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BARISHAL UNIVERSITY JOURNAL (PART - 2)

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University of Barishal, Bangladesh

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and

Assistant Professor, Department of English

University of Barishal, Bangladesh



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Technical Efficiency of Pottery Firms on South-central Region of Bangladesh

Apurba Roy¹

Sudipa Basu²

[Abstract : The main purpose of the study is to investigate the productivity and efficiency of pottery firm in the south-central region of Bangladesh. Multistage random sampling has been applied to select the study area. A total of 82 active pottery firms have been chosen as the sample of the study by applying simple random sampling method. Stochastic Frontier Approach (SFA) has been used to estimate the productivity and technical efficiency of the firms. Descriptive statistics shows that firms earn more profit in seasonal time than in regular time. Estimated results indicate that in seasonal time firms are fully efficient but in regular time they incur technical inefficiency. About 83 percent variation in output is due to technical inefficiency of the firms in regular time. Working experience and education level of the producers significantly and positively affect the technical efficiency level of the firms. It has been found that firms have a chance to increase productivity and technical efficiency in regular time with the same set of technology used in seasonal time.]

Keyword : Pottery Firm, Stochastic Frontier Approach, Technical Efficiency, Production Function

Introduction

Nowadays, industrialization plays a vital role in the sustainable socio-economic development of a society or country. Economic growth of a nation directly or indirectly depends on the success of the industrial sector (Sarkar, 2015). Small and Medium Enterprise (SMEs) have been significantly contributing to economic growth and per capita income (Lin, 1998; Terziovski, 2010). This sector captures all commercial and business activities mostly manufacturing of industrial products (Uddin and Bose, 2013). Over the past decades, SMEs have been considered as a major driver of economic and

¹Corresponding Author; Assistant Professor, Department of Economics, University of Barishal, Barishal-8200, Bangladesh. Email: apurbo.roy2@gmail.com

²Lecturer, Department of Economics, University of Barishal, Barishal-8200, Bangladesh

technological progress since they are more productive than large scale firms (Carrier, 1994; Gibson and Van der Vaart, 2008). These sectors have created a huge number of employment and job opportunities thus contributing to industrial and economic development (Mulhern, 1995; Ogujiuba et al., 2004).

Small and Medium scale Enterprise (SME) acts as an engine of equitable economic growth. A cross-country analysis confirms that this sector has strong positive effect on the economic growth (Beck and Demirguc-Kunt, 2006). The contribution of this sector is attributed to the employment creation in manufacturing sector (Ayyagari, Beck and Demirguc-Kunt, 2007). SMEs also lead to sustainable rural development by providing job facilities, especially for the women and low skilled workers around the world. The contribution of SMEs in developing countries, especially in Bangladesh, is inevitable for aggregate economic development by increasing national income, reducing poverty, bringing down the gap of income inequality and quick employment generation (Bangladesh Bank, 2011).

Literature Review

Small and Medium scale Enterprises (SMEs) have a key role in the overall economic development in the emerging countries. An analysis by Fiseha and Oyelana (2017) shows that in South Africa, SMEs are providing huge employment, reducing poverty, and creating scope for wealth and generating income. In Mexico, on the other hand, SMEs put a significant positive impact on employment creation and national production (Atristain and Rajagopal, 2012). In Nigeria, this sector absorbs more labor force than the large enterprises. Besides, its role in the social and economic development is well established. More importantly, it is now widely acknowledged that this sector is acting as the main driving force behind employment generation, poverty reduction, income distribution and reduction of income inequality in the country (Ayanda and Adeyemi, 2011). In Malaysia, SMEs play important role on the national economic development. This sector is considered as the backbone of the industrial sector of the country (Saleh and Ndubisi, 2006). As a densely populated small least developing countries, small and medium scale enterprise (SME) plays significant role in economic development of Bangladesh since this sector can provide ample job opportunities with small investment (Alauddin and Chowdhury, 2015).

Although SME sectors have emerged as a major source of employment and earning, the productive capacity of this sector is still a concern for the policy makers. There is empirical evidence that the productivity of small firms is lower than the larger ones (Alvarez and Crespi, 2003). Inability to absorb economies of scale, lack of large-scale access to credit, weak management, inadequate investment, etc. are responsible for low productivity and efficiency of the firms. Besides, the productivity of SMEs depends on the region they operate. Thus, the efficiency of these firms is largely dominated by the social, economic and demographic condition in the respective regions (Charoenrat and Harvie, 2014).

As a part of the SME sector, the pottery industry contributes a significant portion to the gross industrial output of the country. Pottery industry is one of the renowned and popular cottage industries in Bangladesh. Pottery products are now widely available across the country especially in the urban areas which have made it a successful commercial product among other industrial products in the country. To uphold the sustainability of this industry, maximum technical efficiency of the pottery firm is required to be ensured. To measure technical efficiency of agricultural and manufacturing firms, the stochastic frontier approach has been widely used because through this method it is easily possible to determine the numerical value of efficiency and the ranking of the individual firms accordingly which is not available otherwise (Haider et al., 2011). Sinani et al. (2007) have applied this approach to investigate the determinants and dynamics firm efficiency whereas, Piesse and Thirtle (2000) applied the approach to measure technical efficiency of Hungarian firm from 1985 to 1991. The current study concentrates on investigating the productivity and technical efficiency of pottery firms in the south-central region of Bangladesh using the stochastic frontier approach since research on the very issue is absent in the existing literature.

Methodology

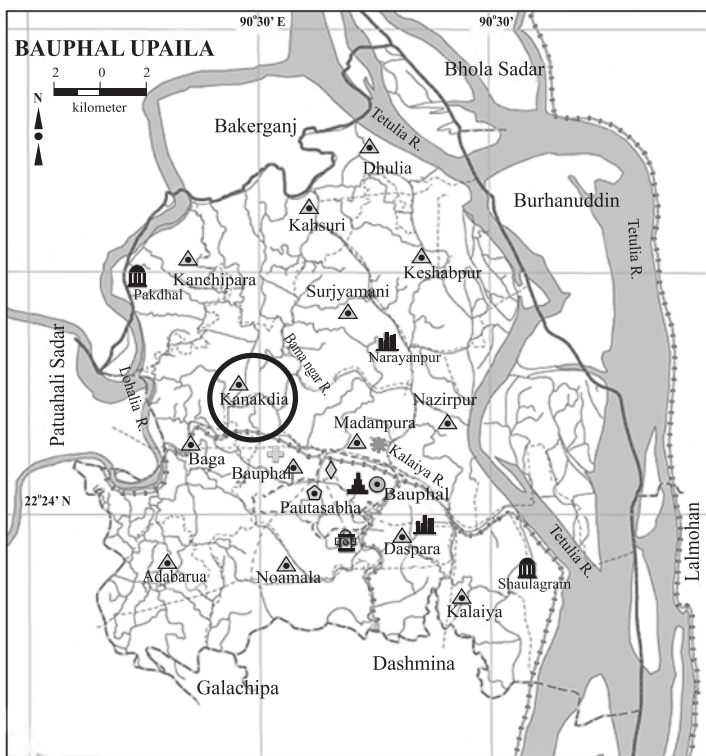
Study Area

Bakerganj Upazila and Bauphal Upazila from Barishal District and Patuakhali District respectively, have been selected as the study area for this study (Map 1). To select the study area, a multistage sampling procedure has been adopted. In the first stage, Barishal District and Patuakhali District were chosen as the primary study area. After that, Bakerganj Upazila (under Barishal District) and Bauphal Upazila (under Patuakhali District) have been selected. Lastly, two unions namely Kalaskati Union (under Bakerganj Upazila) and Kanakdia Union (under Bauphal Upazila) have been selected as the final study area. The logic behind the selection of these unions is the large concentration of pottery firms in the regions.

Map 1: Study Area



Source: Banglapedia (2006)



Source: Banglapedia (2006)

Sampling Technique and Data Collection Procedure

A simple random sampling technique has been applied to select the sample from the study area. Households engaged in pottery activities have been considered as individual pottery firm and are the main source of information in the study. A total of 82 active pottery firms; 55 active pottery firms out of 150 firms from Kalaskati Union and 27 active pottery firms out of 40 firms from Kanakdia Union have been selected randomly. Pretested questionnaire has been used to collect data from the respondent firm. Production volume of the pottery firms varies across the year. Based on the demand for clay made pottery products, yearly activities have been split into two separate time frame namely seasonal time production and regular time production. Generally, seasonal time ranges from December to April, when a lot of festivals occur across the country and there is a huge demand for pottery products. On the other, regular time consists of May to November, when production is carried to meet the day-to-day demands of the consumer. Necessary data have been collected both for the seasonal time and regular time. A set of variables have been employed to analyze the study objective. A brief description of the variables used in the study is described in Table 1.

Table 1: Description of Variables

Sl.	Variable name	Unit of measurement	Definition
1	Age	In year	The age of the household head.
2	Education	In year of schooling	The education status of the household head.
3	Family member	In number	This is the sum of total family member of a household.
4	Experience	In year	It is the total working experience of the household head in pottery activities.
5	Output	In piece	The dependent variable is constructed as the total number of clay made items produced by the firm per month.
6	Labor(input)	In man - day	This variable captures the total amount of labor needed to complete the production activities per month.
7	Clay(input)	In BDT	It is main raw material for pottery firm to continue their production. It is calculated as the monthly clay cost in BDT.
8	Capital(input)	In BDT	This variable is calculated as the average value of all fixed assets.
9	Firm age	In year	Total number of years the firm is in active operation.
10	Firm cost	In BDT	It is calculated as the sum of cost of raw materials, fuels and electricity consumed, payments for repairs and maintenance and transport cost per month

Sources : Authors' compilation

Analytical Framework

Technical efficiency measurement

The history of efficiency measurement is greatly attributed to the pioneering works of Farrell (1957) providing a simple measure to estimate firm efficiency through multiple inputs. According to him, a firm's efficiency consists of two major components, such as technical efficiency (TE), the ability of the firm to attain maximum output from a given set of inputs and allocative efficiency, which refers to the ability of a firm to use inputs in an optimum ratio, given their respective prices. The combination of the two gives the firm's total economic efficiency (Coelli, 1995). Output variation of a firm can be due to change in inputs, technical inefficiency, and random shocks. There are mainly two approaches - parametric approach (Stochastic Frontier Approach) and non-parametric approach (Data Envelopment Approach) to capture the efficiency components of firm production (Jarzebowski, 2013). The DEA approach does not assume any random shocks in data set and the SFA approach allows decomposition of technical efficiency and random shocks (Abedullah and Mushtaq, 2007). The latter approach is widely popular and commonly used approach to measure technical efficiency. Originally, the stochastic frontier approach is proposed separately by Aigner et al. (1977) and Meeusen and Van Den Broeck (1977). The value of TE ranges from 0 to 1. If TE = 1, it implies that the firm is operating on

its frontier and it is said to be technically efficient, whereas, 1-TE shows the gap between actual production and optimal attainable production. Following their specification, the present study considers the stochastic production frontier given in equation 1.

$$Y_i = F(x_i, \beta) e^{\varepsilon_i} \quad i = 1, 2, \dots, N \dots (1)$$

Where Y_i denotes total output of the i^{th} firm, X_i denotes vector of inputs or cost of inputs for i^{th} firm, β is a vector of unknown parameters, and ε_i is the error term which is composed of two error components such as, a stochastic random error component or random shocks (V_i) and a technical inefficiency component (U_i) equation (2).

$$\varepsilon_i = V_i + U_i \dots (2)$$

Here, V_i denotes the symmetrical two-sided normally distributed random error term which reflects that stochastic shocks outside the control of the firm such as weather, natural disaster etc. It is assumed to be independently and identically distributed, $N(0, \sigma^2_v)$. On the other hand, U_i is a one-sided efficiency component ($U_i \geq 0$) that captures the technical inefficiency of the i^{th} firm. The error term U_i can follow several distributions, such as half-normal, exponential, and truncated-normal. Each distribution has distinctive properties. This study assumes U_i to be half-normally distributed $N(0, \sigma^2_u)$ (Haider et al., 2011). In addition, the two error components (V and U) are also assumed to be independent of each other. The variance parameters of the model are presented as in equation (3):

$$\sigma^2_s = \sigma^2_v + \sigma^2_u; \gamma = \sigma^2_u / \sigma^2_s \text{ and } 0 \leq \gamma \leq 1 \dots (3)$$

Where, σ^2_s denotes the variation in output due to technical inefficiency (σ^2_u) and random shock (σ^2_v) together. The value of γ lies between 0 and 1 and it shows the level of inefficiency, that is, if $\gamma = 0$, it implies no technical inefficiency. So, technical efficiency can be estimated by the following specification:

$$TE_i = \exp(-U_i) \dots (4)$$

Where, TE_i denotes technical efficiency of the i^{th} firm and U_i captures the inefficiency effects that are under control of the decision unit. There are some socioeconomic and managerial factors that affect the inefficiency of the firm. The inefficiency parameter can be rewritten based on (Battese and Coelli, 1995) as in equation (5):

$$U_i = \delta_0 + \delta_i Z_i + W \dots (5)$$

Z_i symbolizes the farm-specific characteristics to describe the inefficiency, W represents the random variable and δ is a vector of parameters to be estimated.

Empirical Model

The following logarithmic expression of Cobb-Douglas production function has been specified to estimate the stochastic production frontier function (Baten *et al.*, 2006) as in equation (6):

$$\ln Y_i = \beta_0 + \beta_1 \ln X_{1i} + \beta_2 \ln X_{2i} + \beta_3 \ln X_{3i} + \beta_4 \ln X_{4i} + \varepsilon_i \dots (6)$$

Where, i denotes the i^{th} firm ($i = 1, 2 \dots N$) and $\ln$ indicates the natural logarithm, Y refers to total output, X_1 refers to labor, X_2 denotes clay, X_3 captures capital stock and X_4 indicates firm cost. β 's are vector of unknown parameters and ε_i is the error term. The following function has been specified to find out the factors affecting firm efficiency equation (7).

$$U_i = b_0 + b_1 Z_1 + b_2 Z_2 + b_3 Z_3 + b_4 Z_4 + b_5 Z_5 + E_i \dots (7)$$

Where U_i refers to production efficiency of the i^{th} firm, Z_1 indicates age, Z_2 denotes education, Z_3 is experience, Z_4 indicates the family size and Z_5 denotes firm age. E_i is error term and b 's are coefficients to be estimated.

Results Discussion

Summary Statistics of the Sample Firms

A summary of household and firm-specific variables has been presented in Table 2. It is found that the average age of the household heads is around 59 years – minimum 28 years to maximum 87 years. Their level of education is very low. On average, the respondents have completed 4 years of schooling. Each family has around 5 members while some families have maximum 9 members. Among the total family members, more than 3 members are engaged in income earning activities. It is found that on an average, the household heads have 37 years of working experience. Firm-related data show that the operation age of the firm ranges from 10 years to 140 years with a mean of 65 years. It is clear that the firms are in operation for a very long time and it has been continued from generation to generation.

Usually, pottery firms are producing several types of clay made pottery products categorized as utensil, showpiece, and others. Results from descriptive statistics exhibit that average total output of utensil produced is equivalent to BDT27,095 in a typical month of a firm. However, the seasonal monthly average output of utensil is BDT17,340 while in regular time it becomes BDT8,235. Difference between seasonal output and regular output is statistically significant indicating more production volume in seasonal time compared to the production in regular time. In the same way, the seasonal output of showpiece and other products is significantly higher than the regular time output. Firm's average revenue from utensil is BDT16,653 in seasonal time and BDT6,590 in regular time. The difference in revenue earned from utensil in seasonal and regular time is also statistically significant.

In a similar pattern, revenue from showpiece and other products significantly varies from seasonal time to regular time period. In both cases, revenue from seasonal time is higher than in regular time. Firm total revenue has been calculated by adding monthly revenue from utensil, showpiece and other products. Firm's total cost has been calculated by adding monthly cost from clay, labor cost, and firm operation cost. Then monthly net profit has been calculated by subtracting the total cost from total revenue. Calculated results show that on an average, the firm's monthly net profit margin becomes BDT33,177. In addition, the difference between seasonal total revenue and total cost significantly differs from regular total revenue and total cost.

Table 2: Summary Statistics for Total Sample, Seasonal and Regular time

Variable Name	Descriptive Statistics				Seasonal	Regular	Difference
	Mean	S.D.	Min	Max			
Sociodemographic variables							
Age	59.15	11.70	28	87	-	-	-
Education	4.92	3.18	0	10	-	-	-
Family members	5.46	1.06	4	9	-	-	-
Earning member	3.64	0.99	1	6	-	-	-
Experience	37.29	13.33	4	80	-	-	-
Firm specific variables							
Firm age	65.54	18.95	10	140	-	-	-
Utensil (Output) BDT	27,095.37	23,491.98	6,875	1,37,250	17,340.24	8,235.24	9,105***
Showpiece (Output) BDT	5,400.61	5,593.74	0	30,000	7,124.39	3,676.82	3,447.56***
Others (Output) BDT	8,907.01	13,875.37	0	93,125	13,802.44	4,011.58	9,790.85***
Utensil (Revenue) TR ₁	11,621.8	12,517.25	0	73,000	16,653.05	6,590.54	6,590.54***
Showpiece (Revenue) TR ₂	5,045.73	5,119.63	0	25,500	7,959.02	3,392.66	4,566.36***
Others (Revenue) TR ₃	8,595.42	13,758.55	0	93,125	14,170.89	3,672.78	10,498.1***
Total Revenue (TR₁+TR₂+TR₃)	55,196.05	43,506.88	17,400	24,7000	37,293.9	17,902.74	19,391.16***
Clay cost TC ₁	4,089.02	1,547.75	1,500	8,000	5,251.22	2,926.82	2,324.39***
Labor cost TC ₂	12,874.39	5,945.12	6,450	17,100	17,615.85	8,132.92	9,482.92***
Firm operation cost TC ₃	5,119.69	3,242.95	1,650	18,600	6,539.02	3,700.36	2,838.65***
Total Cost (TC₁+TC₂+TC₃)	22,083.11	3,873.72	12,950	3,3050	29,406.1	14,760.12	14,645.98***
Net Profit (TR-TC)	33,177.58	41,862.64	-10,150	22,8200	7,887.8	3,768.23	41,19.57

Note : ***, **, and * denote 1%, 5%, and 10% significance level respectively.

Note : ***, **, and * denote 1%, 5%, and 10% significance level respectively.

Sources : Authors' compilation

The OLS and MLE Estimates of the Parameters of Cobb-Douglas Production Function

Table 3 summarizes the OLS and MLE estimates of the parameters of the Cobb-Douglas production function of both seasonal and regular time period of pottery firm. The OLS estimates of labor and clay are significant at 1 percent level and capital is significant at the 10 percent level. It implies that capital and clay are positively associated with output whereas, the labor productivity is found very low. The estimated coefficient has been found negative. The result implies the existence of surplus and disguised unemployment resulted in the low marginal output of labor in the industry

and this outcome is consistent with the findings of (Selim, 2012; Upender, 1996). Results from MLE estimation show gamma (γ) value is nearly zero which indicates that in seasonal time firm has no inefficiency in production caused by the factors under the control of the firm. Besides, intercept values of MLE estimation are similar to OLS estimate showing that frontier production function lies on the traditional average production function.

The OLS estimation for regular time (Table 3) demonstrates that all inputs are statistically significant and are different from zero. As usual, firm cost is negatively associated with output whereas capital and clay are positively related to output level. The variance parameter of gamma (γ) indicates that 83 percent of the total variation in the pottery output is due to technical inefficiencies in regular time. The coefficient values of MLE estimates are greater than the OLS estimates indicating that frontier production function lies above the traditional average function. In addition, the MLE estimate also shows that capital and clay play a significant and positive role in production whereas, firm cost is negatively related to firm production in regular time.

Table 3: OLS and MLE Model of Pottery Firm Production in Seasonal and Regular Time

Seasonal Time						
OLS				MLE		
Variables	Coefficient	SE	p-value	Coefficient	SE	p-value
Constant	1.54	1.97	0.78	1.54	1.96	0.43
Ln(Labor)	-0.78***	0.19	0.00	-0.78***	0.18	0.00
Ln(Clay)	0.66***	0.20	0.00	0.66***	0.20	0.00
Ln(Capital)	0.29*	0.17	0.09	0.29*	0.17	0.08
Ln(Firm cost)	0.01	0.14	0.93	0.01	0.14	0.93
Number of obs. = 82						
R-squared = 0.53						
Mean VIF = 1.92						
Variance Parameter						
Ln(sigma squared V)				-1.78***	0.16	0.00
Ln(sigma square U)				-10.47	202.77	0.95
Sigma (v)				0.41	0.03	
Sigma (u)				0.005	0.54	
Sigma square				0.17	0.03	
Lambda				0.012	0.54	
Gamma (γ)				0.00014		
Likelihood-ratio test of sigma u = 0: chibar2(01) = 0.00						
Prob>=chibar2 = 1.000						
Log likelihood = -43.17						

Chart continues to next page

Regular Time						
OLS				MLE		
Variables	Coefficient	SE	p-value	Coefficient	SE	p-value
Constant	3.64	1.67	0.03	4.38	1.55	0.00
Ln(Labor)	-0.77***	0.15	0.00	-0.95***	0.22	0.00
Ln(Clay)	0.56***	0.15	0.00	0.54***	0.15	0.00
Ln(Capital)	0.38**	0.17	0.02	0.47**	0.18	0.01
Ln(Firm cost)	-0.32**	0.14	0.02	-0.35**	0.14	0.01
Number of obs. = 82						
R-squared = 0.41						
Mean VIF = 1.83						
Variance Parameter						
Ln(sigma squared V)				-2.70***	0.87	0.00
Ln(sigma square U)				-1.15*	0.64	0.08
Sigma (v)				0.25	0.11	
Sigma (u)				0.56	0.18	
Sigma square				0.38	0.15	
Lambda				2.16	0.28	
Gamma (γ)				0.83		
Likelihood-ratio test of sigma u=0: chibar2(01) = 1.17						
Prob>=chibar2 = 0.140						
Log likelihood = -44.74						
<i>Note: ***, **, and * denote 1%, 5%, and 10% significance level respectively.</i>						
<i>OLS: Ordinary Least Square; MLE: Maximum Likelihood Estimator;</i>						
<i>SE: Standard Error.</i>						

Sources : Authors' compilation

Firm Level Technical Efficiency

Table 4 presents firm-level technical efficiency. The efficiency measurement level ranges from 0 to 1. The movement of technical efficiency value from 0 to 1 indicates an increase in efficiency level. In the seasonal time, efficiency level of pottery firms ranges from 0.90 to 1 whereas, it remains 0.20 to 1.00 in the regular time. The average technical efficiency level shows that in seasonal time, firms are producing 0.99 percent of their potential output, whereas, they produce 67 percent of their potential output in the regular time. Maybe the demand factor is crucial in the regular time period rather than the technical efficiency. The results imply that firms are operating at their full potential in seasonal time but in the regular time they are still 27 percent less than the potential output which can be attained with the existing set of inputs and technology

Table 4: Farm Level Technical Efficiency

Seasonal Time			Regular Time	
Technical Efficiency	Frequency	Relative frequency (%)	Frequency	Relative frequency (%)
0.00-0.10	0	0	0	0
0.10-0.20	0	0	0	0
0.20-0.30	0	0	1	1
0.30-0.40	0	0	6	7
0.40-0.50	0	0	9	11

Chart continues to next page

Seasonal Time			Regular Time	
Technical Efficiency	Frequency	Relative frequency (%)	Frequency	Relative frequency (%)
0.50-0.60	0	0	12	15
0.60-0.70	0	0	14	17
0.70-0.80	0	0	22	27
0.80-0.90	0	0	17	21
0.90-1.00	82	100	1	1
Total	82	100	82	100
Descriptive Statistics	N: 82 Mean: 0.99 Maximum: 0.995 Minimum: 0.995 Standard Deviation: 0.00		Descriptive Statistics	N: 82 Mean: 0.67 Maximum: 0.91 Minimum: 0.29 Standard Deviation: 0.15

Sources : Authors' compilation

Determinants of Technical Efficiency

Table 5 depicts the OLS estimates of the determinants of technical efficiency of the pottery firms in the study area in the regular time. The estimated results show that coefficients of education and experience are positively and statistically significant at 5 percent and 10 percent level. It indicates that education and experience positively affect the technical efficiency level of pottery firms. Although, the coefficient of age, family size, and firm age are found negative, they are not statistically significant. The result also suggests that firm-level efficiency can be increased through quality education and experience.

Table 5: Factors Affecting Technical Efficiency of Pottery Firms

Variables	Regular Time		
	Coefficient	Standard Error	p-value
Age	-0.0028	0.002	0.24
Education	0.0111**	.0054	0.04
Experience	0.0035*	0.0021	0.09
Family size	-0.0145	0.017	0.40
Firm age	-0.0005	0.0011	0.64
Constant	0.42	0.11	0.00
<i>Note : **, and * denote 5%, and 10% significance level respectively</i>			

Sources : Authors' compilation.

Concluding Remarks

This paper attempts to analyze the production efficiency of pottery firms situated at Barishal District and Patuakhali District in the south-central region of Bangladesh. The calculated results indicate that the production volume pottery items are mainly influenced by the demand for these items all year round. As a result, the firms earn more profit in seasonal time than the regular time. Hence, productive efficiency and profit remain high in the

seasonal time compared to the regular time. This result reveals that the producers can still have the opportunity to increase their production efficiency in regular time. The producer should be provided easy access to credit so that they can expand their firm investment as well as production volume. Besides, it is important to provide them formal training on use of modern instruments to upgrade the product quality and efficiency. In addition, government-level assistance to enter into national and international market would accelerate the pottery firm to continue and expand their production activities.

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Role of NGOs in Women's Economic Empowerment of Rural Bangladesh: A Study in Swarupkathi Upazila

Hosnara Dalia¹

[**Abstract :** In recent years, Non-Governmental Organizations (NGOs) have become an extensively argued theme in the developing countries. Bangladesh is no exception where NGOs have appeared as the savior of countless number of people without food, cloth, education and basic health facilities. As the rural area is bigger than urban area, NGOs' special priority is rural people; they also engage women in income-generating activities that are considered to assist in having a more significant role in their families and society. Women of rural areas are less empowered than urban areas. That's why the study is based upon the specific role of NGOs in women's economic empowerment in rural areas. The study is an exploratory one by nature based on survey method, involving 'both primary and secondary data sources. Data have been analyzed for a conclusion clarifying research hypothesis about the significant roles of NGOs in women's economic empowerment of rural Bangladesh.]

Key words: Non-Governmental-Organizations, Women, Empowerment, Economic Empowerment, Development programs, Rural Bangladesh.

Introduction

Recently, a debatable issue has arisen about the role of non-governmental organizations (NGOs) and government organizations. These are becoming a subject matter for wider discussions from the perspective of the developing countries. As Bangladesh is a member of world's least developed countries, the country has been facing massive challenges of feeding the rapidly increasing population, providing employment opportunities, improving socio-economic development or even supporting their livelihood in a sustainable manner. Almost 80% people live in rural areas. For the development of the country and its economy, there is no alternative to the improvement of these rural areas. In addition, urbanization is creating

¹Lecturer, Department of Public Administration, University of Barishal. E-Mail: hasnadenadalia@gmail.com

pressure on the government for improving socio-economic set-up in the urban areas. For improving the existing situation and creating more opportunities, NGOs can work along with the government organizations as a supportive role for the betterment of the rural people. In recent development literature, the term “NGO” is much used, abused and perhaps little understood (Sultan, 1990). In the most simple sense the term NGO refers to “any voluntary non-profit agency involved in the field of development cooperation or in education and policy advocacy activities” (Broadhead, 1987). Micro-credit finance and socio-economic infrastructure development of the rural areas are the main roles played by NGOs. They are considered as more effective to get attached with the root level development initiatives to have a positive impact on poverty alleviation among rural poor population. In areas where the poverty situation remains intense, activities of the NGOs typically get more important. Their target groups are mostly poor people who have little access to improving their living status. Majority of the rural people rarely have resources and capacities to fight against the poverty and to get employment. In that case NGOs’ major tasks are to organize these people, create awareness among them and make them developed. As rural people are traditionally kept out of the mainstream development initiatives, NGOs are working within the context of overall national planning for development by involving beneficiaries directly. Empowerment is an active, multi-dimensional process which enables women to realize their full identity and power in all spheres of life (Islam, 2014). Before the emergence of micro-credit, women in rural Bangladesh were not empowered. They had little or no access to the formal employment market and they did not have the necessary funds to engage themselves in income generating activities. Women’s economic empowerment is a prerequisite for sustainable development, pro-poor growth and the achievement of all the MDGs. At the same time it is about rights and equitable societies. Here, the study has explored the role of NGOs in women’s economic empowerment of Bangladesh from rural area perspective.

Rationale of the Study and Problem Statement

The concept of women’s empowerment appears to be the outcome of several important critiques and debates generated by women’s movement throughout the world. In reference to women, particularly ‘grassroots women’, the term ‘empowerment’ has become popular during the 1980s. It has gained wider acceptance in the field of development in the 1990s (Mahtab, 2015). In addressing the needs of the population, NGOs are identified as possible alternative institutions to the public sector. The NGOs perform public functions that normally fall within the purview of the government (Douglass, 1987). The NGO-sector enjoys some comparative advantages over public sector, which demonstrates their capacity to reach the poor more

effectively than public agencies. While women represent 50% of the world's adult population and one-third of the official labor force, they perform nearly two-thirds of all working hours, receive only one-tenth of the world income and own less than 1% of the world's property. This discrimination is very high especially in developing countries. The existing social, economical and cultural atmospheres of Bangladesh create impediments to economic empowerment of women. NGOs provide many development programs along with the government of Bangladesh in rural areas for making the rural poor empowered economically as well as socially. The objective of the study is to explore the role of NGOs in women's economic empowerment through micro-credit programs in rural Bangladesh.

The hypothesis of this research is that micro-credit as well as other development programs from NGOs may empower women economically in Bangladesh by providing them collateral-free loans which they use for income generating activities.

Conceptual Framework

In Bangladesh, NGO is a very well known term and its activities are very widespread. There are many books, articles, publications and researches on NGOs and their activities. The emergence of Non-governmental Organization sector is a significant phenomenon from the standpoint of development. By playing an important role in development, this sector has earned its own identity all over the world. (Begum D. A., 2017) . Over the last decade, the NGO movement has matured and gained both momentum and support. The recent world has witnessed the emergence of the NGOs as an increasingly visible and forceful presence on the international development scene (Paul, 1991).

Basically it is an organization committed to addressing the root cause of the problems and trying to improve the quality of life of the poor, the oppressed and the marginalized in the urban and rural areas. The rural poverty is characterized by landlessness, over-crowding in agriculture, under development of rural non-farm sector, colossal unemployment, low savings and acute shortage of credit facilities (Asaduzzaman, 2007). Poverty is often referred as the unavailability of resources for meeting the basic living standard (Nilsson, 2012). The NGOs are working on poverty eradication by directly involving the poverty stricken population (Begum, Zaman, & Khan, 2004). Through all of these comprehensive efforts, these NGOs work in accordance with the national level developmental planning process. In addition, as a developing country, Bangladesh has remained far behind in comparison with other developing nations regarding the up gradation of sustainable poverty alleviation (Hasan & Forhad, 2013). At this time, rural employment generation by injecting cash flow to the rural economy from

government have either been absent, negligible or even largely inadequate (Rutherford, 2003). The decade of the sixties has initiated debate on the theoretical policy framework for rural poverty alleviation with the emphasis on rural developmental approaches (Deaton & Kozel, 2005). In Bangladesh, about 20,000 NGOs are working in different development fields. They have extended their activities that cover about 15.2 percent of the total target group households in the country, which are mostly rural. From the NGO's perspective, the highest priorities are given to those problems that directly affect the poor (Huq, 1991).

Women and NGO's Empowerment Approach

Home (private sphere) is taken for granted as the domain of women, whereas the work (public) world is the domain of men (Mahtab, 2015). This dichotomy also epitomizes the process of an understanding of power relations between men and women. The 'status' of women can be better understood from two aspects: condition¹ and situation². In situations of extreme poverty, women's unequal position is even more pronounced. It is the female child who first gets dropped out of school and when there is food shortage, it is the women and daughters who eat last (Mahtab, 2015). In the world, of the 1.3 billion people live in absolute poverty, where 70% are women. In Bangladesh, nearly one in every two female-headed households falls below the poverty line. Poverty at rural area is considered one of the most important and increasing tribulations. Rural women produce more than 55% of all food grain in developing countries. However in Bangladesh, almost one in five paid agricultural laborers is female (20%). They earn only 70% of their male counterpart's wages. Women make up 22% of paid employment and their wages are less than half of the male wages (Mahtab, 2015). The male ego and mind setup does not permit women to be on superior place. Patriarchy is identified as the main reason for women's subordination and inequality. Bangladesh has remained far behind in comparison with other developing nations regarding the up gradation of sustainable poverty alleviation (Parvez, Hossain, & Siddika, 2018).

Considering the status of women from above realization, NGOs shifted their operational approach from relief and charity towards a self-reliant local development orientation after the end of 1972. The recent trend of most of the NGOs is to follow the strategy that seeks the 'empowerment' of the people. But it recognized from its experience that with a view to ensuring empowerment, the myth of mental inhibitions of the poor, generated by a sense of helplessness, inertia, fatalism and passive acceptance of social

¹ "the material state in which women live: low wages, poor nutrition, lack of access to health care, education and training"-Young (1988)

² "social and economical status in terms of power women wield in the family and society compared to men"-Mahadeva (1989)

injustice need to be exploded. That's why NGOs have started a process of non-formal education. NGOs pay more emphasis on female empowerment and for their rights to fight against social and economic injustice. With a view to reducing dependency on the usual moneylenders, NGOs arrange collateral-free credit for individual or collective enterprise. In addition to these, they emphasize on women development, non-formal education, employment generation, health and nutritional knowledge, mobilization of target groups etc (Begum D. A., 2017). The empowerment approach emphasizes women's access to decision-making which intrinsically encompasses a woman's control over the gender division at work and at home, over resources, over sexuality, over mobility, information and knowledge. Its main strategy is to raise awareness and place women firmly as active participants in ensuring that change takes place.

A Framework for Analyzing Women's Empowerment

Although the term 'Empowerment' is usually used for improving women's condition, in real sense it may be applied to any disadvantaged group of a society for bringing them to the same level of advanced section (Moin, 2011). The term 'empowerment' has become popular since mid'80s around the world and the decade of 90s had witnessed the rise of women's empowerment. Empowerment refers to the expansion in people's ability to make strategic life choices where this ability was previously denied to them. Here choice is presented in terms of three interrelated dimensions that include resources (preconditions), agency (process) and achievements (outcomes). In addition to this, empowerment raises a number of concepts with the term such as power, domination, control, access, confidence, assertiveness, decision-making and agency etc. Power is used as a reference point to understand 'empowerment' (Moin, 2011). In empowerment, power is seen more in terms of increasing the issue of choice, voice, control and autonomy.

Linda Mayoux (1998) describes the various uses of the term 'power' to present a framework for analyzing women's empowerment.

Power Within or increased will for change for individual women:

- Changes in women's aspirations and consciousness to challenge gender subordination
- Increased autonomy and willingness to take decisions about self and others

Power To or increased capacity for change for individual women:

- Increased access to income, productive assets and household property
- Increased mobility and access to markets

Power Over or reduction in obstacles to change at household and community level:

- Increased ability to determine parameters of household consumption and other valued areas of household decision-making in favor of self
- Ability to defend self against violence in the household and community.

Power With or increased solidarity with other women for change in household, community and macro-levels:

- Participation in movements to challenge gender subordination at the community and macro-level
- Ability and willingness to act as role model for other women entrepreneurs, particularly in lucrative and non-traditional occupations

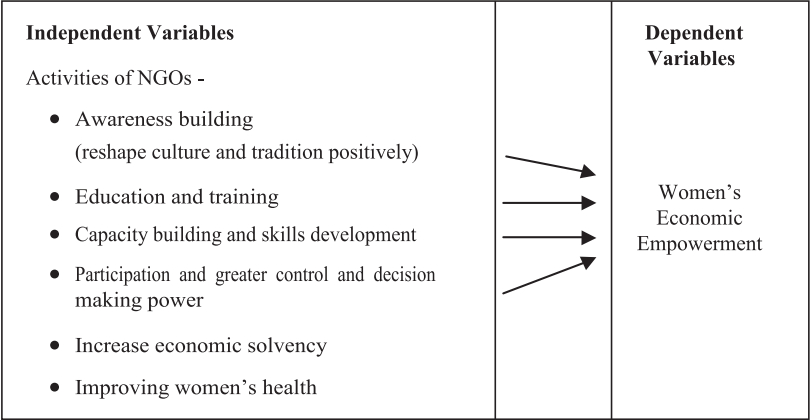
Feminists have long recognized that it is when women recognize their 'power within', and act together with other women to exercise 'power with', that they gain 'power to', act as agents for change (Mahtab, 2015).

