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**HUMAN RESOURCE DEVELOPMENT AND SLUM
DWELLERS: A SOCIOLOGICAL STUDY OF BHASANTEK
SLUM IN DHAKA CITY.**

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FATAMA KHAN

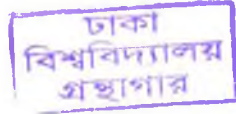
A Dissertation Submitted to the Department of Sociology, University of
Dhaka, in Partial Fulfillment for the Degree of Masters of Philosophy.

27 April 2011

CERTIFICATION

This thesis contains research as “Human Resource Development and Slum Dwellers: A Sociological Study of Bhasantek Slum in Dhaka City.” This research has been carried out by Fatama Khan, M. Phil. researcher, Department of Sociology, University of Dhaka, under my supervision.

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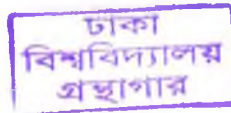


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I hereby declare that this thesis has been composed by me and all the works presented herein are my own.

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Chapter-1

Introduction

1.1 Statement of problem:

People are considered as a wealth of nation. But being an over populated country, a large number of unskilled and poor people have become a curse to Bangladesh. It is high time to take more initiatives for making our population a resource and only then, they will play an important role in the economic development of our country. Now, it is more than a realization that we need to turn our unskilled manpower into a skilled one through human resources development. Especially the development of unskilled poor people is mostly required for our sustainable development. All political economist and social scientist has come to a common consensus that economic growth and savings are not the only requisites to ensure the standard of living of the people. The significant issues in this respect are to develop the overall social structure of the society. For that, the human study has a great importance to be considered in the field of sociological study.

In recent economic analysis rather than accumulation of capital, Human Resource Development has been emphasized which affects the capital accumulation process. Humans become important element of economic development by being more productive with their education, training and efficiency. The combination of nature (natural capital) and nurture (human capital) can make a nation developed. The developmental process for humans is not only a procedure for production, but also a result of production. This developmental process makes human to lead a free and more meaningful life.

A country's potential for economic growth is greatly influenced by its endowments of physical resources (land, minerals and raw materials) and human resources (numbers of people and their level of skills). In Bangladesh, endowments of raw materials and minerals and even fertile land are relatively minimal where its population size is 133,376,684 and 880 people live per sq. kilometer (according to population census July, 2009). A considerable portion of our population is slum dwellers and their activities play little role to the economic development of the country. Bangladesh, although an agricultural country, cannot accommodate its growing population in this sector. To generate employment opportunities for the surplus work- force it has emphasized industrialization. However there is the dearth of skilled manpower in Bangladesh both in technical and management areas. Development in these areas is essential for the total economic development of Bangladesh. For this purpose one must find out major barriers skilled the people and sectors that affect human resource development.

Around 38% of city population lives in slums (CUS, 2005). Dhaka is one of the fastest-growing of such places, with some of the worst urban slum conditions to be found anywhere on earth. The living condition, education, health and skill of this large population have a great negative influence over the national development of the country.

Slum dwellers are not "the problem" rather; they are the spatial manifestations of urban poverty, social exclusion and inappropriate government policies. Indeed slum settlements represents an active, grassroots attempt by the desperately poor to take care of themselves. To save these victims from extremely poor environment and hazardous life and make them a resource for the country, we need to develop appropriate human policy. The modern human resource development thinking is not consigned to the organizational study only; it also considers the socio-economic and cultural factors.

Emphasizing these interrelated determining factors, the present researcher wants to find out the barriers to human development of slum dwellers and she is trying to show the way for the improvement of their lives. Many researches have been done with slum but not much significant research has been done in the area of slum dwellers related with making them a resource. The researcher would like to take an opportunity to conduct research in this field as an M. Phil. Researcher.

1.2 Objectives of the Study:

The objective of the study is to examine the hazardous living conditions of slum dwellers and find the barriers to access to better life and identify the policies to make them skilled and developed.

The study thus will undertake a study of socio-economic conditions of slum dwellers and patterns of their livelihoods. It will also study what obstacles they face in improving their quality of life.

1.3 Rationale of the study:

For socio-economic development of a highly populated country like Bangladesh, human resources development is now considered the pivotal point for discussion every where. It is a vital issue to make population resourceful and turn it into real capital, without which Bangladesh will never develop. As a substantial portion of our city dwellers live in slum areas, developing them into human resources should get high priority. Though human resource development thinking and some sporadic activities have already taken place but still we have a large number of slum people as a symbol of poverty and barrier to the development of Bangladesh.

Human resource development is the process of increasing the knowledge the skills and the capacities of all the people in a society. In economic terms it means accumulation of human capital and it's instrumental for the development of an economy. In political terms, human resource development prepares people for active participation in political process as in a democracy. From the social and cultural point of view the development of human resources help lead fuller and richer lives.

There has been very little research on human resource development from sociological perspective. In the present study an attempt has been taken from this point of view.

Human resource Development has been recognized to be the promoter and raison deter of all development efforts. The concern with physical and financial capital formation in the years following the depression and the Second World War and technological considerations for growth in production have till recent past obscured the importance of human capital and the recognition of the state of human well being in terms of health nutrition, education, employment, environment and freedom of choices resulting in concentration on a single parameter related to income In short the objective of development need to be understood in term of human dimension even though growth related economic aggregates are important and they are so only if they help development in terms of human dimension This human dimension is indeed broad and multifaceted Human Resource Development is a means for attainment of certain aspects (such as health care education and training) of multifaceted human development and is primarily related to formation of human capability (i.e. the supply side) and it does not explicitly relate itself to the use of such capabilities

There is a general consensus among all economists and social scientists that economic growth and savings are not the only requisites to ensure the standard

of living of the people. The pertinent issues in this respect are to develop the overall social structure of the society. In 1990 the time had come for a broad approach to improving human well-being that would cover all aspects of human life, for all people, in both high income and developing countries, both now and in the future. It went far beyond narrowly defined economic development to cover the full flourishing of all human choices. It emphasizes the need to put people- their needs, their aspirations and their capabilities at the center of the development effort.

In realm of human resource development, not only are sheer members of people and their skill levels important, but so also their cultural outlooks, attitudes toward work, access to information, willingness to innovate, and desire for self-improvement. This involves the whole complex of interrelationship between culture, tradition, religions and ethic and tribal fragmentation or cohesion as well as other societal issues. Then the nature and character of a country's human resources are important determinants of its economic structure. There have been a significant number of studies describing correlation between Human Resource Development and Development. Most of them are organizational and personnel management oriented study. However, there is hardly any study that shows the poor people as human resource and describes their status, capabilities linking with different social variables. The present study has been constituted to show the vulnerable situation of poor slum people and find out the barriers to make them resourceful one from the perspective of various socio-economic and demographic factors.

1.4 Scope of the Study:

The present study has been undertaken to present an extensive, in-depth and a close-up view of Human Resource Development situation of slum dwellers. Slum dwellers of Bhasantek are viewed as the universe for this study.

The thesis consists of six chapters. Chapter One, *Introduction*, begins with the statement of the study. Objectives and rationale of the research have been described here. Besides, research methodology of the study has been describes here. It discusses survey design, sample design, determination of sample size and the selection procedures of the respondents and the study area. Furthermore, it focuses on the instrument of data collection technique. It also discusses the technique and procedures of data processing and focuses on the limitations and drawbacks of the study.

Chapter Two, *Human Resource Development and Slum Dwellers: Literature Review*, is accomplished by a review of the literature, research findings in the area of Human Resource Development especially given from the socio-cultural point of view in global context as well as the local context of Bangladesh.

Chapter Three, *Human Resource Development and Slum Dwellers: Theoretical Perspective*, deals with the earlier and current approaches to Human Resource Development. Here an attempt has been made to develop a theoretical framework for the present research combining economics-dominated (Human capital approach-Schultz et al) and societal aspects-dominated (Social welfare approach-UNDP et al) approaches.

Chapter Four, *Human Resource Development and Slum: A Conceptual Framework*, is concerned with the discussion on the origin of Human Resource Development thinking. It also defines Human Resource Development and analyses the concepts related it.

Chapter Five, *Human Resources and Slums in Bangladesh, Bhasantek: Context and Findings of the Study*, is confined to describe the major findings of the study.

A brief conclusion focuses on the salient feature of the findings is drawn in Chapter Six *Conclusions and Recommendations*. Here some recommendations are given to improve standard of living and to develop the human conditions of slum dwellers.

1.5.1 Research Methodology

The dissertation is basically on primary sources of information. It has been conducted in the following phases:

1.5.2 Phase-1: The Preparatory Stage:

In this stage, the primary tasks have been performed. For getting clear conception about human resource development, slum dwellers and their life styles, previous studies and literature regarding the matters were collected by the researcher. After review of literature, a reconnaissance survey was done. On the basis of the reconnaissance survey, preparation of necessary questionnaires survey, checklists were completed, pre-tested and finalized.

1.5.3 Phase-2: Field works:

The field work was done in the following two phases:

1.5.4 Rapport building:

It is very difficult for any person to collect data form any place, especially, in the case of sensitive areas like slums on the very first day of survey. The researcher, at the initial stage of fieldwork, had to build up a good rapport with the linkmen and slum dwellers in order to conduct an effective, valid and reliable data collection. Duration of more than 30 days was needed for this purpose.

1.5.5 General Survey:

After rapport building the researcher proceeded for general survey of the study population to have firsthand data on certain variables reflecting HRD conditions of the study population. The general survey was conducted during the period from August–November, 2010. Data and information has also been taken from secondary sources where needed.

1.5.6 Selection of Study Area

A large number of garments industries are located in Mirpur which has resulted in a major concentration of slums in Mirpur area. Bhasantek slum is an old slum in Mirpur in Dhaka city. This slum was selected purposively as study area of research.

1.5.7 Physical location of Bhasantek slum

The Bhasantek slum is situated at Ward no -15 in Dhaka. It is separated into two Blocks: Slum No.2 and Slum No.4. Bhasantek slum is alongside the Bhasantek Bazar.

1.5.8 Total population

There are 1632 households in Bhasantek slum (DSK Survey-2009). The populations of this slum are approximately 8000 among whom 3507 are males and 4493 are females. Three persons of them are disable. Their custom is mixed. Most of the slum dwellers of Bhasantek are Muslims and their language is Bangla.

1.5.9 Sampling:

The sample has been selected from the slum dwellers of Bhasantek at Mirpur in Dhaka city where there are 1632 households and most of them are business men (bhangari), hawkers, shopkeepers, rikshawpullers and unemployed. Survey method has been followed. Data have been collected from different income groups through purposive sampling method. A structured questionnaire has been administered to slum dwellers. Here data have been collected household head. For this depth interview procedure was adopted. Sample size is 120, dwellers from high income group are- 20, middle income group- 20, lower middle income group-40, lower income group-20, and extreme poor-20 There are 05 case studies from different households from different income groups.

1.5.10 Sample Design:

Stratified Random Sampling Method is used in this survey for data collection. First the total population i.e. 1632 households were divided into following five groups based on their income level. This information is taken from a different research done by DSK, a NGO working in this survey area.

	<u>Income group</u>	<u>Monthly income</u>
01	High- income group	15,001/--20,000/-
02	Middle- income group	10,001/-- 15,000/-
03	Lower middle- income group	5001/-- 10,000/-
04	Poor	1001/--5000/-
05	Extreme poor	Income \leq 1,000/-

For determination of minimum sample size representing the total population, the following method is used:

$$n = \frac{p(1-p)}{e^2} z^2$$

Where,

n is the sample size

p is the probability

z is the z value and

e is the margin of error

By taking maximum variability 50% i. e. 0.50 and the accuracy rate is 91% (margin of error is 9%) the minimum sample size is,

$$\begin{aligned}n &= \frac{(0.50)(0.50)}{(0.09)^2} (1.96)^2 \\ &= \frac{0.25}{0.0081} \times 3.84 \\ &= 118.52 \approx 119 \approx 120\end{aligned}$$

After deciding the sample size of 120, 20 respondents have been taken from each four strata by random sampling method. From the rest group 40 respondents have been taken depending on judgment of the researcher as this group constitutes the highest number in the population. While figuring out the sample size the accuracy rate was 91% for random sampling method. As stratified random sampling is used in the survey, the study gained some more accuracy and the confidence level should be near about 93-94% (gain calculation is not done).

Depth interview has also been taken with the selected people. A questionnaire with open end and closed end question has been used. The dissertation has also included case study.

This dissertation has covered the conditions of the slum dwellers regarding the area given below to find out the barriers to access developed life and to take opportunities making a large number of people as a resource:

- (1) Income or purchasing power
- (2) Education and training
- (3) Sanitation
- (4) Health, food, nutrition and life expectancy
- (5) Access to information and technology
- (6) Transportation and infrastructural facilities
- (7) Social security
- (8) Recreation
- (9) Empowerment of women
- (10) House condition
- (11) Leadership and good institution
- (12) Discrimination (cultural factor)
- (13) Employment and business
- (14) Population changes and migration
- (15) Environment

Analysis has been carried out on the socio-economic and demographic characteristics of the households to identify patterns and causes of unskilled and undeveloped condition of human specially slum dwellers.

1.5.11 Primary Sources:

Data will be gathered from slum dwellers from different income groups through survey, depth interviews. Bhasantek slum at Mirpur area will be the study area.

1.5.12 Secondary Sources:

Data and other necessary information have also been taken from various government publications, books, journals and internet.

1.5.13 In-depth Interviews:

After the general survey in order to understand the social formation of the slum, the researcher conducted in depth studies on certain specific issues. The in-depth interviews had to be carried out sincerely and cautiously since they are related with the sensitive issues of the people's personal as well as social life. To have meaningful information from the field the researcher had to use various techniques to convince the respondents whom she often had to offer tea and food in a good restaurant far from the slum area so that they could give information without hesitation. Their speeches were recorded in small size recorder. Where the use of recorder was not possible, information had to be recorded immediately after the interview was over. All the information was collected assuring the respondents that their names and identity would not be disclosed. A preplanned checklist had been used while conducting the in-depth interviews. It took about four months for the collection of data. After data collection was completed, the researcher had to recheck the information.

1.5.14 Phase-3: Analysis of Data:

After field data collection was over the third phase of the study began. In the third phase, data was analyzed and tabulated. Furthermore, personalized narration is used from the in-depth case studies. This qualitative analysis adds more flesh into the quantitative bones and makes data more meaningful.

1.5.15 Phase-4: Report Writing:

Lastly on the basis of the collected and analyzed data report was prepared and finalized.

1.6 Duration of the Study:

The study was spread over for nearly one year. The fieldwork was conducted for four months.

1.7 Limitations of the Study:

This study is based on the basis of slum dwellers of Bhasantek and respondents are only 120; time and resources were major constraints for this study. For time constraints and also for want of fund, a large number of areas and respondents could not have been covered for the study. Hence, the findings of the study may not be the general picture of the Human Resource Development of the poor people of Bangladesh.

The area of Human Resource Development is vast. Every area of it is not covered by the thesis because the availability of data does not support the matter. AID, especially Foreign AID has an influence over the development of the poor people of slum but in the present research, no work has been done from this point of view because of the lacking of available data. For the same cause, other social and economic criteria of human resource development like-life expectancy, income-expenditure relationship are not shown in this paper. Besides, the secondary data source is not sufficient to understand the HRD factor relating poor slum people. Many studies have been done at home and abroad on Human Resource Development and most of them are related with organization and personnel management. Since a few previous studies have been done from the social and cultural point of view, the researcher has to

shuffle out information from different sources. The coordination of them may not be very exact in every sphere because of not having the researcher a strong professional background.

Despite such limitations, the researcher has work with a great deal of first hand data as well as secondary data with a great sincerity and maintaining the view of professionalism. The study is expected to serve a useful purpose of highlighting some of the major aspects of Human Resource Development situation of the poor people of slum, and awakening interest to fill up the gaps which are remaining by future research on the subject.

Chapter-2

Human Resource Development and Slum Dwellers: Literature Review

The literature on the subject Human Resource Development in Social Science is scanty but nevertheless helpful in locating some useful pointers.

The recognition that the wealth of a nation, region or community is based upon its ability to preserve, develop, and utilize its human resources is not new. The founder of economic science, Adam Smith argued on the eve of the Industrial Revolution in 1776 that the quality and quantity of manpower resources constitute the wealth of nations and permitted his great classic in that way. Early human capital theorist T.W. Schultz (1960) has characterized human resources as a form of capital, a produced means of production and the product of investment.

Numerous writers have stated that our rate of economic progress depends heavily on the quality and quantity of available skilled manpower at all levels. Manpower is the basic resource. It is the indispensable means of converting other resources to mankind's use and benefit. It takes skilled manpower to discover and exploit natural resources, to mobilize a capital, to develop technology to produce goods and to carry on trade. If a country is unable to develop its human resources it cannot build anything else.

As pointed out by Socknat (1966), manpower development is differentiated from the concept of human resource development. Manpower policy is limited to the direct labor market activities of the labor force. In contrast human resource development includes a broader range of activity (which includes manpower development) but includes also the preparation of people for eventual labor market activity through education, the elimination of retraining

and replacement problems starting from barriers which stem from individual inadequacy, social and institutional problems within society and geographic and spatial obstacles. He points out that to the human resources development consideration atmosphere suggested earlier should be added a similar set of questions for conservation and utilization. The resulting three dimensional facts would be the framework for production of an active human resource policy. Socknat depicts three basic reasons of shifting from manpower to human resources: (1) individual dignity and social justice; (2) technological change, automation and cybernation; and (3) program administration in a great society of creative federalism.

Today Human Resource Development is seen as the holistic development model. Most of the modern thinking regarding human resources development describes that it embraces every development issue, including economic growth, social investment, people's empowerment, provision of basic needs and social safety nets, political and cultural freedoms and all other aspects of people's lives.

The UNDP treats human resource development as the process of enhancing human capabilities. It recognizes education, health and nutrition as playing important roles in developing human capabilities and as essential for acceleration the rate of economic growth. The Committee recognized the linkage between education of young women, birth rate, population growth, health and nutrition. Better health and improved ability of children were also given priority. Recognizing the importance of human resource development, UNDP stated drawing the attention of various countries to this theme through its annual Human Development Reports (HDR). Most of the recent Human Resource Development thinking has been carried out by the annual Human Development Report, which since 1990 has been commissioned by United Nations Development Program (UNDP) and prepared by an independent team of eminent economist and distinguished social scientists. The first Human

Development Report of UNDP, published in 1990 under the inspiration and leadership of its architect, Mahbub-ul-Haq, came after a period of crisis and retrenchment, in which concern for people had given way to concern for balancing budgets and payments. It met a felt need and was widely welcomed. Since then it has caused considerable academic discussion in journals and seminars. It has caught the world's imagination, stimulating criticisms and debate, ingenious elaborations, improvements and additions (Human Development report (HDR) 1999).

Since then Human Development Reports have been produced annually. While each report monitors the progress of humanity-particularly through the country rankings in a new Human Development Index-each also takes up a new policy issue and explores it in depth. The 1990 HDR emphasized both the formation and use of human capabilities through investments on people. The report introduced a new Human Development Index (HDI) based on a combination of life expectancy, audits literacy and basic purchasing power, and noted that there is no automatic link between economic growth and human development.

The consequences of neglecting human resource development in national development plans and programs were pointed out through a UNICEF study of ten countries that have undergone structural adjustment programs. The study noted that worldwide recession and economic changes during 1980s had an adverse effect on the health, nutrition and educational status of children. In many countries, social progress has been negligible or considerably slow. Nutrition and education seem to be the area where deterioration is most evident and pronounced. The problems were attributed to four major features of the traditional approach to adjustment; (a) short term horizon (b) insufficient finance (c) predominance of macroeconomics as posed to sectoral and targeted policies directed towards supporting groups and sectors particularly in need, and (d) the lack of explicit consideration, in most cases, of the effects of such

programs of income distribution on the incidence of poverty, or on the nutritional and health status of particular groups (Cornea, Jolly and Stewart, 1987).

The World Development Report of the World Bank in 1990 once again repeats that the efforts to reduce poverty are unlikely to succeed in the long run unless there is greater investment in human capital. The report pointed out that improvements in health, education and nutrition reinforce each other.

For UNESCO the development of human resources is the key to any genuine development (UNESCO, 1989). UNESCO's approach to human resource development is largely reflected through the document of the World Conference on Education for All highlighted earlier.

UNIDO's medium-term plan 1990-95 takes the position that the primary objective of the human resource development program of UNIDO is to assist developing countries in building up coherent and sustainable systems for upgrading local technological skills and managerial and entrepreneurial capabilities and integrating them into the industrial development process, in accordance with the national development strategies and priority plans of those countries.

When Commonwealth Heads of Government met in Zimbabwe in 1991, they recognized that human resource development is central to the promotion of sustainable development and alleviation of poverty in all Commonwealth countries despite a wide diversity among them. A Working Group was set up subsequently to develop strategies and operational sidelines for Human Resource Development. The Commonwealth Secretariat's Working Group on Human Resource Development Strategies, in their report titled *Foundation for the Future*, suggested five key strategies for effecting human resource development. These are:

1. Well-managed and more professional government.
2. Partnership with NGOs and the private sector.
3. Priority for women.
4. Mobilization of resources.
5. Use of technology.

Kiause (1989) argues that human resource for development may permit a developing country to exceed the growth path that its natural resource endowments would imply. He shows that “first and foremost” an economy following a human resource strategy must take their signal for action from the market in a framework of outward orientation. He claims that numerous efforts by centrally-planned economies to follow human resource led development strategies have failed (e. g Cuba). But, he continues, “relying on the market is not the same thing as laissez faire and that there is much room in a market oriented human resource strategy for an activist government that wants to speed up the market to participate in the market by correcting failures”.

Krause continues by stating that human resource driven economies obtain their stimulus for growth from advances in technology. He mentions that the improved environment for technology facilitates passage through four stages of technology absorption: learning-by-doing (requiring only basic education, with technology not easily transferable), learning-by-adapting (requiring technical training at least by shop floor technicians and possibly managers and engineers, with the skills transferable), learning by design (requiring much more skill and therefore academic disciplines and advanced study to translate specific requirements into operative systems), and learning by innovation (requiring much more skill and therefore academic disciplines and advanced study to translate specific requirements into operative systems), and learning by

innovation (requiring creativity, education in basic science and advanced degrees.)

Nudler (1983) describes the role of human beings in development from a purely instrumental point of view. He depicts that as long as we are led to take the human element in development as something which is comparable on an equal footing with nonhuman elements, we might fall, in spite of using a human-laden discourse, into a non-humanist way of thinking. The human element is certainly a means or resource of development and to this extent is comparable to other means, such as natural resources, equipment, technology, and so forth-no question about that. But the human element is the only element which is at the same time the final end or objective of development. As such, Nudler argues, human resource is not comparable to other elements which are just means.

Haq (1995) describes that human development has two sides. One is the formation of human capabilities-such as improved health, knowledge and skills. The other is the creating opportunities for people to make their acquired capabilities for employment, productive activities, political affairs or leisure. A society needs to build up human capabilities as well as ensure equitable access to human opportunities.

He assumes that considerable human frustration results if the scales of human development do not finely balance the two sides and it is always remembered that human beings are the ultimate end of development-not convenient fodder for the materialistic machine.

T.V. Rao (1997) describes development as a never ending process considering people the essential element of it. He says as people develop themselves in new directions, new problems and issues arise, requiring them to develop new competences to meet the changing requirements, aspirations and problems.

He mentions some universal goals towards which all human resource development efforts should aim to achieve. He identifies the factors-A well-managed and professional government, Partnership with NGOs and Private sector as well as some social factors as the key strategies for effective HRD. Priority for Women, Mobilization of resource and Use of technology, Providing education, Capacity building for a healthy and happy living-are the most important and common objectives of human resource development. It deals with creating conditions that enable people to get the best use of themselves and their lives.

Many socio-economic factors are discussed in T.V. Rao's study. He mentions different HRD variables to highlight the importance of the sector or the target group and then way out to develop the sector or target group so that right kind of HRD goals and issues are addressed at the country level. He deals with the strategic process inventions required for achieving HRD goals. The strategic process inventions include using the NGOs decentralization, mobilization of resources and coordination of government. He describes "competence" (capacity) as the most important and common objective of human resources in his writings. He says that competency building is needed for poor people who have not access to comforts and happiness of better socio- economic life.

T.V. Rao's findings is a contribution in the direction of pointing out the interdependencies in human resource development variables, strategies and process and it helps studying the poor people's life to make them developed.

Observing many positive attributes Jain (2000) says that more and more Asian countries are considering democracy as a way of life and are taking steps to protect human rights and to develop human resources. Increasingly aware of inter-activity between economic and political power, he argues, Asian countries

are becoming more sophisticated in linking these factors when dealing with other countries. All of these factors have helped generate a new sense of human resource development and a new behavior of political assertiveness fruitful to economic development.

