDG) agenda, despite the close relationship between disaster impacts and sustainable development. Resilience is a pre-condition for sustainable development in general and more specifically for fighting poverty, hunger and malnutrition (UNISDR 2015).

Building on the Yokohama strategy and in recognition of the need to address the multidimensional aspects of disaster risk from a development perspective, the Hyogo Framework for Action (HFA) 2005-2015 provides a strategic and systematic approach to reducing vulnerabilities and risks to hazards, involving the identification of ways to build the resilience of nations and communities to disasters. Although the progress varies from one country to another, the main global achievement is the change of mind-sets from crisis management to risk reduction with an emphasis on prevention and preparedness. The multi-stakeholder and multi-sector nature of the Hyogo Framework for Action provides guidance on how disaster risk reduction contributes to sustainable development (UNISDR - WMO 2012). Soon after HFA, the Sendai Framework for Disaster Risk Reduction (SFDRR) 2015-2030 besides other areas has focused on the prioritization of health risks from hazards and the need to focus on health resilience. It promotes collaboration amongst the disaster risk reduction, climate change adaptation and science communities to develop strategies that protect and manage health risks arising from extreme weather and climate events (Tiernan *et al.*, 2019).

The global development frameworks adopted in 2015 and 2016 are structured around six separate but interrelated agreements: (a) Sendai Framework for Disaster Risk Reduction 2015-2030; (b) 2030 Agenda for Sustainable Development; (c) Paris Agreement under the United Nations Framework Convention on Climate Change; (d) Agenda for Humanity; (e) New Urban Agenda; and (f) Addis Ababa Action Agenda of the Third International Conference on Financing for Development. Building resilience to disasters is a common theme in these frameworks. Collectively, they provide a comprehensive global framework for the Secretary General's call for a "shared understanding of sustainability, vulnerability and resilience" (ESCAP/CDR 2017).

Resilience is featured prominently throughout the Sustainable Development Goals and is regarded as a quality to be "built", "developed" and "strengthened", as a tool to reduce the exposure of people to hazards and as a foundation for inclusive economic growth and prosperity. The term is also used in relation to inclusive and safe cities, and high-quality and reliable infrastructure. Disaster risk reduction and resilience is clearly embedded in nine of the goals and associated targets. These goals and targets are expected to stimulate action over the next 15 years in areas of critical importance for a sustainable and resilient future (ESCAP/CDR 2017).

### **Rationale for a resilience approach to disasters**

Disaster resilience programming aims to save lives whilst protecting infrastructure, livelihoods, social systems and the environment. There is a growing recognition of both the severity of natural and man-made disasters and of the inadequacy of international efforts to reduce vulnerability to them, as can be gathered from the following as put forward by Combaz (2014):

- 1 **The frequency and severity of weather-related hazards is increasing.** Climate change 'contributes to more frequent, severe and unpredictable weather-related hazards such as droughts, tropical cyclones, floods and heat waves'.
- 1 **Exposure to all hazards is increasing.** Exposure to natural and man-made disasters has increased and is likely to continue to increase with the effects of climate change. Over the next two to three decades, increasing exposure and vulnerability due to economic and urban development 'will have a greater influence on disaster risk than climate change'.
- 1 **Disasters have set back development.** It is well documented that disasters have set back development gains, aggravated poverty and increased vulnerability. Such negative impacts reflect and worsen inequalities, such as gendered and generational inequalities.
- 1 **Disasters and resilience related to natural hazards, violent conflict or state fragility share commonalities and connections, but interventions generally treat these contexts separately.** For instance, state fragility, vulnerability to climate change and the risk of mortality from drought seem closely associated. Yet

conflict prevention and DRM are treated separately, with limited crossover and little documented integration

- 1 **Disaster resilience has historically been underfunded.** Spending on emergency humanitarian assistance has been growing over the years. It has been argued that greater emphasis should be placed on building capacities to reduce vulnerability and support communities to recover themselves
- 1 **Traditional humanitarian and development approaches have been inadequate.** Humanitarian relief is targeted primarily at saving lives rather than reducing vulnerabilities; development assistance has not been sufficiently focused on building community capacity for adaptation; and approaches to DRR have often been decoupled from development, rights and power imbalance.
- 1 **Responsibilities and roles need to be better balanced between the fields of development and humanitarian action.** Disaster prevention requires long-term development expenditures in addition to humanitarian aid in emergencies.

### **Benefits of disaster resilience**

Responses to disaster risk is enhanced with resilience which gives a careful consideration for hazards, exposure, risk, vulnerability and capacity. Building resilience to natural hazards can have far-reaching positive effects in fragile states and violent conflicts. Evidence from a range of countries supports the potential contribution of disaster resilience to:

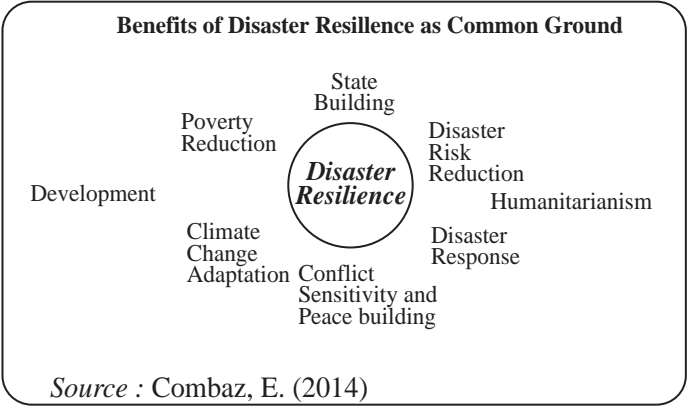
**Saving lives:** disaster prevention has helped limit loss of life to disasters in a number of developed and developing countries. In Bangladesh, for example, the fact that far fewer people were killed by a cyclone in 2008 (3,000) than by a similar one in 1970 (almost 500,000) is attributed to better disaster prevention.

**Protecting infrastructure and livelihoods:** A careful implementation of disaster prevention techniques has been found to curtail the cost of property damage from all hazards.

**Protecting social systems:** community-based DRR has had a positive impact on social resilience through altering attitudes and behaviours towards risk.

**Protecting the environment:** Increased disaster resilience has in some cases been associated with behaviors that preserve the natural environment.

**Supporting broader resilience in contexts of violent conflict or fragility:** countries with well-performing institutions are better able to both prevent disasters and reduce the likelihood of disaster-related conflict.



**Fig: 2** Benefits of Disaster Resilience  
**Source:** Combaz (2014),pp 7

**Challenges for Development Policies**

Evidence has it that a multidisciplinary approach to disaster management which involves partnerships of various organizations and community groups plays a critical role during times of disaster (Malalgoda *et al.*, 2010). As the situations confronted by policy-makers have increased in complexity, resilience has increasingly become a topic of interest to governments.

Leadership is sought to drive improvements in disaster resilience. The responsibility for leadership is binding upon all partners within their sphere of influence in a coordinated manner, so as to maximize the benefits from limited resources. The increasing complexity surrounding disasters calls for a more coordinated effort among all stakeholders by widening the circle of responsibility. By collaborating and strengthening existing partnerships among governments, businesses,

the non-government sector and communities, can help authorities and civilians alike in disaster prevention, preparedness, response and recovery (Wilkins, and McCarthy, 2009).

Currently, the comparison of different risks and their integration into a multi-risk assessment, as well as communications among different risk communities present a number of difficulties due to differences in methodologies and the levels of uncertainty in hazard and risk assessment, different languages, definitions of concepts and the manner in which risk and hazard are represented. The efficiency of governance systems to address multi-risks depends not only on regulatory and institutional frameworks but also on the capacities of the systems at different levels, from local to global, that are called upon to deal with risks and to entail risk policy and politics (Komendantova *et al.*, 2016).

The rising burden of losses related to disaster and crises suggests that more compelling business cases are needed for investments to build resilience and protect human and environmental systems from damage. Cost-benefit analysis (CBA) has traditionally been used for more straightforward single investments (such as whether to build a new bridge), where data can either be readily estimated from existing documentation or easily measured from observable phenomena (Shreve and Kelman 2014). Some types of investment in resilience lend themselves more easily than others to strong business cases. This can lead to bias in decision-making, with the choice reflecting the available data rather than the best course of action.

In the literature there are arguments which blame inherent administrative weaknesses. The local governments do not include or work with the people and which has left gaps for improvement further making it difficult to make decisions regarding the provision of reasonable solutions for disaster related problems. Local governments are experiencing competing priorities along with limited resources, governments fail to allocate financial resources to disaster management programs and this will affect the proactive decision-making process related to mitigation and preparedness activities (Tanner *et al.*, 2017).



## Criticism for Disaster Resilience

As noted by Combaz (2014), there have been criticisms from various quarters with regard to the implementation of disaster resilience. It has been opposed on the ground that it's been a relabeling of long standing approaches as resilience-building, if this has no meaningful effect on how humanitarian or poverty reduction programmes are implemented. Moreover, as a concept, disaster resilience has been depoliticized, placing too much responsibility on the individual and wider society rather than on state, who have the political power to address the underlying causes of vulnerability to disasters. It has also been suggested that the discourse of disaster resilience could stigmatize individuals and communities with low levels of resilience.

While there have been substantial and enabling investments in climate science, neither science funding bodies nor educational foundations have made resources available for "risk and resilience science," particularly in low- and middle-income countries where students cannot easily pursue DRR as a field of study or research. Evidence shows that this represents one of the most substantial obstacles to advancing the field (Ofir and Mentz 2015).

## Conclusions

The rise in disasters globally makes careful planning and a holistic approach to DRR critical. Disasters are now believed to be a manifestation of poor planning and weak policies. Focusing on all elements of disaster risk management (all four phases of the disaster cycle, that is, mitigation, preparedness, response, and recovery) helps to consider how a wide range of activities associated with technology, development, governance, risk management, risk communication, and local capacity influence and approach disaster risk.

The purpose of Disaster Risk Management is to reduce the underlying factors of risk and to prepare for and initiate an immediate response should disaster hit. The concept of "building back better" implies to initiate DRR activities also during recovery and rehabilitation. The paradigm shift to conceptualize DRM as continuum (and no more in phases) reflects the reality, that the transition between pre-during and

post disaster situations is fluid, particularly in countries, which are regularly exposed to hazards.

There is a strong correlation between disasters and development. Inappropriate development can increase levels of vulnerability to disaster risk and, in turn, disasters can negatively affect poor countries' development. On the other hand, unsound development policies will increase disaster risk- and disaster losses. DRR which involves every part of society, every part of government, and every part of the professional and private sector seek to restrict such losses. Integrating disaster risk reduction into investment decisions is the most cost-effective way to reduce these risks; investing in disaster risk reduction is therefore a precondition for developing sustainably in a changing climate.

The countries with the highest exposure to disaster risk often have low capacity to mitigate them. Since 1980, more than two million people and over \$3 trillion have been lost to disasters caused by natural hazards, with total damages increasing by more than 600% from \$23 billion a year in the 1980s to \$150 billion a year currently.

However, if countries should act decisively they can save lives and assets. Most developing countries lack the tools, expertise, and instruments to effectively manage and monitor the potential impacts of disasters into their investment decisions.

In the global context, under the prevailing pandemic and global lockdowns and economic downturns, one of the best practice has been observed by an increasing participation of the non-governmental and community organizations in meeting societal needs. They have come forward in providing relief in the form of food aid to the under privileged most of whom have lost their jobs and means of livelihoods. In the aftermath of the super cyclone Amphan hitting the eastern coast of India in the state of West Bengal, which has crippled the life line and infrastructure. In these challenging times the activities undertaken by these NGOs and community organizations is commendable. It is through their endurance that relief in the form of food, clothes, tarpaulins to provide shelter has reached the affected people deep in the deltaic areas of the Sunderbans where maneuvering through wet soil and decimated resources was by itself daunting.

It can be concluded on the note that disaster resilience is not a stand-

alone activity that can be achieved in a set timeframe, nor can it be achieved without a joint commitment and concerted effort by all sectors of society. But it is an effort that is worth making, because building a more disaster resilient nation is an investment into the future.

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## **Knowledge Level of Urban Residents on Disaster Response: A Case Study on Earthquake Response of Chandrima Residential Area Residents, Chandgaon, Chattogram**

Md. Abdus Sabur<sup>1</sup> and Md. Sohel Rana<sup>2</sup>

### **Abstract**

People outside the city migrate to Chattogram City for searching job and better services. This process creates tremendous pressure on the urban utility services and making urban sprawl. To meet the housing needs of increased population in the city needs more land for these reason cut the hill, destroy pond, filling up the fallow land, agricultural land and water reservoirs. These reasons increases the earthquake vulnerability in newly formed residential areas in Chattogram. In addition due to geographical location Chattogram is vulnerable in earthquake too. Research observed that house owners were not aware about earthquake resilient construction practices as well as knowledge level of residents on response the earthquake is not satisfactory. So, the absence of the safety equipment's and response knowledge of disaster increases vulnerability level of residential area. This study also suggested to mitigate the vulnerability level of urban disasters particularly on earthquake as using GIS based application on identify the exact location of vulnerable buildings. The GIS application can be used by CDA and City Corporation and concerned bodies to notify the house owners of various actions such as retrofit so that they can make their building better equipped to withstand an earthquake. As well as adopted various awareness program and training to urban residents on earthquake response. Finally, house owners should be made aware on safe construction practices and city authority should monitoring it.

**Keywords:** Disaster, Earthquake, Residential Area, Urbanization, Urban Resident, Vulnerability

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## Introduction

Urbanization is global phenomenon. In 2018, 55% of the world's population residing in urban areas and by 2050, 68% of the world's population is projected to be urban (UN, 2018). In Bangladesh 37.41% of population are now living in urban areas. Chattogram is second largest city in Bangladesh as well the port city [2]. There are about 04 million people live in 160.99 Sq Km. This city is a source of economic activity and better livelihood. Results, marginalized people, displaced people are coming towards the city. To provide the support of influx migrants the city developed haphazardly and unplanned urbanization happening. As a result, growing residential areas possess a great risk of disasters like fire hazards, water logging, structural collapse, earthquake and tidal surges. In regards of earthquake vulnerability, Chattogram City is highly vulnerable to the earthquake disaster. Chattogram region is located at an earthquake risky zone due to Eurasian and Indo-Australian plates, which are still active. Moreover, there are two active seismic faults in Bangladesh one is Sitakunda-Teknaf fault and another is Rangamati-Barkal fault. Geographer predicts that that a moderate to high magnitude earthquake may originate any time from this fault. On November 21, 1997, a total of 25 people were killed in a building collapse at Hamzarbagh, Chattogram City after an earthquake hit the region. Seismic experts said frequent light tremors give a signal that a powerful one is coming up, which is a matter of concern for all. A study of Earthquake Research Centre, Chittagong University of Engineering and Technology (CUET) predicted that the greater Chattogram region is at risk of a powerful earthquake of 7-8 magnitude due to its geological position. About 70 percent of high-rise buildings in Chattogram city will collapse if an earthquake of 7-8 magnitude on the Richter scale hits the city. Residential areas of the city is most vulnerable due to located earthquake-prone zone and violating the building codes and designs. In this regards, it is very important to reduce the vulnerability of earthquake by increasing the knowledge level of urban residents on earthquake response. This study measured the types of disaster in urban areas as well as the knowledge level of urban residents in earthquake response. This study also suggested what steps and action should be taken to reduce the vulnerability of earthquake in urban residential areas.



## Aim and Objectives

The aim of this study to measure the knowledge level of urban residents on responding urban disasters. This paper has two strategic objectives as;

- 1 To measure the knowledge level of residents on earthquake response
- 1 To provide some suggestions on mitigating the vulnerability of urban disasters particularly on earthquake in Chandrima Residential area, Chattogram and elsewhere.

## Methodology

The study is mainly based on primary field survey which was conducted during the month of January to March, 2020. The primary survey included urban residents data which was collected from residents/house owners and an opinion survey of expert group. The Questionnaire was developed with the base of literature review and opinion of expert group. So, the main tools of this research are Questionnaire Survey, Key Informant Interview (KII), Literature Review and buildings spatial Analysis. In that research 95 questionnaires were conducted and 25 variables are in a questionnaire. The study also conducted 4 Key Informant Interviews of experts. The survey was conducted on Chandrima Residential Area, Chandgaon, Chattogram. This is newly formed residential area which is under of Chattogram Development Authority (CDA).

## Findings and Discussion

The remarkable findings of this research are discussed in below. Later on with the base of findings necessary suggestion are prescribed.

### *Urban Environmental Problems in Chattogram City*

Chattogram is unclassified, irregular and heterogeneous in character of its land use [4]. It is very difficult to identify the zoning in a particular area. Unplanned urbanization creates chaotic development in this city. People outside the city migrate here for searching job and it creates pressure in the city to survive. For this reason now

Chattogram city is suffering various natural and manmade problems. Every year land slide causes many loss of life because many people live under the hill. No one obey the rules of hill cutting. It is now a burning issue for Chattogram. According to the Department of Environment, Chattogram, and the district administration have identified 30 hilly areas in Chattogram as risky. 2000 families are at high risk, 4000 to 6000 families are at medium to low risk. In Foy's lake area 5000 families are at risk. Now the city is very much affected in water logging problem in rainy season. It is also a result of unplanned urbanization. The inhabitants of the city do not obey the zoning regulations, they construct there buildings and block the natural drainage system. For constructing new buildings they need more land as the population of the city is increasing at an alarming rate for these reason they destroy pond and other water reservoirs. This reason increase the earthquake vulnerability in Chattogram. Because most of the residential areas are built on cutting the hills as well as filled the water reservoirs. In addition due to geographical location Chattogram is vulnerable for earthquake too. In survey it was revealed that the Chnadirma Residential Area was fallow lands and seasonal water reservoir. Every year this residential area is affected in water logging in rainy season. Moreover, due to dense urban areas especially in urban slums and utilities failure with hazardous materials spill in urban areas are also vulnerable in fire risk.