So, why does women's economic empowerment matters in that sense?

Generally Empowerment seems to fit many shoes. In briefly, there is a linkage between economic empowerment of women and women's status/conditions in the society such as women's economic empowerment control over resources decision making power increase status of women in family as well as society. Economic empowerment enhances women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information. It is about creating just and equitable societies. The economic empowerment of women is a prerequisite for sustainable development, pro-poor growth and the achievement of all the Millennium Development Goals (MDGs). And during the past three decades, there has been a steadily increasing awareness of the need to empower women through measures to increase social, economic, political equality and broader access to fundamental human rights, improvements in nutrition, basic health and education. But women's economic participation and empowerment are fundamental to strengthening women's rights and enabling women to have control over their lives and exert influence in

society³ . Gender equality and empowered women are catalysts for multiplying development efforts. Investments in gender equality yield the highest returns of all development investments⁴ . Literatures suggest that donors and multilaterals are struggling with aspects of women’s economic empowerment and tend towards approaches such as micro-credit schemes of NGOs that support women entrepreneurs.

Figure 1: Interrelated components of women’s economic empowerment with the activities of NGOs



Source : Prepared by the Researcher

With a view to making a smooth path of ensuring women empowerment in rural area, there is no alternative for ensuring their education, awareness building as well as health improvement for the rural poor women. Education provides women with the knowledge, skills and self-confidence they need to seek out economic opportunities. Improving women’s health strengthens their economic empowerment. Larger portion of credit and specific home based skill development such as agriculture, silk production, embroidery, fishnet making, poultry and live-stock rearing etc are specially arranged for women (Begum D. A., 2017). NGOs provide non-formal primary education to the target children where the majorities are girls. For an example, The Livelihood Enhancement Program (LEP) of Friends in Village Development Bangladesh (FIVDB) is the component of FIVDB⁵ that deals with the productive skill development and support in utilizing the skills in economic emancipation of the people. Enhancing the women’s earning capacity is one way of uplifting their status in the family and society, and also of opening up opportunities of

³Sweden, Ministry for Foreign Affairs (2010), on equal footing: policy for gender equality and the rights and role of women in Sweden’s international development cooperation 2010–2015, MFA, Stockholm.
⁴OECD (2010), Accelerating progress towards the MDGs through pro-poor growth: policy messages from the DAC Network on Poverty Reduction, OECD, and Paris.
⁵FIVDB, non-governmental organization, has been working for the development of the disadvantaged people since its inception in 1981. The organization was constituted in 1979 by a group of social workers then working with the International Voluntary Services (IVS).

further socio-economic development, input and marketing support specifically for the women.

Methodology

The study is based on quantitative approach and to some extent on qualitative approach in order to find out the challenges and possibilities of ensuring women's economic empowerment of rural Bangladesh through NGO roles. It is now widely recognized that there is no "one best method" of collecting data. Researchers often use a combination of methods to elicit information related to their area(s) of investigation/interest (Ahmed, Ahmed, & Faizullah, 2018). The study has followed both qualitative and quantitative approach (mixed method). Quantitative inquiry and empirical investigation draw on both primary and secondary data that help to find out the previous and present status of social and economical condition of rural people especially rural women in Bangladesh. This research is an exploratory one by nature based on mainly primary data sources through questionnaire survey method. A descriptive survey attempts to picture or document current conditions or attitudes, that is, to describe what exists at the moment (Wimmer, Roger, & Joseph, 1987). As a part of the methodological triangulation, a literary material was used along with face to face interviews. Most of the questions were close-ended questions in multiple choice formats and very few questions were open-ended.

The sample size consists of twenty (20) NGOs that render services to the rural poor and forty (40) women respondents who have already taken services from the selected NGOs of respective area. The surveys were divided into two broad categories of NGO workers. Respondents were selected through purposive sampling technique about twenty (one NGO worker represents one NGO) and forty (two service recipients for per one NGO) to be questionnaire surveyed. As functions of NGOs are same as service provider in the rural area of Bangladesh, but different from NGO to NGO (not generally rural to rural), attempts were made to locate one area of NGO activities for data collection. Swarupkathi Upazila under Pirojpur Zila, Barisal Division of Bangladesh has been selected for collecting the related information. The rationale of selecting this one area is that Swarupkathi is famous for guava-cultivations, hog-plum cultivation, nursery of different trees as well as agriculture overall. The largest floating guava garden of Bangladesh exists here. There are one hundred sixteen nursery areas for trees. Here, majority of the local people earn their livelihood from agro-based business or little business. For that reason, a lot of NGOs (local, National, International) have grown up for rendering services to the local people (especially for rural women) regarding credit or agro-based services as well as social services to the rural poor.

Findings of the Study

Service Provider (NGOs)

Here one NGO office worker has presented relevant particulars about NGOs operating in the area. Collected information shows that local NGOs are operating on a greater scale than the national NGOs in this selected research area.

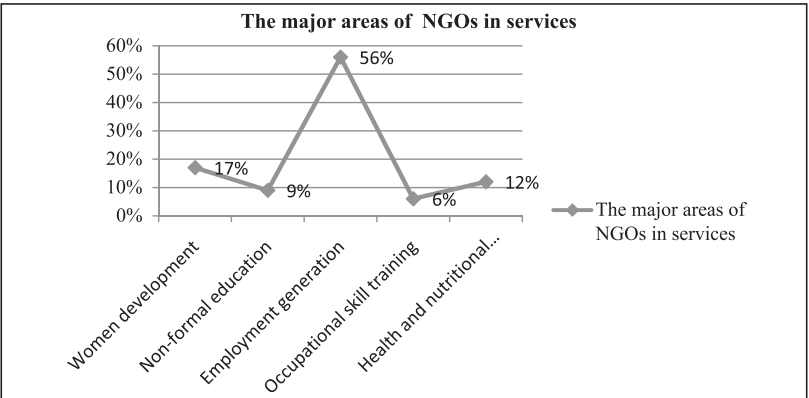
Table 1: NGO’s priority for providing microcredit/ other services to the rural poor

Preference	Number of Respondents	Percentage (%)
Men	7	35%
Women	11	55%
Both	2	10%
Total	20	100%

Source : Field survey (NGOs Perspective)

Of the twenty NGOs, more than 50% NGOs (about 55% NGOs) give more priority to women than men for providing micro-credit as well as other services in rural area. These NGOs think that women are lagging behind the men. They think that women must be significant actors in the process of change. About 30% NGOs prefer men recipients because NGOs think that it is easy for collecting loan repayment from them and creating income generating activities for men rather than women. On the other hand, only NGOs (10%) have replied that they give equal emphasis on men and women for improving the lives of poor, their main concern being poor people in rural area, not men or women at all.

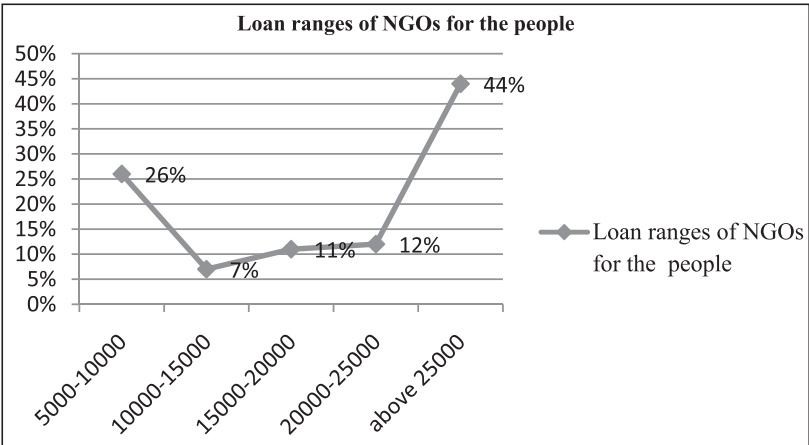
Figure 2: The major areas of NGOs in social services



Source : Field survey, NGOs perspective

The surveyed data show different information about the major area of services from NGOs in rural area. More than half of the NGOs (56%) focus on employment generation. In this section they think that their main purpose is to provide collateral-free credit services for individual or collective enterprises for expanding the opportunity of employment generation through small trading, agriculture, rickshaw-pulling and involvement of woman in little business etc. Of the NGOs, the second priority is women development (about 17%). In answering this question, NGO workers said that they arrange different kinds of programs such as increasing awareness among women about their equal rights, they provide health care services as well as other related services. Of the NGOs about 12% NGOs answered their priority in health and nutritional knowledge. Such as, BRAC Health Program focuses on improving maternal, neonatal and child health, combating communicable diseases and common health problems. The key areas of the program are essential health care, tuberculosis and malaria control, maternal, neonatal and child health, family planning; immunization, health facilities (Source: BRAC Office). Huge gaps also exist in women’s educational achievements. As a human resource development strategy, the NGOs provide non-formal education to the target people where majority are women. Of the NGOs, about 6% NGOs provide occupational skill training to the rural people; crop cultivation, weaving, operation of irrigation equipment, poultry and live-stock rearing training for women.

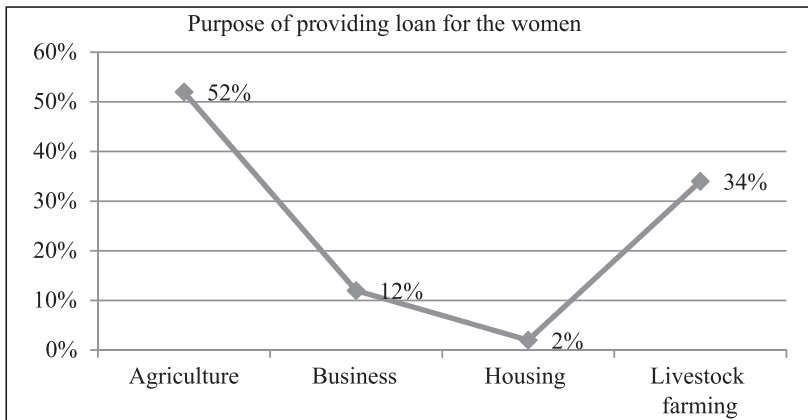
Figure 3: Loan ranges of NGOs for the people



Source : Field survey from NGO Workers

During the collection of data, it was found that NGOs have different loan ranges. Majority people (44%) like to take loan above 25000 tk. The data explain the need of NGOs for the rural area as well as financial help to the rural poor women or the target people for their income generating activities or other purposes.

Figure 4: Purpose of providing loan for women



Source : Field survey from NGOs perspective

From the figure, it can be clarified that the NGOs mainly target to provide loan for a major part of agriculture (52%) and livestock farming/ poultry rearing (34%), the rests are for housing (2%) and business (12%) only. Basically in rural area, agriculture is the main earning source for the general people. During the collection of data, it was found that the major income source here is from cultivation of guava, hog plum, vegetables and also from nursery garden. When NGOs provide loan, they factor into consideration the land women own for nursery purpose or other cultivations. Women have much interest in livestock farming as well as poultry rearing. NGOs second priority option is to provide loan in livestock farming or poultry rearing (about 34%). Basically NGOs consider those people who are economically weak in that area and also in their social livelihood.

Service Recipients (Women perspective)

With a view to identifying and analyzing the women's status in the rural areas, some assessments are done randomly on forty beneficiaries (per two respondents from each NGO about changes of their condition from before and after becoming NGO members.

Table 2: Changes of rural women's status due to the interaction of NGOs

Role of NGOs	Number of Respondents	Percentage (%)
Yes	24	62
No	6	15
No answer	10	25
Total	40	100

Source : Field survey (Beneficiaries perspective)

As shown in table 2, the study found that 62% respondents replied that their status has improved due to their interactions with NGO programs, 15% said that NGO had no role of their increased status, while 25% did not provide any answer. The data have proved that more than half of the total population of women has improved their social status of life in society due to the interaction with NGOs.

Table 3: Awareness building in the society due to NGOs

Level of awareness building	Number of Respondents	Percentage (%)
Increased awareness building	16	40
Unconscious about awareness building	13	32
No need to build awareness in the society	11	28
Total	40	100

Source : Field survey (Beneficiaries perspective)

It is difficult for rural people to go forward if they do not know about their rights. As table 2 details, 40% women answered that awareness building has increased in the society due to NGOs programs, 32% respondents are unconscious about awareness building and 28% respondents are conscious about their rights, they don't need to build awareness in the society. Here, awareness building means generally about women's situation, discrimination, rights and opportunities as a step towards gender equality, so that they have participation and decision making power in the home, community and society. Now women are aware about getting education, health security etc from NGOs beside Government initiatives.

**Table 4: Changes in the amount of capital owned by participants
(Before and after getting microcredit NGO membership)**

Capital	Before NGO membership	After NGO membership
Taka 0-1000	26 (65%)	3 (8%)
Taka 1001-2000	6 (15%)	7 (17%)
Taka 2001-4000	4 (10%)	20 (50%)
Taka 4001-5000	4(10%)	10 (25%)
Total	40 (100%)	40 (100%)

Source : Field survey (Beneficiaries perspective)

The economic empowerment concept attributes rural women's subordination to a lack of economic power. Table 4 shows that the capital owned by rural people before and after getting micro-credit has increased. Before getting

microcredit, 65% of the people had less than taka 1000; after getting microcredit, 50 % of the people have taka 2001-4000, and 10 % owned between taka 4001-5000. In many cases, money generates power in society. As women are lagging behind the men due to their shortage of economic power, they are far away from decision making or participation in any decision-making on society or family. Due to the interaction of NGOs, women get money-loan from NGOs and can start any income generating activities easily.

**Table 5: Changes in employment status of women in rural area
(Before and after getting micro-credit NGO membership)**

Employment status	Before NGO membership	After NGO membership
Unemployed	21 (53%)	9 (23%)
Employed	1 (2%)	29 (72%)
Workless	18 (45%)	2 (5%)
Total	40 (100%)	40 (100 %)

Source : Field survey (Beneficiaries perspective)

However, from table 5, it is clear that the employment status of rural women have been changed considerably after getting micro-credit services from NGO. While the number was only 2% relating to the formal employment of women before becoming a member in a microcredit institution, the number increased to 72% after getting membership in a micro-credit program. The number of the unemployed decreased from 53% to 23% and the number of the workless decreased from 45% to 5%. Hence, it is found that NGO assistance brings a strong positive change in employment status of rural women by allowing them to carry out income generating activities.

**Table 6: Changes in the involvement of agricultural activities of women
(Before and after getting microcredit NGO membership)**

Agricultural activities	Before NGO membership	After NGO membership
Involved	8 (20%)	27 (68%)
Not involved	20 (50%)	10 (25%)
No idea	12 (30%)	3 (7%)
Total	40 (100%)	40 (100%)

Source : Field survey (Beneficiaries perspective)

Through the analysis of Table 6, it becomes clear that the percentage of people being involved in agricultural activities has increased from 20 % to 68% after getting NGO membership. Similarly, before getting NGO membership, 30% of women said that they had no agricultural idea, while only 20% said that they had no agricultural idea after getting NGO membership. On the other hand, the percentage of 'not involved' in agricultural activities has decreased from 50% (before getting NGO membership) to 30% (after getting NGO membership).

In the question of asking women about savings account in the NGOs, all beneficiaries replied that they have a savings account with the NGO. Suppose one person, she takes loan about 25000/- and she has to repay the loan through 48 installments by 650/- taka per installment and has to submit 25/- taka in their savings account respectively. Loan repayment and savings, both schemes have to be run at the same time.

A clear idea was found about the satisfaction level of beneficiaries about NGOs performance in socio-economic and women empowerment at rural area. Women who were uneducated before the engagement with NGOs answered that they received non-formal education and became educated women. Some poor women are also now aware about their voting right as well as political empowerment due to interaction with NGOs. From the survey it is determined that most of the users are well satisfied about loan giving system. The stakeholders prefer NGO sectors loan giving system to banking sector because there is no fear about court cases or the like. Banking sector needs to keep the deeds of agriculture land security and also make civil cases on stakeholders for not repaying loan in time. But most of the NGOs don't have these kinds of problems. Sometimes, problems have also been found that beneficiaries have to maintain political lobbying to get the loan at the easiest way from NGOs. The beneficiaries have suggested that if the amount of loan is increased above 30000, their socio-economic development will improve more.

NGOs are working basically for the rural poor for reducing the poverty from the rural area as well as for reducing pressure on government. But in many cases, it is seen that one beneficiary takes loan / other services at the same time from different NGOs. And that's why, the beneficiaries can't repay the loan in due time. Sometimes NGOs have limited financial sources, as most of the NGOs depend on the fees collection from the members. Local NGOs have urged the government for getting different development projects as well as financial help for rendering services to the rural poor at rural area. Local politics hamper their smooth activities in many ways in the field of service delivery. They found that women are prone to creating more chaos than their male counterparts as far as getting the services concerned. Majority of the poor are illiterate-a fact that accounts for the disruption of the service

delivery system of NGOs. NGO workers expect an effective monitoring system from the government at central level as well as from the UNO office at the peripheral level. As NGO financing is one of the basic factors for rendering services, they urge financial help from the Palli Kormo Shohayok Foundation (PKSF).

Recommendations and Conclusion

In Bangladesh, it is essential to establish a warm and dependable relationship by setting aside different obstacles between Government and NGOs. In many cases (i.e. micro-credit) NGOs are more successful in some aspects of development where the government is playing a secondary role. GO-NGO collaboration will be able to exert a positive impact towards removing the weaknesses of GOB and limitations of the NGOs. Some issues relating to women's economic empowerment are particularly challenging or sensitive that needs to be acknowledged. Women's economic empowerment is both a right and "smart economics". Micro-credit will be micro-debt unless programs are well-designed. Social and political factors have a significant influence on women's ability to participate in the economy. Cultural barriers like including discriminatory practices and attitudes also need to be actively identified and tackled. All existing laws and regulations concerning NGOs need to be harmonized. The last but not the least, the women themselves should avoid stereotypical conception from their mind-set and involve themselves in society positively ignoring all form of cultural impediments. Patriarchal dominance can be reduced by sensitization of the males. Educating girls is one of the most powerful tools for women's empowerment. Education provides women with the knowledge, skills and self-confidence they need to seek out economic opportunities. Improving women's health strengthens their economic empowerment. Balancing maternity and family responsibilities with work is a daunting challenge. More specific programs should be undertaken by NGOs in order to create awareness among the women in the grassroots level and give them access to the decision making process in family and outside also. Women must be significant actors in the process of change.

This study has explored the contribution of NGOs in women's empowerment at rural area. The activities and initiatives carried out by the non-governmental organizations have been found as both positive and a few negative in regard to building a better and sustainably developed Bangladesh. The hypothesis of this research has already been proved in this regard that collateral free loans or micro-credit programs have a great importance to make women economically empowered and for using income generating activities. If NGOs can overcome all limitations, it can surely be hoped that they will continue playing the role of a savior of poverty eradication, women's empowerment and social development in Bangladesh and lead the country to sustainable economic growth and development.

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Reading R.K. Narayan's *The Painter of Signs* in the Light of Frederic Jameson's Concept of 'National Allegory'

Md. Mijanur Rahman¹

[Abstract : This paper attempts to show that *The Painter of Signs* can be read as a national allegory in the light of Jameson's ideas about "third world" texts as "national allegories". This novel, like other novels of Narayan, focuses on the issues and ideals pertinent to the formation of India as a nation. But the attention here is given particularly to the wider social scenario of the post-independent India where difference of opinions and ideological standpoints inform people across the spectrums of classes and gender. The difference of ideological standpoints is fictionally depicted in a powerful way through Raman and Daisy, two important characters with different occupational background. *The Painter of Signs* is a story of Raman and Daisy who finally part their ways failing to achieve a convergence of minds consummated in the emotional relationship. In this paper, I attempt to show in the light of Jameson's ideas about third world texts as "national allegories" that Raman and Daisy with differences of ideological positions, represent in an allegorical manner the totality of India, an India that is diverse, self-contradictory, yet beautiful.]

Keywords : National Allegory, Imperialism, Third World, Capitalism, Independence Movement

Frederic Jameson brings to light the concept of Third World texts and "national allegories" quite clearly in his essay entitled "World Literature in an Age of Multinational Capitalism" (1986). He puts forward that "All Third World texts are necessarily . . . allegorical . . . they are to be read as what I will call national allegories" (141). He further makes it clear by saying that those third world texts "project a political dimension in the form of national allegories: the story of the private individual destiny is always an allegory of the embattled situation of the public Third World culture and society" (142). Jameson defines "national allegories" as "the telling of the individual story and the individual experience cannot but ultimately involve the whole laborious telling of the experience of the collectivity itself" (158).

The individual stories of Raman and Daisy can be read as an allegorical representation of the national consciousness of India at an important

¹Assistant Professor at the Dept. of English of Barishal University.

historical juncture of India's evolution as an independent nation; the post- Gandhian (Mahatma) phase of national consciousness of India is a problematic one- a chaotic space known for intense battle among classic Indian orthodoxy, western liberalism and the non-extreme assimilative positions. The story takes us to the trajectory of Raman's destiny who veers between the extremes of positions. He neither gives priority to his aunt's orthodoxy about customs and beliefs of old India nor fully owns Daisy's modern India which allows spaces for women to make vital intervention in the regulations regarding birth-control and their health. Instead, Raman chooses to go along with the extreme positions of two women who feature powerfully in his emotional and imaginative life. He keeps on painting signs as he fails to tie his personal destiny with that of any of the two women; he has to remain contented at having his own way. On an allegorical level, Raman registers and paints signs of an India driven to the sharpened end of cultural extremism in both sense of Indian orthodoxy and western liberalism, as apparent in Indira Gandhi's domestic policy.

Jameson's thesis about "national allegory" is very much pertinent to the works of Narayan and can be applied in reading *The Painter of Signs* as a national allegory. In *The Painter of Signs*, Raman is the central figure, a sign-board painter. Raman represents those who glory in "old-fashioned independence" and Daisy who represents the new modern India. Narayan addresses a national problem directly through Daisy. He emphasizes on the birth control in order to form a secure modern India. Daisy assumes a new identity rejecting the traditional role of women as housekeeping wife. She rejects the male-dominated system where they are neglected and forced to do anything ordered against their will. After India's independence, there were several primary social and national issues that needed to be addressed and resolved. In that context, Narayan, a nationally conscious writer, in this novel through Daisy, addresses the problem of population and feels urgency to solve it through awareness raising program to rebuild the nation and secure the bright future for the coming generations. Rebuilding the nation by keeping women as marginalized and ignorant who are almost half of total population is quite impossible. Narayan shows through Daisy the changes and tries to secure women's position in the society as well as ensures their active participation in the sacred task of rebuilding the nation.

In this novel, not only does Narayan focus on the changes of professions keeping in mind the modern world and the change of women's traditional role; the change from a powerless and marginalized to a powerful and independent position but he also indicates that "Malgudi was changing in 1972"(12). Raman reacts quite indifferently to see "a policeman on traffic duty . . . police who was trying out new ideas" (12). This is an important change which is necessary for both the safety and the maintenance of proper traffic system of city life. However, Raman fails to understand the importance of posting policemen on traffic duty. To Raman

"This is a jungle where other beasts are constantly on the prowl to attack and bite off a mouthful, if one is not careful."(12)

Narayan shows the effect of the changes in lives of every character either orthodox or modern Indian. Raman, a sign-board painter, knows the art of painting quite well. He is “determined to establish the Age of Reason in the world” (5). Moreover, Raman is “more an observer of social change than a proactive agent in its service” (Thieme 138). The characters like the lawyer or the bangle-seller try to force Raman regarding how their sign-board should look like without understanding its suitability. Raman sometimes feels very sad about his profession. People’s taste upsets Raman because they suggest him to follow their own style and they also don’t pay him in time. The lawyer wants the “letters to be slanted” but Raman tries to convince him in vain by saying that “You are going to be a lawyer, not a Kerosene- merchant” (5). The lawyer, a new in the profession, is greatly influenced by astrologer’s prediction. It is the realistic picture of Indian society where the lives of people are to a great extent manipulated by the astrologer’s foretelling because of their blind faith. The lawyer likes to get his board just like the way astrologer advises him. Raman insists that, “I’m a rationalist and I don’t do anything unless I see some logic in it” (5). But the lawyer reaffirms his point by saying that he is going to pay money for the work. So it must be like the way he wants it. Later when Raman takes the sign-board to the lawyer, he is deeply disappointed with the crowd. It seems to Raman that people in general seem to have no task to do apart from cheering or finding faults with the work of others. Raman points out “hundreds and thousands of people in this town have nothing better to do than watch, watch, watch and gape, all day” (8).

Another quite interesting point is brought through the lawyer who seems to be ignorant of the art of painting, superstitious and awkward when he says “Do you want me to start my career with dirt on my name?” (10). Though ironically Raman believes it to be the case but he resisting himself, tries to make the lawyer understand that it is not dirt but “river sand , to give it a stucco effect” (10). But the lawyer is unwilling to give money for that sand. Through the interaction between the lawyer and Raman, it is shown that the people newly educated and newly in the profession ridiculously seems to be detached from the actual ideals and goals through which a nation can be rebuilt. They do not want to lead their life coping with the changing world. It is noticeable in the speech of the old father, “after all we are old-fashioned, and I don’t know modern fashions” (11).

Narayan through the characters in the novel shows the features of some opportunist Indians whose prime concerns are not the national issues but their personal issues. Fake painters like Jayaraj seem to take advantage and exploit others as well as ruin the fame of other painters like Raman. To Raman, “A sign-board was inevitable in modern life, a token of respectable and even noble intentions” (13). Raman is also deeply moved and disappointed

with the people of other professions. These people cheat and exploit others, make money in the name of helping the poor. They use the money for their self-development, the very money meant for the poor. Raman has the intention to “expose” the true face of these people but he is unable to do that because they are also his prime clients. If he does, it would also bring his own destruction. Raman reflects “Money and sex . . . obsessive thoughts, too much everywhere” (14). Raman himself is obsessed with these thoughts but he tries to resist himself. The bangle-seller seems to enjoy the moment of his dealings with girls. It frustrates Raman. The bangle-seller argues with Raman about the ordered sign-board on a trivial issue for the word “cash” being in too red colour which by the way instructed earlier by him. The bangle-seller refuses to accept the sign-board or give money. He is willing to pay only if Raman changes that red colour into blue as it is mentioned by a village girl. It is noticeable how people react to the trivial issue without cause and how they suddenly change their mentality which shows their snobbishness. The role of minor characters like Jayaraj and bangle-seller is also important because they represent those Indians who have failed to live up to the Gandhian norms. Their actions ruin the name and fame of the nation. Narayan tries to allegorize the roles played by some opportunist Indians in the post-independence era. Narayan is a keen observer of Indian society and its problems. He brings to light through these characters all the corruptions and malpractices that are contrary to the ideals and goals of the nation.

Prior to meeting Daisy, Raman seems to be rational and deeply frustrated with the people around him due to not getting any value or reward to the work that he does. After meeting Daisy, Raman seems to be completely a different and changed person. Gradually he becomes curious about Daisy. Raman feels that his sign-board painting is truly worthwhile. Raman due to his inner feeling for her is greatly influenced by Daisy. Raman accepts Daisy’s proposal of campaigning with her in a remote village area for raising awareness among people about population control and women’s health. Everything about Daisy places Raman in a kind of dilemma. He tries to come closer in order to know and understand her. But every time he gets disappointed and falls in a dilemma. His aunt feels that Raman is getting distracted by Daisy. She warns Raman about Daisy and tries to keep him away from Daisy in vain. In point of fact, Raman’s aunt represents old India. She is a typical Indian woman who worships God and follows all the rituals and customs which are integral part of Indian culture and society. Raman’s aunt cannot accept him to marry a woman who belongs to another religion. She also cannot accept the marriage because of Daisy’s having mysterious past history which puts Daisy’s character in question. But she can’t force Raman not to marry Daisy. That’s why she keeps herself away from Raman as she fails to convince him and goes for Kashi (pilgrimage) to spend the rest

of her life. This is another important part of Indian culture. Narayan through Raman's aunt shows the expectation of every old people to end their life at Kashi which is a sacred place for Indians. Raman understands the cause of her leaving but he is so infatuated with Daisy that it has become almost impossible for him to live without her. Raman becomes emotional and behaves like a child but he sacrifices his aunt for Daisy which though proves futile at the end. From the moment of their meeting to the moment of their marriage, Raman forgets his own mission "to establish the Age of Reason" and seems to be far away from the world of logic.

Daisy is concerned with the rise of birth rate due to lack of basic needs like food, shelter and medicine. She is devoted to that sacred task of "family planning". She dedicates her life fully to the work of reducing birth rate and raising awareness among people especially among woman to improve their health condition. Thieme points out, "Mrs Gandhi . . . seems to be the moving spirit behind Daisy's crusade against procreation" (137). Daisy's way of leading life spellbinds Raman all the time. Daisy can adapt and adjust herself to any situation. According to Raman,

"[Daisy] is a rare type of girl, devoted to the service of people, and that is all her religion . . . Her worship takes the form of service to the poor and the ignorant and helping them live a decent life"(153).

Raman does not bother at all about India's increasing number of population. He does not understand the importance of reducing the birth rate; moreover, he does not want to understand. Daisy is focused on fulfilling her goal. Raman looks Daisy's questioning mind about the relationship between man and woman as well as about the increasing birth rate in a ludicrous manner. He fails to understand the greater benefits of having one or two children. He ponders on "if people like to live crowded, it's their business" (67). He mocks Daisy later by saying "What a lot of policing she was doing! . . . She must really be mad!"(67). Raman's obsession for Daisy makes him unable to comprehend all these imperative issues of family life.

Narayan in the novel through Gupta points out- 'Superstition, faith, the working of real incalculable forces, all three operate in our country . . .'" (113). Thus he depicts the real social picture of India where superstitions play a decisive role in the lives of people in general. During the campaign in a village, they come across a temple built for barren women who go there and pray for the children. Daisy considers it as "antithesis of all her mission, defeat her entire business in life" (70). She is noticed to have verbal and witty debate on oppositional relation between her policies and shastras (religion) with the old man who built the temple. The old man threatens Daisy and warns her not to "tamper with God's designs. He will strike you dead if you attempt that" (71). But Daisy is firm and brave. When others like

the teacher and Raman try to make her understand not to go against the hermit, she responds boldly saying “Why should one be afraid? . . . We are all working for a cause that’s of national importance” (79). It is without difficulty explicable the nature of superstitions and its effect in the lives of common people when even someone like the teacher believes and advises Daisy not to go to the hermit again for further discussion.

After returning to town, Raman is totally flabbergasted to see the change in the manner of the bangle-seller. The change is because of bangle-seller’s self interest. The bangle-seller in fact wants to take the advantage of Raman’s connection with Daisy for spreading his business. Raman finds an opportunity to go to Daisy. Raman cannot think of his life without Daisy. The fear of losing dignity, fear of hurting his aunt’s honour and moreover the fear of losing Daisy haunt Raman like nightmare. The pain of separation and fear has become unbearable to Raman. “Daisy-ism” seems to control his life. Raman seems to be somewhat ambivalent and ambiguous in terms of decision making. Later, Raman decides to marry Daisy notwithstanding his aunt’s logic regarding Daisy’s religion and her past life. On the other hand, Daisy wants to lead her life on her own way. She dislikes her life to be controlled by anyone. Daisy agrees to marry Raman on two conditions. “One, that they should have no children and two, if by mischance one was born she would give the child away and keep herself free to pursue her social work”(158). Daisy does not like to be a house keeping women.

“A home, in Daisy’s view, was only a retreat from sun and rain, and for sleeping, washing and depositing one’s trunk” (167).

Raman’s infatuation with Daisy comes to an end after the marriage when he sees Daisy from realistic and practical point of view. Raman compares Daisy with his aunt. Raman ponders on “What sort of a married life is this going to turn out to be? Separate lives and separate everything! Only the roof was to be common” (172). After some time of their marriage, Daisy leaves Raman for her mission. Raman fails to understand the actual reason of her leaving. Moreover, Raman feels guilty, blames himself and holds himself responsible. But Daisy has no feeling for Raman. Daisy’s devotion is her work. Raman pleads and behaves with Daisy like a child. He shouts uttering these words, “Have you no feeling? Have you no memory?”(177). He begs Daisy to stay on any condition. His emotional reaction does not for a moment move Daisy. Daisy is firm and determined. She makes it clear by remarking that

“Married life is not for me. I have thought it over. It frightens me. I am not cut out for the life you imagine. I can’t live except alone. It won’t work” (179).

Alam pertinently points out the cause of her sacrificial nature by stating that

“Daisy is a soldier in the cause of family planning promoted by Indira and Sanjay Gandhi” (192).

Daisy does not bother about religion, family and even does not care for her husband. Raman at the end of the novel is found to be fooled and deceived by Daisy.

Raman's marriage with Daisy is a disappointing one because in their marital relationship, there is no caring, bond, and headache for anything at all. Raman would not understand the truth without his marriage with Daisy which works as epiphany for him. But Daisy's rejection of her continuing conjugal life shows the rejection of traditional house-keeping roles played by women in general. Everything becomes crystal clear. Raman is left alone with no one before or after. What remains at the end

“... for the contemporary Rama figure is the male society of the unnamed Boardless. Malgudi in 1972 is changing and it seems a bleaker place”. (Thieme 149)

Thus the novel shows the failed relationship between a Brahmin sign-board painter Raman and the westernized Daisy.

Jameson's ideas about “national allegories” are very much relevant and applicable here. Based on the above observations, it can be said that Narayan thus familiarizes us all with the problems of India focusing on the birth control, a national issue that needs to be addressed without further delay in order to build a secure modern India. Through Daisy, not only does Narayan focus on Indira Gandhi's policy of the birth control but he also brings the contradictions within the execution policy which shows almost a total negation of marital life imposed by the government for agents. Narayan tries to show the changes that are to come regarding women's position and role in modern India. Women's active participation in social, political and economic sectors is necessary to rebuild the nation, to ensure social equality and most importantly to liberate themselves from age-old oppression. Daisy's rejection of marriage is actually the rejection of Indian patriarchal society. Alam eulogizes Narayan for showing “how in independent India spaces had opened up for women like Daisy which allowed them public roles so that they could endeavor to transform themselves and the lot of women in general” (194). Furthermore, Daisy is not traditional Indian woman. She is totally different from other typical Indian women. Her only mission in life is to reduce the birth rate and improve the health condition of women. Daisy's extreme position may seem untenable to others like Raman. But “By linking Daisy with Mrs Gandhi's India, Narayan implicitly criticizes the attitude of cultural extremism apparent in the government's domestic policy” (Puranik 129). On the other hand, Thieme also points out the unresolved issues of the novel. Whether Raman needs to give priority to “his aunt's orthodoxy or Daisy's modernity” (Thieme 149) remains unsettled at the end of the novel. Both of them leave Raman for their own personal goal and “both involve women seeking fulfillment through avenues that are not male-dependent”

(Thieme 149). But he is pleased “having his own way at last” (183). This novel tells us the story of Raman who fails to understand the dangers of population problem and the policies pertinent to the nation-formation. The story of Raman and Daisy becomes the story of Indians in general. Allegorically, Narayan through both of them depicting the society in post-independent India, gives those “signs” of changes and paints the picture of a future modern India. Thus their story, destiny and experience “involve the whole laborious telling of the experience of the collectivity itself”.

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Impacts of Salinity in Local Livelihood Strategies: A Study on Kumarkhali Village of Pirojpur District

Md. Ohidur Zaman¹

Sammi Akter Sathi²

[**Abstract :** The study seeks to understand the impacts of salinity on the livelihood strategies of farmers and responses of farmers to various technologies available to cope with the salinity problem. A mixed method approach was employed to successfully study the objectives of the research. The study area of this research was purposively selected Kumarkhali village of Nazirpur union under Pirojpur district, which is one of the saline-prone areas of Bangladesh. The study refers that, higher saline affected area induces decreasing returns in paddy cultivation, which reduces the productivity of land that results in decreasing agricultural profitability. Local people derive their strategies to avoid the negative effects of salinity. Not only they use traditional knowledge but also they use hybrid seeds, they migrated their selves for searching for new job opportunities etc. Salinity is needed to be controlled through government initiatives and farmers demand new technologies like salt-tolerant seed varieties, new fishing and vegetation technique around the pond etc.]