From the observation of the success in development of Japanese and East Asian NIEs, Behrman (1990) argues that there are some a priori reasons that are attractive that suggest the need for an activist human resource policy. He emphasizes that in the process of development some shifts towards human resource intensive comparative advantage are likely to occur without special policies. These frameworks however suggest that there may be reasons for pursuing explicit human resource led development strategies by policies that support more human resource investment than would occur due to private decisions alone. These reasons included various forms of externalities, increasing returns to scale, and public-goods characteristics. He comments that whether such characteristics are important or not however is basically an empirical question.

Lucas and Verry (1989) discuss human resource led development in the context of their evaluation of human resource and labor options for Malaysia. They note that human resource accumulation presumably shifts a country's comparative advantage towards human resource intensive products just as physical capital accumulation presumably shifts a country's comparative advantage towards physical capital intensive products. They emphasize that some balance is required between human resource and physical capital investments, with the expected rates of return to each equalized. They suggest that the shift in such industries as textile from labor-intensive to move high-tech production techniques is likely to increase the returns to human resource investments. They also suggest that because of such ongoing shifts in an uncertain world education and training that lead to flexibility are likely to have relatively high expected

returns. Therefore general education should aim for creation of certain basic skills (including numeric, computer facility, and some language facility), but of greater importance, it should create a basis for future flexibility. The aim should be the creation of such general flexible capacity for learning, not the creation of specific skills that may become obsolescent.

In a study on Human Recourses of Selected OIC Countries, Laskar (1993) argues that many countries with the similar resource endowments have developed differently because of the differential capabilities and skills of human beings. As some of the OIC member countries are endowed with capital and natural resources (Oil-rich), while the others with vast human resources, there exists a scope complementary among the oil-producing and non-oil producing nations. This complementary along with the human resource development through co-operation among the member countries can play a vital role in the economic development process of the member states. Laskar admits that as the sustained development depends to a great extent on the use of human being and their skills, OIC countries no doubt remain concerned about the improvement of the quality of the vast labor force.

The experience acquired from the Roundtable on Development: The Human Dimension, jointly convened by the North South Roundtable and the UNDP Development Study Program on September 2-4, 1985, Haq and Kirder depict that one of the major obstacles to economic development progress in developing countries is the insufficient attention given to the development of human resources. They add, in the midst of an ongoing world financial and debt crisis, the adjustment measures in most developing countries have been secured at unfortunately high human costs-high in terms of lost output, depressed employment and rising poverty levels.

Monem and Hasim (1999) explain that the success of development measures depends to a greater extent upon the potential of the available human resources and therefore it becomes necessary to determine the potential capabilities of a person for development. The capabilities include functional competence, social competence, management competence, strategy competence and cultural competence. Functional competence relates to the knowledge possessed by the person for his function. Social competence is the ability to cooperate and overcome conflicts and the readiness for development of personality. Management competence is the authority to lead and the ability to execute. Strategy competence is the ability for visionary thinking and judging chances and risks. Cultural competence is the ability to motivate and integrate the efforts of the employees.

The authors suggest that ideally and conceptually speaking any development program or strategy must contain two components of changes inbuilt in it. The two components of changes are - a) the development of human beings and the refinement of their circumstances through external means-technological material, b) the development of human beings and the refinement of their circumstances through internal means-increased social and intellectual capabilities. Although both these components form the main ingredients of any HRD strategy, the development of social and intellectual capabilities constitutes the substantial aspect of HRD. The changes that are effected through technological and material inputs must be supplemented through HRD efforts by improving the behavioral and socio-technical skill of individuals in society. Thus, the authors add the social fact in HRD thinking as a dominant element of it.

Hanmer, Nick, Kurian and Mooij (Institute of Social studies, The Hague) (1997) present projections of poverty and selected human development indicators for the year 2015 for three policy variants- pro poor policy, neutral policy and anti-poor policy. The projections show that poverty will remain a major problem in

many world regions. Indicators of human development improve considerably, although sub-Saharan Africa and South Asia continue to lag behind the other regions.

The overall finding of their study is that policy orientation can be as important as economic growth to reduce poverty and increase human development.

Ranis (2006) presents data of different years experiencing from Bangladesh and shows that a high rate of economic growth may be necessary condition, but not sufficient for human development.

He says that two caveats may be mentioned in relation to improvements in human poverty and the achievement of MDG relating to non-income dimensions of poverty. First, the average values of infant and child mortality rates, maternal health indicators, and educational attainment are not sufficient indicators of an improvement in the human development or human capital situation in low-income households. Second, there are reports pointing to a reversal of the rate of progress made in respect of some health related indicators.

Sen asked (1996) in *Development as Freedom*, “What is the relationship between our wealth and our ability to live as we would like?”

This question can not be answered completely from an energy, feminist, environmental, health, peace, social justice or ecological point of view, although all of these may be factors in our happiness, and tolerances of any of these are violated seriously, it would seem impossible to be happy at all.

Anand and Ravallion (1992) have demonstrated that investment in human resource development of the poor through programs that expand the availability of basic education and health services. As direct income gains from better health

and education, it improves the well-being of the poor, the very betterment of health and education can improve welfare by increasing the range of options available to the poor.

Islam (1994) analyses the complex interrelationships between population and economic growth. Islam argues that in order to ensure the quality of life of all people it would be necessary to alleviate poverty, sustain economic growth, develop human resources, guarantee all human rights, improve socio-economic status and health conditions of women, ensure quality of care in providing welfare services, and achieve balance between population and available resources and sustainable patterns of consumption and production. Islam shows that poverty, human capital formation, gender equality, pressure on agricultural land and urbanization are the major elements which will influence our future directions of both population and economic growth. Poverty alleviation will be accelerated if we can achieve the replacement level fertility as early as possible, ensure basic education and health for all, and reduce the existing inequities in income, gender, etc. Based on the analysis, Islam suggests to increase investment for improving human skills and status of women, increases allocation for family planning, improved health care system all guided by a national consensus.

Mahmud (1990) describes and explains the level and development of human resources in Bangladesh. His study presents the major human resource issues of the country, such as population and labor force growth, educational composition and health and nutritional aspects of the country's population and utilization of the labor force.

Mahmud's paper shows the trends of population and labor force including the pattern of growth and structural changes over time. He deals with-the levels of education and training distinguishing between formal and non formal modes, the

health and nutritional status of the population, the existing pattern of labor force utilization and the major features of the labor market in Bangladesh, the degree of dependency of human resource development on external resources.

In his study, the author summarizes the human resource development situation in Bangladesh as well as recommends some policy to improve it for the greater development of the country. He points out that the large number of unexploited population of Bangladesh needs to be oriented forwards “societal needs.” He suggests that proper coordination between the sources of demands for and supply of human resources, as well as between the public and private sectors involved - is required for the overall development of the country.

Khatun (2005) gives emphasis on both economic growth and human development for poverty reduction. The main objective of her study is to explore the possible linkage between poverty, economic growth and human development through an integrated approach based on three components of human development: education, health and nutrition. In analyzing such linkage, an index of poverty has been developed for 106 selected countries on the basis of their achievement on economic growth, human development and levels of poverty by employing Principal Component Analysis (PCA). For this purpose six variables have been chosen to calculate index. These are life expectancy, gross enrollment ratio at all levels, access to sanitation (as % of GNP), access to safe drinking water, total fertility rate and GNP per capita (PPP)

In Khatun’s study the components-education, health and nutrition are integrated into a single model and is estimated by Factor Analysis. The basic determinants identified are lack of income, lack of adequate number of physician, high fertility rate and lack of adequacy supply of food. A result of Factor Analysis identifies three factors exploring the link between Poverty, Human Development and Economic Growth as well as indicates the possible

dimensions of poverty in order of priority. The first factor labeled as basic needs dimension included such factors as, per capita income, sanitation, gross enrollment ratio at all levels. Total fertility rate, daily calorie supply, per capita income clearly shows that there is a close line between poverty, economic growth and human development and that there is likely to be a nexus of relationship between education, health, fertility, nutrition and income each assisting and informing each other. The most important dimension of poverty identified in case of Bangladesh is the social and economic dimension followed by nutritional dimension and health dimension of poverty. The analysis therefore shows that poverty in Bangladesh is more structural than transient. However, the study concludes that economic growth, human development as well as demographic factors are important in explaining level of poverty and that all should be jointly promoted in the process of poverty alleviation.

The main difference of Khatun's analysis from prevailing analysis of human resource development is that it identifies possible dimensions of poverty in order of priority in exploring the possible link between poverty, economic growth and human development. She argues that policies designed to reduce poverty therefore should take into account as many as possible the interrelationships among various components of human resource development and between human development, economic growth and poverty reduction.

Murshid, Abdullah, Mahmud and Lasker(1994) mention that the concept of human resource is multi dimensional, encompassing all aspects of human potential : physical, mental, intellectual and psychological. Ultimately, development of a country has to do with the realization of human potential that is wasted through a combination of forces: weak social infrastructure, poor access to resources for the majority of the population, a low health and education status.

The authors show that human resource development, economic growth and poverty alleviation go hand in hand, being inter-linked with each other in a mutually reinforcing manner. On the one hand, HRD is an end in itself, a highly desirable goal of development. On the other hand, it can play an important catalytic role, particularly in the light of the open economy policies being currently pursued. A skilled, healthy, well-trained and literate work force is much more likely to attract foreign investment and contribute to the success of the export-led growth strategy.

They suggest that official policy must operate at two levels, at the macro or meso level, it will be important to channel more resources to HRD sectors, while at the same time ensuring better utilization of existing capacity in the health and education sectors. At the micro or project level, a concerted effort must be made to match investments to market demand conditions. This will be critical for project success. This will require an effective machinery to monitor market conditions and provide feedback to policy makers so that programs are suitably tailored. Unless this is done, resources will have been wasted, and the potential benefits in terms of reduced poverty will not have been reaped.

The study shows that significant groups of the poor cannot be reached by HRD programs, simply because they are too poor. Programs like VGD and FFW will continue to be important for these groups. Efforts must be continued to evolve better methods of effectively channeling resources to them.

Shahidullah (1992) considers the most pressing need of the Bangladeshi society is to evolve strategies for social uplift. They mention that during the last two decades, the aspirations and ambitions of our society and ambitions of leadership did not match. Policies evolved over the years did not affect change in societal conditions in desirable directions. They find that once politics was

described as “Who gets what, when and how”. Today it seems that politics also centers about “Who feels what, when and how.” This means that the governments, even if they pursue incompatible goals to satisfy powerful groups, they have to devise program and policies that reflect government “Care” and concern for the poor and the disadvantaged. Most governments recognize the value of a healthy, educated, adequately housed and affluent population. He admits, therefore, there is a need for a general assessment of the nations’ progress towards these goals in Bangladesh.

Shahidullah shows that poverty and unemployment are the overriding concerns of Bangladesh society. Poverty is the overriding problem of all problems which have brought the country to the brink of a disaster; about 60% of the people of the country live below poverty line. In fact Bangladesh is in much worse situation than most of the third World countries as evidenced by recent estimates of poverty ratios. Bangladesh ranks very low even among the least developed countries in terms of human resource development measured by such basic indicators as literacy, per capita income, employment, health and nutrition.

Bangladesh Human Development Report 2000 (BIDS) is the report about fighting human poverty in Bangladesh. Here human poverty is discussed from the perspective of deprivation relating it with both income and non-income dimensions such as nutrition, health, education, population dynamics, environment, and empowerment. It has also emphasized on the importance of regional, social, and gender differentials in this respect.

In the report the human development approach is concerned to establish that:

- (1) Income growth alone does not always automatically lead to improve quality of life for all unless supplemented by appropriate institutional reforms, and
- (2) Even at fairly low levels of GNP, public action, appropriately chosen, can enhance the quality of life of the income-poor, infant and child mortality and maternal health (**Government of Bangladesh and UN 2005**).

Since independence many studies have been specially carried out on slums and squatters of Bangladesh. Most of the studies cover the technical aspects- such as health conditions or housing structures or on issues covering such other aspects but not every human resource development factor. In the 80s under the patronage of the Department of Geography, University Dhaka a center named Center for Urban Studies (CUS) was established which till now has been engaged in studying urban problems including research on slums in Dhaka city. Beside there are individuals who either on their own initiative or for professional reasons carried out studies on slums and slum dwellers.

Quadir (1975) discusses on the physical environment of the city slums. She observes that the slum dwellers, due to unhygienic condition, remain vulnerable to diseases and epidemics. If not under evil influence of the vested interest and agents of anti-social activities in the city, the 'slum' families are found eager to emulate respectable community life. However the insecurity of shelter and employment make them vulnerable to be used as political pawns. The study suggests that unauthorized, unplanned settlements should not be allowed to be developed or continue, civic and housing facilities is urgently needed to be undertaken with a positive view that the squatters are integral part of the city.

An ICDDRB research paper(1993), based on one of the studies carried out as part of the Women's Empowerment pilot project documents some of the crimes which occur in the slum areas of Dhaka City. According to this report; theft, drug addiction, fraudulence, murder and rape are all fairly common occurrences and thievery being the greatest incidence. The report also reveals that many inmates of the slums have also been victimized by one or more of these crimes.

Bangladesh Bureau of statistics (BBS), Ministry of Planning, GOB (1986) (a census report) makes an attempt to determine the size, composition and

distribution of slum population in the three big cities, namely Chittagong, Dhaka and Khulna and to collect data about literacy, employment, agricultural land and level of income of slum dwellers and also to collect data on slum housing structure and facilities there in. There is a case-study of slum population in some slum areas and finally data are adopted. The data suggest that vast majority of the slum households do not have access to the modern recreational facilities. Most of the adults of the slum areas are found to be involved in some activities in exchange of some benefit either in cash or kind.

In an edited work of Islam, *Urban Research in Bangladesh (1999)*, some of the contributions highlights on urban poor, poverty, environment, and infrastructure and health situation of urban population in Bangladesh. Islam identifies twelve causes of poverty in Bangladesh in this study. “Poor quality of human resources: Due mainly to poor health, illiteracy and low skill” is mentioned as one of the causes in his study.

Slums of Urban Bangladesh: Mapping and Census, 2005(CUS) is a comprehensive picture of contemporary slum life in the main cities of Bangladesh. The findings of the census do not reflect its goals, and it lacks in depth analysis. Despite these limitations, the study is undoubtedly a pioneer in the field of slums study relating Human Resource Development.

The writings and researches conducted in the country and abroad are discussed above are, in the sense, valuable source for secondary information regarding Human Resource Development. The topmost important works have been reviewed and that may be considered as a guide to the present study. But the subject matter and the procedures of the present study are in many ways different.

Chapter- 3

Human Resource Development and Slum Dwellers: Theoretical Perspectives

3.1 Theoretical Perspectives:

Several scientific disciplines, particularly, economics, preside over the discussion on development processes especially human resource development. But until rather recently, sociology has not been called upon to serve extensively. Though development thinking is a knowledge-based exercise, the storehouse of knowledge and knowledge-generating methods combined within these social sciences has been largely overlooked. However, this imbalance is gradually changing.

The rediscovery of human resource development is not a new invention. It is a tribute to the early leaders of political, sociological and economic thought. The thinking that social arrangements must be judged by the extent to which they promote “human good” dates at least to Aristotle. He argued that “wealth is evidently not the good we are seeking, for it is merely useful and for the sake of something else.” He distinguished a good political arrangement from a bad one by its successes and failures in enabling people to lead “flouring lives.” Immanuel Kant continued the tradition of treating human beings as the real end of all activities when he observed: “So act as to treat humanity, whether in their own person or in that of any other, in every case as an end withal, never as means only.” And when Adam Smith, that apostle of free enterprise and private initiative, showed his concern that economic development should enable a person to mix with others without being “ashamed to appear in public,” he was expressing a concept of poverty that went counting calories—a concept that integrated the poor in to the mainstream of the community. A similar strain was

reflected in the writings of the other founders of modern economic thought, including Robert Malthus, Karl Marx and John Stuart Mills.

At the end of the 1950s, we witnessed a "human resources revolution. The inception of the concept of modernization in sociology started with the decades. The problems of war-suffered economies of the West, and the rise of the Third World as the result of war and concern for its economic development became the backdrop against which the social scientist began to focus upon growth and development. From the idea of modernization it was realized that the economic development in the Third world unavoidably linked with socio-cultural factors of people.

More modestly, it could be called a renaissance of the economics of education and health. The classical economists, including Marshall, did not ignore the importance of such things as literacy, education and training for increasing the quality of the labor force. However, in the aftermath of World War I, with its galloping inflation followed by the great crisis of the 1930s, as well as during the aftermath of World War II, economic policy was fully concentrated on reconstruction and a return to sustained economic growth at the expense of most other factors, including human capital.

Theodore W. Schultz showed that important components of education and health should be considered an investment i.e. a prerequisite for economic development, rather than a consumption good, to be afforded only after more essential needs have been taken care of. Throughout the 1960s, the study and practice of human resource development were restricted mainly to such aspects as literacy, education, training and health. However, those were also the days of the search for, and quantification of, the so-called residual factor. For example, Denison showed convincingly that economic growth could not be explained by the inputs of capital and labor alone. A host of other factors, such as education

and training, research, innovation and management, also accounted for this residual factor. In retrospect, it can be said that the heyday of the economics of education and human resource development occurred in the 1960s.

There was yet another turning point somewhere in the early 1970s. This time, the opposite direction situation was created. Because of the economic difficulties leading to the depression of the 1970s and 1980s, attention was turned once again to the question of how to get out of the crisis and to return to economic growth. Education, health, etc, are once again considered commodities, luxuries to be afforded in good times but not in bad.

Most of the theoretical and empirical work on human resource development was done in the countries of the North and in Japan, a country that was experienced and recognized the importance of education and training since the end of the nineteenth century. Japan has always put tremendous emphasis on the quality of its population, in particular of its labor force. The developing countries more or less followed in the wake of events as they occurred in the North. During the 1960s, both UNESCO and the ILO became very active in the fields of education and manpower planning respectively, an emphasis that faded away during the 1970s.

At the end of the 1960s, social factors such as employment and income distribution came to the fore. This resulted during the 1970s in the search for employment-oriented development strategies and later in that decade, in the elaboration of growth and redistribution models.

All this was pushed to the background again, however, during the depression of the 1980s.

The belief in development theory has always been the modernization theory, although it has been adapted and attacked over the years. The modernization paradigm has undergone changes and adaptations of greater or lesser significance. During the 1950s and 1960s, maximization of the economic growth rate was considered the driving force which would almost atomically lead to advances in the social sphere, including employment creation and fair income distribution. Almost writings of those days, including W. Arthur Lewis, more subtle reasoning could be found. On the whole, however, it was assumed that a high and sustained rate of economic growth would carry in its wake most of the other objectives of government policy. During the 1970s, the "economic growth alone" concept was abandoned in favor of a much more explicit growth and redistribution development approach. The story of how this new emphasis on redistribution and basic needs came about is well known. In the face of the rapidly increasing populations of the developing countries, growth in the modern sector alone could not create enough productive employment opportunities within an acceptable period of time. A much heavier emphasis on the informal and traditional sectors, on the redistribution of income and wealth, was therefore a natural consequence. Toward the end of the decade, one could have thought that the ruling orthodoxy of development theory had been changed and adapted to such an extent as to become acceptable to a side variety of countries, regimes and ideologies, and to be bale to face extremely complex situation of the development of national.

It is true that end of the 1970s and in the early 1970s, a challenge to the modernization paradigm arose when the dependency theory originated in Latin America. The modernization theory puts heavy emphasis on the responsibility of national policies. The dependency theory, on the other hand, starts with the assumption that crucial factors are beyond the control of national governments of developing countries, and that national polities are therefore helpless in the face of the current international order.

Human Resource Development bears a long history that is human dimension of development. For the development of any society, people's participation is a powerful and overarching concept. The searching for a people-centered world is a prime view of the world today. Societies with similar natural resource endowments often have developed very differently because of the differences in their different human capabilities.

The term Human Resource Development has come into popular usage in development literature in the last decades.

There are three distinct approaches to human resource development in the 1960s and 1970s: human capital-oriented, represented by Schultz from the economics tradition, Social psychology-based, presented by McClelland from the social psychology and Poverty-driven, presented by World Bank. The three approaches point out three important dimensions of human resource development, those are:

1. Human capital approach establishes the importance of human competencies and their role in economic development.
2. The social psychological approach highlights the motivation, attitudes and values are important variables in development.
3. The poverty alleviation approach, while recognizing the importance of human capital formation through education health and such other programs, suggests that state interventions are needed to develop people and alleviate or reduce poverty.

There are some similarities in these three approaches. All three of them stress human competency development and the role of education in developing human competencies.

In economic terms, human resource development in the early years (1950s and 1960s) was equated with human capital formation. Even this was recognized only after the economists in early years pointed out the importance of human capital.

Human capital consists of various activities. Schultz analyzed five areas relating to health; add nutritional status to this (Shultz, 1961). He observed that:

Although it is obvious that people acquire useful skills and knowledge, it is not obvious that these skills and knowledge are a form of capital, that this capital is in substantial part, a product of deliberate investment, that it has grown in Western Society at a much faster rate than conventional (non-human) capital, and that its growth may well be the most distinctive feature of the economic system. It has been large compared with increases of land, man-hours, and physical reproducible capital. Investment in human capital is probably the major explanation for this difference.

Schultz further observed: Much of what we call consumption constitutes investment in human capital. Direct expenditures on education, health and internal migration to take advantage of better job opportunities are clear examples. Schultz felt that although economists have long known that people are an important part of the wealth of nations, they hesitated to invest in man.

Our values and beliefs inhibit us from looking upon human beings as capital goods, except in slavery. We are not unaffected by the long struggle to rid society of bonded service and to develop political and legal institutions to keep men free from bondage. For these achievements we have to pay much. It seems to reduce man once again to a mere material component, to something similar to property and for man to look upon himself as a capital good, even if did not weaken his freedom, may seem to disgrace him. No less a person than J.S. Mill at one time insisted that the people of a country should not be looked upon as wealth because wealth existed only for the sake of people. But surely Mill was wrong; there is nothing in the concept of human wealth contrary to his idea that it exists only for the advantage of people. By investing in themselves, people

can enlarge the range of choice available to them. It is one way free men can enhance their welfare.

Schultz presented several inferences supporting the linkage between economic growth and human capital in his seminal paper on “The Economics of Being Poor”. An explanation offered by Schultz in his paper about the limitations of capital investments made available to poor countries is particularly noteworthy. David McClelland observed the factors contributing to the economic development of various countries in the early twentieth century and in the ancient history. Based on his analysis of children’s stories and other popular literature of these countries, he concluded that countries that have advanced economically showed evidence of achievement motivation (i.e., a concern to achieve something of excellence, uniqueness or something different than anything before and to do better than before) in their language and culture. On the basis of his analysis of various psychological sociological, anthropological and other social science studies he recommends that those involved in development should pay attention to the effects their plans will have on the values motives and attitudes of people because in the long run it is these factors which determine whether the plans are successful in speeding up the process of economic development. McClelland’s conclusion is similar to that of Schultz, but goes one step further by suggesting how achievement motivation can be developed in people so that economic improvements can take place.

A more recent approach to human development is poverty alleviation. It is a key focus of the World Development Report of 1980. This recognized the improvements that had taken place in some countries. However, it also identified the existing problems and argued that investments in human development are necessary to help the poor to help themselves. Significantly, and in contrast with the early approaches, the case made for human development is not only or even primarily, an economic one, rather, that less

hunger, fewer child deaths and a better chance of primary education almost universally accepted as important ends in themselves (World Bank, 1980).

The United Nations Economic and Social Commission for Asia and the Pacific (UNESCAP) developed an integrated-thematic approach to human resource development (HRD). It thereby provided a base to an intellectual legacy that began with ideas put forth by T.W. Schultz and other early human capital theorists. However, many modern theorists remain doubtful about the approach, believing that it is too abstract to be implemented in a meaningful way.

The current status of Human Resource Development theory is the combined product of both individual scholars and institutional theorists including the staffs of the United Nations Development Program (UNDP) and UNESCAP. On the private scholar side, the human capital concept derived from Schultz's pioneering writing that noted that the process of economic growth and development is importantly a function of the investment in and accumulation of, productive capital. He argued that capital investment must be put into a broad context that includes efforts to increase the health, skills and education of the country's work force and to assure that workers gain access to physical capital in order to maximize the impact of their work on a nation's economic growth.

Schultz and other economists argued that when the rate of growth in the country's output exceeds the rate of increase in the inputs of labor and capital, the residual increase in output can be attributed in part to intangible improvements in human qualities. Based upon Schultz's work, other scholars have found that the intangibles include improvements in work force discipline, moving labor into more productive occupations and locations and applying existing knowledge or discovering and applying new knowledge to production processes. Gerald Meier added this key observation: the success of a human development strategy depends on whether people are not deprived of what they

require in order to be productive: that is, they have access to productive capital and industrial technology.

