

**DECENTRALIZING URBANIZATION IN BANGLADESH:
EXPLORING THE IMPACT OF MICRO-CREDIT IN REDUCING
RURAL-URBAN MIGRATION**



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MALIHATU QURRATU AYNEE

Registration no: 302

Session: 2008-2009.

Supervisor

Professor Dr. Mohammad Nurul Islam Nazem

Department of Geography and Environment

University of Dhaka

Dhaka, Bangladesh.

August, 2015.

DEDICATED TO
MY
BELOVED PARENTS

DECLARATION

I, Malihatu Qurratu Aynee, hereby declare that this thesis titled *Decentralizing the Urbanization Process in Bangladesh: Exploring the impact of micro-credit in reducing rural-urban migration* submitted to University of Dhaka for the degree of M. Phil is my own work and is the result of my research has not yet previously been submitted to any other and are acknowledged by means of a comprehensive list of references.

Signature:.....

MALIHATU QURRATU AYNEE

M. Phil. Researcher

Department of Geography and Environment

University of Dhaka, Dhaka, Bangladesh.

Certificate

I am pleased to certify that this thesis on *Decentralizing Urbanization in Bangladesh: Exploring the impact of micro-credit in reducing rural-urban migration* submitted to the University of Dhaka, in partial fulfillment of the requirement for the award of the M. Phil. Degree in Geography and Environment is a record of the original study done by Malihatu Qurratu Aynee under my supervision and guidance. This thesis has not formed the basis for the award of any degree/diploma/associate ship/fellowship or other similar title to any candidate of any university.

Signature:.....

Professor Dr. Mohammad Nurul Islam Nazem

Supervisor

Department of Geography and Environment

University of Dhaka

Dhaka, Bangladesh.

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Mlihatu Qurratu Aynee

M. Phil. Researcher

Department of Geography and Environment

University of Dhaka, Dhaka.

Abstract

The nature and characteristics of urbanization has remained similar to the pattern during the British period despite the growth in the urban population (CUS, 1976). The most phenomenal urban population growth in Bangladesh occurred during the 1961-74 inter-census period. Over 6 million people were living in urban areas constituting roughly 8.0% of the total population (BBS, 1987). That accelerated growth is to a great extent the result of the very recent influx from rural villages. The growth rate of the urban population was 5.4% during the 1981-1991 (BBS, 1997). The total population increased to 28.6 million by 2001(BBS, 2003).

Bangladesh is over populated country in the world. Every day a lot of rural people come to urban area for many reasons. It is considered as a behavioral attribute that reflects the dedication of the people of origin and destination to reach. Rural-urban migration currently becomes a common fact and the situation is not in control.

For this, development in decentralization in Bangladesh is advocated along with the need for planning development activities at local levels. For local levels development activities we need to focus on NGOs activities in rural area. The NGOs, in order to support social and economic empowerment of the poor, have vastly widened their activities to include group formation, to introduce micro credit, to conduct formal and non-formal education, training, to work on health and nutrition, family planning and welfare, agriculture and related activities, water supply and sanitation, to work on human rights and advocacy, to provide legal aid and other areas. These organizations mostly follow the target-group strategy under which the poor with similar socioeconomic interests are to achieve their objectives. This concluded the research and discussed briefly the objective phrase of “Decentralizing Urbanization in Bangladesh: Exploring the impact of micro-credit in reducing rural-urban migration” in the light of our findings from village surveys.

To fulfill the purposes of the research will be facing some of the questions and queries. These queries are expected to be fulfilled as soon as the completion of the research objectives. Therefore, the research content, purpose, and ask if these factors, it is logical for the recent period, the research process. Many techniques are used to complete the study. The following strategies and objectives of our research were used to collect data for primary stage.

Through this survey we find that, these two villages was match with our objectives. Here we discuss about their social and economic activities and conditions. In these two villages

maximum households are involved with NGO activities. Our survey report says that all of 200 respondents of these villages take loans from NGOs. The research result brings about the light of information that for activities of different NGOs, still people do not need to move out to the cities for their living, rather they find everything inside their locality by doing something somehow and enjoying economic development and so.

Since both villages have good highways and road to travel cities by bus, people can easily manage traveling back and forth. The picture we see about the migration here is somehow similar to seasonal migration and circular migration category. Otherwise, no other kind of migration is seen here, usually.

This way our research objectives became fulfilled and successful by thorough analyses and discussions clearly presented in this thesis.

Thesis Title:

Decentralizing Urbanization in Bangladesh: Exploring the Impact of Micro-Credit in Reducing Rural-Urban Migration

Researcher Name:

Malihatu Qurratu Aynee

Registration no: 302

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Department of Geography and Environment

University of Dhaka.

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Abbreviation

IOM	International Organization of Migration
BBS	Bangladesh Bureau of Statistical
BDHS	Bangladesh Demographic and Health Survey
WMS	Welfare Monitoring Survey
BDHS	Bangladesh Demographic and Health Survey
HIES	Household Income and Expenditure Survey
ASA	Association for Social Advancement
NGO	Non-governmental organization

Chapter-1: Introduction

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1.0.Introduction

Urban life is a part of the development of the human civilization and urban revolution is the emblem of mankind's organizational skills. So, the urbanization is a vital part of human civilization. Human experiences of urban life are more than 6000 years (Gilbert and Gulger, 1981). Eventually, the review of the world history has realized that urbanization is an inevitable and essential process of the development of human settlements.

Today's world is an urbanized world. Like other developing countries of the world, Bangladesh is also a less urbanized country with a large population. Currently, a high rate of urbanization is noticeable in these countries. In Bangladesh, the urbanization has seen a significant change in the aftermath of the War of Liberation. Basically, the rapid growth of urbanization is due to the large number of population in villages who are in need of jobs and related facilities. The migration of people of the villages towards the cities takes place due to imbalance rural and urban areas.

Bangladesh is one of the over populated countries of the world. Over the past century, the country's population has been growing rapidly. In this connection, there is no doubt that urbanization will occur in high speed in future. But in our country, urbanization is occurring in totally unplanned way. The way a planned urbanization can give unimaginable comfort and facilities to the citizens, in the same way an unplanned urbanization can bring disasters which will be nothing but a curse in their lives. Within the course of time, urbanization has been rapidly occurring in Bangladesh, and regional imbalanced has occurred at the same time. If this trend continues, our small and large cities will lose their habitability in future due to uncontrolled development. It is currently noted that, only the Dhaka city contributes 60 percent of the total GDP of the country (ADB, 2011).

Despite having a significant role of the cities in the economic development of the country, urbanization which could be a sector of endless possibilities is gradually making our life problematic due to ineffective urban management and unplanned infrastructure. As a result, our country's whole economic structure and development are being interrupted. Though the facilities in urban areas are not increasing, population is increasing in an uncontrollable rate. Among the total population of 16 million people more than 4 million people in this country lives in urban areas. Say, more than the total population of Australia and Canada more people in our country are urban citizens. In the next 40 years the total population of Dhaka will be more than 3 million. But there is not enough facilities and proper infrastructure to fulfill the need of such a large population. The main purpose of promoting urbanization is to provide better facilities.

These facilities should be confirmed in all in economic, cultural, social sectors (Miah, Md. S, 2003).

In recent decades, the massive rural-urban divide depraves to rural areas through repulsion and attraction in the cities. The migration contributes about 40 percent of the population growth during the period of 1974-81. At that time, 70 percent urbanization of Dhaka city had been occurred through migration. There is another process which contributed increase in the number of population. The expansion of the old town area that is inclusion of some surrounding rural areas (Islam, N. 1996).

The main reason rapid of urbanization of Bangladesh is the migration from rural to urban areas which is very much faster than the natural growth of population (Khan, 1982). According to the census of 1991 and 2001 respectively, in the Dhaka city the level of urbanization was 51.54 and 60.0 percent (BBS 1991, 2001). This trend has been increasing constantly due to urban and rural attractions. Uncontrolled urbanization not only increases the number of poor population but also makes it difficult to satisfy their basic needs. So the prime concern is to prevent urban rural migration through rural development. We are going to discuss in details below.

1.2. Statement of the Problem

The level of urbanization in Bangladesh is increasing. So, is all over the world. In the developing countries, however, it is more noticeable. Due to the increasing in the number of population, related other sectors are also expanding. Basically urbanization is the result of industrialization which plays a vital role in social welfare and economic development. It is an indicator of economic growth and development (Mountjoy, AB 1980). Urbanization is positively related to a country's economic growth. Not only in developed countries, but also in developing countries, 50 percent of the total GDP (gross national product) is derived from cities and towns (Report of the Task Forces, 1991). In Bangladesh, it is more than 60% (ADB-CUS, 2011).

Unplanned urbanization is noticed all over the world in recent times. Like other countries of the world, unplanned urbanization and rapid growth of population are observable in Bangladesh in a large number. In the late 1960s, especially after the independence of Bangladesh in 1971, the process of rapid urbanization escalated. From 1961 to 1974, studies show that the urbanization of the country, at an annual growth rate of urban population was above 10 percent. This was due to migration of the Muslim population from India who settled in the countries cities and towns after the partition of India and Bangladesh. Redistribution of population, employment, business and professionals based in the city and the new administrative center of the extensive

opportunities emerged was one of the major reasons after the war of liberation in 1971. During that time that in 1974; the number of people living in cities had been increased to 9 percent for the first time. In 1961 the number of cities increased from 78 to 108 in 1974. From 1981 to 1991 the urban areas occupied 4347 square kilometers (Rumi, 2005).

Compared to the size of land a large number of population lives in our country in which the density is over 1100 persons per square kilometers. Bangladesh is one of the densely populated countries of the world, only in Dhaka city more than 45 thousand person live per square kilometers. So, Dhaka city is the world's most densely populated city. In Bangladesh, 4 million people move towards the cities for job opportunities and different other purposes (The World Population Report, 2007). As a result, the cities of Bangladesh are facing lots of problems for the increasing number of population. Due to the unplanned urbanization and rapid growth of population, lots of problems have emerged: such as housing, financial problems, the administrative structure of the problem, the problem of employment and the problems of social security etc. Despite having those problems, the urban centers are growing of their own paces. For that reason, the density of population in the cities of Bangladesh is high, but its economic development is slow. The high rate of increase of population becomes an obstacle on the way of proper urbanization.

Within the large number of population in urban areas, most of the people are coming from rural areas. 80 percent people in our country live in rural areas. In our agriculture based country, most of the people involved in agricultural work (GOB 1991). But at present time, people from rural areas are moving towards the urban areas for various reasons. Some are coming with the hope of economic development, some for higher studies and others for the facilities. Thereby urban population is increasing at a rapid rate.

If the cities could be decentralized, the rural people would not move towards the cities for getting extra facilities. 'Decentralization' is a buzz word in every sector. Through decentralization it means the distribution of its facilities (such as administrative, social, economic, education, services, etc.) step by step in different areas of the country. And without decentralization, sustainable development cannot be possible in our country. Sustainable development and its implementation is always a tough task. All governmental and development projects are centralized to Dhaka. Today, Dhaka is jam-packed to with one million six hundred thousand people. Every day more than 2000 future searching people are entering in this 'facilitated' Dhaka city (Islam, N. 1996). Without decentralizing this attraction every kind of developmental planning is impossible. So, every planning is Dhaka basis now. And for that

reason everybody is moving towards Dhaka. The only way to release from this situation is the decentralization of industries and employment opportunities. For that reason, rural administrative system needs to be modified and strengthened. If administrative system in rural areas is become more powerful then every kind of difficult work will be easier for them. But urban decentralization is not an easy task and it requires lots of time. The cities can be decentralized in various ways. If the cities are decentralized, the number of migration of rural people towards the cities will be reduced. Moreover, migration can also be reduced through rural economic development. Government and NGOs have been working a lot for rural economic development.

Bangladesh is a country, which was once internationally identified and derided as ‘bottomless basket’. It is now known as the ‘motherland of micro credit’ or ‘university of micro credit’. Micro finance sector in Bangladesh is relatively advanced in the world and has gone to earn global fame. Here, micro finance /micro credit may be defined as “a small loan size with collateral free, short processing time, reasonable delivery cost, easy installment repayment to the advantage of the loan, disadvantaged target members preferably distressed woman, supervised institutional structure, culture of sympathy and compassion, etc”. NGO organizations have made progress in this field is relatively high. BRAC, ASA, Grameen Bank all those kinds of NGOs have been working for large scale for rural economic development. The main activity of the NGO in the development of rural economy is microcredit. From the seven decades whenever the private developmental organizations that is ‘NGO movement’ starts the activities of microcredit has been expanded. The United Nations declared 2005 as a international microfinance and microcredit year and Bangladesh is recognized as a successful model of microcredit all over the world (Rumi, S.R.A. 2005). At present microcredit is playing significant role in reducing poverty in urban and rural areas. And it's a multi-faceted dimensions and continually expanding (World Population Report, 2007).

From the above discussion, we realize that the main reason for the unplanned urbanization is rapid population growth through migration. It has become a big problem in the field of urbanization. And to solve this problem urban decentralization is necessary. And as a result rural economic and administrative system development will be possible. The city cannot be decentralized due to the people who come from rural to urban areas. But the question is how far the government and non-governmental organizations have been working for the rural economic development of people through micro-credit programs? In what way their activities are reducing the number of migration through rural economic development? Keeping in mind, all those issues the subject of the research is destined. The main content of the research is the "Decentralizing

Urbanization in Bangladesh: Exploring the impact of micro-credit in reducing rural-urban migration ". The trend of urbanization is getting interrupted because of the rapid growth of population. The main reason is the migration of rural people to urban. Being allured by the facilities of urban life, village people get attracted to the urban life. Unemployment problem is the major reason of urban migration. There are lots of reasons such as education, health issues, and many other for which people are attracted to the urban migration. For the rural economic development, governmental and non-governmental organizations are conducting many programs through micro-credit. The main objective of this study is to investigate how far the activities of those governmental and non-governmental organizations are successful in reducing the migration of rural people towards urban areas. To have a clear and detail concept about the subject of the research this study also discuss about the urban decentralization, rural and urban migration, the effects of migration, and the impact of microfinance and microcredit in reducing the migration.