Key Words: Salinity, Livelihood, Changing Job Pattern, Coping Strategies

Introduction

Salinity intrusion has an adverse impact on the coastal areas around the globe. The problem becomes extreme especially in the dry season when rainwater is not available and leaching out salt from the soil. The assertion of irrigated water is highly affected by salinity intrusion in surface water (Shahid, 2010) and salt accumulation in the root zone of soil affects plant growth in coastal soil (Yadav et al., 2009). As Bangladesh is an agrarian country, 60% people of this country are directly or indirectly dependent on

¹**Corresponding Author;** Assistant Professor, Department of Sociology, University of Barishal, Barishal.
E-mail: zamna.pin2@gmail.com

²MSS (Thesis), Department of Sociology, University of Barishal, Barishal.

agriculture for their livelihood. The contribution of the agricultural sector is 20% of its GDP (The Ministry of Education and Forest [MoEF], 2009). The major part of the land in coastal Bangladesh is also used for agriculture. The gross area in the coastal zone of Bangladesh is 144,085 and the net-cropped area is 83,416 hector (Islam, 2004). The victims of salinity intrusion coastal districts are Sathkhira, Khulna, Bagerhat, Borguna, Patuakhali, and Barishal. It is observed that dry flow trend is being declined as a result of which sea both in the surface and groundwater (DMB 1997). A huge amount of land have been identified which are affected by soil salinity and the area covers about 830,000 million hectares at different degrees of salinity (CCC, 2009).

Shrimp culture is encouraged by salinity intrusion and constraints rice cultivation which finally reduces income of the farmers. It also limits employment opportunity for the farmers. (Haider & Hosain, 2013). Effects of salinity intrusion due to shrimp farming significantly reduced the crops and livestock production (Islam & Tabeta, 2016). Rasel et al. (2013) showed that saline soils are mainly found in Khulna, Barishal, Patuakhali, Noakhali and Chittagong districts of the coastal and offshore lands. Due to a number of environmental factors, the coastal soils are moderately saline on the surface, and highly saline in sub-surface layers and substrate. This study provides some baseline information and understanding with regards to the state of salinity of the study area. He also mentions the need for independent crop production planning for different location in the coastal areas (Rasel, 2013). Increased salinity is likely to result in the decline in rice and wheat production, and a more pronounced shortage of drinking water. The livelihood approach of the coastal belt community mainly depends on the natural resources like crop production, fish, crabs, snails etc. Lower crop production was observed through the surveyed region (Khulna, Sathkhira and Bagerhat) due to lower productivity of land caused by salinity. Still, some of the impacts of salinity may be positive, such as shrimp cultivation opened up new avenues for employment for the local people, especially for women. Small farmers get a higher proportion of income (75.0% of total farm income) from shrimp farming than medium farmers (67.4%) and large farmers (73.6%). On average, farmers' income was increased which enhanced overall socio-economic condition and livelihood status (Uddin & Nasrin, 2013). But most studies agree that the adverse impacts will outweigh any of the possible benefits if no action is taken.

Considering the above facts, the present study aims-

1. To explore the effects of salinity on the farmer's livelihood.
2. To classify the present land-use system in the selected area.
3. To understand the coping strategies followed by the village farmers in the selected area.

Conceptual frame work

This study will be following the conceptual Framework given below:

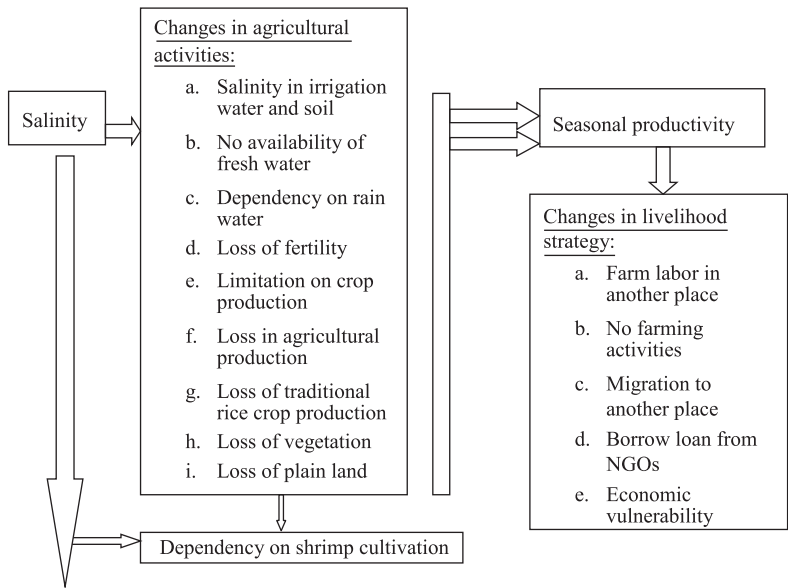


Figure : Conceptual Framework of the Study (Authors’ Construction)

Methodology

This research is descriptive in nature. Both qualitative and quantitative methods have been used in this study. Quantitative study quantifies the extent of variation of a situation or issue where qualitative study describes variation in a situation or issue. The study area has been selected purposively. As Kumarkhali village of Nazirpur union of Nazirpur Thana in Pirojpur district is one of the most salinity affected areas of the country therefore, this particular area has been selected as study area of this empirical study. The sample populations of this study were both male and female who are related to the agricultural activities and also knowledgeable about this. The study involves a non-probability sampling technique because there has limited and unorganized information about the larger population from which the sample size has been taken. All the inhabitants of the study area who are directly related to agriculture were considered as a population of the study. Purposive or judgmental sampling has been used to select the sample who are especially informative. Both primary and secondary sources have been used in this study. The study focuses more on a primary intervention which has been done through Key Informant Interviews, Survey and Case Study. For collecting survey data 60 households have been purposively selected. Primary data has been collected from the participants of the study area by

using a semi-structured questionnaire. Three Key Informants Interviews were taken. They are more knowledgeable about the salinity and overall study area. Key informants were interviewed face to face by using guide questionnaire. Again qualitative data has been cross checked over the telephone conversation with key informants. After completing the survey from 60 respondents, 6 cases have been selected according to the effects of salinity on the livelihood. The in-depth interview has been used as a case study's data collection tool. A special guide questionnaire also constructed for collecting data from the respondents. To measure the effects of salinity on the livelihood strategies of farmers' frequency distribution, percentage, mean, mode, median, cross tabulation and correlation have been used. Key informant interviews and case study have been analyzed by thematic analysis for better understanding of the real situation of the salinity affected in farmer's livelihood. SPSS program and Microsoft Excel have been used for organizing the field data. Pie charts, bar diagram, seasonal calendar, and table have been used for graphical presentation of field data. These graphs displayed major research finding and analysis more attractively and easily.

Limitations of the study

One of the major limitations of the work was the study covers only a small area in the coastal zone. The research had to depend on the perception of the local communities on salinity issues. The case study was of limited scale and scope, such that the survey results may not be the full representative of the views of the whole population. It was difficult to draw full attention and keep the flow of response during interviews with some household heads. Involvement of a local member during the survey also helped in the process of interview. In addition, the household head who responded was more often male than female.

Empirical Data Discussion& Result Analysis

Socio-Demographic Data

There were 60 respondents who participated in this study. Among them 52 respondents were male and 8 respondents were female. Respondents came from different age cohort. The respondents involved in this study came from different age groups. The age of the youngest respondent is 18 whereas the oldest respondent is 78 years old. Participants in this study were not very much literate. About 30% of the respondents were not literate even they do not know how to write their name. About 18.3% of respondents can only read and write. About 31.7% respondents just passed primary education (Five years of schooling) and only 13.3% of respondents passed secondary school certificate (Ten years of schooling). There are no higher educated respondents.

Quantitative Data Analysis

The following data table shows that 43% respondents cultivate their own land and another 31 % cultivate land by lease, 19% are agricultural labor and only 7 % are the sharecropper. The highest 37% respondents work 16-20 days in a month.

Table-01: Land usages of the study area

		Percent age
❖ Nature of involvement in agricultural activity	❖ Agricultural labor	19%
	❖ Cultivate own land	43%
	❖ Taken lease	31%
	❖ Share cropper	7%
❖ Working days in a month	❖ 11-15	10%
	❖ 16-20	37%
	❖ 21-25	28%
	❖ 26-30	25%

Source : Field data, 2016

Table-02: Perceptions and information about salinity

		Percentage
➤ Level of salinity in the study area	➤ High	33%
	➤ Moderate	62%
	➤ Low	5%
➤ Types of changes in livelihood options	➤ Occupation	39%
	➤ Crop variety	51%
	➤ Temporary shifting in another places in search of work	10%
➤ Kinds of activities in new location	➤ Rickshaw puller or van puller	40%
	➤ Soil gopher	8%
	➤ Mason	13%
	➤ Labor in farm land	21%
	➤ Bus helper	18%

Source : Field data, 2016

In the study area, several respondents have been provided multiple answers about the level of salinity in the locality. The table-02 shows that among all the respondents the highest 62 percent said that the level of salinity is moderate, where 33 percent said that salinity level is highest in the study area. Among all the respondents it is clear that due to salinity the larger 51 percentage tried to cope up with this situation by doing crop variety and the highest 40 percent worked as rickshaw or van puller in the new location.

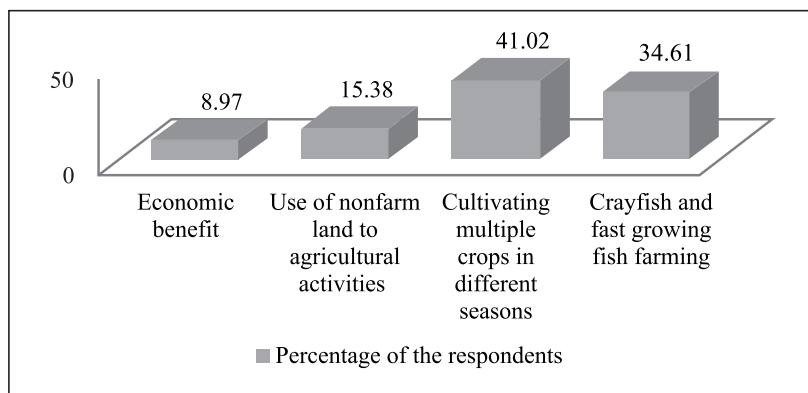
Table-03: Salinity, productivity and livelihood strategy:

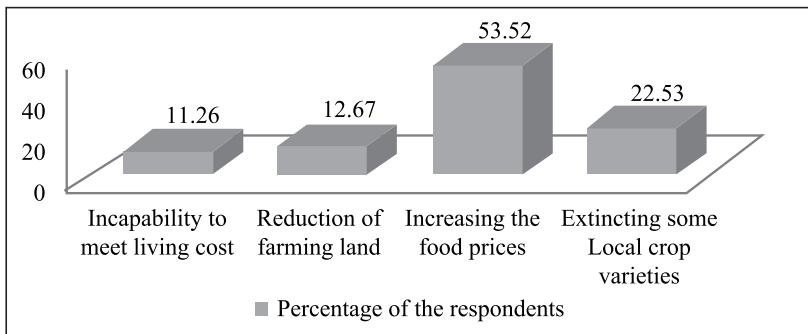
	Yes	No
Changing occupation in lowest income season	65%	35%
Changing livelihood options due to salinity	100%	0%
Migration of people because of salinity	72%	25%
Temporary leaving in other places to search for a work	27%	73%
Shifting previous rice production to IRRI rice production.	95%	5%
Limitation on the choice of production due to salinity	100%	0%
Effects of this changing pattern of earning sources on economy	78.3%	21.7%
Response on salinity tolerant crops	41.7%	58.3%
Taking measures	57%	43%
Taking measures by Government/NGOs	25.0%	71.7%

Source : Field data, 2016

All the respondents in the study area changed their livelihood option due to salinity. Table-03 shows that 65% respondents change their occupation in the lowest income season, 95% respondents shifted their previous rice production to IRRI and 100% respondents face the limitation on the choice of production due to salinity. Even 27% respondents temporarily leave in other places. Though 57% respondents take effective measures and they are not effective at all and only 25% agree on the measures taken by Government/NGOs. Again, a major portion of respondents, about 71.7% argued that they do not take effective measures.

Figure-01: Positive effects of changing earning source



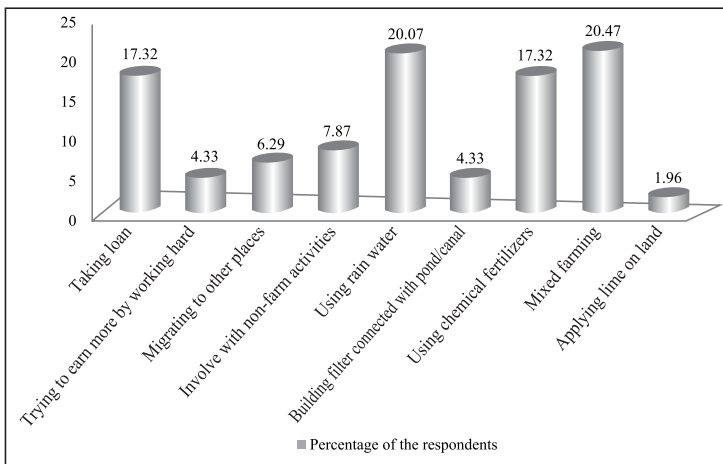


Source : Field data,2016

It is clearly seen in the figure-01 and figure-02 that, there are several effects that the respondents faced due to change in earning sources. The majority as 53.52 percent respondents focused on the increase in food prices, while 22.53 percent mentioned about the extinction of the local crop varieties, 12.67 percent respondents emphasized on the reduction of farmland and 11.6 percent described their incapability to meet the living cost.

With some negative effects, there are also several positive effects of change in earning source. In the figure, it is clear that every respondent focused on some positive areas. Especially 41.02 percent participants focused that they can cultivate multiple crops in different seasons where in the past they only produced some specific crops. 34.61 percent participants involved with crayfish and fast-growing fishes farming which is beneficial than the local crops. 15.38 percent mentioned that nowadays they can use their non-farm fallow land for doing agricultural activities. And 8.97 percent participants agreed that now they are economically benefited.

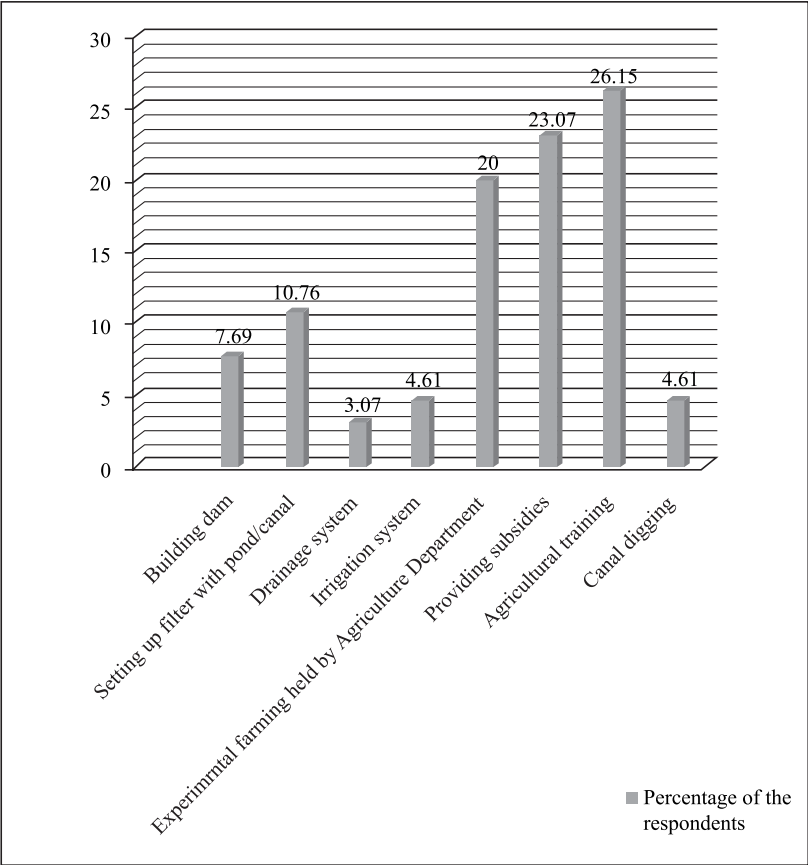
Figure-03 : Measures take to deal with salinity by local people



Source : Field data,2016

In order to minimize the level of losses due to salinity and also the impacts, farmers in the study area have been taken several measures. The data table represents that the highest 20.47 percent respondents adopted mixed farming strategy to cope up with salinity, 20.07 percent farmers followed rain-fed cultivation, 17.32 percent participants used chemical fertilizer when cultivated several crops, other 17.32 percent took loan from the local NGOs, 7.87 percent participants involved with non-farm activities in lowest income season, 6.29 percent participants migrated to other places for not to cope up with salinity and for facing the adverse impact of salinity, 4.33 percent participants who are mainly the rich farmers built filter connected with ponds to irrigate the lands, other 4.33 percent participants tried to earn more by working hard in the land, and the lowest 1.96 percent participants applied lime on the land to minimize the effects of salinity.

Figure-04: Potential measures may have taken by Government/NGOs to minimize the impacts of salinity



Source : Field data,2016

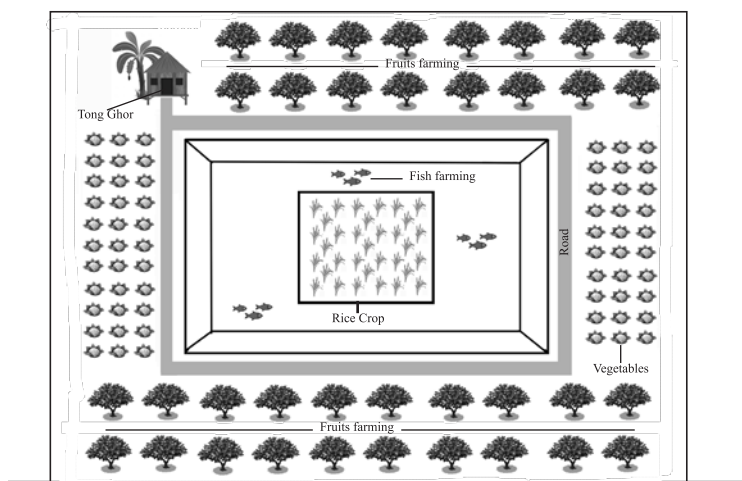
The above figure shows that Government has been taken several activities in order to minimize the impacts of salinity. 26.15 percent respondents said that the local Government agents launched several agricultural training based on the concept of salinity on the farm land, 23.07 percent respondents mentioned about the subsidies provided by the Agriculture Department, 20 percent respondents focused on the experimental farming also provided by the Agriculture Department, 10.76 percent respondents focused on setting up filter connected with ponds/canal to irrigate the land, 7.69 percent respondents said about building dam on canal, 4.61 percent respondents said that Government provided the irrigation system, 4.61 percent respondents viewed about canal digging, and the rest 3.07 percent respondents focused on the drainage system.

Qualitative Data Discussion

Land use pattern :

Salinity intrusion degrades soil quality which in turn reduces rice production. When the rice fields are converted into shrimp ponds, total rice production decreases accordingly. Not only rice but also other kinds of food grains, vegetables, and tree plantation are not possible here because of salinity.

Figure-05: New Farming Adaptive Strategy Model (Gher)



Source : Field data, 2016

Local people adopt new strategies for mixed farming. In the figure-04, we see that there are aisled around the total land and on the aisled farmers cultivate different types of vegetables. And also on one side, there are different fruits trees. Inside the aisled, there is a shallow pond for shrimp and firstly growing fish. The center land remains plain to grow rice grow

especially hybrid rice crop. By consuming the rainwater inside the land they mainly produce rice and also the vegetables. When at the time to farm shrimp, the farmers have to consume the saline water because crayfish can only farm in salty water. In some cases, farmers provide lame into the pond. As a result salinity of land increases day by day and crop productivity level become lower.

Agricultural crop production was mostly affected by shrimp farming as its effects reflected on land fertility. Cultivation of shrimp needs storage of saline water for a long period which results in percolation of salt. Moreover, shrimp producers keep on adding extra salt to the water to ensure the better growth of shrimp during monsoon. The extra salt gets stored in the field and adds to the salinity level further. Thus, shrimp farming increases soil salinity in the non-saline area that hampers crop cultivation seriously. Crop and vegetable yield reduces in shrimp prone areas due to lack of salt tolerant varieties. In the study area, the fruit tree like jackfruit, date, palms, etc. was reduced gradually.

Table-04 : Salinity & itseffects on livelihood from qualitative data

1. Land use pattern	➤ Seasonal cultivation ➤ Growing fishes and crayfish ➤ Cultivating vegetables ➤ Followed New Farming Strategy Model ➤ Cultivation of IRRI rice crop in place of Aman rice ➤ Shrimp cultivation ➤ Can't produce anything
2. Effects of salinity on livelihood	➤ Forced to make land fallow for a long time ➤ Destroying most of the crops ➤ The cost becomes higher than the earning ➤ Makes land unsuitable to grow any crops ➤ Straggling with traditional rice production ➤ Makes unemployed for a long period ➤ Constantly decreasing the traditional variety ➤ Destructing soil fertility ➤ Works as a day laborer ➤ A lower amount of production insufficient for family
3. Coping strategies	➤ Loaned from several NGOs ➤ Engage with other activities like day laborer ➤ Used of chemical fertilizers which are costly and not effective in reality.

Introduction of shrimp farming dramatically changed the traditional cropping pattern and the productions of major crops were declined significantly. Livelihoods of the marginal people, a saline water shrimp farming zone, has been negatively impacted by the introduction of shrimp farming due to loss of traditional income generation sources.

Figure-06 : Seasonal calendar of the effects of salinity on livelihood

	Income level of the respondents´			The level of salinity				Occupations of the respondents´					
Month	High	Low	No	High	Medium	Low	No	Farming			Day labor	another place	Seasonal business
								Rice		Fish			
January													
February													
March													
April													
May													
June													
July													
August													
September													
October													
November													
December													

Source : Field data, 2016

From the above table, we see that from April to August the income level of the farmers is higher than the other months. During these months the farmers mainly harvest their all crops that's why they can earn well rather than others. In April to May, it's time to harvest rice crop and also in this period fishes be worth or appropriate to sell. Besides these in June and July farmers cultivate vegetables in the aisle area. So during the farming period, their income level is higher. The data table shows that in the months January, February and March the income level is lower. During these months the salinity level is of the lower level, so farmers can grow some Aman rice in their plain land. But from September to December there have no earns because during this period no crops can grow and the land tends to follow. In the study area, the respondents engage in several occupations of a year. For most of the cases, they are not permanent with farming. Because of salinity, their cultivation is completely seasonal, so a long period of a year there has nothing to do. So they engage in some other activities. the table

illustrates that from December to May they engage with rice cultivation and with rice from March to May they also farm fishes. June and July are the seasons for vegetable cultivation. May is the time to harvest rice, so the marginal farmers sometimes work in another farm land as day-laborers. From September to December all the farmlands become fallow and in that case, most of the farmers engage with several non-farm activities which can be said as a day-laborer. Sometimes they also work as a farm laborer in another place from August to November, because in this period is the farming season in the non-saline area. Due to the decreasing level of productivity, large numbers of farmers do some seasonal and also small business from March to April and from June to August.

Some literature shows that salinity intrusion decrease agricultural production especially the loss of rice and huge land degradation which results in fallow lands (Ahmed & Haider, 2014). Researchers like Islam & Tabeta (2016) in their findings showed that local crop varieties have the stability and local varieties seemed not more likely to have yield reduction than the high yielding variety. So the marginal farmers engage with local crop varieties than others. But in the study area, it seemed that most of the farmers more likely to disengage with local varieties and the dependency on the hybrid crop production increasingly higher. In some literature, the researchers in their studies concerned with the losses due to salinity and the recommendation were to engage with saline tolerant crop varieties (Rabbani, Rahaman & Mainuddin, 2013; Baten, Seal & Lisa, 2015). And in some studies, researchers also mentioned that the farmers also in some cases changed their farming system by engaging with shrimp farming and also become employed (Islam & Tabeta, 2016). This research work didn't directly agree with that literature. In the study area, a huge number of farmers are losing their interest in farming and engage in non-farm activities. In some cases, farming is only for meeting the physiological need of the family members. They prior more on non-farm sector than the farm day by day.

Coping strategies followed by village farmers :

The coping strategies followed by village farmers are not very encouraging. Survey findings indicate that they did not adopt any consistent strategy for coping with the salinity problem. There is no significant pattern in farmers' responses to soil salinity. They use their lands for crop production which are located with minimal soil salinity. They try to diversify their production on these agricultural lands. They also emphasize the need for more active government participation for solving the salinity problem.

The survey findings indicate that, in the high saline area, more than 60 percent of the farmers apply lime, urea or phosphate amendments to reclaim their salty land and more than one-third (36 percent) of the respondents cannot specify the reclaiming amendment for salinity remediation. Applying

lime, urea and phosphate to deal with salinity are not economical. Moderate to the low level of salinity could be managed through the leaching process either naturally or artificially. To manage salinity, more water needs to be applied other than regular water requirement of the crop. However, there is a high risk of increasing salinity content at the root zone in case of irrigation with saline contaminated water. Deep-water irrigation is required in case of the high concentration of salinity in the root zone.

In some studies, the researchers mentioned about uses of chemical fertilizers emphasized on changing cropping pattern and also the better water management options. We found a similar situation in the study area.

Conclusion

This study attempts to disclose the economic impact of salinization on paddy production in the Kumarkhali village of Nazirpur union in Nazirpur Upazilla in Pirojpur district. Salinity is a severe problem that affects crop production as well as livelihood practices of the existing farmers. A higher saline affected area induces decreasing returns in paddy cultivation, which reduces the productivity of land that results in decreasing agricultural profitability. Salinity is needed to be controlled through government initiatives and farmers have to use salt-tolerant seed varieties. Recently cultivated rice varieties are not much salt-tolerant and the existing salt-tolerant rice varieties are not spread all over the area. Thus the respective authority needs to give effort for spreading salt-tolerant rice varieties. Moreover, implementation and coordination of the concerned policies attract special attention to making the agricultural production system in the coastal regions sustainable.

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Impact of Economic Hardship on Children's Socio-emotional Behavior: A Sociological Study among Vulnerable Families of Urban Bangladesh

Sadman Shakib Bin Rahaman¹

[Abstract : In Bangladesh every year with the increase of per capita income, the number of people living below poverty line decreases. But it causes another outcome named economic hardship. The families who have struggled with economic hardship are not poor but they are vulnerable in terms of managing their livelihood with dignity and sustainability. The study is designed to understand the nature of economic hardship and its impact on children's socio-emotional behavior among vulnerable non-poor families in urban area of Bangladesh. Samples have been selected purposively from six different areas (Vhashantek, Mirpur-10, Mirpur-13, Pallabi, Shahjahanpur, Jagannath University) of Dhaka city. Quantitative data have been collected. For collecting quantitative data, a semi-structured interview questionnaire was used as a tool for survey method. A total number of 120 respondents have been drawn purposively for face-to-face interview. The collected data provided the details about the nature of economic hardship and its impact on children's socio emotional behavior. This study concludes that the children who are brought up in vulnerable non-poor families, are subject to social and emotional mal-behavior like depression, indifferent attitude, alienation, self-humiliation, absent-mindedness, belonging to hyper reality, lack of self reliance, dilemma in beliefs and trust etc. This study could be useful for policy makers to make the development process more inclusive incorporating prescription to fight against economic hardship.]

Key Words : Economic hardship, Children, Socio-emotional behavior, Vulnerable family, Dhaka city, Urban Bangladesh.

Introduction

Twenty first century is marked with unprecedented development in science in the history of human civilization. By the virtue of science now humans can

¹ Lecturer, Department of Sociology, University of Barishal, Email: orna368@gmail

alter nature. But at the same time it is also true that humans fail to solve some universal problems like poverty and hunger. Struggling life with economic hardship is still a reality for many regions of the world.

Economic hardship is referred as low level of current well-being in terms of economic efficiency (World Bank, 2014). This is a common and growing phenomenon in contemporary world context. The nature and impact of economic hardship differs from region to region and country to country. Rockefeller Institute's Intercity Hardship Index draws six key factors for economic hardship. They are unemployment rate, dependent population rate, educational qualification, income level and poverty level (Montiel et al., 2010). The Economic Security Index is a new measure of economic hardship designed to foster research and policy analysis. The three determinants of economic hardship are- A. large losses in household income. B. large spikes in household medical spending and C. the adequacy of household financial wealth to buffer these losses and spikes (Hacker et al., 2010).

Socio-emotional behavior of children involves learning the values, knowledge and skills that enable children to relate to others effectively and to contribute in positive ways to family, school and the community. It is a fact that children can be taught how to cope with their emotions, to bounce back from problems, and to develop positive relationships. This is called 'social and emotional learning'. This kind of learning is passed on to children directly by those who care for and teach them, as well as indirectly through social relationships within family or with friends, and through children participation in the culture around them. Through their relationships with others and their growing awareness of social values and expectations, children build a sense of who they are and of the social roles available to them. As children develop socially, they both respond to the influences around them and lay an active part in shaping their relations. It is also a fact that a child's family is the first and biggest influence on their mental health. Basically families can teach children these skills. Family members' help lay the foundation for a range of social emotional skills such as, self-regulation, empathy, turn-taking and sharing, positive relationship with adults and peers. But economic hardship has an adverse impact on socio-emotional development of children.

Economic hardship has its direct impact on vulnerable non poor people in Bangladesh. People who have 1.25 to 2\$ daily income are considered as vulnerable non-poor. Economic hardship is an inevitable feature in our contemporary time. Almost 123 crore people are struggling with economic hardship all over the world. Most of them (82%) are from Asia. Considering the context of our country (Bangladesh), it can be said that two third people have monthly income below 15000 taka which means they earn 2\$ per day. According to the instruction of World Bank (2014), people who have income below 2\$ per day are referred as 'vulnerable non-poor'. A study finding says one third people of Bangladesh belong to vulnerable non poor group. In Dhaka city almost 3 million people belong to this vulnerable non poor group (Begum et al., 2010). In this present study I would like to explore the impact

of economic hardship on children's socio-emotional behavior. In Bangladesh there are 20 million single earner families. Only top 5% households have monthly income Tk. 30000+ and average monthly expenditure is 11000 taka. These people are vulnerable non poor people who are mostly affected by economic hardship and children who are brought up in these families face problems with socio-emotional behavior.

In this context an attempt is made in this paper to enhance understanding of the nature of economic hardship and its impact on children's socio-emotional behavior in urban Bangladesh.

These vulnerable non-poor people are the worst victim of economic hardship. Previous researches focused heavily on poor people, but these vulnerable people were absent. It is needless to say that as a developing country, Bangladesh will experience increase in per capita income in future and that means more of her people will be considered as vulnerable people. These people have job and minimal salary. Although they don't belong to poverty line, they barely can manage their livelihood with limited income. As a result many demands of children have remained unmet. Again they can't provide all chances to their children to flourish their potentiality. Children who are brought up in these families experience socio-emotional abnormality. Still these unavoidable consequences are not scientifically proved due to lack of requisite amount of social research in this particular area.

In this context, the present study is a modest endeavor to understand the nature of economic hardship and its impact on children's socio-emotional behavior. For this study I have chosen Dhaka city as the research area to find out the nature and impact of economic hardship. So the study will be helpful to develop policy, plan and in decision process. This paper also will be useful for those academics, practitioners and policymakers who wish to enhance their understanding of the nature and impact of economic hardship on children's socio-emotional behavior.

Objectives of the Study

The study aims to understand following things:

1. To understand the nature of economic hardship in urban Bangladesh.
2. To identify how economic hardship effect on social behavior of children.
3. To discover how children suffer emotionally in economic hardship affected families.

Scope of the Study

Economic hardship is an inevitable feature in our contemporary society, especially in urban Bangladesh. Almost 123 crore people are struggling with economic hardship all over the world. Most of them (82%) are from Asia. Considering the context of Bangladesh, it can be said that two third people have monthly income below 15000 taka which means they earn 2\$ per day. According to the findings of World Bank (2010), people who have income below 2\$ per day are referred as 'vulnerable non-poor'. These vulnerable

non poor people are the worst victims of economic hardship. Previous researches focused heavily on poor people, but these non-poor vulnerable people were absent. It is needless to say that as a developing country, Bangladesh will experience increase in per capita income in future and that means more of her people will be considered as vulnerable non poor people. Although they do not belong to poverty line, they barely can manage their livelihood with limited income. They practice 'loss aversion', a tendency to cut expenditure instead of increasing income. As a result many demands of children have remained unmet (Townsend, 1979). Children who are brought up in these families experience socio-emotional abnormality. Still these unavoidable consequences are not scientifically proved due to lack of requisite amount of social research in this particular area.

In this context, the present study is a modest endeavor to understand the impact of economic hardship on children's socio-emotional behavior. This paper also will be useful for those academics, practitioners and policy makers who wish to enhance their understanding of the impact of economic hardship on children's socio-emotional behavior.

Research Questions

- What are the indicators to understand the nature of economic hardship in urban Bangladesh?
- What are the social and emotional implications of economic hardship on children?

Theoretical Framework

Actually, the social theory is a logical framework which is explained as a system of interconnected ideas that condenses and organizes the knowledge of social world (Neuman, 1998). In this study family stress theory, specifically 'Double ABCX Model' has been applied to understand the impact of economic hardship on children socio-emotional behavior.

Family Stress Theory

The family stress theory indicates that economic hardship within the family creates certain economic pressures. These economic pressures increase parental emotional distress, which has an adverse effect on marital relationship. Hampered marital relationship leads to low nurturing and uninvolved parenting which disrupts socio-emotional outcomes for children and adolescents (Conger et al., 1997).

To get a more comprehensive view of this theory, the 'double ABCX model' is frequently used by academicians (Conger et al., 1984). The ABCX model was first proposed by Hill(1958). Hill in the year of 1949 completed a research on effects of separations and reunions on war-torn families (Hill, 1958). Depending on the findings of the study this ABCX model arose.

In this model A represents the event, B represents the family's crisis meeting resources, C refers to the definition of the family makes of the event and X indicates the crisis. According to Hill, A does interact with B and C which produces X. In this ABCX model, Hill concentrated on B and C factors. Burr(1973) modified this model specially answering the question- 'how and why does crisis vary?' He further identified two important things named vulnerability and regenerative power when one considers a family's reaction to crisis (Burr, 1973). Actually Burr specially focused on the X factor unlike Hill's focus on B and C factors. Hansen and Johnson (1964) added another dimension to this model. They focused on C factor most (Hansen & Johnsen, 1964).

This ABCX model has been pressed to another dimension called 'double ABCX model' (McCubin et al., 1983). This double model actually conceptualized family stress as a dynamic process of adjustment (Conger et al., 1992). This model is being called as 'double' because of four factors- a. pile-up of stressors; b. family efforts to acquire new resources; c. modification of the definition of the situation and d. results of coping strategies. Actually unlike previous ABCX model, double ABCX model actually focused on post crisis stage which actually represents ongoing adjustment following a crisis. Bon-adaptation or mal-adaptation anything can happen (Conger et al., 1994).

Family Stress Model shows some specific childhood mental health disorders which include Attention-Deficit/Hyperactivity Disorder, Conduct Disorder, Depressive Disorder, Generalized Anxiety Disorder, and Obsessive Compulsive Disorder. Family stress model especially emphasizes on the fact that living in economic hardship in early childhood affect socio-emotional development of children in late childhood (Bank et al., 1993).

This model demonstrates that high economic pressure increases parental emotional distress such as anxiety, depression which disrupts family relationship. Parental emotional distress leads to an increase in marital conflict which forces to increase harsh or inconsistent parenting. Harsh parenting results in increase in child internalizing and externalizing behaviors and as a result economic problems threaten the well-being of children.

Children living in this type of environment are at risk for poor outcomes like increased risk of behavioral problems a decrease in social competence and lower cognitive outcome.

There are different opinions about when children are more vulnerable to economic hardship. Some studies show that young children are especially sensitive to the effects of economic adversity, while others find that children in middle childhood or adolescence are most vulnerable to economic disparity. Family stress model suggests that economic hardship mostly affects young children on cognitive development and school performance.