Building upon Schultz's work, private scholars Paul Streeten and T.N. Srinivasasan summarized the development community's thinking about the need to frame human resource development strategy in a way that would optimally contribute to national economic and social development. Their work drew attention to five points:

1. Human resource development is both a means and ends; and
2. Means and ends are positively connected because human development leads to increased productivity, thus providing more goods with which to promote further national development. In addition,
3. In the longer term, human development tends to result in declining population growth due to more information and less pressing felt-needs for children;
4. Development within an hrd context can improve environmental protection due to an improved understanding of and appreciation for, sustainable development. As well,
5. Human development tends to facilitate social and political stability, particularly when it is coupled with some form of procedural democracy.

On the institutional side, the UNDP staff repeated the above points when it reached a four-fold conclusion about the basic, essential elements of an optimally successful HRD- based national development strategy. First, people must be able to increase their productivity and participate in remunerative employment and income generation. Second, they must have access to opportunities in an environment, free of artificial barriers to economic opportunity and choice. Third, development must be sustainable for future

generations in terms of replenishing physical, capital and environmental resources; and fourth, people must be free to participate fully in the decisions and processes having an impact on their lives.

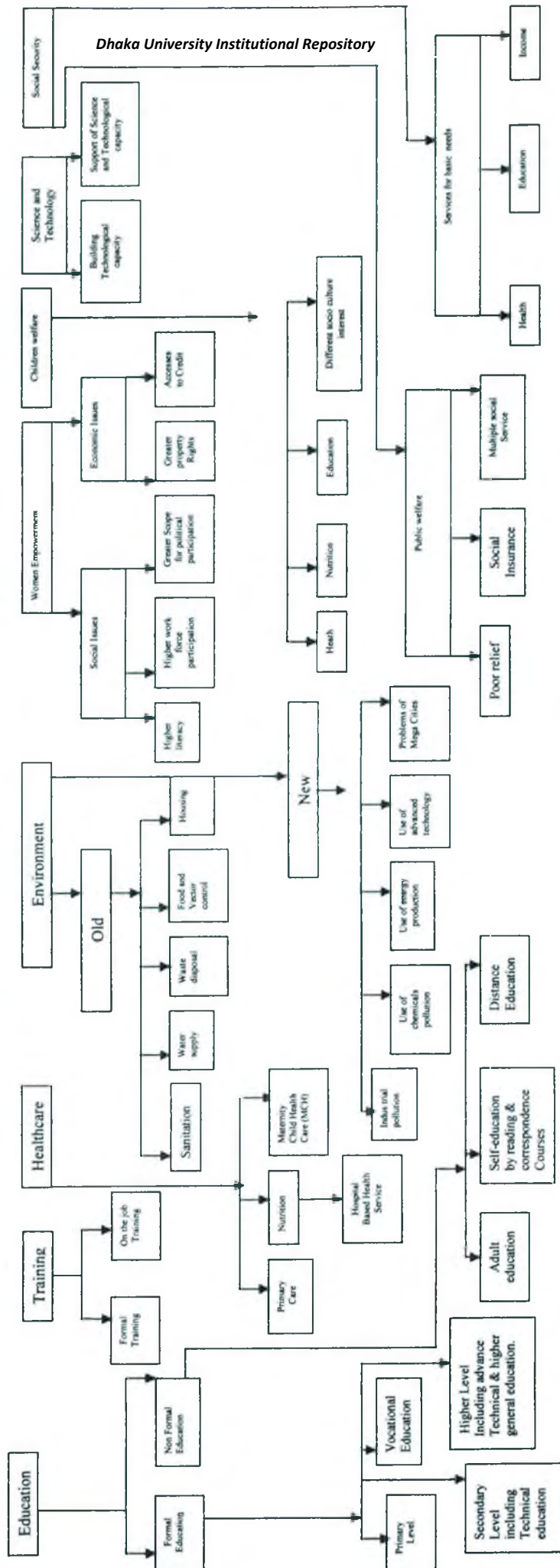
The UNDP approach is consistent with the humanists' focus on enlarging the range of choices that people have in making development more democratic and inclusive. The proponents of this approach argue that primacy must be put on the welfare of people in the development process wherein they are treated as ends in terms of improving the human condition. Humanists contend that proponents of the welfare approach, while moving in the correct direction, stop short of what is needed because they limit their emphasis only on measuring well being via growth in income and output.

In my study I have used this UNDP approach. I have developed an analytical framework on the basis of it.

Considering the above theoretical approaches, Human Resource Development has been treated as an integrated concept for the present thesis paper. Here an attempt has been made to focus the assumption that human resource development deals with the development of people involving the socio-economic factors given in the Figure: 1.

The present study aims to incorporate some of the key components of earlier approaches and current approaches. A blended theoretical framework: economics-dominated (Modernization and Human capital approach-Schultz et al) and societal aspects-dominated (Social welfare approach-UNDP et al) – is being developing for this research.

Figure-1: MODERNIZATION AND HUMAN RESOURCE DEVELOPMENT APPROACHES



There is a consensus on the issue of improving the quality of human beings, but the way of it is not easy. It is in fact multidimensional, entailing not only economic analysis but also sociological, psychological and political considerations. In order to devise an effective policy in this regard, we require looking firstly at the various sectors of human resource development. These reflect all such human activities that add to human productive capacity and once human productive capacity goes up, it automatically adds to Human Resource Development. The sectors of Human Resource Development are therefore, activity related.

In the past, mistake was made by governments and international agencies even with good intentions or out of a lack of understanding and knowledge, with the increasing of knowledge base national governments and international agencies are becoming wiser and are trying to give the right kind of emphasis to human resource development policies and programs. Given the resource constraints that most governments including Bangladesh are facing, it is necessary for human to make choices at every stage for optimal utilization of resources and best possible achievements of human resource development goals. The choices may have to be among sectors (representing various human resource development goals), target groups and implementation methodologies and processes. Every country, state or region may prepare its own plans and makes choices that give it strategic advantages in the context of its own needs, aspirations, and history, resource constraints and other factors. The Government of Bangladesh has taken “human resource development” as an integral part of the county’s overall development efforts. Huge investment is required in social sector to human resource development to create productive resource needs for the poor for the improvement both of their economic and physical lives, with such a view there are a number of sectors has been covered by Human Resource Development for policy inventions. The most important among these are Education and Training, Health and Nutrition, Income and Employment,

Environment, Science and Technology, Women Empowerment and Children Welfare.

Describing their impact on human resource development the elaboration of each of these sectors has been outlined below. The present study is an attempt under the above theoretical approach to find out the human resource development status of slum dwellers regarding the mentioned sectors as the indicators of it.

3.2 Human Resource Development Sectors:

All sectors of Human Resource Development are important for good economic development. Agriculture, industry, infrastructure (roads, telecommunications, power, etc) health, education, environment, technology etc, all play a critical role. However focus on some of the sectors has a facilitating effect on others. Health, education, science and technology and environment seem to have catalytic effects on the others. The importance and elaboration of each of these is outlined here.

3.2.1 Education and Training:

There has long been recognition that education of the individual has been a source of personal advancement and growth and this rationale has been applying to the intellectual resources of a nation. In 1776, Adam Smith observed that while people of high status and income had the opportunity to receive an education, the same opportunities were not available for less well-off people who had to begin work in very early childhood. He also maintained that not only would education provide a civilizing effect for the whole population but not only would education provide a civilizing for the whole population but it would also enable people who had even a rudiment education to be more productive:

But though the common people cannot in any civilized society is so well instructed as people of some rank and fortune the most essential parts of education however to read write and account can be acquired at so early a period of life that, the greater part even of those who are to be bred to the lowest occupations, have time to ensure them before they can be employed in those occupations. A very small expense can facilitate, can encourage and can even impose upon almost the whole body or the necessity of acquiring those most essential parts of education (Adam smith, 1986:304)

Education accounts for much of the improvements in population quality. But reckoning the cost of schooling, the value of the work that young children do for their parents must be included. Even for the very young children during their first years of school, most parents forego (sacrifice) the value of the work that children perform (Makhija, 1977; Shortlidge, 1976; Rosenzweig and Evenson, 1977).

Research on education in developing countries takes one of two approaches:

- 1) Education contributes to and is necessary for economic development; and, wider in scope,
- 2) Education contributes to social development and is also part of human welfare, a human right, and a development goal.

The first approach, which was more common from the 1960s to 1980s, considers people to be a human resource, mainly expressed in terms of number of people (population), for quantity, and education level, for quality. In regards to economic development in developing countries, awareness of the lack of intermediate level engineers and high-level manpower increased, and this prompted interest in secondary, technical and higher education. The manpower theory was an expression of this awareness and efforts to respond to it, providing a technical ground and procedures for educational planning. In the meanwhile, human investment theory dealt with education as an investment into humans, and debated its effects and characteristics theoretically and empirically in various settings. Originating from Schultz and Becker's works, this theory has seen tremendous development over the years and gained a firm footing in economics.

Education and Training has pronounced multi-sectoral links and it is a major potential avenue of employment. Education and Training is a fundamental human right and also a social capital. It is one of the necessary preconditions for

development. The Government of Bangladesh has always placed highest emphasis on the education and training sector adopting it as one of the core strategies for poverty alleviation and development. To active MDG Bangladesh targets to increase the enrollment rate 100% and reduce primary school dropout rates 0% by 2015. But still 3.5 million children between 6 and 10 years of age are not enrolled in primary education. (BBS, 2009)

In Bangladesh, it is observed that education is positively associated with contraception, income, health care, status for women, etc. and negatively associated with morbidity and mortality, family size, poverty, etc. Hence, without providing adequate education to all, the plan for development as well as the problems associated with the future goals regarding population will be difficult to achieve. The adult literacy rate in Bangladesh is 35 percent, 44 percent for males and 25 percent for females. However the mean year of schooling is only 2 years, only 0.9 years for females as compared to 3.1 years for males. (BBS, 2009)

There is a serious dearth of professional and technical people in the country. The large number of illiterate and untrained population, particularly females, makes it impossible for initiating any development process that requires awareness and skills in the form of formal or informal education and training.

3.2.2 Health and Nutrition:

In *The Critical Role of Health* (1980), Alfred Marshall wrote that basic human development should be considered to include the following four types of interventions:

1. Improving the nutritional status of the poor especially elimination severe malnutrition among children and women in the reproductive age group.

Nutrition programs are often most effective when specifically targeted at the most vulnerable.

2. Establishing primary health care systems that provide wide coverage at relatively low cost.
3. Providing broad access to family planning services.
4. Expanding opportunities for education, literacy and training to meet the basic learning needs of all children, youth and adults.

Productivity is determined by the number of hours of work and its intensity. An under nourished or sick person cannot work long or properly. Absence of medical facilities further reduces productivity. Increased expenditures on food to the extent it raises productivity can be termed as investment. Better diets, housing and control of communicable diseases have raised the quality of life everywhere, by reducing illness; these improvements have increased people's alertness.

Human capital theory treats everyone's state of health as a stock, i.e., as health capital, and its contribution as health services. Part of the quality of the initial stock is inherited and part is acquired. The stock depreciates over time and at an increasing rate in later life. Gross investment in human capital entails acquisition and maintenance costs. These investments include child care, nutrition, clothing, housing, medical services, and the use of one's own time. The flow of services that health capital renders consists of "healthy time", or "sickness-free time", which are inputs into work, consumption and leisure activities (Williams, 1977; Grossman, 1972).

The improvements in health revealed by the longer life span of people in many low income countries has undoubtedly been the most important advance in population quality. Since about 1950, life expectancy at birth has increased 40

percent or more in many of these countries. People of Western Europe and North America never attained so large an increase in life expectancy in so short a period. The decline in mortality of infants and very young children is only a part of this achievement. The mortality of older children, youths and adults is also down.

Ram and Schultz (1979) deal with the economics of these demographic developments in India. The results correspond to those in other low income countries. In India from 1951 to 1971, life expectancy at birth of males increased by 43 percent, and that of females by 41 percent. Life spans over the life cycle after age 10, 20 and on to age 60, for both males and females in 1971, were also decidedly longer than in 1951.

The favorable economic implications of these increases in life span are pervasive. Foremost are the satisfactions that people derive from longer life. While they are hard to measure, there is little room for doubt that the value of life expectancy is enhanced. Measurement, however, is not impossible. Usher (1978) devised an ingenious extension of theory to determine the utility that people derive from increases in life expectancy. His empirical analysis indicates that the additional utility increases substantially the value of personal income.

Longer life spans provide additional incentives to acquire more education, as investments in future earnings. Parents invest more in their children. More on-the-job training becomes worthwhile. The additional health capital and the other forms of human capital tend to increase the productivity of workers. Longer life spans result in more year participation in the labor force, and bring about a reduction in "sick time". Better health and vitality of workers in turn lead to more productivity per man hour at work.

The developing countries have made significant progress towards human resource development in the last three decades. In the developing world, life expectancy at birth increased from 46 years in 1960 to 63 years in 1990.

Mortality rates for children under five have been halved, and three-fourths of all one year olds have been immunized against major childhood diseases. The developing countries have also made primary health care accessible to two thirds of their people, and safe water is now available to about 70 per cent of the populations of these countries. In addition, the per capita calorie supply increased by about 20 per cent between 1965 and 1985. The North-South gap in life expectancy narrowed from 23 years in 1960 to 12 years in 1987, and infant mortality rates went down from 200 deaths per 1000 live births to 79 between 1950 and 1985 (UNDP, 1990)

Despite these achievements there are still 1.3 billion people in the developing world without access to safe water, around one billion who still go hungry every day 2.3 billion who lack access to sanitation and around 1.5 billion who do not have access to health services (UNDP, 1999).

Ready and affordable access to health services is vital factor for human resource development. A high percentage of people with easy access to health services and existence of large number of doctors and nurses do not mean that health services are actually available to people.

In the past, development strategies and plans of most developing countries generally gave low priority to social sectors, including health. It was considered that “non-economic” factors, such as health, did not directly contribute to production and economic growth. However it is now increasingly recognized that investment in physical capital is only one of the requisites for growth and that investment in human resources, particularly in health, is equally important. Recent empirical work shows that economic returns from improvements in health and nutrition status may be as large as, if not larger than the returns from schooling. Like education, health is also a precondition for sustainable growth of economy. The strong synergies among schooling, health and nutrition have been demonstrated in many countries.

Health constitutes an important element in both HDI and HPI. Being healthy is a valuable achievement in itself, to a person's effective freedom. In the poorest regions of low income countries, half of all children die during the first years of life on infancy. For those who survive beyond age 5, the life expectancy is six to eight years less than that of those living in developing countries. Further, among survivors disability, debility and temporary incapacity are often serious problem. It is estimated that about one tenth of life of the average person in developing countries is seriously disrupted by ill health. **(World Bank: 1980)**

The malnutrition related problem is one of the striking features for Bangladesh. The average daily calorie intake has increased in south Asia since 1960s. However, the daily average of 2214 calories per person for South Asia is even below the level of Sub Saharan Africa. The situation in Bangladesh is worse where the average is only 2037 calories. In Bangladesh about 34 percent of the new born babies have low birth weight and the prevalence of malnutrition among fewer than 5 children is 67 percent. Bangladesh has the largest proportion of low birth weight babies and similarly the prevalence of malnutrition among children under 5 is the highest in the country. These are indicative of the fact that the rapid growth of population has already taken its toll on the overall health, in turn, on the development process. (BIDS, 2000)

The high prevalence of malnutrition among children and adults in Bangladesh is also an important case of poverty. The population without good health can not fully participate in the development process.

Factors impinging on nutritional status are low quality diets, inadequate amounts of food, intra-household differences in food intake, declining prevalence and duration of breast feeding etc. Relevant socio-economic elements are poor educational levels, water sanitation problems, and widespread poverty. These factors have a negative impact on the development strategies. Hence an increased investment in health and nutrition can have a direct on indirect impact on increased productivity in the country.

3.2.3 Women Empowerment and Children Welfare:

Serious gender inequities persist in our society and results in a negative impact on the quality of life. Establishing equal opportunity and equal rights for men and women is essential to face the challenges of the 21st century. The human resource development thinking is neither Paternalistic nor based on charity or welfare concepts. It focuses on development by the people, who must participate in the activities, events and process that shape their lives. So it needs to put special priority for the development and empowerment of women as they are holding a big proportion of the total population of the country but are less advanced.

Women's empowerment has important social and economic effects. Although opinions differ as to the precise measure of women's empowerment, there is some operational consensus on the issue. Higher literacy, greater property rights, higher work force participation access to credit, greater scope for political participation at various levels of representation are important measures of raising the level of women's empowerment. These measures will not only help to increase the well being of women but also strengthen their role as active agent of social and economic transformation.

Bangladesh has made considerable progress over the last two decades in respect of some of the above measures, contributing to greater women's empowerment. The strengthening of these measures would further contribute to the decline in fertility rate (where the progress has been significant in the past) improvement in child and maternal nutrition (where the incidence of malnutrition is still very high) and greater welfare for the women themselves. The latter, like income-poverty reduction, is a goal to be pursued in its own right, not to be mixed up with its instrumental (or consequential) importance for bringing about other desirable social and economic results.

While the gender-gap is closing in Bangladesh for most of the social indicators such as mortality, life expectancy, and enrollment, the overall level of empowerment measured in terms of literacy, work force participation. Property rights and credit access leaves much to be desired. In recent years, the incidence of violence against women seems to be on the increase. This needs to be addressed as a matter of priority if the trends of past improvement on the empowerment front are to be sustained in future. A related institutional issue is to increase the political voice of women. Especially poor women, which will further enhance their agency role and hence, contribute to the faster progress in the well being of children and women.

Children's welfare has been a priority of the government. Bangladesh was one of the signatories to UN charter on children's rights. Vigorous efforts are being undertaken by the government at national regional and International levels to promote health, nutrition, education and socio-culture interests of children. Despite the ILO Convention and compelled by the abject poverty of their families, a sizeable proportion of the children aged 5-14 years in Bangladesh actively participate in the labor force. These children contribute to their families' welfare as well as to the country's output. Of 27.8 million children aged 5-14 years, some 3.8 million are economically active. Male and female children account, respectively, for 3.1 and 0.7 million of the total. Most of these children work in agriculture, forestry and fishing. The other important sectors are services and production and transportation (M/F, 2009).

Almost half of these children work as day laborers, with the other half working as unpaid family workers in agriculture. However, some 3 per cent of them are self-employed, running their own small shops and businesses. It is worth noting the low number of females and of self-employed among the active child labor force in the agricultural sector.

The involvement of children in the labor force will ultimately have adverse implications for their human development as well as for the overall employment situation. Forced to work by appalling economic conditions, these children are unable to attend schools or cannot do so for a long period of time. Poor working conditions seriously impair their physical and mental development. Finally, their availability at very low wages encourages their use as replacement for adult labor.

3.3.4 Environment:

In every country there are many “old” environmental health problems in addition to the “new” ones. The old problems include the lack of general environmental sanitation, water supply and waste disposal, food and vector control and poor housing. The new ones are associated with industrial pollution, the use of chemicals, energy production and use, the application of advanced technology and the problems of mega cities. The old ones are often associated with underdevelopment and the problems of communicable diseases. They are relatively difficult to solve and affect mainly the poor. The new usually catch the attention of political leaders and environment groups. In most cases they cause non-communicable diseases and can potentially affect all people. Not everything new should be regarded as a priority at the expense of what may be more important among the old problems (Dietrich, 1990).

The World Bank observed that.

Between 1990 and 2030, as the world’s population grows by 3.7 billion, food production will need to double, and industrial output and energy will probably triple world wide and increase fivefold developing countries. This growth brings with it the risk of appalling environmental damage. Alternatively it could bring with it better environmental protection cleaner air and water and the virtual elimination of acute poverty. Policy choices will make the difference (**World Bank, 1992b.2**)

Inadequate sanitation and scarcity of safe water would adversely impact the environment resources of Bangladesh.

In Dhaka city all slums and squatters are made of bamboo, straw, low quality wood and tin sheets. Most of them hold a single room for the whole family that makes the slums of Dhaka may congested. According to a recent report of CUS, population density in slums and squatters ranges from 700 to 4.210 per acre, and a minimum of four and maximum of ten people share a room, which is highly congested and unhealthy. This poor housing and environment cause a member problems that occur a great deal of barriers to the development of people specially children, which are given below:

1. Indoor pollution
2. Degradation of air quality
3. Increase incidence of communicable disease.

However proper housing, sustainable access to safe drinking water, basic sanitation and waste disposal, drainage facilities are very important factors for social and psychological development of people but the practical situation of all these informal settlements indicates a deadfall life with poor lighting, ventilation high crowding living and cooking either close to or at the same place. An environment-friendly housing estate with necessary civic amenities is a bare necessity for the betterment of life.

Beyond these environmental and housing issues, Bangladesh is facing a number of problems like land degradation, air pollution, water pollution, various water related events and shocks climate change, waste management problem etc. All of these issues have to given top priority for effective Human Resource Development.

3.2.5 Social Security:

Social Development is increasingly assuming priority in the agenda of national development. The 1990 in fact, began with the initiation of a new development index in which people's choices and opportunities particularly for education,

health and employment are regarded as the end of development. New emphasis and investment priorities have been given by international agencies for improvement in social sector development in developing countries. The inspirations of social development arise from the long-term development of a society. Public welfare in the form of social security has long been a recognized responsibility of governments in Bangladesh for several hindered years.

1. The case of the poor in the country started in the form of poor relief which was a combination of preventive as well as alleviative strategies.
2. The social insurance concept was designed to prevent poverty resulting from employment, old age, physical disability etc.

Like western nations, public assistance program provides medical, public housing; school lunch and milk, food stamp scheme and adult educational and child care program should be started vastly in the country. The effect of these multiple social service program on the human resource development is considerable.

Social security is now increasingly interpreted as the security of people in their daily lives-in their homes, in their jobs, in their streets, in their communities and in their environment. The state has a major responsibility for welfare provision via social security systems, offering services and benefits to meet the people's basic needs for housing, health, education and income.

To improve people's life in every sphere social security is needed. The realization is that:

Poverty reduction is not just about income generation. It is about preventing the risks of income erosion as well. One can broadly identify three sets of policies to improve the security dimension of the anti-poverty measures, helping the poor to cope better with the various incomes (consumption) shocks. These policies directly or indirectly help the crisis coping capability of the poor, and are more widely known as the risk insurance policies. First, providing credit access to the poor in times of emergency

needs would help to ease the burden of the shocks, reduce distress sales and some such “negative” methods of coping. Second, ensuring good public health will reduce the health hazard related income and consumption shocks for the poor family. Third, strengthening of the disaster preventing and mitigating mechanisms at national, district, sub-district, and union levels would help to enhance the coping capability of the poor in times of natural disasters. This is important from the perspective of averting large-scale entitlement failure, which may result in as a consequence of severe natural disaster, especially in the most vulnerable regional pockets of distress. (BIDS, 2000)

New models of human resource development will treat GNP growth as a means not as an end, enhance human life, not marginalize it, replenish natural resources, not run them down and encourage grass-roots participation of people in the events and process that shape their lives.

3.2.6 Science and Technology:

There is a two-way relationship between science and technology and human resource development. On the one hand there is the importance of investing in science and technology to build technological capability and lay foundations for economic growth and improved standards of living; on the other is the concern with human resource development in support of a science and technology capacity. Both have considerable significance.

Technological development can be considered in terms of advances that lead directly to improvements in the quality of living, those that are needed to improve the effectiveness of the investments in basic human resource development programs, and those that aim to put the country at par with the development as all of them lead to increases in productive activity and employment. The challenge for governments is the selection of priorities or a mix of priorities and the choice of appropriate implementation strategies. Thus for a country that cannot meet the basic educational and health requirements of a large section of its population, investments in discovering cost effective education technologies or cost saving methods of supplying safe water and providing sanitation are more important than investments on defense. Some

scientific and technical changes are already well established, and the priorities of a developing country must be decided keeping them in mind.

However, investment in development of human resources through education and training is required so that technological progress can support Human Resource Development goals. The techno scientific revolution is changing the demand for education and training, as the number of those required to engage in this activity increases. To meet these needs, the government could play two roles:

1. It can expand and improve the quality of primary and secondary education;
2. It can create incentives to increase the supply of, and demand for, more specialized training (World Bank, 1991).

There are disparities in the educational capacities of countries and in the science and technical personnel who help to ensure that countries can profit from technological innovations. Clearly, need will differ across countries and will be changed rapidly. Thus in lower middle income developing countries where workers are already assembling electronic devices for international markets, skill needs will change quickly as trade and employment patterns shift and technology advances. The newly industrialized, export-oriented countries will have different needs in particular indigenous technological innovation to maintain their competitiveness. This will depend on the achievement of higher standard of general education. There may be a conflict between the goals of greater breadth and specialization. In low income countries, needs are again different since a large proportion of students who complete primary education fail to teach national or international standards in mathematics and science. Industrialized countries also need to improve and update their educational system as rapid changes in technologies make failures to learn too costly.