1.3. Research Goals and Objectives

The main content of our research is the " **Decentralizing Urbanization in Bangladesh: Exploring the impact of micro-credit in reducing rural-urban migration** ". The main objective of this study is to explore the importance of urban decentralization for sustainable development and identify the reasons and impact of non-decentralized urbanization process in Bangladesh. For more in-depth analysis, the research has two specific objectives:

1. To explore the impact of micro-credit programs of the Government and NGOs in reducing the flow of rural to urban migration.
2. To evaluate the impact of governments policies escalating or influence centralized urbanization in Bangladesh.

Currently, the city's rate of population growth is through migration, according to the environment as a result the city is facing various problems. It is different to solve the problem at a time. The content of these problems in mind the goals and objectives have been set.

1.4. Justification of Research

Consistent with the overall socio-economic development of a country's urbanization is completed, and then it is called planned urbanization. On the other hand, rural poverty, hunger and unemployment and lack of opportunities to gain freedom from the curse of excessive poverty of rural population made rural exodus. This is sample of unplanned urbanization. The third most populated country in the world, especially in the urban areas of employment and the livelihood facilities are very poor. As a result of massive urbanization civic life has become full

of miseries day to day. It has direct impact on the urban environment. Worldwide, people in rural communities to abandon the city to settle in the trend can be observed. No exceptions can be seen in Bangladesh.

According to a UNICEF report, the share of 28 percent of the total urban population live in the urban area. Start of the three decades of the twentieth century and subsequently acute in twenty-first century (Planning commission, 2011). As a result of unplanned urbanization in the city, the rate of population growth has not been able to increase the facilities. However, the number is increasing day by day, from the villages to the city (Amor bangle, 17 may, 2014). According to the census 2011, the internal migration rate is 9.7% (BBS, 2011). In 2011 Census observations (BBS 2011), we can found a full view of image in migration (Table 1).

Table 1.1: Internal Migration by Place of Residence over the Last 5 Years by District, 2011

Name of District	Total Population (2011)	Internal Migration Over the Last 5 Years				
		Total Number of Migrants	Urban to Urban (%)	Urban to Rural (%)	Rural to Rural (%)	Rural to Urban(%)
Dhaka	11158374	1768974	15.0	2.2	37.8	45.0
Barisal	2347223	47215	23.9	12.0	42.3	21.7
Chittagong	7117209	245526	34.3	4.1	12.5	49.1
Khulna	2301947	58490	21.0	3.0	35.7	40.2
Rajshahi	2412047	42992	33.6	1.0	24.3	41.1
Rangpur	2842248	27200	20.9	12.1	58.2	8.8
Sylhet	3119315	75776	24.5	2.5	22.9	50.1

Source: Bangladesh Bureau of Statistics, 2011

In the above Table 1, the 7 districts in the last 5 years show the migration rates. Before time, the people had to rely on agriculture. For various reasons, employment opportunities for the rural population are decreasing. As a result, the rural people migrate to the urban area for economic development. Currently, some NGOs are working for these rural developments. They are helping rural people in employment through micro-credit. As a result, some people have taken

advantage of their employment. Through, they are trying to improve their economics. NGOs and government agencies that are operating in the micro-credit, for the development of the rural economy and reduce migration of people from rural areas towards the main objective of this research is to examine how effective it is.

Migration, urbanization, urban decentralization and a lot of research activities in the activities of non-governmental organizations have been done before. But each of the studies has been done separately. No study has not been done before, only this content directly. So, with this content in the future if someone wants to re-study, hopefully this research will help him a lot.

1.5. Research Periphery

Current research is mainly on urban and urbanization of the country, urban decentralization, rural and urban migration and private aid organizations (NGO) activities relating to micro-manage every aspect has been included. To complete the study, the necessary procedures, theory, data, and databases are used. And the scope of the study has been expanded. Following the research, the research goals and objectives have been trying to explain to fully. This study is mainly rural and urban migration and urban decentralization seeks details about cause and effect. Dhaka city is the high rate of migration. Keeping these problems of unplanned urbanization, urban concentrations and migration from rural to rural people have been trying to analyze here. In urban research, very limited work has been done on Manikganj town. A limited number of migration-related research works can be seen here also. These are followed, in order to meet the goals and objectives of the research have been tried. Later, when anyone interested in the study of this subject, it will act as assistants.

1.6. Urbanization

Urbanization is one of the major factors of economic, social and physical changes of the world. With the development of the civilization rural areas and towns are transforming into cities. Like this current era, such a large number of people have never lived before in the urban areas or towns.

But it is still difficult to determine the nature of urbanization. Because, the differences in various countries of the world is clearly noticeable. Generally, transforming the rural people into urban citizen or rural areas getting urbanized gradually is known as urbanization. Whenever, the number of citizen in urban areas is increased to the ratio of the total population growth rate, it is

called urbanization. Adherence to the process of urbanization in a particular geographical part of the rapid growth in densely populated areas (Hatt, 1964).

Urbanization is gradually to the planned development of the city. Urbanization is the process whereby the concentration of population occurred in a favorable geographic and climatic region. Where, communication infrastructure is reconstructed for the purpose of achieving greater connectivity. In particular, urbanization is the form of a percentage of the population living in the city center and the relative arrangement of the complex social relationships.

1.7. Unplanned Urbanization and Its Impact

Unplanned and uncontrolled urbanization has led to a variety of problems in human life. In the city's civil services are getting interrupted due to unplanned urbanization, appropriate housing and infrastructure development efforts for all classes of people and professions also face obstacle because of it. At the same time in the city traffic jam, environmental pollution, water logging etc are making people's lives intolerable. As a result of the unplanned urbanization heart city dwellers are losing their mental refreshment and entertainment facilities, playgrounds and water canal are being lost and the overall development of our future generations is at risk. The culture and the tradition of social communication and harmony which we had been nurturing from the generations to generation are losing their appeal because of the unplanned uncontrolled urbanization. Without getting proper civil services, ailment and entertainment facilities people living in the cities are becoming narrow minded, home bound and self-centered.

There are two main reasons for unplanned development process. These are: 1) Population growth and 2) Lack of land-use policies. Lots of people come from the villages to the cities in search of work which increases the number of population in the major cities. Especially the scenario of Dhaka city is mentionable. Dhaka city has a population of more than a million. It is quite impossible to provide enough food, accommodation and other facilities for such a large number of populations.

RAJUK is the sole authority works for the development of the Dhaka city (Capital Development Authority). The planning and development law which is enforcing at present time is not sufficient for the development. The most important thing is that the existing laws are not properly used. Apartments are set high in order to overcome the problem of accommodation. But in fact it turns out that they are responsible for the density of population and accommodation problems. The empty space is very rare in the capital city. Because of building highly constructed settlements, almost all of the areas are densely populated in the Dhaka city. As a result, scarcity of water, electricity, unhygienic environment and many other crucial problems

are arising. In the absence of proper planning in making the big apartment buildings, offices, etc. environmental pollution and other serious problems have started from the very beginnings.

As a result of unplanned urbanization, it has become very difficult to find a mole amount of space in the Dhaka city. There is no ending of this problem. Due to the scarcity of housing lot of slums and floating houses have built, which have made an unhealthy environment. Problems are arising to meet up the accommodation demand such a huge number of populations in the city. Thereby the rate of illegal control over land has increased. Lake and river banks are taking over by some of the dishonest men. In this manner rivers are losing their navigability and lakes are getting polluted. Consequently, Dhaka city is facing problems like water logging. The equation is very simple, as the population will be greater than the garbage and garbage littering the drop cause by them will produce an unhealthy environment. Sometimes, environmental pollution turns to be very serious because of them. Lake and river water are being contaminated because of throwing garbage into them, as a result different types of water-borne diseases break out. Unhealthy environment is commonly observed in most of the urban slum areas. This is an unhealthy environment in which different kinds of bacteria's find their dwelling place that pollute the surrounding environment and people get sick.

Traffic Jam is also a major problem in the Dhaka city. Unplanned urbanization is another example. As a result of a lack of planning and malpractices urban road congestion is frequently observable in the city. Moreover, there are of digging roads frequently by various public and private institutions. For that reason vehicles and passersby fell on trouble in their regular movements. It is commonly observable that, road gets the digging permission during the rainy season. As a result, pedestrian and transport face difficulties. The scarcity of a well planning is particularly noticeable there.

If there is proper and long term development planning in each and every section of the country maybe number of people running towards the big cities in search of work will be reduced. And if the number of population is reduced, then environment pollution and many other problems will be solved. Without a comprehensive planning to ensure the balanced development of the whole country, not only the big city-economic development, as numerous people overcome their livelihoods, employment, education, doctors across various reasons, leaving the city the permanent and temporary basis. As a result, this increased pressure of people in urban areas in one ways creates adverse effects on the urban system; on the other hand, poor people who run to the urban areas for the needs of employment, a significant portion of them find their dwelling place in slum or pavement space. This has led to a range of urban social problems. As a result of

unplanned and uncontrolled urbanization valuable agricultural land is lost every year, many of our food safety system is on pressure. In the absence of balanced regional development plan, our overall national economic development effort is being interrupted (Miya, M. S. 2003). Unplanned and uncontrolled urbanization has led to various problems in human lives. Due to the unplanned urbanization city's civil services are being interrupted, which has created infrastructure and housing problems for people from all walks of lives. In the same way problems like traffic congestion, environmental pollution, water blocks, etc. are making people's lives intolerable. As a result of unplanned urbanization dwellers are losing their entertainment facilities, playgrounds and water canals are being lost and the overall development of our future generations is at risk. The traditions of Bengali culture of social communication and harmony which we have been nurturing from generation to generation are constantly being tossed due to unplanned urbanization. Without having proper civic amenities and entertainment facilities in the heart of the social security system, there is the collapse of the home-bound people who are gradually become accustomed to self-centered life.

1.8. Migration

These terms refers to the process by which an individual move and return (IOM: 2009). Boyd and Grieco (2003) stated that the idea of migration, as it signifies two types of speeds. These are:

- I) Individual movement of people within the same country (Which is internal migration) and
- II) Movement of people within two separate countries (Transmitter and Receiver) in transit (international migration). People move from one place to another place for various reasons. Sometimes it is to settle for the time given period of time or for a particular purpose or to achieve social status. This intention of moving from one place to another is called migration (Boyd. M and Grieco. E 2003).

According to Everett Lee, the permanent and temporary changes in habitat are called migration. In 1957, the United Nations multi-lingual dictionary of science defines migration as a permanent change of residence to one geographical unit to another geographical location.

There is no single definition of migration. In general, migration means certain geographic distance refers to the movement of persons who are comparatively stable. According to Eades (1987), the migration of many boundaries (e.g. geographical, structural, and other matters in which the person is disconnected from the country) would mean to go beyond the concept (IOM. 2009).

1.9. Development and Sustainable Development

The term 'development' is used in a variety of ideas social science. The development is meant through the words progress, growth, progress, evolution, etc. Literally by 'development' that has meant a positive change or advancement. Prior to the development the word 'economic development' connected to the 'economic development' as it is more widely used, discussed, narrow and controversial (Alam. S. M. Nurul. 1999).

According to Esakobar, western experts and politicians in Asia, Africa, Latin America, most of who are poor and backward countries like having the vision was considered. Since then, a thought and experience is to create a new field. This is given the name of 'development'. Sustainable development is that type of development that meets the needs and aspirations of the current generation without compromising the ability to meet those of future generations. It can also be defined as development which enables individuals and communities in underdeveloped regions of the world to raise living standards through profitable products, consistent with minimizing adverse environmental effects.

Basically, the development means the balanced development of all types of people. It is to ensure the overall development to the poor and underdeveloped rural people the advantages of all citizens living in a city. Due to the complexity of urban life, urban planning and development of a range of policies and strategies in the process of applying to the excellence requires caution. Especially, because of its theoretical and practical implementation is necessary because of its relation with national and international environment, particularly in urban, economic, socio-cultural, political and environmental due to the combined influence of the quality of service. In reality, within an overpopulated, small country like Bangladesh, a planned urbanization and balanced development is very significant. And this development is only possible through decentralization.

1.10. Decentralization

Decentralization is not a new concept. In a general thinking, decentralization is the process of redistributing or dispersing functions, powers, people or things away from a central location or authority. The meaning of decentralization may vary in part because of the different ways it is applied. Ideas of liberty and decentralization were carried to their logical conclusions during the 19th and 20th centuries by anti-state political activists calling themselves "anarchists", "libertarians and even decentralists. History says that, from the structure of centralized unitary government structure in 1794 to describe the revolution in France mean 'centralization' the word was first used. In contrast to this, in 1832 the reality of decentralization or devolution moves

logically. In nineteenth and early twentieth century, many of the idea of freedom in practice, 'decentralization' attribute.

According to Alexis de Tocqueville, "Decentralization has, not only an administrative value, but also a civic dimension, since it increases the opportunities for citizens to take interest in public affairs; it makes them get accustomed to using freedom. And from the accumulation of these local, active, persnickety freedoms, is born the most efficient counterweight against the claims of the central government, even if it were supported by an impersonal, collective will." (UNDP, 1999).