Literature Review

Understanding nature of economic hardship globally : Increasing per capita income every year pushes some people up the poverty line. It is very welcoming but simultaneously it is also a fact that the more people are dragging out of poverty line, the more of them are penetrating into the paradox of economic hardship. Economic hardship makes stress on parents which is not helpful for supportive parenting (Conger et al., 1994). Economic hardship is associated with low income, low academic achievement, juvenile delinquency and teenage pregnancy (Brody, 1994). It is observed among lower to middle class, rural and minority families. Economic hardship incorporates lack of savings, low wages, absence of a working spouse and an intermittent work history. Annual income of a family can be an indicator of economic hardship. Besides annual income, three indicators are also considered. They are- a. parents' perception of financial strain b. material hardship c. food insufficiency. Parents' perception deals with two important questions. First one is, how often the family had to borrow money from others to pay the bills. Another question is, how often they decided not to buy something. Material hardship is measured based on six items which are 1. being without telephone service, 2. being unable to pay full rent, 3. being evicted from home for not paying rent, 4. service being turned off by the gas/electricity company, 5. inability to see a doctor though needed, and 6. inability to see a dentist though needed. Another study argued economic hardship of any family must be measured by family's income level. If family can't earn to a certain level, that family may be considered as suffering from economic hardship (Cancian et al., 2010).

Understanding nature of economic hardship in Bangladesh context : Families where parents have no/low level of education are suffering more economic hardship. One earning member families are more vulnerable to economic hardship. Fathers struggling with economic hardship spend more time outside of home which makes father-children relationship weak and vulnerable. These families do not have access to private tutor for their children because they have insufficient money for their children's educational expenditure. Even these families cannot visit doctors until very emergency level due to lack of economic resources. Families with economic hardship have low/no private property at all. Besides, these families face difficulty in maintaining social relationship with relatives (Aktar, 2013). Besides, two factors namely underemployment and unemployment increase economic hardship of a family (Ahmed, 2005). Another thing which may cause economic hardship is 'being a member of a particular group' like member of a particular race, class or location (Ahmed, 2005). Economic hardship can be measured by parent's occupational type. It is observed that normally engagement with particular occupation have an effect on parental logical reasoning power. Parents who have lack of logical reasoning power

can't manage their existing resources properly and as a result those families experience economic hardship (Deekovic et al., 1992). Alternate source of income or informal source of income is another factor which must be considered in discussion of economic hardship. Informal income means income besides salary or formal source of income. It is seen that families who have different source of informal or alternate source of income have a lesser chance to suffer economic hardship (Spehere, 2012).

Understanding impact on children's socio-emotional behavior globally :

Economic hardship affects children's socio-emotional well-being (Conger et al., 1997). Socio-emotional problems can be classified into two categories-1. externalizing behavior problems and 2. internalizing behavior problems (Conger et al., 1993). Specifically, economic hardship creates some socio-emotional problems like anxiety and depression, peer conflict, conduct disorders (Bank et al., 1989). Moreover it also creates adolescents depression, loneliness (Lempers et al., 1989), and affects social competence with peers and adults (Brooks-Gunn et al., 1997), concern on other people's feeling, self-control, autonomy (Quint et al., 1997). Besides, economic hardship can also result in children's hyperactivity, non-disciplinary action, aggression, concentration problem and misbehavior with others. Economic hardship of a family hampers children's emotional health. Children face problem with leadership and decision making power too. It is seen that children struggling with economic hardship in their early life can't take decision in crucial moment. They have always a feeling of hesitation. Besides, these children have a lesser quality to be a good leader because of lack of self-confidence and mistrust (Cancian et al., 2010).

Understanding impact on children's socio-emotional behavior in Bangladesh context : Children brought up in families who struggle with economic hardship face some socio-emotional problems like guilty feeling, violent attitude, non-cooperative behavior, losing ability to concentrate, poor academic performance, feeling of grief and loss and some sort of anti-social behavior (Aktar, 2013). These children also develop some sort of identity crisis within their personality and a constant feeling of meaninglessness (Bhuiya et al., 1997). Besides, sometimes due to economic hardship of family, children are financially exploited, which results in engagement with juvenile delinquency and other inappropriate activities (Hadi, 2000). Families struggling with economic hardship provides emotional distress and family dysfunction. This emotional distress hampers relation between children and parents. As a result, children who are brought up in families struggling with economic hardship feel alienated and experience social exclusion. This alienation and social exclusion are expressed in their social and emotional behavior. Children become aggressive and short tempered which hampers their academic achievement (Ahmed, 2009).

Study Design and Methods

Selection of the study area

The present study has been conducted in Dhaka city. Dhaka city has the most interesting combination of different features that make it attractive as an area of study. Its geographical position makes it convenient to view in the context of changes that are likely to have causes and effects on urban living. In addition, Dhaka is the capital of Bangladesh. So, all kinds of information and communication technologies are available here. This is also a highly populated city where all types of religious, socio-economic and various nature of economic hardship prevail.



Figure 1: Research Areas (Dhaka Metropolitan Area)

As Dhaka is a large and densely populated city where about 16 million people live, it is difficult to consider the whole Dhaka city as study area and to assess the impact of economic hardship on children's socio-emotional behavior. Therefore, the researcher has selected some specific areas of Dhaka city for conducting the study mentioned in the following table:

Table-1: Study area

Area	Number of Respondents
Vhashantek, Mirpur Cantt.	60
Mirpur, section 10	10
Mirpur, Section 13	10
Pallabi	10
Shahzahanpur	20
Jagannath University	10
Total	120

Source : Field survey

Sampling procedure

Sampling procedure is an important step in conducting any research. The method of selecting a portion of the universe for study, with a view to drawing conclusion about the universe is known as sampling. In statistical point of view, when only a part of the population or a part of unit is taken into consideration it is called sample method of inquiry (Babbie, 2004). Sampling is therefore the technique of selecting a representative portion of population. Fair selected samples may portray the succinct characteristics of the population. For this study purposive sampling has been adopted as the sampling technique to select the number of respondents. The purposive sampling method is highly representative since purposive sampling involves the use of judgment on the part of researcher. Another cause behind the selection of purposive sampling is shortage of time.

Sample Size

The total people living in the selected area have been considered as the population and unit of analysis of this research. By using purposive sampling techniques, 120 respondents were selected as sample. The respondents included all categories like housewives, teachers, nurse, employees of non-government organizations,university employees and defense personnel who are non-commissioned officials.

Sources of data

The study is mainly dependent on primary sources of data. The data were collected directly from the respective field through conducting survey. Some secondary data have also been used to strengthen the rationality of the study and for better and comprehensiveness of analysis. Meanwhile, some secondary data were collected from different journals, books, research publications and other authentic documents. The data collected from both secondary and primary sources helped a lot to give the study powerful logical and scientific framework.

Techniques of data collection

Validity and objectivity of the study to a greater extent depend on how the data have been gathered. The methods of data collection are the very crucial part of any study. For this study, quantitative data have been collected through semi-structured interview questionnaire as a part of sample survey method.

Method of data analysis

The data for this study have been collected through sample survey. The collected data have been analyzed scientifically. Some univariate, bi-variate and multivariate analyses have been carried out. Moreover, some graphical presentation of data have been made to make the findings more appealing. SPSS, Microsoft office Word and Microsoft Excel have been employed for data presenting.

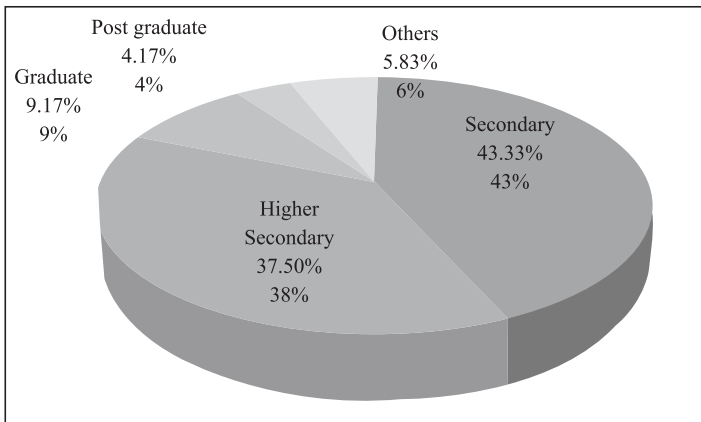
Findings Analysis

This study has been conducted to understand the nature of economic hardship and its impact on children's socio-emotional behavior among vulnerable families of urban Bangladesh.

Understanding Economic Hardship of vulnerable non-poor urban families of Bangladesh

In order to understand impact of economic hardship on children's socio emotional behavior, at first we assessed the nature of economic hardship of the family. For this, the researcher has tried to know about parent's educational qualification, occupation, monthly income and about alternative sources of income of the respondents.

The figure below (figure 2) presents educational level of the respondents. It is necessary to know about the educational level to analyse the facts effectively. It is evident from the data, that most of the respondents (44%) have completed secondary education followed by higher secondary education (38%).



N= 120, Source: Field Survey, 2017

Figure 2 : Parent's Educational Level

Therefore, it is clear that most of the respondents are not highly educated and one of the crucial reasons is economic hardship. In urban Bangladesh, people with this level of education normally engage in low paid jobs and their life is full of economic hardship.

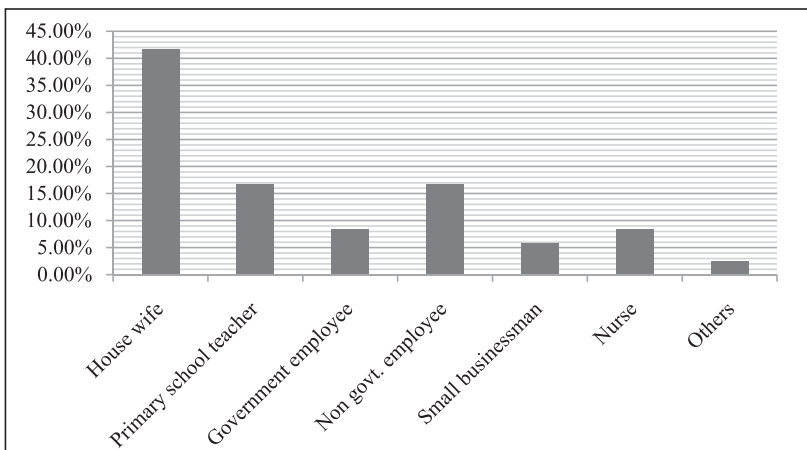


Figure-3: Variation on Parental Occupation

N= 120, Source: Field Survey, 2017

From figure-3 it is evident that majority of the respondents of this study are housewives (42%) followed by primary school teachers (33%) and non-government employees whereas 17% of the respondents are in

government and nursing job. Only 6% respondents have small business followed by 3%respondents who have said that they are engaged within different types of occupations and professions like occupation in share market.

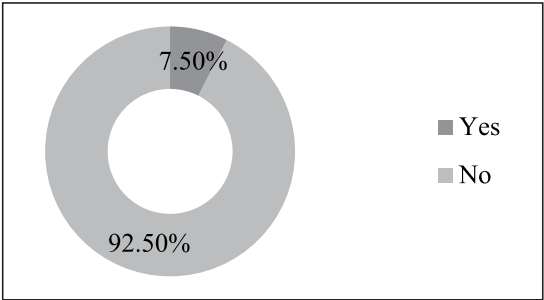


Figure-4 : Additional sources of income
N= 120; Source: Field Survey, 2017

From figure-4 we can see that about 93% respondents have no additional sources of income, whereas 7% told that they have some family assets. It is further evident that the respondents who have no means of additional income are the worst victim of economic hardship.

Table-2: Percentage Distribution of Respondent's Monthly Income.

Total monthly income	Frequency	Percentage
10000-15000	46	38.33
16000-20000	43	35.83
21000-25000	12	10
26000-30000	5	4.17
31000-35000	3	2.5
36000-40000	3	2.5
41000-45000	4	3.33
46000-50000	3	2.5
50000+	1	0.83
Total	120	100

N= 120; Source : Field Survey,2017

Table-2 shows the percent distribution of the respondent's monthly income. It is found that about 38% respondents’ income is within the range of 10000 and 15000 taka followed by 36% and 10% , whose income is between the range of 16000 and 20000 taka and between 21000 and 25000 taka respectively. Actually with this nominal income, respondents are found to be

part of economic hardship in contemporary Dhaka city and this researcher willingly incorporates most of the respondents from these income range group.

Impact of Economic Hardship on Children's Socio-emotional Behavior

In this analysis we have tried to analyze the impact of economic hardship on children's socio-emotional behavior.

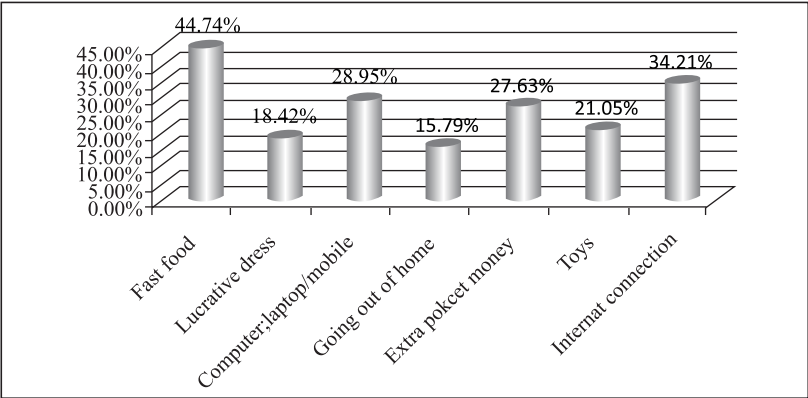


Figure-5 : Variation on Children Demand

N= 120; Source: Field Survey, 2017, *Multiple responses included

Parents who are facing economic hardship, often find it difficult to fulfill conspicuous demand of their child. Figure-5 highlights what sort of things children always demand for. About 45% respondents said that their children want to eat fast food of chain restaurants like KFC, followed by19% who reported that their children want fashionable dresses. On the other hand, about 29% respondents demanded electronics like computer/laptop/mobile phone etc, followed by 16% and 28% respondents who said that their children want to go out of their home and need extra pocket money. About 21% respondents’ children want toys followed by 34% who demand internet connection to their residence. About 88% respondents admitted that they cannot fulfill all the demands of their children.

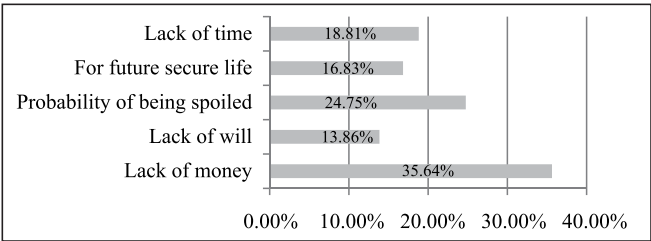


Figure-6: Reasons behind non-fulfillment of children's demand

N= 106; Source: Field Survey, 2017, *Multiple responses included

Figure-6 highlights the possible reasons for not fulfilling children's demand. The data indicate that about 36% respondents did not have enough money to fulfill their children's demand followed by about 25% children who were denied to provide any resources due to their involvement in negative and pathological activities. Other reasons include future security (17%), lack of adequate time (19%) and lack of will force (14%). From figure-5 it is understood that maximum respondents could not fulfill all their children's demands for various reasons as mentioned and it matches entirely with the finding of previous research conducted in the year 2009 by Janice & others. Economic hardship of parents often make children more vulnerable socially, emotionally and in behavioral situation (Cooper et al., 2009). When deprived children feel that their parents are unable to meet their demands they tend to be indulged in negative socio-emotional and behavioral activities.

Table-3: Impact of Economic Hardship on Children's Emotional Behavior.

Impact of Economic Hardship on Children's Emotional Behavior.	Frequency	Percentage
Depression	16	15.84
Rough behavior with parents	21	20.79
Reckless mentality	9	8.91
Indifferent attitude	31	30.69
Being alienated	19	18.81
Self-humiliation	25	24.75

N= 106; Source: Field Survey, 2017, *Multiple responses included

From figure-6 it is evident that economic hardship is one of the main reasons for not fulfilling the demands of children. When most of the demands of the children's remain unfulfilled, they show indifferent attitude (31%). Self- humiliation is another behavioral outcome as reported by 25% of respondents. About 21% children demonstrate their rough behavior with their parents followed by 16% children who suffer from depression, 19% become alienated and 9% reflects their reckless mentality and behavior when their demands remain unfulfilled. Different study findings also supported this study. Children of parents with economic hardship may also

show higher rates of difficulties with regulating their emotional attainment, relationship problems and developmental delays as per the study (Hunter et al., 2007).

Table-4: Impact of Economic Hardship on Children's Social Behavior

Impact of Economic Hardship on Children's Social Behavior	Frequency	Percentage
Belong in hyper reality world	23	24.47
Absent minded	12	12.77
Avoiding friends	15	15.96
Feeling shy to mix up with people	8	8.51
Hiding out from others	21	22.34
Reckless mentality	14	14.89
Gloominess	11	11.70
Telling lies	09	9.57
Tricky minded	13	13.83
Aggressive	17	18.09
Weak personality	21	22.34
Self-centered	17	18.09
Lack of self confidence	15	15.96
Lack of self-reliance	18	19.15
Dilemma in beliefs and trust	11	11.70

N= 106; Source: Field Survey, 2017, *Multiple responses included

There are numerous ways how mental development of children are being affected. Table-4 shows some identical problems. From table we see that 24% children belong to hyper reality, 13% are absent minded, 16% try to avoid their peer groups, 9% feel shy to mix up with family members and common people, 22% keep themselves aloof from outsiders. Moreover, 15% become reckless, 12% become gloomy, 10% tells lies, 14% play tricks with family and friends, 18% are aggressive. Moreover, about 22% are of weak personality holder, 18% self-centered, 16% and 19% of children suffer from lack of self-confidence and lack of self-reliance respectively. About 12% start to disbelieve and mistrust other people.

CONCEPTUAL FRAMEWORK

The total impact of economic hardship on children's socio-emotional behavior have been highlighted in the following chart:

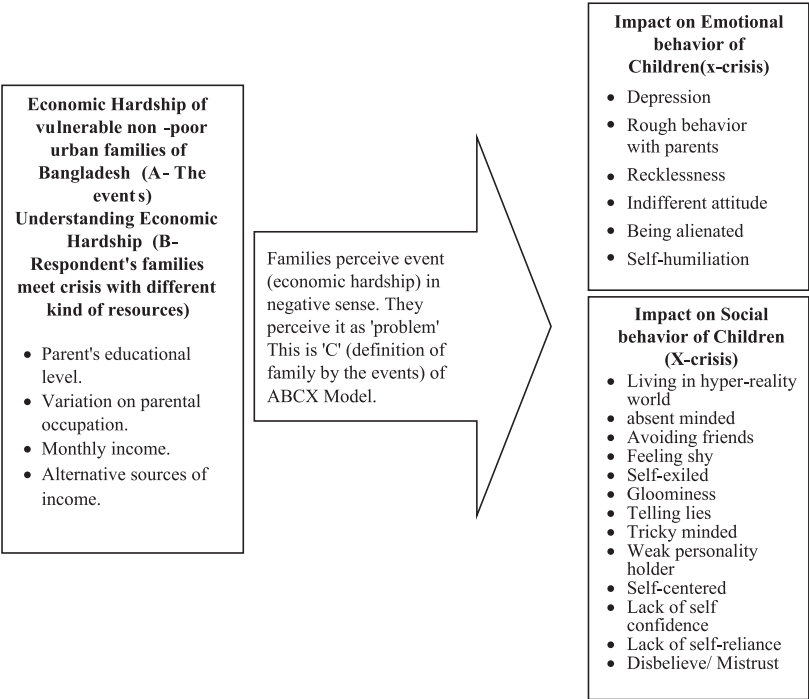


Figure 7- Reconstruction of Hill's "ABCX Model of Family Stress Theory" and Impact of Economic Hardshipon Children's Socio-emotional Behavior by the researcher.

Brief Summary of the Findings

This study aims to understand the nature of economic hardship in vulnerable families of urban Bangladesh and its impact on children’s social and emotional behavior. Depending on four standards namely, parent’s educational qualification, occupation, monthly income and alternate sources of income, the nature of economic hardship has been assessed. From the findings it is seen that, 44% of respondents have been completed secondary education followed by 38% respondents who completed higher secondary education. It is evident that, major portion of respondents are not highly educated. People with this level of education in urban Bangladesh normally engage in low paid jobs and their life is full of economic hardship. Findings reveal that 42% respondents are housewives and earning no money.

Their husbands are doing 3rd or 4th class jobs, 33% respondents are primary school teacher. Rest of the respondents work for non-government organizations, nursing job in hospitals and small businessmen. 73% respondents earn 10,000 to 20,000 taka monthly and 93% have no additional sources of income. These families are vulnerable to economic hardship. With relatively lower educational attainment and salary, they can manage their livelihood but not with dignity and sustainability. Children who are brought up in these families face effect of economic hardship in their daily life. They have lots of demands unfulfilled. This study outlines some demands of children, for example, 45% children ask their parents to take them to lucrative fast food restaurant, 18% want costly dresses, 29% ask for electronics goods like computer, laptop or mobile. Other demands of children include extra pocket money (28%), internet connection (34%) etc. Study findings indicate that due to economic hardship 88% of respondents report that they cannot fulfill all the demands of their children. As a result, children of these families hamper emotionally and socially in different ways. Considering the fact that how economic hardship affect children emotionally, study discovers that 31% children show indifferent attitude followed by 21% who show rough behavior with their parents. Alienation and depression are experienced by 19% and 16% of children respectively. 25% children confront with self-humiliation when their demands remain unfulfilled as reported by their parents. Economic hardship effect on social behavior of children too. Study findings shows that 44% children grow up with weak personality and these children have a tendency to hide out themselves from others. In other word, these children grow up as introvert person. 13% become absent minded and 10% of the children grow up habit of telling lies. 16% children start to avoid their peer groups. Moreover children experience parental economic hardship become self-centered (18%) and aggressive (18%).

Conclusions

Bangladesh is a developing country. In recent years the per capita income of people is increasing significantly. Increasing per capita income indicates that more and more people would cross poverty line. It is a very positive sign for Bangladesh. But this very welcoming incident can create a new risk too. Now people are not poor, but they are not rich too. They can manage their 3 meals but can't afford to manage other necessary demands. We can win over poverty but it creates a new problem that is 'Economic Hardship'. People who have been struggling with economic hardship are not poor. But they cannot manage their livelihood with sustainability and dignity. The people who are struggling with economic hardship, generally have poor educational attainment and they earn minimum income for their families.

As a result, different demands of their children remain un-fulfilled. Economic hardship affects social and emotional behavior of children in many instances.

Children demand different things of their parents like fast food, fashionable dresses, handy electronic goods like computer, laptop or mobile, pocket money, internet connectivity etc. But due to economic hardship many parents are unable to fulfill those demands. This un-fulfillment creates emotional disturbance of children and many children suffer from depression and misbehave with parents, show reckless mentality and indifferent attitude, alienate themselves from mainstream family and community and feel self-humiliation. Besides children are also being affected socially. They become absent-minded, avoid friends' companionship, suffer from gloominess, become self-centered, suffer from lack of self confidence and begin to disbelieve others etc. In conclusion, it can be said that this article is a modest effort to discover a new risk of twenty first century related to future generation's various risks and vulnerability.

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Gauging the Nature and Contours of Glass Ceilings on Working Women in Dhaka and Barishal City Corporation Area

Md. Shirajis Shadik¹
Md. Waliullah Saddam²

[Abstract : About 15% women can earn freely only without any pressure or dominance either from the family or the society although women are half of the total population of the country. Rest of the women are not so lucky to have a job due to various invisible impediments. It is observed that the government is so conscious about our women's main-streaming and development. To improve the working condition of the women in our country, government has taken various steps like free education for women, giving stipend, providing academic books, reserving quota in jobs etc. More than 1.3 million of young educated women are unemployed here and most of them have no chance to have a job due to various invisible barriers and even sometimes they have to resign from their jobs. It is evident that they do not have a congenial atmosphere in work places as well. So this paper is intended to find out the invisible barriers of the working women in the Dhaka and Barishal City Corporation Area. The data is collected from both the primary and secondary sources including 100 primary sample population and by following different research methods.]

Keywords : Glass Ceiling, Professional Barriers, Working Environment, Invisible Barriers, Gender Barriers

Introduction

The history of men and women have no different paths as men played with hunting and gathering being accompanied with women. The productive and reproductive role of women were always crucial in history of humankind. The great Nepolean did understand the role of women and stated "Nature

¹**Corresponding Author;** Lecturer, Department of Public Administration, University of Barishal, E-mail Address: shirajisshadik@gmail.com/msshadik@bu.ac.bd

²Student, MSS (Thesis), Department of Public Administration, University of Barishal, Email : hmsaddam014bu@gmail.com

intended women not to be slaves, they are our property. What a male idea to demand equally for women” (R. Cornish, 2012). As for now, women are playing in an all-round performance in both households and in workplaces. Indeed, it's not poetic telling that women have done half of the world. Both recent and ancient studies have always explicated that women always have visible and invisible barriers to put up with. The world always tried to safeguard them more or less. “The Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW)” was adopted in 1981, and the 8th March is selected by the United Nations as the International Women's Day (IWD)¹ to reveal and promote women's rights. Again to reduce disparities and inequalities against them, both the Millennium Development Goals (MDGs) and Sustainable Development Goals (SDGs) undertaken by the United Nations (UN) have suggested specific policy measures and implementation strategies. According to a statistics, Women employment in our formal sector is only 13 lacs (out of about 7.11 crore female in Bangladesh) and those who have a job, face barriers and feel insecurity (The Daily Star, 2015). The amount of women is tiny in comparison with men in jobs. Reserving quota, special and encouraging recruitment for women the yet trying to promote their numbers in formal workplaces. But those coming to the workplace, furthermore have to suffer from different barriers. According to a survey, it was found that there is a negative relationship between family commitment and women career development and the correlation between this two was -0.014, which is significant at 0.038 level (Keenawinna, 2015). This study was performed with a soul wit to find out the kinds, contours and size of invisible barriers of working women in Dhaka and Barishal City Corporation area. The core objectives of the research are as follows-

1. To find out the various kinds of invisible barriers for the working women in various sectors.
2. To find out and analyze the causes behind unequal treatment considering male and female employees in organization and social view upon working women.

Brief Review of Literature:

There are a plenty of researches about the working women that are related to this study. Rifat Darina Kamal and Amina Sabrin (2014) made an analytical research named “Gender Gap and Present State of Working Women in corporate Arena: An Overview of Bangladesh Perspective” (Kamal & Sabrin, 2014). They focused on preliminary problems of the women and their

¹IWD (International Women's day) is observed worldwide on 8 march each year in commemorating the establishment of women's right. Though started by the USA in 1909, but was promoted by the Soviet Russia and other communist countries

present working circumstances in Bangladesh for increasing women's participation in the work place. The result of their research was that women are considered as secondary workforce. On the other hand, they also showed that gender-balance or women-friendly environment in corporate world is still a myth in our country. They have also brought a world comparison of working women in corporate world. The women of USA comprised 51.5% of management, professional and related positions while women made up 46.9% of the labor force. The second highest position holds Norway, 40% women are engaged in corporate management. Sarmistha Nandy, Arnab Bhaskar and Sovonjit Ghosh (2014) studied on 'Corporate Glass Ceiling: An Impact on Indian Women Employees'. They have focused on that still being in the 21st century, women are fighting for their rights in every aspects of life and women think that gender barriers are playing a determinant role in pulling in their achievements at the workplace. They have focused on glass ceiling effect or gender diversity issue in organizations along with cultural biases, gender stereotypes and the approaches that all organizations should encourage and promote eligible women in respectful and managerial positions. Keenawinna and Sajeewanie (2015) studied on "Impact of Glass Ceiling on Career Development of Women: A Study of Women Branch Managers in State Owned Commercial Banks in Sri Lanka". It was found that there is a negative relationship between corporate practices and women career development in state commercial banks. The correlation between these two was 0.005, which is significant at 0.043 levels. It was found that there is a negative relationship between family commitment and women career development. The correlation between these two was - 0.014, which is significant at 0.038 levels. Under glass ceiling, corporate practices were accountable for 0.7% of the variation in women career development, family commitment was accountable for 1.7% of the variation in women career development and stereotypes about women were accountable for 1.5% of the variation in women career development. Akpınar (2012) studied on Turkish and French communities and worked on mid-level companies and showed how those companies aspire to deal their women employees with the various effects of glass ceilings that prevents women from advancement. Bombuwela & Chamaru studied on "The Effects of Glass Ceiling on Women Career Development in Private Sector Organizations- Case of Sri Lanka" (Bombuwela & Chamaru, 2013). They focused on the focal problem of the effect of Glass Ceiling on Women career Development. They have showed that more than 75 percent of inactive population are engaged in studies or housework. The main reason for the majority of females (53.9%) to be under economically unsafe for their involvement in housework activities. However that percentage is only 4% for male.

Raewyn Connell studied on the “Glass Ceilings or Gendered Institutions? Mapping the “Gender Regimes of Public Sector Worksites” In the study he focused on a field study of organizational gender arrangements in 10 public sector worksites in New South Wales, Australia (Connell, 2006). Despite of the equal opportunity of measures, gender divisions of labor persist in several forms.

Rationale of the Study

Bangladesh government has achieved outstanding success to improve the women workforce in the recent years. Many International research declarations have proved that, Bangladesh played its best role to produce more work sectors for women. But whether the equity of women are being ensured in workplaces or not, is yet a big deal. It has proved the reality that, Bangladeshi women have to face lots of conflicts and challenges in workplaces. In this particular research, there are enough grounds to measure the nature and area of invisible barriers that women are still facing in their workplaces. And whether the intensity of those barriers are getting raised or being decreased is another query to know.

Theoretical Relevance

Dutch sociologist Geert Hofstede’s (1993) “Cultural Dimensions Theory” are relevant to our study. He have estimated six dimensions as follows-

- a. Individualistic vs. Collectivistic
- b. Masculine vs. Feminine
- c. Uncertainty Avoidance
- d. Power Distance
- e. Long-term vs. short term
- f. Indulgence vs. Restraint

Among above five dimensions masculinity vs. femininity and power distance are relevant to this study as it is thought that in a masculine society women face various problems like bullying, stalking, non-cooperation etc. in their workplace. They do not get equal rights. In patriarchal society women do not get proper respect from men both superior and subordinate wherever she belongs to or wherever she is working on dreaming to build her future.

Conceptual Framework

- a. Glass ceiling

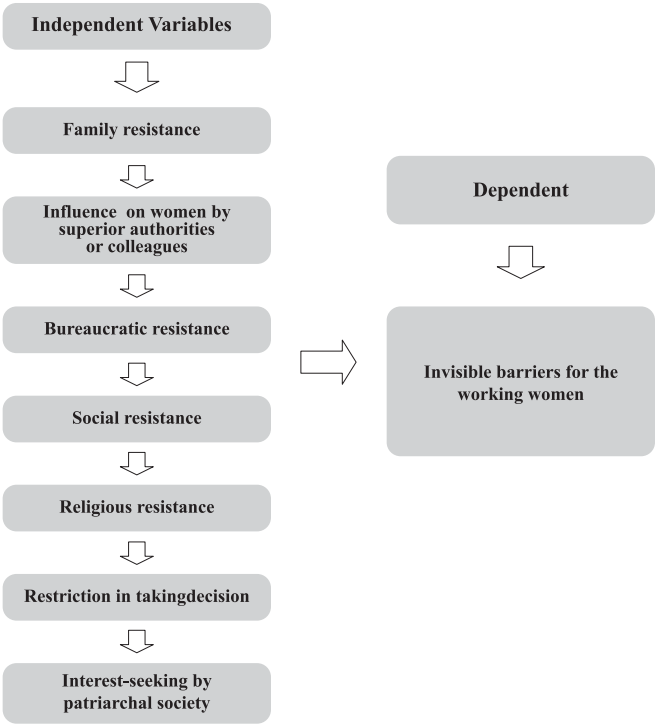
Ann Morrison and others popularized the term ‘glass ceilings’ in 1980s at the center of leadership and which actually refers to all the invisible barriers to the advancement of women. Like the glass-wall of greenhouses and other places create barriers but mostly being invisible, glass ceilings work

like-wise. ‘Glass ceiling’ also refers to an intangible barrier within a hierarchy that restrains qualified women or minorities from obtaining higher level positions at their workplace (Nandy, Bhaskar, & Ghosh, 2014).

b. Working women

Women with paying jobs are referred here as working women. A group of nurse, a teacher and a banker can be represented as examples. Being distinct from housewives, they get their certain sum of money on monthly basis and requited by law of the organization or of the state.

The variables of the study were set as follows-



Sampling

The population of the study is working women in Dhaka and Barishal City Corporation. Researcher applied purposive sampling techniques to select the samples. To select the sample, the researcher used quota sampling. The entire area of both the City Corporations was divided into 4 parts. Researchers selected 80 women and 20 men by measuring demographic factors like age, marital status, and educational qualification. The samples are of different educational stages and about 47% of them were having a post-graduation degree.

Data Collection Methods

The data of the research was collected through the combination of 1. primary data which is obtained through first-hand investigation and 2. secondary data is collected from various research papers, journals and books, etc. A number of data collection strategies are used to have required information and statistics. Observation Schedule was used in data collection so that it delineates the behavior and situational topographies to be detected and logged during observation. Semi-structured Interview is a qualitative method of inquiry that helped to combine a pre-determined set of open questions with the prospect for the interviewer to explore certain themes further. Open Ended Questions and Questionnaire Survey were also used for the purpose of gathering information from respondents.

Findings of the Research

The main focus here is to discuss the major findings of the research. Findings will be discussed in accordance with the real objectives of the research.

a. Lack of participation of women in job in comparing with the men

It's found that most of the female job holders who are working in various organizations are higher educated but their participation in the job is less than male, although they are getting extra facilities to get into a job. There is a quota system for women in every public job. It is also found that only in the primary teaching profession, they are forwarded, and the ratio of male and female is 1:9 in the primary school teaching.

b. Family cooperation and non-cooperation to enter into the job

Even till today, most of the families are not aware of their women's' opportunity to get a job in our country rather they still consider women a burden to their family. They want to marry off their daughters as early as possible.

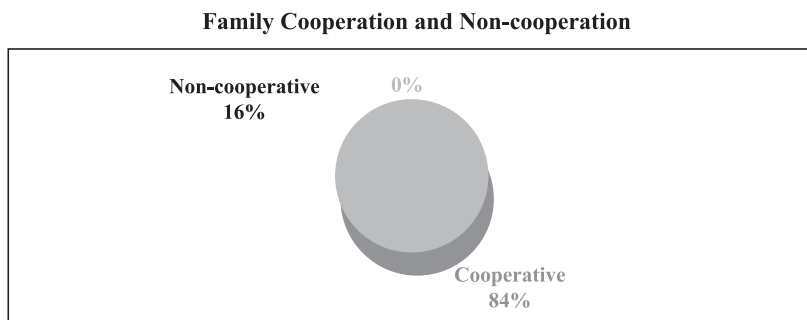


Figure : Percentage of family cooperation and non-cooperation to enter into the job.
(The data was collected by the researchers).

Sometimes they are getting married whenever their final exam is going on or knocking at the door. In this type of situation, how can the families think about their daughter’s job ? Family cooperation to get a job includes mental support, financial support, educational support and inspiration. About 85% respondents have acknowledged that they have got support or cooperation from their family members, and others. We have also found that our educated women have the eagerness to get a job. About 15% women have confessed that they didn’t get any support or cooperation from their family and others.

c. Dimensions of family cooperation and non-cooperation to get a job

Family support for their daughters can be in various ways- psychological, financial, educational, motivational, and nutritional. In our survey, we have found that respondents have mentioned some dimensions in which they have got support, and they have mostly emphasis on psychological support that they have got from their family. About 32% respondents got psychological support from their families. 20% respondents affirmed that they got all types of support. In some cases, women do not get support from family members but they were well educated and well qualified. They have truly said that they have a deep demand to do a job but due to various family problem they didn’t get a job. About 28% respondents have acknowledged that their family didn’t play any cooperative role to get a job.