There is a major concern surrounding the widening technological gap between the North and the South. The concentration of knowledge in the industrial countries means that further advances tend to occur in such countries. This gives them a productivity advantage and higher profit rates which in turn enable them to attract even more capital investments; and this cycle continues. It is essential, therefore, for developing countries to go beyond basic concerns of human survival and invest heavily in all levels of human capital investments; and this cycle continues. It is essential, therefore, for developing countries to go beyond basic concerns of human survival and invest heavily in all levels of human capital formation particularly in technical and managerial skills. Unless they acquire greater control over the expanding knowledge industry, they will languish in the backwaters of low value added production (UNDP, 1998b)

While education systems play the key role in human resource development the role of private sector as a developer of scientific and technological capabilities should not be overlooked in the light of the experience of countries like Japan and Korea. This represents a significant change in government thinking concerning responsibility for human resource development. For this, as for other aspects of the relationship between human resource development and science and technology, more appropriate policy measures may be required and new implementation strategies may need to be devised.

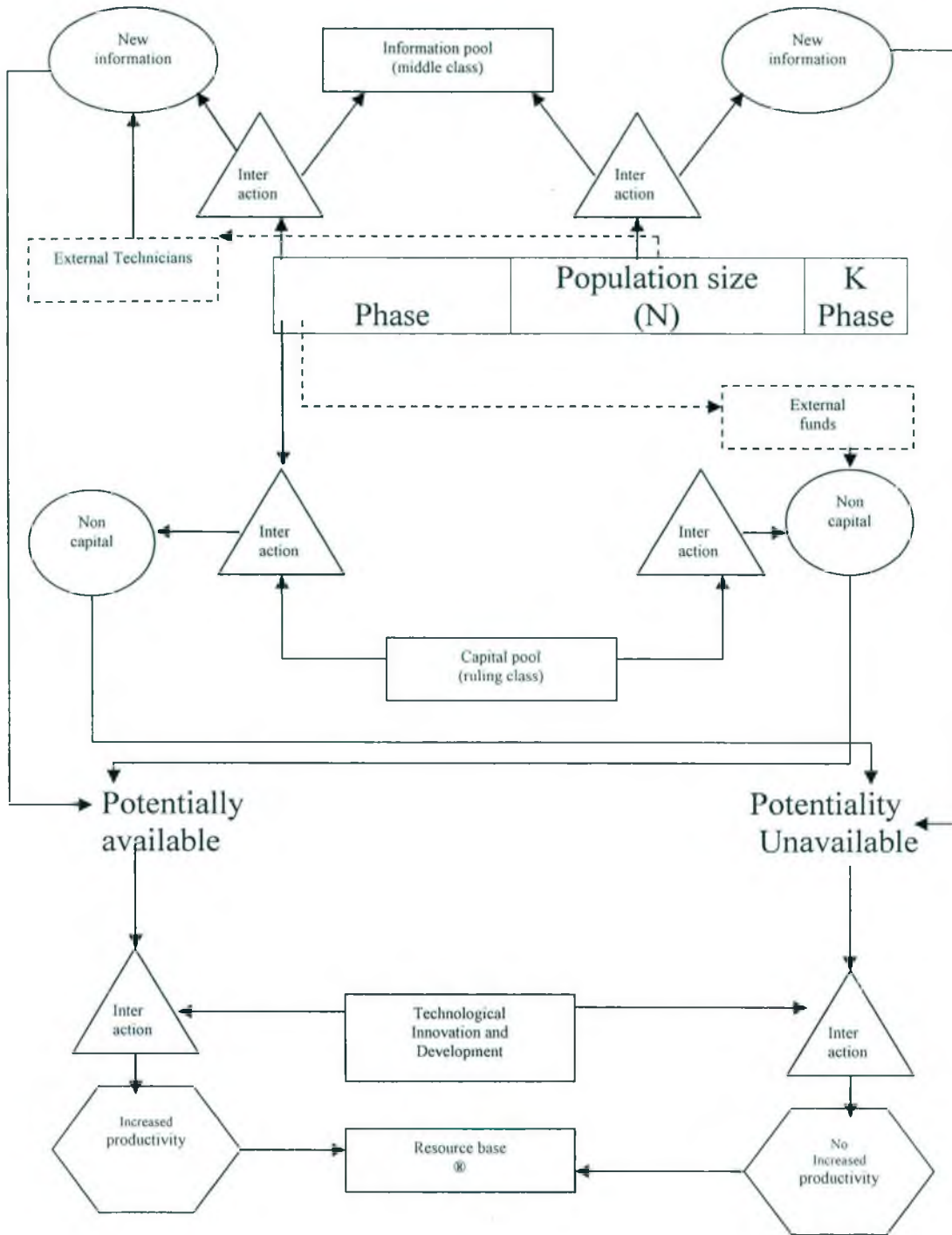
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Technological development can be considered in terms of advances that lead directly to improvements in the basic human resource development programs, and those that aim to put the country at par with the developed industrial world. Investment in development of human resources through education and training is required so that technological progress can support HRD goals. The techno-scientific revolution is changing the demand for education and training, as the number of those required to engage in this activity increases. To meet these needs, the government could play two roles:

1. it can expand and improve the quality of primary and secondary education;
2. it can create incentives to increase the supply of, and demand for, more specialized training (World Bank, 1991).

H. T. Odum shows (1974) a model in Figure: 2 “Cultural Feedback Mechanism and Development” describing the relationship between human resource, capital and technology with other variables which put a great influence to the total development of a country.

Figure: 2: Cultural Feed back and Mechanism and Development



Source: Boughey, 1974:213

Figure: 2 depicts that a society or a country cannot advance its technology unless it has a middle class (human resource) with the necessary inventive expertise and a wealthy class to provide the required capital funds. As this

diagram illustrates, in the presence of both of these population features, feedback loops then utilize known inventions and innovations to improve technological production capacities and enlarge the resource base. Foreign aid by way of technicians and development capital will adequately supplement indigenous deficiencies in the middle and wealthy classes, respectively, (Boughey, 1974).

Indices of the level of development in science and technology includes the number of those engaged in these activities relative to the size of the population; the extent to which a country invests in research and development; and the investment put into the education and training of scientists and technologists. Another indicator is the institutional infrastructure available for carrying out scientific and technological research, how well-developed it is and how much it is known internationally. The number or level of inventions coming out of a country the manufactured products and other items are patented. These indicators deal with investments provided in terms of education and infrastructure and outcomes achieved in terms of human resources and physical products.

Bangladesh slipped seven places to 100th among 104 countries in a global index on the use of information and communications technology according to the ranking of the World Economic Forum. The country has been placed ahead of only Angola, Chad, Nicaragua and Ethiopia in the forum's Global Information Technology Report 2004-05. The forum has taken into account the economic impact of technology and such factors as regulation, government policy, education, economic situation, and scientific research and penetration rates for different types of new technology in the countries assessed. Also the index examines the readiness of economies according to the general macroeconomic and regulatory environment for ICT, the readiness of individuals, business and government to use benefit from ICT, and their current usage. Bangladesh has

scored lowest in telephone subscriber base and in the brain drain category and been ranked 101st and 100th respectively (BIDS, 2000).

The government of Bangladesh fully realizes the importance and potential of information technology. It has therefore, accorded utmost priority to this sector.

Expertise knowledge relating to specific matter and education level of human resource will be the key competitive issues in the 21st century. The use of information and communication technology has been playing a vital role in the 21st century due to globalization and government is engaged to adapting with the coming future. The government of Bangladesh has declared the Vision 2021 which targets establishment of a resource and modern country by 2021 through of effective use of information and communication technology-a "Digital Bangladesh." Digital Bangladesh does not only mean the broad use of computers, perhaps it means the modern philosophy of effective and useful of technology in terms of implementing the promises in education, health, job placement, poverty reduction etc. The maximum use of technology improves the lifestyle of common people.

Chapter- 4

Human Resource Development and Slum:

A Conceptual Framework

On the basis of different theoretical perspectives, reviewing of various literatures and keeping in view of their relevance to the present world situation especially Bangladesh situation, an attempt has been taken for building a conceptual analysis relating to Human Resource Development. Human is given priority everywhere. In the North, economic, financial and social policies emphasize inflation, government deficits balance-of-payments equilibrium, economic restructuring and new technologies. If anything, human capital is being destroyed through such schemes as early retirement, introduced in an effort to do something about the rising unemployment problem. The education and health sectors are under attack: their structure and their past growth have caused consumption aspects to gain the upper hand in comparison to investment aspect.

In the South, many countries are forced to undergo adjustment programs, as a result of which education and health budgets are sacrificed, because they are considered less vital to the economy. An extremely dangerous mechanism has thus been put into motion. The formation of skills is jeopardized on behalf of the short-term objective of adjusting the economy and reducing financial deficits. However, as soon as these countries start to grow again in the medium term, the need for human resources will increase. In other words, medium and long-term losses will be incurred to obtain a short-term gain.

Three definitions of human resources are discussed below, starting from the definition which emerged thirty years ago and ending with a much more complex and broad definition of the human factor in development.

4.1 The Traditional Definition of Human Resource Development

The traditional definition of human resource development as it emerged some thirty years ago focused heavily on matters of education and secondarily on health. Skill formation as seen as an investment in human capital had to be undertaken parallel with investments in physical capital. Within this definition such instruments as manpower forecasts and rate of return analyses were used to determine how the future educational systems should evolve. Important debates about the structure of education have been the result of such forecasts and calculations.

New thinking of economics came to the front during the 1970s. Emphasis was shifted towards the socialization function of schooling, examining the screening hypothesis and studying labor market segmentation. The trend now is to see effective educational planning as based on a realistic assessment of the operations of labor markets. These are in a continuous state of flux, particularly in terms of employment patterns rather than relative wage differentials: with the best will in the world, it is difficult to avoid a situation in which every educational reform is difficult to avoid a situation in which every educational reform is addressed to curing the ills of yesterday rather than of today. Economic growth and technical progress are just as capable of re-skill existing jobs as of generating new jobs and new skill. Consider, for example, the way in which the development of hand held calculators and word processors has reduced the importance of functional numeric and literacy in the work force and increased that of favorable attitudes to computer aids. The expansion of new industries and contraction of the old ones, changes in employment legislation and changes in trade union regulations are able rapidly to alter existing patterns of recruitment. No method of educational planning can keep pace. In this sense; there is real economic merit in general academic education as a hedge against technical dynamism.

The old demand for vocational job specific education, which at first might seem to be a rallying call for economists, is actually the opposite of what is implied by the new economics of education. A major conclusion is that instead of trying to forecast the impossible, the educational system should be turned into a much more flexible body, able to react swiftly and effectively to changes in the economy and in society in general. Policymakers need to realize that reform includes the introduction of recurrent education and greater emphasis on the training and retraining of adults.

4.2 The Broader Definition of Human Resource Development:

The broad definition advocates that a distinction should be made between (i) the creation of human resources (ii) their deployment and (iii) the setting up of an incentive structure with which to realize such a desirable deployment.

The first of these would broadly follow the lines of the traditional definition. In other words, the creation of human resources would still focus principally on education and training.

The second component, however, would explicitly draw the matter of deployment and utilization of human resources into the definition. The emphasis would then be on entrepreneurial and managerial abilities, research and technology, general skill formation of the masses, participation in the decision making process, etc, in other words, not only investment in human capital, but also the possibility to deploy it over a wide range of social, economic and cultural activities must be assured. Thus, not only certain types of education and training, but also employable skills, including those of management, should be provided. Moreover, what purpose does a widely educated population serve if it may not participate in the decision making process. Highly qualified scientific and technical personnel should be deployed in research and development

activities. The World Bank Report, 1980 defines human development along such lines by including education and training better health, nutrition fertility reduction, entrepreneurial and administrative abilities, and research and technology. The report states,

Human development increases productivity, reduces fertility and thus promotes long-term growth in average incomes. In terms of educational policies, greater emphasis should be put on basic education, with the possibility of alternation work with education and training. These alternate periods would concentrate on the specific, including middle-level management and training. Research and development should be pursued in a few carefully selected centers of excellence, and developing countries should concentrate on such things being undertaken abroad. All this would mean a quite different policy package in the field of human resource development than has so far been pursued.

If human resources are to be deployed in the right direction, a number of actions must be undertaken actions that will affect the incentives which cause people to undertake certain things rather than others. This is the third component of the definition (UNDP,1980).

4.3 The Human Factor in Development:

The question of human resources can obviously be interpreted much more broadly than has been done in the framework of the two previous definitions, This leads us to the question of the human factor in development, touching upon such questions as innate ability, motivation and achievement, and even more importantly upon the question of whether systematic differences in these factor occur across races and cultures, This is clearly an extremely delicate mater if it is not done carefully, such an analysis will bring back reminders of old (and fortunately, almost forgotten) racist theories.

It seems somewhat paradoxical to undertake such a search in times when both cultures and the objective that different societies set for themselves tend to become more homogeneous across continents. It should be borne in mind, however, that this trend towards homogeneity has caused reactions. In more and more cases, national culture and religion are being reemphasized.

It is clear that many societies have not been able to adapt themselves to fundamentally new conditions. The history of man is a graveyard of cultures that came to catastrophic ends because of the lack of planned, rational and voluntary reaction to change. Cultures have disappeared because climatologically conditions changed, trade routes changed etc.

At the beginning of the seventeenth century, a wood shortage endangered the English economy. This led to a strong tendency to substitute coal for wood. This in turn necessitated fundamental technological changes and a complete change in the system of transportation. It took more than 150 years before these problems were solved, but at the end of this period, man had changed his environment. Man had come to understand that as soon as his actual living conditions were no longer considered inevitable, rational action could improve his situation. From that onwards, an important part of western culture concentrated on this improvement.

The Japanese were able to copy western techniques, but they understood immediately that such techniques could not be introduced into the existing feudal society. Instead, they managed to adapt themselves to western science and part of the western outlook without neglecting their own traditions and their historically developed pattern. By doing this, the Japanese leaders were less concerned about the price that had to be paid by certain groups of the glory of Japan, and individual sacrifices counted little in the face of that objective.

To sum up, the most difficult situation that a government may have to face is to break through Malthusian law per capita income equilibrium. This is not only an economic problem. A fundamental overall social change is necessary to set in motion a process of economic development, when in the early 1950s economists realized the urgent need for a solution to the problems of low-income countries; they immediately devised a number of theories for the guidance of

policymakers. The Harrod Domar model was used to demonstrate that poor countries remained poor because they were not able to invest enough. Rosenstein Rodan's "big push" theory showed that a huge increase in investments was needed to break through the low per capita income equilibrium, whereas Rostow's "take-off" theory demonstrated that foreign aid might not be needed for longer than twenty years, because such a period would be sufficient to change a stagnant economy into a progressing one.

Subsequently, it has been realized that lack of organizational ability and lack of skilled labor in general prevent the realization of development plans even more than the lack of capital. W. Arthur Lewis in his *Theory of Economic Growth* published thirty years ago and still one of the best books on example, to Adam Smith and a long line of liberal economists, what was needed to promote economic growth was primarily the right institutional framework, Given this framework, there was not much need to bother about willingness to make an effort, or about the accumulation of knowledge, or capital accumulation, since all these were instinctive human reactions inhibited only by faulty institutions.

Malthus, on the other hand, maintained that one of the major obstacles in underdeveloped countries was lack of demand, which we would translate in our days as " a low evaluation of income in relation to leisure." Another school fastens upon low technological skills as the bottleneck. President Truman's program for underdeveloped countries, for example, claimed that technical assistance was what the underdeveloped countries chiefly needed from the developed ones, or there is the school which points to capital as the bottleneck. claiming that if only enough capital were available, new technologies could be made available too, and that in the process of economic growth, all institutions hostile to economic growth would be adapted or swept away, Finally, there is the school which puts all emphasis on national resources, claiming in fact that

every country gets the capital and institutions which its natural resources warrant.

It is true that one obstacle to growth may stand out above all others in some particular place at some particular time, either in the sense that the deficiency is greatest at this point, or else in the sense that it is easier to make a start there than at any other point. All this, however, is only a temporary tactic, in the sense that another one comes into prominence. Hence, though the reformer may start out by working upon one factor only, he has to bear in mind that if he is to have complete success, a great deal of other change is involved beyond the factor with which he is immediately concerned.

4.4 Human Capital, Human Development and Human Resource Development:

Human Resource Development is a framework for the expansion of human capital within an organization or a region society (in new approaches) or nation. It is a combination of training policies that ensures the continual improvement and growth of both the individual the organization and the national resourcefulness.

Human Resource Development in the early years (1950s and 1960s) was equated with human capital formation. Even this was recognized only after the economists in early years pointed out the importance of human capital. Now a day, the role of human capital for long term economic growth is well known. In that capacity, development of human capital has strong income poverty reducing effects. However, it is useful to emphasize on the concept of “human development” as it allows a broader approach to poverty reduction. Human capital consists of various activities. Schultz analyzed (1961) five areas- formal education, on-the-job training, adult literacy programs, migration and nutritional status.

The world faces two major development challenges. The first is to ensure that the results of development reach the neediest through equitable distribution of resources opportunities and benefits. The second is to development human capital (capabilities) and address the challenges of development-political economic and social the few countries that have been able to meet both these challenges have demonstrated the importance of investing in developing people and improving the quality of their life through the adoption of Human Resource Development strategies.

Human development is the process of enlarging people's choices-not just choices that are created by expanding human capabilities and functioning-what people do and can do in their lives. At all levels of development a few capabilities are essential for human development, without which many choices in life would not be available. These capabilities are to lead long and healthy lives, to be knowledgeable and to have access to the resources needed for a decent standard of living and these are reflected in the resources needed for a decent standard of living and these are reflected in the human development index. But many additional choices are valued by people. These include political, social, economic and cultural freedom, a sense of community, opportunities for being creative and productive, and self-respect and human rights. Yet human development is more than just achieving these capabilities, it is also the process of pursuing them in a way that is equitable, participatory, and sustainable (UNDP, 1999).

Choices will change over time and can, in principle, be infinite. Yet infinite choices without limits and constraints can be become pointless and mindless. Choices have to be combined with allegiances, rights with duties, options with bonds, liberties with ligatures. Today we see a reaction against the extreme individualism of the free market approach towards what has come to be called

communitarians. The exact combination of individual and public action, of personal agency and social institutions, will from time to time and from problem to problem. Institutional arrangements will be more important for achieving environmental sustainability, personal agency more important when it comes to the household articles on marriage partners. But some complementarily will always be necessary (UNDP, 1999). Getting income is one of the options people would like to have. It is important but not an all important option. Human development includes the expansion of income and wealth, but it includes many other valued and valuable things as well. For example, in investigating the priorities of poor people, one discovers that what matters most to them often differs from what outsiders assume. More income is only one of the things poor people desire. Adequate nutrition, safe water at hand, better medical services, more and better schooling for their children, cheap transport, adequate shelter, continuing employment and secure livelihoods and productive, remunerating, satisfying jobs do not show up in higher income per head, at least not for some time.

There are other non-material benefits that are often more highly valued by poor people than material improvements. Some of these partake in the characteristics of rights, others in those in those of states of mind. Among these are good and safe working conditions, freedom to choose jobs and livelihoods, freedom of movement and speech, liberation from oppression, violence and exploitation, security from persecution and arbitrary arrest, a satisfying family life, the assertion of cultural and religious values, adequate leisure time and satisfying forms of its use, a sense of purpose in life and work, the opportunity to join and a sense of belonging to a communality. These are often more highly valued than income, both in their own right and as a means to satisfying and productive work.

They do not show up in higher income figures. No policy maker can guarantee the achievement of all, or even the majority, of these aspirations, but policies

can create the opportunities for their fulfillment. According to the concept of human development, income is clearly only one option that people would like to have, albeit an important one. But it is not the sum total of their lives. Development must, therefore, be more than just expansion of income and wealth. Its focus must be people.

Many fast growing developing countries are discovering that their high GNP growth rates have failed to reduce the socio-economic deprivation of substantial sections of their population. Even industrial nations are realizing that high income is no protection against the rapid spread of such problems as drugs, alcoholism, AIDS, violence and the breakdown of family relations. At the same time, some low income countries have demonstrated that it is possible to achieve high levels of human development if they skillfully use the available means to expand basic human capabilities.

Human development efforts in many developing countries have been severely squeezed by the economic crisis of the 1980s and the ensuing adjustment programs. Recent development experience is thus a powerful reminder that the expansion of output and wealth is only a means. The end of development must be human well being.

Human development is appraised of enlarging people's choices. The most critical ones are to lead a long and healthy life, to be educated and to enjoy a decent standard of living. Additional choices include political freedom, guaranteed human rights and self respect what Adam Smith called the ability to mix with others without being ashamed being "ashamed to appear in public" It is sometimes suggested that income is a good proxy for all other human choices since access to income permits exercise of other options. This is only partly true for a variety of reasons.

Income is a means not an end. It may be used for essential medicines or narcotic drugs. Well being of a society depends on the uses to which income is put, not on the level of income itself. Country experience demonstrates several cases of high levels of human development at midst income levels and poor levels of development at fairly high income levels. Present income of a country may offer little guidance to its future growth prospects. It has already invested in its people; its potential income may be much higher than what its current income level shows, and vice versa.

Multiplying human problems in many industrial, rich nations show that high income levels, by themselves, are no guarantee for human progress. The simple truth is that there is no automatic link between income growth and human progress. The main preoccupation of development analysis should be how these agendas can be created and reinforced.

The term human development here denotes both the process of widening people's choices and the level of their achieved well being. It also helps to distinguish clearly between two sides of human development. One is the other is the use that people make of their acquired capabilities, for work or leisure (UNDP,1993).

GNP growth is treated here as being necessary but not sufficient for human development. Human progress may be lacking in some societies despite rapid GNP growth or high per capita income levels unless additional steps are taken. Theories of human capital formation and human resource development view human being primarily as means rather than as ends. They are concerned only with the supply side with human beings as instruments for furthering commodity production. True, there is a connection, for human beings are the active agents of all production. But human beings are more than capital goods

for commodity production. They are also the ultimate ends and beneficiaries of this process. Thus, the concept of human development, not it's whole.

Human welfare approaches look at human being more as the beneficiaries of the development process than participants in it. They emphasize distributive polices rather than production structures.

The basic needs approach usually concentrates on the bundle of goods and services that deprived population groups need food, shelter, clothing, health care and water. It focuses on the provision of these goods and service rather than on the issue of human choice.

Human development, by contrast, brings together the production and distribution of commodities and the expansion and of human capabilities. It also focuses on choices on what people development is, moreover, concerned not only with basic needs satisfaction but also with human development as a participatory and dynamic process. It applies equally to less developed and highly developed countries.

From different dissertations and papers it is seen that some of them have made a distinction between human resource development and human development. In some writings, human development is described as a much larger and an all-encompassing, while Human Resource Development is described in limited to the skill development and knowledge acquisition often demanded by organizations for employment purposes. They take a limited view of Human Resource Development and attribute it as relevant to personnel management practices of the organized sector. However, such a distinction is slowly disappearing with the realization that the broadness and all-inclusive nature of the concept of Human Resource Development depend on the context in which it is used. UNDP has indicated a broad meaning it is giving to the term Human

Resource Development within the context of human development. UNDP defines Human Resource Development

as referring to those policies and programs that support and sustain equitable opportunities for continuing acquisition and application of skills, knowledge and competences which promote individual autonomy and are mutually beneficial to individuals, the community and the larger environment of which they are apart (UNDP, BPPE,1991, p.19).

At an angle in the above conceptualizations of Human Resource Development, the many facets of development of people including their social, physical, intellectual, emotional, moral, political, spiritual and all other forms of developments are involved in it. People cannot function and make things happen unless they are physically well-developed, healthy and free from diseases. Thus food, nutrition and freedom from diseases become important. People have to earn their food and living by working for it. They need to engage themselves in productive activities for which again a combination of both physical development and intellectual development are important. Intellectual development comes through the process of education and socialization. Social development involves developing the ability to live as a member of a society or a group and contribute to it, and the same time deriving benefits from it. The need for coexistence of all human beings makes this development imperative. Political development ensures human dignity through freedom expression, democratic participation and an opportunity to influence things that in turn influence the individual's living. Moral and spiritual development is required to build order, discipline and peace into life and ensures that one person's comfort does not become neighbor's misery. In this way all forms of development of people can be included in the definition of Human Resource Development.

4.5 HDI and Human Resource Development:

The human development index measures the average achievement in a country in three basic dimensions of human development –longevity, knowledge and a

decent standard of living. HDI Determines Effect of Development Efforts on Human Standard of Livings.

In any system for measuring and monitoring human development, the ideal would be to include many variables, to obtain as comprehensive a picture as possible, but the current lack of relevant comparable statistics precludes that. Not is such comprehensiveness entirely desirable. Too many indicators could produce a perplexing picture perhaps distracting policy makers from the main overall trends. The crucial issue therefore is of emphasis.

4.6 The Key Indicators Human Development

Human Development Report suggests that measurement of human development should for the time being focus on the three essential of human life longevity, knowledge and decent living standards.