1.11. Type of Decentralization

Typologies of decentralization have flourished (Dubois & Fattore 2009). For example, political, administrative, fiscal, and market decentralization are the types of decentralization. The major forms of Decentralized governance are:

Political Decentralization:

Political decentralization aims to give citizens or their elected representatives more power in public decision-making. It is often associated with pluralistic politics and representative government, but it can also support democratization by giving citizens, or their representatives, more influence in the formulation and implementation of policies. Advocates of political decentralization assume that decisions made with greater participation will be better informed and more relevant to diverse interests in society than those made only by national political authorities. The concept implies that the selection of representatives from local electoral jurisdictions allows citizens to know better their political representatives and allows elected officials to know better the needs and desires of their constituents.

Political decentralization often requires constitutional or statutory reforms, the development of pluralistic political parties, the strengthening of legislatures, creation of local political units, and the encouragement of effective public interest groups.

Administrative Decentralization:

Administrative decentralization seeks to redistribute authority, responsibility and financial resources for providing public services among different levels of government. It is the transfer of responsibility for the planning, financing and management of certain public functions from the central government and its agencies to field units of government agencies, subordinate units or

levels of government, semi-autonomous public authorities or corporations, or area-wide, regional or functional authorities.

The three major forms of administrative decentralization – de-concentration, delegation, and devolution -- each have different characteristics.

a. De-concentration:

De-concentration--which is often considered to be the weakest form of decentralization and is used most frequently in unitary states-- redistributes decision making authority and financial and management responsibilities among different levels of the *central* government. It can merely shift responsibilities from central government officials in the capital city to those working in regions, provinces or districts, or it can create strong field administration or local administrative capacity under the supervision of central government ministries.

b. Delegation:

Delegation is a more extensive form of decentralization. Through delegation central governments transfer responsibility for decision-making and administration of public functions to semi-autonomous organizations not wholly controlled by the central government, but ultimately accountable to it. Governments delegate responsibilities when they create public enterprises or corporations, housing authorities, transportation authorities, special service districts, semi-autonomous school districts, regional development corporations, or special project implementation units. Usually these organizations have a great deal of discretion in decision-making. They may be exempt from constraints on regular civil service personnel and may be able to charge users directly for services.

c. Devolution:

A third type of administrative decentralization is devolution. When governments devolve functions, they transfer authority for decision-making, finance, and management to quasi-autonomous units of local government with corporate status. Devolution usually transfers responsibilities for services to municipalities that elect their own mayors and councils, raise their own revenues, and have independent authority to make investment decisions. In a devolved system, local governments have clear and legally recognized geographical boundaries over which they exercise authority and within which they perform public functions. It is this type of administrative decentralization that underlies most political decentralization.

Fiscal Decentralization:

Financial responsibility is a core component of decentralization. If local governments and private organizations are to carry out decentralized functions effectively, they must have an adequate level of revenues –either raised locally or transferred from the central government– as well as the authority to make decisions about expenditures. Fiscal decentralization can take many forms, including a) self-financing or cost recovery through user charges, b) co-financing or co-production arrangements through which the users participate in providing services and infrastructure through monetary or labor contributions; c) expansion of local revenues through property or sales taxes, or indirect charges; d) intergovernmental transfers that shift general revenues from taxes collected by the central government to local governments for general or specific uses; and e) authorization of municipal borrowing and the mobilization of either national or local government resources through loan guarantees. In many developing countries local governments or administrative units possess the legal authority to impose taxes, but the tax base is so weak and the dependence on central government subsidies so ingrained that no attempt is made to exercise that authority.

Economic or Market Decentralization:

The most complete forms of decentralization from a government's perspective are privatization and deregulation because they shift responsibility for functions from the public to the private sector. Privatization and deregulation are usually, but not always, accompanied by economic liberalization and market development policies. They allow functions that had been primarily or exclusively the responsibility of government to be carried out by businesses, community groups, cooperatives, private voluntary associations, and other non-government organizations.

a. Privatization:

Privatization can range in scope from leaving the provision of goods and services entirely to the free operation of the market to "public-private partnerships" in which government and the private sector cooperate to provide services or infrastructure. Privatization can include: 1) allowing private enterprises to perform functions that had previously been monopolized by government; 2) contracting out the provision or management of public services or facilities to commercial enterprises indeed, there is a wide range of possible ways in which function can be organized and many examples of within public sector and public-private institutional forms, particularly in infrastructure; 3) financing public sector programs through the capital market (with adequate regulation or measures to prevent situations where the central government bears

the risk for this borrowing) and allowing private organizations to participate; and 4) transferring responsibility for providing services from the public to the private sector through the divestiture of state-owned enterprises.

b. Deregulation:

Deregulation reduces the legal constraints on private participation in service provision or allows competition among private suppliers for services that in the past had been provided by the government or by regulated monopolies. In recent years privatization and deregulation have become more attractive alternatives to governments in developing countries. Local governments are also privatizing by contracting out service provision or administration (www.assignmentpoint.com; World Bank, 2001).

1.12. Decentralization in Bangladesh

There is a lot of history, ahead of Bangladesh on decentralization. Within the legal framework of local government structures have been for a long time. Civilized and educated people in all areas of the country do. The local government planners equipped with appropriate manpower and equipment needs; we can achieve world-class capabilities of local governments. As expected, when people no longer have to prepare decentralized planning. Our mind is our biggest obstacle. We still think of us, especially between the government and the bureaucracy of the colonial rulers has been raised. This situation is both hope and despair, thinking that cloud survey of nearly fifty years, we could not change this mentality. The combination of these are leading to the moment when the specialists are appropriate for us to determine decentralization would not matter too much time (www.assignmentpoint.com).

1.13. The Importance of Decentralization

As the capital city, Dhaka city is much more important. Throughout the development of the country and its benefits is important to the development of a balanced distribution of the other towns. But, in the capital of the country is going to benefit all the opportunities. The business began to administrative-security activities, factories, education, healthcare, offices; these things are built around the capital. So, jobs, business, children, education, family, healing, relaxation, hope these things towards the people today. But the sad thing is that, the country still has not developed a planned urbanization. All the people on the capital city as a result of decentralization have not. As a result, the pressure of the growing population of Dhaka city has become uninhabitable. Moreover, the people of the proletariat should arrange any calamity get

food, hoping that the people coming to Dhaka city for work. This is due to the extra load of people; different kind of crisis in the life of the city is increasing. All facilities are gradually disappearing. In some cases, people are suffering untold. Faced with this situation, the Dhaka city issued an urgent need to take action.

Dhaka city maintain long-term and short-term plan is not just important, it has become a must. Dhaka City will reduce the way the people came. To ensure the equal development of all cities in the country through decentralization. However, if do not have to just administrative decentralization, decentralization of power, with the investment and development processes to be decentralized. Reduce stress, especially in the capital city of the country, the opportunity to create a variety of cities neglected. Be able to create enough opportunities to the citizens of those cities, the city would not be wanted to be together. Backward cities further development programs were taken, there will be encouraged to set up industries. Commercial and administrative decentralization of the government and the budget of the compensation fund for the region and the credit system, the development of society and the city will soon move on. To build a modern hospital in the region, they cannot be in Dhaka for better treatment.

Designed for urbanization requires strong local government, which will be formed consisting of elected representatives. There is no doubt that the lack of coordination with the efforts of the local government has become difficult to move forward. Thereby improving the lives of people in rural and urban poor are not getting the opportunity. By the lack of services in the city and to protect the value of the central government, municipalities and Corporations City struggles. According to the situation as a result of not properly balanced development is becoming more and more difficult. Now needs to be decentralized to the development of the local government. The economic activities in rural areas in order to grow, and everyone can enjoy the benefits of development. With the decentralization of the administration of the judiciary, then communication system will be developed equally. This way the people of Dhaka city, the pressure is reduced and road repairs, fuel, vehicle maintenance, etc., the cost can be reduced. Corruption has become a place of power was concentrated in the ministries. So the political reform measures proposed in the administrative and economic decentralization has become essential. The development of the city center has been built. This trend will flow into rural areas. This is a key element of the new political trends. The current challenge is to poverty reduction immediately. It is a powerful tool in the overall economic and social activities at the local level to be motivated and dynamic. At the same time, to make a bonding between the central and local governments. If we can do it, the process of urbanization will be taken forward in a fair process efficiently (Bonik Barta, 2015).

Chapter-2: Methodology

2.0. Introduction

2.1. Selection of the Research Topic

2.2. Justification of Research

2.3. Sources of Information

2.3.1. Primary Data Source

2.3.2. Secondary Data Source

2.4. Data Analysis

2.5. What is the Possible Outcomes from the Study can be found?

2.0. Introduction

According to the aspect of research and techniques, those are used in order to find solutions to problems, and the research methods. Bogdam & Taylor (1990) said, "in a broad sense 'approach' by the word process, policies and procedures by which the problem is presented, and the Search is maintained" (Ilahi, K. Moudud. 2006). The correct direction to move ahead of the objectives of the research study method is especially plays an important role. Any research is performed through a set of rules. The results depend on the systematic research work. So propose to coordinate with the empirical approach is required. And systematic research of the framework is based on its objectives and goals.

Research to determine which method to use will depend on the contents of the study, the data source, and the study area and research purposes. First needs to know about these things. Earlier research methods and learn about the research plan (Figure2.1), and then we will discuss the details of the research methodology.

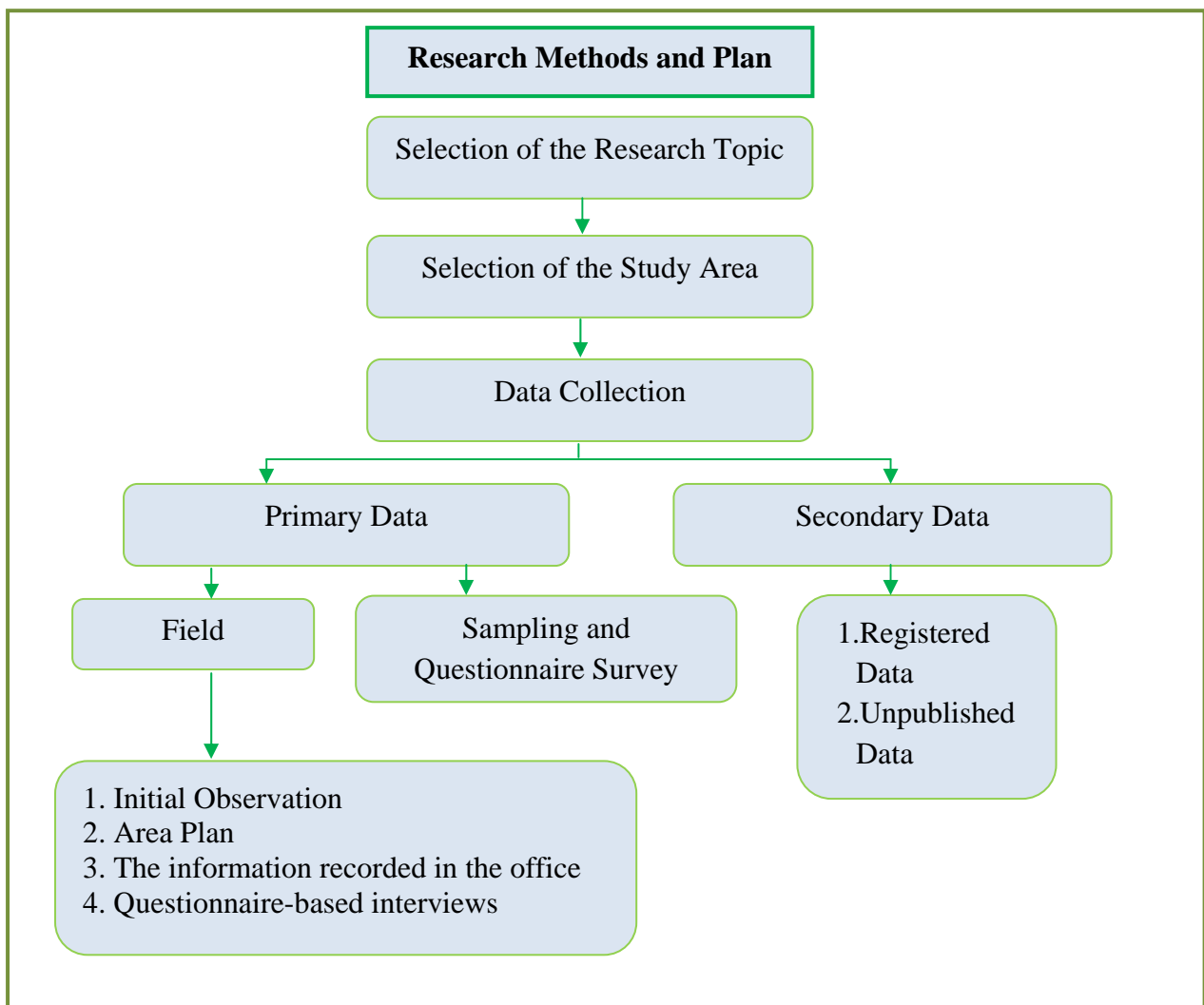


Figure 2.1: The research methodology and plan

2.1. Selection of the Research Topic

Our research is "Decentralizing Urbanization in Bangladesh: Exploring the impact of micro-credit in reducing rural-urban migration." Much research has been done so far in relation to migration. But as a result of rural-urban migration of the impact of urban growth, to prevent the development of rural communities in need. For rural development, government and non-governmental development organizations have adopted the micro-credit programs. The main objective of this research is to determine the contents of the micro-credit program to reduce rural-urban migration at all possible to know whether. The content is centralized the urban man can know about the cause and the effect. In addition, we will discuss the reasons why the city has not been decentralized. And the public and private institutions will learn more about what is working.