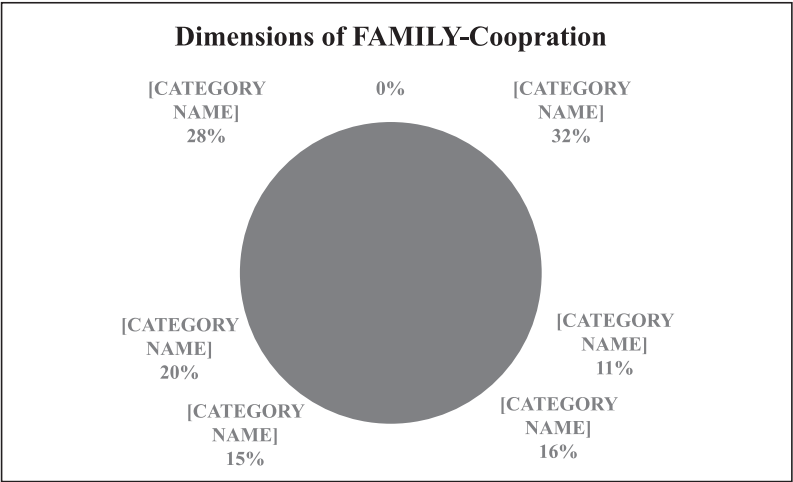


Figure: Dimensions of cooperation non-cooperation by the family members to get a (The data was collected by the researchers).

d. Official's cooperation and Women's equal opportunity in the field of their job

Job environment, superior and colleagues' support and job-satisfaction are the pre-conditions for working women to continue the job. In most of the cases, people traditionally think that women are less productive and less meritorious. This disparaging opinion about women is a common trend in our organization. But conditions are being changed with time. Respondents were asked some questions to the working women whatever their superiors and colleague cooperative, helpful, give priority on the female opinions and get equal opportunities or not. It's found that 82% respondents have said "YES" that means their superior give priority on the women opinion and 18% respondents have answered "NO" that means 18 respondents didn't get priority from their superior. In another question they were asked whether they get equal opportunities in their organization or not. Where 68% said "YES" and 32% were disagreed.

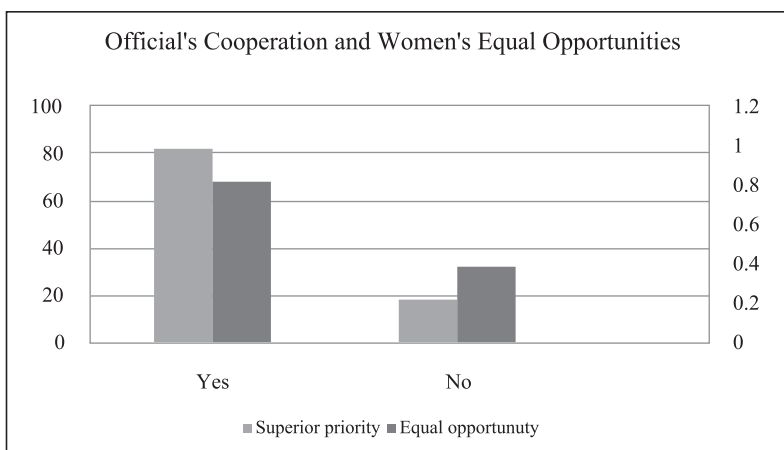


Figure: Superiors' and colleagues' cooperation and women's equal opportunity in the field of their job. (The data was collected by the researchers).

e. Superior's and colleagues' cooperation

Job satisfaction in an organization depends on this issue in bigger scale. Cooperation among superiors and colleagues helps to enhance the development of organization and rise the interrelation among the employee. Support from superior, most of the time encourage to motivate the junior officials and help solving bigger problem easily. Cooperation from parallel level colleague is a great prospect to do something easily and quickly.

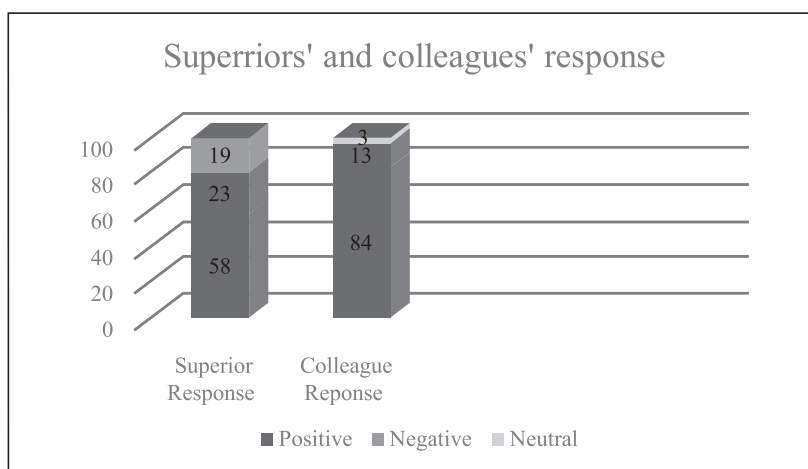


Figure: Superiors' and colleagues' response in the office work.
(The data was collected by researchers).

f. Cooperation among Genders in the office

Cooperation between male and female refers to the interconnected co-ordination, mismatch, personal relation, pair work and support between male and female. Now not only the female is accountable for child rearing, family maintaining, child education and own job holding but also the male is helping in this activities. It is not a common scenario in our country but it is a growing phenomenon. This survey has also proved it. We have found that 71% respondents have agreed with our statement that the male and female colleagues are cooperative with each other. Only 4% respondents have disagreed. So, male and female cooperation is increasing day by day.

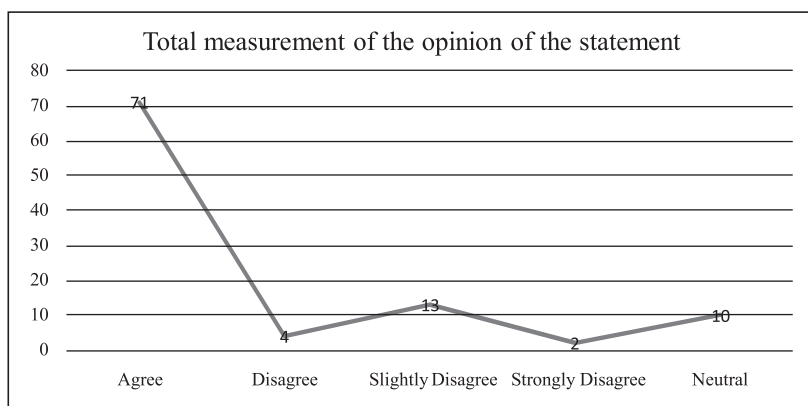


Figure: Total measurement of the opinion of the statement.
(This figure is made by the researchers).

g. Facing religious mal-practices

Religious issues are vital in our life and society. It is also a sensitive issue of human life. There are many religions in the world and all the religious canons and principles are not similar. There are some taboos in every religion. Sometimes, religious misapprehension and chauvinist are creating more precarious problems in our society and in the office as well. For this reason, terrorism is on the rise. It was asked whether the respondents are facing religious problem or not, the highest 43% respondents disagreed and 23% respondents strongly agreed with our statement. So it is clear that the trend of facing religious problem is decreasing.

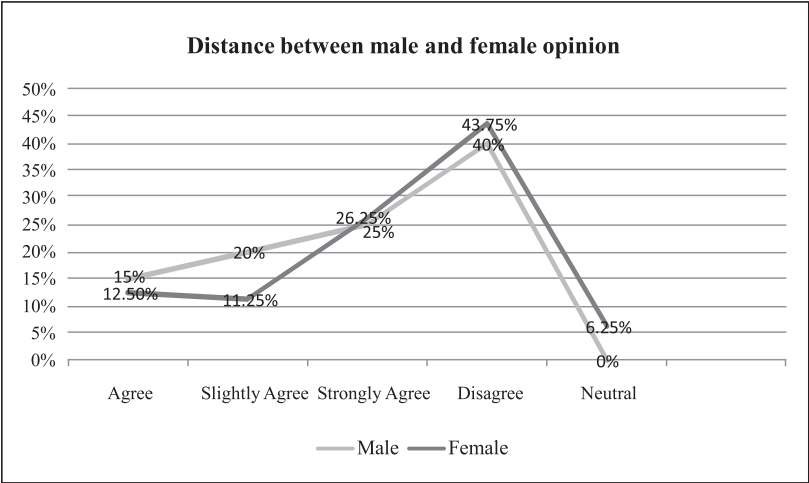
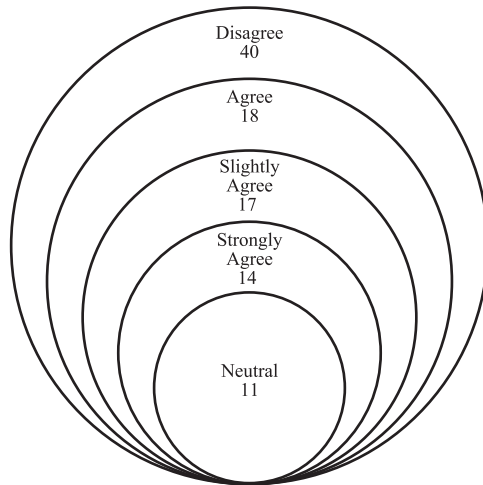


Figure: Distance between male and female opinion.
(Data collected by the researchers).

h. Social acceptance of the working women

We have a propensity to outline the activities of male and female in society. Here women are desirable to do household doings. For this particular motive, society cannot accept the working women easily. The people of the society cannot realize why a job is necessary for women. They think that the husband can run the family perfectly. Women should maintain her family, children, husband and household activities. It is found that highest 40% respondents disagreed and 18% respondents agreed with this statement “Society cannot accept working women easily”. So it is clear that the acceptance rate of working women is increasing although fallacies remain.



**Figure : Measurement of the statement on “Society cannot accept working women easily”
(Data was collected by researchers).**

From above discussed findings, it is clear that continuing at a time two jobs like family maintaining and office duty is so tough. Most of the working women have acknowledged this problem frankly. For this reason, women are less productive in office work but women are trying to compete with the male counterpart and most of the time they are becoming successful in various competition.

i. Facing family hindrances in continuing job

Working women sometimes have acute family hindrance to continue their job. At a time, they have to manage two major duties, family maintaining and own job performing. In this study we have found that 90% respondents have admitted that they cannot spend their time with their family members, specially their children. So working women could not cope up with time.

j. Socio-cultural factors influences

Socio-cultural factors include all factors that exist within our society and culture that affects the behaviors, moods, and opinions of our social man. Social and cultural practices generally affect the working atmosphere of women. It is found that in our survey 26% respondents have slightly agreed on the statement “socio-cultural factors influenced them” and 24% have agreed with the statement. On the other hand, 21% respondents have disagreed with the statement. So, socio-cultural factors can influence the work place of the working women. For example, superiors can exercise extra power to get extra benefits and superior also can dominate the junior officer.

Findings of the Research According to the Cultural Dimensions Theory

According to the theory of cultural dimension, we all know that in a society, the higher the power distance, the more discrimination and social stratification occurs. The result of this study shows that we have the society bestowed with high power distance. The masculine part of the society, having been privileged for centuries and having better physical strengths, have better social positions both in the jobs and in the family. So, invisible barriers on women are a mental battle for women, even not being in any fragile condition, women start thinking themselves as the oppressed counterparts. Again, it is needless to say, that those who hold power, become very often rigid and bold so that it becomes unwelcoming for the women to approach.

Masculinity and religious taboo of our society is another outcomes of the research which is closely correlated with the cultural dimension theory. The true meaning of masculinity involves regardless of gender. But the assertiveness, courage and vigor, all are supposed to interpret for men in our society. Women nowadays are breaking the shackles but still for them there is a long way to go to find the preferred destination as we see in the result of the study. The primitive cultures of this land does not support this idea, but in reality we are observing it right now. If we go to the cultures of centuries back, we will find that a harmonious and cooperative relationship existed in between men and women. They lived together and were engaged in economic activities together as well. But, when religion started becoming dominant in the middle age, those cultures changed gradually and started making men dominant in all respects. These religious misconception still prevails in our society although there are signs in the result to be better through the passage of days. Lack of participation in workplaces and poor family cooperation is a result of high masculine culture. The psychological underpinnings of the family still dwell in the traditional thoughts originated from social and religious taboo. It is found that non-cooperation is not the problem rather setting invisible ceilings becomes the problem. Colleagues' non-cooperation in the workplace comes from professional jealousy, masculine stunt, cultural taboo etc. Gender role of women as birth-giver, caregiver and doing household chores etc. becomes another great challenge in continuing their jobs and it becomes another great challenge in the time of promotion and posting as well. Being pregnant is still often taken as being sick or ill. So, these are very bad signs of being a masculine society till today.

Recommendations for Removing Invisible Barriers and Improving the Working Condition of Women

Few important recommendations are extracted from this research to remove the glass ceiling on women and improving the working environment of women-

a. Providing Proper Family and social support based on appropriate gender knowledge

Family and social support is prerequisite for removing the invisible barriers on working women. First of all, the family has to be more conscious about their daughters' future. They have to decide whether their daughter will be only a housewife or a job holder. From their daughters' childhood, they have to offer the full concentration on their daughters. They have to ensure their daughters' proper nutrition, education, socialization, and motivation. It is found that about 32% of the total recommendations are given on the side of family and social support to remove the invisible barrier of working women. Again, proper education for a girl can play a pivotal role in the development of a woman. Proper education means educating the women in right way giving technical training and practice. Women face male-domination in every issue of life in a patriarchal society like ours. Women's opinions are taken lightly by husband and male superiors. We have found that many of the respondents have recommended to curb down the culture of masculinity from our family, society, and state.

b. Bringing socio-psychological shifts in cultures

Psychological change signifies the changes of opinions, principles, ethics, norms, ideology, social values and culture that create barriers in our way of life for development. Women will not be able to get a job and work it better without changing the prevailing ideology or so called mind-set. Women have to think that they are not dependent on anyone else. They are equal to men and they all have abilities like men. In our survey we have found that about 22% recommendations have emphasized on psychological change. Early marriage of a female child brings a total damage to her bright future. When a girl becomes the prey of child marriage, her all productivity becomes stopped. So it should be stopped as early as possible from our society. Misinterpretation of religious values and religious fundamentalism hampers the women's working life. The precise interpretation of religious rules and regulations (according to the particular religion of the person) may lay key social values for the betterment of the working conditions for both genders.

c. Ensuring economic freedom and empowering in economic decision making

Decision making power goes to whoever has the power of economy. To solve this barrier of working women from their family to office, they have to be economically empowered. Women have to engage in various income earning sources like job, business, firming, and become an entrepreneur etc. Women have equal rights in every spare of life that is guaranteed by the constitution. In the job contexts of ours, they have to get equal opportunity

of promotion, transfer, training and selection. In our survey, it is found that 90% recommendations have emphasized on ensuring women rights. A friendly environment should be ensured to enhance the participation of women in the job market. A cordial environment for women refers to a job where women are not going to face any discrimination, inequalities, harassment, mental pressure, financial burden and risk free work atmosphere. Proper cooperation among colleagues and superiors will increase the job satisfaction of the women. Promotion, transfer, training, increment, bonus will increase the job satisfaction among officials and the job environment will be smooth. In the male dominated society, women cannot take decision freely. They are confined with some social immoral norms and taboos. This should be changed and women should be given chances to decide as per about 64.5% of the respondents.

d. Arranging programs for motivation and technical training

Motivating the women to be educated and to become a job holder and do it very well, can empower them. Technical training should be ensured for the women. Many respondents mentioned it in their recommendations. Technical training refers to providing the training of computer, tailoring, IT training, and mechanics etc. It is found that about 66% of the respondents have mentioned that women need more technical training to develop their skills and performances.

e. Establishing Day-Care Center for babies

Many working women have little babies. Leaving their babies in the house and continuing the job for 8 to 10 hours is so much difficult for a woman. In the developed countries there are adequate of babies' day-care centers for their babies' proper care and look over. But in our country there are only a few institutions where there are baby day care centers. Most of the women have showed their concerns about this. So baby day care centers is recommended for every office. It will help to increase the productivity of the working women and they will be able to deliver service efficiently and effectively.

Concluding Remarks

A plenty of recommendations have been drawn from the study and they have been discussed above. If our family and society can follow the above mentioned recommendations, our women will be self-empowered, self sufficient and income earner people that means wished people. The corporate bindings, religious backdrops and superstitions will go perished and is being on the decrease with days' passing. Most luckily, the situation are being changed day by day as the results of the study says. We are gradually coming to the stage, from where we can at least utter for the women's rights and what was even unexpected in the previous decades. But the scenario of these urban cities is not comparable to rural ones. So further studies on rural atmosphere is required.

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Potentials and Challenges of Inaugurating Community Service Order (CSO) in Bangladesh: Lessons from Developed Countries

Sultana Jahan¹

Jahid Hossain Dolon²

[Abstract : Community service (CSO) is a relatively novel penal measure inserted in several countries in the world. In a society, especially capitalist, dissatisfaction with the cost and effect of prison attracts the idea of community service. It has similar significance in states experiencing over incarceration. Question on true effect of the introduction of welfare state in reducing crime rate persuades the thought of CSO. This paper sketches the concept of community service followed in different criminal justice system. It critically analyses the potentials of this form of sanction in Bangladesh highlighting its urgency in prevalent laws.]

Key words : Community Service Order, Reformatory Punishment, Standard Minimum Rules, Prison Overcrowding.

Introduction

Community Service Order (hereinafter CSO) is an alternative form of punishment in which a convicted offender is liable to perform some specific kind of service to the community under supervision of a designated officer (normally a probation officer). It constitutes contrite reparation which the person is required to make to the community what he has wronged. A community Service order requires an offender to do unpaid work for a specified number of hours, or to perform a specific task (Afroz, 2007). In Britain a CSO can be ordered where a person is convicted of an offence which is of a kind punishable by imprisonment. The CSO may take the form of Community Payback like removing graffiti, service at old age home, cleaning public places, decorating public places and buildings etc. In the UK an offender may be sentenced to 40-300 hours of community service depending on the severity of the offence. A convicted offender may be sentenced with community service order, inter alia, if the court thinks that he or she is more

¹ Corresponding Author; Assistant Professor, Department of Law, University of Barishal, Barishal, Bangladesh.

² Assistant Professor, Department of Law, Stamford University Bangladesh, Dhaka, Bangladesh

likely to stop committing crime than going to prison, or it's the first time he had committed a crime or on the ground of some other mitigating factors to the satisfaction of the court (Sentencing Council, 2017) . Although CSO is an innovative penal measure utilized by most of the developed countries, it will be a challenge to introduce it in Bangladesh due to the socio-cultural aspects and religious notions.

This is a study to have insight into CSO and a critical evaluation of its possible effectiveness in a socio-economic environment like Bangladesh. The specific objectives of the study are: to explain the idea of CSO, its worldwide development, to identify the viability of CSO as a penal measure of Bangladesh, to find out the challenges of introducing CSO in the context of Bangladesh and to provide the probable functioning procedure of CSO for the penal system of Bangladesh.

Diversified Notion on the Purposes of CSO

According to Harris, a community service program is a program in which convicted offenders are placed in unpaid arrangement with non-profit or tax-supported agencies to serve a specified number of hours doing work within a specified time as a sentencing option or condition (M.K.Harris, 1980). Accordingly, CSO differs from restitution as it does not involve in direct compensation to the victim. Community service echoes some features of impressments and transportation. More recently, work has formed the substance of penal sanctions in many part of the world. In capitalist world, work is regarded as main currency of social exchange. The concept of work as a negative wage on crime is thus a striking one. In the word of Ken Pease community service can be regarded as a purely retributive sentence (Ken Pease, 1985). Jeny West tends towards dependence on the punitive approach of CSO. He argued that, any challenge on the validity of the tariff system of sentencing is unacceptable (Skeen, 1988). Such challenges imply a failure to recognize the role of the Sentencing authority as representative of punitive instinct of the society. The notion that society's sentiment is punishment oriented has the potentials of creating debate on true perception of the society on punishment (Ken Pease, 1985). The Wooton Committee saw the primary aim of CSO as offering an effective option for convicted who would otherwise have received a short custodial sentences. Even the opinions of courts are divided regarding nature of CSO. Some opines that CSO is a sentence of its own, whilst others hold it to be an alternative to imprisonment (Skeen, 1988). The paper of George Mair revolves around Robert Martinson's 'nothing works' theory and tries to refute it. It also states that, if the goal is to reduce prison population, there are other ways. He discouraged solely depending on CSO. In implementing CSO in UK, he emphasized a structured and coherent approach and a basic monitoring system (George Mair, 1995). Rob White has depicted a few discussions on the relationship

between community corrections as a form of professional practice, and restorative justice as a philosophical framework for intervention. His study also explains why community-based responses to offending are preferable to institution-based responses, from the point of view of financial costs, opportunities for rehabilitation and implementation of restorative forms of justice. The paper also states two theories, 'spending more for less' and 'more time to save time'. The thesis provides comparative statistical data regarding the trend of reoffending after imprisonment and after community sentences (White, 2004-2005).

Modes of Punishment Prevalent in the Criminal Justice System of Bangladesh

The legal system of Bangladesh is largely common law based and most of its important laws including the Penal Code, 1860; the Criminal Procedure Code, 1898 and the Evidence Act, 1872 were enacted during the British colonial rule in the Indian Sub-continent. Much time has elapsed, the colonial rule ended and the Pakistan era passed but we are still following those codes and statutes with some limited amendments. Hence our penal system has got little changes. The existing penalties for offences as mentioned in Section 53 (Penal Code, 1860) are more or less retributive, deterrent and preventive in nature in which reformation and restorative justice is mostly overlooked. If we look into Section 53 of the Penal Code we will find that there are 5 kinds of penalties likewise death sentence, life imprisonment, imprisonment, forfeiture of property and fine. Although the existing law (Probation of Offenders Ordinance, 1960) introduced some kinds of reformatory penalties like verbal sanction, conditional discharge, probation order and victim compensation order, these are hardly claimed by the lawyers and granted by the judges (Afroz, 2007). The imprisonment of convicted offenders has been the prime mode of punishment which has posed a great burden to the jail system by overcrowding in the jails and causing enormous consequential problems. Moreover, the failure of the existing penalties to control recidivism has given rise to think of alternative forms of penalties, one of the best of which can be Community Service Order.

Tracing Emergence of CSO from Ancient to Modern Period

The trace of CSO is thought to be prevalent in the Old Testament with the idea that where reparation to an individual victim is not achievable, it should be made to the community instead (Ken Pease, 1985). The idea has also been found when House of Correction was introduced in 1953, to deal with vagabonds by suggesting hard work as a way of reducing idleness. In late 1940s German Juvenile Court Judge introduced some form of personal reparation as one of his court disposal, though it was imposed without specific legal sanction (Prins, 1976). In modern age the utility of CSO was

felt in 1940s and 1950s as a part of welfare-state idea. In the 1960s, it was discovered that imprisonment was intrinsically harmful to the individual and of dubious value in deterring the convicted criminal from repeating his crime (Young, 1978). In 1973, the Community Service Orders were introduced in the UK (Harding, 2013) and the first community sentence was pronounced by Mr. Justice James who ordered Peter, a cannabis supplier, to undertake 120 hours of Community Service to work for an old people's home run by Nottingham social services, assisting staff and residents. Later on, it was introduced in many countries like Singapore, South Africa, Kenya, Tanzania, Australia, New Zealand, Canada, Uganda, Malaysia etc. Writer Bala Reddy states the development of CSO in the United Kingdom, the significance of CSO, the objectives of introducing UK model CSO in Singapore. He has also endeavored to describe the pitfalls and progress of CSO in Singapore (230, 1991). The study of Teo Liyin directed to describe Corrective Work Order (CWO), which is to some extent similar to the idea of CSO (Liyin, Corrective Work Orders, 1993). CWO was introduced in Singapore by an Act (The Environmental Public Health (Amendment) Act, 1992), which involves unpaid work in relation to the cleaning of any premises" and enjoins the court to impose such an order with a view to two objectives: reformation of an offender and protection of the environment. The author has made an extensive analysis of historical background, comparison among similar legislations of different jurisdiction, problems of enforcement, reaction to the community, attitude of the judiciary and judgments on CWO in Singapore (Liyin, 1993). In an author's opinion, there is no clear statutory basis for community service as a sentence. In these circumstances, section 5(2) of the Probation of Offenders Act as enacted in India has been considered as possible back door for cost's entry (The Probation of Offenders Act, 1958). In Canada community service order is regarded different from other sentences on the point that, it requires the offender to take on the role of 'helper' and 'helped'. The legality, needs and procedure of CSO in Canada are applicable as a term of probation (Stortini, 1978-79).

In 2010, the Irish penal reform trust argued in favour of inserting community sanction. Effectively, pursuant to Criminal Justice (Community Service) Act 1983, a court may impose CSO in respect of an offender who is above 16, convicted of a criminal offence for which a sentence of imprisonment of twelve months or less (Connell, 2013). Another European country accommodating CSO is Greece. The reason behind insertion of CSO was to reduce overcrowding by providing an opportunity for offenders with no means to pay the monetary conversion of their prison sentence. So, basically, they convert their sentence into CSO (Anagnostaki, 2011). India is taking steps to introduce CSO in their penal system, and in some states, for example Gujarat, it is introduced as test basis. In Bangladesh the idea of restorative justice is getting popular, which can be exemplified by the inauguration of

community policing system in the police service. This paper will critically analyse the potentials as well as the challenges of the Community Service Order in the penal system of Bangladesh.

Initiative of Inclusion of CSO in International instruments

In addition to practicing CSO in national arena, efforts have been taken to include non-custodial sanction in international sphere. The first standard for CSO was the Standard minimum Rules for the implementation of Non-Custodial Measures involving the restriction of liberty in 1988. This standard was drawn up by a non-governmental organization named International Penal and Potentiary Commission. According to the President of IPPF, the aim of IPPF was to 'promote the international acceptance by the UN of such rules that is non-custodial sanctions as analogous and complementary to the United Nations Standard Minimum Rules for the Treatment of the Prisoners' (Rostad, 1989). Such standard minimum rules were drafted by experts of United Nations Asia and Far East Institute for the prevention of crime and treatment of the Offenders following a recommendation of Economic and social Council. As a result, Tokyo Rules came out. Though it was not an international treaty, and therefore, had no binding effect on municipal laws, its significance was of no less important. Its status as a customary international law cannot be denied. As reminded by Menon, the passage of norms agreed upon in international Conferences into customary law through practice constitutes a common, generally accepted method of building customary international law (T.Menon, 1989). This standard has been recognized in countries like USA, Switzerland and South America (S v Stagge).

Legal Perimeter Applied to Community Sanctions in the View of D. Van Zyl Smit

a. Nature of sanction

According to Smit (Smith, 1993), Unlike specific penalties, for example capital or corporal punishment, CSO accommodates a wide range of restrictions and compulsions. Therefore constituting a general guideline is a necessity for individual sanctions. Regarding the point of limitations of community punishment, it is argued that, community punishment has the characteristics of deprive and censure because, a sense of shame is communicated to the offender. Again, European rules provide that, community punishment should be exercised in a way that, it would not be in contrary to the human rights and fundamental freedoms. In legal systems where constitutional provisions are specific, the court's power regarding CSO is limited. Reversely, where constitutional provisions are not specified, courts have comparatively more discretion. In the observation of Smit, constitutions where fundamental rights are guaranteed, do not automatically

guarantee that, these will not be infringed by orders constituting community sanctions. The term absolute restriction is not applied here. For instance, court exercises discretion to impose conditions of probation defying constitutional rights.

b. Prohibited purposes

In some case, CSO is given considering rehabilitative and protective aim than retributive purpose. There are partially prohibited sanctions. It means fixing length of period of punishment so that the punishment period stays proportionate to punishment.

c. The legality of sanction

According to European Rules, the legal framework requires definition, adoption and application of community sanction and measures shall be laid down in law.

d. Proportionality

Punishment should fit the crime. So, the sanctions must not be grossly disproportionate to the offences for which offences should be imposed. However, certain community sentences may be harsher punishments than short terms of imprisonments.

e. Consent of the offender

There grows a notion that community sanction should be imposed only with the consent of the offender.

f. Process of implementation

Process of implementation meaning procedural safeguards, civil and political rights of offender shall not be disturbed to a greater extent than specified by sanction. In punishment policies, impact on third parties is a factor not specifically dealt with. In case of community sanction, the international standard suggests that, privacy of the family members should be maintained. In scholars opinion, court should consider the impact on third parties when sentencing community sanction. Participation of the community in this process is intended, but cannot always maintain because there occurs situation when participation remains restricted. An idea developed in this case that, in systems where community sanction considered rehabilitative, participation of the community is possible.

Challenges of Implementing CSO in Bangladesh

There is evidence showing that in reality CSO is not used the way the theory developed. Mismatch between the views of probation officers and views of the court making orders can lead to the offenders' being imprisoned even though the court intended otherwise at the beginning. Confusion can

become compounded if the sentences, the probation officer and the CSO organization have differing aims. Lack of proper sentencing structure and proper administration are likely to cause further problem than benefit. Additionally, in a society facing unemployment problem, CSO may create problems like undercutting of wages. Consultation with trade union is necessary in this regard. Absence of any detailed guideline and adequate laws enforcement procedures are additional problem.

Role of Probation as a Non-Custodian Mode of Punishment in Bangladesh

In *Abdul Khaleque v Hazera Begum* and another it was held that, the penal system of Bangladesh is essentially reformatory in character as opposed to retributive. The provision afforded by the Probation of Offenders Ordinance is a prime example of such a policy. If a sentence of probation is imposed, it is likely to be of a deterrent nature and will have a rehabilitative effect which will fulfill the intention of the legislature (*Abdul Khaleque v Hazera Begum* and another, 2006). The process of granting probation to an adult offender begins before declaring the judgment or passing sentence. At this point, if the Court considers that on conviction, an offender might profit by being released under probation, it will issue a requisition for a Pre-Sentence Report (PSR) directed to a particular Probation Officer. The Probation of Offenders Ordinance, 1960, s. 5, The Probation of Offenders Rules, 1971, Rule 11(3) and the Probation of Offenders Ordinance, 1960, s. 8 articulate that, the Probation Officer will The Probation of Offenders Ordinance, 1960, s. 5, The Probation of Offenders Rules, 1971, Rule 11(3) and the Probation of Offenders Ordinance, 1960, s. 8 articulate that, be asked to submit the PSR within a given timeline. Based on the PSR, if the Court is convinced that the convict will maintain good conduct, it may issue a probation order through taking of a bond from the convict or her/his sureties for a period of between one to three years. Following issuance of the probation order, a Probation Officer will be attached to a particular probationer. It is imperative to note that no female offender may be placed in the supervision of any male Probation Officer.

Drawbacks of Current System of Probation and Potential Role of Civil Society

The Penal Code was enacted in 1860 by the British Government, the purpose of it was neither crime control, nor prevention of wrongdoing not even preservation of peace. Rather the purpose was 'equipping the imperial state with power to crush rebellion, silence discontent; prohibit censor; forfeit unpalatable pamphlets and literature; and generally curb social and political protest' (Rajeev, 2000). It sometimes becomes a means of oppression on the hands of the ruling elites. The Penal Code defines offences and prescribes penalty for each, the concept of individualization of

punishment is absent in it. The notion of penology is now turning to individualization and shifting from punitive deterrence to reformation and correction. The Penal Code, which was considered as advanced a century ago, now seems to be an outdated Code by the standards of modern social, constitutional and human rights perspectives (Dhirajlal, 2006).

It is pertinent to mention that the penal policy of Bangladesh lacks sufficient alternative measures to punishment and the sentence of imprisonment is, arguably, the most frequent form of criminal punishment among all others (Afroz, 2007). This is an overall critical evaluation of the sentencing practice in Bangladesh. The Author efficiently points out different loopholes of the penal system of Bangladesh which includes a wide discretionary power of the judges regarding sentencing, lack of alternative measures of sentence and pronouncement of conviction and sentence at the same time while deliberating judgment. The paper has stated community service order may become one of the effective forms of alternative method of sentencing. Some recommendations have been provided, inter alia, for establishing a sentencing council, developing sentencing information system, emphasizing on alternative methods of punishment, etc. Qualitative method has been utilized in this paper and survey has been conducted to get proper view about the sentencing practices in Bangladesh. But as the paper relates to a vast range of research like sentencing practice of Bangladesh, specific issues have got limited focus. Especially the idea of sentencing guidelines, sentencing board and sentencing information system requires more explanation and clarification. Since this article is completely prepared for the society of Bangladesh, it has less impact on international factors.

There were about 73177 (Department of Prisons, Bangladesh, 2017) prison inmates in 67 jails of Bangladesh whereas the capacity was for about 28000, almost three times. The plights of prisoners are untold with the over-crowded cells, poor hygiene, sanitation and ventilation facilities, sub-standard food and administrative corruption (Asaduzzaman, 2000) which is in derogation of *Universal Declaration of Human Rights, 1948*, the *International Covenant on Civil and Political Rights, 1966*, the *UN Standard Minimum Rules for the Treatment of Prisoners, 1955* and the *Constitution of Peoples' Republic of Bangladesh* (Karzon, 2016). There is another proposition regarding the negativity of prevalent use of incarceration in Bangladesh, that the subsistence cost of prisoners and other procedural costs make it a costly option for a developing country like Bangladesh.

It is often argued that the sentence of incarceration for most of the offences (as prescribed in the Penal Code and all other substantive criminal laws) without considering pre-sentence records, sentencing hearing, an uniform sentencing guideline and without taking the offence in an individualistic way, may lead to injustice and expose the offender to commit more serious

crimes. Because, if a first-time offender for a petty offence is sent to jail, he has to live with prison inmates who are experienced with different serious offences. They get acquainted with criminal gangs or groups which lead them to join these groups and commit serious crimes. That is one of the reasons incarceration has been criticized as ineffective in reducing recidivism by many criminologists. Moreover, when a person is incarcerated, his family becomes vulnerable to economic difficulty, children and spouse become helpless. It is also argued that incarceration stigmatizes a person and his family which makes difficult for him to live his normal life after serving the prison sentence (Karzon, 2016). The current practice of probation has been succinctly described by Justice M Imman Ali of the Appellate Division of the Supreme Court of Bangladesh:

“The use of probation by our trial Courts is very rare, possibly due to the punitive attitude of the learned Judges which appears to be prevalent across the country”.

From a report (Ali, 2010), it has been found that, lawyers were generally neither aware of nor interested in the law concerning probation of adults. In this context, individuals who may otherwise be released on probation are sent to prison, with the result that very few convicts are found in the probation system in Bangladesh. There is also a lack of administrative and logistic capacity within the DSS to provide appropriate support to promote the probation system. The probation process for children is supposed to be initiated by police officers through contacting the nearest available Probation Officer. In practice however, police officers appear reluctant to inform Probation Officers. This is well illustrated in a Bangladeshi case, (Fahima Nasrin v Government of Bangladesh, 2009):

“The petitioner pointed out that it is evident from the charge sheet that the accused was at that time only 14 years of age, and yet the police did not consider his bail as required by section 48 of the Act (the Children Act, 1974). They also failed to inform the child’s parents, as required by section 13 and did not inform any Probation Officer, which is a violation of the mandatory requirement of section 50 of the Act.”

Regarding CSO, some suggestions are recommended by BLAST. The earliest proposals made for alternatives to imprisonment can be traced back to the late 1800s to the recommendations of several Jail Commissions and the CrPC, 1898. Taking the Probation of Offenders Ordinance, 1960 as the starting point for establishing the probation system in Bangladesh, it would be right to conclude that probation has a long history within the legal framework spanning over 50 years ((BLAST), 2013). However, probation is still not widely practiced due to the understanding prevalent among many criminal justice officials that imprisonment is intended solely for punitive or deterrent purposes, and not for rehabilitation. The legal framework allows

offenders charged with a wide range of minor offences (non-grievous) to be placed on probation. The probation processes for adult accused and children in conflict with the law are separated to ensure the best interest of children. The limited resort to probation creates a burden on the prison system, and contributes to massive prison overcrowding. The administrative process for probation under different laws requires clarification. In addition, the DSS has acute logistic and operational shortcomings resulting in obstacles to ensuring probation and meetings its rehabilitative purposes. Lack of coordination among different agencies involved in probation (such as the police, court, lawyers, Probation Officers, Ministry of Home Affairs, Prisons Department and the DSS) is also evident. There are 64 districts in Bangladesh, but only 44 posts of Probation Officers. There is no Probation Officer in many districts, and none at Upazila level. There is a need for sufficient human resources and logistic support for extending probation services in all Districts with proper coverage in Upazilas and Metropolitan areas. Where there is willingness on the part of judges to give probation orders, insufficient resources limit the capacity of judges to make such orders. Greater numbers of Probation Officers should be recruited, preferably with backgrounds in law, social services, or criminology. Currently, there is no separate budgetary allocation for probation services and the allocated budget with the district DSS Office is very limited. It is essential to allocate separate and sufficient budget for probation services. In addition, additional resources need to be channeled to ensure capacity development of Probation Officers with regard to adult and child probationers respectively. Increased monitoring and supervision by the concerned Ministry and respective Court is required for existing organisations involved in the probation system, including for the DSS, District Probation Officer, Child Development Centre and Upazila Social Welfare Offices. Comprehensive rules need to be framed and adopted to urgently address the new concepts of non-custodial measures, including diversion and alternative to imprisonment for smooth implementation of the newly enacted Children Act, 2013.