For the first component longevity life expectancy at birth is the indicator. The importance of life expectancy lies in the common belief that a long life is valuable in itself and in the fact that various indirect benefits (such as adequate nutrition and good health) are closely associated with higher life expectancy. This association makes life expectancy an important indicator of human development, especially in view of the present lack of comprehensive information about people's health and nutritional status.

For the second key component knowledge literacy figures are only a crude reflection of access to education, particularly to the good quality education so necessary for productive life in modern society. But literacy is a person's first step in learning and knowledge building, so literacy figures are essential in any measurement of human development. In a more varied set of indicators, importance would also have to be attached to the outputs of higher levels of

education. But for basic human development, literacy deserves the clearest emphasis.

The third key component of human development command over resources needed for a decent for a decent living is perhaps the most difficult to measure simply. It requires data on access to land, credit, income and other resources simply. It requires data on access to land, credit, income and other resources, but given the scarce data on many of these variables, we must for the time being, name the best use of an income indicator. The cost readily available income indicator per capita income has wide national coverage. But the presence of nontaxable good and services and the distortions from exchange rate anomalies, tariffs and taxes made per capita income data in nominal prices not very useful for international comparisons. Such data can, however be improved better approximations of the relative power to buy commodities and to gain command over resources for a decent living standard as measured by GDP per Capita (PPP US\$).

A further consideration is that indicator should reflect the diminishing returns to transforming income into human capabilities. In other words, people do not need excessive financial resources to ensure a decent living. This aspect was taken into account by using the log anthem at real GDP per capita for the income indicator.

The difference between assessing attainments and shortfalls shows up more clearly in a numerical example. Performances often are compared in percentage changes: a 10- year rise in life expectancy form 60 years to 70 years is a 17% increase, but a 10 years rise in life expectancy from 40 years to 50 years is a 25% increase. The less the attainment already achieved, the higher the percentage value of the same absolute increase in life expectancy.

Rising person's life expectancy for 40 years to 50 years would thus appear to be a larger achievement than going from 60 years. In fact, raising life expectancy from the terribly low level of 40 years to 50 years is achievable through such relatively easy measures as epidemic control. But improving life expectancy from 60 years to 70 years may often be a much more difficult and more creditable accomplishment. The shortfall measure of human progress captures this better than the attainment measure does.

Taking once again the example of life expectancy, if 80 years is the target for calculating shortfalls, a rise of life expectancy from 60 years to 70 years is a 50% reduction in shortfall halving it from 20 years to 10 years. That is seen as a bigger achievement than the 25% reduction in shortfall (from 40 years to 30 years) when raising life expectancy from 40 years to 50 years. The shortfall thus has two advantages over the attainment in assessing human progress. It brings out more clearly the difficulty of the tasks accomplished, and it emphasizes the magnitude of the tasks that still lie ahead.

4.7 Population and Economic Development:

The relationship between population and economic development can be viewed a question that provoked the concern of policy makers since the 1940s (Preston and Donaldson 1986).

With the worldwide increase in awareness of the connections between population and development, and the growing appreciation that they should be taken into account in the design of national development strategies, many developing countries have in recent years started defining their population policies in relation to social and economic factors and not in isolation or as an end in themselves. In a growing number of countries, particularly in Asia and Latin America, steps are being taken towards establishing institutional arrangements for the consideration of population elements in the formulation of

social and economic policies and development plans. The usual point at which population enters the debate about development plans and policies is in the consideration of employment/manpower/human resource development. In practice however, even in these countries the treatment of population variables in national planning is still very incomplete, and they continue to be treated as exogenous planning components.

The requirement of an integrated approach to population, human resources and development planning is prescribed by ILO (1998). The ILO approach to providing or analytical framework for comprehensive planning involves, in ascending order of complexity. The ILO mentions following type of analytical works:

1. Detailed demographic estimates and projections,
2. Translation of the consequences of population dynamics (including human resource) into estimates of socio economic needs for the purpose of sectoral planning (education, health, housing, employment and training requirements. etc.)
3. Research on the more important linkages between demographic social and economic factors.

The ILO says that all of the above would contribute the formulation of comprehensive population policies and related measures for influencing population variables directly, and to the overall development plans including human resource development, sectoral plans and individual programs and projects, all with specific built-in population biases.

The defining difference between the development thinking especially human resource development is that the first focuses exclusively on the expansion of only one choice income while the second embraces the enlargement of all

human choices whether economic, social, cultural or political. It might well be argued that the expansion of income can enlarge all these choices as well. But that is not necessarily, so, for a variety of reasons.

Prospects of economic development in poor countries were impaired by constant demographic pressures. The issue of the interrelationship between population and economic development largely depend on the following characteristics of population:

1. Population growth, structure and distribution
2. Human capital accumulation;
3. Social and gender inequities; and
4. Poverty and distribution of income

There is a general agreement that poverty and demographic parameters are influenced by each other in a vicious cycle. In other words, in a population characterized by illiteracy, young population, low status of women, malnutrition, unemployment and limited access to social and health services, there is very likely that the inequality in the distribution of income will increase and that will result in increase in the level of poverty. The population should be adequately skilled to experience a breakthrough in achieving a sustainable economic growth and development.

The population policies can be interlinked with the objectives of the development strategies so that eventually with an improvement in household incomes, education, and health conditions, a couple can feel the demand and have the means for purchasing their contraceptives for effective use with strong intentions for spacing or limiting births. In most of the other countries, the economic development preceded the widespread use of contraception. Without interlinking the population policies with development programs the broad goal

for achieving a sustainable economic growth will be a far cry in the setting of Bangladesh. The population size has already crossed its limits in terms of constraints such as density, per capita availability of adequate food, per capita landholding size and other resources that can support such a large and still growing population. This issue can be resolved only through transformation of a largely unskilled population to an economically active workforce. Keeping most of the female population out of active labors force, this goal will be almost impossible to achieve. In this regard, the first priority should be given to minimum level of education for all.

4.8 Economic Growth and Economic Development:

By Economic Growth we simply mean increase in per capita income or increase in GNP. In recent literature, the term economic growth refers to sustained increase in a country's output of goods and services, or more precisely product per capita. Output is generally measured in terms of GNP. Development programs are often assessed by the degree to which national outputs and incomes are growing. For many years the conventional wisdom equated development almost exclusively with the rapidity of national output growth.

According to Todaro (2006) three factors or components of economic growth are important in any society:

1. Capital accumulation, including all new investments in land, physical equipment, and human resources through improvements in health, education, and job skills
2. Growth in population and hence eventual growth in the labor force
3. Technological progress

Economic development is the development of economic wealth of countries or regions for the well-being of their inhabitants. This is the short definition of

Economic Development. The term economic development is far more comprehensive. It implies progressive changes in the socio-economic structure of a country. Viewed in this way economic development involves a steady decline in agricultural shares in GNP and continuous increase in shares of industries, trade banking construction and services. Further whereas economic growth merely refers to rise in output; development implies change in technological and institutional organization of production as well as in distributive pattern of income.

Economic Growth & Economic development is two different terms used in economics. Generally speaking economic development refers to the problems of underdeveloped countries and economic growth to those of developed countries.

Hence, compared to the objective of development, economic growth is easily realized. By a larger mobilization of resources and raising their productivity, output level can be raised. The process of development is far more extensive. Apart from a rise in output, it involves changes in composition of output, shift in the allocation of productive resources, and elimination or reduction of poverty, inequalities and unemployment. It can be realized from the words of Amartya Sen, "Development requires the removal of major sources of unfreedom poverty as well as tyranny, poor economic opportunities as well as systematic social deprivation neglect of public facilities as well as intolerance or over activity of repressive states." (Development as Freedom, 2000).

Economic development is not possible without economic growth but economic growth is possible without development because growth is just increase in GNP. It does not have any other parameters to it. Development can be conceived as Multi-Dimensional process or phenomena. If there is increase in GNP more than the increase in per capita income then we can say that Development is

possible. When given conditions of population improves then we can say that this is also an indicator of economic Development.

Economic development typically involves improvements in a variety of indicators such as literacy rates, life expectancy, and poverty rates. GDP does not take into account other aspects such as leisure time, environmental quality, freedom, or social justice; alternative measures of economic wellbeing have been proposed.

A country's economic development is related to its human development, which encompasses, among other things, health and education. These factors are, however, closely related to economic growth so that development and growth often go together.

According to Ranis et al. (2000), we view economic growth to human development as a two-way relationship. Moreover, Ranis suggested that the first chain consist of economic growth benefiting human development with GNP. Namely, GNP increases human development by expenditure from families, government and organizations such as NGOs. With the increase in economic growth, families and individuals will likely increase expenditures with the increased in incomes, which leads to increase in human development. Further, with the increased in expenditures, health, education tend to increases in the country and later will contribute to economic growth.

In addition to increasing private incomes, economic growth also generates additional resources that can be used to improve social services (such as healthcare, safe drinking water etc.). By generating additional resources for social services, unequal income distribution will be limited as such social services are distributed equally across each community; benefiting each individual.

To summarize, as noted in Anand's article (1993), we can view the relationship between human development and economic development in three different explanations.

1. Increase in average income leading to improvement in health and nutrition (known as Capability Expansion through Economic Growth).
2. It is believed that social outcomes can only be improved by reducing income poverty (known as Capability Expansion through Poverty Reduction).
3. Defines the improvement of social outcomes with essential services such as education, health care, and clean drinking water (known as Capability Expansion through Social Services).

Economic growth is essential in poor societies for reducing or eliminating poverty. But the quality of this growth is just as important as its quantity. Conscious public policy is needed to transfer economic growth into people's lives that occurs economic development.

4.9 Poverty and Human Resource Development:

Poverty is conventionally measured by the income or expenditure level that can sustain a minimum standard of living. Poverty has many facets. It is not merely a low income level. It could manifest itself through low literacy, relatively short life expectation and lack of fulfillment of basic needs like drinking water and immunization. Poverty can be measured both in relative or absolute terms.

World Development Report (WDR) of 1990 used an upper poverty line of Us 370 (in 1985 purchasing power parity dollars) per capita as a cut off for absolute poverty, people whose consumption levels fall below that level are considered

poor. The WDR also used a lower poverty line of US 275. People whose poverty level falls below that level are very poor. The WDR supplemented the consumption based measures with others such as nutrition, upper-five mortality and school enrolment rates.

One of the key indicators of human resource development, poverty, remains a critical problem. The world situation concerning poverty can be summarized as follows:

1. Poverty exists, and it exists in abundance, particularly in the developing countries and in rural areas.
2. While every country is concerned with poverty and its eradication or reduction, the absolute number of the world's poor is on the increase, creation new challenges, and strains for national governments.
3. Poverty manifests itself through several indicators, including lack of food and nutrition and consequent ill-health inadequate facilities for living including housing water clean air sanitation, education and medical care.
4. Persistent unemployment reduces income earning opportunities and leads to poverty.
5. A Large number of the world's poor are the youth and the unemployed.
6. Most of the world's poor are in developing countries, particularly the South (Asia, Africa and Latin America).
7. A lot of disparities exist between the rich and the poor within the same country and between countries. If the world's resources are properly distributed, these are sufficient to provide a healthy living for all, but the gap between the rich and the poor is increasing rather than decreasing. The rich countries have developed rapidly in terms of knowledge and skills.

Poverty and social development are back on the international political agenda. While in the 1980s the main international development agencies, such as the World Bank and the International Monetary Fund, were primarily interested in how to promote economic growth, by the 1990s it increasingly came to be recognized that more attention needed to be given to social development. This shift in emphasis is, for example, reflected by the large number of world summits that have been organized since 1990 on issues related to social development; housing, population education, environment, women, food. In 1995, the World Summit on Social Development held in Copenhagen put poverty and social development prominently on the agenda, by defining social development as the reduction and elimination of widespread poverty, the increase of productive employment and the enhancement of social integration (UN, 1994). And the United Nations declared 1996 the “International Year for the Eradication of Poverty” and established the decade 1997-2006 as the first decade for the Eradication of Poverty (UNESCO, 1996:155).

While poverty is not so critical in industrialized countries, it is still a phenomenon to be tackled and a problem which is on the increase with rising levels of unemployment in many countries. Thus the human development needs are no less in the industrialized countries. Only their nature varies.

Chapter- 5

Human Resource Development and Slums in Bangladesh, Bhasantek: Context and Findings of the Study

5.1 Introduction:

Slums are integrated part of city life in the modern urban life. City of Dhaka is not an exception of that. Slums in Dhaka city is a dwelling place of a large numbers of poor people. In the present chapter an attempt has been taken to find out the human resource development situations of slum dwellers of Bhasantek.

5.2 Urbanization in Bangladesh:

The overall population growth of Bangladesh may have slowed down due to interventions, but its cities are expanding faster than ever. Over the past two decades, following growth of around 6% per year, the urban population has quadrupled. As a result, the proportion of the Bangladesh population living in towns and cities, which in 1971 was only 8%, is now around 20%, and by the year 2020 should be close to 40%. (UN, 2008.)

Part of this growth arises from natural increase, but around 60% is due to immigration from the countryside. People are being pulled by better prospects in the cities, where wage rates are higher and there is the prospect, however remote, of a paid job. But people are also being pushed by poverty: agriculture can employ some of the increasing number of rural workers, but even if it grew at 3% per year it would be unlikely to absorb more than one quarter of the annual additions to the labor force. Landlessness, unemployment, and the effects of natural disaster and environment degradation will drive many of the rest to the cities, and with completion of the Jamuna Bridge many will find it easier to migrate.

Dhaka is the largest city and the major magnet between 1997 and 2011, it grew 7% per year from about 10 million to about 20 million. Chittagong is the next largest city (2.3 million) followed by Khulna (1 million) and, Rajshahi (0.6 million). In global terms, Dhaka still lags: it is currently ranked 24th in the world, but the city is destined for greater things. The 1997 population was around 10 million but by 2011 it should have reached 20 million which would make it the sixth largest city in the world.

5.3 Slums in Bangladesh:

A slum, as defined by the United Nations agency UN-HABITAT (2005), is a run-down area of a city characterized by substandard housing and squalor and lacking in tenure security. According to the United Nations, the proportion of urban dwellers living in slums decreased from 47 percent to 37 percent in the developing world between 1990 and 2005. However due to rising population, the number of slum dwellers is rising. One billion people worldwide live slums and the figure will likely grow 2 billion by 2030.(Unnayan Annasan, 2008).

Slums have often been conceptualized areas of concentrated poverty. Without including the missing poor people of slum in development planning it is difficult to make a country developed like Bangladesh. Center for Urban Studies defines (2005) slum as a neighborhood or residential area with a minimum of 10 households or a mess unit with at least 25 members with four of the following five conditions prevailing within it:

1. Predominantly poor housing
2. Very high population density and room crowding;

3. Very poor environmental services, particularly water and sanitation facilities;
4. Very low socioeconomic status for the majority of residents;
5. Lack of security of tenure.

Mapping and Census 2005 (CUS) discloses that roughly 35% of the city population of Bangladesh live slums though does not so on only 4% of those cities. The total slum population across the cities is over 5.4 million, with 63% residing in Dhaka. Though Bangladesh has the highest population density in the world (at 2,600 persons per square mile), the population density in the slums was roughly 200 times greater at 531,000 persons per square mile. This figure becomes even more astonishing when one considers that the slums are dominated by single storey residential structures. The slums of Dhaka and Chittagong were the most densely populated, while those in Rajshahi were least so. Density was generally greater in slums located on public land.

Most of the migrants to the slums of Dhaka came from just 5 (of 64) districts: Barisal, Faridpur, Comilla, Mymensingh, and Rangpur. The slum residents in the other City Corporations generally came from nearby districts. Overall, Barisal (19%) and Comilla (11%) contributed most heavily to slum populations in the six cities.

A census of slums in the Dhaka Metropolitan Area from 1996 provides a baseline for assessing the growth of slums there over time (there were no comparable earlier efforts in the other five City Corporations). Between 1996 and 2005, the total population living in the slums of Dhaka more than double (from 1.5 to 3.4 million), while the number of slum communities increased by roughly 70% (from 3,007 to 4,966). The proportion of the population of Dhaka living in slums increased from 20% to 37%, the proportion of slums on private land appears to have increased, perhaps due to greater vigilance over public land

by the government. Building materials improved somewhat, particularly on private lands. Only 10% slums had sufficient drainage to avoid water-logging during heavy rains. Over half were typically fully or partially flooded at times when the country experienced general flood conditions.

According to CUS (2005) more than half of the slums had on fixed place for garbage disposal and on mechanism for regular garbage collection. However, 96% have access to electricity. A similar proportion had access to safe water. In Dhaka, slum residents relied mainly on municipal taps for drinking water while in other cities tube wells were the principal source. Only around 5% of slum households did not share their drinking water source, while 40% shared it with more than 11 families. Cooking gas was not available in the slums of Khulna, Rajshahi and Barisal, while almost 58% of the slums of Dhaka did have access to it.

Over 70% of slum had no access to safe latrines. The figure ranged from 65% in Dhaka to 98% or less in Sylhet and Barisal. In nearly all slums, latrines were shared by a number of households; in half of them they were shared by at least 6 families (30 or more persons).

Roughly 6% of slums had experienced fire at some point. The incidence of fire was highest in the slums of Khulna, owing in part to their greater vulnerability to it: dried leaves are a principal building material in them. Around 7% of slums had either been evicted at least once from their present location or were facing the threat of eviction.

Most (56%) residential structures in the slums were made of low quality materials. Another 42% featured brick walls with a tin roof. Less than 1% of slum structures were made of materials likely reflected by low socioeconomic status of the residents: roughly 90% of slum households had a monthly income below the poverty line (of 5,000 Taka per household per month). Over 70% of the slums had at least one NGO providing some sort of service to them. NGO

presence was substantially higher in the slums of Barisal, Rajshahi and Khulna. With 42% having no NGO coverage, the slums of Chittagong were least likely to receive their services (CUS, 2005).

The slum dwellers suffer a lot because of their lacking of access to water and sanitation facility and being located in the vulnerable areas of the city such as long drain and garbage dump or being surrounded by ditches and flood prone areas. The overall morbidity rate is much higher in slum (56 per cent) than that in non-slum (35%). They generally lack access to safe and running water, hygienic toilet, municipal services for collection of solid and human wastes and preventive health care services (Afsar, 1999b).

As mentioned earlier, the level of human development in case of the urban poor (especially those living in the slums) is even worse than that observed for the rural poor. This is because urban poor living in slums lacks residence status which, in turns, deprives them of the basic urban amenities such as electricity, safe drinking water and sanitation.

In the last three decades numerous surveys and other research studies have focused on slums and squatter settlements. Most addressed only their housing and infrastructure problems or socioeconomic circumstances. A limited number were for used on problems. However, the Poverty and HRD challenges in slums are particularly acute and deserve more thorough consideration.

In Bangladesh, poverty is accompanied by: (i) unemployment (ii) malnutrition (iii) illiteracy (iv) low status of women (v) limited access to social and health services. All these are associated with low productivity as well as with high fertility, morbidity and mortality.

Bangladesh targets to reduce the proportion of population with income less than one US dollar (PPP) a day from 50 percent in 2000 to about 29.4 percent and the proportion of people in extreme poverty from 20 percent in 2000 to 14 percent by 2015 (Goal-1) The official narration suggests that poverty head-count ration declined by only one percentage point in contrast to the required rate of 2 percent per annum from 58.8 percent to 49.6 percent during nine years between 1991-92 and 2000. The last five-year average is alarming: poverty 0.32 percent per year for rural areas during 1999-2004. If poverty reduces at current pace, it would require about 81 years eradicating poverty from Bangladesh and 24 years to achieve the target-1 MDG. The second target of goal 1 is also challenged by widespread inequality: recent data shows that the top five percent of population enjoys 30.66 percent of the national income while the share of the poorest five percent shrank to meager 0.67 percent. Child malnutrition rate in Bangladesh remains among the highest in the world, and more severe than that of the most other developing countries, including sub-Saharan Africa. (Unnaya Onneshan, 2005).

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It has now become common practice to distinguish between the ultra-poor and the poor, or alternatively, between the hard core and the non-hardcore poor. Poor households are those unable to afford the minimum calorie requirement as determined by the FAO, of 2122 calls per day, while the ultra or hard core poor are unable to consume a minimum of 1805 calls (85 per cent the FAO standard).

On the basis of these definitions, there seems to be a broad agreement that poverty has lessened over the eighties, although there is some controversy over the trend of hard-core poverty. A discordant note is sounded however by Osmani (1990) and Khan (1990) who observe that this apparent change in the poverty situation does not seem to be corroborated by developments elsewhere in the economy, namely the growth rate or rise in real rural wages.

Poverty can also be linked with inequitable distribution of natural resources such as land and water. The lowest 40 percent of the households have a share of only 23 percent of the total income and highest 20 percent possesses more than 4 times the income of the lowest 20 percent of the households. About 78 percent of the people live in absolute poverty. (BIDS, 2000). Poverty however remains widespread, and while in proportionate terms, some improvements may have occurred, there is little doubt that the absolute numbers of the poor have steadily increased.

5.4 Patterns of Location of Slum:

Although slums are ubiquitous in the city, there are some definite patterns in the location of these settlements. As for example, the peripheral zone of the city has a large connection of slums compared with inner zones. The eastern fringe of the city has the highest concentration of slums and squatter settlements due perhaps to land availability and proximity to working places. Flood protection embankment accelerated the growth of slums along the western periphery. Kamrangir Char, Islambagh and Shahid Nagar are most popular places for slum dwellers. Distribution of slums in the eastern periphery is scattered. The major concentrations are Jurain, Jatrabari, Badda, Rampura and Manda areas. A large number of garments industries are located in Mirpur which has resulted in a major concentration of slums in Mirpur area. Bhasantek slum is an old slum in Mirpur. This slum was selected purposively as study area of research.

5.5 History of Bhasantek Slum:

“Bhasan” means “floated” and “tek” means “big field”. It is assumed that the place Bhasantek was named it as it was originated from a river (Turag) and afterward it turned into an expanded field. Once a marshy paddy land, the area in which the study area is located, was first acquired by the govt. in 1974 to settle “Voboghure” and “Nodi shikosty” people. The slum dwellers are living

Bhasantek generation by generation for 36 years. After liberation many people were became floating and were living vagabond life. They were moving to and fro in Dhaka city. To rehabilitate them, the then government settled them in Bhasantek. After changing the government they were often has been driver out of these homes by bulldozers and riot police. Too often, they have been evicted in the name of development of slum. Again they are found to start slum life and get engaged in the struggle for survival.

5.6 Demographic and Social Conditions of Slum Dwellers of Bhasantek:

The demographic feature and social condition of Bhasantek slum dwellers are given bellow:

5.6.1 Sex of the respondent:

In respect of sex distribution pattern it is found that among 120 respondents 59 are female and 61 are male. The table 6.1 shows that information required for the paper was collected from 49.17% female and 50.83% male person.

	Frequency	Percentage
Female	59	49.17
Male	61	50.83
Total	120	100.00

5.6.2 The age Structure of the head of the households of the Slum Area:

Age of the surveyed household heads varied from 20 years to 70 years. The table 6.2 shows that among 120 heads of the household 07(05.83%) are in the

age cohort in between 20 years to 24 years, 18.33% are living in between 25 years to 29 years, 25(20.83%) persons are aged in between 30 years to 34 years, 18(15.00%) are in between 35 years to 39 years, 19(15.83%) are in between 40 to 44 years, 14(11.67%) are in between 45 to 49 years, 08 (06.67%) are in between the age cohort 50 years to 54, 04.17% are between 55 years to 59 years and the rest 02 (01.67%) persons are above the age of 60 years.

Table 5.2 Age of the respondents

	Frequency	Percentage
20-24years	07	05.83
25-29years	22	18.33
30-34years	25	20.83
35-39years	18	15.00
40-44years	19	15.83
45-49years	14	11.67
50-54years	08	06.67
55-59years	05	04.17
60+years	02	01.67
Total	120	100.00

5.6.3 Marital Status of the head of the households of the Study Area:

During the survey, most of the head of the household were married. According to collected data, of the 120 respondents, 86 persons are married and this comes to 71.67% of the total number of heads of the households, 19(15.83%) persons are widowed, 02(01.66%) are separated from their wives, 08 are divorced by their husbands and 05 are abandoned.

Table 5.3 Marital status

	Frequency	Percentage
Married	86	71.67
Widowed	19	15.83
No wife	02	01.66
Divorced	08	06.67
Abandoned	05	04.17
Total	120	100.00

5.6.4 Types of household:

Among 120 households, 72(60%) are male headed and 48(40%) households are female headed. The data suggests that the percentage of male-female households' ratio in slum is different from national picture. The presence of female headed households is little bit less in number from male headed households and it shows that female person are taking more responsibility for family life in slum.

Table 5.4 Types of Household

	Frequency	Percentage
Male headed	72	60.00
Female headed	48	40.00
Total	120	100.00

5.6.5 Family types:

Nuclear family is the common feature of urban life and the slums families are not different from it.