### ***Earthquake Records and Vulnerability of Chattogram***

An earthquake is the shaking of the surface of the Earth resulting from a sudden release of energy in the Earth's lithosphere that creates seismic waves. Chattogram is vulnerable to seismic activity. Chattogram region is located at an earthquake risky zone. According to Bangladesh National Building Code (BNBC)-2017, Bangladesh divided into four main earthquake zones;

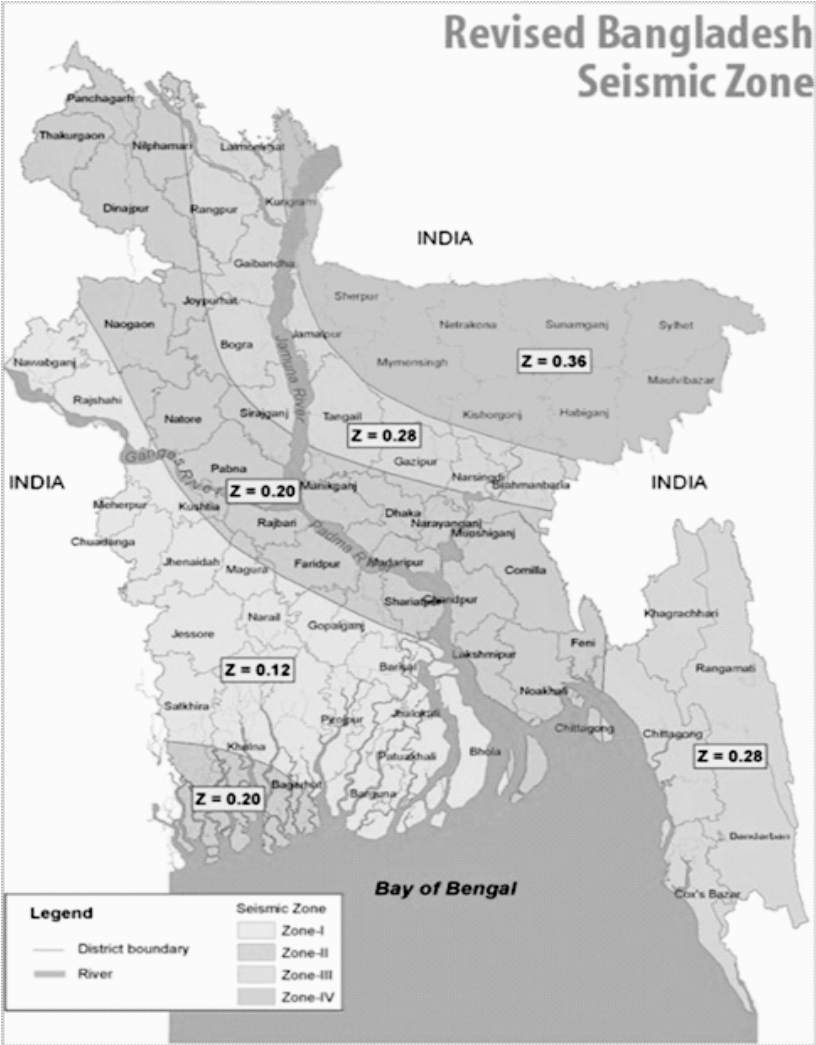
**Zone-1:** Sylhet-Mymensingh is with the possible magnitude of 7 on Richter scale.

**Zone-2:** Chittagong, CHT, Tangail and some parts of Rangpur are with the possible magnitude of 6 on Richter scale.

**Zone-3:** Cumilla, Dhaka, Dinajpur, Natore and some parts of Khulna of the

country is with possible magnitude of 6 on Richter scale.

**Zone-4:** Jessore, Barisal, Rajshahi are with the possible magnitude of 5 on Richter scale



**Map-01:** Earthquake Zones in Bangladesh (source: BNBC, 2015) Chattogram is located on Zone-02. Bangladesh has not been affected by any large earthquakes, the evidence of large scale earthquakes in the region serves as a reminder of the possibility of big earthquakes

in the future. Past major earthquakes in and around Bangladesh include the 1548 earthquake that hit the Sylhet and Chattogram regions, the 1642 earthquake in Sylhet District with damage to building structures, 1762 earthquake hit most part of Bangladesh including Dhaka and Chattogram caused loss of life and properties.

In 1997 Chattogram earthquake, or the 1997 Bandarban earthquake, occurred on November 21, 1997 at 11:23 UTC in the Bangladesh-India-Myanmar border region. It had a magnitude of Mw 6.1 (USGS, 2014). The epicenter was located in southern Mizoram, India. While no fatalities were reported in Mizoram, India, however, 25 people were killed when a 5-storey building collapsed in Chattogram, Bangladesh.

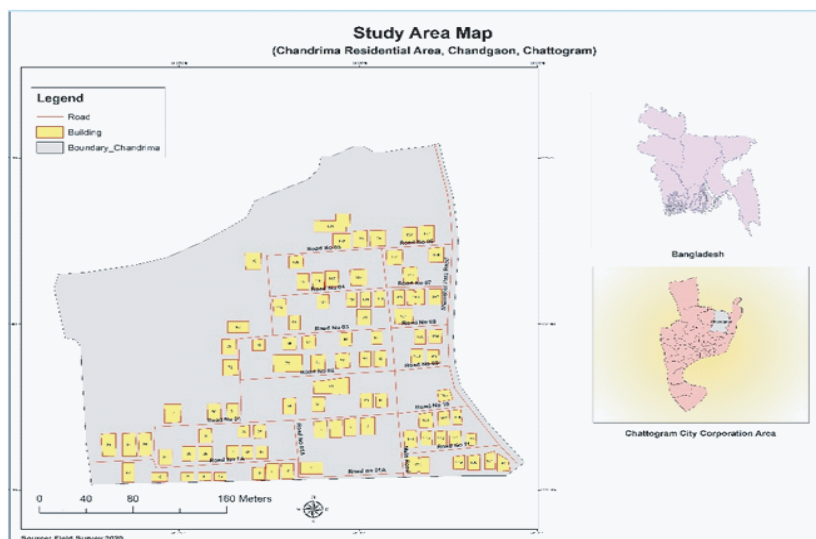
An earthquake occurred on 22 July, 1999 at Moheshkhali Island with the epicenter in the same place, a magnitude of 5.2 The earthquake was severely felt around Moheshkhali Island and the adjoining sea. Houses cracked and in some cases collapsed.

The Borkol earthquake occurred in the early morning of 27 July 2003 at 5:18:17.96 am local time, killed three people, injured 25 people and damaged about 500 buildings in Chattogram and the Chattogram Hill Tracts. Power supply to some areas was cut as a transformer exploded at the Modunaghat Grid Substation in Hathazari, Chattogram. The epicenter was situated 217 km southeast of Dhaka at the eastern bank of Kaptai reservoir. It had a magnitude measured Mw 5.7 Dhaka shook with MM intensity IV. Many people were awakened, especially residents of upper floors of high rise buildings. On that analysis, it can predicts that a moderate to high magnitude earthquake may originate any time of Chattogram Zone.

### ***Description of Study Area***

Chattogram known as the Port City of Bangladesh. The city is located on the banks of the Karnaphuli River. Chittagong City Corporation area 160.99 Sq. Km. Chattogram City Corporation is divided into 11 thanas. These thanas are subdivided into 41 wards and 211 mahallas Modern Chattogram is Bangladesh's second most

significant urban center after Dhaka. The population of the Chattogram is not likely to be 107.76 million in 2050, with more than 56.4 percent being urban area. Population of the city is increasing very rapidly due to economic opportunity and poverty-reduction benefits associated (Samad et.al, 2016). As rapid urban growth started to take place as increased people have created tremendous pressure on the urban utility services and making urban sprawl. To meet the housing needs increased population in the city, many residential areas in the city have been developed with public and private supervision. Chandrima Residential Area, Chandgaon is one of them. Chandrima Residential area is about 0.54 Sq. Km. There are about 95 buildings where about 4000 population lives in this residential area (Map-01). From map, it was observed that most of the buildings are located in planned, some plots are still vacant and some are under construction. This residential area is under of Chattogram Development Authority (CDA). This area has a Kollan Samity.

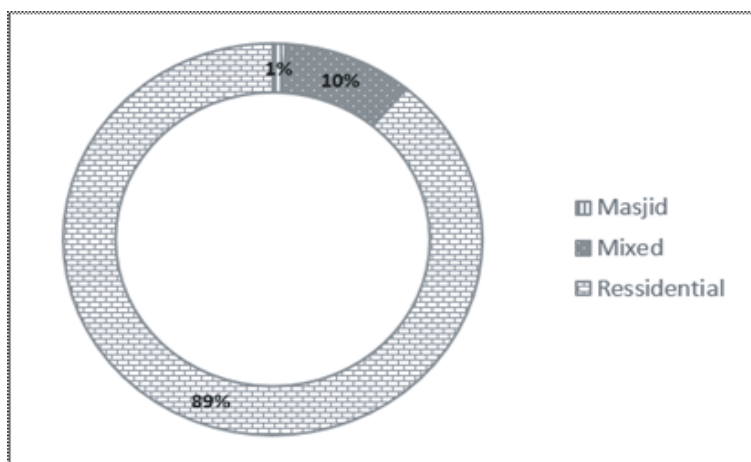


**Map-02:** Study Area Map (Chandrima Residential Area, Chandgaon, Chattogram)

### **Number of Floors and Occupancy of Buildings in Chandrima Residential Area**

The study observed that, in Chandrima's maximum buildings number of floor is 6 to 7 (above five) and its percentage is 84% and rest of buildings are one to five floor. And hundred percentage buildings has done piling while constructing the buildings. It is good sign on preventions of earthquake vulnerability. The study also observed that, in Chandrima's maximum buildings occupancy are residential and its percentage is 89% and very few numbers of buildings are uses in mixed purposes, its percentage is 10%. Mixed occupancy means these buildings are uses business, residence and educational purposes. Mixed uses buildings are more vulnerable in earthquake.

**Figure-01:** Occupancy of Buildings in Chandrima Residential Area



*Source:* Field Study, 2020

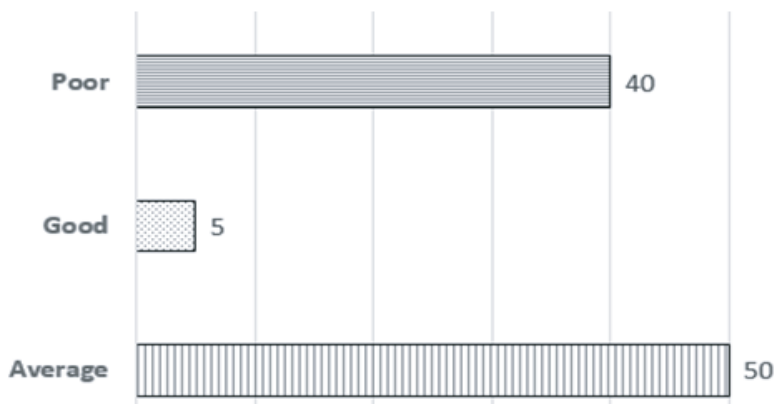
### **Safety Measures and Equipment's in Residential Area Buildings**

Research observed that only 32% of buildings of Chandrima has safety equipment's and measure as fire extinguishers, fire alarms and exit signs. But a large number of buildings has no any safety equipment and measure as smoke detectors, two exits, obstructed stairs, no electric outlet and outdoors are obstructed etc. So, the absence of these safety measure and equipment's increases vulnerability level of residential areas buildings in earthquake.

### **Knowledge level of Residents on Earthquake Response**

From participants interviewed, overall 100 percent of them had

already experienced in earthquake. In study it was observed that participant had a poor level of knowledge and attitude towards earthquake response and safety. This statistics can be further explored in Figure-02 below.



**Source:** Field Study, 2020

It interesting findings that only 5 of respondents has good knowledge on earthquake response and rest all participants' knowledge level is fair low on that same way their urban risk preparedness knowledge level is minimum. Though all residents in this area are well educated and economic condition is good. So, the absence of these response knowledge might increase vulnerability level in residential area in earthquake.

### **Suggestions on mitigating the vulnerability of urban disasters with earthquake**

Unplanned urbanization exaggerated the urban environmental problems. Rapid urbanization combined with rapid improvement in standards of living is stretching natural resources and threatening environmental quality in urban areas. The urban areas are facing a range of environmental challenges including contamination of air, water and soil. Sprawling urban areas contribute to traffic congestion, with associated air pollution, noise and long commuting times affecting public health and productivity across the world. In addition, climate change is likely to aggravate certain urban health risks and inequalities by increasing the frequency and severity of extreme weather events (heat waves, storms, floods, frequent earthquakes),

potentially contributing to air pollution episodes (ground-level ozone and pollen) and disturbing urban ecology (Vardoulakis, S., Dear, K. & Wilkinson, 2016). This research also identified the mitigating measures on reduction the vulnerability of urban disaster as;

- n Planned urbanization and implementing building codes
- n Strengthening policies and institutions with implementation
- n Extending social safety and protection
- n Economic diversity and sustainable livelihoods at roots.
- n Improving early warning and monitoring system.
- n Using local knowledge, resource mobilization and innovation to build a resilient environment.
- n Consider disaster risk reduction as a part of urban planning regulations, relocation, plans development activities (Parvin *et.al*, 2013)
- n Design and plan for hazard-resistant infrastructure or improving existing facilities (Parvin *et.al*, 2013)
- n Establishing education, awareness, outreach campaign, training and capacity development programmes;
- n Involvement multi-stakeholders with dialogues and ensure inclusion at all level policy to implementation.

### **In regards of Earthquake Vulnerability Mitigation**

Research observed that buildings are the major components that cause disaster during earthquake, it is essential to study the state of buildings in the country mainly the residential areas of urban. For this GIS can massively help as it can be used to not only identify the buildings that needs to be addressed but locate them as well. This study also measured the knowledge level of residents on response the earthquake. Research observed that house owners were not completely aware about earthquake resilient construction practices. Furthermore, it is also indicated that special attentions should be given to existing house to promote activities such as retrofit for giving them a better chance to withstand earthquakes. For this as well, house owners should be made aware of possible solutions of making house more earthquake resilient. This can further be used to develop plans for activities such as awareness program and trainings on safe construction practices. This can even be used to create an emergency rescue plan for the city authority. Furthermore, by using this approach as GIS



based application can identify the exact location of buildings which can be used by CDA, City Corporation and concerned bodies to notify the house owners of various actions such as retrofit so that they can make their building better equipped to withstand a major earthquake.

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## **Cost Benefit Analysis of Fish Farming at Northern Chattogram, Bangladesh.**

Md. Mohasin Meah<sup>1</sup> and Kazi Rabeya Akther<sup>2</sup>

### **Abstract**

Aquaculture is regarded as a remunerative and raising sector in terms of income generation. There are many patterns of aquaculture systems have been practiced by the farmers in Muhuri Project area. Among them carp-tilapia polyculture is mostly dominating. The study was conducted to evaluate the economic analysis of fish farming of Northern Chattogram in Bangladesh from October, 2019 to October, 2020. The total area of the selected pond is 1 acre (100deci) and water depths were 8 feet. Average fish production of the farmer was 29,115 kg. The study shows aquaculture at Northern Chattogram of Bangladesh is feasible and profitable with a cost-benefit ratio of 1.78 for commercial fish culture. The per acre total cost of production of commercial fish culture are BDT26,83,690 and The calculated net income was BDT 15,04,010. The main factors affecting profitability are the cost of pond leasing, fish feeds and fish seeds etc. From the result of present study, it is clear that fish production and financial benefit in carp-tilapia polyculture were higher. The present findings reveal that carp-tilapia polyculture system is more suitable and profitable culture system.

**Keyword:** Aquaculture, Polyculture, Pond, Cost-benefit

### **Introduction**

Aquaculture plays an important role in food security and poverty alleviation worldwide because of its ability to provide freshwater fish, which, although mainly consisting of low-value species in terms of market value, provide food on the table and increases nutritional variety.

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<sup>2</sup> PhD Fellow, Sylhet Agricultural University, Sylhet, Bangladesh

Aquaculture could play an important role in meeting the needs of people in terms of food now and in the future. Freshwater fish farming or aquaculture plays an important role in the livelihoods of rural people in Bangladesh (Mazid, 2002). It creates diverse livelihood opportunities for a number of people, many of whom living below the poverty level, in the form of farmers, operators, employees, traders, intermediaries, day laborers and transporters (Ahmed and Rahman, 2004). Pond fish farming has been proved to be a profitable business than rice cultivation. So many farmers in rural areas are converting their rice field into aquaculture pond (Islam *et al.*, 2002). Bangladesh has gain self-sufficiency in fish production with the successful efforts of government and private sectors in recent few decades. Bangladesh is producing 43.84 lac MT of fish against the demand of 40 lac MT and consuming 62.58 grams of fish against the daily demand of 60 grams per capita (DoF, 2018). Bangladesh has risen to the second position in the world in terms of the growth rate of freshwater fish production (FAO, 2020) and Bangladesh is now the fifth biggest fish producer in the world after China, India, Vietnam and Indonesia (FAO, 2018) .

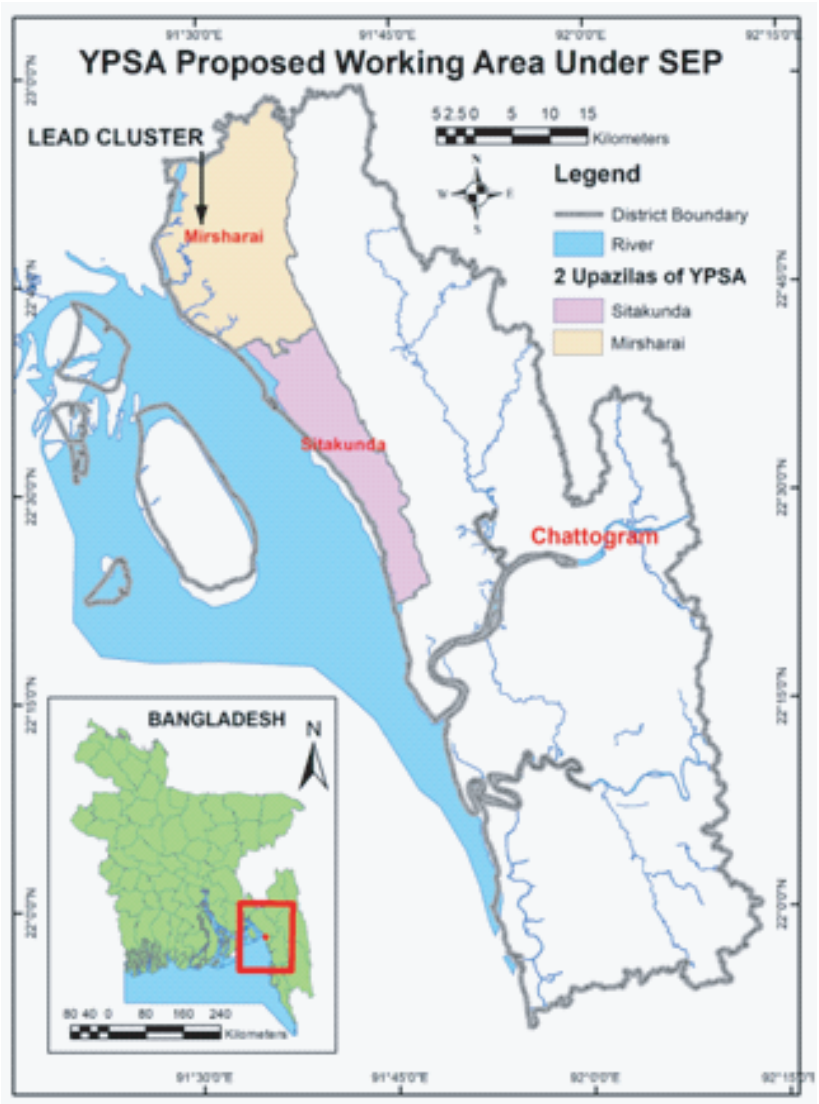
Dominating species for pond aquaculture are Indian major carps and exotic carps (Hasan and Ahmed, 2002). The port city Chattogram is the most crowded place after the capital city Dhaka. It has the aquaculture potentiality in the northern part of the city namely the Muhuri project area. After the construction of embankment in the Feni river, many more char land have been developed which become a blessing for aquaculture development in this area. The physico chemical parameters of the water are suitable for fish culture in this area. Among 62,840 MT of fish production of Chattogram, muhuri project contributes more than 70% (DoF). And it meets the demand of the Chattogram city, the adjacent upazilas and Chittagong hill tracts. It's a good example of cluster based fish culture. At present about 5,000 fish farmers culturing fish with in the water body of 20,000 acres in 20,000 ponds.