Civil society has a vital role here. Specially those who focus on human rights should initiate dialogues and programmes to promote the probation system in Bangladesh as an alternative to imprisonment, in order to reduce prison overcrowding and humanise the penal interventions in a more economical way. Human rights organisations need to raise the awareness of both duty-bearers (lawyers, police officers, prosecutors, and judges) and right-holders (accused, defence) about the provisions available for probation, and also about the scope for applying non-custodial measures including probation, diversion, conditional release and early release. Building awareness and confidence about probation can popularize it as a process among both justice system actors and the public. Specialised organisations working on criminal justice reform can undertake pilot

programmes on supervision, reformation, reintegration and rehabilitation of offenders that can then be replicated in government programmes. This may also include expanding mediation and ADR services offered by civil society organisations in petty criminal cases. Links with organisations providing paralegal initiatives, which aim to provide alternatives to pre-trial detention, should also be explored to review possibilities of parole and early release.

Specialized organisations working with the criminal justice system can undertake capacity development programmes for judges, lawyers and Probation Officers. To provide evidence on the positive aspects of probation, organisations involved in criminal justice research can also conduct extensive research on alternatives to imprisonment and undertake policy advocacy. A survey of sentenced prisoners should be carried out to establish the number of potential candidates for alternatives to imprisonment. This would provide a baseline and data to support alternatives to imprisonment.

Positive aspects of implementing CSO in Bangladesh

This study is directed to bring humanity in the penal system of Bangladesh. CSO is one of the methods which help to ensure justice in a humane way (Malley, 1988). We must remember, although offenders harm to the community, they are human beings. Every person deserves to get a chance to rectify himself/herself. Therefore, if a person who has committed an offence for the first time, his staying at large is not dangerous for the society, has committed an offence out of mistake or victim of circumstances but still liable to a sentence of imprisonment, may be sentenced to CSO on certain conditions. An appropriate CSO will be helpful to rectify the wrong and rehabilitate the offender in the community and will help to bring reformatory and rehabilitative justice in the society. The reasons for favoring CSO have been stated by Hawkins as humanitarianism, skepticism as to the effectiveness of imprisonment, prison overcrowding and economic stringencies (Hawkin, 1975). Most importantly, by this process of sentence we can turn burdens into positives. Generally the offenders in custody are burden to the state in terms of cost. It requires a huge budget for the management, maintenance and subsistence of the prisoners. If the provision of community service is introduced in the penal system of Bangladesh, the offenders (not serious or habitual offenders, for whom imprisonment is appropriate) will have to work for the community, like working in the hospitals, old age homes, cleaning roads, planting trees, working for the disaster-affected people, working for the rehabilitation of street children, working in the waste management projects, etc. Thereby these people will be able to participate in the overall development process of the country, and also to rectify themselves. In this regard we can consider the opinion of Darren Kieran Connell about introducing CSO in UK, who stated that the rationale for community orders, at least, from the central government's viewpoint, has overwhelmingly been economic one.

Moreover, CSO may be helpful in increasing sense of responsibility and compassion in the offender. The idea of this community service orders, one of the members of ACPS Sir Louis Bloom-Cooper states, came to them by chance, when they were drawn attention to a newspaper article about an experiment conducted by a criminal court judge in Darmstadt, Germany, in the 1950s. The judge exercised his discretion by ordering an offender, convicted of dangerous driving, to work for a certain period of time under nursing supervision in a local accident and emergency hospital (John Harding, 2013) It is clearly a sentence which the Judge imposed on the offender only to show the sufferings of the accident victims and hence to bring realization of guilt in the mind of that offender.

CSO is treated as one of the forms of restorative justice. Restorative justice is a theory of justice which emphasizes on repairing the harm occasioned to the victim and the society by the offence, (Karzon, 2016) in order to put things right as possible (Zehr, 2002). CSO can have that effect in the society as well as to the victim and offender. Introducing CSO in the penal system of Bangladesh will help to materialize restorative justice in Bangladesh. This study is very relevant for the legal and social system of Bangladesh. Because of the overuse of imprisonment, which is treated as a last resort in many countries, the penal system of Bangladesh has become repressive in nature and causing different social anomalies. Moreover, excessive imposition of imprisonment seems to be a failure to control recidivism.

Recommendations

To scrutinise the relevancy of CSO as well as the problems and prospects of introducing Community Service Orders in Bangladesh, different Laws and Case-laws, policies of Bangladesh as well as of other jurisdictions should be analysed. International conventions, treaties, protocols and other soft laws should be taken into consideration to identify the international obligations of Bangladesh regarding the subject-matter of the study.

Survey should be conducted among the detainees in the prison among the convicted offenders. The target respondents are (a) first time offenders, (b) offenders between the age groups of 18-30 years, (c) offenders convicted of petty offences. For Government, amendment of section 53 of the Penal Code may be considered and adopted to allow alternatives to imprisonment. This currently lists only five forms of punishments, namely (a) death sentence, (b) life imprisonment, (c) simple imprisonment; (d) rigorous imprisonment, and (e) fines, and no scope for imposing any alternatives to imprisonment other than fines. The implementation of probation should be made mandatory. A set of policies and guidelines for implementing probation policy should be developed to achieve this. Amendment of the Probation of Offenders Ordinance, 1960 (earlier amended in 1964) and the Probation of Offenders Rules, 1971 would be required to address the following issues:

I) enabling grants of ‘conditional discharge’ and ‘probation order’ to be made ‘on the Court’s own motion’ under sections 4 and 5 respectively of the Ordinance; and

II) clarification of rules regarding probation, to among others, clearly delineate the administrative accountability of Probation Officers (whether to the DSS or the Court).

Adopting policies and guidelines which specify the available alternatives to imprisonment is crucial. For example, community service, suspended sentences, or fines, or even ADR, beyond the use of probation. Effective alternatives to imprisonment can be incorporated within penal interventions. There should be separate considerations for women with young children.

Conclusion

CSO has been a successful method of penal sanction, as claimed by different researchers, throughout the world, especially in the developed countries. Some developing and least developed countries have also introduced this mechanism in their penal system and continuing it. It is true that, compared to other legal principles, CSO is still on developing its principles. Steps should be taken to analyze whether this method of corrective and restorative justice will fit in the penal system of a country like Bangladesh, where social norms and beliefs are largely impacted by religious notions, political instability and differences are frequent, and economic conditions fluctuate and governmental mechanisms are corrupted. Consequently vagueness in CSO guidelines can be avoided. Due to the effectiveness of CSO in different countries it has earned great appeal to the penologists as an effective form of penalty to control recidivism, to pose greater focus on individualization of offenders, to materialize restorative justice, to make the penal system cost effective and to be humane in punishing the offenders. There is a proverb in Bengali literature meaning, ‘Hate the sin and not the sinners’. CSO will help to reflect this proverb in the penal system of Bangladesh.

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Impact of Social and Economic Variables on Health Care Expenditure: A Case Study on Barishal Division in Bangladesh

Md. Tanvir Ahmed¹

Refat Ferdous²

[Abstract : This paper intends to identify the potential impacts of social and economic variables on health care expenditure in Bangladesh. The study uses primary data collected from 400 randomly selected respondents of Barishal division, the south central region of Bangladesh. Analysis of Covariance (ANCOVA) model is employed to find out the effects of all these indicators on health care expenditure and quantitative analysis is used to show the social cost of illness. The empirical results show that the estimated coefficient of income, number of family member and age are positively related to health care expenditure and the result is statistically significant. The estimated results also reveal that year of schooling and distance of nearest health care institution both have a negative impact on the consumption pattern of health care. Furthermore, frequency of doctor visit and duration of illness have a positive association with health care expenditure. Besides, findings of the study indicate that age affects health care expenditure positively and gender imposes variation in consumption of health care. The age variable is statistically significant. Moreover, results expose that there are sixteen types of diseases that the people of Bangladesh are suffering now and these have a considerable amount of social cost. In fine, by analyzing the results and findings, it is recommended that if government and appropriate authority take some measures and set some effective guidelines health care expenditure can be reduced and social cost can be minimized.]

Keywords : Health care expenditure, ANCOVA Model, Social cost of illness, Income, Year of Schooling and Duration of illness.

¹ Corresponding Author; Assistant Professor, Department of Economics, University of Barishal. Email: mdtanvirahmed03@gmail.com

² Assistant Professor, Department of Economics, University of Barishal, Email: refateco@gmail.com

Introduction

Bangladesh is a highly populated country with a total population of around 160 million of which around 32 percent live under the poverty line (GOB 2016). The overall health care status of Bangladesh is considered as average because of a number of reasons such as poor health care services, lack of the number of doctors, high cost of private medical facilities, expensive diagnostic tests and high price of drugs. Though Bangladesh has natural resource constraint along with low per capita income, the country is blessed with a huge amount of young population which needs to be converted into manpower. To reap the benefit of this young population or to have demographic dividend, health care expenditure and management both are expected to improve in near future. As a result, social and economic variables affecting health care expenditure need to be identified to formulate appropriate policies and regulations in healthcare sector. However, economists always emphasize that health plays a vital role in both individual wellbeing and overall macroeconomic development of a country in a broad spectrum. As a consequence, some steps have been taken and a number of policies have been introduced to understand the social and economic factors contributing to health care expenditure and how the health care services can be improved (Luke and Munshi, 2006). Furthermore, only by looking into the health care policies and management it is always difficult to understand about the factors affecting health care expenditure of a particular region or country. Again, as can be seen from the present situation, the overall health care system of Bangladesh is not balanced because the cost of healthcare services is different and unequal to different areas (Ali and Noman, 2013). So, exploring all the determinants of health care expenditure is really helpful to concerned policymakers and authorities to formulate effective and comprehensive health care strategies for the overall development of the health care system in Bangladesh. The main objective of the paper is to probe the possible factors determining health care cost by using primary data collected from the southern part of Bangladesh especially from Barishal division.

Literature Review

A number of works have been done to investigate the possible determinants of health care demand in different countries including Bangladesh. But, the social and economic factors nurturing health care expenditure are yet to be looked into. Though treatment choices differ across the castes, regions and countries, different socio-economic factors can have a great role to play in determining health care expenditure pattern of a particular region (Ali and Noman, 2013). According to Herwartz and Theilen (2003), over the last 30 years the health care dynamics has gradually become more sensitive to the geographical location of a country which leads to the differences in health

care systems and in respective health care expenditure pattern. Some studies asserted that price is not a strong factor to affect quantity demanded of health care services (Akin et al. 1981, Heller 1982, Akin et al. 1986 and Schwartz et al. 1988, Ching, 1995). But from the study of Mwabu (1986) and Gertler et al. (1987), it is found that prices play significantly important role in health care services. Toor and Butt (2005) found that there are different socio-economic determinants of health care expenditure like per capita GDP, urbanization, literacy rate and foreign aid. Apart from these factors, income is one of the influential determinants of health care expenditure and it is positively related with health demand in Bangladesh (Ali and Noman, 2010). A study conducted by Akbari et al. (2009) in Pakistan it has been found that availability of health care services plays a vital role in creating health care demand. Besides, GDP and income, there are some non-income variables which are responsible for health care expenditure like education, age and location of a particular country (Hansen and King, 1996). Another study conducted on Ghana by Appiah-Kubi (2004) supported the aforementioned findings that non-income variables are significantly influential while determining health care expenditure. Jochmann and Leon-Gonzalez (2004) tried to find the treatment effect by using panel data through Markov Chain Monte Carlo (MCMC) technique and they found that age and number of doctor visit are positively related to health care expenditure. Another study conducted by Sen (2005) revealed that among all non-income factors affecting health care expenditure, access to health care services and treatment or availability of health care is very important determinants of health care expenditure. Elasticity of health care is not responsive to differences in opportunity cost and it has been estimated by using panel data in Germany (Riphahan et al. 2003). Li masako (1996) showed that income and education are significant in determining health care expenditure in Bolivia. People aged over 65 and regional dummy variable have been found statistically significant while estimating health care expenditure in United States and Canada (Matteo, 2005). Elis and Mwabu et al. (1993) found that income is positively related with increased quantity demanded of health care services but distance and user fees both are negatively related to health care demand. Per capita health care expenditure of previous period, yearly dummy variable and ratio of state financed expenditure to overall health care always affect health care expenditure (Barros, 1998). The determinants of health care expenditure are essential to the development of health care facilities and the formulation of appropriate policy framework in this sector. What is more, the extent of impact of all these variables on health care expenditure is crucial to be identified for earning knowledge on overall health care status of the country.

Present health care scenario of Bangladesh

Health is defined as a state of complete physical, mental and social wellbeing and not merely an absence of diseases or infirmity which allows a person to live a socio-economic productive life. Bangladesh, being one of the developing countries of the world, has done well in achieving some goals and targets proposed by Millennium Development Goals (MDG) like reducing child mortality, reducing maternal mortality rate and combating HIV/ AIDS. Over a time span of 45 years, Bangladesh has achieved a lot especially the development of infrastructures- medical colleges, medical universities, private medical colleges, private clinics, rural health centers and community clinics. Furthermore, there are some other fields where Bangladesh upgraded its health care services like attaining a satisfactory level in family planning, reducing population growth rate, significant gains in terms of polio and small pox eradication and overall improvement of hygiene and sanitation standard of the country (Hossain, 2016). As far as the present situation is concerned, Bangladeshi doctors are doing well solving many complex health problems which are not an easy job to do. Besides all these positives, there are still some problems in health care sector in Bangladesh like poor management in health care, long waiting time to see doctors, inaccessibility or unavailability of some health care services, discrimination of services in rural and urban areas, scarcity of efficient doctors and uncensored diagnostic centers. So, for eradicating all these problems and achieving a sound health care system, Bangladesh government along with all concerned public and private organizations should come forward with appropriate policies and regulations.

Methodology

In this paper an Analysis of Covariance Model (ANCOVA) is used to find out the relationship between health care expenditure and other independent variables. An ANCOVA model is the model in which dependent variable is the function of quantitative variables as well as dummy variables (Gujarati, 2013). It is known that dummy variable is the variable in which it takes value 0 and 1. In such types of variables 0 indicates absence of an attribute and 1 indicates presence of an attribute. In this paper ANCOVA model is constructed by different types of socio economic variables. In this paper Health Care Expenditure which is denoted by HCE considered as dependent variable and other independent variables are age, gender, number of family member (NFM), Year of schooling (YS), income of household (Y), duration of illness (DI) and number of doctor visit (NOD). All this information is collected by a sample survey in July 2017. In this survey process the information are collected from 400 individuals.

Sample Survey

This paper is based on the intensive sample survey study in the Barishal division. A structured close ended questionnaires method is used to collect the necessary information for the research inquiry. There are 400 sample collected for this study. In this inquiry, all samples are collected through the random sampling process to reduce the biasness of sampling process. Using sampling formula given by Yamane, 400 samples are collected by considering 10% level of significance. The basic formula of collecting sampling process is given below :

$$n_0 = \frac{Z^2pq}{e^2}$$

In above equation, n_0 is the size of sample, Z^2 is abscissa of normal curve, p is considered as the estimated proportion of an attribute that presents a population size, q is $(1 - p)$ and e^2 is level of significance (Israel, 2010). In this survey process, the respondents face some particular questions like as their age, gender, year of schooling, number of family member, income, duration of illness, number of doctor visit, distance of health care center, quality of health care in Bangladesh and different kinds of diseases the respondent are suffering from.

Econometric Model

In this paper an ANCOVA model is used to measure the impact of independent variables on the health care expenditure of Bangladesh. The basic ANCOVA model is given below :

$$HCE_i = \alpha_0 + \alpha_1 G_i + \alpha_2 A_i + \alpha_3 FM_i + \alpha_4 Y_i + \alpha_5 S_i + \alpha_6 DV_i + \alpha_7 DI_i + \alpha_8 DHC_i + u_i \dots \dots (1)$$

In the above equation,

Denotation	Name of Variable	Denotation	Name of Variable
HCE_i	Health Care Expenditure of ith individual	G_i	Gender of ith individual
A_i	Age of ith individual	FM_i	Family Member of ith individual
Y_i	Income of ith individual	S_i	Year of Schooling of ith individual
DV_i	Number of Doctor visit of ith individual	DI_i	Duration of illness of ith individual
DHC_i	Distance of health care center from ith individual	u_i	Error term of ith individual.

To apply OLS on this model and ensure the estimated coefficients are BLUE (Best Linear Unbiased Estimator), in this paper assumed that the above model is linear in parameters, expected value of error term is zero, var $(u_i) = 0$ and no autocorrelation.

The solution format of the above equation is demonstrated below:

$$HCE_i = \alpha_0 + \alpha_1 G_i + \alpha_2 A_i + \alpha_3 FM_i + \alpha_4 Y_i + \alpha_5 S_i + \alpha_6 DV_i + \alpha_7 DI_i + \alpha_8 DHC_i + u_i \dots \dots \dots (1)$$

Now by the Matrix notation it has been written as follows:

HCE_1		1	G_1	A_1	FM_1	Y_1	S_1	DI_1	DHC_1	α_0		u_1
HCE_2		1	G_2	A_2	FM_2	Y_2	S_2	DI_2	DHC_2	α_0		u_2
HCE_3		1	G_3	A_3	FM_3	Y_3	S_3	DI_3	DHC_3	α_0		u_3
HCE_4	=	1	G_4	A_4	FM_4	Y_4	S_4	DI_4	DHC_4	α_0	+	u_4
$\vdots$		$\vdots$	$\vdots$	$\vdots$	$\vdots$	$\vdots$	$\vdots$	$\vdots$	$\vdots$	$\vdots$		$\vdots$
HCE_{400}		1	G_{400}	A_{400}	FM_{400}	Y_{400}	S_{400}	DI_{400}	DHC_{400}	α_0		u_{400}

The solution notation of this model looks like-

$$\hat{\beta} = (X'X)^{-1}X'y \dots \dots \dots (2)$$

Result and Analysis

Data

This paper is based on direct sample survey of 400 individuals among them 277 are male and 123 are female. The result of sample data is demonstrated below :

From the above table it has been shown that the average expenditure on health care (HCE) is 2103.42 Bangladeshi Taka (BDT) and minimum cost for health care service 1000 BDT and maximum 10000 BDT. The average age of the respondent of this survey is 42.31 years where

Table 1: Statistical Properties of Data set.

Name of Series →	HCE	A	FM	Y	S	DV	DI	DHC
Statistics ↓								
Mean	2103.42	42.31	4.84	30831.98	13.39	2.57	5.03	2.69
Median	1790.50	41.50	5.00	30000.00	16.00	2.00	5.00	2.00
Maximum	10000.00	77.00	10.00	80000.00	25.00	9.00	10.00	25.00
Minimum	1000.00	16.00	1.00	10000.00	0.00	1.00	1.00	0.30

(Source : Sample Survey 2017)

minimum and maximum age is 16 and 77 years respectively. The size of typical household is 4.84 in the survey area. The average income (Y) of individual is 30831.98 Bangladeshi Taka (BDT) and it has been found that minimum income is 10000 BDT and maximum income is 80000 BDT. A typical individual has received average 13.39 year of schooling (S). The average number of doctor (DV) visit 2.57 times for an individual. One an average 5.03 working days are ruined (DI) for an individual due to illness. Average distance of the health care center (DHC) is 2.69 Kilometers (KM).

Regression Analysis

The result of the regression analysis is given below:

Table 2: Result and hypothesis test

Statistical Value → Name of Variables ↓	Coefficient Value	P-value	Statement of Hypothesis	Decision
Constant	1514.96	0.0004	$H_0 : \alpha_0 = 0$ $H_A : \alpha_0 \neq 0$	Accept Alternative hypothesis
G_i	113.44	0.1025	$H_0 : \alpha_1 = 0$ $H_A : \alpha_1 \neq 0$	Accept Alternative hypothesis
A_i	1.48	0.0418	$H_0 : \alpha_2 = 0$ $H_A : \alpha_2 \neq 0$	Accept Alternative hypothesis
FM_i	27.35	0.1025	$H_0 : \alpha_3 = 0$ $H_A : \alpha_3 \neq 0$	Accept Alternative hypothesis
Y_i	.008	0.08	$H_0 : \alpha_4 = 0$ $H_A : \alpha_4 \neq 0$	Accept Alternative hypothesis
S_i	-24.06	0.10	$H_0 : \alpha_5 = 0$ $H_A : \alpha_5 \neq 0$	Accept Alternative hypothesis
DV_i	150.07	0.0012	$H_0 : \alpha_6 = 0$ $H_A : \alpha_6 \neq 0$	Accept Alternative hypothesis
DI_i	4.34	0.84	$H_0 : \alpha_7 = 0$ $H_A : \alpha_7 \neq 0$	Reject Alternative hypothesis
DHC_i	-17.99	0.55	$H_0 : \alpha_8 = 0$	Reject Alternative hypothesis

(Source : Authors' Calculation)

Estimated Equation is given below:

$$HCE_i = 1514.96 + 113.44G_i + 1.48A_i + 27.35FM_i + 0.008Y_i - 24.06S_i + 150.07DV_i + 4.34DI_i - 17.99DHC_i \dots \dots \dots (2)$$

From table 2, it has been found that all coefficients are statistically significant except coefficient of duration of illness and coefficient of distance of health care center. Due to the difference of gender, the average expenditure on health care varies by 113.44 BDT. It is found that men spend 113.44 BDT more than women do in Bangladesh. If age increases by 1 year it will raise the health care expenditure by 1.48 BDT. Additionally, an increase of a family member is responsible to incur additional 27.35 BDT on health care sector. If income increases by 1 BDT it will lead .0008 BDT for HCE.

There is a negative relationship between Health care expenditure and year of schooling of the individual. Additional one year of schooling will reduce 24.06 BDT of healthcare expenditure. The number of doctor visit has positive impact on healthcare expenditure. It will cost 150.07 BDT for one more visit to a doctor. The distance of health care center will reduce the cost of health care in Bangladesh. If the distance of health care center increases by 1 kilometer it will reduce cost by 17.99 BDT because people will not be interested in taking health care service if the health care center is far from home.

Test of Goodness of Fit and ANOVA

The value of R-square and Adjusted R-square are 87 percent and 76 percent respectively. This indicates that in the abovementioned model, the dependent variable is well explained by explanatory variables. The significance test of overall model has been tested by ANOVA. The result of ANOVA is given below

Table 3: ANOVA Test Result

	df	SS	MS	F	Significance F
Regression	10	1.78E+09	1.78E+08	126.76	8.76E-116
Residual	390	5.49E+08	1407636		
Total	400	2.33E+09			

(Source : Authors' Calculation)

From the estimation above, it has been examined that p-value of F-test is less than 5 percent. So, that the estimated model is statistically significant.

Social Cost Analysis

One of the major goals of this paper is to make a social cost analysis by which it has been known that how much cost is created due to the illness of an individual. The formula of social cost is given below:

Social Cost = Income Foregone due to illness per day+ Exhaustion due to illness+ Direct Cost to recovery from the illness.

From the above analysis it is found that, every month around 5 days remain unproductive due to illness. In Bangladesh per-capita income is 1620 US\$. In a single day an individual earns 4.44 US\$ equivalent to 355.20 BDT. If an individual suffers from illness average 5 days in a month it will reduce his or her income by 1776 BDT in a month and in a year it will be 21312 BDT. The cost of exhaustion due to illness is difficult to calculate but it will be a positive value. Due to simplicity, in this paper, exhaustion cost due to illness is not considered. Direct cost can be measured by the abovementioned model of this paper. According to the findings of paper the average estimated

cost of an individual is 2103.42 BDT. So, the social cost per month will be 3906 BDT and a year it will be 46872 BDT for an individual. Bangladesh is populated by 160 million people. If an individual has 46872 BDT cost for illness annually then the social cost of illness for 160 million people of Bangladesh is 7499520 million BDT.

Scope of the study

The scope of this research is very wide because there are few areas of health economics which have been studied especially in this region of Bangladesh. A few studies have been conducted to know the health care status of the people of this region. That is why; identifying the factors influencing health care expenditure remains untouched and can provide huge opportunity for further researches in this avenue of Economics. What is more, this study will be of great help to probe the challenges the health care sector faces and find the best possible way outs for the development of the overall healthcare management of Bangladesh.

Policy Recommendations and Conclusions

As a developing country Bangladesh needs to utilize the resources the country has. Apart from this, from the abovementioned analysis, it is obvious that there is a considerable amount forgone every year as a social cost in health sector. So, the government along with all public and private organizations should come forward with appropriate policies to face the challenges raised by this sector. In this regard, outcome of this paper will be very useful to formulating policies and guidelines for overall development of the health status of the mass community of this country.

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Investigating the Impacts of Newspaper on Learners' Language Skills in EFL Classroom: Perspective of Barishal University

Md. Tariqul Huq¹

[Abstract : This study explores the impacts of newspaper on language learners' language skills in EFL classroom. It also focuses on how newspaper as an authentic material motivates language learners and facilitates their language skills such like reading, writing and speaking. The study was based on a questionnaire survey for students and a focus group discussion of English language teachers. The subjects of the study were 120 first semester undergraduate students of the Department of English and the Department of Computer Science and Engineering at Barishal University; and 5 teachers of English Department. The study was conducted through quantitative and qualitative methods of research based on primary data. The results revealed students' sense of involvement and motivation in terms of using newspaper for promoting their language skills like reading, writing and speaking. The results also revealed teachers' challenge of adapting and exploiting newspaper in EFL classroom.]

Keywords : Authentic material, English as a Foreign Language (EFL), Impacts, Language skills, Motivation, Newspaper.

Introduction

In the recent years, there has been an increased critical awareness among the linguists and pedagogists about the contextual and functional importance of newspaper in EFL classroom. The cultural significance of newspaper, the diversity of topics and the familiarity of linguistic resources employed by it enable a learner to promptly access the subject matter and register, thereby, a competent response. These aspects have been noted by eminent researchers in EFL and made them strongly argue in favour of considering newspaper as an authentic material. The foreign textbooks for language teaching and learning always do not provide sufficient topics to activate learners' schema knowledge and develop analytical ability in terms of the familiarity of different contexts. The textbooks that are used for teaching EFL learners

¹Assistant Professor in the Department of English, University of Barishal.

are usually published in English speaking countries. As we all know, cultures of different countries vary greatly and there are marked differences between the cultures and those of the EFL learners. Rahman's (2007, p.4) comment cited in Bashir (2016, p.100) reflects this problem. According to him "a large majority of students at the undergraduate level in our country, due to the unfamiliarity of foreign culture, cannot access English Textbooks which are prescribed in their syllabus".

Form my seven years of teaching experience as a language teacher, I have noticed that most of the students at the beginning stage (first semester) of tertiary education are seemingly weak in English. Though they study English as a compulsory subject for twelve years before their admission into different universities, they are found inefficient in communicating with each other in an English language classroom. Many studies (e.g. Rahman, 2008; Saha & Talukdar, 2008; Chaudhury, 2009; Rahman, 2007 as cited in Bashir, 2016) show that the undergraduate students' English language proficiency is poor in the context of Bangladesh. In an English language classroom, it is very challenging to provide teaching materials for motivating students to develop their English language skills. In recent years, developing an authentic teaching material has become an ongoing quest and great concern for the ELT pedagogists because the classroom textbooks cannot always attract their attention due to cultural unfamiliarity, lack of enkindling their imagination and activating their schema knowledge. Newspaper, being an authentic material, can supplement the traditional textbooks for a language course. According to Grundy (1993), "newspapers and magazines are useful tools in the EFL classroom for improving language skills and enhancing students' knowledge of current affairs". Through This study, I have attempted to explore the impacts of newspaper on learners' motivation and language skills at the beginning level of tertiary education.

Literature Review

The use of authentic materials (e.g. newspaper and magazine articles, TV and radio broadcasts, daily conversations and films) in the field of language teaching has been acknowledged by language teachers and researchers. Many studies have demonstrated the impacts of authentic materials EFL on learners who have opportunities to interact and deal with those materials. Researchers such as Bacon and Finneman (1990); Kuo (1993); McGarry (1995); Wong, Kwok & Choi (1995); Nuttall (1996); Gilmore (2007a, 2007b); and Rilling and Dantas-Whitney (2009) have shown that authentic materials like newspapers, magazines, TV and radio broadcasts can facilitate meaningful experience to language learners, enable them to develop a range of communicative competencies and enrich positive attitudes towards

the learning of a language. Widdowson (1990), in his study, argues that authentic material is generally produced for the real purposes of communication rather than classroom teaching and learning. A newspaper as an authentic material offers us a wide range of knowledge and in-depth analysis of incidents and events. Different types of texts in newspapers like narratives, stories, letters and reports on socio-political, cultural and economic issues can make an excellent resource for language learning materials. The language of newspapers deals with the everyday life of outside world so its use in the classroom may bridge the gap between the outside world and the classroom. 'The textbooks (Solutions Pre-intermediate, New Cutting Edge, New Headway, English File etc) used at the tertiary level for EFL learners are usually published in English speaking countries and contain unfamiliar cultural contexts which are strange to the students who belong to the other countries like Bangladesh. Though the foreign textbooks contain a wide variety of topics, interesting tasks and useful activities but the contents and contexts of those textbooks seem surprisingly new to students who hardly have any idea about those' (Akter, Ara, and Chowdhury, 2010). Karpova (1999, p. 18) argues that many foreign textbooks create a climate of socially isolated learning.

An authentic material like newspaper can supplement the textbooks for English language courses. According to Gebhard (1996), "an authentic material is a means of contextualized language learning". 'When lessons are centred on comprehending a news story that actually happened in the real world, students are more likely to focus on content and meaning by relating the language with a situation' (Akter, Ara and Chowdhury, 2010). Reading such literature, it is clear that those authors who support the use of authentic material have one idea in common: 'exposure', or in other words, the benefit students get from being –exposed to the language in authentic materials. Most researchers have shown the functions of authentic materials in language teaching. They (Guariento & Morley, 2001; Wilcox & Oaks, 1999;) mention that authentic materials like newspaper, magazine more successfully scaffold learners' learning of a target language. Yoon (2009, cited in Jeong, 2012), in his study, shows how newspaper is used in education in the regular curriculums throughout countries such as Norway, Japan, Finland, Sweden and the United Kingdom. He finds that The Ministry of Education and central government of different countries encourage the public institutes to use English newspapers in regular curriculum.

Objectives of the Study

One of the key objectives of this study was to find out how newspaper could impact the learners' enhancement of language skills and their progress of academic purposes as well as to find out how my findings are compatible with the already existing scholarship in this relevant field. Keeping all these issues in mind, I had carried out the study with some specific objectives.

The specific objectives of the study were :

- a. To investigate whether newspaper can motivate learners to develop language skills
- b. To explore whether learners can enhance their cultural, socio-political and economic knowledge from newspaper
- c. To know whether newspaper can develop learners' analytical ability
- d. To examine learners' views on teachers' attitudes to the use of newspaper in EFL classroom
- e. To look for the obstacles in exploiting newspaper in EFL classroom
- f. To get a clear perception about EFL teachers' when experience they exploit newspaper in EFL classroom

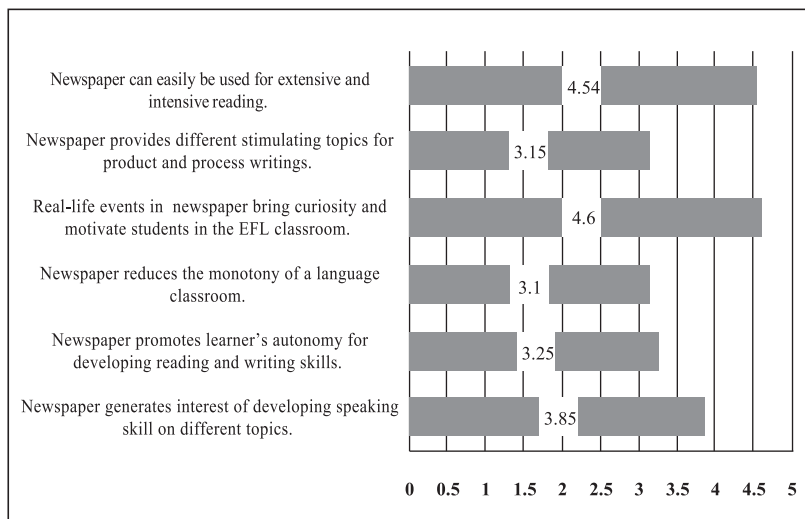
Methodology of the Study

Two courses of action for data analysis have been used to serve the purposes of receiving findings of this study: quantitative analysis (Creswell, 2003: 153) for learners' responses from questionnaire and qualitative analysis for teachers' focus group discussion. The subjects in this study were 120 students (70 students from English Department and 50 from Computer Science and Engineering Department). The questionnaire for students (see appendix) used in this study consisted of 26 statements. The questionnaire items were designed on a five point Likart Scale. The responses were prescribed in ranking scale: Strongly Disagree = 1, Disagree = 2, Neutral= 3, Agree = 4, Strongly Agree =5. The responses of each statement were analyzed in terms of frequency statistics of the responses and the frequencies were further converted into descriptive statistics (Mean) to get the outcome. In order to describe the range of means and level of impacts of newspaper on learners' language skills, three levels (High, Moderate, and Low) of strategies were used where Mean of 2.49 or lower was considered as low, Mean of 2.5 to 3.49 was considered as moderate and Mean of 3.5 or higher was considered High (Oxford & Burry-Stock, 1995 as cited in Bashir, 2016). For processing and analyzing data systematically, the researcher used Statistical Package for Social Sciences (SPSS 16 version). In addition, a large number of literatures including journals, articles, text books and web based materials were reviewed to find out whether the findings of this study were compatible with the already existing scholarship in this relevant field. In the focus group discussion, the concentration was given to gain insights and get valuable information from the knowledge and experience of 05 English language teachers who have long been teaching at the University of Barishal. While conducting focus group discussion, handwritten notes were taken to ensure the inclusion of every valuable piece of information from them. The data taken from the focus group discussion were described thematically.

Results and Discussion

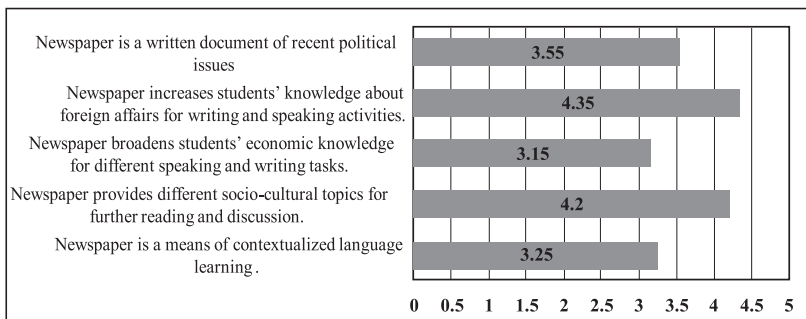
All the statements of the study based on the questionnaire were under consideration of 5 factors e.g. i.motivational roles of newspaper on developing language skills, ii. cultural, socio-political and economic knowledge developed by newspaper, iii. analytical skills development, iv. Students' perception about the use of newspapers in EFL classroom, v. obstacles for exploiting newspapers in EFL classroom.