Table 5.5 Family types

	Frequency	Percentage
Nuclear	72	60.00
Sub-nuclear	16	13.33
Supplementary nuclear	20	16.67
Lineal joint	06	05.00
Collateral joint	06	05.00
Lineal collateral joint	00	00.00
Single	00	00.00
Total	120	100.00

Table 6.5 shows that among 120 households, maximum, that are 72 (60%) have nuclear family. Under the study area 16 households have sub-nuclear family. All of these households' heads are women. The percentage of sub-nuclear family (13.33%) depicts that many women has to take family responsibility lone. Among rest of the families, 06 (05.00%) are lineal joint and also 06(05.00%) are collateral joint.

5.6.6 Types of house:

The house structure of Bhasantek slum is different from other slums. The data shows that among 120 households, only 15(12.5%) live in jhupri. Most of them live in tin shed houses who are 90 in number and this comes to 75.00% of the total number of heads of the households.

Table 5.6 Types of house

	Frequency	Percentage
Jhupri	15	12.50
Tin shed	90	75.00
Bamboo structure	06	05.00
Others	09	07.50
Total	120	100.00

Maximum dwellers of Bhasantek slum have been here for a long time like permanent resident. Many of them are living in houses they got from their parents. For this reason, the slum people build strong and long lasting structured tin shed. They are too poor to build brick-built house.

5.6.7 Number of rooms in the house

The table 6.7 shows that maximum house (65.00%) of Bhasantek slum is “one house-one room”. Among 120 households only 34 (28.33%) occupy two rooms. A very small proportion of them (06.66%) have three rooms.

Table 5.7 Number of rooms in the house

	Frequency	Percentage
One	78	65.00
Two	34	28.33
Three	08	06.66
More than three	00	00.00
Total	120	100.00

The data mentioned above indicates the lower living standard of slum dwellers. Actually people do not feel comfort and cannot maintain any privacy living in only one room.

5.6.8 Number of family members:

To reduce the cost, people tend to make the family size small. Data showing in the table 6.8 also reflects the reality. About half portion of the 120 households have less than five family members.

Table 5.8 Number of family members

	Frequency	Percentage
Two	04	03.33
Three	08	06.66
Four	32	26.66
Five	56	46.66
Six	16	13.33
More than six	04	03.33
Total	120	100.00

The data shows that 04 households (03.33%) are consisting of two members, 08 (06.66%) are three, 32 (26.66 %) are four. Around half of the total households that are 56 (46.66%) have five members. A few households (13.33%) have six members and only 04 households (03.33%) have more than six members. The Table 6.8 above is a reflection of changing family pattern.

5.6.9 Ownership pattern of house:

Table 6.9 provides data that most of the households of Bhasantek Slum are located in government land. About 95(79.17%) of the total households are in this category. The rest of households that is 20.83% of 120 households are rented. Besides the two categories, there is no other pattern of house in this slum.

Table 5.9 Ownership pattern of house

	Frequency	Percentage
Govt. (khasland)	95	79.17
Owner	00	00.00
Rented	25	20.83
Only land lease	00	00.00
Others	00	00.00
Total	120	100.00

5.6.10 The cause of being slum dweller

The respondents were asked why they had come to Dhaka. In reply the respondents identified various reasons for which they selected settled down in the city. Among 120 respondents 37 (30.83%) informed that they choose to settle in Bhasantek slum for river erosion, 04 (03.33%) for family breakdown and 02 (01.67%) for quarrel in their village.

Table 5.10 The cause of being slum dweller

	Frequency	Percentage
River erosion	37	30.83
Family break down	04	03.33
Quarrel in the village	02	01.67
Business purpose	04	03.33
Employment opportunity	08	06.67
To earn more	10	08.33
Lack of employment	50	41.67
Others	05	04.17
Total	120	100.00

Rests of the households have settled in the slum for financial purposes. Among them 04 (03.33%) have come for business purpose, 10 (08.33%) to earn more. Most of the households, 50 (41.67%) have settled in the slum for lack of employment. Also 05 (04.17%) households came to the slum for other purposes.

5.6.11 Education/Training, Occupation/Employment Opportunities and access to IT:

The most important among these are Education and Training, Health and Nutrition, Income and Employment, Environment, Science and Technology, Women Empowerment and Children Welfare In recent days. Access to usage of Information Technology is dominant indicator of human resource development. The followings are findings of key basic factors relating to human resource development of slum dwellers of Bhasantek slum:

5.6.12 Educational background of the slum dwellers:

Due to NGO interventions in the non-formal education sector of the country, functional literacy rate among the poorer segment of the society has increased manifold. The literacy rate in the survey area also reflects the positive impact of the non-formal educational programs. Inside the study area there are several NGO operated schools which provide literacy programs for the inmates of the slum. These programs are designed for both adults and children and, as a consequence of these programs, the rate of functional literacy among the inmates of the survey area had increased.

Table 5.11 Education of the respondents

	Frequency	Percentage
Illiterate	35	29.17
Literate	38	31.17
Primary completed	27	22.50
Secondary uncompleted	10	08.33
Secondary completed	06	05.00
College and above	04	03.33
Total	120	100.00

Data suggests that among 120 heads of the household, 35 persons (29.17%) were illiterate. It needs to be clarified here that by literate we identified those persons who could at least read or write or had both the skills. 31.17% household heads can sign or had just one-year primary education, 22.50% persons have completed primary education and 08.33% person has gone to secondary school but not completed it. 05.50% has successfully completed Secondary education. Among 120 households only 4 people have taken higher secondary or more education. Compare to the national standard, the rate of literacy inside the study area could be termed as quite outstanding.

5.6.13 Occupational Structure of the Slum:

The residents of the slum area are engaged in multi sectoral income earning activities most of which are in the informal sector. Since most of these residents do not have any formal education, these people have little or no scope to engage themselves in any formal sector employment. The observations revealed that among 120 heads of the households 05 (4.17%) are Bhangari workers. Among others, 37 (30.83%) are Rickshaw pullers, 03 (2.50%) are drivers, 06 (5%) are garments workers, 02 (1.67%) are govt. or non-govt. servants, 06 (5%) are related to cottage industries, 09 (7.5%) are housewives, 16 (13.13%) are day labors, 08 (6.67%) are related with small business, 08 (6.67%) are hawker, 07 (5.83%) are carpenters, 06(5%) are bua, 03(2.5%) are unemployed and the rest 04 (03.33%) persons are engaged in non specific jobs. In the Table 6.12 below, occupational pattern is presented.

Table 5.12 Occupational Structure of the Slum

	Frequency	Percentage
Bhangari worker	05	04.17
Rickshaw puller	37	30.83
Driver	03	02.50
Garments worker	06	05.00
Govt./Non- govt. servant	02	01.67
Hand worker/cottage worker	06	05.00
House wife	09	07.50
Day labor	16	13.33
Small business	08	06.67
Hawker	08	06.67
Carpenter	07	05.83
Bua	06	05.00
Unemployed	03	02.50
Others	04	03.33
Total	120	100.00

5.6.14 Training for the occupation

The slum dwellers of Bhasantek are engaged in various occupations but most of the respondents, 108 (90%) have not taken training (formal or informal) for this purpose. Where training helps people to be more skillful, among 120 households, only 12 (10%) are trained up for their occupation.

Table 5.13 Training for the occupation

	Frequency	Percentage
Yes	12	10.00
No	108	90.00
Total	120	100.00

5.6.15 Working male and female under 18:

Though the prevailing laws do not support child labor Table 6.14 shows that children from 48 (40%) households in Bhasantek slum among 120 households are working different sectors.

Table 5.14 Working male and female under 18

	Frequency	Percentage
Yes	48	40.00
No	72	60.00
Total	120	100.00

Table 6.15 asserts that the children of mentioned households are engaged in different types of working. Among 48 households 12(25.50%) have full time engaged children, 20 (41.17%) have part time worker, 04 (8.33%) have street worker, 10 (20.83%) have shop worker and the other 02 (4.17%) have children working as Tokai.

Table 5.15 Nature of work working by male and female under 18

	Frequency	Percentage
Full time	12	25.50
Part time	20	41.17
Street worker	04	08.33
Shop worker	10	20.83
Tokai	02	04.17
Total	48	100.00

5.6.16 Access to usage of IT

Access to usage of Information Technology is dominant indicator of human resource development. But most of the households of Bhasantek have no access to every essential IT facilities. They have no computer, Internet connection or fixed phone. Now cellular phone is easy achievable and among 120 households 70 (99.17%) use cellular phone. Slum people of the study area are now in touch of ICT only through cellular phone.

5.7 Health and Nutrition of slum dwellers and Environment of slum.

The condition of Health and Nutrition of slum dwellers and Environment of slum dwellers is as follows:

5.7.1 Age of female (wife) and male (husband) at the time of marriage

From the beginning of marital life every couple has to take many physical, mental as well as financial responsibilities. Age of marriage manipulates these matters. The table 6.16 shows the age of the respondents or his/her wife/husband at the time of their marriage.

Table 5.16 Age of female(wife) and male (husband) at the time of marriage

Age	Female		Male	
	Frequency	Percentage	Frequency	Percentage
Below 18	47	39.17	06	05.07
18-20	62	51.67	66	55.00
21-24	08	06.66	40	33.33
25- Over	03	02.50	08	06.60
Total	120	100.00	120	100.00

Though the present rules of GOB regarding age at marriage does not support the age below 18, the above data show that many females (39.17%) were got married below the age 18. The age of mother has a great influence over the child mortality. Early marriage brings early child. It is well known that the premature age of mother causes high rate of child mortality among the poor.

The table suggests that maximum female, those are 62 (51.67%) and male those are 66 (55%) has got marriage at a tender age of 18 to 20. Among these respondents, 8 (6.66%) female and 40 (33.33%) male has got married at the age from 21 to 24. Only 3 (2.5%0) females and 8 (6.6%) males married at the age 25 and above.

5.7.2 Nature of relation with wife/husband

Table 6.18 shows that among 120 households 11 (9.17%) have good relation with husband and wife, 72 (60%) think that they have average relation and 37 (30.83%) feel that their relationship is not good.

Table 5.17 Nature of relation with wife/husband

	Frequency	Percentage
Good	11	09.17
Average	72	60.00
Not good	37	30.83
Total	120	100.00

5.7.3 Frequency of quarrel with wife/husband

The frequency of quarrel between husband and wife in Bhasantek slum is high. Among 120 households 67 (55.83%) stated that they quarrel with each other where 53 (44.17%) households answer negatively.

Table 5.18 Frequency of quarrel with your wife/husband

	Frequency	Percentage
Yes	67	55.83
No	53	44.17
Total	120	100.00

5.7.4 Quarrels with neighbors

Clashing and brawling is a common picture of slum life. Among 120 households 110 (91.67%) quarrel with their neighbors and only 10 (8.33%) are not engaged in quarrel with neighbors.

Table 5.19 Quarrels with neighbors

	Frequency	Percentage
Yes	110	91.67
No	10	08.33
Total	120	100.00

5.7.5 Leisure of slum dwellers

Among 120 respondents 30 (25%) reported that they pass their leisure time by gossiping, 02 (1.67%) respondents informed that they pass their leisure time by listening to radio, 27 (60%) said that they watch TV, 06 replied they along with their family members normally go to cinema, 04 (3.33%) have access to enjoy VCR or VCP. 06 (5%) respondents reported they pass their leisure time by participating in 'oaz' or any religious gathering.

Table 5.20 Leisure of slum dwellers

	Frequency	Percentage
Gossiping	30	25.00
Listening radio	02	01.67
Watching TV	72	60.00
Enjoying cinema	06	05.00
Enjoying VCR/ VCP	04	03.33
Participating in religious gathering	06	05.00
Total	120	100.00

5.7.6 Times of taking meal of slum dwellers in a day

Times of taking meal are a simple indicator to measure whether the people are getting sufficient food or not. The data showing in the table 6.21 depicts that 46 (38.33%) households take meals only two times in a day and naturally they are not receiving adequate food as well as calorie supply as they need. It is seen from the data that 40 (33.33%) households take meal three times and 34 (28.33%) take meal more than three times in a day and it can be assumed that they are taking sufficient foods as they need.

Table 5.21 Times of taking meal of slum dwellers in a day

	Frequency	Percentage
One	00	00.00
Two	46	38.33
Three	40	33.33
More than three times	34	28.33
Total	120	100.00

5.7.7 Source of water in slum:

The table 6.22 shows that almost all of the households collect water from tap and the small portion are using tube-well or other source. The Bhasantek slum is situated in WASA zone and among its 120 households, 102 (85%) are taking the facility of water supply. The other 6 (5%) families use tube-well and 12 (10%) families collect water from different houses.

Table 5.22 Source of water in slum

Drinking water	Frequency	Percentage
Tube-well	06	05.00
Tap	102	85.00
Buying	00	00.00
From different houses	12	10.00
Free of cost	00	00.00
Total	120	100.00

5.7.8 Frequency of drinking boiled water

Though tap water is not pure enough to drink, most of the household (83%) do not take boiled water. Only 20 (16.67%) of the respondent take supply water after boiling.

Table 5.23 Frequency of drinking boiled water

	Frequency	Percentage
Yes	20	16.67
No	100	83.33
Total	120	100.00

5.7.9 Types of problems faced by slum dwellers due to drinking of un-boiled water:

The slum dwellers inform that they do not have sufficient fuel to boil water. For this reason, though they know that drinking water should be boiled they are bound to drink impure supply water. The respondents very often suffer from many water borne diseases like diarrhea, dysentery, jaundice; typhoid etc. and most of them think that they have to face the problem because of drinking un-boiled water.

5.7.10 Toilet facilities and structure of latrines

Toilet facility is regarded as a good indicator of health of the population. Following types of toilets are categorized for Bhasantek slum:

1. Sanitary (pucca)
2. Kutcha
3. Open space of drain

Table 5.24 Toilet facilities and structure of latrine

	Frequency	Percentage
Sanitary	56	46.67
Kutcha latrine	41	34.16
Open space of drain	23	19.17
Total	120	100.00

In spite of being poor most of the households of Bhasantek slum have sanitary toilet, with the help of a local NGO named “Dustha Shasthya Kendra”. Table 6.25 shows that 56 households (46.67%) use sanitary latrine. The percentage for kutcha toilets are 34.16%, 41 in numbers and the other 23 households (19.17%)

use open space of drain as toilet. Maximum proportion of pucca toilet is observed in tin shed houses. Most of kutchha type and not fixed toilet are found in jhupri and bamboo structured houses which indicate that the standard of living of the people in these houses is very poor.

In Bhasantek slum it is a common picture that every three or four households sheer a latrine either sanitary or any other type.

5.7.11 Disease of the slum dwellers

Health situation is a key indicator to access the socio-economic condition of any population. Slums normally do not have the minimum health facilities that people require to maintain a normal life pattern.

Health condition in the Bhasantek Slums could be termed in one word as 'miserable'. The most common diseases that the slum dwellers face are water borne diseases like diarrhea, dysentery etc. Data show that among 120 respondents 05 (4.17%) respondents informed the scribe that they never faced any kind of severe disease in their life time. 09 identified Influenza as the major disease that his or her family members had experienced several times since they arrived in this 'slum', 32 respondents who constitutes 26.67% of the total number interviewed reported that they frequently suffer from fever, whereas; 08 reported that they have suffered from Jaundice, 02 from Chicken Pox, 04 from Typhoid, 03 from Malaria, 41 from Diarrhea, 05 from Ulcer, and the rest 18 respondents identified Pneumonia .

Table 5.25 Disease of the slum dwellers

	Frequency	Percentage
Influenza	09	07.50
Fever	32	26.67
Jaundice	08	06.67
Chicken Pox	02	01.67
Typhoid	04	03.33
Malaria	03	02.50
Diarrhea	41	34.17
Asthma	05	04.17
Ulcer	08	06.67
Pneumonia	03	02.50
No diseases	05	04.17
Total	120	100.00

5.7.12 Practice of taking treatment of affiliated to diseases:

The residents of the study slum were asked questions on their health seeking practices. Among 120 respondents 15 identified that they go nowhere at the time of their sickness. 05 Respondents replied that they consult local physicians, 17 go to hospital because treatment is free there, and 03 mentioned that they go to private clinic in case of the illness turns serious. 33 households inform that pharmacy where they usually go when any of their family members is sick and just narrating the nature of disease they purchase medicine over the counter. 06 respondents go to the majar or the 'peer' for Jharfukor, 23 respondents viewed that they prefer to go to the NGO health complex, 12 respondents reported that they go to the local health complex or hospital or 'kaboraj' and other places for treatment.

Table 5.26 Health Seeking Behavior: Use of Facilities

	Frequency	Percentage
No where	15	12.50
Doctor	5	04.17
Hospital	17	14.17
Clinic	3	02.50
Pharmacy	33	27.50
Harbalist	6	05.00
Majar or Jharfukor	6	05.00
NGO health complex	23	19.17
Others	12	10.00
Total	120	100.00

5.7.13 Immunization all the six vaccines of EPI the children under five years:

Bangladesh Government has vigorously taken initiative to provide free immunization for all the children under 5 years. But the table 6.21 shows that a substantial part of the children in this study area is not immunized (or not completely) immunized under government's EPI program.

Table 5.27 Immunization all the six vaccines of EPI the children under five years

	Frequency	Percentage
All the children immunized properly	32	26.66
Partly immunized	38	31.66
Not immunized	43	35.83
Not Applicable	07	05.83
Total	120	100.00

Only 32 (26.66%) households have immunized all of their children properly. Whereas 38 (31.66%) households have partly immunized and 43 (35.83%) households out 120 (07 households found having no child) have completely failed to take any facility of this immunization program.

5.7.14 Family planning program in the slum:

Residents of the slum are found to be aware of family planning program in general. This was due to of media propaganda on family planning both by the government and NGO. Among 120 households surveyed 16 respondents refused to reply any question related to family planning or about contraceptives because still these people think that discussions on contraceptive would be anti religious. For 43 respondents the question on use of contraceptives was not applicable or they don't use contraceptive. Among the rest 61 respondents who constituted 50.83% of the total number of the respondents (for whom applicable) on the use of contraceptive replied positive in view of the query on contraceptive use.

Among the 61 respondents who answered positive, 33 respondents (including the wives of the male respondents) have mentioned of 'pills' as the contraceptive used by them, 02 male respondents (including the husbands of the female respondents) reported they use condom, 13 female respondents took injections, 07 took ovulation method or natural method as a method of family planning and the rest 5 female took Norplant as the contraceptive.

Table 5.28 Methods used by the slum dwellers

	Frequency	Percentage
Pills	33	53.26
Condom	02	03.22
Injection	13	20.97
Ovulation method or Natural method	07	11.29
Norplant	07	11.29
Total	62	100.00

An interesting feature was that during the survey it was observed that females were more eager to go for family planning method than the males. This again reflects the dominance of males in the society. The nonuser respondents were not eager to show the cause of not using family planning method. A very few of them told that they need not to take any family planning method.

5.7.15 Drainage and Garbage disposal facilities in slum:

The drainage and garbage disposal facilities in Bhasantek slum are very poor. All most all respondents have informed that they are always disturbed from bed smell of open drain and garbage of households. Though they keep their households' garbage into barrels supplied by NGO, these are not sufficient enough to fill up their purpose. During the rainy season, dirty rain water enters their room as well as yard and sometimes stays there for several days and then their miseries know no bounds.

5.8 Women Empowerment and Children Welfare:

The status of women empowerment and conditions of children welfare of Bhasantek slum dwellers are described below:

5.8.1 The birthplace of first baby of slum dwellers:

The table 6.30 depicts that the majority residents of this slum, though live in the capital city, fail to take any medical facility during the birth of their first child.

Table 5.29 The birthplace of first baby of slum dwellers

	Frequency	Percentage
Home	79	65.83
With the help of diy	22	18.33
Maternity	00	00.00
Hospital	12	10.00
Not Applicable	07	5.83
Total	120	100.00

In the case of 79 (65.83%) families, first child was born in the house without getting any help from a doctor or even a diy. Only 12 families have the experience of having their first child was born in the hospital. However, 22 (10%) of 120 families (07 households have no child) took help from a diy.

5.8.2 Loss of new born baby:

Among 120 households (07 household found having no child), 35 (29.16%) of them faced the sad incidence of having lost of their newly born baby. On the other hand, 86 (71.67%) families did not have such experience. If we relate table 6.30 and table 6.31, we may identify one of the major causes of infant mortality in this slum area and that is failure of taking medical facilities during the time of delivery.

Table 5.30 Loss of new born baby

	Frequency	Percentage
Yes	35	29.16
No	78	65.00
Not Applicable	07	05.83
Total	120	100.00

5.8.3 Practice of breast feeding:

In this slum the rate of breast feeding is satisfactory. 97 (80.83%) of the total households breast fed their child and 16 (13.33%) out of 120 (07 families has no child) did not breast feed their babies.

Table 5.31 Practice of breast feeding

	Frequency	Percentage
Yes	97	80.83
No	16	13.33
Not Applicable	07	05.83
Total	120	100.00

5.8.4 Education of the Children:

In spite of poor economic condition of the parents, it was observed that among 120 families of which 12 families have child aged below 6 years and 7 families have no child, 76 families which constituted 63.33% of the total numbers of the respondents send their children to schools. Children from 17 (20.83%) families do not attend any kind of schools.

Table 5.32 Children sent to the school

	Frequency	Percentage
Yes	76	63.33
No	25	20.83
Not applicable	19	22.50
Total	120	100.00

5.8.5 The reason/reasons of not the children going to school:

Financial insolvency is the main barrier to attending the children to their school, whereas lack of awareness is the second reason in this regard. In the table 6.34, we see that 12 (48%) out of total 25 households was not able to send their children because they are not solvent enough. On the other hand, 04 (16%) households did not send their kids due to lack of available facilities. 09 (36%) families are not aware to send their children to school though they are financially solvent.

Table 5.33 The reason/reasons of not the children going to school

	Frequency	Percentage
Not solvent enough	12	48.00
Not having available facilities	04	16.00
Not having awareness	09	36.00
Total	25	100.00

5.8.6 Children drop out from school

Table 6.35 depicts that lack of financial solvency is the principal reason for dropping out of the children from the school. Some 12 families which constitute 54.54% of the total drop out stopped sending their children to school due to financial insolvency. Other 07 families comprising of 31.81% of the total 22 families engaged their child in working instead of sending them to school.

Table 5.34 Causes of dropping out from school

	Frequency	Percentage
Not solvent enough to continue	12	54.54
Not having sufficient facilities	03	13.64
Not having awareness	00	00.00
Engaged in working	07	31.81
Total	22	100.00

5.8.7 Facilities of taking training/vocational training for children

Poor and tender aged person can buildup their skills by vocational training. Among 120 households (12 families have child aged below 6 years and 7 families have no child) 12 (10%) households got their children vocationally trained up.

Table 5.35 Children getting/ have got any training/vocational training from anywhere

	Frequency	Percentage
Yes	12	10.00
No	89	74.16
Not Applicable	19	15.83
Total	120	100.00

5.8.8 Feedback for children from school

Among 120 families 76 have school going children. About 47% (36) of them inform that their children get some feedback from school. Others 40 (53%) families inform that their children do not get any feedback from their school.

5.8.9 Facility of watching Cultural program especially made for children

Most of the slum dwellers do not have T.V. Their children have minimum scope for their recreation. Though watching cultural program especially made for children helps a lot for their mental and intellectual development only 13 families can provide the facility for the purpose. The children from other 53 families do not get the facility from any source.

5.8.10 Children beating:

Beating or physical assault has a negative impact on mental development of a child. 07 respondents out of 120 have no child, rest 113 respondents representing 94.16% of the total number replied positive when they were asked about beating their children. In conclusion, we can say that in the study area, almost in every family children are beaten.

Table 5. 36 Children beating

	Frequency	Percentage
Yes	113	94.16
No	00	00.00
Not Applicable	07	05.83
Total	120	100.00

5.8.11 Female engagement in income:

Among 120 respondents, women are engaged in income generating activities in 44 families which is 36.66%. They are engaged in different types of work such

as daily labour 02 (4.55%), Bua 04 (9.09%), Vangari worker 07 (15.91%), Feriwala 05 (11.35%), Shopkeeper 06 (13.65%) and Hand worker 20 (45.45%).

Table 5.37 Types of work are female engaged

	Frequency	Percentage
Daily labor	02	04.55
Bua	04	09.09
Vanagari worker	07	15.91
Feriwala	05	11.35
Shopkeeper	06	13.65
Hand worker/Cottage worker	20	45.45
Total	44	100.00

5.8.12 Wage for woman:

Gender discrimination is a common feature of slum. Almost all the female respondents consider that they do not get the same wage to their male colleague.

5.8.13 Women beaten by their husband:

Table 6.38 shows that the women in 120 households 92 (76.67%) are beaten regularly or occasionally by their husbands. The women from 28 (23.33%) families are not victim of such repression.