2.2. Justification of Research

The main objective of the research is "The importance of urban decentralization for sustainable development and identifies the reasons and impact of non-decentralized urbanization process in Bangladesh".

For more in-depth analysis of research have two objectives to be set. Namely:

1. The impact of micro-credit programs of the Government and NGOs in reducing the flow of rural to urban migration.
2. To evaluate the impact of governments policies escalating or influence centralized urbanization in Bangladesh.

If you see that the analysis of the research purposes, it is a logical context of recent research. Because, recently is facing the problems of urbanization of the city life. Urbanization of the biggest factors is the migration from the countryside to the city. The number of city dwellers has risen rapidly in the last three centuries. Every day a lot of people coming to the city from rural areas search of work. According to the census 2011, internal migration is 9.70% (BBS, 2011). Rural poverty is the main reason people come to the city from rural areas. In order to eradicate rural poverty, government and non-governmental organizations are operating micro-credit programme. Bangladesh is called 'pilgrimage' of microcredit throughout the world. Poverty alleviation in the rural areas and the urban way of intent can reduce the role of non-credit activities, whether it is seen through research. Because of unplanned urbanization, need to urban decentralization. But it is not possible for many different reasons. This is a very important issue in the current context (Ahmed, D. T. 2007).

To fulfill the purposes of the research will be facing some of the questions and queries. Of course we have to find out the answers to the research questions. Through which the content and purpose of the research will be fulfilled. The research questions are:

1. Why do people migrate to the city? Where to migration?
2. Migration can be seen that the flow of credit through the programme is it possible to be reduced or stable?
3. If it is possible, then how to implement the activities of public and private development agencies do policy has taken?

In order to, fulfill the purpose of the research, considering that the study was to determine the questions. These queries are expected to be fulfilled as soon as the completion of the research objectives. Therefore, the research content, purpose, and ask if these factors, it is logical for the recent period, the research process. In the future to study the contents of this study, I hope that be useful.

2.3. Sources of Information

Data are means of numerical data. There are mainly two types of data sources. For example: primary data source and secondary data source. Two types of data were used in this study. The phases are discussed below.

2.3.1. Primary Data Source

The data is collected directly from a study area in the primary data source is called. The primary stage of this study is that all methods were used to collect data which are discussed below.

A. Field Techniques

A researcher to collect data in the field study is to adopt different strategies. This process is called Field guide or outdoor techniques (Davis, 1980). Many techniques are used to complete the study. The following strategies and objectives of our research were used to collect data for primary stage. These techniques are discussed below.

i) Primary Observation

Primary phase of the study area, a quick survey of the program is called Primary observations. Before starting the actual and detailed study of the area in order to gain an overall idea of such a survey is very helpful. Through the study of the methods used in this survey were selected initially and the primary problems can be measured. The research has been selected for the study area is a complete idea. In research, this will help us to get the required information easily.

ii) Selection of the Study Area

Data collection and analysis for the purposes of the survey related to the time the most actively make plans for utilizing the area already. For the study, the study area has been identified as the Manikganj. From the table-1 above, is easily understood in Manikganj district migration figure. Two villages have been selected for research. These are: Betila and Andharmanik. Betila village is located in Manikganj upazila Betila-mitara Union. And Andharmanik village is located in Harirampur Upazila Boyra Union.

Table 2.1: Internal Migration by Place of Residence over the Last 5 Years by Zila, 2011

Name of District	Total Population (2011)	Internal Migration Over the Last 5 Years				
		Total Number of Migrants	Urban to Urban (%)	Urban to Rural (%)	Rural to Rural (%)	Rural to Urban (%)
Manikganj	1368076	50450	0.4	0.3	2.8	0.1

Source: Bangladesh Bureau of Statistics, 2011.

iii) Information and Data Recorded

Investigation, that all information will be available when it is vital to keep writing. Because of that, a lot of time in the commission inspected the data can be lost from memory. Therefore, the questionnaire-based interviews to collect data when no data are available regarding the content of the research, then write it in the form of notes to be collected.

iv) Questionnaire-based interviews

Interview is an important step in the process of collecting the necessary information. The initial stage of research on the subject of any social or economic means of data sources are: questionnaire survey. Research has made a questionnaire for collecting data, which can be received through the interviews. This questionnaire has two main parts. The first part has been formed on the contacts, such as name and date of the information or the questioner and respondent's age, gender, marital status, occupation, family members, etc., consisting of. The second part of the study, based on a search of helpful questions has been included. As needed, asking for access to information has been divided into several stages. Structured questions were used in the study. The interview is not so easy to accept anything that is not excluded that he has been using a Check List. In order to answer to these questions are found in the hilt. As a result of the questionnaire and interview methods, time, money and effort is to help both sides (Ilahi, K. Moudud. 2006).

B. Surveys

Population characteristics and the nature of the samples for survey data are collected from a single shot. Here, has been trying to show the status of migration and micro-credit programs in Betila and Andharmanik village, through the survey. Small range and due to shortage of time, the whole village was unable to collect the data, and so, in a survey of the village is run. To conduct the survey, a questionnaire was made. Through random sampling, Betila and Andharmanik village survey was conducted on 200 people. Through this survey, try to see how much people are involved in micro-credit programs in rural areas, is these programs helpful for their economic development, and are they eager to go to live somewhere else.

C. Sampling

A method of sampling is that the primary phase of data collection, which is a part of the population information, is available about the examined population. This is a method by which to study for collecting the data from the field units are chosen. Purposive sampling has been used in sampling. In this method, the possibility of sampling method is not to utilize. Here researchers working only on his own judgment and conscience will be utilized to move forward. The issues in this case, which has been the basis of the sampling, the respondent's age, gender, occupation, education, economic status, and more. The advantage is that the strategy of the large Sizable population sampled, and it is quite convenient to take less time and cost. The inconvenience of the population is not represented in the samples without the researchers combined ideas and investigations may reflect a tendency or bias. Keeping all these things, the shortage of research and study, considering the large population of the area has been used for research Purposive Sampling. Moreover, a wide range of small scale survey of the whole village was not possible to execute the job, so the data can be collected easily through the use of such methods has been. The research objectives have been selected keeping housekeeping and informant (Ilahi, K. Moudud. 2006).

2.3.2. Secondary Data Source

Newspapers, government and non-governmental organizations published from a variety of books and brochures, bulletins, weekly, fortnightly or monthly magazines, periodicals or anniversary, pamphlets, reports, official records, documents, census etc., are the secondary source of information. The present researches goals and objectives for the implementation of the second phase of the data are very important. For the second phase of this research has been used to record data and unpublished Information.

A. Recorded information:

In this study, the data obtained from various research institutions, published in the Journal of the different types of registration, various books, collected from Dhaka University and Jahangirnagar University Library, published and unpublished data from the register and the Bangladesh Bureau of Statistics has been used. Data have been collected from Banglapedia and the other web sites on the Internet.

B. Unpublished Documents

There is some Information which is recorded as an unpublished document, which is never published or printed. At the local level or a small range of topics, but this information is very valuable for the management of intensive research. Unpublished information obtained from different institutions in the area of study, which are used in this research.

2.4. Data Analysis

Analysis of data involves a number of closely related operations that are performed with the purpose of summarizing the collection data and organizing these in such a manner that they will yield answer to the research questions. After the collection of all information from all possible sources we analyzed data through SPSS 20 software. The collected data has been analyzed and investigated to understanding the situation of the city then findings were portrayed and arranged through various tables, charts and graphs.

2.5. What are the possible outcomes from the study can be found?

- What are the impacts of urbanization as a result of migration?
- Those who has remained in the village, and how they can become economically self-sufficient?
- By the activities of governmental and non-governmental organizations of the rural people are being affected?
- How much these activities are useful for them?
- As a result, the migration towards the development of rural people whether decreased at all.
- Towards the reduction of migration, the Government what plans is being effective.
- What are the barriers to decentralize the city?
- The urban centralization and the effects of government policy.

Chapter-3: Literature Review

3.1. Literature Review

Research is an important part of the review of the research. Research related to the different types of books, journals, published and unpublished reports and reports from the Internet to collect and review the books they have been discussed in these research assistants. This is a basic idea of the content of the study can be found here.

Chaudhury, A. H. (2005) stated in his article “*Urban Livability, decentralization and Development: A comparative Study on Dhaka and Khulna cities*” there is a continuous centrifugal movement to Dhaka and no centripetal movement from Dhaka to outward urban centers. There are allegations regarding livability in Dhaka City, but they do not stop streams of migrants arriving at the capital city. Uncontrolled rise in population of the city is likely to deteriorate its livability further in future. There exist better livability conditions persist in the urban centers beyond the capital, but they cannot attract migrants, because they lack the most important pull factor that is, employment sources. To make the secondary and small towns as places of attraction, only livability conditions are not sufficient, there must be enough investment and economic activities to generate employment. Khulna, where livability conditions are much better than the Dhaka, can serve as an effective counter magnet to Dhaka, if sufficient facilities can be developed to attract investors, which can create employment and generate economic multiplier effects to promote growth. This article is an attempt to explore the inherent problems of other cities beyond the capital that fail to attract migrants in those urban centers. It explores the reasons why migrants are reluctant to change their courses towards other metropolises instead of the capital city and what privileges and advantages need to be created in those cities to draw people towards them and help decentralized development through backwash effects and promotion of spread effects.

M. M. P. Rana (2010) in his article “*Urbanization and sustainability : challenges and strategies for sustainable urban development in Bangladesh* ” avowed that urban authorities are concerned about the problems due to the fact of uncontrollable and unpredictable rural to urban migration, and negligence of urban poor’s sustainable living and access to basic services. Virtually the rural poverty problem has been transposed to urban areas, particularly in Dhaka City, Bangladesh. Inadequacy of infrastructural services, basic amenities and environmental goods; environmental degradation; traffic jam and accidents; violence and socioeconomic insecurity are the major challenges which are created through rapid urbanization. This paper provides a general understanding of urbanization in Bangladesh and tries to embrace related sustainability issues and challenges hindrance to sustainable urban development in Dhaka City.

Rouf, A. M and Jahan, S. (2007) in their article “*Spatial and Temporal Patterns of Urbanization in Bangladesh*” have mentioned that the study of urbanization in Bangladesh has not yet been spread out with proper importance. At present research on urbanization associated with spatial and temporal variations are very much lacking. In this study they devoted to analyze the trend and the patterns of urbanization of Bangladesh from 1891 to 2001 with special emphasis on the administrative tiers of Bangladesh.

A.K.M. Helal uz Zaman, Khan Md. Tariqul Alam and Md. Jahirul Islam (2010), described in their article “*Urbanization in Bangladesh: Present Status and Policy Implications*” that Bangladesh is going to witness a rapid spread of urbanization over the next decade. Unless this spread is effectively managed, the chaotic conditions and accompanying ills like pollution, joblessness and exacerbation of criminal activities is likely to choke growth. This study has been made to examine the current situation and trends of urbanization in Bangladesh. Urban migration and population growth trend in Dhaka city has been critically examined. Forces which work behind rapid urbanization in Bangladesh have been identified. An evaluation has also been made to assess, the positive and negative impacts of urbanization. Finally a number of recommendations have been put forward to face the challenges of urbanization in Bangladesh.

Rouf and Jahan (2007) described in their paper “*Urban Centers in Bangladesh: Trends, Patterns and Characteristics*” that Bangladesh was still a relatively low urbanized country compared to other Asian countries. However, the country experienced a remarkable rate of urban growth both in terms of urban population and urban centers immediately after its independence in 1971. Their paper analyzed the urban centers in Bangladesh to have an in-depth understanding about them. Firstly, the growth trends of the level of urbanization and urban centers were illustrated and then the rank-size rule was applied to know how the cities fit the rule. Secondly, urban centers were examined from two different standpoints. In the first place all the urban centers were tested to determine ‘how urban the urban centers are’ on the basis of total population, density of population and literacy rate. In the second place a consistency test was carried out on 64 districts to measure ‘how consistent the districts are’. Hence a comparison was made between the level of urbanization and several aspects of urbanization namely, percentage of urban land, density of urban population per sq. km., share in national urban population and share in national urban land.

Seraj (1988) in his paper “*Problem and Prospect of Decentralization and Urbanization at the Upazila Level*” as a part of Doctoral research an intensive study was conducted in Bangladesh to investigate the effects and scope of the current policies of decentralization and urbanization in

the country. This paper was based on empirical findings from stated research. This paper also reviews the theory and practices of decentralization in different developing countries. The present policy of decentralization in Bangladesh is also outlined. The scope of and prospects of decentralized urbanization in Bangladesh were discussed and certain shortcomings and weakness in the present policy of Bangladesh were identified. The paper also outlines some recommendations for the future urbanization at Bangladesh was also outlined.

Kakon (2007) in his paper “*Urbanization and Regional Variation in Bangladesh: Some Contemporary Observation*” mention that urbanization has been one of the dominant trends of economic and social change of the 20th century, especially in developing world. This trend of urbanization is reflected in the growing size of cities and in the increasing proportion of the urbanized population. Following this trend there has been a phenomenal increase in the level of urbanization in Bangladesh for the last two decades. Level of urbanization in Bangladesh, presently about 30%, increased almost double in the last three decades. But the trend of urbanization is not uniform throughout the country; there is an inter-regional variation in the level of urbanization. This paper mainly attempts to focus on national and regional trend of urbanization in Bangladesh for three consecutive census periods. This paper also discussed some important aspects of urbanization such as level of urbanization, urban growth, percentage of urban land (PUL), urban population density (UPD), share of national urban population (SNUP) and share of national urban land (SNUL) etc. from the regional and temporal perspectives.