Figure-1:Motivational role of newspaper on learners' language skills



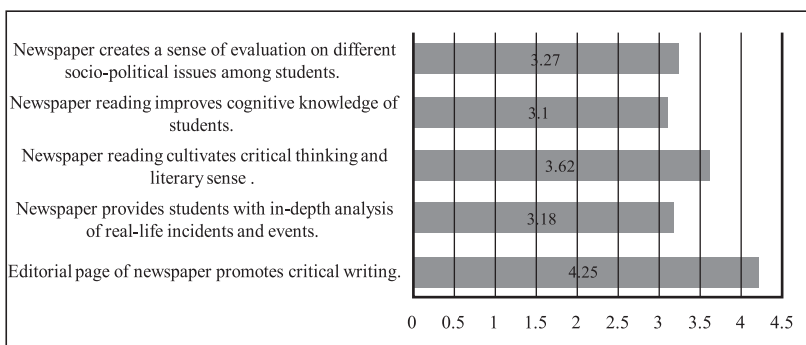
By the statistical evidence shown in the figure 1, it was found that the use of newspaper in EFL classroom motivated students to develop their language skills by providing news about real-life events and the level of motivation, in this regard, was high (Mean=4.60). The studies of Freeman, 1986; Peacock, 1997; Kim, 2000; observed that authentic materials like newspaper could enhance learners' motivation for learning languages. By using newspaper, students could develop their reading skills through extensive and intensive reading activities; and the level of usefulness, in this regard, was also high (Mean=4.54). It was found that the level of generating interest in terms of developing speaking skill was also high (Mean=3.85). The results also revealed that due to the use of newspaper, the level of reducing students' monotony was moderate (Mean=3.10) and the level of providing stimulating topics for product and process writing was also moderate (Mean=3.15).

Figure-2: Cultural, Socio-political and economic knowledge developed by newspaper



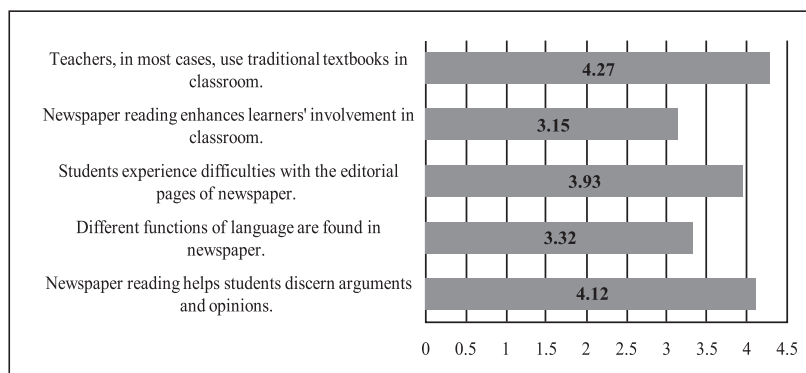
By the statistical evidence shown in the figure 2, it was found that by using newspaper, students could increase their knowledge about foreign affairs for writing and speaking activities and the level of enhancement, in this regard, was high (Mean=4.35). It was also found that newspaper provided different socio-cultural topics for further reading activities and discussion; and the level, in this regard, was high (Mean=4.20). The study of Bacon and Finneman (1990) showed that an authentic material like newspaper could be socio-culturally relevant to the students' experience. The level of developing students' political knowledge was also high (Mean=3.55). The results also revealed that due to the use of newspaper, students' level of broadening economic knowledge for speaking and writing tasks was moderate (Mean=3.15) and the level of students' development in terms of using newspaper as a means of contextualized language learning was also moderate (Mean=3.25). Grundy (1993) indicated newspaper as an authentic material for English language classroom where he provided newspaper based-activities for developing students' language skills. He mentioned that "newspapers provide relevant and varied information on learners' own and foreign societies with all the ways of thinking and prejudices so that they could be exposed to the wide spectrum of contexts".

Figure - 3: Analytical skills development



By the statistical evidence shown in the figure 3, it was found that by using editorial pages, students could promote critical writing and the level of promoting critical writing was high (Mean=4.25). It was also found that newspaper cultivated critical thinking and literary sense among the students and the level, in this regard, was high (Mean=3.62). The study of Park (2011) showed how students actively use linguistic resources from the news article as well as their own cultural and personal experience to support their ideas for communicative tasks. The results also revealed that due to the use of newspaper, the level of students' evaluation of socio-political issues was moderate (Mean=3.27) and the level of providing students' with in-depth analysis of real-life incidents was also moderate (Mean = 3.18). The level of improvement in terms of developing students' cognitive knowledge was moderate (Mean=3.10). The study of Oliveras, Márquez & Sanmartí (2011) indicated that newspaper articles emphasizing on everyday events and incidents could develop learners' critical way of thinking. They mentioned that "newspaper reading encourages students to think of the writers' 'purpose', 'point of views', 'assumptions' and 'questions' which ultimately promote critical thinking". A significant number of researches (Halkia & Mantzouridis, 2005; Norris et al., 2003; Ratcliffe & Grace, 2003 as cited in Oliveras, Márquez & Sanmartí, 2011) have been conducted focusing on the analysis of students' understanding and perceptions about newspaper articles.

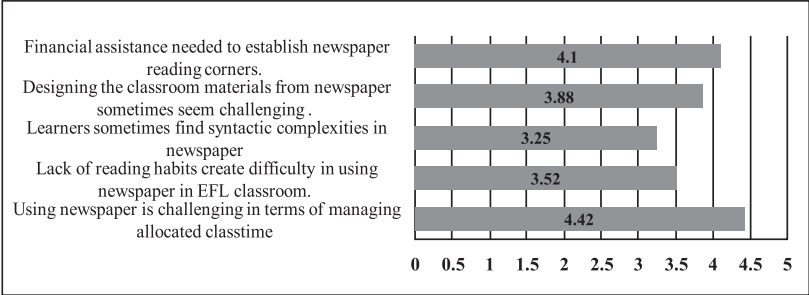
Figure - 4 : Students' perception about the use of newspapers in EFL classroom



By the statistical evidence shown in the figure 4, it was found that the level of students' discontent with the use of traditional textbooks by their teachers was more high (Mean=4.27) than the level of understanding the importance of newspaper as a means of discerning learners' arguments and opinions (Mean=4.12). Hedge (2000, as cited in Ting-fai, 2011) mentioned that "the traditional textbooks sometimes put much emphasis on the particular

grammatical or lexical items which are embedded in a pedagogically produced text and learners may sometimes be dissatisfied with this kind of textbook design because they do not see the communicative aspects of the language which are necessary for developing communicative competence”. Ting-fai (2011), in her study, indicated that most of the participants supported the beneficial aspects of using authentic materials like newspapers, magazines in EFL classroom as compared to local English textbooks. The results in the figure 4 also revealed that due to the use of newspaper, the level of students’ involvement in the classroom was moderate (Mean=3.15) and the level of importance in terms of finding different functions of newspaper language was also moderate (Mean=3.32). It was surprising that the level of difficulties experienced by the students in terms of using editorial page was high (Mean=3.93).

Figure - 5: Obstacles for exploiting newspapers in EFL classroom



By the statistical evidence shown in the figure 5, it was found that the level of challenge in terms of managing allocated time for using newspaper in classroom was significantly high (Mean = 4.42). The study of Anyiendah (2017) indicated that ‘language learning requires a lot of exposure in EFL classroom but the teacher is left with the sole burden of helping learners develop competence in English within a limited time frame’. Another research of McClune & Jarman (2010, as cited in Oliveras, Márquez & Sanmartí, 2011) focused on teachers’ attitudes and perceptions about the use of newspapers in language classroom. The results in the figure 5 showed that the level of necessity for financial assistance in terms of establishing newspaper reading corners was also high (Mean = 4.1). It was found that the level of challenge in designing classroom materials from newspaper was more high (Mean=3.88) than the level of difficulty in terms of using newspaper in EFL classroom (Mean = 3.52). The results also revealed that the level of finding syntactic complexities was moderate (Mean=3.25). The studies of Nuttall, 1982; Richards, 2001; showed that authentic materials such as newspapers can sometimes be difficult because of lexical difficulty and idiomatic language. They also showed how unknown words and complex

language structures sometimes make the reading process difficult. Ting-fai (2011) mentioned that “authentic materials like newspaper, magazine are not always easy for students for lexical density and syntactic complexity. Therefore, teachers sometimes need to simplify the language of those authentic materials”.

Focus Group Discussion

As the study investigated the impacts of newspaper on students’ language skills, it was very important to know individual teacher’s perception about the function of newspaper in EFL classroom. Focus group discussion seemed well suited to that purpose. The focus group discussion among 5 (five) teachers enabled the researcher to gain powerful insights into how newspapers were taken into consideration and exploited in the English language classroom. The participants in focus group discussion expressed different points of views in a friendly and relaxed atmosphere. The most notable feature of this group was that the participants were interested in the exploitation of newspaper as an important motivational material for learners in EFL classroom.

The first topic of the group discussion was designed to elicit opinions about the usefulness of newspapers in developing learners’ reading skill. It was found that majority (80%) of the participants were in favour of using newspaper in EFL classroom. They, however, added that the news articles should be adapted and guided by the language teacher in view of the specific context of the learners’ needs, interests and abilities. One of the participants supported the view that using newspapers in the classroom could help learners develop reading techniques and processes. He shared his experience on one of his classes:

In one of my language classes, the topic of the lesson was ‘approaching to a text for developing reading skill’. I discussed the techniques (skimming, scanning, inferring) and processes (top-down, bottom up and interactive) of fluent reading and distributed two news articles on ‘Share Market’ and ‘Foreign Remittance’ among the students. For 30 minutes, they were asked to skim through the texts and then scan the texts for answers and summary writing. After the activities, it was astonishingly found that most of the students became aware of the use of the reading techniques and processes along with the development of their general knowledge about the present scenario of Bangladesh.

The second topic of the group discussion was whether newspaper could provide authentic language materials for a wide range of content and task based activities. 60% of the participants opined that newspapers could provide learners a potent source of stimulation through a wide range of content and task based activities for the enhancement of reading, writing and

speaking skills. They also added that using newspaper would allow students to place English language in a bigger socio-political and cultural perspective. One of the participants shared his experience on one of his classes:

In a class that I once took on the speaking skill, I asked many students to provide their opinion about world politics, global warming, international trade and sports. But very few of them could perform well as they did not have adequate knowledge to share their views or communicate with others on those topics. Then I distributed some news articles taken from newspapers on those topics to the students. When the students got introduced to those topics by using newspapers, they became promptly responsive and critical of the different issues of the world. They discussed and argued with each other on those topics and developed their analytical opinions through a spontaneous deployment of speaking skill.

The third topic of discussion was whether newspaper could be a worthy material to evoke personal responses from language learners and shape communicative skills. A majority of the participants (80 %) argued that newspaper could be so because newspapers introduce learners to familiar cultural contexts, creating scopes for learners to make use of English language with greater cognitive ease and for wider personal and social purposes. One of the participants named Yasif Ahmad Faysal believed that newspaper could evoke an authentic personal response from learners because the information presented in the daily newspaper, to a great extent, is related to learners' culture and society. By using newspaper, he thought, learners could be given real-world opportunities to apply or adapt their knowledge in the development of communicative competence. He had the following words of experience to share:

While taking my class on developing reading and speaking skills, I asked many of my students to share their views on 'Pahela Boishak'. It was found that most of the students were memorizing traditional information that they got from traditional textbooks. They were not spontaneous or creative in terms of generating new ideas. Then I showed them some pictures on the celebration of 'Pahela Boishak' and provided some news articles which were taken from different daily newspapers. In that class, I emphasized on activating students' schema knowledge on the topic and making them more competent in reading and speaking skills. After using the news articles, it was found that a large number of the students had become motivated and more responsive to socio-cultural issues.

The fourth topic dealt with the potential challenges involved in the exploitation of newspaper in EFL classroom. All the five participants (100%) viewed that it was challenging for them because it required the adaptation and customization of selected news articles according to the needs and interests of the learners. The participants particularly drew attention

to the fact that the English newspapers of Bangladesh are not completely free from the errors and confusion resulting from the mingling of British and American styles/words in a single article. In case of the foreign newspapers, the challenges presented to the learners are sometimes even greater due to the cultural and linguistic unfamiliarity.

Conclusion

In conclusion, it can be said that a proper exploitation of newspaper will expose our students to different socio-cultural contexts and functions of English language. Though adapting and exploiting newspaper in EFL classroom appear to be challenging, the diverse topics of newspaper are engaging and motivating from the point of view of skill-development. Newspaper also covers a wide spectrum of political and economic contexts. As a language material, newspaper can be exploited to ensure a better English language learning environment for EFL learners and design practice modules with an added focus on reading, writing and speaking skills. The findings of the study show that newspaper is an appropriate material for ensuring socio-cultural familiarity for an EFL learner and bringing forth a comprehensive response that involves all the necessary skills for communication.

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Appendix

Questionnaire for the Study on

Investigating the Impacts of Newspaper on Learners' Language Skills in EFL Classroom: Perspective of Barishal University

- This survey will take 10-20 minutes.
- You have been selected at random, and I guarantee your identity will be held in confidence and the answers you provide will remain totally anonymous.
- You can refuse to answer any of the following questions.
- Age : 17-19 ☐ 20+ ☐ Gender : Male ☐ Female ☐

Note : You can evaluate every statement by answering or giving a (✓) to the given option. Here is a range (1-5) for the answers such as, Strongly Disagree= 1, Disagree= 2, Neutral= 3, Agree= 4, Strongly Agree =5.

I) Motivational role of newspaper on developing language skills

- 1) Newspaper can easily be used for extensive and intensive reading.
a) Strongly Disagree b) Disagree c) Neutral
d) Agree e) Strongly Agree
- 2) Newspaper provides different stimulating topics for product and process writing.
a) Strongly Disagree b) Disagree c) Neutral
d) Agree e) Strongly Agree
- 3) Real-life events in newspaper bring curiosity and motivate students in the EFL
a) Strongly Disagree b) Disagree c) Neutral
d) Agree e) Strongly Agree
- 4) Newspaper reduces the monotony of a language classroom.
a) Strongly Disagree b) Disagree c) Neutral
d) Agree e) Strongly Agree
- 5) Newspaper promotes learner's autonomy for developing reading and writing skills.
a) Strongly Disagree b) Disagree c) Neutral
d) Agree e) Strongly Agree
- 6) Newspaper generates interest in the development of speaking skill on different topics.
a) Strongly Disagree b) Disagree c) Neutral
d) Agree e) Strongly Agree

II) Cultural, Socio- political and economic knowledge developed by newspaper

- 7) Newspaper is a written document on recent political issues.
- a) Strongly Disagree b) Disagree c) Neutral
d) Agree e) Strongly Agree
- 8) Newspaper increases students' knowledge about foreign affairs for various writing and speaking activities.
- a) Strongly Disagree b) Disagree c) Neutral
d) Agree e) Strongly Agree
- 9) Newspaper broadens students' economic knowledge for different speaking and writing tasks
- a) Strongly Disagree b) Disagree c) Neutral
d) Agree e) Strongly Agree
- 10) Newspaper provides different socio-cultural topics for reading activities and oral discussion.
- a) Strongly Disagree b) Disagree c) Neutral
d) Agree e) Strongly Agree
- 11) Newspaper is a means of contextualizing language learning.
- a) Strongly Disagree b) Disagree c) Neutral
d) Agree e) Strongly Agree

III) Analytical skills development

- 12) Newspaper creates a sense of evaluation on different socio-political issues among students.
- a) Strongly Disagree b) Disagree c) Neutral
d) Agree e) Strongly Agree
- 13) Newspaper reading improves cognitive knowledge of students.
- a) Strongly Disagree b) Disagree c) Neutral
d) Agree e) Strongly Agree
- 14) Newspaper reading cultivates critical thinking and literary sense
- a) Strongly Disagree b) Disagree c) Neutral
d) Agree e) Strongly Agree
- 15) Newspaper provides students with in-depth analysis of real life incidents and events
- a) Strongly Disagree b) Disagree c) Neutral
d) Agree e) Strongly Agree
- 16) Editorial page of newspaper promotes critical writing.
- a) Strongly Disagree b) Disagree c) Neutral
d) Agree e) Strongly Agree

IV) Students' perception about the use of newspapers in EFL classroom.

- 17) Teachers, in most cases, use traditional textbooks in classroom.
a) Strongly Disagree b) Disagree c) Neutral
d) Agree e) Strongly Agree
- 18) Newspaper reading enhances learners' involvement in classroom.
a) Strongly Disagree b) Disagree c) Neutral
d) Agree e) Strongly Agree
- 19) Students experience difficulties with the editorial pages of newspaper.
a) Strongly Disagree b) Disagree c) Neutral
d) Agree e) Strongly Agree
- 20) Different functions of language are found in newspaper.
a) Strongly Disagree b) Disagree c) Neutral
d) Agree e) Strongly Agree
- 21) Newspaper reading helps students discern arguments and opinions.
a) Strongly Disagree b) Disagree c) Neutral
d) Agree e) Strongly Agree

V) Obstacles for exploiting newspapers in EFL classroom

- 22) Financial assistance is needed to establish newspaper reading corners.
a) Strongly Disagree b) Disagree c) Neutral
d) Agree e) Strongly Agree
- 23) Designing the classroom materials from newspaper sometimes seems challenging.
a) Strongly Disagree b) Disagree c) Neutral
d) Agree e) Strongly Agree
- 24) Learners sometimes find syntactic complexities.
a) Strongly Disagree b) Disagree c) Neutral
d) Agree e) Strongly Agree
- 25) Lack of reading habits creates difficulty in using newspaper in EFL classroom.
a) Strongly Disagree b) Disagree c) Neutral
d) Agree e) Strongly Agree
- 26) Using newspaper in EFL classroom is challenging for time management.
a) Strongly Disagree b) Disagree c) Neutral
d) Agree e) Strongly Agree

Impact of Changing Pattern of Patriarchy in Achieving Gender Democracy in Bangladesh

Tasnuva Habib Zisan¹

[**Abstract :** In recent years it is seen that with a stream of development and awareness-building activities on women empowerment, the patterns of gender biasness, patriarchal practice and gender insensitivity is taking new shapes. This paper tries to find out these changing patterns of patriarchy and ways to ensure gender democracy in Bangladesh. In this study, focus will be given on gender biasness which refers to creation of a gap between men and women. Gender biasness is also a form of patriarchy. As the core issue is practice of patriarchy, we need to identify patriarchal prism. Patriarchal prism means tendency to practice patriarchal supremacy which results in gender insensitivity. Gender insensitivity focuses on callousness regarding gender role. On the other hand, gender democracy refers to equality of both men and women. Without ensuring gender democracy we will not be able to bring women in mainstream development. If we want to step toward from patriarchal practice to gender democracy, these gaps need to be addressed. We often discuss about women empowerment and surely the level of women's participation at all levels is increasing day by day in our country. But due to patriarchal practice, the gender insensitivity is still an issue. So, this paper attempts to explore whether we are only changing patterns of patriarchal prism or not. What is required to ensure gender democracy? When we analyze the level of patriarchal practice, the intention of the majority is to disenfranchise or preserve the patriarchal core of class, gender and race privilege. But the volume of such trend has been turned up by patriarchy through other factors like- gender hierarchy, state policies and socialization etc. As a solution, we often ask for changing mind-set of men. But this study tries to examine whether only this is effective for ensuring gender democracy or not.]

Key words : Autocracy, democracy, development, gender, mainstreaming and patriarchy.

¹ Assistant Professor, Department of Public Administration, Barisal University, Cell : 01831890661
Email address : th_zisan@yahoo.com

Introduction

In recent years a mentionable change has come to the process of gender development in Bangladesh. Government has also taken a number of initiatives for gender development by ensuring gender equality. While the status of gender equality has been enhanced in Bangladesh, inequalities in some contexts such as empowerment, political freedom, technological advancement and employment remain ongoing problems. In recent studies it is observed that many of these inequalities are results of traditional gender norms centered on patriarchy. Patriarchy is a system of male domination where access to and control over resources are male-based. This relies upon observations that patriarchy is deeply embedded in the culture. In context of such practice, South Asian countries especially Bangladesh has been cited as one of the patriarchal belt. Here some people do believe that men are born to dominate and women are to be subordinated. They believe that this gender hierarchy has always existed and will continue and it is universal. On the other hand there are others who believe that patriarchy is not natural, it's man-made and can be changed. In fact for over hundred years this debate is going on. However, the scenario has changed in recent years and gender development is of common interest. Vibrant women's movement for gender democracy has turned up along with new shapes of patriarchal prism. Despite a number of initiatives taken to ensure gender equality, according to gender development index (GDI) Bangladesh was ranked medium on 2017². Here the author will briefly introduce the theories put by feminists regarding the existence of patriarchy. This study tries to look at the changing pattern of patriarchal gender relation and its impact on achieving gender democracy. When we analyze the level of patriarchal prism, the intention of the majority is to disenfranchise or preserve the patriarchal core of class, gender and race privilege. But the volume of such prism has been turned up by patriarchy through other factors like- gender hierarchy, state policies and socialization etc. As a solution, we often ask for changing mind-set of men.

Objectives of the study

The objective of the study is to identify the changing pattern of patriarchy and its impact on gender equality and gender democracy. More especially the extent to which gender inequality is the result of prevailing patriarchy has been drawn.

Conceptual framework and Literature review

Allan Johnson, a sociologist working on masculinities, calls our male- centered, male-identified and male-dominated structure “Patriarchy” and identified male distrust and fear of other men as patriarchy's core motivating force. Patriarchal culture values “control and domination” most. It is a dynamic relationship between control and fear. In patriarchal prism, masculinity prevails over femininity. In such a system men (and women) will be encouraged to regard women as beings suited to

² A list of all the countries by the Human Development Index as included in a United Nations Development Programme's Human Development Report. The latest report was released on 21 March 2017 and compiled on the basis of estimates for 2015.

fulfill male needs. This study identifies that gender inequality is a result of patriarchy. On the other hand, gender equality means equal visibility, empowerment and participation in all spheres of public and private life. Gender equality is opposite to gender inequality not gender differences³. Apart from this traditional social practice of patriarchy, there has been a transformation in our social norms and practices to ensure gender equality. Such as, Gender sensitivity is now-a-days in focus which needs to be introduced in all spheres of life. It is said that, the culture which has been developed on the basis of gender, should be changed to ensure gender sensitivity. Family can play a great role by bringing a new dimension in reconstructing the ongoing socialization. Moreover, if men become more like women i.e. look after children and old people, run homes etc, it will make man gentle, sensitive and humane and will relieve women of some of the burden of work. And if bravery, fearlessness, rationality, efficiency are considered 'male'. women then should definitely imbibe and practice these traits. Our double standards of morality and our laws, which give more rights to men, should also be reformed⁴. But, in contrary to this ideology, it is found that changes in mind –set of male will only change the pattern of patriarchy, not ensure equality. This may result in another form of gender insensitivity and bring gender autocracy. The changing pattern of patriarchy will prevail in the form of gender autocracy in our society. In advanced industrial society, authority patterns seem to be shifting from the traditional hierarchical style toward a more collegial style that parallels the differences between stereotypically "male" and "female" styles of social interaction. While men are relatively likely to emphasize on competition, women tend to emphasize cooperation; and while men tend to stress domination, women tend to have a more supportive leadership style. For reasons that are deeply rooted in the nature of advanced industrial society, the "female" leadership style tends to be more effective in these societies than the hierarchical, bureaucratic (and masculine) style that prevailed earlier. And as we have seen, the cultural changes associated with changing gender roles⁵.

According to feminist legal theory, women as well as men are encouraged to adopt patriarchal values and perspectives, but patriarchy is not a stable, all powerful system. Countless opportunities for resistance exist. An individual man can refuse to participate in discussions rating women as "babes" or in terms of body parts. Or he can insist that the point made by a female colleague at a meeting is a good one when others ignore it (until it is made by a man). He can even do his share of the housework, cleaning, and child care. A woman can refuse to interact with male colleagues in flirtatious ways, assuaging male egos. Or she too can insist that a point made by a female colleague at a meeting (and ignored) is an important one. As this analysis suggests, patriarchy is not stable, but ever changing in response to resistance. It is also resilient. Patriarchal social structures have been tribal, monarchical, and totalitarian; dictatorial; nomadic, feudal, capitalist, and socialist; religious and atheistic; primitive and post-modern; tolerant and repressive of pornography⁶.

³Journal of Research in Peace, Gender and Development (ISSN: 2251-0036) Vol. 2(10) pp. 203-213, October, 2012 Available online @ <http://www.interesjournals.org/JRPGDC> Copyright ©2012 International Research Journals Review Dimension and intensity of gender inequality in

Bangladesh: an overview Sheikh Kabir Uddin Haider

⁴Patriarchy and Women's Subordination: A Theoretical Analysis Abeda Sultana, PhD the Arts Faculty Journal, July 2010-June 2011

⁵Gender Equality and Democracy Ronald Inglehart, University of Michigan, et. al. Direct correspondence to Ronald Inglehart, Institute for Social Research, University of Michigan Ann Arbor, Michigan, 48106-1248; e-mail: RFI@umich.edu.

⁶University of Chicago Legal Forum, Volume 1999 | Issue 1 Article 3 Patriarchy and Inequality: Towards a Substantive Feminism, Mary Becker

So this is evident that patriarchy can change its pattern and only changing mind-set of men will not make the scenario different rather patriarchy will take new shapes. This study tries to find out the new shapes and tries to rethink gender development.

Research questions and Methodology

This study tries to answer the following questions:

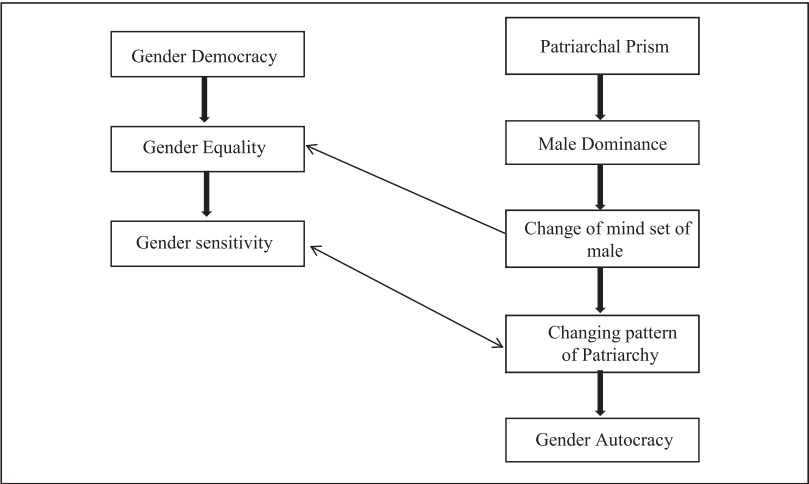
- Is changing pattern of patriarchal practice creating gender insensitivity?
- Is gender insensitivity hindering gender democracy?

This is a qualitative study. The number of respondents is 60 and as it is trying to assess the impact of patriarchy, the respondents are mostly women. The data have been collected through purposive sampling method. Both primary and secondary data has been collected. For data analysis tables and pie chart are used. Some case studies are incorporated for establishing the research questions. For measuring the changing pattern, focus group discussion consisting 10 respondents has been conducted.

In this study we are looking at a phenomenon that must be analyzed with a broader set of facts.

Figure 1 shows the conceptual framework of this study.

Figure 1: Conceptual framework



Source : Author

Ethical consideration

As the study deals with gender democracy and impact of patriarchy-issues currently important , the author tried to reassess the hidden impacts of

patriarchy. Though it is already proved that patriarchy has affected gender democracy and like other countries of the world Bangladesh is also stepping toward gender democracy, in some cases such development is becoming ornamental. This study tried to explore the impacts of such ornamental gender development.

Key findings

Through this study the main focus is given on shapes of Patriarchy, which in its wider definition, means the manifestation and institutionalization of male dominance over women and children in the family and the extension of male dominance over women in society in general. It implies that “men hold power in all the important institutions of society” and that “women are deprived of access to such power”. However, changed patriarchy does not imply that “women are either totally powerless or totally deprived of rights, influence, and resources” (Lerner 1989:239). Following discussion shows that patriarchy is practiced in new shapes-*Patterns of patriarchal prism*

In traditional society patriarchy has been seen as the system commonly identified by “patrilineal descent” (influence of patriarchy) and patrilocal residence (i.e. the practice of women living with their husband’s relatives after marriage) (Rendall 1982:15-34).

Patrilineal descent in Bangladesh is mainly organized along the patrilineal lines, “which has direct consequences to the position of women in the society” (Monsoor 1999:32). In modern society besides such practices we see patriarchal prism and traditional patriarchy is taking new shapes. In our society patriarchy is composed of six structures:

Patriarchal mode of production : Depending on labor and production male are defined as expropriating class and house wives are the producing class in traditional society. In recent years the scenario has been changed a bit. Women are vastly in mode of production, men are participating in household works and both are treated equally capable. But there is a need of deeper insight. According to gender activist Kamla Vasin, in patriarchal prism women’s lives are controlled indirectly by men. Women’s work is often determined by men- some professions are defined safe for women and risk taking is criticized in society. Sometimes women are forced to work at a lower wage.

Patriarchal relation : In traditional society women assumed to be less skilled and segregated in status of paid-work. The scenario has changed in modern society. Man is considered as one major class and women are considered as the other opposite class. It creates chaos rather than women empowerment.

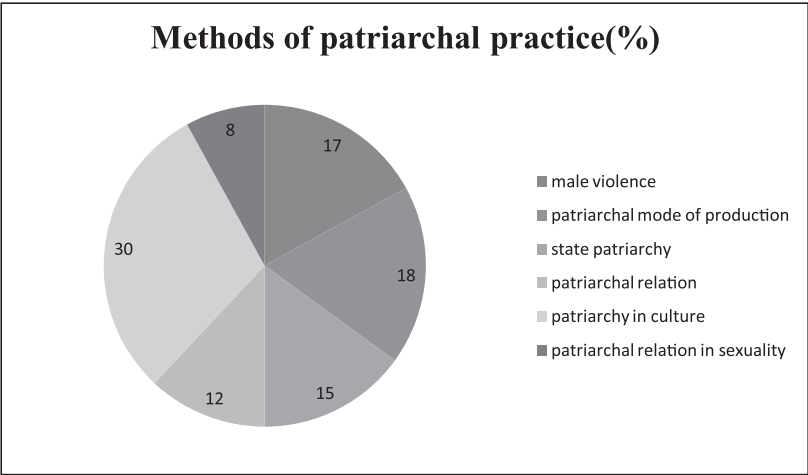
Patriarchy in state : Traditional capitalist and racist state has a systematic biasness towards policy and actions. In changing age of globalization, the constraints are also taking new shapes. Due to lack of access to resources and less control, women have been subordinated.

Male violence : In modern society violence has formal definitions and women get a number of legal supports. But the volume of violence is yet to reduce. Accompanying safety net and other women friendly policy implementations shows that gender disparity and male violence is only transforming shapes not reduced.

Patriarchal relation in sexuality : Heterosexuality has been the structure of patriarchal society. Masculinity and femininity are the two identities of men and women. With changing pattern of society men are urged to become sensitive which was not considered as an indicator of masculinity, to ensure equality which is seen as credit. But if women want to get rid of femininity, it becomes unusual not capability.

Patriarchy in culture : Through religion, education, social norms and practices patriarchy has been deeply rooted in our culture. Though the scenario is changing with modernization and awareness, patriarchy is still practiced. Women’s representation is enhanced with patriarchal gaze.

Chart 1: Percentage of patriarchal practice in changing shape



In Chart 1 respondents say that ‘patriarchy in our culture’ is the most crucial method of patriarchal practice. The respondents opined that with awareness campaign, development and modernization etc, we are stepping but all the above methods of patriarchy still remain by taking on new shapes.

Case study 1 describes the transformed shape of male violence:

Case study 1:

Shakila Akter, a worker at a private company was married around five years ago. Her husband is educated and stays abroad for job. She lives at her in-laws house. Her husband sends money monthly to her mother-in-law who is modern and allows Shakila to do job. She has a three years old daughter and bears all her expenses from her salary. If she needs some money from her husband, she has to get permission from her mother-in-law. It creates uncertainty and her mother-in-law often reminds her of limited position in the family. It is often said that I (Mother-in-law) had such sacrifices for family and it's your turn to do so. Shakila thinks that it creates dominance and fear.

There are some more changing patterns of patriarchy need to be described:

Horizontal patriarchy

According to Dr. Nazmunnessa Mahtab, the psychological remnants of patriarchy have a dreadful hold on women. Though women are now aware of their rights with enhanced spirit of empowerment, horizontal control remains. The frustration of women has built a system of horizontal patriarchy, as women attaching each other. In such system, women do not believe in women, lack self-confidence, needs male support and recognition. Here patriarchy indirectly controls the gender democracy. A modern mother-in-law may permit her daughter-in-law to do a job, but she would never allow her to make decisions in family. As the mother-in-law has patriarchal prism, she would think that its son's responsibility to make decisions about family matters. Table 1 shows the number of respondents who think that horizontal patriarchy has the following impacts:

Table 1: The most crucial impacts of horizontal patriarchy

Impacts	Number of respondents
Lack of trust upon women	24
Lack of self confidence	15
Need male support	10
Lack of empowerment	7
Needs recognition	4
Total	60

Male dominance

Patriarchy refers to male dominance. The study reveals that shape of male dominance has been changed with gender development activities. In traditional society it was common to have such male dominance and women exploitation in almost all spheres of life. But in recent years with change in social structure, gender equality has been more challenging.

In focus group discussion a question was asked- what is the scenario of male dominance in working place? The participants all agreed that male dominance still prevails. Some male colleagues and specially the higher authority still do not want women at superior posts. They think women are more emotional than rational. Ambitious women are seen as unethical and there is lack of support for their career development. Male dominance is preserved through working environment, access to resources, lack of professionalism, career development and insensitivity of co-workers.

Gender Hierarchy

Gender hierarchy is a form of patriarchal prism practiced as always where man is superior class and woman is subordinate class. Depending on mode of production Marxist feminists have identified gender hierarchy as a systematic unfavorable situation for women where women are dominated and men are appropriating class (Mahtab, 2015). This study tries to focus on the present pattern of this hierarchy. In this study some consequences of changed pattern of patriarchy have been identified:

- Now-a-days a new concept of house maker has been introduced to make women's work visible. Yet it has little exchange value or impact on woman's decision- making power, as they have little access and control over resources. This concept does not change their status or responsibilities. They still remain dependent on male members of family for any decision. So only adapting new concept creates new pattern of patriarchy.
- Even in modern society the term "subordination" is used to upgrade the previous concept of domination and oppression of women. But this rather creates a new shape of patriarchy. In this context, Gerda Lerner in her book the creation of patriarchy said, "The use of the phrase subordination of women instead of the word "oppression" has distinct advantages. Subordination does not have the connotation of evil intent on the part of the dominant; it allows for the possibility of collusion between him and the subordinate. It includes the possibility of voluntary acceptance of subordinate status in exchange of protection and privilege, a condition which characterizes so much of the historical experience of women. It shows how the pattern of patriarchy is only changing shape not toward gender development, toward gender autocracy.

Gender development

Gender development means to bring positive change in gender role. In a recent study it is analyzed that due to some initiatives Bangladesh has been positioned in 142 at Human Development Index in 2015 and in gender development we women have reached gender parity. The female mortality rate is 20 percent lower than that of male; women's participation is increasing, primary education rate is better and female work force participation rate has rapidly increased in the past decade. However, a thorough gender analysis reveals intrinsic gender inequalities imbued into Bangladeshi institutions and the social fabric, making a profound impact on development, cultural and economic outcomes. Efforts to promote gender equality have been undermined by a patriarchal social structure reinforced by cultural norms⁷. Despite a huge progress the development is hindered by changing shape of patriarchy.

Main-streaming women

Main-streaming women in development process, is an issue yet to be addressed. Each development agendas like MDG⁸ and SDG⁹ include such activities. But due to changing patriarchal prism it is even difficult to identify the gender issues. In focus group discussion, among 9 participants out of 10 have opined that main-streaming of women in traditional development process is hard due to our long practiced patriarchy. Incorporating women in decision making and politics is one of the indicators of mainstreaming which is encouraged. This development process would not be balanced if we do not stop feminization of development. Feminization of development means to create another route of development with some privileges and support for women. In this context traditional development process may create gender insensitivity. In a hostile gender equality policy environment (i.e. patriarchal structures of institutional organization or the prevalence of policy objectives contrary to gender equality etc.), mainstreaming may be conceived and applied as an alternative to positive action and used to downplay the final overall objective of gender equality¹⁰.