## **Materials and Methods**

### **Study Area**

The present study was conducted in Mirshorai Upazilla under the Chattogram district of Bangladesh for the period of one year

(October, 2019-October, 2020) as a case study for the Sustainable Enterprise Project (SEP) of PKSF.



**Fig-1.** Map of Mirshorai Upazila under Chattogram district showing the study area

## **Data Collection**

During the study PRA tools such as questionnaire and record keeping book were used for data collection. One fish farmer was selected, who is the beneficiary of YPSA and engaged in fish farming at Muhuri Project area. Data were collected by applying interview method and regular monitoring.

## **Cost-Benefit analysis**

The total expenditure during the culture period (includes fixed and variable costs are summation) and the total income from fish productions were recorded by following standard questionnaire and record keeping, finally the total expenditure was subtracting from the total incomes and got the benefit.

## **Results & Discussion**

### **Pond Management**

The selected pond was in good condition where communication access, water supply, feed storage and other aquaculture facilities were available and these are the pre requisite for pre stocking. In the study pond, the dykes were well prepared. There are no aquatic weeds are found in the cultured pond of the study area. Rotenon is used by the farmer to removed predatory and unwanted fish species. Total amount of poison is 20 Kg. for 100 decimal at the rate of 30gm/feet/decimal. During pond preparation lime stone is being used and the application rate is 1 kg/decimal normally. Diluted lime was applied prior to inorganic (Urea and T.S.P.) fertilizers. The application method of fertilizer; inorganic fertilizer (in diluted form) is applied by throwing. In stocking management, poly culture system was practiced in the study pond generally. The farmer selected those fish species, which have faster growth, good market demand, availability of seed, disease resistant and more social acceptability. The selected fish species and namely; Monosex tilapia (*Oreochromis niloticus*), Rui (*Lebeorohita*), Catla (*Catlacatla*), Mrigal (*Cirrhinus mrigala*), Silver carp (*Hypophthalmichthys molitrix*), Common carp (*Cyprinus carpio* var. *communis*), Grass carp (*Ctenopharyngodon idella*). The farmer collected fish seeds from two major sources for culture. These are govt. and private hatchery. Mono sex tilapia fry supply depends on private hatcheries. Size of the stocked species

found to be varied from 50g to 250g. During the release of fry, the farmer did not consider the quality of fry, proper technique of fry release and the rate of stocking density is 296 fishes/1 decimal. And the total number of stocked fish was 29,550 (for 100 decimal). In post-stocking management the farmer in the study pond monitored his pond regularly. He monitored his pond to observe the watercolor, abundance of food, growth performance of the fry and to prevent pouching. The farmer did not applied lime at the time of post-stocking management but applied both organic and inorganic fertilizers into his pond to increase the primary productivity. The farmer practiced regular feeding for his cultured species and used mainly high cost fish feeds as supplementary feeds. The farmer in the study pond practiced sampling. Partial harvesting was found as most common harvesting technique in the study pond. The farmer used kheplajal (Cast net) to partial harvest for his household consumption and sampling. In the study area there is less stealing tendency. At the end of the culture period, the farmer did final harvesting. Final harvesting was carried out by using seine net. After one year of cultivation the total production of the pond is 29,115 kg.

### Cost-Benefit analysis

The total cost, benefit and CBR (%) was found as 1:0.56, respectively. Cost-benefit analysis of the studied pond (100 decimal) is nerated in the following table.

Cost-Benefit Analysis of Fish Faring of 1 Acre Pond Area					
Total Cost in Details					
Item	Quantity	Measurement	Unit cost	Total (BDT)	Note
1. Lease Cost	100	Deci	1200	120000	Fixed Cost
2. Removal of aquatic weeds	100	Deci	Lumpsum	10000	Fixed Cost
3. Dyke repairment	100	Deci	Lumpsum	100000	Fixed Cost
4. Rotenone	20	kg	450	9000	Fixed Cost
5. Liming	100	kg	20	2000	Occasional
6. Bleaching powder	20	kg	90	1800	Occasional
7. Salt	100	kg	20	2000	Occasional
8. Watering/ dewatering	50	hour	100	5000	Occasional
9. Fertilization					

a. Urea	100	kg	17	1700	Occasional
b. TSP	50	kg	26	1300	Occasional
c. Potash	20	kg	32	640	Occasional
<b>Sub-total</b>				<b>253440</b>	
10. Stocking of Fry					
Rui	3000	Pcs	15	45000	8-10 PCs Each Kg
Catla	2500	Pcs	20	50000	4-5 PCs Each Kg
Mrigal	1000	Pcs	10	10000	8-10 PCs Each Kg
Kalibaus	1000	Pcs	18	18000	8-10 PCs Each Kg
Silver	2500	Pcs	8	20000	8-10 PCs Each Kg
Bighead	2500	Pcs	8	20000	8-10 PCs Each Kg
Grass carp	1000	Pcs	12	12000	8-10 PCs Each Kg
Common Carp	1000	Pcs	10	10000	8-10 PCs Each Kg
Black carp	50	Pcs	15	750	8-10 PCs Each Kg
Tilapia	15000	Pcs	1.2	18000	3000-3500 PCs Each Kg
<b>Sub-total</b>				<b>203750</b>	
11. Guard cost	12	Month	12000	144000	Permanent (Each Person in Year)
12. Boat cost	1	Lumpsum	30000	30000	Wooden
13. Day Lobour					
a.Normal Days	2	Person	100000	200000	Contractual
b.Harvesting Days	8	Person	10000	80000	Contractual
14. Salary	1	Person	240000	240000	Permanent (Each Person in Year)
<b>Sub-total</b>				<b>694000</b>	
15. Feeding cost					
15.A.Factory feed					
A.1.Nursery Plater-01	500	kg	70	35000	First Month (Each Day 16 kg)
A.2. Starter	2850	kg	60	171000	Second Month (Each Day 95 kg)
A.3. Starter & Grower With Oil	3250	kg	56	182000	Third Month (Each Day 108 kg)
A.3. Starter & Grower With Non-Oil	3000	kg	53	159000	Third Month (Each Day 100 kg)
A.4. Starter & Grower Floating	6500	kg	52	338000	Continuing Upto Next Fourth to Nineth Month ( Each Day 217 kg)

A.5.Starter & Grower sinking	5000	kg	52	200000	Continuing Upto Next Fourth to Ninth Month (Each Day 167 kg)
16. Aqua-medicine (Zeolite, Probiotic, .....)		Lump sum	40	100000	Renamysin, Micronil, Amonil, Gasonil, Oxigen-A, Sumithiyanetc According Expert Suggestion
17.Netting	10		100000	80000	occasional
18.Marketing/ transportation cost	10		8000	120000	occasional
19. Labour cost (own)			12000	22500	100*25 days* 9 months
20. Loan Interest				125000	1,000,000
<b>Sub-total</b>				<b>1532500</b>	
<b>Total Cost</b>				<b>2683690</b>	
<b>Total Income in Details</b>					
<b>Item</b>	<b>Quantity</b>	<b>Measurement</b>	<b>Unit cost</b>	<b>Total (BDT)</b>	<b>Note</b>
Rui	3780	Kg	180	680400	2nd Phase
Catla	4050	Kg	160	648000	2nd Phase
Mrigal	1080	Kg	160	172800	2nd Phase
Kalibaus	900	Kg	180	162000	2nd Phase
Silver	4500	Kg	150	675000	2nd Phase
Bighead	4275	Kg	150	641250	2nd Phase
Grass carp	1890	Kg	160	302400	2nd Phase
Common Carp	1800	Kg	140	252000	2nd Phase
Black carp	90	Kg	140	12600	2nd Phase
Tilapia	6750	Kg	95	641250	1st Phase
<b>Total</b>				<b>4187700</b>	
<b>Net Income</b>				<b>1504010</b>	
<b>Cost-Benefit Ratio (CBR)</b>				<b>1.78</b>	
<b>Return on Investment (ROI)</b>				<b>0.56</b>	

Benefit = Total income-Total cost  
= 41,87,700-26,83,690  
= 15,04,010

Cost benefit Ratio (CBR %) = Total cost : Benefit  
= 26,83,690: 15,04,010 = 1: 0.56

CBR (%) = 1:0.56 Tk. that means, 0.56 Tk. came from per 1.00 Tk.



## Conclusion

Fisheries sector has great contribution in enterprise development. The result of this study showed that fish farming in Muhuri Project area is highly feasible and profitable. Findings also indicated that carp-tilapia poly culture is constrained by high feed cost (Hossain et al., 2020). The Cost-Benefit Ratio (CBR) recorded a good value of 1.78 and the Return on Investment also recorded a good value of 0.56 indicating a return of about 0.56 BDT should be expected on every 1BDT spent in the enterprise which is higher than the findings of Islam et al., (2017),. This research will helps to increase the small enterprise and can ensure the demand of animal nutrition by ensuring potential utilization of the water resources and increase the production of the fish in a cost effective way.

## Acknowledge

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## mvi mstȳc

fvgKv

<sup>1</sup>  $\text{vmbqi cÖlK, iVRbwIZ l cÖmb vefvM, MY wekte`vj q, mvfvi, XvKvI}$

cw\_xei cDZK Rxe weiklZ: gvbet'n ev gvbe e'envh@DZK I Kwlg e'  
ntZ KwWb, Zij I evqexq wZb Ae'vi eR@c'v\_@DZKtZ wWb nq| Gi grtS  
KwWb eR@q `e'.tjv ewp ev cDZK cwb+tZ mntR`exfZ nq br; cDZK  
Dcvtq weiknq nq br; eis AwAK cwi grtY Rgv ntq Ggb cwi wZi D™@ NUvq hv  
cwitek`HtYi ifc tbq| G KwWb eR@q c'v\_@e'.tjvB RAjv / AveR@ ev  
solied waste| gvbe wqv i'x G mKj eR@Drcw Z nq|

Dctiv<sup>3</sup> msÁvi AvtjvK ejv hvq, eR©nt<sup>0</sup>Q Ggb `ë ev e<sup>-</sup>hv KwB, Zij ev evqexq th tKvb AvKvtii ntZ cvti Ges G,tjv cmitk I gibeRwZi e<sup>-</sup>vcK yvZ Kti| cQ eQi cLextZ Kgctÿ 52 jvL gvbly, hvi gta<sup>3</sup> 40 jvL wkky KwB I Zij cq:eR©AcmvitiYi AchBZvi `ia m<sup>0</sup> tivM gzæiY KiQI| `Hti Dci wvE Kti eR©vZb cQti nq: KwB eR©(solid waste), Zij eR©I M<sup>0</sup>vmxq eR©G,tjvi cQ iKi Avei wvfbocKg tdi AvtQI Drtmi Dci wvE Kti KwB eR©tjvK wvfbocKg wv<sup>3</sup> Kiv hvqI G,tjv nt<sup>0</sup>Q M<sup>0</sup>tjx eR© KwL.RvZ eR© RgvKZ. wbg<sup>0</sup> mgMÖeR© w<sup>-</sup>y tók b eR© KviLv v eR© wvDwKvi eR© cvigvYek eR© wvPukrmv msµvš eR© cq:w<sup>0</sup>vb e<sup>-</sup>ti AveR©, Lvb Lbb I iv<sup>-</sup>WvU, NiewotZ e<sup>-</sup>üz LwvR c<sup>-</sup>v<sup>-</sup>©iv<sup>-</sup>ti RÄvj, evRvi msµvš AveR©, Av<sup>-</sup>tetji Lo-tMwei, B-eR© hvberntbi RgvKZ.eR©

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e'eüZ ntqtQ Kul. RngtZ hvi cwi grY w tbi mvt\_ mgvb Zvtj ewx cvt"Q|

t tki tgmVknj tjtZ cÖB m'üw Z DbqB I MVbgj-K Kvhøj x bMixi eR©  
fvÜvitK e'vckZv w t"Q| D'vniY wntmte XvKv lqvmv I PÆMÖ wmlU  
KtctiKtbi K\_v ejv hvq| Gt'i cÖKB bZb jvBb `vb, iv`li KvR e'envh©  
wbgv mvgMÖv`iq RgvKiY grbe `v` I cwi tekK Ae'q KiQ| SukcY© Ges  
SukcY©q Dfq wkvqb DrbceR©Gt' i Drmmgn| evsj vt tki wewfboAÄtj  
tQv-eo wgtj tq cÖ 7000U wki cÖövb AvtQ| G cÖövb mvariYZ Kuvigj  
Avbv, cÖZKZ.cY mieivn m'vav, cÖZ cwi`vi cwbi cÖvRbxqZv cÖZ.  
KviY b`xi Zxti cÖöZ| hvi vecj msL`K ev cwi grY KwB eR©cÖGZ: b`x  
Ges b`x ewnZ ntq cKj I bvjvq cwiZZ nq| G cÖövbmgtni AwaKvstkiB  
eR©cwi tkvab e'e`v bvB ev`vKtj I Zv AtKtRv Ges Achv|

G KwB eR©Qovl KviLvbw bMÖ wKQYm'vmxq e`ev c`v`cwi tek, grbe `v`  
Dfqty` üguk`fjc| KviLvbw bMÖ M'vmxq Dcv`tbi wguKZ c`vt`Ab`Zg  
nj Hydrogen Sulfide (HS) I Ammonia (NH<sub>3</sub>), Suspended Particulate  
Matter (SPM), Oxides of Sulfur (SO<sub>x</sub>) I Nitrogen (NO<sub>x</sub>), Carbon Monoxide  
(CO), Carbohydrates Ges Volatile Organic Compounds (VOC)|

Atomic power generation Gi gva'tg e'eüZ BDtmbqvq ntZ DrbceR©  
grbe gZÄ ntZ cvti| G RvZxq eR©cwib ev evZmtK grivZK fite `wZ  
Kti| wetk| th me t`tk cwib we`y` f`tmLvtb Atomic power gva'tgi  
mnvth` we`y Drcv`b Kiv nq| hvi dtj f-Mf©cwbi mvt\_ Dctii cwbl  
`wZ nq| mvariY cvigvweK we`y tk`acwiPjtb 5000 j`y Kw tZRw`  
wckb `e`Zix nq hvi AwaKvstki AawvAwZ`yxY I GK-`B eQi Rgv`vKvi  
cti ügKxbv nq| Zte wKQYtR© tZRw`GZv GZB grivZK th 10,000 eQi  
chv GKB `vtK| tPtivtbvej I DBÜt`j`NÖvq wckb `e`mgv m'üY©  
tZRw`Gjfc evqGÜtj Qvotq cto| Dfq`NÖvq esv hvq KZUv Mvp I Mfxi  
wDwKvri ev tZRw`G etR© wechv, (Kuei 2001)|

AmY I tiwMv'vstK m'vKrmv w`tq mYZv wdwitq w`tZ cÖÁve× nvmcvZvj I  
wKwbK\_tjv| Gi mvt\_ temiKvix tmevms`v\_tjv Zvt' i wPvKrmvi m'v'e`v Öviv  
RbMtYi mweR cÖvkv ciY KiQ| t tki miKvix `v`tmev cÖbZ BDmbqb  
chv, DctRjv chv Ges tRjv chv wef<sup>3</sup>| G mKj chv t`tKB KwB  
etR© AwaKvstki D`v`nq, hv nt"Q i<sup>3</sup> mspuGZ e'vÜR, mB, mspuGZ i<sup>3</sup>i  
fvqj Ges e'eüZ wmiÄ| GZ wPvKrmv eR©cÖmbqZB cwi tek I grbe `v`tK  
AeYvZi w`tK tUt b w`tQ| Ab`w`tK Aetnjvi `iæ m'vjvBtbi tevZj, cvBc,

mmi Ä cÖZ b`@ ev AveR@ ntq clyivq evRvti AvmtQ|

%Re, A%Re c`vt\_@igkY cq:wb@kZ eR@nt`Q M@ wBMZ tkSPMvtii mvevb  
cwb, iÜkvjvi Lt`i Aewóvsk, gqjv cwb l cq:cÖj xi gj gT, hvZ\_ vtK  
ÿmZKi Rxeby(e`vKtUwiqv, fvBivm) l ÿmZKvi K ci Rrex tcdUvRvqv| KwB  
eR@ gviivZK l wlv<sup>3</sup> Drm nt`Q G cq:wb@kKZ Ae`v| Ab`w tK PÆMÖgi  
cq:cÖj xi eR@mwPK U`vt¼ Rgv ntq cieZKZ b`x ev mgj`@gtk| tKv\_vl  
bvjvi mrvn`h Lvj ev cKzi msthvRZ nq| PÆMÖg tcSi GjvKvq cq:eR@  
cmi`kvtatbi mg`e`v tbB, GB\_tjv Zvi mvt\_ wewa AveR@ Pr<sup>3</sup>vBLvj (evtqmR`  
tev`fgx GjvKvq Aew`Z) Øviv cÖmZ nt`Q KYÖzx b`xtZ| GQov mwf@tj wLbi  
gqjv, tgmWK`vj Ktj R, wKbK l KmBLvbi eR@nivmwi b`xtZ wgtQ|

KwúDui, tgeivBj tdiv, wWvRvuj wgdRK tcvri BZ`w cÖZbqZ e`eüZ  
nt`Q `bw`b KvR, wtbv`tb Ges wKQytjT AvawKZvi enb wmvte| Gme  
wRbm hw l Avgv`i RxeBK `vO` w`v`Q Zey Gw GK ai`bi bZb eR@  
DrcwE KiQ hv B-eR@bvtg cwiwPZ| WEEE (Waste Electrical and  
Electronic Equipment)- B eZg`b B-eR@hvZ AvtQ KwB avZzhgb tj W,  
K`wWqvg l gviKvix hv cwi`ek l gvbe `v`i Rb` ÿmZKi| BDGbBic  
(RwZmstNi cwi`ek Kg@P) Mtelyvq cÖkKZ Z` ntZ t`Lv hvq B-eR@  
e`e`vcbvq Dbqkxj t`kmgtn ht\_ó NvUvZ itqtQ| mviiv wtk;cÖZeQi hy  
nt`Q PritKwU Ub bZb B-eR@`c| Dbqkxj t`tki B-eR@nt`Q cytbv  
KwúDui l bó Bj KwiK`vj cY| Pxb, fvi Z, ewRjmn AwvKvi tgvU 11wU  
t`tki B-eR@Dci BDGbic cwiwPvj Z GK mva`ÖK Mtelyvq Gme Z` Ztj  
aiv nq (Kvtj iKÚ 25 tdeavix 2001)|