Hossain (2006) in his paper “*Rapid Mass Urbanization and Its Social Consequences in Bangladesh: The Case of the Megacity of Dhaka*” attempts to explain the phenomenon of rapid mass urbanization and its social consequences, the formation of huge urban slums and new forms of urban poverty. It explores the poverty and vulnerability focusing on the pattern of employment, income, consumption and asset vulnerability. The study is mainly based on primary data collected from slums in Dhaka City. Five hundred poor households were surveyed using a structured questionnaire to investigate poverty and vulnerability. It reveals that slum communities of Dhaka City experience the highest level of poverty and vulnerability in their everyday life. This paper argues that the experience of poverty in the megacity of Dhaka for these households follows the pattern of urbanization without development, the very opposite to their expectations and aspirations.

Mujeri, K. M. and Singh, S. L. in their paper “*Case Studies: On Decentralization: Bangladesh*” they described that economic reforms and structural adjustments, the policy framework of the government in Bangladesh emphasizes more on efficiency and effectiveness in

implementing rural development and anti-poverty programmes. The Plan identifies people's participation as a key element in the process and recognizes that the role of the government should be to create adequate institutional structure at the local level to facilitate meaningful participation in development, particularly by the rural poor. The development approach seeks to promote local level institutions within a decentralized framework to steer a people-centered development process under which the rural people would be able to design local development programmes/projects by themselves for their own benefit.

Ms. Montip Krachangvej in this paper "*Impact of decentralization on local level rural development in Thailand*" he described that how planners and policy makers were inspired to devise a decentralization process and create new organizations at central and local levels to reduce economic disparities between regions, to involve resources and administrative capacity of local governments in that process and to encourage people's participation in their own development.

Dr P. Subrahmanyam in his paper "*The role of civil society organizations and self help groups in decentralized rural development: South Asian experience*" presents select case studies of South Asian NGOs and SHGs on decentralized rural development and a brief review of South Asian development profiles. NGOs and SHGs are examined under four broad areas: economic empowerment, social empowerment, political awareness and participation and gender-related development promotion. The analysis covers the thrust of these organizations, their processes and impact and lessons that can be learned. Learning from NGOs and SHGs can enhance effectiveness and improve the efficiency and outreach of poverty alleviation and rural development programmes. It concludes that the presence of active and dynamic CSOs, SHGs and a well-informed citizenry can ensure responsible, transparent, efficient and good governance.

Kundu (n.d.) in his paper "*Trends and Process of Urbanization in India*" presents the urbanization in India from historical perspective, contemporary and projected urban trends in India in respect of Asia, Trend and decomposition of urban growth and migration, urbanization pattern in respect of size and class of urban centers, trends and pattern of urbanization, change of work force structure and impact on urbanization and so on.

Arafat (2007) in his thesis paper "*Definition Conundrum in Small Urban Centers: Study from Madhabpur Pourashava, Habigonj*" mentioned that there was no universally acceptable classification of urban center. The contemporary concept of urban center or urbanization in Bangladesh is suitable for big cities. In fact in many developed countries, the concept of

urbanization has replaced by urban development, even some of which had started implementing the new concept of ‘new ruralism’ due to their development. Variation in urban concept depends on economical status, population size, technological advancement and environmental aspects. An urban area, from the recent census report, had identified on the basis of demographic status and number of population evolved in non-agricultural activities. This paper had paid attention to demonstrate the existing socio-economic status and land use change in Madhabpur Pourashava of Hobigonj District. Here the author observed that the definition used to identify urban area was not properly applicable in the Maddhabpur Pourashava. Thus he suggested to the definition urban area on the basis of existing urban scenario all through the country. Perhaps, in Bangladesh, a thorough investigation in any small town will be considered for setting a new definition for urban center.

Kalam (2008) emphasized in his paper “*Establishing a Decentralized Planning and Development System in Bangladesh: Some Expectations*” necessity of a decentralized planning and development system in a country to perform responsibilities of local development on urban and rural local governments. This paper focused scenario of decentralize planning and development in Bangladesh, brief urban scenario in the country, review of Municipal Committee Rules 1968, Pourashava Ordinance 1977 and Pourashava Ordinance 2008. And it mentioned the scope to prepare master plan as per this ordinance and its procedure for approval of Master Plan and Notification of Approval. Also identify the importance weaknesses of the ordinance. This paper also goes through the 1982 decentralization policy at upazila level. Finally the paper concluded with strong recommendation for ensure decentralization planning and development of the country.

Quigley (2008) in his working paper “*Urbanization, Agglomeration, and Economic Development*” reviews the linkages between urbanization and economic development. It articulates the relationship between urban density and potential increases in productivity—through specialization, complementarities in production, through the diffusion of knowledge and mimicry, and simply through size and scale. The factors limiting the efficient sizes of cities are analyzed. The paper reviews empirical knowledge—from underdeveloped countries as well as high-income industrial societies—about the importance and magnitudes of these productivity gains. The analysis documents the close link between gains in economic efficiency and the urbanization of populations in most parts of the world.

Stren and Eyoh (2007) in there paper “*Decentralization and Urban Development in West Africa: An Introduction*” described the urban scenario in West Africa and different initiatives

for decentralization in this region. Here the authors mentioned that in this region as a whole it did not detect all the time economic growth and urbanization accompanied parallel like other developed countries. This paper described the three waves of decentralization and its nature, form, time period, problems, prospects of these regions which were mainly started from the end of colonial period. This paper also described the urban civil society in Africa, the democratization factors in West Africa.

Olowu (2007) in his paper “*Decentralization And Urban Governance In West Africa*” mentioned that West Africa has always been a center of great urban civilizations—the coastal cities of Abomey, Dakar, Lagos, and Freetown have played roles in more recent history similar to but of much less prominence compared to the cities of the Sahel—Kano, Bamako, Timbuktu, Jenne, and Sokoto. Today, cities in the region are regarded as part of the problem of governance and development rather than as part of the possible solutions to the problems those citizens of these countries face in these twin areas. So in this paper author tried to provide an alternative view: cities could become the center of economic growth, development, and better governance. This will require fundamental changes in the approach to decentralization in the region

Rahman, M. M. (2001) in his paper “*Regionalization of Urbanization and Spatial Development: Planning Regions in Bangladesh*” mentioned that Urbanization in Bangladesh takes the form of rapid growth of urban population, largely due to natural growth and rural-urban migration. The major objectives of this study are to examine the broader rudiments of the growth pole theme and to examine the roles of population pressure, environmental constraints, technology, socio-economic, institutional, and capital factors on urbanization, spatial development and inequality in Bangladesh. The spatial patterns of regional inequalities have been assessed to formulate regional planning required in the context of Bangladesh. Factor and cluster analyses techniques were used to identify the nature and spatial patterns of urbanization and spatial development separately for the year 1991. The results of factor and cluster analysis have been compared to the findings of the study throughout discussion. Factor analysis provided the initial scrutiny of variables and their spatial variations with some qualifications. While the factor structures captured all 18 variables in the analysis and grouped them into fewer factors at each time period, factor scores derived from such analyses formed the bases of regionalization of urbanization and spatial development.

Robert V. Kemper in his paper “*Urbanization in Bangladesh: Historical Development and Contemporary Crisis*” examine the historical development of the urban system in Bangladesh, compare its contemporary features with those of other Asian nations, and consider regional

differentiation within the Bangladeshi urban system. He also gives special attention to problems of urban poverty and discusses the research agenda of local and foreign social scientists interested in issues of urban and societal integration in Bangladesh.

Islam, N. (1999) in his paper “*Urbanization, Migration and Development in Bangladesh: Recent Trends and Emerging Issues*” discussed about the recent trends in migration and urbanization and the emerging critical issues which have impact on national development. The major objective of these studies is to enhance national capacity to formulate and implement population and development policies and programmes in Bangladesh, and through close interaction with the various stakeholder groups, to promote advocacy on critical related issues.

Rahman, M. L. and Mamun, A. M. (2012) in their article “*Migration, Urbanization and Land use Transformation: A Case Study of Ghatail Pourashava*” tried to examine the relationship between migration, urbanization and land use transformation with respect to Pourashava. Due to unplanned urbanization, the migrants are not able to gain their expected results from their rural to urban migration, and as well as reckless land use transformation is the ultimate result of massive migration that happened meeting additional residential demand, rather than existing agriculture use particularly in the Pourashava level. The reasons behind the massive migration are regional disparity, challenges in existing livelihoods, climate change and expectation to obtain better living standard. The people come to the major cities basically for searching their daily necessities and have an intention to settle down there. Therefore, it encourages unplanned urbanization to meet the demand of increasing population in the cities.

Rita Afsar (1999) in this paper “*Rural-urban dichotomy and convergence: emerging realities in Bangladesh*” describes the main causes and consequences of rural-urban migration in Bangladesh and explores their implications for poverty alleviation and spatial distribution policies. Amongst the main factors affecting people’s mobility are the impact of structural adjustment and privatization on the country’s economy and the related changes in the structure of employment. Migration has become more complex, diversified and multi-dimensional in nature. Gaps between rural and urban areas with respect to service provision are also narrowing, as both rural and urban poor households face insufficient access to them. While recognizing the importance of migration and other processes in rural-urban interactions, policy makers and planners must address the issues of urban management, resource transfer from rich to poor, diversification of employment opportunities for the poor and strong measures for the provision of social services for the poor in both rural and urban areas.

Afsar, R. (2000) described in her book *“Rural-Urban Migration in Bangladesh: Causes Consequences and Challenges”* that migration should not be viewed only as a short phenomenon of a permanent nature. It is a flexible and dynamic event that can occur once or several times and even continuously, involving two or more geographic locations. Unless the potential migrants have had information and help from ‘trusted’ kin members and friends at the place of destination they would not have taken the risk of migration. Non-permanent migration is found to have occurred from those areas which are well-connected to Dhaka city infrastructural. All joint families having more than one male adults and some cultivable land tend to facilitate non-permanent moves from village to Dhaka city. Agricultural labor predominated in the category of employed sample out-migrants to Dhaka’s slum and squatter settlement.

In Bangladesh, according to **Afsar, R.** (2000), this study focus particularly on the rural-urban migration process, explaining the causes of mobility and stability, the consequences flowing from the movement for the wellbeing of the migrant and their families, and the problems and opportunities generated by rapid rural-urban migration, the hallmark of the urbanization process in Bangladesh. This study also attempts to contribute toward the greater understanding of the urbanization process in Bangladesh. Rapid urban transition in Bangladesh and especially the growth of the capital and the only mega city, Dhaka had not only affected spatial distribution of the population but exerted profound influence on the economy, society and the policy. Rapid expansion of the commercial, transport and construction sectors and a few specialized types of manufacturing activities, such as, ready-made garment, leather, fish and shrimp processing, draw young adults from rural areas who otherwise would remain largely un/under employed. These sectors contribute between one-fifth and one-third to the total GDP of the country.

Kundu, A. (2009) focus on his research paper *“Urbanisation and Migration: An Analysis of Trends, Patterns and Policies in Asia”* in UNDP Human Development Research Paper. The paper presents overviews urbanization and migration process in Asian countries at macro level since 1950s, including the projections made till 2030. The pace of urbanization has been modest to high in select countries in Asia, not because of their level of economic growth but its composition and labour intensity of rapidly growing informal sectors. Several countries have launched programmes for improving governance and infrastructural facilities in a few large cities, attracting private investors from within as well as outside the country. These have pushed out squatter settlements, informal sector businesses along with a large number of pollutant industries to a few pockets and peripheries of the cities. The income level and quality of basic amenities in these cities, as a result, have gone up but that has been associated with increased

intra-city disparity and creation of degenerated periphery. Nonetheless, there is no strong evidence that urbanization is associated with destabilization of agrarian economy, poverty and despite the measures of globalization resulting in regional imbalances. The overview of the trend and pattern suggests that the pace of urbanization would be reasonably high but much below the level projected by UNPD in the coming decades.

Bhuyan, R. A.; Khan, R. H. & Ahmed, U. S. (2001) stated in their report “*Rural Urban Migration and Poverty: The Case for Reverse Migration in Bangladesh*” that attempts to arrest the deterioration of urban environment and improve the urban economic and social conditions. The study examines among others, the nature, extent, causes and consequences of migration including reverse migration in Bangladesh. The study has generated information on social and economic factors of migration. The objective of the study has been to analyse the factors behind rural-urban migration in Bangladesh and suggests a policy framework for inducing reverse migration for promoting economic growth and alleviation of poverty. The analyses have also been tried to make inter-temporal poverty scenario covering three episodes of before migration, after migration and reverse migration. I hope the study will be useful to the policy makers and experts in the area.

Farhana, M. K.; Rahman, A. S. & Rahman, M. (2012) focus in their article “*Factors of Migration in Urban Bangladesh: An Empirical Study of Poor Migrants in Rajshahi City*” that the factors of rural-urban migration in Bangladesh. It is found that the underlying cause of migration is mainly driven by economic and social factors i.e., unemployment, poverty, political and ethnic conflicts, religious etc. In the migration process the push factors are more active than pull factors, as poverty and unemployment always push the poor villagers to change their residence to the cities. After migration majority of the migrants comparatively improved their livelihoods in the city. Although poor migrants have contributed significantly to the economic growth and gained from higher wages in higher productivity areas, they remain socially and economically excluded from the wider benefits of economic growth such as access to food and education, housing, sanitation and freedom. The study results highlight the need to target migrant groups and urban poor within urban areas in the provision of availability of work and social care services.