Women empowerment

Women empowerment which means decision making capacity is an indicator of gender equality. In this study, women empowerment is seen as a medium of gender democracy. In that context, disempowerment is analyzed as a by-product of changing pattern of patriarchy. To be disempowered means to be denied at choice, while empowerment refers to the processes by which those who have been denied the ability to make choices acquire such

⁷This article is retrieved from calltohumanity.com/gender-in-development-a-case-study-of-bangladesh/ on 07.11.2017

⁸ Millennium development goal

⁹ Sustainable development goal

¹⁰ Stratigaki, M., (2005) "Gender Mainstreaming vs Positive Action. An Ongoing Conflict in EU Gender Equality Policy", European Journal of Women's Studies 12 (2): 165-186.

ability (Kabir, 2005). In recent years women have a number of cases to get rid of disempowerment. But empowerment is yet to achieve. To achieve true empowerment it is suggested that men should change their mind-set and give spaces to women. The capacity to exercise strategic choices should not violate the capacity of others. But the fact is that without women's sense of self-worth, empowerment is not possible. The core of patriarchy is lack of self-worth. With increasing awareness feminists think that empowerment is getting only equal to men. Such ideology would only create imbalanced empowerment. Patriarchy in traditional society created disempowerment and in modern society it has only changed its form.

Gender insensitivity

Gender insensitivity means inability to feel the gender issues which is identified as a consequence of patriarchy. In a recent study it is found that despite some major initiatives of government gender issues are not dealt sensitively at state levels. The Ministry of Women and Children Affairs serves as the focal point in the national machinery for the advancement of women's issues. Its role is to facilitate government-wide mainstreaming of a gender equality perspective in all policy areas. It advocates, coordinates, communicates and monitors implementation of the National Action Plan (NAP). The principal goals of the NAP are: to remove legal, economic, political or cultural barriers, to raise public awareness about women's differential needs, to improve women's development and to provide full equality of opportunity. Nevertheless, gender insensitivity is still one of the main causes for the gender inequality in Bangladesh (Kabir, 2005). This study identifies some by-products of patriarchy transforming in gender insensitivity:

Gender biasness

Man is universal concept and woman is "other" in traditional society. With increasing awareness this scenario is changing. Through gender equality biasness is addressed at some stages. But biasness is embedded in patriarchy. The resultant scenario is that rather than typical male dominance, feminization of responsibilities and obligation is occurring (Chhachhi, 2007).

Gender autocracy

his study identifies that gender autocracy is a form of gender inequality caused by patriarchy. This is opposite to gender democracy. In changing pattern of patriarchy autocracy has been practiced indirectly by women. Women play a number of important roles in patriarchal culture, though those roles often vary with race, class,

and other differences. Perhaps most basic is the use of women and femininity to define men and masculinity. Men are men to the extent they are not women: masculine, independent, invulnerable, tough, strong, aggressive, powerful, commanding, in control, rational, and non-emotional. That's why men in patriarchy systematically enjoy autocracy.

Supporting gender

Supporting gender means to create an environment of motivation toward development. In typical patriarchy, some privileges are provided to women as support. But this study says that, it's not supporting women or gender rather it is creating dependency and a new form of patriarchy. Inappropriate support system creates uncertainty and affects women's social attitudes which may generate deprivation, inability, willingness to subordinate etc. (Mahtab, 2015). In result patriarchy is reinforced socially.

Gender democracy Vs. Patriarchy

Gender democracy is a normative idea related to gender mainstreaming. Its aim is to achieve democratic conditions between men and women within society as a whole, as well as specifically within companies, bureaucracies, and other organizations. Among other things, this is realized by means of gender trainings that raise awareness of existing inequalities and develop methods to democratize relations between genders.

Through the above discussion and from conceptual framework, this study focuses on the new shapes and forms of patriarchy. Patriarchy has a core ideology of male dominance which may take new shapes but is still rooted in our lives. There are some by-products of male dominance which are ignored in usual feminism theories and gender development process such as the change of male attitude. Only change in male attitude would create a new form of gender insensitivity in providing support to women. But as a result it would produce gender autocracy. So gender democracy will be hindered by these practices of patriarchy.

What will it take?

Patriarchy and women subordination is the most important issue of our society. Till now in 21st century women are subordinated in all spheres of society. In recent period, women have started joining the work force, contributing in family and thus started exercising influence on family affairs. Overall gender democracy can be ensured through gender equality. To reduce the patriarchal prism and ensure equality some common measures are suggested in a study which includes: equal rights of men and women to

all kinds of resources, equal rights to property, job opportuinely for men and women, policies of integrating women in the main stream economic development, integrating gender equality concept in the national education policy, ensuring the enforcement of laws strictly, applying uniform family code, promoting democratic institutions to ensure greater social acuity, growing public consciousness about basic rights, ensuring economic empowerment of women, promoting the social status of women, affirming action in favor of women.

Along with these above suggestions, we need to focus on the trends of socio-cultural transformation. Because changing patterns of patriarchy make confusions among gender development and in most developing countries like Bangladesh.

Conclusion

This study has tried to establish that gender democracy is to be achieved and patriarchy is the major constraint in that way. Though a number of steps have already been taken by the government of Bangladesh, gender democracy is still far away. To ensure gender democracy, a strategy of mainstreaming in support of gender equality continues to seek changes in the conceptualization of 'development' in the institutions that promote development and administer resources, as well as in personal relationships. These changes will not be achieved easily and take time in Bangladesh. As a patriarchy is not a well-defined and addressed issue, most of the constraints are misinterpreted. In this study, such misinterpretations are explained with some theories and case studies. As gender democracy has been a common issue to both men and women, it is necessary to identify the forms of gender autocracy. With socio-cultural development we need to re-think about our values, norms and traditions. Getting rid of patriarchy may not be easy but possible. Patriarchy is man-made and can be changed. So it is necessary to address those deeply rooted prisms and step toward gender democracy.

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Relationship Between External Finance and Economic Growth of Bangladesh: A Time-Series Analysis

Marzia Nomi¹

Tahmina Akhter²

[Abstract: Economically and socially, Bangladesh is recognized as a developing country. Its economy can be crucially expanded by the external finance. The purpose of this paper is to investigate the effect of external finance on economic growth of Bangladesh based on annual data from 1980 to 2015. In this paper the Johansen Co-integration likelihood approach and the Granger Causality test were employed to examine the short run and long run relationship and detect the direction of causality among the variables (Export, Remittance, FDI, and GDP). The result shows that the GDP is positively affected by remittance & export, but negatively by FDI. The study also found that there is a bidirectional relationship between Remittance and FDI. Finally, according to the findings of the study, the external finance will be the momentous contributor of economic growth of Bangladesh.]

Keywords : Export, Remittance, FDI, GDP, Correlation.

Background

The average GDP growth of Bangladesh is 5.69 percent from 1994 until 2016. The highest GDP growth was 7.11 percent in 2016 and in 1994 it was lowest about 4.08 percent (Bangladesh Bank). The economic growth of developing countries like Bangladesh is influenced by external finance. There are different sources of external finance like export-import, foreign direct investment, remittance, foreign aid, gross investment, etc. External sector possesses upward trend in export earnings but the inflow of remittance and import payments are going at a slower rate during 2013-14 fiscal year (Sultana and Rana, 2015). In case of explorative growth literature there is high correlation among economic growth, financial development

¹ Lecturer, Department of Economics, University of Barishal, Mobile No: +8801911976617, Email : marzianomi@gmail.com

² Lecturer, Department of Economics, Bangladesh University of Business and Technology, Mobile No: +8801726463893, Email: tah_rania@hotmail.com

and international trade (Beck, 2002). The process in which goods are produced in one country and sent to another country for future sale is a part of international trade called export. An increase in export increases the production of nation's total output. In 2015 Bangladesh exported \$35.7 billion, making the 55th largest exporter country in the world. The exports of Bangladesh have increased about 11.9% at an annualized rate during the last five years. On the other hand, Bangladesh became 54th largest importer in the world by importing \$38.53 billion in 2015 and its import has increased about 8.7% per annum during the last five years.

Table-1: Export-import as percent of GDP from fiscal year (2005-2014)

FY	Export as percent of GDP	Import as percent of GDP
2005-06	14.5	18.5
2006-07	17.5	24.5
2007-08	15.4	21.3
2008-09	15.2	19.8
2009-10	14.1	18.6
2010-11	17.6	25.3
2011-12	18.0	25.0
2012-13	17.7	22.4
2013-14	17.1	21.0

Source : BBS, Finance Division, Bangladesh Bank.

FDI refers to the capital inflows from foreign countries that invest in the productive capacity of the host country (Barua, 2013). According to the OECD (2012), "A foreign direct investment enterprise is an enterprise resident in one economy and in which an investor resident in another economy owns, either directly or indirectly, 10% or more of its voting power if it is incorporated or the equivalent for an unincorporated enterprise (Rahman, 2015). Foreign Direct investments and Portfolio Investments are the two parts of foreign investment. This study focuses on foreign direct investment made by foreign investors. FDI can be either outward or inward. A number of different factors influence inward FDI and these include tax, subsidies, interests on loans and various restriction and limitations.

Table-2 : Foreign Direct Investment (net inflows) as percent of GDP from (2010-2015)

YEAR	FID Inflows as percent of GDP
2010	1.068935
2011	0.983167
2012	1.188103
2013	1.735419
2014	1.468713
2015	1.451288

Source : World Bank Development indicators, World Bank.

There are three ways in which economic growth is affected by remittance. Firstly, it increases the capital accumulation which raises physical and human capital rate and decreases the cost of capital for recipients' country. As a result economy can be stable. Secondly, labor force participation rate can be negatively affected by it as labor income is substituted by the remittance income. Finally, remittances has an impact on the efficiency of investment (Barajas, Chami, Connel,et.al., 2009). Remittances have contributed to increase foreign exchange reserve of Bangladesh. Now foreign exchange reserve of Bangladesh is over US \$ 21 billion which is more than 7 times higher than the foreign exchange reserve of the year 2005 (Ahmed, 2014). The flow of remittances increased from US \$ 135 billion in 2000 to US \$ 449 billion in 2011 (World Bank 2012).

Table-3 : Remittance as percent of export & GDP infiscal year (1980-2013)

FY	Remittance as percent of Export	Remittance as percent of GDP
2005-06	45.62	7.76
2006-07	49.09	8.74
2007-08	56.09	9.95
2008-09	62.36	10.85
2009-10	67.8	10.95
2010-11	50.81	10.42
2011-12	52.85	11.09
2012-13	53.51	11.14

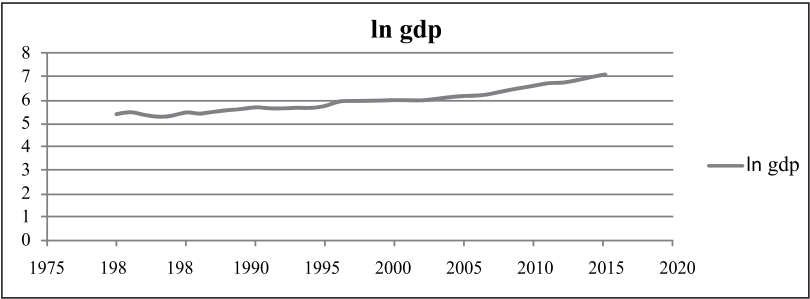
Source : Authors' promotion calculation based on Bangladesh Economic Review, Bangladesh bank, Export promotion Bureau, 2014.

The ratios of remittances to Gross Domestic Product (GDP) and export earnings have been increasing over the last twelve years. In FY 2005-06, the remittance inflow was 45.62 percent of total exports and 7.76 percent of GDP whereas remittance inflows as percent of GDP and export earnings were 11.14 and 53.51 percent respectively in FY 2012-13. However, remittance as percent of export earnings was highest in FY 2009-10 as 67.8 percent. Remittance is increasing at a decreasing rate after FY 2007-08 because of the decrease in the labor migrations to different destinations due to the global economic recessions and decline in the labor demand by the Middle East countries due to collapsing construction sector.

As an important medium FDI helps to fabricate physical funds, make employment opportunities, spread productive capacity, promote efficiency of local labor through transfer of technology and integrate the domestic economy with the global economy.

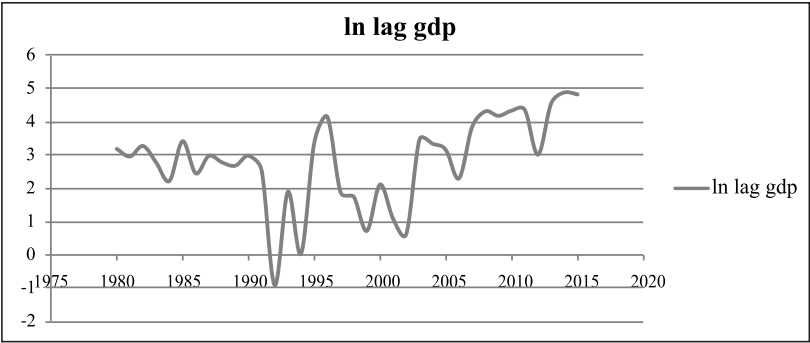
[The trend of growth rate of GDP, lag GDP, Remittance, FDI and Export.]

Figure 1 : GDP from (1980-2015)



In 2016, the Gross Domestic Product (GDP) increased to 7.05 percent in Bangladesh. GDP Growth Rate in Bangladesh averaged 5.72 percent from 1994 until 2016(Bangladesh Bank).

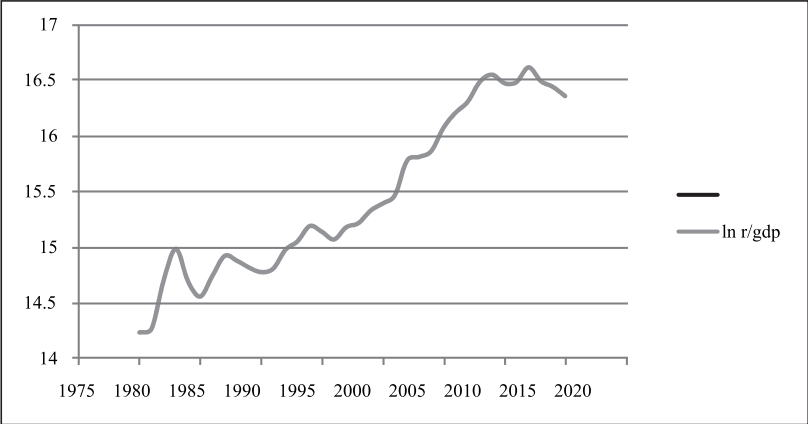
Figure 2 : ln lag gdp trend over the time 1980 – 2015



Personal Remittance

In Bangladesh, the principal source of remittance flow is labor migrants.

Figure 3 : Trend of remittance from (1980 – 2015).

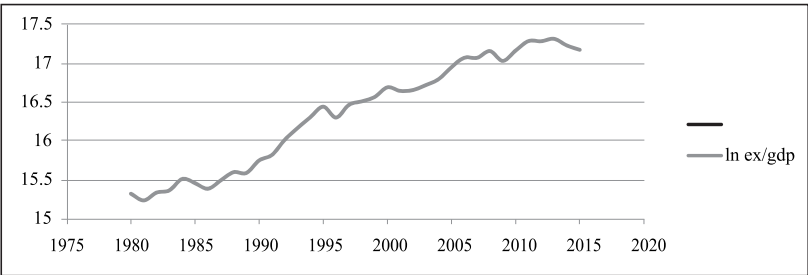


From this above figure there is a mixed trend of remittance inflows during FY1980- FY2004.

Export

The export growth has positive impact on total factor productivity in the economy. The contribution of exports to economic growth was more pronounced during 1982–90 when the government pursued a policy of trade liberalization and structural reform. Export contributes positively to our GDP whereas import’s contribution is unenthusiastic. The rate of economic growth can be accelerated by promoting exports of goods and services. Exports in Bangladesh increased to 211.91 BDT Billion in June from 197.75 BDT Billion in May of 2016 (Bangladesh Bank).

Figure 4 : Trend of export from (1980 – 2015)

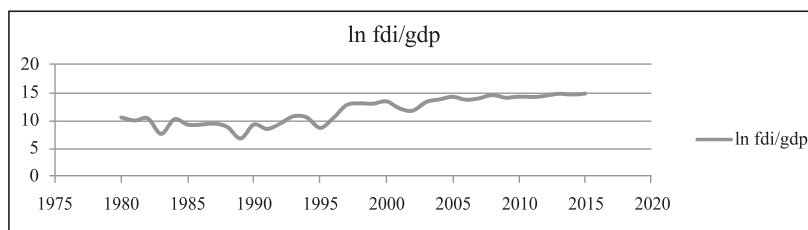


The importance of the export sector in the national economy is growing as. The export earnings of the country are now equivalent to 18 percent of GDP.

FDI

An inflow of funds from foreign private or public sector can balance the limit on domestic investment which occurs for capital shortage in Developing countries like Bangladesh. The foreign direct investment is one of the significant sources of foreign funds in case of outgoing market economies.

Figure 5 : Trend of FDI from (1980- 2015)



From this figure it is clear that the inflow of FDI is rising. From the late 1980s, for the South Asian region Bangladesh has been a fascinating intention for FDI.

The total inflows of FDI were USD 8927.9 million from 1977 to 2010 whereas it was USD 4158.63 million from 2006 to 2010. But, the inflow of FDI was decreasing from 2010 which was USD 913.32 million in 2010 (Source: Survey Report, Statistics Department, Bangladesh Bank).

Foreign aid is the assistance from developed countries to developing countries. It is voluntarily transferred from one country to another as a form of gift, grant or a loan. In this paper this variable is not incorporated as it is not related with production directly. But further study can be done by including this variable.

Scope of the research

Bangladesh is a developing country; a major portion of its economy is mainly depending on external finance. In this paper the sources of external finance are discussed and it is shown from the analysis that external finance is expected to affect the economic growth of the country. It is very important to increase the volume of export and remittance to increase the economic growth of Bangladesh. At the same time it is also very important to ensure suitable environment for the foreign investors to invest more in Bangladesh. If foreign direct investment increases then it will positively affect the economy and GDP of Bangladesh as well. This paper investigates these relationships and using time series analysis techniques. It tries to examine the relationships.

The objective of study

The primary objective of this study is to find out “The relationship between external finance and economic growth of Bangladesh”. Briefly it will discuss-

1. The impact of remittance, foreign direct investment and export on GDP growth.
2. The causal relationship between external finance & GDP growth.

Literature Review

A study was conducted by Clarke and Ralhan (2005) in case of Bangladesh to show the casual relationship between export and growth. They used annual data from 1960 to 2003. They found that there is a causal relationship between export and GDP.

Abual-Foul (2006) examined the export-led growth hypothesis in case of Jordan from the period 1976–1997. The results showed that export has a unidirectional causation to output.

Mamun and Nath (2005) investigated the relationship between exports and economic growth in Bangladesh using data from 1976 to 2003 which are quarterly. The result showed that there was a co-integration between industrial production and exports. A long-run unidirectional causality between export and growth in Bangladesh was also found by them.

A study carried out by Hossain and Alauddin (2005) examined the process of Bangladesh's trade liberalization. They also examined the impact of trade liberalization on the growth and structure of exports, imports, GDP.

Ahmed and Uddin (2009) examined the relationship among exports, imports, remittances and GDP. This paper revealed that the independent variables have impact on GDP in the short run but have no long run impact. It also showed that real GDP, real exports, real imports and real remittance are co-integrated for Bangladesh. Another study was conducted by Kim and Lin (2009) where they examined the impact of export composition on economic growth. The result showed that the contribution of export on economic growth is not equal.

Ronit (2014) studied the relationship between exports and the economic growth in case of India. The results show that a Granger causality test concluded that GDP growth causes export growth, and the impulse response functions generated also indicate that there are higher reactions of exports over a change in GDP.

Akter (2015) showed that the impact of import on economic growth is negative but export has positive impact in Bangladesh.

Hussaini, Abdullahi and Mahmud tested the Export Led Growth Hypothesis for India with annual time series data from 1980 to 2013. They found that the variables are co-integrated and there exist bidirectional relationship between GDP and Export.

There are several studies about the impact of remittance on the economic growth. Faini (2002) found that there is a positive impact of remittances on growth. He argues that remittances surpass capital market deficiency and approve migrant households to save positive assets. Quartey and Blanson (2004) noted that the remittance increased during the economic shocks and it helped to reduce the adverse impact of economic shocks on household welfare.

Aggarwal et al. (2006) operated a study of 99 countries from the period 1975-2003. They found that there is positive relationship between remittances and on economic growth.

Ang (2007) examined the relationship between workers' remittances and economic growth in case of Philippines at the national and at the regional levels. The result found that economic growth is positively related with remittances. On the other hand, in case of regional level economic growth is negatively affected by remittance. Finally, it can be concluded that it is necessary to convert the remittances into investment and other value added activities for development and growth. Therefore the large fluctuations in the real value of remittances contribute to large fluctuations of output growth and cause instability in the economies concerned.

Remittances increase the income of home countries, decrease credit obligation, promote investment and by providing education and health expand human capital. Thus it affects growth positively (Calero, 2008; Gupta et al., 2009).

Imai et al. (2014) inquired the relevance between economic growth, remittances and poverty. In his paper he used annual panel data including 24 Asian and Pacific countries. They used the GMM-IV model and result showed that economic growth is positively affected by remittance which decreases poverty in the region.

Borensztein et. al (1998) examined the impact of the foreign direct investment on economic growth in the cross-country regression framework, using the data which covered 69 developing countries where FDI came from industrial countries during the last two decades. Their income of this study is that FDI is a significant tool for the alteration of technology that raises the economic growth.

Carkovic and Levine (2002) studied about the effect of FDI on economic growth and found that economic growth is not affected by FDI in the long run. Laura (2003) examined the impact of FDI on economic growth in

various sectors like primary, manufacturing and services sector. There he found that in case of different sectors the advantages of FDI vary highly.

Roy and Mandal (2012) Sshowed the dynamics between economic growth and FDI for an elected group of Asian economies like India, China, Hong Kong, Malaysia and Philippines. This paper examined the issue of crowding in or out effect between foreign and domestic investment in the long-run. Although it may be seen natural to argue that FDI can sustain high benefits to host countries.

Ganesh Kumar (2011) examines the direction of causality between FDI and GDP for India and China using the Granger Causality test. In addition to the studies made which dealt with assessing the overall impact of FDI on growth, a study made by Singh (2011) examined the impact of foreign investment on the industrial structure of host country with special reference to India's manufacturing sector during post reform period. The result found positive and significant association between industrial market concentrations and foreign presence.

In these papers they had studied the effect of remittance, FDI & Export on GDP individually. Here the joint effects on remittance, FDI & Export on GDP and casual relationship among these variables are discussed.

Methodology

In this paper, the annul data of GDP, Exports of goods and services and Personal Remittance has been taken from the World Development Indicators, covering the period 1980-2015 for Bangladesh. All the data are expressed in logarithms in order to include the proliferate effect of time series.

Unit root test

To check the stationary criteria of the selected time series data, this paper investigates unit root test (Augmented Dickey Fuller). Unit root tests used to detect that either any variable -the per capita GDP (as a dependent variable) and remittance, FDI, export (as independent variables) are co-integrated or there is any causal relationship between these variables.

To check stationary in data, this paper employs unit root test (Augmented Dickey Fuller). Usually time series analyses consider stationary time series in empirical studies. A series is said to be stationary if mean and auto-covariance of the series do not depend on time. In order to examine whether each variable in the time series is integrated and has a unit root, this study has considered the widely used popular unit root test ADF. The test uses the null hypothesis that the series does contain a unit root (non-stationary variable) against a stationary variable in the alternative hypothesis. If the computed value of the F-statistic exceeds the critical values that are tabulated by

Dickey-Fuller (1981) then the null hypothesis is rejected, it means the series is stationary. If the computed F-statistic falls below the critical values, the null hypothesis is not rejected; it means the series is non-stationary (Gujarati 2012). The test is based on the following regression equation.

$$\Delta Y_t = \beta_1 + \beta_2 + \alpha Y_{t-1} + \Omega \sum_{i=1}^m \Delta Y_{t-i} + u_i$$

Where, $\Delta Y_t = Y_t - Y_{t-1}$ and Y is the variable under consideration, m is the number of lags in the dependent variable and u_i is the stochastic error term. The null hypothesis of a unit root implies that the coefficient of Y_{t-1} is zero.

Co-integration test

For testing the co-integration, Engle–Granger (EG) or Augmented Engle–Granger (AEG) Test is used. In first step how the variables are co-integrated is shown & second step Ordinary Least Square (OLS) is calculating the residuals. Variables such as Ln PCGDP (Natural Log of per capita GDP), Ln RM (Natural Log of remittance), Ln EX (Natural Log of Export), Ln FDI (Natural Log of foreign direct investment) are co-integrated if they are integrated in the similar order.

To verify co-integrated relationship among the variables, Johansen Co-integration test (Johansen, 1988; Johansen and Juselius, 1990) unlike the Engle–granger has been performed only on integrated of order one, i.e. Johansen and Juselius (1990) specify two likelihood ratio test statistics to test for the number of co-integrating vectors. Critical values for both test statistics are tabulated by Johansen and Juselius (1990). Trace test and Maximum Eigen value test statistic equations are given below.

$$\lambda_{\max} = -t \ln(1 - \lambda_{r+1}) \dots \dots \dots 1$$

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

The first likelihood ratio statistic for the null hypothesis of exactly r co-integrating vectors against the alternative $r+1$ vector is the maximum Eigen value statistic. The second statistic for the hypothesis of at most r co-integrating vectors against the alternative is the trace statistic. Both two test (max & trace) possess nonstandard distribution under the null hypothesis that provide nearly resembling critical values for the statistic exhibit Monte Carlo methods. The alternative hypothesis of trace test requires that the co-integrating vector is either equal or less than $r+1$, whereas $r+1$ are hold for the maximum Eigen value test. For carrying out Johansen, per capita GDP is replaced to $\ln$ GDP, remittance to $\ln$ R, foreign direct investment to $\ln$ FDI and export to $\ln$ EX.

Granger Causality Test

The null hypothesis of Granger causality is not rejected if and only if no lagged values of an explanatory variable have been retained in the regression. The number of lags to be included is usually chosen using an information criterion, such as the Akaike information criterion or the

Schwarz information criterion. In order to examine granger causality test we have to find the casual relationship between two variables suppose Z exhibits (lnR, lnFDI, lnEX) & Y exhibits (ln GDP). The test is solitary based on time series. If Z provide a significant information about the future value of y , z assist to prescribe y. That means, Z is said to granger cause of y. In both time, y is stationary before & after containing information the prediction of value.

$$Y_t = \delta + \sum_{i=1}^m \beta_i Y_{t-1} + \sum_{i=1}^n \lambda_i Z_{t-1} + u_i \dots\dots\dots 1$$

$$Z_t = \kappa + \sum_{i=1}^m \mu_i Z_{t-1} + \sum_{i=1}^n \omega_i Y_{t-1} + v_i \dots\dots\dots 2$$

Above these equation m & n are lags (lag length taken on the basis of AIC), u_i & v_i stochastic error which is stationary. Current values of any one of the variables are related to the past values of itself and another variable.

Data & Result

In this study the annual data on per capita GDP, Remittance, FDI and Export in Bangladesh has been taken for the period 1980 to 2015. Here GDP is per capita GDP, lag GDP is one period lagged per capita GDP, REMITTANCE is ratio of workers’ remittances to GDP, EXPORT is ratio of exports to GDP and FDI is ratio of foreign direct investment inflow to GDP. The main source of data is the data bank of the World Development Indicator published by the World Bank.

The results obtained by using econometric software E Views version 7.

According to the methodology mention above, both sets of data are examined & empirical results are presented in this section. Both variables are tested for the unit root to find out whether they are stationary or non-stationary. Here test is applied in series in level & first differences with lag parameter determined by Akaike information criterion. The results are reported in following table.

Unit root test (ADF) for ln GDP, lnlag GDP, ln Remittance, ln FDI, ln Export

Here the following table represents the results of unit root test among the variables:

Table-4 : Unit root test (ADF) intercept & trend with intercept.

Variables	Augmented Dickey Fuller (Intercept)		Augmented Dickey Fuller (Trend and Intercept)	
	Level	1st Diff.	Level	1st Diff.
Ln GDP	2.122252	-4.536015***	-0.778484	-4.930813***
Ln lagGDP	-3.160559**	-8.769891***	-3.721396**	-8.764403***
Ln Remittance	-1.233759	-5.162940***	-2.626846	-5.051323***
Ln FDI	-0.672184	-6.285144***	-3.867925**	-4.237293**
Ln Export	-2.234724	-5.833771***	-0.498938	-4.991297***
Notes: ***, ** and * indicate rejection of the null (variables are unit root/ non stationary) at the 1%, 5% and 10% level respectively.				

The results of unit root test (ADF) indicate that , at first differences of the variables GDP growth (Ln GDP), Lag of GDP (Ln Lag GDP), Foreign Direct Investment (Ln FDI), Export (Ln Export) are statistically significant at 1% significance level I (1). All the data are stationary at their first difference. With estimates the value with trend (trend + intercept) & without trend (intercept) both are stationary in the first differences but not in level. From the point of view of the entire test, first difference is accepted for all the variables (ln GDP, ln lag GDP, ln remittance, ln export).

Co-integration test

Johansen co-integration test is used to estimate the long-run relationship among the GDP, lag GDP, Remittance, FDI & Export. For co- integration test we use ln GDP, ln lag GDP, ln R and ln Export for economic growth. The Johansen test statistics show rejection for the null hypothesis of no co-integrating vectors under both the trace and maximal eigen value forms of the test.

Table-5 : Unrestricted Johansen Co -integration Rank Test (Trace)

Table: Output for Eigen Value Test and Trace Statistics (Bangladesh: 1980-2015)				
Hypothesized No. of CE(s)	Eigenvalue	Trace Statistic	0.05 Critical Value	P-value
None *	0.662010	81.90754	69.81889	0.0040
At most 1	0.493892	45.02638	47.85613	0.0900
At most 2	0.308103	21.87221	29.79707	0.3056
At most 3	0.223781	9.349398	15.49471	0.3341
At most 4	0.021428	0.736488	3.841466	0.3908
Trace test indicates 1 co-integrating equation at the 0.05 level				
* denotes rejection of the hypothesis at the 0.05 level				
**MacKinnon-Haug-Michelis (1999) p-values				

For the trace test, the null of no co-integrating vectors is rejected if the trace statistic is greater than the 5% critical value. The null of no co-integrating vectors is rejected if the trace statistic of 81.9075 is greater than the 5% critical value of 69.81889. Moving next test to the null of at most 1 co-integrating vectors, the trace statistic is 45.02638, while the 5% critical value is 47.85613. Since the magnitude of the P-value here is 0.0900, so that the null hypothesis of the existence of at most 1 co-integrating vectors is not rejected at 5%. Moving on to test the null of at most 2 co-integrating vectors, the trace statistic is 21.87221, while the 5% critical value is 29.79707, so the null hypothesis is not rejected at 5%. At most 3 co-integrating vectors for trace 9.349398 & 5% critical value 15.49471 at probability 0.33414 that values represent the null hypothesis is not rejecting. Finally, here from this table it can say the above results indicate the existence of at least one co-integrating equation among the variables in the series.

Table-6 : Unrestricted Co-integration Rank Test (Maximum Eigen value)

Hypothesized No. of CE(s)	Eigen value	Max-Eigen Statistics	.05 Critical Value	P- Value
None *	0.662010	36.88116	33.87687	0.0212
At most 1	0.493892	23.15417	27.58434	0.1670
At most 2	0.308103	12.52281	21.13162	0.4670
At most 3	0.223781	8.612910	14.26460	0.3198
At most 4	0.021428	0.736488	3.841466	0.3908
Max-Eigenvalue test indicates 1 co-integrating equation at the 0.05 level * denotes rejection of the hypothesis at the 0.05 level **MacKinnon-Haug-Michelis (1999) p-values				

For maximum eigenvalue test statistic, the null of no co-integrating vectors is rejected if the max-eigenvalue statistics (t statistic) is greater than the 5% critical value. Moving on to test the null of at most 1 co-integrating vectors, the maximum eigenvalue statistic is 36.88116 & the 5% critical value is 33.87687, so that the null hypothesis is rejected at 5%. Moving on to test the null of at most 2 co-integrating vectors, the maximum eigenvalue statistic is 23.15417, while the 5% critical value is 27.58434, so the null hypothesis is not rejected at 5%. Finally, the max-Eigenvalue test results indicate the existence of at least two co-integrating equations among the variables in the series at 0.05 levels.

Table-7 : The values of the normalized co - integrating coefficients

Long-run impact of Lag GDP , Remittance, FDI, Export of Bangladesh (1980-2015)		
Variables	Normalizedco-integrating coefficients	Standard Error
LnlagGDP	- 0.083540***	0.05919
ln R	-0.840623***	0.23515
ln FDI	0.209564***	0.04715
LnExport	-0.700568***	0.25951
Note:*** , ** & * indicate coefficients are statistically significant at 1% , 5% & 10% respectively based on magnitude of the p value.		

The values of the normalized co-integrating coefficients indicate that in the long run export & remittance & ln lagGDP are positively related to economic growth but lnFDI is negatively related to economic growth.

Granger causality test for ln GDP, ln lag GDP, ln R, ln FDI & ln Export

Here the following table represents the results of Granger causality among the five variables

Granger causality test

Lags: 1			
Null Hypothesis:	Obs	F-Statistic	Prob.
LNLGGDP does not Granger Cause LNGDP LNGDP does not Granger Cause LNLGGDP	35	0.03772 3.87056	0.8472 0.0579
LNR does not Granger Cause LNGDP LNGDP does not Granger Cause LNR	35	5.79143 0.95547	0.0221 0.3357
LNFDI does not Granger Cause LNGDP LNGDP does not Granger Cause LNFDI	35	1.05859 8.89283	0.3113 0.0054
LNEXPORT does not Granger Cause LNGDP LNGDP does not Granger Cause LNEXPORT	35	1.38074 0.42871	0.2486 0.5173
LNR does not Granger Cause LNLGGDP LNLGGDP does not Granger Cause LNR	35	6.42275 0.00129	0.0164 0.9716
LNFDI does not Granger Cause LNLGGDP LNLGGDP does not Granger Cause LNFDI	35	2.38554 0.24263	0.1323 0.6257
LNEXPORT does not Granger Cause LNLGGDP LNLGGDP does not Granger Cause LNEXPORT	35	2.83208 2.57908	0.1021 0.1181
LNFDI does not Granger Cause LNR LNR does not Granger Cause LNFDI	35	8.86121 7.52179	0.0055 0.0099
LNEXPORT does not Granger Cause LNR LNR does not Granger Cause LNEXPORT	35	2.63547 0.20905	0.1143 0.6506
LNEXPORT does not Granger Cause LNFDI LNFDI does not Granger Cause LNEXPORT	35	12.9110 1.04655	0.0011 0.3140

If the probability values are greater than 0.05 at 5% level of significance & f statistics are not rejection area that's mean null hypothesis will be accept. The null hypothesis only reject when the probability value is less the 0.05 at 5 % significance level & shows a causal relationship between the variables. From the above table, LnR has a causal relationship with LnGDP, probability (0.0221).The another variable; LnFDI has a cause to LnGDP with probability (0.00054). LnR also have a causal relation with LnlagGDP for probability (0.0164). LnFDI & LnR both has a bilateral causal relationship respectively (0.0055, 0.0099).Lastly, LnExport has a directional causal relation with LnFDI for probability (0.0011).

Conclusion

The relationship between external finance and economic growth has long been a subject of great interest in the development literature. This paper provides updated estimates of the relationship among remittance, FDI, exports and the GDP growth in the Bangladesh for the period of 1980 to 2015. Based on the overall study, in Bangladesh context the export and remittance have the positive impact on the economic growth, but the impact of FDI on economic growth is negative. As from the result it is showed that if

Remittance and Export increases by 1% then GDP will increase about 84% and 70% respectively. There is bilateral causal relationship between remittance and FDI. Appropriate Policy can play an important role to improve export trade, remittance reserve & FDI in Bangladesh.

In order to accelerate FDI it is necessary for Bangladesh to secure economic and commercial diplomacy by rapid globalization and enhancing competition. However, in order to address the current structural bottlenecks that impede developments in the external sector (remittance, FDI, export) of Bangladesh economy, a thorough re-examination of the current trade and industrial policies is pressing. The private sector (both domestic and foreign) can then come forward. Adoption of a new policy regime aiming at expansion of productive capacities of the country that enhances utilization of productive resources through enhanced entrepreneurial capabilities and increased production linkages may be fruitful in achieving developments in external sector, thereby fostering growth of the economy.

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University of Barishal

University of Barishal, Barishal 8200, Bangladesh

Tel: +880431-2177431, 0431-62244, 029143546, Fax: +880431-61827, 029144920

www.barisaluniv.ac.bd, www.bu.ac.bd