Table 5.38 Women beaten by their husband

	Frequency	Percentage
Yes	92	76.67
No	28	23.33
Total	120	100.00

5.8.14 Role of women in decision making:

Table 5.39 The decision maker of the family

	Frequency	Percentage
Husband	45	37.50
Wife	23	19.17
Both	44	36.67
Other male member	03	02.50
Other female member	05	04.16
Total	120	100.00

In a male dominant society status of women remains low in the family and among the kin groups. Among the surveyed households, 45 (37.50%) reported that the husbands alone play the decision making role. In 23 (19.17%) households' wives play key role in decision making. In 44 (36.67%) families both the husbands and the wives inform that they take decision in consultation with each other. In 3 (2.50%) households' elderly male members are decision makers (it may be father or elder brother) for solving family problems in decision on marriage funeral etc. In the rest 5 households elderly female members like the mother of the elder son in the family play this role even in some families, mother-in-law living with her son-in-law plays a dominant role in the family.

5.8.15 Practice of taking dowry:

Among the surveyed households, 78 (65%) reported that dowries were given at the time of marriage or after marriage. In 42 (35%) households were reported dowries were not given at the time of marriage or after marriage.

Table 5.40 Dowry was given at the time of marriage

	Frequency	Percentage
Yes	78	65.00
No	42	35.00
Total	120	100.00

5.9 Information relating to Social Security:

To increase human resource development level of the slum dwellers prior importance is to be given to their financial and physical securities which are observed as follows:

5.9.1 Membership of micro credit group:

Among 120 respondents, 93 (77.50%) are members of any micro credit group where 27 (22.50%) answered negative. All of them have taken loan from organizations like NGO, Cooperative Society which are working in the slum.

Table 5.41 Having membership of micro credit group

	Frequency	Percentage
Yes	93	77.50
No	27	22.50
Total	120	100.00

Every respondents of the study area expressed the opinion that micro credit helps them a lot for the development of their living standard and life. Most of the loan taker (40.04%) has used loans for purchasing of house building materials. With the loan they have bought new materials for building new house or repairing materials. About 10% of the respondents have invested the loan in small business and 18 % have spent it for rickshaw buying. Loan helps to improve income generating activities and 20 of the respondents have used it for

that purpose. The rests 07of the respondents have used their loans for other purposes.

Table 5.42 Organization or individual sector where loan has been used

	Frequency	Percentage
Organization	00	00.00
Individual Sector	00	00.00
Small business	10	10.76
Rickshaw buying	18	19.96
Purchase of cattle	00	00.00
Purchase of house building materials	38	40.04
Income generating activities	20	21.52
Others	07	07.52
Total	93	100.00

5.9.2 Voting Behavior of the slum dwellers:

During discussion with the respondents, it was observed, 82 (68.33%) respondents had shown keen interest about the political activities and they answered positively when they have asked whether they had cast votes in the last national election. But rest 38 respondents answered negatively who constituted 31.66% of the total number of the respondents.

Table 5.43 Exercising the right of franchise in the last general election

	Frequency	Percentage
Yes	82	68.33
No	38	31.66
Total	120	100.00

5.9.3 Disturbed by 'mastan'

Among 120 respondent, 19 (15.83%) have been disturbed by mastan where the rest 101 (84.17%) reported that they were not disturbed by mastan.

Table 5.44 Disturbed by mastan

	Frequency	Percentage
Yes	19	15.83
No	101	84.17
Total	120	100.00

5.9.4 Afraid of being evicted:

The slums are usually built on government khas land. Eviction often takes place in slums for different reasons. The persons claiming as worker or leader of the government party take control of the slum and collect money. They lodged and set their liking peoples in the slums. Sometimes government also evicts slum dwellers to do the development works. That is why possibility of eviction is a threat to slum dwellers. Among the respondents, 106 (88.33%) reported that they were afraid of being evicted. The rest 14 (11.67%) told that they were free from any threat of eviction.

Table 5.45 Afraid of being evicted

	Frequency	Percentage
Yes	106	88.33
No	14	11.67
Total	120	100.00

5.9.5 Role of “somaj” improving life and its nature of helping:

During discussion with the respondents, it was observed, 48 (40%) respondents believed that “somaj” protects them from eviction and 22 (18.33%) believed that “somaj” protects them from mastan. But rest 50 respondents who constituted 31.66% of the total number answered that “somaj” makes social cohesiveness.

Table 5.46 Role of “somaj” improving life

	Frequency	Percentage
Protects from eviction	48	40.00
Protects from mastanism	22	18.33
Gives monetary helping	00	00.00
Makes social cohesiveness	50	41.66
Total	120	100.00

5.9.6 Being victim for any crime and its cause:

About 38% (46) of the respondents have told that they or their family members were victim of crimes in slum life where 61.67% (74) of the respondents answered negative.

Table 5.47 Victim for any crime

	Frequency	Percentage
Yes	46	38.33
No	74	61.67
Total	120	100.00

Maximum of the respondents informed that they were victimized at the time of eviction activities of the Government. When they protested they were arrested.

5.9.7 Mode of satisfaction of the slum dwellers towards present living conditions in slum:

Though living in the slum is a great misery of human life, Table 6.48 shows that 15 (12.5%) of the respondents are much satisfied with their present living conditions in slum, 23 (19.17%) are satisfied and 44 (36.67%) are moderately satisfied. Among the 120 respondents 33 are less satisfied and 05 are not totally satisfied with their present living conditions in slum.

Table 5.48 Mode of satisfaction of the slum dwellers towards present living conditions in slum

	Frequency	Percentage
Much satisfied	15	12.50
Satisfied	23	19.17
Moderately Satisfied	44	36.67
Less satisfied	33	27.50
Not satisfied	05	04.16
Total	120	100.00

5.9.8 Thinking about continuation of slum life:

Slum dwellers of Bhasantek are leading below standard of life. They do not have minimum facilities continuing quality full living. In spite of having many disadvantages in slum, most of the respondents (72%) are not eager to shift from their dwelling place to elsewhere. Rather than, they want the improvement of prevailing facilities in slum and desire to reside there as a permanent residence getting possession on land. Rests of the respondents (28%) are not willing to continue their slum life. They are keen for having a better life as early as possible.

5.9.9 Opinions of the slum dwellers to improve the level of human resource development:

To improve the level of human resource development, opinions were sought from the respondents. In this regard, they suggested more than a dozen of opinions. The table 6.49 shows that 93 percent of the respondents recommended ensuring 'supply of pure drinking water' followed by 81 percent of the respondents who advocated to 'provide primary health care facility'. It is observed from the table that most the respondents (69%-77%) opined in favor of extension the service of 'slandered sanitary latrine, universal primary and adult education, create employment opportunity, skillful & technical education' and materialize the slogan of "health for all" for human resource development. It is also evident from the table that 63%, 57%, 43% and 35% respondents viewed to provide permanent settlement, establish social justice, remove corruption and eliminate terrorism respectively to uplift human development level and standard of living.

Table 5.49 Opinions of the slum dwellers to improve the level of human resource

Area	Respondents (%)
Materialize the slogan 'health for all'	71.00
Ensure the supply of pure drinking water	93.00
Provide standard sanitary latrine	77.00
Provide primary health care	81.00
Develop communication & transport system	55.00
Arrangement of universal primary and adult education	71.00
Extension of skillful & technical education	69.00
Create employment opportunity	63.00
Provide permanent residence	75.00
Remove corruption	43.00
Eliminate terrorism	35.00
Establish social justice	57.00

5.10 Conclusion of the findings:

In the study the researcher tried to explore the factors responsible for affecting human resource development. It is found that scarcity of pure drinking water, non-safe delivery of children, insufficient medical facility, lack of knowledge about environment etc. are responsible for low status of slum dwellers. As per the opinion of the respondents, the influencing variable to determine human level of slum dwellers are employment opportunity, technical knowledge & skill, schooling facility, informal education, level of education communication and transport facilities, capital accumulation and credit facility, rate of wage & income etc. And it is reflected from different data that slum dwellers are not able avail all those mentioned variables at a minimum level. The findings of the study reveal that the human condition of slum dwellers in various respects is not satisfactory and even most of them are not enjoying the minimum facility which generally influence their living standard.

Chapter- 6

Recommendations and Conclusion

Recommendations:

The findings and analysis of the study shows that the slum dwellers of the sample area are not in good conditions in terms of health and nutrition, effective educational attainment, income, employment, savings and standard of living. The following recommendations may be considered to uplift the living standard and thus to add to the human resource development of the people.

(i) Create Income and Employment Opportunity:

To increase human resource development level of the slum dwellers prior importance is to be given to create income and employment generating activities. They were not able to develop self-employment due to scarcity of capital, required level of education and proper training. It is observed that most of the respondents in the study area, 108 (90%) have not taken training (formal or informal). So they should be provided with proper training as their occupational requirement. After accomplishment of formal and informal training the slum dwellers may be provided micro-credit with reasonable long and at a very low rate of interest to start income generating activities. This process may also help to reduce the magnitude of the problems of unemployment of the youth of the slum dwellers. In this regard credit facility should be extended for the people to avail appropriate technology, technical knowledge and skill. It is needless to mention that it may not always possible for the government agencies to create income and employment generation activities; NGOs may also play the role as supplementary agency rather competitive partner of the government. Non government organizations may be given the responsibilities to disburse loans for the poor. Hence, necessary

policies should be made so that non-government voluntary organizations may come forward to assist the government programs in these aspects.

(ii) Expansion of Educational Facilities:

In the study area, data suggests that 29.17% were illiterate (by literate we identified those persons who could at least read or write or had both the skills). Only about 3 % people have taken higher secondary or more education. Compare to the national standard, the rate of literacy inside the study area could be termed as quite outstanding. While literacy rate is significantly high comparing with other slum area in Dhaka city, a major portion of them is still quite unskilled manpower. Now, it is required to ensure the quality of education and utilization of existing governmental and non-governmental educational facilities. The primary education is free for all, nonetheless a significant number of children do not attend to or drop out from school before completion of their primary education. The reason for this is termed out as financial insolvency which culminates children's study by engaging them in works. Lack of awareness is another main reason for it. If economic condition improves then it is expected that the situation will be better. Due to NGO interventions in the non-formal education sector of the country, functional literacy rate among the poorer segment of the society has increased manifold. The literacy rate in the survey area also reflects the positive impact of the non-formal educational programs and these non-formal programs should be going on. Government and NGOs should help in building awareness in offering financial help to this fragment of people. Food for work program may be introduced by the government in this regard.

(iii) Provide Basic Facilities:

In spite of being poor most of the households of Bhasantek slum have sanitary toilet, with the help of a local NGO. But every three or four households share a latrine either sanitary or any other type. It was also observed that most of the respondents were lack of other basic facilities, which are also greatly responsible to develop the human conditions. The slum dwellers did not have adequate access to medical facilities that people require to maintain a normal life pattern. Bangladesh Government has vigorously taken initiative to provide free immunization for all the children. But a substantial part of the children in this slum area could not be immunized under government's EPI program. Lack of awareness of the adult member of the families is behind this failure. So Bangladesh government should take extensive program to aware the slum people about the healthcare of their children. Non-government voluntary organizations may also take initiative to aware people of specific slum area.

(iv) Provide Training Facility:

To improve the economic condition of the households, training should be extended specially for women in different role to rise like handicrafts, sewing etc. so that they can contribute a significant role to raise the income, which ultimately help to uplift their fate. These programs should be launched through different development agencies and they may also come forward to act with the government to make the programs effective. Instead of general training skill oriented and technical types of training should be provided to the active labor force of this slum area. Poor and tender aged person can buildup their skill by vocational training run by government and NGOs.

(v) Investment by GOB and NGO's for policy inventions:

Huge investment is required in social sector to Human Resource Development to create productive resource needs for the poor for the improvement both of their economic and physical lives, with such a view there are a number of sectors has been covered by Human Resource Development for policy inventions. The most important among these are Education and Training, Health and Nutrition, Income and Employment, Environment, Science and Technology, Women Empowerment and Children Welfare.

(vi) Ensuring relatively permanent residence:

The slums are usually built on government owned land. Eviction often takes place in slums for different reasons. The persons claiming as worker or leader of the government party take control of the slum and collect money. They lodged and set their own people in the slums. Sometimes government also evicts slum dwellers to do the development works. That is why possibility of eviction is a threat to slum dwellers. Insecurity of lodging of the inhabitants in this study area generates barriers to human resource development. Thus the government should rehabilitate them in a relatively permanent residence and can craft this people to skill workforce with proper food, lodgment, medical and educational facilities.

(vii) Remove Corruption & Establish Social Justice:

Social justice may be one of the important function to develop standard of living of the people and in this regard corruption should be removed from all spheres of life, so that maximum social service may be rendered ensured.

(viii) Launching Motivation Programs:

We must acknowledge that self-realization is the pre-condition to solve any sort of problem. If the people really feel that their fate can not be developed without their self-feeling, i.e., they have to feel, it is not government and other agencies to solve their problems; it is themselves who can be able to change their fate. In this regards, motivational program have to be launched for the inhabitants, so that the slum dwellers do not solely depend on government to solve their problems and thus to improve their living standard.

Conclusion:

In recent past, attitude toward population has changed and achieved a new dimension where it is considered as one of the main resources not only in a less populated developed country but also in a densely populated country like Bangladesh. Because, in recent economic analysis rather than accumulation of capital, human resource has been emphasized in this affects the capital accumulation process. A country's potential for economic growth is not possible by solely utilizing its physical resources i.e. land, minerals and raw materials but utilizing efficiently its human resources also. Consequently, human should be turned into skilled manpower to become resources in this development process.

Where in Bangladesh, around 38% of city population is slum dwellers and their activities play a enormous role to the economic development of the country, development in these areas is indispensable for it's total economic development. It is now accepted phenomenon that slum dwellers are not "the problem" rather; they are the special manifestations of urban poverty, social exclusion and inappropriate government policies. Though human resource development thinking and some patchy activities have already taken place but still we have a large number of slum people as a symbol of poverty and barrier to the development of Bangladesh.

The suggestions to boost up the living standard and thus to add to the human resource development of the people may be considered. To increase human resource development level of the slum dwellers prior importance is to be given to create income and employment generating activities. The slum dwellers did not have adequate access to medical facilities that people require to maintain a normal life pattern. They failed to acquire some free medical benefits provided

by the government due to their lack of awareness. So extensive programs to aware the slum people should be taken immediately.

Poor housing and environment cause a number of problems that occur in a great deal of barriers to the development of people specially children. Insecurity of lodging of the inhabitants in this study area also generates barriers to human resource development. Proper housing, sustainable access to safe drinking water, basic sanitation and waste disposal, drainage facilities are very important factors for social and psychological development which are inadequate in slum areas. This population should be adequately facilitated in these sectors to experience a breakthrough in achieving a sustainable economic growth and development. Huge investment is required to create these facilities to these slum dwellers. The most important among these are education and training, health and nutrition, income and employment, environment, science and technology, women empowerment and children welfare.

In recent days, access to usage of Information Technology is dominant indicator of human resource development. The government of Bangladesh also fully realizes the importance and potential of information technology. The government of Bangladesh has declared the Vision 2021 which does not only mean the broad use of computers, perhaps it means the modern philosophy of effective and use of technology in terms of implementing the promises in education, health, job placement, poverty reduction etc. The maximum use of technology improves the lifestyle of common people. It has therefore, accorded utmost priority to this sector. But access to internet and IT facilities are still absent in this sphere of land. Thus, it should be ensured that government priority to this sector should reach to this poor people.

It should be noted that, human development can not be achieved within a shortest possible time; it is not the process to gain any thing without efforts.

Appropriate policies, programs, methods and action should be taken by the government to achieve this indicator of development. We should remember that it is not only the governmental responsibility to improve the existing situations but people and all section of ours also have to think appropriately to present a meaningful process and way to overcome the barriers. Collective efforts can be tolls to reach and achieve reasonable human development position compare to other countries of the world.

APPENDIX-A

Acronym

BBS	Bangladesh Bureau of Statistics
BIDS	Bangladesh Institute of Development Studies
BRAC	Bangladesh Rural Advancement Committee
CDF	Community Development Forum
DSK	Dustha Shasthya Kendra
EPI	Expanded Programme for Immunization
GDP	Gross Domestic Product
GNP	Gross National Product
GOB	Government of Bangladesh
HD	Human Development
HDI	Human Development Index
HDR	Human Development Report
ICT	Information and Communication Technology
ILO	International Labor Organization
NGO	Non Government Organization
OIC	Organization for Islamic Conference
PPP	Purchasing Power Parity
SAARC	South Asian Association for Regional Cooperation
UN	United Nations
UNACC	United Nations Administrative Committee on Coordination
UNCDP	United Nations Committee for Development Planning
UNDP	United Nations Development Programme
UNESCAP	United Nations Economic and Social Commission for Asia and the Pacific
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNFPA	United Nations Population Fund
UNIDO	United Nations Industrial Development Organization
UNICEF	United Nations Children's Emergency Fund

APPENDIX-B

Glossary

Nuclear family	Married couple with or without children.
Sub-nuclear family	A widow or divorced head of household who lives with her/his children.
Supplementary nuclear family	A married couple lives with a widow mother/father and unmarried brother and sisters, if any.
Collateral joint family	Two or more married brothers who may have a widowed mother/father and also may have others unmarried brothers and sisters living all together.
Lineal collateral joint family	Two or more married sons living with their parents along with other unmarried brothers and sisters.
Single	A single person's family is constituted with only one person.
Samaj	There is no clear geographical borderline for a "samaj" but its jurisdiction is usually referred by identifying the prodhan's house a core point and all the houses and settlements as its peripheral unit. It often means a group of people who sheer a common identity through territorial proximity.

Community Development Forum (CDF)

Is a local organization of Bhasantek slum. There is a chairman and 33 members (10 are reserved for women) in its organogram. They are elected through an open vote, “hat tola”(raising hand) for every three years term. The forum works for the betterment of communal life and social cohesiveness of slum people. It’s a strong administration and it is playing important roles as well as “Somaj” and Central Administration to keep slum free from crime. Every slum dwellers are bound to obey the order of CDF, Otherwise he has to leave the slum.

Dustha Shasthya Kendra (DSK)

Dustha Shasthya Kendra is a development Non-Governmental Organization (NGO) registered the Social Welfare Ministry and NGO affairs Bureau in Bangladesh. DSK started out by initiating a health program from 1988.

DSK is committed to address various social and economic problems of the economically depressed and vulnerable group in general. It is working with many long term development programs in the sectors of women empowerment, education, health, microfinance, agriculture, water supply. It is working for the poor people of Bhasantek slum as well as others expanded areas. In the present study many data have been taken from the DSK Annual Activity Report-2009 and from their different Survey Report on Bhasantek slum.

APPENDIX – C

Interview Schedule

On

**Human Resource Development and Slum Dwellers: A Sociological
Study of Bhasantek Slum in Dhaka City.**

Department of Sociology, University of Dhaka

(Collected information will only be used for research purpose and secrecy will be maintained.)

Name of the slum: Bhasantek, Mirpur-14, Dhaka-1206

Name of the interviewer:

A.The Demographic and Social Conditions of Slum Dwellers:

1.Sex

I. Male II. Female

2.Age:

I. 20-24years II. 25-29years III. 30-34years IV. 35-39years
V. 40-44years VI. 45-49years VII. 50-54years VIII. 55-59years
IX. 60+years

3.Marital Status:

I. Married II. Widowed III. No wife IV. Divorced V. Abandoned

4.Types of Household:

I. Male headed II. Female headed

5. Family Type:

I. Nuclear II. Sub-nuclear III. Supplementary nuclear IV. Lineal joint
V. Collateral joint VI. Lineal collateral joint VII. Single

6. Types of house :

I. Jhupri II. Tin shed III. Bamboo structure IV. Others

7. Number of rooms in the house:

8. Number of family members:

9. Ownership pattern of house:

I. Govt (khasland) II. Owner III. Rentee IV. Only land lease V. Others

10. The cause of being slum dweller:

I. River erosion II. Family breaks down III. Quarrel in the village
IV. Business purpose V. Employment opportunity VI. To earn more
VII. Lack of employment VIII. Others

**B. Information relating to education/training, occupation/
employment opportunity and access to IT of the slum dwellers:**

11. What is your educational qualification:

I. Illiterate II. Literate III. Primary completed IV. Secondary
uncompleted V. Secondary completed VI. College and above

12. What is your present occupation?

- I. Bhangari worker II. Rickhaw puller III. Driver IV. Garments worker
V. Govt./Non-govt. servant VI. Hand worker/cottage worker VII. House wife
VIII. Day labour IX. Small business X Hawker XI. Carpenter XII. Bua
XIII. Unemployed XIV. Others

13. Have you taken training for the occupation in which you are now engaged?

- I. Yes II. No

14. Do you have working male and female in your household under 18?

- I. Yes II. No

If yes, pls mention it's nature-

- I. Full time II. Part time III. Street worker IV. Shop worker V. Tokai

15. If you have any access to usage of the following thing/things, pls mention it:

- I. Computer II. Internet III. Cellular phone IV. Fixed phone

C. Information relating to Health, Nutrition of slum dwellers and Environment of slum:

16. How old were you and your wife/husband at the time of marriage?

- I. Your age II. Your wife's/ Husband's age

17. How is your relation with your wife/husband?

- I. Good II. Average III. Not good

18. Do you quarrel with your wife/husband?

I. Yes II. No

19. Do your neighbors quarrel with you?

I. Yes II. No

20. How do you pass your leisure time?

I. Gossiping II. Listening radio III. Watching TV IV. Enjoying
cinema V. Enjoying VCR/ VCP VI. Participating in religious gathering

21. How many times do you take meal a day?

22. What is the source of water in your slum?

A. Drinking water : I. Tube-well II. Tape III. Buying

IV. From Different houses V. Free of cost

B. Bathing water : I. Tube-well II. Tap III. Buying

IV. From different houses V. Free of cost

23 Do all of your family drink boiled water?

I. Yes II. No

If no, what type of problems do your family members face due to drinking of unboiled water

.....

.....

24. What type of latrines do your family members use?

I. Sanitary II. Kutcha latrine III. Open space of drain

25. From what diseases did any of your family member suffer during the last year?

I. Influenza II. Fever III. Jaundice IV. Chicken Pox V. Typhoid VI. Malaria
VII. Diarrhea VIII. Asthma IX. Ulcer X. Pneumonia XI. No diseases

26. Where do you go for the treatment of affiliated to diseases?

I. No where II. Doctor III. Hospital IV. Clinic V. Pharmacy VI. Harbalist
VII. Majar or Jharfukor VIII. NGO health complex IX. Others X. Not applicable

27. Have you immunized all the six vaccine of EPI the children under five years?

I. All the children immunized properly II. Partly immunized III. Not immunized

28. Does your family use family planning methods?

I. Yes II. No III. Not applicable VI. No answer

If yes, which method does your family use?

I. Pills II. Condom III. Injection IV. Ovulation method or Natural method
V. Norplant

If no, mention the cause-

.....

29. Are you flood affected during the flood season?

I. Yes II. No

30. Does rain water enter into your house during rainy season?

I. Yes II. No

31. Does rain water enter into your yard and way during rainy season?

I. Yes II. No

32. Are you disturbed from dirty/stagnant water of slum?

I. Yes II. No

33. Have you regular garbage disposal facilities?

I. Yes II. No

D. Information relating to Women Empowerment and Children Welfare:

34. Where was your first baby born?

I. Home II. With the help of diy III. Maternity IV. Hospital V. Not applicable

35. Have you lost new born baby?

I. Yes II. No III. Not applicable

36. Are/were your children breast feeder?

I. Yes II. No III. Not applicable

37. Do your children go to school?

I. Yes II. No III. Not applicable

38. If no mention the reason/reasons:

I. Not solvent enough II. Not having available facilities III. Do not feel requirement/ Not having awareness

39. Did any of your children drop out from school?

I. Yes II. No

If yes, pls mention the cause-

I. Not solvent enough to continue II. Not having sufficient facilities
III. Do not feel requirement/ not having awareness IV. Engaged in working

40. Are your children getting/ have got any training/vocational training from anywhere?

I. Yes II. No III. Not applicable

41. Do your children get any feedback from the school?

I. Yes II. No

If yes mention the type ____

I. Scholarship II. Foods III. Dress IV. Technical training

V. Vocational training VI. Cultural training VII. Educational instrument

42. Do your children watch cultural programme especially made for children?

I. Yes II. No

43. Are/were your children beaten?

I. Yes II. No

44. Is your wife/Are you (female) engaged in income?

I. Yes II. No

If yes in what type of work is your wife/are you(female)/ engaged?