Mohit, A. M. (1990) focus in his article “*Rural-Urban Migration in Bangladesh: An Urban Perspective*” that on providing an explanation to internal migration pattern within the urbanization process of Bangladesh. The main aim of the study is to examine internal migration pattern within the urbanization process of Bangladesh. The analysis has identified the weak

attractiveness of urban centre's having below 100,000 populations to the migrants of Bangladesh. By contrast, the migration proneness of the larger urban centers has also become evident from the analysis. It, therefore, appears that a balanced distribution of internal migration would require strengthening the economics of the small - and medium sized urban centre's so that potential migrants may be attracted to these towns. Thus urbanization policies to manage internal migration process should have to be concentrated towards developing the less than 100,000 urban centers in Bangladesh.

Marshall, R and Rahman, S. in their research paper "*Internal Migration in Bangladesh: Character, Drivers and Policy Issues*" by UNDP, explores the nature, causes and dynamics of domestic migration, and specifically the role played by three distinct factors – livelihoods and economy, the quality of public services and the presence of challenging environmental conditions. It presents key findings, conclusions and offers a series of policy recommendations. However, an equally important aim is to generally inform and stimulate debate on migration and the associated policy questions. The supporting analyses employ a set of quantitative methods, and we aim to supplement the largely qualitative literature that has emerged in recent years. This paper views internal migration in a positive light, seeing it as essential to economic transformation, and crucially, to the on-going reduction of poverty. Successful management of this process requires that some of its complexity be stripped away, and the key near term drivers and their relative importance are revealed.

In this article "*Seasonal Migration and Micro-credit in the Lean Period: Evidence from Northwest Bangladesh*" the author **A. S. Shonchoy** said that temporary seasonal migration is an issue which is largely ignored in the standard rural-urban migration literature. Seasonal migration due to agricultural downturns is a common phenomenon in developing countries. Using primary data from a cross-sectional household survey from the northwest part of Bangladesh, this study quantifies the factors that influence such migration decisions. Among other results, we find that network effects play a significant role influencing the migration decision. Seasonal migration is a natural choice for individual suffering periodic hardship; however the strict weekly loan repayment rules of Micro-credit can have adverse effect on this process, reducing the ability of borrowers to react to a shock. Our result suggest that poor individuals prefer the option of not accessing the micro-credit and opt for temporal seasonal migration during the lean period. The results have numerous potential policy implications, including the design of typical micro-credit schemes.

Farzana, A. and Watanabe, S. discuss in their paper “*NGO Savings and Credit Scheme: Effectiveness in Improving the Quality of Life of the Urban Poor in Different Poverty Levels in Dhaka*” that to analyzed and assess the role of the credit and savings scheme of an NGO in improving the QOL of the urban poor of two different poverty levels. This also shows the need for special designs of development schemes, so that the poorest citizens of our society are reached and that they are effective enough to make a significant improvement of their Quality of Life.

Mark M. Pitt and Shahidur R. Khandker in their research paper “*The Impact of Group-Based Credit Programs on Poor Households in Bangladesh: Does the Gender of Participants Matter?*” tried to examine the impact of participation, by gender, in the Grameen Bank and two other group-based micro credit programs in Bangladesh on labor supply, schooling, household expenditure, and assets. Here, he fined that program credit has a larger effect on the behavior of poor households in Bangladesh when women are the program participants. For example, annual household consumption expenditure increases 18 taka for every 100 additional taka borrowed by women from these credit programs, compared with 11 taka for men.

Patrick Develtere and An Huybrech in their article “*The Impact of Microcredit on the Poor in Banglades*” presents a comparative overview of the most relevant findings from studies of the impact of microcredit institutions like the Grameen Bank and BRAC in Bangladesh. It first evaluates the evidence on economic impacts, which suggests that the vulnerability of bank members has been reduced even if there is no consensus about whether the two institutions also reduce poverty. It then considers the social impact, especially in relation to the situation of poor women and to various spill-over effects in different spheres of social and economic life. Keywords: micro- credit, development, Bangladesh, Grameen Bank, BRAC.

Chapter-4: Study Area

4.0. Introduction

4.1. Betila

4.2. Andarmanik

4.0. Introduction

Manikganj District located in between 23°38' and 24°03' north latitudes and in between 89°41' and 90°08' east longitudes. It consists of 1 municipality, 7 upazilas, 65 union parishads, 1357 mouzas, 9 wards, 49 mahallas and 1647 villages. The upazillas are Manikganj Sadar Upazila, Singair Upazila, Shibalaya Upazila, Satura Upazila, Harirampur Upazila, Ghior Upazila and Daulatpur Upazila.

In Manikganj district, two villages are our research area. Betila the first village, which is located in Manikganj Sadar Upazila on Betila-Mitara Union. Andarmanic is another village, which is located in Harirampur Upazila on Boyra Union. Here, below discuss about these.

4.1. Betila

In Manikganj Sadar Upazila, Betila-Mitara Union a traditional regions. At the time, witnesses and the Dhaleshwari ink Ganges flowed through the union of two edges. Betila-Mitara Union education, culture, religious occasions, including several in the sport is still flaring in its own intrinsic. Betila-mitara union is bounded by Jagir union on the north, Putail union on the south, Krisnopur union on the east and Nobo-gram union on the west. The Union has a total of 41 villages. In which is a betila. Its total area is 1.7 km. Betila village is bounded by Bethuajani village on the north, Bipro-betila village on the south, South-mitara on the east and Ramdiya on the west.

Communications:

Betila is located in along to the Manikganj-Singair-Hemayetpur road from 6 km southeast side. Here rickshaws, auto rickshaws, vans, bus and all types of vehicles are available.

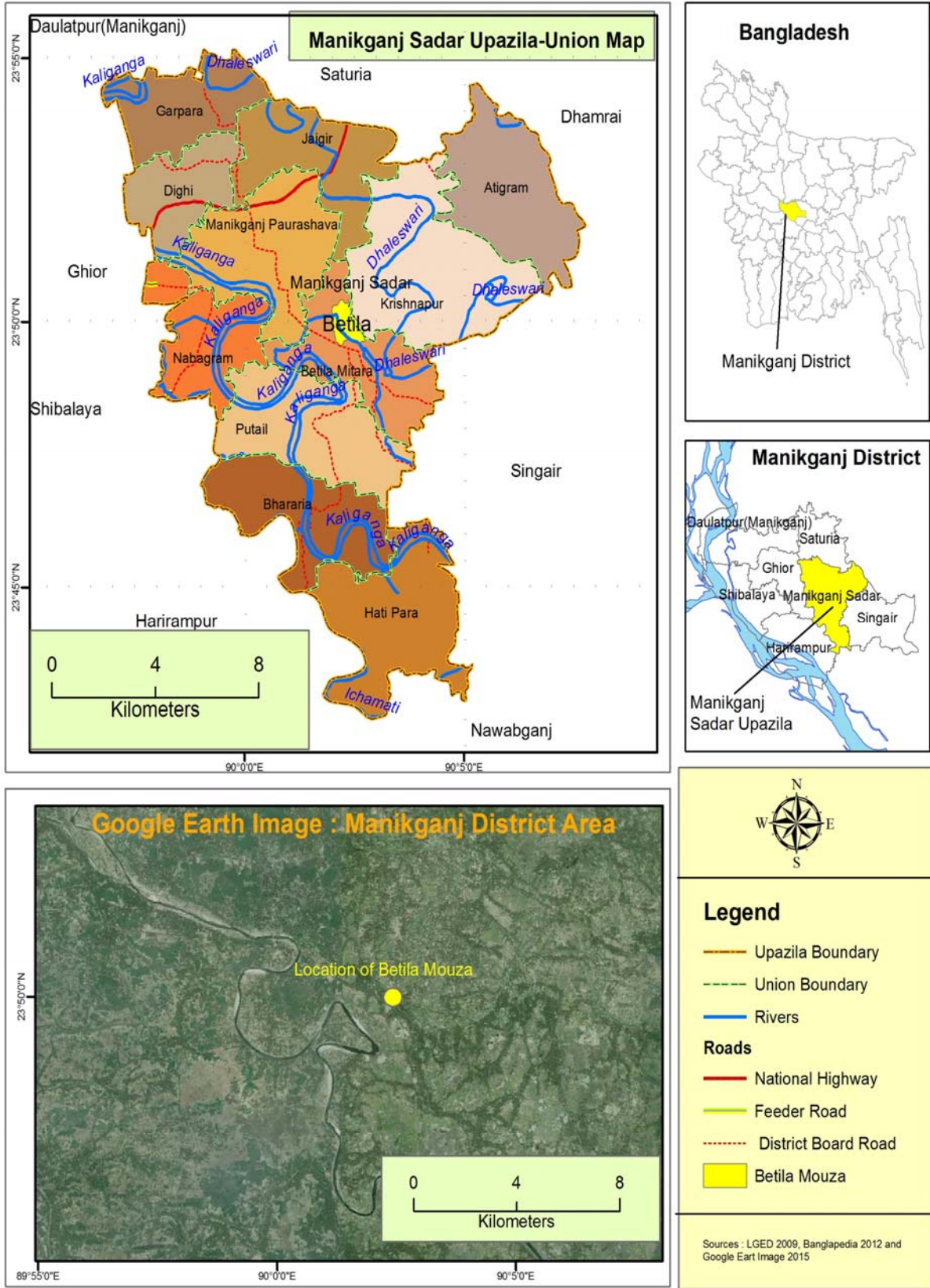
Population and Professions:

The total population of 2915 people in this village. Literacy rate is 41.3% (BBS,2001), according to census 2001 The people involved in different professions, such as Agriculture, non-agricultural labourer, industry, service (govt. and private), religious service etc. But, Main source of income is agriculture. And others occupation is driver, small businessman, etc.

Water bodies:

On Betila-mitara Union, kaliganga, Dhaleshwari rivers are flow. Sarenkhali river and several small streams are flow over this union (Bnaglapedia, 2012).

Study Area Map: Location of Andharmanik Mouza



Map 4.1: Village Map of Betila

Source: Banglapedia 2012 and Google Image.

Main crops:

The main crops are paddy, wheat, jute, tobacco, potato, pulse, sugarcane, maize, oil seed, vegetables.

Literacy rate and Educational Institutions:

The literacy rate is 46%.¹ In this village have 3 primary school. One is government primary school and another 2 are NGO schools. And also have a madrasa is here.

NGOs:

NGO activities Operationally important NGOs are brac, asa, grameen bank, grameen seba songstha, sahpla.

Banks:

In this village, only one bank is here and that is Grameen bank. But, people are also move to others bank, which are located in Manikganj Sadar. Because, the communication is very well.

Health centres:

Here is one health center in Union Parisod. People are also going to Sadar hospital, when they need.

Natural disasters:

Tornado and cyclone are main natural hazards in this village. Here, have not seen any others type of natural disaster.

4.2. Andarmanik

Padma river has developed bearing age witnesses, Harirampur Upazilas. It is at the center of Harirampur Upazila. Whose name is Boyra Union Council. This Union is bounded by Chala Union Council on the north, Balara Union Council on the east, Ramkrishnopur Union Parishad on the west and the Padma river on the south.¹ This is a traditional Union Council. In this Union, the total number of the village is 19. Andharmanik is one of the village, in this Union. Its total area is 2.0 km. this village is bounded by Jatrapur village on the north, Charkandi Boyra on the east, Khalpar Boyra on the west and the Padma river on the south.

Communications:

The village Andharmanik is located in just 1 km west of Harirampur Upazila Parisod, which is adjacent to the banks of the river Padma. It takes only 10 minutes by rickshaw from the Union Council. The communication system as well. Both ripe and unripe road exists. Here rickshaws, auto rickshaws, vans, and vehicles are available.

Population and Professions:

About, 6500 people live in this village (BBS 2001). The people involved in different professions, such as blacksmiths, fishermen, weavers, fuller, farmers, sage etc.

Water bodies:

The main river is the Padma river. In this Boyra Union, due to river erosion in most of places are gone in the river womb. The extent of the place, also along with the Padma river. Andharmanik village also along with this river.

Main crops:

Main crops are Paddy, jute, wheat, mustard, onion, garlic, peanut.

Literacy rate and Educational Institutions:

The literacy rate is 32% (BBS,2001). In this village have 2 primary school. One is government primary school and another is NGO school. And also a Dakhil madrasa is here. This government primary school is stablished in 2006.

NGOs:

Gono Kolyan Trust, ASA, ASOD, BRAC, Barsic and Grameen Shakti are work in this village. The NGOs are providing their finanacila support for self-employment to developed their financial condition.

Banks:

In this village, there is no Bank. But, there is a Government Bank in Boyra Union.