Øhvbevbô kãwU thvMvthvM e`e`vi Dbqkxj l AMMvZi mvt\_ GKB mT Muv|  
hvbevb D`c Qvov wtkGZ Dbzel chpMZ DrKlZ tcz wKbv cÖZvZ|  
gvbe RvZi AMÖZi cvtk GwU AebvZl KiQ, enb wBMZ eR@c`v\_@gvbe  
RvZ-`v`i ÿmZ, mePcyv cwi`ekK Aeqy KiQ tekx| cÖn RvntR  
RgvKZ wUb, c`v`K, KwMR, tjvrv, cPbkxj `e` b`xtZ wbyß nt`Q|  
tbSRvnr, `ZjcvT, ewYK Rvnr, tZj tkvabwvi wbmZ `Zj eR@mgj`  
cwbBK Kvj tP ifc w`v`Q| mva`ÖK B÷vb@i dvBvixi %ZjcvT w`v`vi Y  
KYÖzx b`xi cwb`Y gviivZK emvtq w`v`Q (fBqv GvcÖ 2003)|

gvbyi i `bw`b KgKtU eR@ l wlv<sup>3</sup> th cwb/ cvbxq cvlqv hvq ZvB cvbxq  
eR@GtK Zij eR@ ejv hvq, hvi Drm nt`Q Mtni KgKtU D`wZ cwiZ`  
cwb; cq:wb@kKZ cwb, Kvi Lvrv-nvmcvZvtj i hveZxq AcÖvRbxq cvbxq cÖZ|



w`tZ cwbi Ace`envi nfm Kti`Q| me,tjv MnZ I c`Qm Z e`e`tcvbi gvtS  
eR`ntZ wntgU Drcv`b Kivi c`Qk Ab`Zg| maviYZ AveR` cytbvi  
cieZx`Drcb`B w`tq GmtgU `Zwi Kiv nte| ZvBnBI wntgU Ktci`kb I  
wmrm`y wj wgtUW`q c`Qm Z G Kvi Lvbvi Rb` Kv`Rgij ev QvB Avmt`e wPev c`Qk`  
BwPniv ntZ hv nte m`u`Pcwitek evUe wntgU (cwitek`I, 1999)|

## Mvovi Ryj vbx wnmvte eR`C

Ryj vbx tZtji Dajj`, cwitekK Aeqy BZ`w` mgm`v mgravtb 15 eQi  
bvbwea Mtelyvi ci w`AvbmMY GKwU mgravb Lyr tctqtQb| eR`QK GKwU  
wbw` QZic c`Qm Kti eR`C ntZ wBM` M`vm Avf`šib tcvKv ev e`vKtUwivqi  
mvt` wgtktq evtqvB\_vbtj ifcvtii ci Zv tctUfj Gi cwiciK wnmvte e`enviB  
Gi mgravb| Drcb`BwU cwitek evUe I cwitek wech`q Awak Kvh`ei KviY  
10 tKwU Ub eR`ntZ 10 tKwUi I tenk Mwmo Ryj vbx Drcv`b m`C| DbZe  
wetk| gvtS e`mRtj Awakusk MvovtZ evtqvB\_vbj e`eüz nt`Q| Ryj vbx  
Drcv`K ms`v/c`Qm BtbE`mi Kg`QZ` g`tZ GwU nt`Q etR`Q e`e`tcvbi  
meR`Kó.cš (Ab`b`v 16-31 AvMó, 2008)|

## eR`ntZ w`y

eR`me AfZ e`envi gvtS Ab`Zg e`envi w`y ifc e`envi| gwK`  
tmbevwmvbi tKvtq`UK Lvgi mvBtUK c`Qqvq eR`Drcw` Z M`vm t`tKB gj-Z:  
G w`y Drcv`b KtQ| eUk iYZix GBP GgGm I kj -GRvZxq w`y e`eüz  
ntq AvtM t`tKB| cwitek wech`Qvix wgtUwmc`ij etR`Q 95 kZusk nfm nte,  
G c`Qqvq metPtq Avkvi K\_v nt`Q Drcv`b LiP Drcw` Z w`y Zi GK-  
c`Avsk| `e`AvbK cvBtjvBwmm ev AevZRviY c`Qqvq Aw t`tbi  
Abgw`iZtZ D`P Ztfc tcvovtbv RwiZ eR`t`tK `nbxq M`vm wBM`nq| G  
M`vm wetkl fite msMynZ Kti e`envi DcthwMxZv t`lqv nq| M`vm ntZ wUb  
RvZxq mKj eR`cmvBtUK c`xwZi vekj `EAvKwZi Kjvtg NvUq 100 tKwR  
eR`ngkY DEB Kti Drcw` Z w`y w`tZ w`g UvievBb Pvjvbtvi m`C| G  
c`xwZwU RxevkY Ryj vbx ev LvbR tZtji Pvc Kgtvbi cvkvcmk w`bvc` kw`i  
m`v`B I cwitek fvimvg`Zv wdm`tq AvbtZ mrvqK nte (`wbK BtEdvK, 21  
w`tm`r 2010, tmvgevi)|

## BtKvmb Uqtj U

BtKv Uqtj U ev Kt`uww`s Uqtj U mviv`tk cwiwPZ I Rbw`Q GKwU Dt``wM|  
BtKvmb Uqtj U nt`Q BtKvj wRKvj m`wb`Ukbtbi msnyB AvKvi, BtKvj wRKvj



Dbe we t k | 37 wMÖ 98.6 wMÖ d v t i b n v U B Z v c g v t v q \_ v t g v d m j K K t i  
 K t a u m s m v i c Ö Z w g D g w b D i y n Z i A i M m b R g a e s m n t q h v q | e v s j v t t k i  
 K t c v Z r y c r t o i R j v e x t K k e c t i i K t q K u l M ö g B t K m v b U q t j U D r c b o R e  
 m v i K u l K r t h e v c K m v o v t d t j t Q | G U q t j U D m d e Z g j R v Z x q R e m v i K u l t Z  
 e e n v i K t i e r k e m o q v M ö g i k Z m a K K l K e v u v i d j b t c t q t Q | G A A t j  
 A v g b a v b P r t l % R e m v i e e n v i t B v e N v R u g t Z 75 g b a v b c v l q v t m t Q | G  
 M ö g i K l K A v a j g v b d e c i Z u U q t j t U i R e m v i 8 l k U v K v q m q K i t Z  
 D r m v n n t q t Q b G m d j k t Q | A b K l K A v e y g a v i f v l G e Q i w Z u b B t K v  
 U q t j t U i m v i w t q 20 k Z K R u g t Z e i e u j j w M t q c i Z m B r t n 80-85 t K u R  
 e i e u j t c t q t Q b h v t Z Z v i A v q n t q t Q 6 n v R v i 280 U v K v | G M ö g B t K m v b  
 U q t j t U i R e m v i c i Q t m g w U i D e t Z v e w x t c t q A v j y u c q R , i m j , a v b , W j  
 R v Z x q d m j O v o v l k r K - m e n R i e v c K d j b n t q t Q ( w b K B t E d v K , 4  
 t m t P a t 2010 , k u b e v i ) |

wmmnmōi eR©ēē-rcbvq MpxZ ēē-w i gvtS eR©ntz Kw D™eb dj cō-  
GKw D†`vM| brj v-bī gr©tWb, Ww÷web msMunZ eR©G Kw ^Zwi i KdPgvj |  
2005 mt†j i 9 Gvc PAMQgi nvij kni GjvKvq 125 GK i Rvg†z wmmnmōi  
eR©Wmrus AAj ev tRvtb vzb tkWU UvkV ē tq mūvY© kxq ch†z Mtō  
D†VtQ G WbtgU cd| G cdu ~wbK 8 Ub Kw Drcbom| cwitek `IY gy  
G Rvj vbX Kw emvR'K wfv†z cQg Qvor ntj I GLb ex AvtQ| eū tj†Ki  
Kq@-rcbKvix G cdui Kw †jv wmmnmōi iv-li KutH Rvj vbX nmte ē envi

nɪˈQ tekx| ɔ̃bMZFɪte DbZɛvb I LiP nɪmKvix G Kw eˈenvɪ Drcv`b  
 vbŌqZv w̃tZ cviɪj ˈɪY vbqSY, Rɪj vbx KvɪVi ˈʔZvɪm Kɪi eɪyi Dci Pɪc  
 KgrtZ m̃yɡ nte|

## eRˢtZ mvi

ivbceɪti iɪtɪj ˈɪlqv mɛwR-ɪLvmv, grɪQi Avk, KvUv, Mpcwɪj Z ci i  
 bwofɪ, nvo, fɪZ, Wɪj, iɪ, Pɪ ntZ MɪQi cvZv, cɪɪv KvMR, LoKɪv,  
 Nvm BZˈw̃ iɪtɪj ˈɪlqv ˈɛ̃ ntZ Drcw̃ Z mviB ntˈQ ˈRe mvi| hv eZɪb  
 wɛtkɪ mKj ˈɪkɪB Avak nɪti eˈenvi ntˈQ| Drcv`b mnR I ɪwZKi bq etj  
 Gi Pwnˈv ɟgkB ewx cviˈQ| evsɪvi tɟvU 82.9 jvL tn±i (204 jvL GKɪ)  
 Awɛw̃ RɪgtZ eQi 33.6 jvL Ub iɪvqɪbK mvi I 22 nvRvi Ub KɪUvɪkK  
 eˈenvi dmtji mɪ\_ Rbˈɪˈiɪ ɪwZ Kɪi cwiɪtɪK wechQKɪi ZɪtQ| Gi  
 DrKó.DˈvniY wɪntɪe ejtZ cwi ˈɪkɪ cɪ 200 cɪwZi grɪQi RvZ wɛjɪ  
 ntq hvɪqv| AbˈɪK cɪwQi cɪ 31 tKwU tɟvU Ub ˈRe DcRvZ Z\_v DvˈQó  
 ˈZwi nq| G DvˈQó h\_v ˈeˈenvi gɪv-AveRvi cwiɡvb thgb nɪm cviɪe  
 tZɪvb RɪgtZ G mɪti Avak cɪwM cwiɪtɪKMZ Aeq Kgte|

## Kɪˢúvó mvi

wɛwfbceɪti DvˈQó ntZ ˈZwi cwiɪtɪk evUe mvi gwɪtZ cɪwMi grɪtɟ  
 Drcv`b ɪɡZv ewxi KvɪY kni Mɪ Z\_v DbZɛvɪk|Gi Pwnˈv Dɪˈviɪ ewxi  
 w̃tK| Acwimi NbemZcyCɪvKvq G RvZxq eˈeˈ Avak ɪaZɛn| Kɪˢúvó  
 KvKvixZvi Dci wɪṽ Kɪi Gi DcKvix w̃tK KɪwZbU fɪtM Avgiv wɛf³ KɪtZ  
 cwi: Kɪˢúvó gwɪtK DɛˢKivi cviɪvɪk msiyYI Kɪi; dmtji Drcv`b ewx  
 Kɪi I KɪL.R cɪYˈi ɡvb DbZɛKɪi; Drcv`b cɪɪqv eRˢ HK Kɪgtq cwiɪtɪk  
 msiyY Kɪi| Kɪˢúvó mvi ˈZwi m̃úYcɪɪqvU 3vU avɪc wɛf³; h\_v: %Re  
 eɪRˢ aiY ev cɪi; %Re eɪRˢ cɪZv; %Re eɪRˢ eˈenvi KZv| eZɪb  
 ˈw̃tK DbZɛi cviɪ eɪRˢ Drcv`b ewx cviˈQ| DbZɛ kmɪn ˈeAwbKfɪte  
 ɟgeaɪb eɪRˢ eˈeˈvɪb Kɪi Zv KɪL.ɪyɪ eˈenvi evotˈQ| th̃k hZB  
 DbZɛZvi cwiɪtɪk I KɪL.R eˈeˈ ZZUvB Avak|

eɪRˢ Dm I aiɪYi Dci wɪṽ Kɪi Kɪˢúvó cɪi wɛwfbceɪti: LvɪvRvZ  
 Kɪˢúv: Lvɪv I vbRˈMpcwɪj Z ci i DvˈQóvk w̃tq ˈZwi mvi LvɪvRvZ  
 Kɪˢúv; Mɪˈɪxq Kɪˢúv: Mɪni hvexq iɪtɪj ˈɪlqv Dcv`vb w̃tqB G mvi cɪY  
 Kiv nq; KɪL.ɪkí Kɪˢúv: KɪL. I ɪkí m̃sɪṽɪṽɪṽ³, AcPbxq ˈɛ̃w̃ w̃tq  
 Dˈw̃eZ mvi KɪL.ɪkí RvZ Kɪˢúv; w̃j dɪɪṽ ev cvZv-cPv Kɪˢúv: ebṽAj ev  
 M̃msj M̃dɪQi Siv cvZv w̃tq cɪY mvi cvZv cPv Kɪˢúv; KɪZx Kɪˢúv:

cĀwZK tñš`th© Avawī b`x-bvjv, cKz, nvi, nvItii RjR AvMvQv ev  
 KPzxcvrv cPrtbv mvi G RvZxq Ktāuv÷; gvW Ktāuv÷: dmj Mtn tZvjvi ci  
 RigtZ AenKó dmtj i DwQóvsk wbtq Drcbawī G Ktāuv÷; evMvb Ktāuv÷:  
 Mñ`vjxq dmtj i evMvb ev Lvgvi evMvtbi AenKó kvKmenR ev dmj cūPtq evMvb  
 Ktāuv÷ D<sup>™</sup>ēZ nq; wgdmbmc`vj Ktāuv÷: wgdmbmc`vj GjvKvevmx Drcwī Z  
 eR©gdmbmc`vj Ktāuv÷ ev tcŠi eR©Zwi |

cĀwM mñawī I DcKwiZvi Rb` wekē`vcx Ktāuv÷ Drcv`b Pwñ`v  
 μgeaḡb | eR© cĀi, cwi gvb, cĀ`tb BZ`w i wñēZtZ Ktāuv÷ Drcv`b  
 cĀqvl bñvi/c, G<sub>3</sub>tjv nt`Q: MZ©Āqv: MīZ©R©Rigtq cPrtbv ci Drcwī Z  
 nq G mvi; f-cĀ`c cĀqv: gwūi Dci eR©`cvKvti mñRtq cĀwqZ DjU-  
 cvj U cĀqv Ktāuv÷ `Zwi; cwi Lv cĀqv: cwi Lv `Zwi Kti ZvtZ eR©cūPtq  
 mvi cĀZ Kiv nq; cvKv KvVtgv cĀqv: cvKv KvVtgv cĀZ Kti eR©ZvtZ  
 Rigtq G mvi D<sup>™</sup>ēZ nq | Dctiv<sup>3</sup> cĀqvi gñS cvKv KvVtgv eR©`Z  
 cPb, gvb wK`vKv, cwi tek wec`gŷ `vKvq Zv teuk mñavRbK | Gw gŷ I  
 ex `ñitYiB ntj I ex cĀqv Awak Mōxq nt`Q | Gi KviY eR©`Z ctP,  
 `M©evZtm Qovq bv, eR©I j U- cvj U Kiv j vtM bv BZ`w |

### Ktāuv÷ Drcv`b i eūj cĀj Z cĀqvmgñ

wZxq wekñxi ci (1914-18) eĀtbi Pig Lv` NvUwZ KgtZ cū`exi weL`vZ  
 i`vgt÷U KwL.MtelYv tKt` t tbqv Dt`vM ntZB Ktāum mñti Drcv`b hñv  
 i`ia nq | AvR H Dt`vM AtbK Avawī I cĀj wbfē Ktāuv÷ Drcv`b  
 eZḡtb cĀj Z cĀqv ev cŠt<sub>3</sub>tjv nj: GWtKv c×wZ (KwL.Dbqē tKv):  
 weĀtbi nñPmb wPw©G cŠtq D<sup>™</sup>ēK; Rwi Z (Oxidized)Ktāuv÷ cĀqv:  
 1922 mñtj weÁvbx dñljvq (Fowler) I wñM (Rigi) G c×wZ D<sup>™</sup>ēb Kti;  
 Bñ`vi cĀqv: weÁvbxñv l qW©l qW©G cŠti D<sup>™</sup>ēb Ktib; evñvtjvi  
 (Bangalore) cĀqv: weÁvbx wñ-Gb AvPwi qv G cĀqvi D<sup>™</sup>ēK; LtqgevtUvi  
 (Coimbatore) cĀqv: weÁvbx mñi Gj evU©v l qW©G cĀqvi cĀZē |

eZḡtb `Remvtii Drcv`b cĀj x I e`envi cĀqv KIKt` i tevaMg` bv n l qvq  
 Gi e`envi Awak nñti nt`Q bv | Zte evsjvi wKozKozMō Gtñt AtbK GwMtq  
 AvtQ thgb Pñucy tRjvi gZj tēi KIK-KlñYwMb `Re mvi cĀZ tñt GK  
 Abb` `ñvś`Zwi Kti tQ | gZje Dēi I `ñyY DctRjvi cĀ cĀw Mōgi  
 KIKMY wñR` eñoi DVvñb `Re mvi cĀZ Kti dmj x RigtZ cĀwM Kti tQ | Zvi  
 i`ayñR` Pwñ`vtK cāb` t`qñb `Re mñti 15/20w cĀēbx  
 Lvgvi I `Zwi Kti tQ KIKKñ i eñr`v`\_©G Mōevmxi D`g I cĀōvq MōñtK

Re mvi Drcv`b cjbvbtg AvL`wqZ Kiv ntqtQ| gvĠ 13/15 w`tb %Zwi m`e  
weavq cĠvRbvbyqx mvi cĠZ Kti RgtZ w`tZ myg nI qvq KIKt` i`tK mvti i  
Rb` Atc`yq \_vKtZ nt`Q bv|

cĠZ eQi mvi tKtjsKwii i NUbvq KIKt` i gvtS mvi wbtq th nrvnKvi `iæ nq  
Zv wimb m`e hw` gZje \_vbi KIKt` i cšv Aeja`b Kiv nq| GtĠ Dġt b  
th hLb ivmvqbK mvi D`m`nqub ZLb wKš' M`n`vj xq ci`t` i weōv wbgZ mvi B  
wQj dmj Drcv`tbi ev Awak djb jvtfi Ab`Zg Dcvq| kni I bMtii  
eR`ġtjv GKwĠ Z Kti wtkl cĠvq Kveš WvB-A. vBW cwi Z`wM Kti DrKó.  
`Re mvi Drcv`b m`e GtZ eR`ġt` i ntZ mvti Awak Pwn`vl ciY nte|  
evsj vt`tki ifcMĀ tRjvq cĠwōZ cĠwĠ Gi cĠō. D`vniY| ZvB t`Lv hv`Q  
AvMvgx w`tbi Lv` wbi vCēv wōZKiY `Remvti i Drcv`b I Zvi pgepx  
AZ`vek`K (`wK BtEdvK, - 5B Rvbyx 2010)|