I. Daily labour II. Bua III. Vanagari IV. Feriwala

V. Shopkeeper VI. Hand worker/Cottage worker

45. If you are a female labour pls answer whether you get same wage to your male colleague or not?

I. Yes II. No

46. Do you beat your wife/Are you (female) beaten by your husband?

I. Yes II. No



47. Who is/are the decision maker of your family?

I. Husband II. Wife III. Both IV. Other male member V. Other female member

48. Have you got dowry/Have you given dowry?

I. Yes II. No

E. Information relating to Social Security:

49. Are you a member of micro credit group?

I. Yes II. No

50. Have you taken loan from any organization or individual?

I. Yes II. No

If yes, could you please mention the name of organization or the individual the sector where you have used your loan?

I. Organization II. Individual sector III. Small business IV. Rickshaw buying V. Purchase of cattle VI. Purchase of house building materials VII. Income generating activities VII. Others

51. Are you a voter?

I. Yes II. No

If yes, did you exercise the right of franchise in the last general election?

I. Yes II. No

52. Are you disturbed by mastan?

I. Yes II. No

53. Are you afraid of being evicted?

I. Yes II. No

54. Does the headman of your somaj help to improve your life?

I. Yes II. No

If yes, specify the nature of helping:

- I. Protects from utkhat II. Protects from mastanism
- III. Gives monetary helping IV. Makes social cohesiveness

55. Were you victim for any crime?

- I. Yes II. No

If yes pls mention the cause:

56. What is the mode of satisfaction of you and your family members towards present living conditions in slum?

- I . Much satisfied II. Satisfied III. Moderately IV. Satisfied
- V. Less satisfied VI. Not satisfied

57. How long would you like to continue your life in slum?

..... year Not at all

58. Which elements do you think are helpful for the slum dwellers to improve the level of human resource development?

- I. Materialize the slogan 'health for all'
- II. Ensure the supply of pure drinking water
- III. Provide standard sanitary latrine
- IV. Develop communication & transport system
- V. Arrangement of universal primary and adult education
- VI. Extension of skillful & technical education
- VII. Create employment opportunity
- VIII. Provide permanent residence
- IX. Remove corruption
- X. Eliminate terrorism
- XI. Establish social justice
- XII. Others

APPENDIX-D

Case Study

Case - ONE

Name	:	Runu Akhter
Age	:	33 years
Sex	:	Female
Occupation	:	Pitha seller
Income group	:	Extreme poor



Runu Akhter is a married woman having one child. Her husband is a vagabond. Sometimes he comes home, stays there for several days and before going elsewhere he takes away money from Ruma by force. She maintains her family by making and selling “chittoi pihta” with “shutki varta” to slum people and her monthly income is 1000 Taka on an average. At the time of her sickness or in rainy days her income goes downward and then she has to pass her days through more hardship. In such a situation her son aged eight years goes outside for begging.

Her home is a room on khashland made of bamboo with kutchha mud floor and the plastic sheet roof, barely protects them from sun and rains. The condition of her house is not well, it needs to be repaired. Sometimes it is too impossible for her family to stay at their home, especially when the heavy rainfall and stormy weather occur. Besides these, during the winter it is too cool to sleep and is difficult to live.

Runu has no furniture, phone or T.V. in her house. They sleep on floor with a “madur”. She has chronic abdominal pain but she has not the financial ability going for treatment or taking medicine regularly. She cooks once a day and takes meal two times daily. She cannot avail sufficient foods for her child and herself. Usually they take rice with “vorta” and vegetables, pulse, potato, small fish and never meat or milk. She has a great desire for good food. In her own words, “Koto din valo-mondo kisu khi na. Puladare dud dim khaoate mon chai”.

She got married at the age of 19 with his neighbor aged 30 years. She had her first baby at the age of 20 but it was dead in “atur ghar”. She never takes contraceptive and she told with a pale voice that actually she never has a continuous conjugal life. Very occasionally she contacts her husband. She has not immunized her child any vaccine of EPI.

Runu is illiterate but she feels the necessity of education. Her child, Sumon goes to a NGO school. But he is not regular there. He likes to play on the street with his friends rather than attending school. Sometimes he goes far away from the slum without noticing Runu and then she feels very tension for her child.

Though she feels for savings, she cannot. She is not a member of any micro credit group but she wants to be it. She wills to collect loan from it with which she may build a new tin shed house and buy a T.V. She as well as her child is

fond of watching T.V. but their neighbor doesn't allow them going there for the purpose.

Runu is not active with political party and she is not aware of politics. She does not have any clear idea regarding political parties. According to Runu, the main objectives and political parties are vandalism, hartal, procession and rat race to acquire power.

The place where she sells, often some local "mastans" come and take pitha, but don't want to pay for it. Even when she wants the payment, they totally refuse it and behave roughly or using slang to her. She is a voter but has not cast her vote for the last election. She has fretfulness like other slum dwellers to be removed from slum by the Gov't anytime but she wants to live here for the whole life. She has been here from her childhood and for this she feels more secured there. Though Runu is not unhappy with her slum life, she has a dream that her child will be an educated rich man and will live elsewhere in a "dalan".

Case - TWO

Name : **Md. Babul Hossain**
Age : 38 years
Sex : Male
Occupation : NGO Worker
Income group : Poor



Md. Babul Hossain is a field worker of a NGO named DSK as waste collector. DSK provides barrels for households to collect domestic wastage. After a certain day interval, Babul collects wastage from barrels and gathers them in the dumping station. This household garbage turns into compost within every fifteen days. Money earned by selling this compost is used for the betterment of the people of slum. Babul is satisfied with his job. His monthly salary is 5000 TK.

He lives in a tin shed house with mud floor on khash land with his wife, three children and mother. All of them live in a room, sleep on two separate beds.

Day light never enters his room as it has no window. They cook once a day in an open place with “alga chula” made of mud.

Babul Hossain is living in Bhasantek slum from his childhood. Being “nodi sikosty” his father came to Dhaka from Faridpur thirty years ago and one of their relatives helped them to settle Vasatak slum.

Babul is the only earning member of his family. His wife worked in garments before the birth of their second child. Now she is not able to continue the job due to sickness and domestic works. His second child, who is thirteen years old, works in workshop as an assistant but not constantly. His son does not contribute to their family.

Babul has completed primary education. He feels the importance of education but two of his children are drop out before the completion of primary education. He expressed a great repent that he could not educate his children as he was not solvent enough. His younger daughter goes to NGO school where he gets pre primary education. His daughter enjoys school very much because the school gives some light breakfast and it often supplies some educational materials too. His elder daughter can read and write Bangla. She also can read Al-Quaran and he thinks that this quality will be helpful for her marriage.

Babul got married at the age of 21 when his wife was 17. He hates taking dowry and he never beats his wife for any cause. He likes to sheer every matter with his wife. He has a great realization to keep family smaller. His wife takes “Pill” as contraceptive. They want no more children.

Babul and his family take meals three times a day. They take some gur, chira-mury or panta as breakfast. Babul likes “gorom vat” but he gets the opportunity to take it only one time a day, at noon. At night they sheer rest of the meal of

noon. Usually they take rice with vegetables, dal and varta. Sometimes they eat fish and meat. His younger daughter is fond of milk and he tries to provide it for her.

Babul and his family take “homeo” treatment from Govt. Homeopathy Hospital at the time of sickness. They have immunized their children EPI vaccine partially. Though Babul is health conscious he and his family have to drink un-boiled water because of not having sufficient supply of fuel to boil it.

He has seen computer in his head office and he has a desire to have a computer. He uses cell phone. He likes to watch T.V. program and soon he will buy a black and white T.V. for his family.

He is a member of micro credit program of DSK. He has taken loan from it and has repaired his house with this. He thinks that such type of loan is very much helpful for poor people. He saves some amount from his salary though it is not an easy task for him. Babul Hossain is a conscious citizen. He and his wife and mother cast their votes every election and he has a strong belief on the slogan “Amar vote ami dib, jake khushi take dibo.”

Though Babul has been in the slum from the very beginning of his life, he does not want to continue it. If the better opportunity comes he will escape from the noisy and dirty slum. But he admits that it is nothing but a dream. According to Babul, “There is no way to run.”

Case - THREE

Name : Fajila Khatun
Age : 43 years
Sex : Female
Occupation : Shopkeeper
Income group : Middle- income group



Fajila Khatun has been in Bhasantek slum after her marriage and it is twenty five years. She, with her husband, two daughters, two sons and father in law lives in a tin shed house having pucca floor on khash land. Fajila Khatun is a housewife as well as a shopkeeper. There are three rooms and a veranda in her house. She has turned the veranda into a shop. She sells rice, dal, potato, onion, salt, soap and other daily necessary products in her soap. Her monthly profit is more or less 3000 T.K. Her husband is a blacksmith. He earns 5000 T.K. per month on an average. His younger son aged 22 is a taxi driver and his monthly income is 6000 T.K. Fajila leads a solvent life with the total household income of T.K. 14000. Her old father in law also manages his “hat khoroch” by sewing katha. Fajila is very much conscious regarding food and nutrition. From a workshop of a NGO and T.V. channel she has known about balanced diet and she tries to apply her knowledge to her family. They take three times meals in a day. They also have some refreshment in every evening.

There is a sanitary toilet and a tube well in Fajila's household. She has no separate kitchen. She uses a corner of her shop as the kitchen. She cooks when she sells, with a kerosene stove. As her house is structured upon high level base, rain water cannot enter there. But they have to suffer from stagnant rain water of yard and drain during rainy season. She is very much disturbed by bad smell always spreading out from the stretched open drain of slum.

Fajila got married at the age of 18 when her husband was 20. Her husband was given ten thousand TK. at the time of their marriage. She uses "pill" as contraceptive. Though she has a good relation with her husband sometimes they quarrel and Fajila considers the matter as a common fate of human relation. She takes part in decision making concerning family affairs as well as her husband and father in law.

Fajila has five children. One of them is married and lives with her husband elsewhere. Her first daughter is literate but has not got any academic education. Fajila told that the then time they were not solvent enough to schooling her daughter. Afterward she has been trying her best to educate their children. Her second child has passed the S.S.C. and he is a licensed driver. Her other children are studying in different levels. Though she has not got enough opportunity to take education, she has learnt to sign and calculate under the adult literacy programme of a NGO in slum.

She is a member of a micro credit organization from where she has taken loan. She has invested the loan in her shop and she admits that it has helped her financially very much. Fajila is also an active member of CDF (Community Development Forum). She is working for the betterment of slum life through the forum. Fajila is politically conscious and she votes every election as well as encourages others to cast their votes.

Fajila considers her house in slum as "shamir vita" and never wants to leave it. She takes a strong role to protect removal activities of in every previous action. She has a dream to make the slum a beautiful, clean civil society.

Case - FOUR

Name : **Md. Badsha Khalifa**
Age : 40 years
Sex : Male
Occupation : Rickshaw Puller
Income group : Lower middle- income group



Twelve years ago Badsha Khalifa has migrated to Bhasantek slum from “monga” affected area of Rangpur to income more as he has no landed property and income opportunities. He and his wife with their three children live a tin shed room on rent. He pays 1400 T.K. per month for that very dark, small room. In rainy day water frequently enters the room and sometimes stays there for long days. They use pucca toilet sharing it with other four households and often a quarrel begins among them for that. They also share a kitchen with other households and now Badsha cannot think continuing slum life without clash.

Badsha’s day starts very early in the morning, in his opinion “kakkaka vor”. He takes bread with vegetables from hotel and then goes for earning. His daily income is more or less 300 T.K. He has his own rickshaw which he had bought with loan taken from a “samity”. He saves 10 T.K. per day and deposits the weekly total amount to the “samity”. He thinks that the savings will help him at the time of his hardship.

Badsha does not feel any attachment with political situation of the country. He comments that each political party is same and they are using people as their toys. He has not franchised his vote in the last election.

Badsha likes cinema very much. He and some of his friends used to go to the halls once a weak.. He also likes to watch T.V. Every night he goes to bazaar for watching T.V. program at his friend's shop.

He is looking weak and he has "asthma" and for that reason he can't work spontaneously. The disease disturbs him off and on. He and his family visit kabiraj at the time of their illness. Usually he takes meal four times in a day though his family takes meal three times in a day. He has to take a huge amount of food. In his own words "Rickshaw chalali khub vuk lage". He has a habit of smoking. He has also a habit of having the "gaja".

Badsha got married at the age of 21 when his wife was 15 years old. Their first baby was born when his wife was only 16. It was dead within three hours. Their second baby also died in "atur ghar". Though Badsha loves his children and wife very much he used to beat them. He is repented for doing this. He said with a grief that, "Rickshaw chalali mathada gorom hoi jai."

He has not any kind of educational background. But he is trying to educate his children properly. His younger daughter has completed primary education. She was admitted to high school but it was not possible to continue her study because the school was situated on a long distant from the slum. Some bad people irritated and disturbed her on the way. Out of fret she has to left school. Badshas's second child is reading in class five in a free primary school. His third child also read there in class three. At any cost, Badsha wants to continue their education. He has a high hope that one day after completion of studies his sons will get jobs and his life struggle will end. Then he will go back to his village and will buy some land to cultivate.

Case – FIVE

Name : **Saheb Ali**
Age : 65 years
Sex : Male
Occupation : Business man
Income group : High- income group



Shaheb Ali is a solvent businessman. His monthly income is nearly 17000 T.K. His house is tin shed with pucca floor on khashland. It has five rooms, a separate kitchen and a pucca toilet. He and his wife live in a room. His three sons live in others rooms with their families separately. He has given a room on rent. As he is living in Bhasantek slum for a long time, he took the opportunity to occupy a big space for his living, though it is going shorter for placement of newcomer.

He has been Vasantek slum from its origin. Shaheb Ali used to raise poultry in the village home. They were keeping body and soul together. But all of a sudden a dealer swindles him. He felt in deep misery. He had no land property. In the village, work was not so available; moreover, the wage was also very low.

In this situation, he found life very difficult to lead and took a decision to migrate. One day he materialized this desire. He migrated to the Dhaka city for better living and more wages. After coming over here in the city for one year or so like a vagabond he had to pass his days and lastly he began to live in the said

Bhasantek slum, and with passage of time “living” here took the permanent shape.

In Dhaka, Shaheb Ali along with his wife started a business of vegetables. When his three sons became grown up, they also began pulling rickshaw. When he became a bit solvent financially, he arranged marriages for his three sons and two daughters. Though his family is large, they are living in perfect harmony. As his daughters live in nearby Bhasantek slum, they visit their parents and brothers very now and then. Each of his sons has one or two issues. Though all of them live separately, they look after their parents and meet his expenses. Shaheb Ali uses mobile phone.

Shaheb Ali never accepts any method of family planning. But he knows about family planning and is conscious of it.

He was engaged in agricultural work to earn his livelihood while living in village. As he had no land property of his own he had to cultivate others land. So, he was extremely poor. For this, he failed to impart elementary education to his children. He himself is illiterate too. But in the slum he as well as other aged people has learnt to sign and calculate under the adult literacy programme of a NGO.

While living in village, Shaheb Ali was in extreme poverty and he had to plough others land. Gradually, he becomes solvent financially after starting up the business. When his sons begin to earn, his financial condition improves rapidly. At present though Ali’s sons begin to live separately, they help their parents financially. Shaheb Ali and his children are fairly well off now. They can meet their basic needs with their income. His family is very cautious about their food habit. Everyday they take bread and fried vegetables as breakfast and in lunch and diner they take rice, vegetables, fish, pulse etc. But they take meat at least once in a week. Though Ali lives a bit lavishly, he is not in debt. Moreover, he and his family members have their own savings

There is a tape recorder in Al's shop. With this recorder their recreational needs are fulfilled. Besides, in the room of Ali's elder son there is a 17 colour T.V. They enjoy various satellite channels as there is the facility of dish antenna in the slum.

Slum dwellers suffer from various diseases all the year round because of the scarcity of pure drinking water, poor sewerage system and above all unhygienic atmosphere. Shaheb Ali and his family members usually visit the nearby Government Hospital for treatment. Sometimes, they follow the advice of quacks living in the same slum with them.

Ali and his family members get pure water from tube-well and water supplied by the WASA. Besides, they are compelled to use dirty water of pond and ditch for other purposes.

He is very conscious about casting vote. Though he is old, he casts his vote and encourages the rest of his family member to cast their votes. Shaheb Ali does not like hurtle and terrorism. He thinks that those who call hurtle are the enemy of people and the country.

Though there is no dishonest trading like drug trading and unsocial activities in Bhasantek slum because of having the strong involvement of "somaj", problems of gas, electricity and pure drinking water are acute. In the slum there is no legal connection of electricity. Slum dwellers take the connection of electricity illegally. That is why sometimes Shaheb Ali as well as other slum dweller has to go without electricity for six or seven days at a stretch and it makes him very unhappy.

At present though Shaheb Ali is financially solvent he faces various problems in slum. Slum dwellers suffer plethora of diseases owing to having in a congested and suffocating environment. In slum clash and quarrel is a common phenomenon as there lives people from various districts leading them to conflict of ideas. For this, sometimes he feels like a fish out of water in the slum.

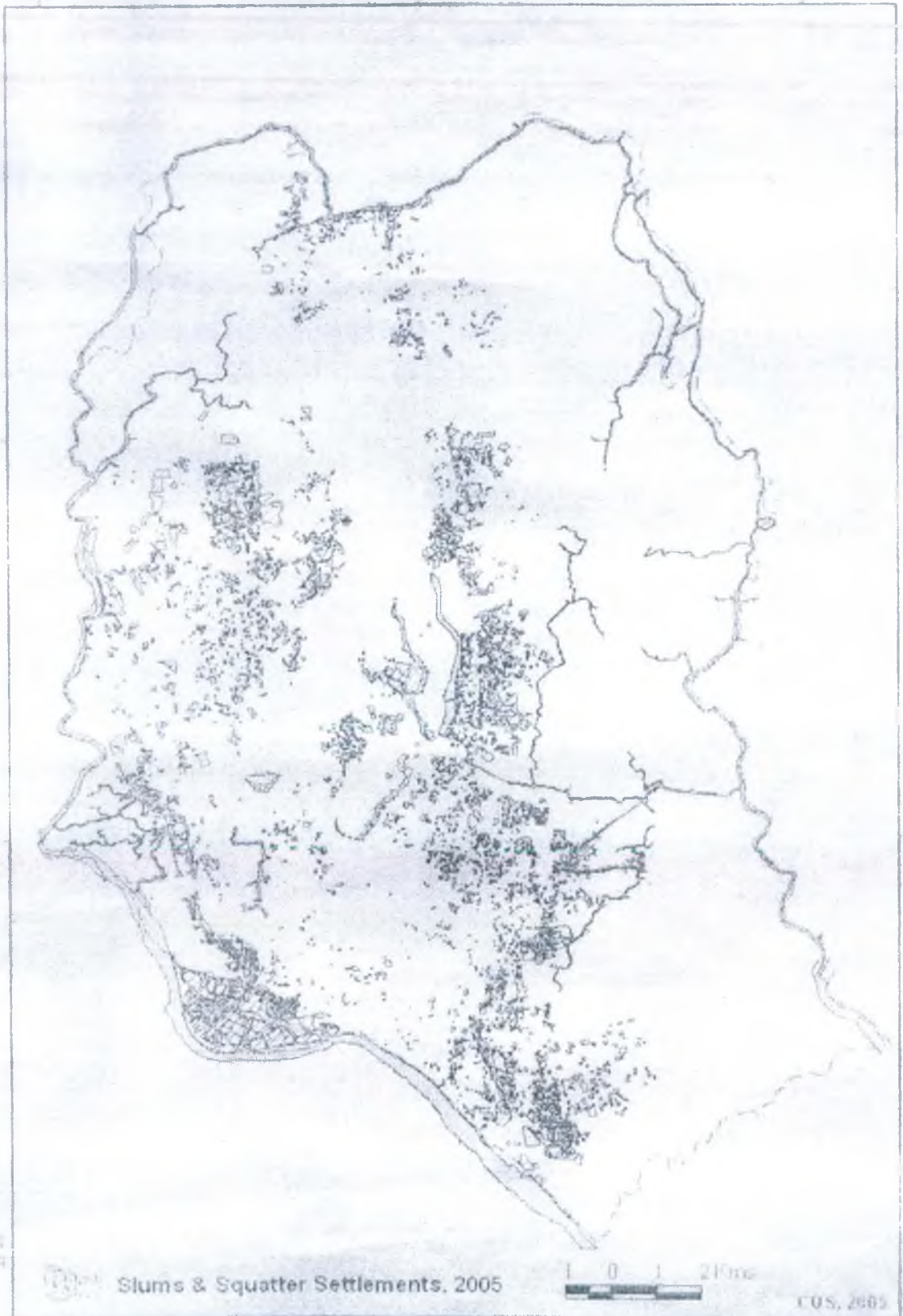
APPENDIX – E

Map of Slums in DMA Showing Bhasantek Slum



APPENDIX – F

Map of Slums & Squatter Settlements



APPENDIX – G
Pictures of Slum life in Bhasantek Slum



A couple is inside their house. The old husband is sewing “Katha” in insufficient daylight of the room having small space without window.



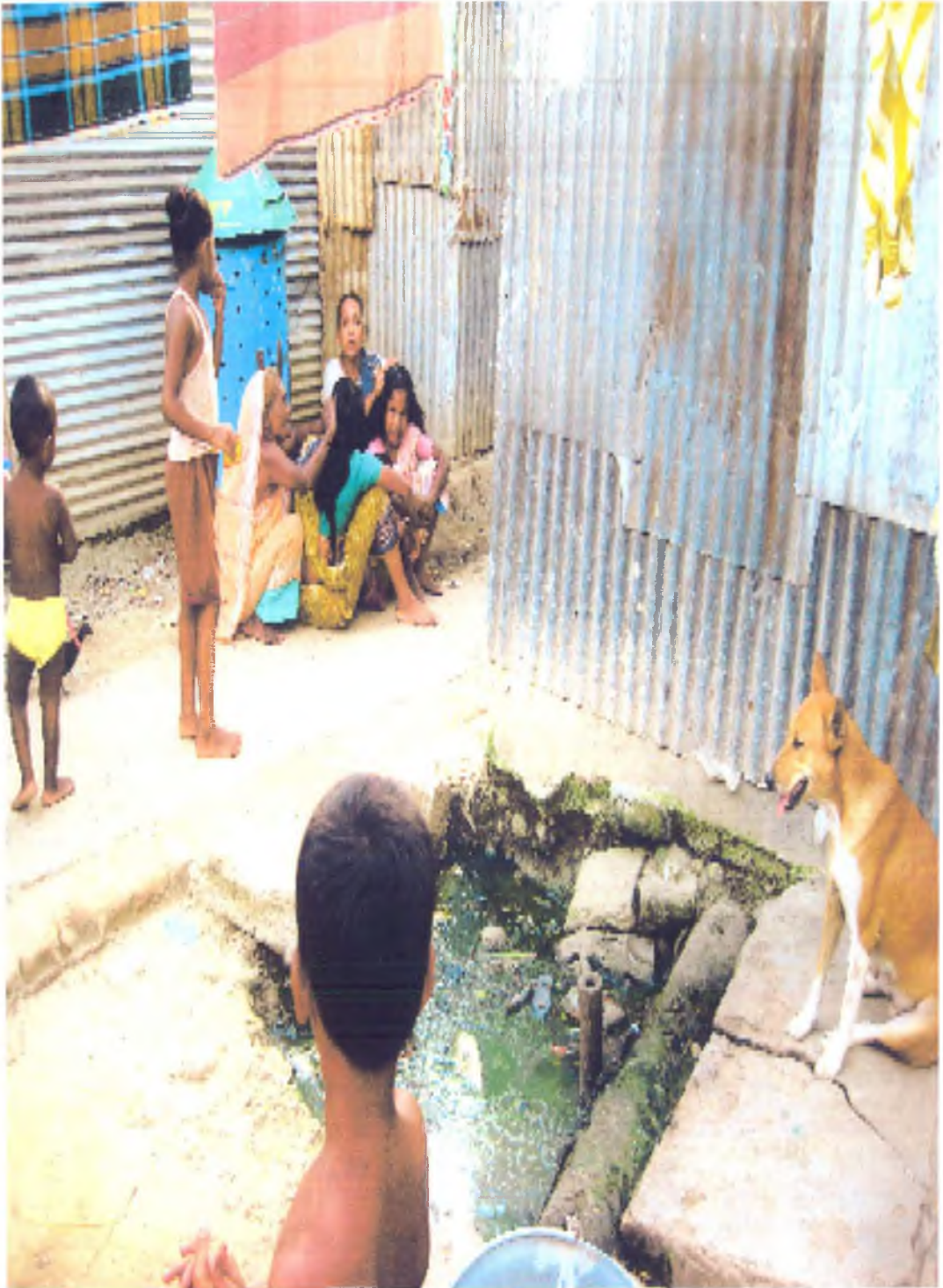
From where does the divine smile come? Most of the children of slum spend their maximum daytime playing in the dirty roadside within the slum.



A kishory is making “Kutir Shilpa” keeping her frame over an open, untidy and artless drain.



The most common present scenario of the slum along with the fact that most of the slum people are breathing in an unhygienic environment which is the main reason for all the diseases happening to them living on the slum.



Leisure in slum.

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