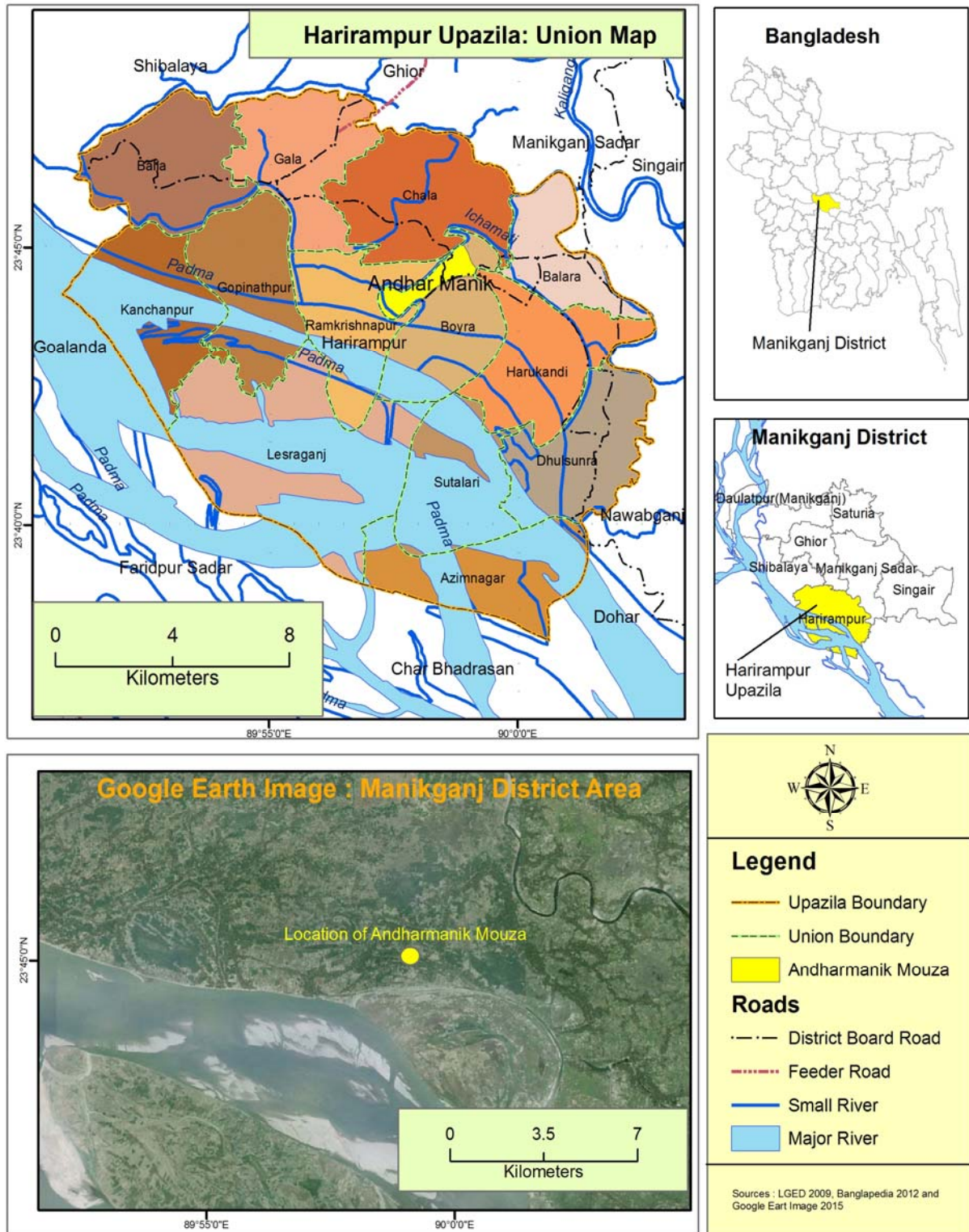
Health centres:

Here is only one health center in Union Parisod.

Natural disasters:

Now, the main natural disaster is river erosion. Over the last 8 years have stopped it. But, here is the construction of a dam. The dam is just on the side of this village.

Study Area Map: Location of Andharmanik Mouza



Map 4.2: Village Map of Andharmanik.

Source: Banglapedia 2012 and Google Image.

Chapter-5: Theoretical Framework

- 5.0. Introduction
- 5.1. Migration: A Theoretical Overview
 - 5.1.1.Rural-Urban Migration
 - 5.1.2.The Categorization of the Process of Migration
 - 5.1.3. Factors Determining and Affecting Rural-Urban Migration
- 5.2. Urbanization: A Theoretical Overview
 - 5.2.1. Urbanization Process in Bangladesh
- 5.3. Urban Policy
- 5.4. Decentralization: A Theoretical Overview
 - 5.4.1.Advantages of Decentralization
 - 5.4.2. Disadvantages of Decentralization
- 5.5. Micro-credit: A Theoretical Overview
- 5.6. Definition of NGOs
- 5.7. Relation between Migration and Sustainable Development
- 5.8. Relationship between Urbanization and Migration
- 5.9. Relationship between Urbanization and Sustainable Development.

5.1. Introduction

Theoretical framework is very important to understand the terms and ideas those are very much applicable and related to this research work. A well-built theoretical framework helps the research to enrich the conducting research that helps to fulfill the basic objectives of the research. This chapter is undertaking to frame concepts and ideas to undertake this research. Firstly the related terms used in the title and report are discussed.

5.1. Migration: A Theoretical Overview

Beginning with Revenstein's law of an inverse relationship between distance and migration (1885: 199), geographical distance has occupied an important position as a classificatory variable. Geographical approaches define migration within arbitrarily demarcated boundaries or lines which may be totally irrelevant demographically and may have profound implications for the observed incidence of migration. For example, when large unites such as the state were used to define migration only 3.6 percent of the total Indian-born population were recorded as migrants increased to 29 percent which suggests a completely different level of migration (Skeldon, 1987:1076).

According to Nelson (1976:7) migrants' behavior on vital issues, such as housing, social contacts, use of saving and political interest is determined by their intentions and expectations about staying in the city of destination vis-à-vis retuning to the village of origin, regardless of whether or not these expectations are later realized. The concept of intentions has been enlarged upon by Hugo through the introduction of commitment criteria that can capture distinct forms of rural-urban movements 'along a continuum between total commitment to village and total commitment to city' (Hugo, 1980:87).

Following Zelinsky (1971, 225), population mobility can be divided into migration and circulation. The distinction is usually drawn on the basis of the degree of permanent change of residence which is again arbitrarily assessed by the researchers. The United Nations defines migration as a change of residence from one civil division to another for a period of one year or more. Those movements for less than one year are regarded as non-migratory. Many empirical studies, on the other hand, define a migrant as a person who changes his residence for a period of time such as six months or one year (Zelinsky, W. 1971).

The essential characteristic of migration is that it involves a change of residences either temporarily or permanently. This is one of the basic differences between a 'mover' and a 'migrant'. Thus, all migrants are movers but some movers such as commuters and short term

visitors, shoppers etc. are not migrants (Mahbub 1985-86, 1986). Recent mobility studies in Third World countries, have established that migration can be divided into linear and non-linear (circular or repetitive) patterns. The former is very common in marriage migration while the latter is mostly related to the movements of working people, often from villages to towns.

5.1.1. Rural-Urban Migration

The movement of people from the rural to the urban area may have been a continuing process over the countries, but it is only in this last century that we have seen the movement take on such a magnitude. Migration to the urban areas can be caused by economic or a combination of both economic and political factors. Some economic and political factors are:

- The neglect of the rural area by the Central Governments and therefore failure to develop the rural areas to make it viable to live off the land.
- The rural population not given equal rights as the ones living in urban areas or equal opportunities for education and self development.
- Over centralization of industry in urban areas instead of spreading some of this into the rural areas.
- Insecurity of some rural areas because of insurgency and anti government activities which in turn cause the central government to look at part of its rural population with hostility and suspicion.
- The feudal system which continues to exist in parts of Asia, and which creates a group of landless indentured workers.

In addition to the above, some of the other reasons may be social and psychological, such as the false image of the good life in the city, its bright lights and ways of life communicated by the mass media into the rural areas. The movement to the urban areas is frequently the cause of a multitude of problems for the city, but in some situations it contributes to the manpower for development of the economy of the urban areas, but at the same time depletes the rural area of manpower for development of the economy there, it creates an imbalance in the economic system, and for the migrant, he becomes simply an instrument in the community not of his own origin, he is uprooted from this rural culture, frequently separated from his family and his familiar society, and at the same time without adequate training and preparation for the work and

life in the city, he frequently finds it difficult to integrate into urban life, and be able to participate in urban society in responsible way.

5.1.2. The Categorization of the Process of Migration

Migration studied can be divided into ten broad groupings, many of which are by no means mutually exclusive. These are, namely, the economic, social, physical, psychological, political, demographic, geographic and informational factors, as well as the impact of migration upon the rural and urban areas.

- **Social Factors:** The social factors can be categories into four sub sectors, namely, family ties, family quarrels, social unrest, destitution due to old age or physical/ mental handicap. It can be seen in rural areas that have an extended family, where most of the men depend on a particular income feature usually met with quarrel for land inheritance, responsibility of old parents, sisters, family expenses etc. Social unrest means one form of victimization on a person or family by a pressure group. In Bangladesh, poor people always are being the sufferers of the situation. It also cannot be solved due to weakness of administration in rural areas. When it becomes unbearable for a person they usually migrate. In Bangladesh both scenarios are quite familiar for migration.
- **Physical Factors:** Physical factors consist of natural disasters like flood, drought. Migration to urban areas mainly caused due to the physical factors. Flood every year destroys the land, crops and properties of peoples and drags a high number of people to the urban areas. Again drought also a great issue for migration. Draught is also faced regularly by the people of north Bengal severely all most every year. The field study also reflects flood and draught as a vital cause of rural to urban migration.
- **Psychological Factors:** It includes the attraction of cities. City life consists of better facilities and amenities like better medical care, electricity, gas, water etc. These facilities attract people and they migrate. Another psychological fact is large labor market of the city. Some rural people may not be happy with their agrarian job and may not satisfy with rural livelihood on their point of view and they also migrate to the urban area.

Another factor is seen that influencing by relatives. It is a common scenario of Bangladesh. Rural people always get influenced by their neighbors and relatives to migrate in the city. Villagers get more influenced if they feel more deprived because of unequal resource distribution among them.

- **Political Factors:** Rural to urban migration also happens for political factors. Political factors can be two types. One type is the people migrate who have been threatened by a political group and other is the people lead to threat lives under a political group. In rural areas often political factors become serious like in the time of government change, new membership, and election period in rural areas etc and often poor people becomes victim of political unrest situation.
- **Demographic Factors:** Demographic factors can be divided into age, sex, marital status and education. It is seen in studies that young people are the pre dominant among the migrants. In middle age people also migrate but migration rate is really low among the old aged people. Again it can be seen usually that rate of migration is high among the men, where women migrate less. Same can be seen that a married person usually has a trend to migrate than an unmarried person, because a married person has some responsibilities to run out his family and has a trend to earn a better income. Another demographic issue of migration is education. The students who are studious and are in a well financial condition, want to migrate to the urban area to get better educational facilities.
- **Geographic Factors:** Geographic factors consist of two parts named distance and communication. People from nearer place of an urban area have a high trend of migration to the urban area than the distant parts. Again, communication means the contact of people with relatives, friends and neighbors who are living in an urban area. Usually it is seen that rural people migrate to a new urban area with reference of their relatives or friends who are already living in the place.

5.1.3. Factors Determining and Affecting Rural-Urban Migration

The volume and the direction of migration are determined by the economic differences between the areas. People generally move from low-earning areas to high-earning areas. People may migrate from unproductive areas, areas having high pressure of population, and from areas where job opportunities are not sufficient. The net movement out of, or into, any area will depend on the nature and strength of the push and pull forces. The uncertain economic condition and bleak economic prospects may act as great push factors, while industrialization in the city areas may act as pull factors. The factors affecting internal migration may be discussed below:

- **Abnormal Pressure of Population on Land:** Abnormal pressure of population on land compels people to migrate to other areas. Excessive pressure on land leads to uneconomic

holdings, poverty, underemployment, disguised unemployment, indebtedness and so on. Therefore people try to emigrate.

- **Industrialization:** Industrialization is an encouraging factor for internal migration. It leads to the establishment of different countries and projects. During the period of industrialization cottage and handicrafts have relatively less importance. Therefore, the people who are in search of jobs may migrate to the city areas where the tempo industrialization is generally high.
- **Better Transport and Communication Facilities:** Improvement of transport and communication facilities encourages movements from village to city and from city to village. Since the transportation facilities are easily available, people are encouraged to move from one place to another.
- **Joint-Family System:** The joint-family system is an advantage for internal migration. In a joint-family system, some of the members may easily migrate to other areas in search of better jobs or education. They are not worried because their families are looked after properly in the joint-family system.
- **Indebtedness and Poor Economic Condition:** Indebtedness and poor economic conditions induce people to leave the village in search of better-paid occupations so that they can earn sufficient money to pay off the debt and to better their economic condition.
- **Social conditions:** In certain areas, social conditions are not favorable for free living. Unsociability, class antagonism, personal conflicts and the like may induce people to leave such societies. In cities, social evils affecting personal freedom are comparatively less. Therefore, people are attracted towards cities.
- **Family trouble:** There may be conflict among the members in the same family. Some members of the family may migrate to towns for avoiding conflict and antagonism.
- **Marriage:** Marriage is a great force favoring internal migration. After marriage, the wives accompany their husbands. Thus, the wives have to migrate to new places.
- **The Attraction of Cities:** Cities have great attraction for the people of the non-city areas. Cities provide better facilities for education, employment, living and the like. Therefore, the villagers are easily attracted by the way of life in the cities.

- **Service and Transfers:** When people get jobs in a new area, they settle there. People in government service or even in private service may be transferred to new places where they may settle.

5.2. Urbanization: A Theoretical Overview

Urbanization is the physical growth of urban areas as a result of global change. Urbanization is also defined by the United Nations as movement of people from rural to urban areas with population growth equating to urban migration. Urbanization is closely linked to modernization, industrialization, and the sociological process. Urbanization occurs naturally from individual and corporate efforts to reduce time and expense in commuting and transportation while improving opportunities for jobs, education, housing, and transportation. Living in cities permits individuals and families to take advantage of the opportunities of proximity, diversity, and marketplace competition. There are some other definitions of urbanization. These are:

- Urbanization refers to the general increase in population and the amount of industrialization of a settlement. The density of population in urban areas increases because of the migration of the people from less industrialized regions to more industrialized areas. Urbanization usually occurs when people move from villages to cities in search of a better life (Abijith, 2006).
- Urbanization is an increasing concentration of the population in cities and a transformation of land use to an urban pattern of organization. The process of society changing from rural to urban and economic activities concentrating in cities.
- Urbanization is the process through which more and more of a given population moves from rural from rural setting to the city. A distinct process of modernity that is associated with industrialization and capitalism, it results in such things as higher levels in the division of labor, increases in the value of money, increases distance towards different classes of people etc.