### evtqM`vm

DbZetk| b`vq evsj vt`tkl RjevqycwievZvRvZ fvimvg`nxbZv t`Lv w`t`Q|  
Zte Zjbvgj-Kfvte Zv cĠe tekx Gi KviY nt`Q RbmsL`waK`, `wii`Zv,  
tšMwj K Ae`vRvBZ cĠwZK `jvM, Acwi Kvi Z I AvbqvšZ bMivqb,  
Rvj vbx i AfvRvBZ ebfvg nfm, ivmvqbK mvi I KxUbvK e`envi Awak`,  
tšš eR`ġ h\_vh \_w`vkb bv \_vKv, mtPZbZv I cwi tek ivq Aetnjv,  
ivRvBZK AvKvii h\_v \_cĠwM BZ`w`i Rb` AvR G`~| Gi gvĠvtK  
Avil evot`Q MĠG` AvavKxKiY cĠvq| Gme ntZ cwi tvtY metPtq KvKix  
c`t`yc nt`Q eR`ġ h\_v \_e`icbv, mtPZbZv evpx cwi tek i`yvgj-K, `IYxq  
`ē`w` ntZ e`envi DcthvMx `ē` Drcv`b I Zvi e`envi wōqZv weavb BZ`w`  
ZvB ejv hvq evtqM`vm Rjevqy IYRvBZ AeYq wKōv ntj I nfmKiY mdj  
nte| Gi Ab`Zg KviY nt`Q evtqM`vm cĠv`i e`envti cwi "Qbcv vbx, Dbze  
`Re mvi, `IYgY `r`Ki I cwi "Qbcv tek cĠw m`e nte| evtqM`vm nj  
cPbkj `Re c`v`thgb tMvei, gj gĠ, AveRv, KPzxcv, MvQMvQvj xi cvZv  
BZ`w` evZvmi Abv`wZtZ cĠPtq cĠZKZ. M`vMB evtqM`vm, 60-70 fvm  
vgt\_b mgx GM`vm Rvj vbx i fct e`envi DcthvMx I Kveš WvB-A. vBW M`vm  
Drcv`tbi ci AenKóvsk DrKó. gvtbi `Re mvti ifc tbq|

evtqM`vm cĠv`i 2w gġWj h\_v: 1| w`f gġWj I 2| fvmgvb gġWj ev tWg  
gġWj w`f<sup>3</sup>| fvmgvb gġWj 2w Ask Gi wbtPi Askw WvBtRvUvi I  
M`vM RgvKZ. Asġki bvg M`vm tnv vi | Drcv`b gġWj mōv gvtS AvsġK  
wbgvZ fvmgvb tWg Rgv I GtZ M`vm Drcv`b evpx mvt\_ tnv viw Dcti i  
w`tK Dġv M`vtni Pvc AcwievZ i vL| Zte w`f tWg gġWj i M`vm tnv vi bv

\_vKvq M'vm gwUj wbtP Rgv nq| eR<sup>©</sup>ntZ Drcw<sup>~</sup> Z G M'vm wZZvm M'v<sup>t</sup>mi gZB  
e'envi Kiv mnR, g'vUj tRtj n'vRvK jvBU Rvjv<sup>t</sup>bv, tRbvtiUi mnvqZvq  
we`y Drcv<sup>~</sup> b Kti Btj KU<sup>~</sup>bK hš;Pvjv<sup>t</sup>bv (thgb wUw<sup>f</sup>, tiwU<sup>i</sup>, d'v<sup>b</sup>, jvBU,  
wU.wm.wU), cvt<sup>~</sup>ui mnv<sup>t</sup>h<sup>~</sup> Rvgi tmPKvR, MvortZ Rvjv<sup>t</sup>bxifc e'envi, Lv<sup>~</sup> "ë"  
(djgj- I menR) msiyY BZ<sup>~</sup>w<sup>~</sup> myavejx mntRB cvlqv m<sup>~</sup>e<sup>~</sup> extqM<sup>~</sup>v<sup>t</sup>mi  
gva'tg| GQvov th Aen<sup>~</sup>kó `Re mvi cvlqv hvq Zv w'tq gvki<sup>g</sup>, gvQ, tKtPv Pvl  
mnR nq| `Re mvi cQ<sup>~</sup>TM exR A<sup>~</sup>z<sup>~</sup>iv` Mg AwZ mnR nq|

extqM<sup>~</sup>v<sup>t</sup>mi cQ<sup>~</sup>U<sup>i</sup> wbg<sup>~</sup> LiP AZUv euj bq| maviYZ 7/8 m`m<sup>~</sup> w<sup>~</sup>en<sup>~</sup>kó GKU<sup>~</sup>  
cw<sup>~</sup>exti<sup>~</sup>i<sup>~</sup> `wbK ivb<sup>~</sup>ed ivtZ n'vRvK jvBU e'env<sup>t</sup>i w'tb 3 Nb wUv<sup>i</sup> M'vm  
Drcv<sup>~</sup> t<sup>~</sup>bvq cQ<sup>~</sup>U<sup>i</sup> wbg<sup>~</sup> LiP (n'vRvK jvBU, evb<sup>~</sup> BZ<sup>~</sup>w<sup>~</sup> mn) t<sup>~</sup> Lvb nj: w'i  
tWg g'tWj 14 nvRvi UvKv, fvmgvb tWg g'tWj 16 nvRvi UvKv jv<sup>t</sup>M| `wbK  
cQ<sup>~</sup> 60-70 tKvR tM<sup>~</sup>ei cQ<sup>~</sup>Rb hv 5-6Uv M<sup>~</sup>æv 3-4Uv gwnl ntZ ev `wbK  
40-50 tKvR nv<sup>~</sup>gyMxi we<sup>~</sup>ov 400-450 wU nv<sup>~</sup>gyMx t<sup>~</sup>tk mntRB cvlqv hvq|  
GQvov `wbK 100 Rb tj<sup>~</sup>vtKi gj Øv<sup>~</sup>ivl GKB cw<sup>~</sup>gvb mvi Drcv<sup>~</sup> b m<sup>~</sup>e<sup>~</sup>|

extqM<sup>~</sup>v<sup>t</sup>mi cQ<sup>~</sup>Z G RvZxq Dcv<sup>~</sup>v<sup>b</sup> evsjvi cQ<sup>~</sup> M<sup>~</sup>Q<sup>~</sup> we`g<sup>~</sup>v<sup>b</sup> wKs<sup>~</sup> AAZv I  
cQ<sup>~</sup>U<sup>i</sup> wbg<sup>~</sup> cQ<sup>~</sup>U<sup>i</sup> x Ávb bv \_vKvq Zv wbg<sup>~</sup> Z<sup>~</sup>v extqM<sup>~</sup>v<sup>t</sup>mi cQ<sup>~</sup>U<sup>i</sup> wbg<sup>~</sup> m<sup>~</sup>e<sup>~</sup> nt<sup>~</sup>Q  
bv| Zte eZ<sup>~</sup>q<sup>~</sup>tb G Ae<sup>~</sup>vi Dbq<sup>~</sup> nt<sup>~</sup>Q mvi<sup>~</sup>t<sup>~</sup> tk 25 nvR<sup>~</sup>ti<sup>~</sup>i Aw<sup>~</sup>k extqM<sup>~</sup>v<sup>t</sup>mi  
cQ<sup>~</sup>U<sup>i</sup> `wbK 24 jvL Nbd<sup>~</sup> M'vm Drcw<sup>~</sup> Z nt<sup>~</sup>Q hv I cQ<sup>~</sup>U<sup>i</sup> Z ivb<sup>~</sup>ed Kv<sup>~</sup>h<sup>~</sup>©  
e'euz nt<sup>~</sup>Q (`wbK Bt<sup>~</sup>EdvK 9B gv<sup>~</sup>g<sup>~</sup>jeri 2010)| G extqM<sup>~</sup>v<sup>t</sup>mi cQ<sup>~</sup>U<sup>i</sup> tK  
Avil Gw<sup>~</sup>tq wbt<sup>~</sup>Q Avi wAviGm| Zviv t<sup>~</sup> Li<sup>~</sup>P extqM<sup>~</sup>v<sup>t</sup>mi cQ<sup>~</sup>U<sup>i</sup> wbg<sup>~</sup> cš<sup>~</sup>  
D<sup>~</sup>teb Kt<sup>~</sup>Qb| G cš<sup>~</sup>q M<sup>~</sup>Q<sup>~</sup>i GKU<sup>~</sup> M<sup>~</sup>ie cw<sup>~</sup>evi gv<sup>~</sup> 20-30 nvRvi UvKv e'tq  
extqM<sup>~</sup>v<sup>t</sup>mi cQ<sup>~</sup>U<sup>i</sup> wbg<sup>~</sup> Kt<sup>~</sup>Z cvite| Avi wAviGm Avil LiP Kv<sup>~</sup>gtq gv<sup>~</sup> 12  
nvRvi UvKv mdj fite extqM<sup>~</sup>v<sup>t</sup>mi cQ<sup>~</sup>U<sup>i</sup> wbg<sup>~</sup> M<sup>~</sup>yg ntqtQ hvi bvg ivLv ntqtQ  
Avi wAviGm g'tWj extqM<sup>~</sup>v<sup>t</sup>mi| Avi wAviGm cQ<sup>~</sup>U<sup>i</sup> chw<sup>~</sup>q evR<sup>~</sup>ti cQ<sup>~</sup>U<sup>i</sup> tmtbUwi  
j<sup>~</sup> wU<sup>~</sup>bi Rb<sup>~</sup> `Zwi wis<sup>~</sup> w'tq 4 wis w<sup>~</sup>en<sup>~</sup>kó g'tWj extqM<sup>~</sup>v<sup>t</sup>mi cQ<sup>~</sup>U<sup>i</sup> 18 nvRvi  
UvKv cQ<sup>~</sup>U<sup>i</sup> Kti| e'tqi cw<sup>~</sup>gvb Kv<sup>~</sup>gtZ 2 wis w<sup>~</sup>en<sup>~</sup>kó extqM<sup>~</sup>v<sup>t</sup>mi cQ<sup>~</sup>U<sup>i</sup> 17 nvRvi  
UvKv cieZ<sup>~</sup> wbg<sup>~</sup> Kti Avi wAviGm| me<sup>~</sup>tl 1wis w<sup>~</sup>en<sup>~</sup>kó extqM<sup>~</sup>v<sup>t</sup>mi cQ<sup>~</sup>U<sup>i</sup>  
wbg<sup>~</sup> Kti 12 nvRvi UvKv hvi w<sup>~</sup>tklZ<sup>~</sup>inj cQ<sup>~</sup>U<sup>i</sup> cQ<sup>~</sup>U<sup>i</sup> 6 d<sup>~</sup> Bw<sup>~</sup> A<sup>~</sup>em hvi  
M'vm tWg 6 d<sup>~</sup> 8 Bw<sup>~</sup> A<sup>~</sup>td<sup>~</sup>ivm<sup>~</sup>tgU Kv<sup>~</sup>gvj ntZ cQ<sup>~</sup>U<sup>i</sup> hvi t<sup>~</sup>qxZAw<sup>~</sup>k|

Avi wAviGm M<sup>~</sup>teYv Kti t<sup>~</sup>tl<sup>~</sup>Q 4wU M<sup>~</sup>æmg<sup>~</sup> 1wU cw<sup>~</sup>evi F<sup>~</sup>Yi gva'tg G  
cQ<sup>~</sup>U<sup>i</sup> e'env<sup>t</sup>i extqM<sup>~</sup>v<sup>t</sup>mi Drcv<sup>~</sup> b Kti ivb<sup>~</sup>ed KvR Pvjv<sup>t</sup>Z m<sup>~</sup>yg| cQ<sup>~</sup>U<sup>i</sup> 40  
tKvR cw<sup>~</sup>gvb tM<sup>~</sup>ei w'tq GKB cw<sup>~</sup>gvb M'vm Drcv<sup>~</sup> b m<sup>~</sup>e<sup>~</sup>| Zviv Avil e'v<sup>~</sup>CKf<sup>~</sup>te  
M<sup>~</sup>teYv Kti t<sup>~</sup>tl<sup>~</sup>Qb 120 tKvR Ave<sup>~</sup>Rbv w'tq GKB Ab<sup>~</sup>gv<sup>~</sup>Z e'v<sup>~</sup>qM<sup>~</sup>v<sup>t</sup>mi  
Drcv<sup>~</sup> b m<sup>~</sup>e<sup>~</sup>| Zvovov 30 tKvR tM<sup>~</sup>ei I 90 tKvR eR<sup>~</sup>Øv<sup>~</sup>ivl GUv Kiv m<sup>~</sup>e<sup>~</sup>|  
Avi wAviGm D<sup>~</sup>teZ G cQ<sup>~</sup>U<sup>i</sup> evsjvi cQ<sup>~</sup>U<sup>i</sup> M<sup>~</sup>Q<sup>~</sup>i Pv<sup>~</sup>Åj<sup>~</sup> m<sup>~</sup>yo Kt<sup>~</sup>Z m<sup>~</sup>yg

ntqtQ| GLb Mōgi AṭbK RvqMvqB G cōḡi e'envi nt'Q e'vck nvti (ḡwbK BtEdvK 17 Rvbwix 2010)| PAMōgi tjvnmvovq 2001 mvtj DcṭRjv mgvRtmev cōḡi Aaxṭb 20 nvRvi UvKv e'tq 3 NbwgUvi M'm Drcv b DcṭhMx 1uU w'f tWvg nq| hv w' tḡ n'vRvK j vBU Rvj vṭb l ivbrieKvR m'uv' b Kiv ntZv| GLb G DcṭRjvi cōḡi Gj vKvq tciy w'advḡvKvq AṭbK cwi evti cōḡi Uvi e'envi evotQ| GtZ Kti ebiwRi Dci evovZ Prc AṭbK Ktḡ tMtQ| tjvnmvov Ovovl AṭbK cwnov Gj vKvq evtqvM'm cōḡi e'envi evotQ| Gi gṭS PbwZ Gj vKvq Awak nvti evtqvM'm Drcv tbi Rb' Gj vKvU evtqvM'm wṭRj bṭḡ AwfwnZ nt'Q|

## etRḡ Mōbimb

eRḡh i'ayRvqMv ḡLj Kti ev Qvotq t\_tK cwi tek ḡY KiṭQ Zv bq ei Â Gi ḡMō e'vckFvte cwi tek ḡY NUv'tQ| etRḡ MtÜ bvbwea kvn-cōḡi RvBZ tivtM Avpvs'nt'Qb bMiemx Z\_v mgMōetk| gybeRwZ| fviṭZi cḡv tcṣi Kṭcṭi kṭbi 1 nvRvi tḡwUK Ub etRḡ 7k tḡwEK Ub ḡRe cōḡi hvi ḡMō ḡwḡh| hṭZ bMivemxi ḡfwek Rxbhv'v e'v'nZ nt'Q e'vckFvte| RvcvB G mgm'vi mgvavṭ BGg-Gṭdṭf gvBṭvAMḡR Dṭṭeb Kti| Rvcvṭbi w' DvKqm vekṭe ḡvjṭi tUiṭqwnMv 1982 mvtj GvU Dṭṭeb Ktib| GK wj Uvi BGg Gi ḡvg 115 igx hv e'envi Kiv nq eRḡcPbKvj| wZb wj Uvi ḡo l 1k wj Uvi tKwi bwenxb cwbṭZ GK wj Uvi BGg wḡkṭq 1uU Wṭḡ 7 w' b tiṭL t'qv nq Gici Avil cwb wḡkṭq etRḡ Dci wUṭq t' lqv nq AvbḡwbK 45 w'ṭb GB eRḡ mvti cwi YZ nq| cḡv tcṣi Kṭcṭi kb 2002 mvtj i Rvbwix gṭm 2k tḡwUKUb etRḡBGg w' tḡ cixṡvj-K KvR PjyKti| G cṣt KvḡKi nlqv 7k Ub etRḡ BGg cōḡi Kiv nt'Q hvi ḡwbK LiP 1,500 igx| Gfvte i'ayḡ ḡRe mvi-Gi Kṭṭvṭ÷i gvb Dbzent'Q Zv bq eis 20-30 w' b AvtMI mvi cōḡi m'c nt'Q (cwi tek cṭ, el ḡ, RjvB-tṭṭPṭi, 2002)|

## gvṭQi Avk ntZ A\_©

gvṭQi AvkuntZ wecy cwi gvb ḡet'wkK gṡv DcvRḡm'c| RjvṭKv tṡvṭmb bvgx evsjvṭ kx GK e'emvqx cwi Kvq t'ṭL gvṭQi Avṭku e'emv i'ia Ktib| g'w gvṭKv bṭḡ Zvi Kvilbv Bṭṭvṭbqv, vBj vÜ, Rvcvṭb gvṭQi Avku Bvbx Kti ermṭi 08 tKvU UvKv Avq KiṭQ| mv' vibZ gvQ KvUvi ci tKvR aṭi Avku wKṭb Rgvṭbv nq| wvfbok wḡtKj w' tḡ aṡṭ tṡv' i'wKṭq gḡjv cwiṡi Kti teṭQ c'vṭKU Kti wvṭ'ṭk i Bvbx Kiv nq| Avku tK tKvRb cvDWi %Zwi Kiv nq hv wvfbok a %Zwi tZ KvR jvṭM cōḡi wvṭkIz wj wvṭ÷K, tḡj cwi k Gi D3/4j Zv evotZ G cvDWi e'envi Kiv nq| ḡqcḡ gvb kixṡi Pvgov cōḡi vṭṭb K'Wwḡqvg wdk Gi tZj e'envi nq| Rvcvṭb Uz tṭ÷, mg, wvfboc

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## Dcmsnvi

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# **The paradox of the Most Vulnerable Children's Environment in Bangladesh: Government -NGO Collaboration**

Md. Shakhawat Ullah Chowdhury<sup>1</sup>

## **Abstract**

Children living on the street are the most vulnerable, exploited and who face the highest risks in Bangladesh. As a special group of children in grave situation these children are helpless being deprived of the basic necessities of life, such as food, shelter, and clothing and psychological supports. In the absence of the fulfillment of these basic needs, mere survival of the child becomes impossible and they grow up as unwanted members of the society. Because of the negligence they continue to suffer these children grow as child labor, beggars, shoplifters, and pick-pickers, gangsters, low paid domestic servants, and so on. They are often preying to every physical and moral danger and as they grow older they often become a danger to others. After such precarious childhoods, most of them are condemned to spend their lives excluded from mainstream society.

This study is designed to understand the dimensions of the problem, assess the physical, psychological, social and basic needs of the street children for their growth and development, and finally to have an empirical database to help formulate the future national policies and programs for addressing the problems of the estimated street children. It is investigates the actual situation of the street children in which they live on, identifying the existing services available for the street children, assessing the gaps between the needs and available interventions of NGOs specially have been involved in several services to the working children of urban areas in Bangladesh since April 2000. This is to recommend interventions for Government - NGOs working for street children in Bangladesh.

**Keywords:** Vulnerable, Children, NGO, Collaboration

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## Introduction

Children migrants with or without parents became street children who are the most vulnerable groups and suffer from human deprivations of all forms and are often abused. These children, both boys and girls are school dropped out or didn't go to school and are inadequately protected for whom the streets, unoccupied dwellings, wastelands etc, become as their only shelters and sources of livelihood.

Bangladesh is experiencing a high rate of urbanization paradoxically with a low of industrial growth. The total number of street children in the urban areas of Bangladesh estimates as 682,882 by the Bangladesh Institute of Development Studies (BIDS: 2004). Children living on the streets fall into several categories depending on their socio-economic conditions and living status. Street children live with their families on the streets and also many of them including girls live on their own are either orphans or abandoned by their parents. According to the Department of Social Services (DSS), 45% street children live with their parents, 18% maintain contact with parents and 24% have no contact with the parents. Street children also live in slums with their parents or distant relations estimated as 51% who everyday come to streets; work at launch terminals (13%), in market places (9%) and on railway platforms (8%). (Ahmed Mahiuddin)

At present only 12% of street children are being covered by the NGOs. Government policies and services are inadequate in reach and to meet the needs of the street children. The government projects on street children are few, short term and focusing on certain needs rather looking at the issues in a holistic manner. However, the government seems committed to improving the situation of street children, it yet to formulate an appropriate policy or to allocate resources to address the street children issues. About 61% street children have never attended any formal or non formal schools. This implies that the overwhelming majority of street children have had virtually no education. They are also vulnerable in terms of their health needs and health-care-seeking behaviours.

The street children are often work as waste pickers, potters, helpers, hawkers, shoe shiner, beggars, etc. A small proportion of them are

also involved in theft, snatching, pick pocketing, commercial sex work, drugs, police informing etc. Girls and boys who work on street do not have access to formal education and have limited scope of acquiring vocational skills. Therefore, they become trapped in a cycle of low-skilled, low-income employment that further pushes them into the vicious cycle of inter-generational poverty world Bank, 20%. More than half (53%) of the street children earns only Taka 10-20 (about a quarter US dollar) a day. Around 27% works under an employer, and among them 61% are compelled to work longer hours and 52% are tortured by their employers.

The scenario described above confirms a situation whereby the children on the street are the most vulnerable, uncared and underserved. Despite current governmental and nongovernmental efforts they continue to be excluded from the mainstream of different development programs.

Among the most neglected of the urban poor are the increasing numbers of children who depend for survival on the streets. Within the context of the UN Convention on the Rights of Child (CRC), street children have been identified as surviving in 'grave situation' and being amongst those whose rights are the most commonly violated. Living on the margin of society, relying entirely on their own efforts, and with no one to care for them, street children remain as the most vulnerable group.

### **Most Vulnerable Children: The Conceptual Framework**

The concept of Most Vulnerable Children on the Street seems to be complicated rather perplexing. The presence of street children in Bangladesh is a symptomatic of under development. The main causes of such underdevelopment are cited as chronic poverty, unemployment, over population, landlessness, illiteracy, natural disasters like floods, typhoons, cyclones, river erosion, etc, malnutrition, exploitation and social conflicts in the rural sector. Recently these antecedents forced the rural people to migrate to urban centers for employment opportunities, better livelihood, social security and welfare. But this continuous migration from rural to urban areas results in an uneven and unplanned urban population growth. These migrating families in search of alternative employment are forced into more vulnerable and tragic situation.

Sometimes children and women are lured into migration from rural homes to the cities and towns with the promise of giving jobs. When they reach the cities they find that no such jobs are available as promised to them. Very often they are forced into prostitution or allowed to work household as aids; they do not get what is due to them as wage in recognition of their hard labor. As a result, many of them run away and take shelter on the street and start more hazardous life including begging, rags collection and other odd jobs. In the non-formal sector, many of the children work on the streets that are very often termed as 'Street Children.' These children are often referred to as "floating" children because; they have no-where to go and nobody to belong to. In Bangladesh, floating child is called '*tokai*'.

Many of the street children in the cities are victims of family break up, increasing rural poverty and landlessness. Children as young as six and seven arrive in cities by ferry, launch and boat from their village homes often unaccompanied, to face the hazards of city life alone and remain unaided. Many of these children are approached by prospective 'employers' -from shopkeepers and hotel owners to pimps and *mastans*.

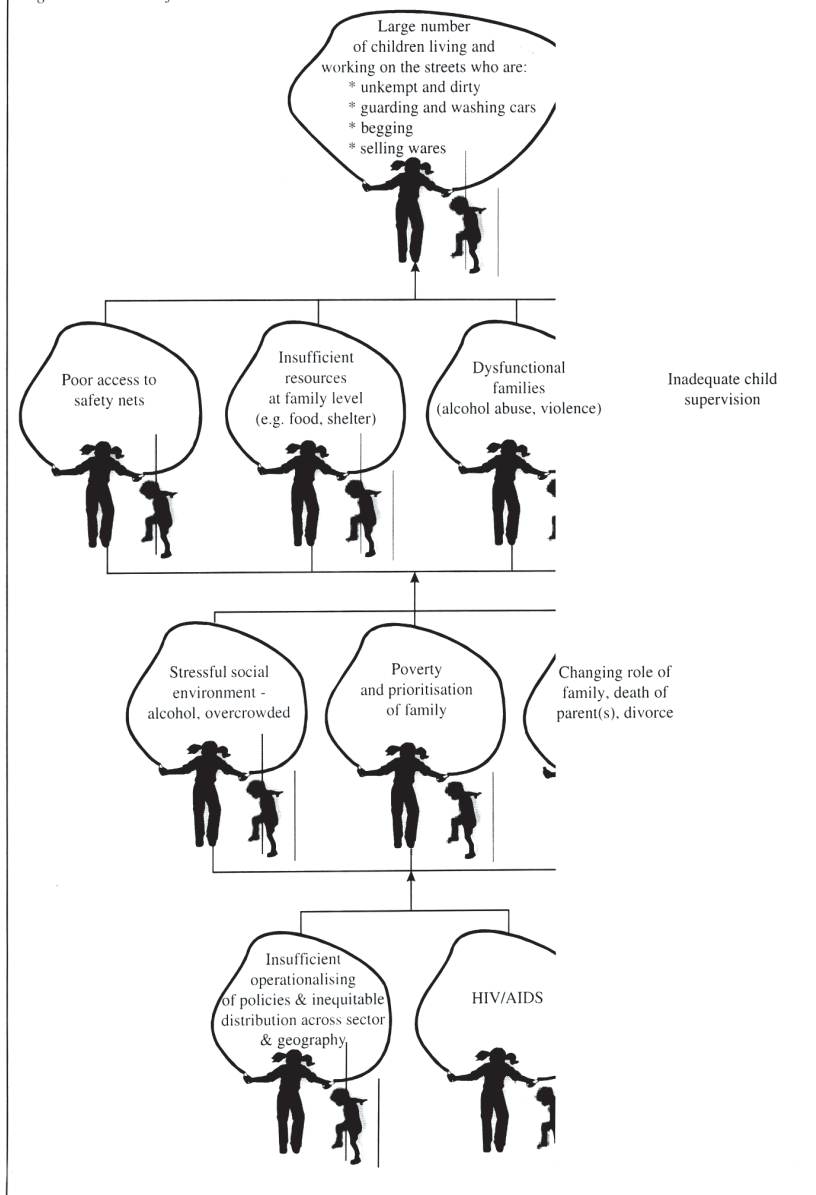
In the process of urbanization and pauperization, the migration of rural poor to urban areas is increasing in Bangladesh. Changes are taking place not only in the family structure but also in kinship relations putting the parent and child in the different worlds and also in the different classes. This dramatic change in the parental relationship leads to insecurity for the children. Consequently, creates a new vulnerable group of children in urban areas called Most Vulnerable Children (MVC) offer. They live and grow up on the margins of the society, in an estate of neglect and deprivation, often without guidance.

As signatories to the CRC, state parties are required to bring their legislation into line with its provisions. In Bangladesh, appropriate legislation is in place, but mechanisms for effective implementation are absent. State parties too often lack either capacity or financial or other resources such as a cadre of trained social workers. Similarly, a country's social context may be adverse to the realization of child rights, such as where the public or some state apparatus (e.g. particular, are perceived as nuisances, if not lesser beings. Some

misconceptions are articulated in suggestions that children's rights are about children staying up late and 'disrespecting others' going out and taking drugs (which are not in the CRC) rather than rights to protection from abuse, torture and exploitation. Sensitization and training need to involve a variety of social grouping.

With respect to implementation of the CRC, two principles predominate, protection and participation. Protection is fundamental and constitutes the main reason for seeking interventions suggesting more preemptive approaches in enabling the development of children's skills and knowledge and in building support structures and

mechanisms that improve children's environments, making them safer and less vulnerable. One aspects of protection is preventing children from moving to the street. Protection demands children's participation. A careful analysis of the street children phenomenon reflects a number of immediate, underlying and basic causes. Available literature on street children in Bangladesh from academic presentations, journal articles, books by researchers and situational analysis and survey reports, show a plethora of causal factors and effects to the street children problem. There is tension between the principles of protection and participation, given that adult's perceptions of protection and dangers may be quite different from those of children. But children's participations in protection is crucial for any intervention to be effective: what appears risky and dangerous to adults (especially those with secure homes) may be negotiated safely by children. A clear paradox is the removal of a child from the street for his or her safety and subsequent placement in a family home or other accommodation that is abusive and exploitative. In some cases, children might be better off on the street because available alternatives bring no real improvements to their lives (or best interests). Such decisions, however, can only be made through careful analysis of a child's particular context with the active participation of the child, again according to his or her capabilities to participate in decision-making. However putting into practice the principles of the best interests is not easy, particularly in institutional or bureaucratic settings. *Figure1* shows the Casual Analysis Framework of street children.

**Causal Analysis Framework***Figure 1-: Causes of Street Children Phenomenon***Figure 1** Casual Analysis Framework of street children Phenomenon

## ***ARISE: A Holistic. Government -NGO intervention for Street Children in Bangladesh***

To bring meaningful and long lasting changes in the lives of street children, a holistic programme approach is needed. Plan Bangladesh aims to improve the quality of life of these deprived children through interventions keeping focus on education. Eventually, a model for serving this vulnerable population Government and NGO intervention introduced in Bangladesh since 1999 through Appropriate Resources for Improving Street Children's Environment (ARISE) which is tripartite initiative of the Ministry of Social Welfare, Department of Social Services, NGO and the United Nations development program (UNDP). A deed of Agreement has been signed on 30 September between the Ministry of Social Welfare, United Nations Development Program (UNDP and ERD for the execution of the project BGD/97/028. The project started moving in 1998 based on the recommendation of UNDP sponsored meetings and workshops of NGO, GOB Donor and Apex bodies to address the crucial needs and problems of the street children in Bangladesh in order to enable them to integrate with the mainstream of the society.

As per the provision of the TAPP and project document the project activities are being implemented by experienced NGOs through sub contacting with financial assistance of UNDP. There are 9-partner NGOs of ARISE project working for Improving Street Children's Environment. Following table:1 shows that the list of 9 partner NGOs of ARISE and their targeted number of street children in Bangladesh.

**Table 1:** List of NGOs working for street children's Empowerment in Bangladesh

Sl	Project Area	Name of the NGO
1	Dhaka City Corporation Area -1	Aparajeo Bangladesh
2	Dhaka City Corporation Area -2	Padakhep Manabik Unnayan Kendra
3	Dhaka City Corporation Area -3	Population Services and Training Center (PSTC)
4	Dhaka City Corporation Area -4	Samaj Paribartan Kendra (SPK)
5	Chittagong	JOGAJOG <i>Community Development Organization</i>
6	Rajshahi	Association for Community Development (ACD)

7	Khulna	Alliance for Co-operation and Legal Aid Bangladesh (ACLAB)
8	Barishal	Voluntary Association for Social Development (VOSD)
9	Sylhet	Voluntary Association for Rural Development (VARD)

The project is implemented by the Department of Social Services. There is a national steering committee headed by the Secretary, Ministry of social Welfare and a project implementation Committee headed by the Director General, Department of Social Services. Besides there is a Tripartite Review committee, headed by the Secretary, Ministry of Social Welfare to overseas the implementation and performance of the project.

While the national capacity in this sector at the present time lies mainly with the NGOs, this project is designed to transfer this know-how as well as promote new strategies for the Government to more effectively address the needs of the street children in accordance with the UNCRC.

### ***National Steering Committee***

The National Steering Committee (NSC) has been formed to review the progress of the works as per work plan, which advises for timely implementation of the project activities. It is a 10 member committee headed by the secretary, Ministry of Social Welfare, other member's are representatives of UNDP, Ministry of Health and Family Welfare, Ministry of Planning, IMED, Planning section of Ministry of social welfare and National Project Director, ARISE (Member Secretary). The Committee generally meets quarterly.

### ***Project Implementation Committee***

The project Implementation Committee is headed by the Director General of the Department of the Social services as Chairman of the Committee and includes 10 other members of different sectors. These are from the Ministry of Home, Ministry of Planning (Planning and IMED Division), Ministry of Women and Children Affairs, Ministry of Health and Family Welfare , Ministry of LGRD and



Cooperatives , Director of programs ,Department of Social Services ,UNDP representatives and the national Project Director, ARISE as member secretary of the committee.

The committee is responsible for arranging proper implementation of all project activities including performance of the project personnel. It also reviews, evaluates and monitors the progress of implementation of the project from time to time.

### ***Tripartite Review Committee***

The Tripartite Review committee (TPR) is a 12 member committee and the Secretary, Ministry of Social Welfare is the Chairman of the Committee. Other members of the Committee are Secretaries of the ERD and IMED, Division Chief of the Planning Commission, Joint Secretary, Ministry of Social Welfare, Director General of the Department of Social services, Deputy Secretary (program), Ministry of social Services, Deputy Chief (Planning), Ministry Social welfare, Director (program), Department of Social Services, National Project Director ARISE, Senior Deputy Project Coordinator ARISE, Dhaka.

Tripartite Review committee is a policy level committee involved in policy formulation and progress of the project based on the APR and takes decisions on recommendations to improve the design and implementation of the project in order to achieve expected results. A TPR reviews/assesses usually held at least once a year.

A TA Management Team comprising one Senior Deputy Project Coordinator and Seven Divisional Coordinators and a Team of Consultant on Health, Gender , Education, Vocation Skills and Policy Formulation for the street children supports the project headed by the National Project Director

The problem of Street Children is deep rooted. So the Government alone cannot address the problem. As a result, the policy planner strategically decided that the NGOs working in the field of street children, with a view to enable them to provide upgraded services to the street children in line with the UNCRC. Therefore, the initiative was taken and finally partnership has been developed through sub contracting 9 NGOs working in 6 Divisional Cities of Bangladesh i.e.4 NGOs in Dhaka and one in each of Khulna, Barishal, Rajshahi,

Chittagong and Sylhet divisional cities.

### **Sector of Intervention of ARISE**

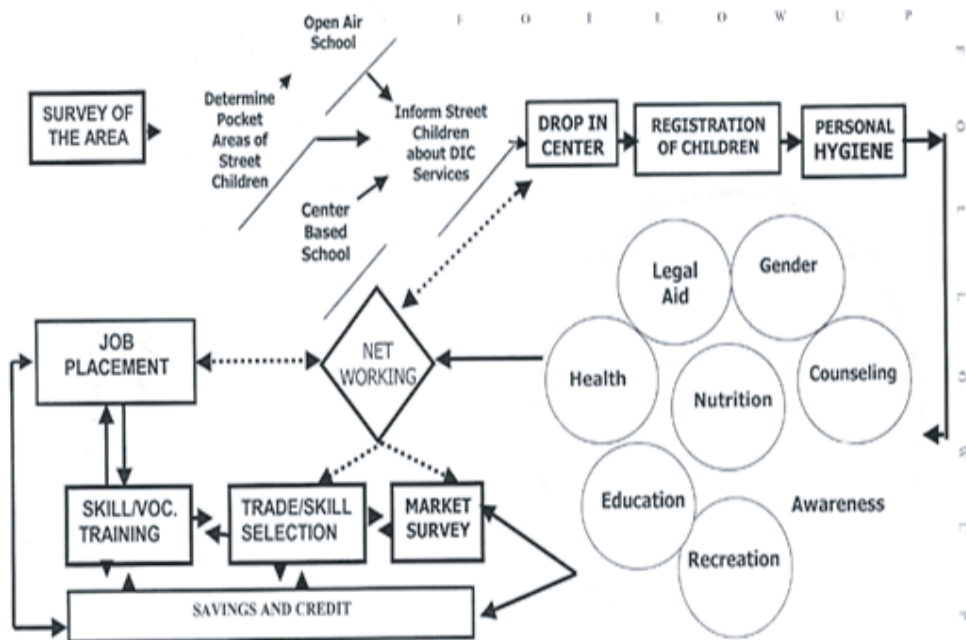
Following figure shows the ARISE activities and flow of activities which were implemented by the NGOs for street children in Bangladesh in figure 2 and 3:

**Figure 2** Intervention of ARISE project for street children in Bangladesh



**Figure : 3** Flow of ARISE Activities

## FLOW OF ACTIVITIES



### ARISE ensured Child Rights and Standards :

The 1989 United Nations Conventions on the Rights of the Child (UNCRC) has been ratified by almost every state in the world, including Bangladesh. The convention provides rights based framework for intervention in the lives of children, including street children. It establishes universal standards for children's rights to dignity, freedom from discrimination, survival, development, protection and participation, with overall consideration given to the best interest of the child. Protection and participation are the two key principles for implementation of the convention with respect to street children. Protection is the main reason for intervening in the lives of street children. It includes immediate protection from danger, abuse and exploitation, but also covers more long-term, proactive approaches designed to promote development of children's skills and knowledge, build support structures for children and lessen their vulnerability.

**Table: 3** shows that the ARISE intervention on the basis of United Nations Conventions on the Rights of the Child (UNCRC).

**Table: 3** UNCRC the ARISE intervention

<b>The Rights to survival</b>	<b>Intervention of ARISE</b>
It includes the right to life, the attainable standard of health, nutrition, an adequate standard of living , name and nationality.	<ul style="list-style-type: none"> <li>- Health Services</li> <li>- Health Education</li> <li>- Recording child name and address.</li> <li>- Family life education through Drop in Centre /Shelter</li> </ul>
<b>The Right of Protection</b>	
It includes the right to special care and protection from all forms of exploitation, adult and inhuman or degrading treatment in situation of emergency and around conflict. It also aims to protect vulnerable children.	<ul style="list-style-type: none"> <li>- Drop in center/ Shelter home</li> <li>- Legal aid support</li> <li>- Psychological Counseling</li> <li>- Vocational Skill Training</li> <li>- Job placement</li> <li>- IGA activities</li> <li>- Integration of children with their families.</li> <li>- Rehabilitation of children</li> </ul>
<b>The Right of Development</b>	
It includes being educated to receive support for development, care, social security, recreation and cultural activities.	<ul style="list-style-type: none"> <li>- Formal Education-Inclusive Education</li> <li>- Non formal Education - Mobile Schooling</li> <li>- Theatre for Education</li> <li>- Drop in center/Shelter Home</li> <li>- Recreational Activities</li> <li>- Annual Sports</li> <li>- Exposure Visit</li> <li>- Cultural Program</li> </ul>
<b>The Right of Participation</b>	
This right accords the child to appropriate information and the freedom of thought, expression, conscience and religion. Also the rights to develop their own set of values and opportunity to express themselves and their opinions.	<ul style="list-style-type: none"> <li>- Children's Forum/ Child Brigade</li> <li>- Day observance / Rally</li> <li>- Expression of thought through drawing pictures.</li> <li>- Participation of religions activities</li> <li>- Participation of children in decision making at micro level.</li> <li>- Child to Child Project</li> <li>- Dialogue with formal leaders.</li> </ul>

After intervention of ARISE, a favorable environment congenial to the healthy growth and empowerment of the street children is created and capacity building of government agencies and NGOs working with the street children in accordance with the principles of UNCRC is achieved. Table 4 shows the impact of ARISE project.

**Table 4:** Impact of ARISE project

<b>Pre-intervention status</b>	<b>Post-intervention status</b>
Harassment by the community people Street children were the victim by different community people and called 'Tokai' Kangali, Pichchi etc instead of their name.	Street children are not faced such kind of harassment while working in the streets.
Involvement of Crime Previously street children were involved in different crimes.	The involvement at different crime has decreasing day by day. So they are also working mainstream society.
Personal hygiene Street children were unaware about maintaining personal hygiene due to lack of awareness and proper facilities available to them	In the drop-in-center, they avail toilet facilities, teeth brushing, bathing, cloth washing, nail cutting, and hair combing facilities. Therefore, their personal hygiene status has improved dramatically.
Non-formal education Street children were deprived from rights of education due to awareness and poverty	Street children received basic non-formal education and after completing this they are able to read, write, do basic calculation and many of them got admission to the formal primary school
Recreational services Street children had no recreational facilities near to their home or in the adjacent areas. So they were prone to anti-social activities	In the DICs, street children participate in different recreational activities; like: games, play, video show, drawing and painting, singing, dancing, drama. Therefore, there chance of involvement in anti-social activities reduced.
Health services Street children were very reluctant to seek medical advice due lack of awareness and poverty	Street children currently seeks medical advice in any health related problem
Awareness Street children didn't know about primary health care and STD/HIV/AIDS	Through our intervention 90% children know about primary health care, STD/HIV/AIDS, its types,

	causes, root of transmission and prevention of STD/HIV/AIDS. With their awareness, street children also made their neighbors aware on this issue.
Before getting involved in our program, street children didn't know about discipline, rules and regulation, and was used to unruly life style. They were very rude and aggressive.	Now they are discipline and are aware about their behavior. Their aggressive attitude is gradually reducing.
Guardians of the street children's were irresponsible and they didn't know where their children going or what they are doing .	Through our CMC meeting/ guardian workshops, we made them aware about their role as parents and their responsibilities towards their children.
Lack of awareness of community people on street children	<p>Community peoples are conscious and aware of child rights, and in the grass-root level some rights are ensured. Local elite, in the project area is compassionate and helpful to the street children.</p> <p>The community people are aware and promoting child rights</p> <p>↓ The community people understand the street children issues and the exploited and abusive situation of the children have reduced significantly. The community people are respectful and understand their roles and responsibilities as members of societies toward the street children.</p> <p>The community people come forward to resolve any problems that arise in the respective areas and also come forward with recombination school oriented issues.</p> <p>The community person gives dignity to the children</p>
Drop in center/Night Shelter Street children usually passed most of the time on the street, where they were vulnerable to sex work, either forcefully or by exploitation, which usually resulted in sex trade, criminal activities, and child trafficking.	Now they pass most of the time in the drop-in-center and invite their friends to come to the DIC, which reduced their vulnerability to trafficking and sexual exploitation

Counseling Street children were rude, aggressive and frustrated due to poverty, moral degeneration and ignorance which hampered their mental development.	Negative attitude towards their life changed gradually through counseling for street children's. They could identify their own problem and solved them with their own effort
Vocational raining and job placement Most of the street children earned money for livelihood through different hazardous child labor	Street children were provided suitable vocational training for them. After completion of training, they placed with job either in our organizational arrangement or in other organization through networking. As a result their quality of life style improved including their future prospect of a livelihood Children who were earlier involved in the most hazardous forms of labor have changed their occupations and taken up lighter forms of jobs. Children who have been employed are serving as role models to other street children. We have observed that the street children feel valued, confident and a self-drive is being created within them to develop their future lives.
Changing of the life of Street Children	The project staffs are able to build up rapport with the street children of project area. It was observed that the behavioral pattern and life style of the street children are being changed,

A PRA sessions were organized with the stakeholder groups (GO and NGOs ). A total of 6 sessions were conducted following techniques of PRA and FGD with three different stakeholders group of the project e.g. the representative of GO/NGOs, their beneficiary street children and with some non beneficiary street children and a group of poor parents of the street children .using Rapport Building, Social Mapping, Billboard Voting, Case study, Focus Group Discussion (FGD) and SWOT Analysis techniques. After analysis following findings were found which are mentioned in the table 5 -

**Table 5:** Overall strengths, Weaknesses and Major Constrains of ARISE

Strengths	Weaknesses	Major Constrains
<p>- ARISE has provided the street children with a wide array of services and initiatives within a comprehensive approach. This multi- approach characteristic of the project has produced a 'compact' culture and methodological framework to target Street Children Issues in Bangladesh.</p> <p>- ARISE has supported the growth of a generation of field specialists whose professional capacity has been 'shaped' while they have been dealing with the different phases and activities.</p> <p>-ARISE has pointed the intervention on the street children issue and produced the growth of a certain number of other initiatives which have</p>	<p>Almost all the Partner NGOs have elaborated strategies and methodologies for coping with the ongoing challenge coming from the implementation of project activities and services, these strategies have not been mainstreamed even within the single NGOs and they risk staying at the level of copying strategies. Even less learning and knowledge gained have been shared, organized and disseminated in the overall project environment.</p> <p>Reasons for weaknesses are as follows:</p> <p>-Lack of best practices collection and dissemination process.</p> <p>-Lack of cooperation between the partner NGOs.</p> <p>-Difficulties in networking between the partner NGOs and towards the overall GOs, communities to produce a shared vision and shared methodologies for intervention.</p> <p>-Some weak elements of the monitoring and follow-up process.</p>	<p>- Short term and uncertainty of the future of sub contract to Partner NGO</p> <p>- Poor budget allocation for DIC/ shelter home facilities particularly food, health services, recreational activities, vocational training allowance and poor materials supply for skill training.</p> <p>- Absence of female paramedics in some cases</p> <p>- Some street children are very difficult to motivate and involve in project activities because of mental disorder, abuse and neglect.</p> <p>- During rain and other natural calamities open air school is not possible.</p> <p>- Pre requisite educational qualifications and age limit of most of the vocational training agencies is serious hindrance for the street children to get admitted in to vocational training courses.</p> <p>- It is difficult to keep street children for 3 hours a day to open air or center based schools.</p> <p>- It is also difficult to get true information from the street children.</p>



		<p>extra tasks to project staff.</p> <ul style="list-style-type: none"> <li>- No protection from police in case of violence and physical torture and abuse.</li> <li>- House owners are unwilling to let out their building spaces for setting up DIC/shelter home.</li> <li>- Some Partner NGOs have employed low qualified staff due to absence of uniform guideline and criteria for staff recruitment.</li> <li>- Regarding job placement of street children the employers do not trust Street Children. They think the children would steal the valuables of their factories or shops.</li> </ul>
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## Recommendations

### *Micro level Recommendation for Policy Development*

- Ensure that street children programs are an integral part of CRC implementation in order to ensure that CRC implementation also makes a measurable impact on improving the lives of street children. Create greater space for direct participation of children, their families and communities in decision -making process that affects their well being.
- Promote inter-sectoral linkages programs through regular reviews and evaluation of all National Policies and Plans of Action related to health, nutrition, and education and shelter sectors with the view to mainstreaming street children's concerns within these policies.
- Recognize and ensure that the primary responsibility of meeting the needs and aspirations of vulnerable groups such as street and ~~working~~ children lies squarely with the government at national

<p>flourished in different localities, promoted the awareness on the magnitude, criticality and potential threats to the Human Capital of the Nation.</p> <p>-Almost 60000 street children (out of which at least 60% belonging</p>		<p>- No stipend for higher class education of potential children in the formal school due to age.</p> <p>- Due to poor daily allowance cannot continue vocational training and due to strict employment rules and due to lack of sympathetic attitude from the</p>
<p>to the Most Vulnerable Children), has been targeted with the whole range of services or a part of them and a large number of cases are currently available for further analysis, revision and dissemination.</p> <p>-Several lessons learned can be drawn by the experiences and a relevant training process has targeted the field staff involved in the implementation of the contracted</p>		<p>employer the street children cannot continue in many cases in the placed job. The children are also deprived of fair wages.</p> <p>- Slum eviction by the government displaced and dropped out children from open air schools and DIC and other activities.</p> <p>- Some employers sometimes hindered the children from coming to schools or DIC for their own interest to use the street Children for their work.</p> <p>- Discontinuation or drop out and transfer of potential staff due to low salary, uncertainty of job etc.</p> <p>- Sometime central project management imposes the targets without consulting the PNGO management.</p> <p>- PNGO sometimes assign</p>

and sub-national levels. It has a distinct role to play in policy and program formulation, legislation, regulation and facilitation of implementation. Correspondingly, *NGOs can play only a supplementary role* of advocacy, social mobilization, demonstration of new and more effective approaches, and sharing of good practices to influence the updating and refinement of national policies and programs.

- Lobby for and *enhance the role and involvement of government at all levels* in improving the well-being of street children with greater emphasis and focus on issues such as HIV/AIDS, child labor, child abandonment, child abuse, commercial sexual exploitation and trafficking, children with disabilities and children affected by conflict.
- *Review and sharpen the existing definitions of 'street children'* in order to acquire a uniform understanding of term among all stakeholders.
- *Make juvenile justice administration more effective* by bringing national laws into conformity with the CRC, strengthening and improving the enforcement infrastructure; abolishing corporal and capital punishment for children under 18 years; providing quality statutory legal aid to assist in the defense of children; setting up high quality counseling services in course of law, police stations and custodial care institutions; providing adequate scope for non-custodial sentences; making judgment process time-bound thus minimizing the duration trial time.
- *Undertake appropriate research* into multi-dimensional aspects of the street children phenomenon including those street children conscripted or forced into the streets by armed conflict with the view to ascertaining policy and program directions.

### ***Macro Level Policy Recommendations for the Rural Sectors***

Rural to urban migration especially the children alone or with their parents or relatives are a regular feature in our country due to different reasons. The poor parents in the urban areas compel their children to work to generate family income. So, if this situation is

allowed to continue then the number of street children will be increased and as a result their future will be ulceration. In this circumstance, the policy should be adopted to stop/ reduce the migration of disadvantaged children from rural to urban area as a preventive measure. On the other hand, the disadvantaged children who already been in the urban areas difficult circumstances, some effective policies should be adopted to overcome their situation as curative measures. In this situation the policies have been suggested for the reduction of street children as well as for their overall welfare in connection with rural -urban migration context.

- a Poverty alleviation programs should be encouraged as well as strengthened in rural sectors in close cooperation of GOs, NGOs and POs to stop the flow of rural to urban migration of the rural poor. Street children as a special group will have to given the required priority in government policy/ programs, particularly in the Poverty Reduction Strategy Paper (PRSP) currently being prepared by the Bangladesh Government.
- a Compulsory free subsidized vocational along with the non-formal primary education should be provided especially for the dropouts and non-enrolled children in education program at the rural level to develop their skills.
- a Rural based small-scale industries should be encouraged to provide employment for the skilled children so that their tendency of migration from rural to urban areas may be reduced.
- a Counseling, motivation and employment opportunities should be institutionalized with the partnership effort of GOs and NGOs for not to disintegrate our traditional joint family system so that the children can get proper care, affection and socialization at their childhood level in the kinship system.

### **Policy Recommendations for the Urban Sectors**

- a There is an urgent need to increase the budgetary allocations for addressing programs targeted to street children, the number of partner NGOs should be increased at least by three-folds for increased and better coverage of street children.

- a Laws to protect the street child from abuse have to be given top most priority. The legal system has to be restructured if necessary to make the laws more effective to protect the street children from the abuse and oppression by the police.
- a Shelter cum vocational training program should be institutionalized at the urban sector for the development of skill of the street children. The subject of the training should be production oriented so that they can get employment after the attainment of their skills.
- a Special training program on cooking for disadvantaged girls should be provided along with the non-formal education. Moreover, social education, personal hygiene and cleanliness courses should be given at the same time.
- a Communication network should be introduced by the initiative of NGOs at the urban sectors. The nature of communication will be over telephone to the law enforcement agencies when a street children and maidservant are being abused by their employers and the community people.

### **Micro Level Specific Policy Recommendations**

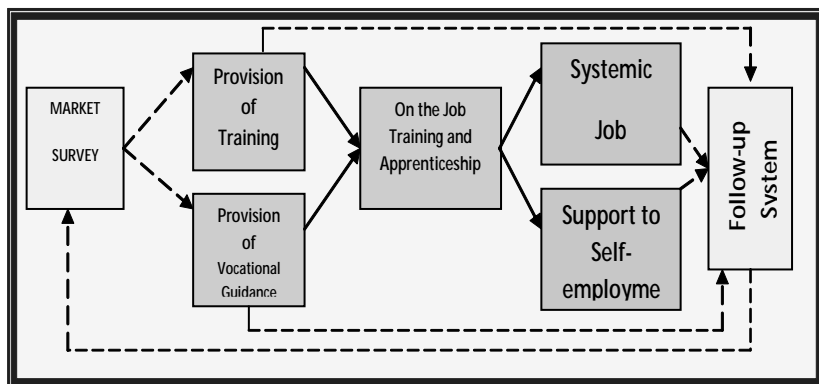
- a The exiting service providing organizations/institutions to the street children should be strengthened so that they are capable of running sustainable innovative pilot projects of good practices to cater to the fundamental needs of the street children, such as shelter/half way homes, food and nutrition , drop in centers, functional literacy, marketable vocational training, health care and sanitation, poverty alleviation through income generating activities, psychological counseling, especially for adolescent girls who are often sexually abused.

All existing and potential service providing agencies to the street children should be equipped with adequate physical, financial and skilled human resources so that they could support the empowerment of the street by offering opportunities for their skills development and productive future through a comprehensive system of support and Community Development Fund (CDF) program.

- a Street Children are the most vulnerable, assets less, homeless, uncared for and underserved segment of population of the society , should be brought within the policy parameters of the mainstream national development programs. Therefore, an alternative policy for the development of street children should be formulated to recognize their basic needs and thus make them productive human resource in line with the government commitment to the UNCRC.
- a Awareness building on vital issues including child trafficking should be focused through print and electronic media and other means of communication like plays, cartoons, posters, dramas, folk songs, video and documentary films, storytelling, etc in order to sensitize the policymakers planners and other concerned community people.
- a Possibilities of running mobile holiday/off time schools for the street children in public places like market corner , railway and bus station, launch terminals, plazas, parks etc may also be reviewed and taken into consideration.
- a Street children will be organized as youth media group to effectively contribute in awareness raising through performing street drama, campaign, rally etc.
- a All the existing potential service providing organizations to the street children should be equipped with adequate physical, financial and qualified personnel so that they could provide a comprehensive support for the empowerment of the street children.
- a The channels of information sharing, exchange of ideas and experiences, regular inflow of communication between the GOs, NGOs and POs should also be strengthened to minimize gaps between the support services available and the actual need of the children.
- a A separate Street Girls Hostel could also be arranged with special provision for toilet and bathing facilities as well as privacy for resting and sleeping in security. Separate hostels or shelter-homes be established to ensure empowerment of the most vulnerable girl-children who are living on the street and frequently become victims of physical and sexual abuses to anti

social elements including local mastan(muscleman) and police as well. Opportunities should be developed to accommodate them, in safer homes or shelters, with psychological counseling in order to compensate for their mental and psychological trauma for being the victims of sexual harassment. Through this process they could be made productive human resources and empowered through educational programs and productive skills training to enhance their capacity to get employment and independent livelihood.

- a In Rescue and Legal aid sector, establishment of mobile rescue units to street children for reunification with families or sending to NGOs, shelter homes and maintain liaison with legal aid agencies and NGOs as Ain O Salish Kendra for providing legal aid to those street children who need legal protection. To eliminate /reduce unnecessary disturbance created to street children by police measures should be taken.
- a Develop a referral system which can be uniformly applied by law enforcement , lawyers, judges, and social service providers to provide legal and social services to street children who report sexual crimes, and train these professionals to identify and refer street child victims to appropriate services.
- a To strengthening the capacity for employability of the trained street children in the sense of high likeliness of the service package to produce specific job and income generation effects in the field Provision of Vocational Training and Job Placement would be following logic:



**Figure : 4** Job Related Service Package

## Conclusion

The response of the problems of street children has been gaining momentum in the recent times both with the initiative of national government and private sectors including NGOs with substantial support from the international agencies. As a sapling needs the right amount of sunlight, water, air and additional nutrients to grow into a fruitful tree, in the same way children need love, respect, support and encouragement and opportunity to become confident and successful adults. We have to desire to provide this to street children. We are heading towards the new millennium, where we desire to strengthen the process of intervention with vulnerable children on the streets. We also aspire to work towards the empowerment of these children client group by advocating their rights. Most important in breaking of poverty is providing these youth and their families with income and a sense of power in their lives. One way to do this is through training, which will allow these youth to function within society and earn an adequate living for themselves and their families. Eventually these strategies may prevent the children of tomorrow from having to work on the streets.

The national government cannot alone tackle this gigantic problem unless some dedicated and committed NGOs and POs supplement or complement the government's efforts towards resolution of this social problem. For the matter, government organization (GOs) concerning this problem should come forward to an understanding with the capable NGOs and POs through establishment of networking or linkages for addressing these problems phase wise on pilot basis with limited command areas.

A multidisciplinary approach is always a better proposition than a single one. For that matter, a multidisciplinary approach fostering the cooperation between the GOs and NGOs including POs, social activists, media, etc may be an alternative strategy. Since the street children issue is an intricate and hazardous problem, press and electronic media along with other means of communication like posters, cartoons, plays, storytelling, etc may be utilized to increase awareness and sensitize the policymakers and public at large on the gravity of this vital problem.



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## **How does the social structure of the Rakhine state shape the fertility behavior of Rohingyas?**

Md. Sawgat Khan<sup>1</sup> and Rubaia Tasneem<sup>2</sup>

### **Abstract**

The purpose of the study to discover that how the fertility behavior of the Rohingya community is shaped by the social structure in Rakhine state. The average number of the fertility of Rohingyas is higher than other similar traditional agrarian society like Bangladesh. Generally, it seems that religion is the main factor for the fertility behavior of Rohingya. But the study found, that religion plays an indirect role in the fertility behavior of the Rohingya community. Survival from extinction, longer family time, culture, security, early marriage, gender discrimination, resistance to contraceptives plays a very important role and have direct impacts on the fertility behavior of Rohingyas. Manipulative use of religion, lack of education, less demand from life, living with less supports the above characteristics. But the vital reason is the social structure of Rohingyas in the Rakhine state, which shapes the all characteristics that are responsible for the fertility behavior of Rohingyas. Oppressive government, highly traditional agrarian society are the two major elements that create this different social structure of Rohingyas in Rakhine. Therefore, the traditional agrarian social structure of Rohingyas are quite different from other traditional agrarian society. This structure also prevents the social factors which are responsible for decreased fertility, like, the emergence of the middle class. The study is guided by a qualitative research method with a macro-sociological perspective. This research was conducted based on both primary and secondary data. Case studies and FGD are used to collect data.

**Key Words:** Rohingya, Social Structure, Fertility

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## Introduction

According to the report of UNHCR 2017, Myanmar is the 4th refugee-producing country after Syria, Afghanistan, and South Sudan. Bangladesh is the 7th refugee-hosting country after Germany, and the number of refugees is 9,32,200. Recently it crossed 1.1 million Rohingya refugees in Bangladesh. An estimated 537,000 Rohingya have been driven into Bangladesh (UN Women, 2017). 51% of them are children (UN Women, 2017). The momentum and scale of arrivals make this the world's fastest-growing refugee crisis.

So there is no doubt that the Rohingya crisis is one of the biggest upcoming crisis in Bangladesh. This crisis has multidimensional problems. The environmental crisis, social crisis, economic crisis, increasing crime rate, a huge number of dependent population, and so on. But if we think deeply the main crisis is the huge dependent population and their behavior.

Rohingyas have a long history in their society. And they are bearing the legacy of their social structure in their behavior. After 1948, they are living under an oppressive government, where all basic human needs are absent and human rights were violated. This social structure created a distinct belief and culture of having more children. And their purpose of having more children is also different. This paper will show that the reason for this fertility behavior is the oppressive social structure of Rakhine.

At present the biggest crisis of Bangladesh is Rohingya. and the biggest problem of the Rohingya community is there a huge population. Among them almost half of the population is children. More than 60 Rohingya babies are born in Bangladesh refugee camps every day (UNICEF, 2017). So in near future, this huge number of children will be the main problem of the Rohingya crisis. And based on this problem other problems will spread. So it is the demand of time that we should understand why the Rohingya community has such a fertility rate.

## **The Objectives of the Study Area**

1. To know the Social structure of the Rohingya community in the Rakhine State of Myanmar.
2. To identify the impact of social structure on the fertility behavior of Rohingya people.

## **Literature Review**

Rohingya minorities are considered as one of the most unfortunate stateless people in the world. If we give a glimpse into the history of this community the scenario of discrimination, deprivation, hatred, violation of Human Rights, and gradual oppression from the Myanmar authorities can be seen clearly. This kind of continuous persecution directly affects the social structure of Rohingya minorities.

'Rohingya' as an identity of a community cannot be found in any govt. documents of Myanmar or in any administrative records of the British rule in Barma but this community has its history covering many centuries.

The term 'Rohingya' is used as an ethnoreligious identity for the Muslim population and they are living ancestrally in the Rakhine State of Myanmar (Zarnif Cowley, 2014).

Since the eighth or ninth century, this community started living in this particular area for trade objectives with the sea route. The Rohingyas gradually resided in the state with different quantities of the population at different periods (Coclanis, 2013).

The government of Myanmar always denied the claims of the Rohingyas but this minority group presents their history significantly and got the sympathy of the international community.

The language and culture of Rohingya people are different from their neighbor communities which are mostly Buddhist in Rakhine state. That shows there were religious and cultural differences from the beginning. However, the serious problem began with the independence of Myanmar in 1948 and since then the Rohingya minorities were gradually excluded from every aspect of national rights. Even, the government of Myanmar never recognized the Rohingyas neither as

their citizens nor as foreigners.

The main aim of the 1982 Citizenship law was to exclude the Rohingyas from Myanmar. The law identifies three categories of citizens which are Full citizen, Associate citizen, Naturalized citizen, and the Rohingya people were not included in that list.

In 1989, the Myanmar government introduced three types of color-coded Citizens Scrutiny Cards (CRCs) for their categorized citizen, and Rohingyas were excluded again in this process.

After UNHCR's recommendation for the Rohingyas in 1995, the authority issued a white-colored Temporary Registration Card (TRC). But the place of birth of the cardholder was not mentioned in the card and it cannot be used to claim citizenship. And that is how gradually they became officially stateless by the government of Myanmar. Often, the authorities of Myanmar described them as 'illegal immigrants from Bangladesh'.

According to General Khin Nyunt, the former Prime Minister of Myanmar "These people are not originally from Myanmar but have illegally migrated to Myanmar because of population pressures in their own country." This statement was given in a letter to UNHCR in 1998.

Restrictions, discrimination, deprivation against the Rohingya minorities are taken as a strategy of Myanmar authority to suppress the community. They have to face violations of human rights and several difficulties in their daily life. Several arbitrary treatments are implemented on the minority group by the Myanmar government. Such as,

- ┆ Restriction of movement.
- ┆ Obstacles on Marriage authorization.
- ┆ Deprivation on Education and Health care.
- o To visit a neighboring village, they need to purchase a travel pass from the authorities. Therefore, these restrictions are also applied even in emergency cases. Moreover, there seems serious restrictions are applied on their daily movements and no one can overstay the time mentioned in the past. Some of them have legal barriers to travel without permission. This kind

of limitation affects their access to education, economic development, health facilities and it makes them more marginalized day by day. It is strictly prohibited to travel to Bangladesh for the Rohingya people and those who are seeking medical treatment in Bangladesh have lost their right to return to Myanmar.

- o The power to authorize the marriages of the Muslim community of North Arakan was given to local authorities like NaSaKa, the security forces of Myanmar in the late 1990s. The process was lengthy and couples have to pay fees for the authorization. It increased the suffering of the poor marginalized people to collect the money for getting a legal conjugal life. The authority stopped the marriage authorization for a while in 2005. After restarting the process, they added some additional conditions like the couples have to sign an agreement not to have more than two children.

Most of the Rohingya women are suffering a lot from this kind of legal obligation. Because the birth rate of Rohingya people is excessively high and when Rohingya women became pregnant without official marriage authorization they have to risk their lives for an illegal abortion. It directly affects the increasing rate of maternal deaths.

- o In North Arakan, access to employment for the Rohingya community is forbidden. The opportunity of getting jobs in the health and education sectors is considered for the Rakhine or Burmese employees. Apparently, they are unfamiliar with the local language and some Rohingya got a chance to work in the government schools under the food for work program. They are paid with rice-paddy and they cannot be recognized as teachers. In the same way, Muslim health workers are deprived of training opportunities from international organizations. Lack of access to education and restriction on movement increased the illiteracy rate of the Rohingyas, estimated at 80%.

Nearly all of the Rohingya in Myanmar live in the western coastal state of Rakhine and are not allowed to leave without government permission. It is one of the poorest states in the country, with ghetto-like camps and a lack of basic services and opportunities.

Due to ongoing violence and persecution, hundreds of thousands of Rohingya have fled to neighboring countries either by land or boat over many decades. (AlJazeera, 18, Apr 2018)

The continuous persecution of the Rohingyas for many years has turned the state of Arakan into an open prison. These suffocated circumstances bring nothing but hatred and calamities. It increases their sufferings and they have become more marginalized. The consequences have a serious impact on their social structure and lack of basic needs and rights are making their life miserable.

## **Methodology**

### ***Research types***

This is qualitative research. Explanatory and descriptive nature was applied to conduct the research.

### ***Data Collection methods***

To operate the research successfully we used the following methods.

### ***In-depth case study***

Case study The in-depth examination of a single instance of some social phenomenon, such as a village, a family, or a juvenile gang (Babbie,2013) Semi-structured case study method is applied to collect the data. The research includes some personal information and sensitive issues. That's why the personal relationship or report building was important in this study. So case study method is a comparatively better way to do in-depth research in less time.

### ***Extended case methods***

The extended case method is a technique developed by Michael Burawoy in which case study observations are used to discover flaws in and to improve existing social theories. "to layout as coherently as possible what we expect to find in our site before entry" (Burawoy *et al.* 1991: 9). Burawoy sees the extended case method as a way to rebuild or improve theory instead of approving or rejecting it. Thus, he looks for how observations conflict with existing theories and what he calls "theoretical gaps and silences" (1991:10). (Babbie, 2013)

***Focused group discussion (FGD)***

A focused group discussion is a form of group interview in which: there are several participants (in addition to the moderator/facilitator); there is an emphasis in the questioning on a particular fairly tightly defined topic; and the emphasis is upon interaction within the group and the joint construction of meaning (Bryman, 2012).

***Study area***

Data have been collected from a Rohingya camp called 'Unchiprang Camp'. It is situated in a Teknaf Thana, district of Cox'sBazar, Chittagong. This camp was established after the last massacre held upon Rohingya's on 25 August 2016.

***Population***

The population refers to the group to which the outcome of the research can be generalized (Black 1993, p.42). All adult Rohingya men and women living in Arakan are the population of this research.

***Sample size***

The sample is a part of a population that represents the whole (Macionis, 2017). I have taken 20 case studies and one FDG with 7 respondents to operate my research. So the total number of respondents is 27.

***Sampling method***

Sampling is the act, process, or technique of selecting a suitable sample (Merriam- Webster). The "Purposive random sampling" method is used to choose the sample. The sample was purposively selected from adult Rohingya males and females. To collect proper data also considered the background of respondents. We preferred the married respondent and have children.

***Data Analysis***

Only qualitative data analysis was used in this research. To analyze qualitative data theory was used. Several theories of fertility were used to explain the collected data. Descriptive analysis, narrative analysis, hermeneutic analyses have been used to analyze the data.



## Results and discussion

### *Fertility behavior of Rohingyas*

Rohingyas are a highly traditional, agrarian, captive, Muslim community that belongs from the Rakhine state of Myanmar. As a traditional, agrarian, and Muslim community, they have some fertility behavior like other traditional, agrarian, and Muslim communities. But as a resident of open prison society, they also have some unique attitudes towards their fertility behavior. The common features are briefly discussed below.

### *Similar Characteristics like other traditional agrarian society*

Primary economic sectors like agriculture and fishing are bases for large extended families. Family-based agrarian work and homogenous culture help them to live together in a big family structure. Religious doctrines and values encourage having more children. Less demand for white-collar jobs, which shortened graduation periods and creates space for early marriage. Early marriage is a way to longer fertility period. Sacred values and norms influence them to preserve their tradition of having a large number of children. Extended family also supports taking care of many children. A rigid pattern of social inequality and resistance towards social mobility create constrain to social change. Less demand from life is another vital element. Satisfaction with fewer facilities and goods prevents the desire for personal achievement. Which plays an important role in late marriage.

### *Unique Characteristics of Rohingya Community*

Along with traditional agrarian society, Rohingyas are people of an open prison. They are deprived of many basic human facilities and also have some critical struggles. That is why they have some unique behavior and belief regarding fertility. The population is not only a matter of number to Rohingyas. It is directly connected to their existence, power and security. They have no alternative power like technology or education. Therefore, they are more likely to have children than other traditional agrarian societies.

They are more fatalistic in behave than other traditional religious

communities. It is because of their uncertain destiny, not only because of religion.

Maloney found that the sorrow of a child's death has more impact on parents than the happiness of newborns to have more children. It is also the truth about Rohingyas. The sorrow of the death of their children influences them to have more children. This sorrow also strengthens the taboo of birth control. All male respondents said that they consider abortion as murder. Most of the respondents consider any kind of birth control policy as the indirect murder of an unborn child.

They have much manipulative understanding of the religious doctrine on birth control. This is because of a lack of education.

Men are more likely to have more children. They are not very conscious about the health of the mother. Childbearing is mainly a duty of the mother. So, a mother has the main struggle. On the other side, the child-rearing cost is very low, which is mainly a father's duty. But the decision-maker is a father. So, patriarchy plays a role to have more children.

Their restricted life prolongs their family time. Family is the primary source of their recreation. This Prolonged family time influences fertility.

### **Social Structure**

Tradition and irrationality is not the only reason for the worldview of a society. If tradition and irrationality is the only reason, then all traditional society will be the same. But the traditional societies are different from each other. So it is also true in the case of Rohingya and other traditional societies like Bengali society. Though Rohingya and Bengali peasant society both are traditional agrarian society and both have same religious background, both societies ' world view towards fertility is different from each other, only because of the social structure.

#### ***The social structure of Rohingyas***

We have very little information about the social structure of the

Rohingya community. Because outsiders are not allowed in the land of Burma to examine the situation of Rohingya. That's why field data is the main source to personally understand the social structure of Rohingyas. Rohingyas live in a highly traditional agrarian society. Most of the members of the society involved with agriculture. Besides agriculture, some people are involved with the business. But one notable thing here is that; Rohingyas live in a highly restricted area. Government imposes strict control on them. All the social and economic aspects of their lives are controlled by the Burmese Army. Here is a very brief description of them.

### ***Education***

There are two types of education in the Rohingya Muslim community in Burma. One is religious other is the modern education system.

#### ***School:***

As the respondent said there are very few schools in their areas. And there are no colleges in the village. Colleges are situated in the towns. But as unrecognized civilians of Burma, Rohingyas cannot go outside their village without the permission of the Army. Moreover, Rohingyas do not get government or private jobs. That's why most people are not interested in modern education. Parents who send the children to the schools, not for engaging in Jobs. Most of their aim is to send their children abroad. That's why they only study until School. An inconsiderable number of students goes for higher studies.

#### ***Madrasa:***

There are many small to big Madrasas in Rohingya villages. Madrasas are the main educational institute of Rohingyas villages. Madrasas also very reputed among the Rohingya people, as it is a religious Institute. So almost all children go to Madrasa. Girls get primary education but not higher education. Many male students get higher education. After graduation, they called "Maulana". Maulana is a respectful position in the Rohingya community.

### ***Business***

Businesses are also controlled by the Burmese Army. Local Rohingya people have to give them Texas or fulfill the demands to run the business. If a businessman wants to business outside the village they have to take shelter from local Burmese people.

### ***Occupation***

As far they are not recognized by the government, they are not eligible to apply for government jobs. On the other side, lack of education restricts their entry into private jobs. Additionally, Burmese oppression limits their smooth access or operation in a job. This absolute control stopped the emergence of new types of occupations in Rohingya communities. As a result, the whole community is involved in the non-specialized agrarian occupation. They have no skills to do modern jobs.

### ***Rural-urban relation vs home-abroad migration***

As far Rohingyas are restricted to migrate between rural-urban areas they continued to migrate outside the country. They always migrated from Burma to outside as labor. Some Rohingyas first migrated to Bangladesh then migrated as Bengali to another country. Other Rohingyas migrate directly from Burma to other countries.

### ***Government***

Government is the most important element that shapes the structure of the Rohingya community. Firstly, Myanmar has a long history of Army rule. Though they experienced a very short period of elected government, it is also highly influenced by the Burmese Army. Secondly, both the government show the same towards Rohingyas. From controlling the personal life to genocide all are directly operated by the Government.

So from the above discussion, it is clear that the Rohingya community is not like other traditional communities. For example, Bangladesh village communities get outstanding support for education, production, Healthcare, and other civil rights. Rural-urban migration between cities and villages creates a huge opportunity for Bangladesh's traditional agrarian society. But in terms of the

Rohingya community, they were deprived of all those opportunities.

### ***Healthcare and Fertility***

Most of the mothers and children are suffering from malnutrition. But still, their fertility is very high. It seems like; it is because of a culture of poverty. But this is not the full scenario. Wealthy people also have many children.

Myanmar's government tries to apply many policies to decrease fertility. But Rohingyas consider these policies as a conspiracy against them. Because the government does not ensure other basic facilities. As a result, a cultural lag is created between healthcare and population control policy. This cultural lag is the direct effect of the client-patron relationship between Rohingyas and the government. On the other side, they believe the population is their power. So, they strictly rejected the population control policies.

### ***Social Structure and fertility: A Theoretical discussion***

This research is operated based on 3 theoretical backgrounds. Many findings are associated with those theories and some are not. They are discussed below:

According to Karl Marx, political economy shapes society. The elite class makes the law and imposes it on the lower class people to achieve their goals. If a government is ruled by the elite class and has absolute power, they ignore the needs of ordinary people. Sometimes it turns into state terrorism.

In the case of Rohingyas, this paper finds that all aspects of Rohingyas life are controlled by the government, and that influences the behavior of Rohingyas. We found that all the fertility behaviors are influenced by Government activity towards Rohingyas. Rohingyas are highly fatalistic, though they are not highly religious. It is because of a lack of education and an unsecured future. And this uneducated population is created by the government. The government also restricted the outer world to give them education and facilities. Rohingyas are not only deprived but also segregated. That's why they have no knowledge or motivation to change their situation.

If we discuss Maloney's theory, there are many similarities with the findings of Maloney. He found that traditional Bengalis mainly depend on a God about the number of children. It is also true in the case of Rohingya. That means they are fatalistic in nature. Many findings match with Maloney's findings discussed in the finding section. But the different findings from Maloney is that the present situation of Rohingya. Rohingya's fertility behavior is influenced by their survival strategy, security, longer fertility period, family time, and more fatalistic worldview. These findings are apart from Maloney. And the reason is the different social structures of the Rohingya community in Rakhine.

Through the lenses of gender perspective, we see that the Rohingya Community has many gender issues. Rohingya males are more interested than females to have a large number of children. Male is also religiously conscious about the number of children. But they are not so much conscious about the health of the mother. Though most of the respondents believe that contraceptives can be used. If mothers have a critical situation, they don't use them. Many women complained that they didn't want more child but they have to compromise with their husbands. This strict patriarchy is also part of their social structure.

## **Conclusions**

There are basically 3 major contexts behind the worldview of the Rohingya community.

1. Rohingyas are a highly traditional, agrarian society.
2. Historically, they are deprived of civil rights, oppressed, and living in open imprisonment.
3. They are Muslim.

This is the actual reality of their life. Their worldview is based on this reality. Because of that reality, their worldview is mainly irrational. They have a no calculator view towards life. Their educational base is religion and tradition.

The social structure makes them segregated from the outer world.

Denying civil rights prevents their development towards modernity. They have very few demands from life and from people. They know how to live with less.

We cannot judge them by our viewpoint. In past they had no career, in present, they don't have one and in the future, they won't have one. So they don't have dreams like us, demands like us. So how could be their life like this? A large number of children is not a problem or barrier to their dreams. They have no reasons to delay their marriage. A small number of children or small family will provide no such benefit to their life. And the reason behind this behavior is their social structure in Rakhine state in Myanmar.

So without creating the opportunities we cannot make them work on it. If the world can give them civil rights like education, healthcare, occupation, and freedom then they will willingly come out from this harsh reality.

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