According to Mitchell, "the process of urbanization is moving towards the city; it is changing of the profession from agriculture to another job in the cities, and changing the behavioral norms at the same time".

Urbanization means the expansion and development of a city or one or more cities through the growth of its population, cultural differences, diversities in professions, norms and behavior which influence their urban lives and related social, economic, professional and administrative sectors etc. (Elahi, 2005).

5.2.1. Urbanization Process in Bangladesh

Although the urbanization process is widely acknowledged to be associated with increasing levels of national production and higher levels of per capita GDP, poverty remains a persistent feature of urban life in the developing countries, both in terms of income and immigrants' living conditions. Economic growth in cities has been found to be insufficient to achieve poverty alleviation of those countries. Government action has focused on welfare and habitat improvements under various poverty alleviation programs but has been unable to make linkages between these improvements and increases in productivity and income for the urban poor.

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People move into cities to seek economic opportunities. In rural areas, often on small family, it is difficult to improve one's standard of living beyond basic sustenance. Farm living is dependent on unpredictable environmental conditions, and in times of drought, flood or pestilence, survival becomes extremely problematic. Cities, in contrast, are known to be places where money, services and wealth are centralized. Cities are where fortunes are made and where social mobility is possible. Businesses, which generate jobs and capital, are usually located in urban areas. Whether the source is trade or tourism, it is also through the cities that foreign money flows into a country. It is easy to see why someone living on a farm might wish to take their chance moving to the city and trying to make enough money to send back home to their struggling family.

There are better basic services as well as other specialist services that aren't found in rural areas. There are more job opportunities and greater variety of jobs. Health is another major factor. People, especially the elderly are often forced to move to cities where there are doctors and hospitals that can cater for their health needs. Other factors include a greater variety of entertainment (restaurants, movie theaters, theme parks, etc) and a better quality of education, namely universities. Due to their high populations, urban areas can also have much more diverse

social communities allowing others to find people like them when they might not be able to in rural areas.

These conditions are heightened during times of change from a pre-industrial society to an industrial one. It is at this time that many new commercial enterprises are made possible, thus creating new jobs in cities. It is also a result of industrialization that farms become more mechanized, putting many laborers out of work. This is currently occurring fastest in Bangladesh.

Urbanization is thought to have started in Bangladesh over two thousand years ago back then they were concerned with setting up administration, trade, commerce and certain religious celebrations. Urban centers were set up in hope to define the country but most of them ended up coming under British command so growth at this time was very slow and limited. Most urban centers where there was easy access to transport meaning they were usually on a river for trading with other urban areas. When India and Pakistan gained their independence in 1947 major investments in the city of Dhaka and Chittagong occurred they were old British headquarters and were all industrial areas. So this caused West Pakistan to dominate the government and Bangladesh was left with problems as the country experienced a huge increase in urban population just before its independence in 1971. This happened due to Muslims that migrated and decided to settle in urban areas. In this time there was also a rise in rural population which helped in the process of urban growth. The main reasons for people moving to Dhaka city is if they were unemployed, landless and just basically stricken may be able to improve their lifestyle (Islam, N. 1999).

Bangladesh is one of the most populated countries of the world. The total population of Bangladesh is 142 million with a growth rate 1.37 per cent (BBS, 2011). In a survey carried out by the United Nations-2011, Dhaka is identified as a mega city and it would be 9th populous city of the world. Dhaka is now experiencing a period of cramped population growth and migrants are mainly responsible for this high growth rate. In 2007 the population of Dhaka city is more than 10 million and a report expects it to swell 16 million by the year 2010 and 25 million by the year 2025. The city is, however, increasingly characterized by large slums, poor housing, excessively high land prices, traffic congestion, water shortages, poor sanitation and drainage, irregular electric supply, unplanned construction, increasing air pollution and poor urban governance which results in growing problems of law and order.

5.3. Urbanization Policy

In the history of the Dhaka, the first 300 years of the pre-industrial era. At that time there was no industry. In 1874, the city's first water supply system was introduced. In 1878 came the first power connection. The first railway line was established in 1885. Motor vehicle is started in 30 of the last century. The first product in the industry began in the late nineteenth century. Then, the image of Dhaka city was to changing rapidly. There was no control. The situation that has been turned in the capital city has become so commercial and residential forms missing. Urbanization has developed without the benefit of the citizens of wishful thinking, it still continues. Consequences of this city once thriving crafts, currently ranked first rank among the world uninhabitable. Government of Bangladesh associated with rapid urbanization and the natural, economic and social problems and enough informed. But also about the government did not take specific policy yet. However, at different times, for various government reports and other documents related to urbanization and urban development policy has a different thought. In 1976, Vancouver, Canada, organized by the United Nations general assembly of the first human settlement in the world, presented the human settlement of the public policies on the national instrument of human settlements and urbanization in the statement. Apart from the year 1973 until the year 1993, published in the official policies of the five-year plans are available in several directions. Several more such official report was prepared at different times later.

Human settlement in February 1976 report, the zone will be marked by some plans. And in each of these areas will be medium-size cities. This will act as the central point for the development of the region.

The second five-year plan (1980-85), urban infrastructure and public service in 100 cities across the country on the periphery of the city from the 1200 plan were to expand. The objectives of this program were: communication through the creation of the transport system in the city. These centers provide the necessary infrastructure and public service, generating employment to establish agro-based industries. The goal of this policy was virtually one-sided development of the city center and across the country resistor to ensure balanced development. In 1980, the government adopted a policy of decentralization of the administration and development of the country, all of the 460 Thana was transformed into an Upazila. The purpose of the city center was the Upazila headquarters of the existing structure. For the rural population, administrative, industrial, trade and social and cultural development of the great advantages such as easier and made accessible.

The third five-year plan (1980-90), has been already included in this policy. All 460 of the country's central cities or urban areas have been declared Upazila. As a result of the country's urban population census of the year 1981 was higher than the show. Between the third and fourth five-year plan, the government decided to work on the land-use plan for the enforcement of all districts in the country and for the Upazila.

The fourth five-year plan (1990-95) Re-evaluation of the plan and are recommended to be completed. However, almost none of these have not been approved by the government, or the implementation of the initiative was taken. The fourth five-year plan was macro-economic policy; it could be helpful in the development of the city. These policies were- to make encourage private investment, to continue the process of decentralization and local governments in order to strengthen the implementation of the government's development activities. But the government fell before the start of the fourth plan (the 1990 Act in December). In March 1991 the newly elected government came to power for 5 years. The new government had an important decision to abolish the Upazila procedures. As a result, the Upazila headquarters of the importance of the city center is reduced. Most recently, the Planning Commission rejected the five-year plan. And the 15-year long-term plans initiated a participatory perspective; in order to complete the annual development (past and present) have been throughout. Here, the urban sector is rarely mentioned. However, previous plans and the development of urban development policies were partly mentioned. In the previous plan, the urbanization and urban sector was emphasized. The caretaker government task force formed in 1991 by order of the report (The Report of the Task Force on Social Implications of Urbanization) had heard enough about urban policy and poverty alleviation. However, the report was adopted by the Government.

Later, in 1993, the National Housing Policy, Bangladesh cities and settlements of the assessment report on the sector, The Bangladesh Urban and Shelter Sector Review-1993, (UNDP-UNCHS 1993), The Bangladesh Urban Sector National Programme Document-1994, UNDP-GOB, 1994 and national reports prepared for the global settlement conference, The Bangladesh National Habitat-II Report-1996 (GOB, 1996), and various types of documents and reports important role in national development, urbanization has been mentioned. This report documents a wide range of urban policy direction is mentioned. Even the wise and sustainable urban development, it is possible to make a plan of action has been inserted. National Housing Policy is a document approved by the government as well as the Second World Habitat (Habitat-II) made the national instrument for the conference adopted by the government. The other two instruments at the national level has been widely discussed, but still not recognized as an official document. In

these reports and documents and policies, a mutual issue of urbanization and poverty reduction strategy and action plan contains statements.

The main objectives of the National Housing Policy -1993 was "housing for all" (housing for all). The urban management policy in 1994, the city has been forced to increase public awareness about urban decentralize. Later in 1999, the basic principle of management policy for the city was trying to form, which has been trying to properly manage the decentralization trend. Act 2006 of the National Urban Development Policy is expressed in the draft, the national level and local level in addition to the items from the private sector can play a major decentralization process has been referred to it. But later on, in the absence of approval, the draft was not implemented.

The basic purpose of the Sixth Five-Year Plan 2011-15 is higher growth to make poverty alleviation and in Bangladesh by 2021, into a middle income country. Will remain at the lowest level where the poverty reduction and economic development, regional disparities, as well as to increase the empowerment of the poor and socially. But, due to the Sixth Five Year Plan (2011-15), the seventh Five-Year Plan has been undertaken. At the time of the 7th Five year plan, all of them are involved. The disabled, women, hijra, haor region communities, coastal communities, river erosion, the populations of those included in this five year plan. The government is giving priority to development, but it will not be the same for the type of development everywhere. Factor-driven development of the country's economy will be taken from the investment-driven economy. The current budget (2014-2015) is designed to urbanization; the last Dhaka of Detailed Area Plan (DAP) to refine the new way (2016-2035) to the term of the plan has been formulated. The budget also called to be the main way to solve the problem of urbanization in rural areas of the country, developed or populated rural settlements and build the village center and is connected with the National Highway to build Township. This is how we contribute to the development activities that are just waiting to see.

The National Urban Policy-2014 has finalized the draft. The policy of the government in order to prevent urban migration is integrated plan. At the same time build a balanced urbanization will emphasis on decentralization. Discourage investment in the megacity region, other regions and cities are taking steps to encourage investment. Local Government, Rural Development and Cooperatives Ministry have created these policies. The policy did not take the necessary measures to rehabilitate the slum eradication has been discouraged. The country's total urban population is more than four million. And every year, the percentage of the population is increasing at the rate of 5 percent. In urban areas, 60 percent of the people live in Dhaka and

Chittagong City Corporation. Rapid unplanned urbanization is having an adverse impact on the social and natural environment. As a result, the existing infrastructure and services is a huge pressure. For increasing population housing, water supply, sanitation, waste management, education, health, electricity, communication facilities, etc., services has been a challenge. If Urbanization is not planned, it will not be able to deal with these challenges. For this reason, urban policies are designed to build urbanization. In National Draft Policy, the city is divided into 5 steps. These steps include the megacity, metropolitan, medium city, district towns and compact towns or developing centers. If more than one million inhabitants, it is the megacity. If the population is below one million to 5 million, it is the city. If the population is 50 million to below 5 million, then it is a medium city. If the population is 20 to 50 thousand below, it will be the Upazila city. If the population is below 20 thousand, it will be a compact towns or developing small centers. The full implementation of the plan will develop a balanced urbanization. People just do not have the early lead with, will lead to other areas.

5.4. Decentralization: A Theoretical Overview

Decentralization means:

- To distribute the administrative functions or powers of (a central authority) among several local authorities.
- To bring about the redistribution of (an urban population and industry) to suburban areas.
- To cause to withdraw or disperse from a center of concentration: decentralize a university complex; decentralize a museum.
- To undergo redistribution or dispersal away from a central location or authority.

Decentralization can be viewed as an extension of delegation. When a part of the work is entrusted to others, it is known as delegation. Decentralization extends to the lowest level of the organization.

A few definitions are given below:

1. “Decentralization refers to tire systematic effort to delegate to the lowest levels all authority except that which can only be exercised at central points.” —Louis A. Allen
2. “Decentralization means the division of a group of functions and activities into relatively autonomous units with overall authority and responsibility for their operation delegate to time of cacti unit.’—Earl. P. Strong

3. “Decentralization is simply a matter of dividing up the managerial work and assigning specific duties to the various executive skills.”—Newman, Summer and Wairen

Thus, decentralization is concerned with the decentralization of decision-making authority to the lower levels in managerial hierarchy.

In general, the decentralization of activities and the ability of the government to be the center of the hand, regional or local government or private agency or the beneficiary organization or individual to endure. As a result of this system of decision-making at the local level more in line with people's needs and can be more practical decision. Wastage of public expenditure and the desired result is to ensure that the use of the central government, which is not possible. Local organizations or non-governmental organization responsible for providing services to the service quality and efficiency can be increased through the creation of the competition.

Decentralization—the transfer of authority and responsibility for public functions from the central government to subordinate or quasi-independent government organizations and/or the private sector—is a complex and multifaceted concept. It embraces a variety of concepts. Different types of decentralization show different characteristics, policy implications, and conditions for success.

A decentralized organization is one in which decision making is not confined to a few top executives but rather is throughout the organization, with managers at various levels making key operating decisions relating to their sphere of responsibility. Decentralization is a matter of degree, since all organizations are decentralized to some extent out of necessity. At one extreme, a strongly decentralized organization is one in which even the lowest-level managers and employees are empowered to make decisions. At the other extreme, in a strongly centralized organization, lower-level managers have little freedom to make decisions. Although most organizations fall somewhere between these two extremes, there is a pronounced trend toward more and more decentralization.

“A decentralized system is one which requires multiple parties to make their own independent decisions”

In such a decentralized system, there is no single centralized authority that makes decisions on behalf of all the parties. Instead each party, also called a peer, makes local autonomous decisions towards its individual goals which may possibly conflict with those of other peers. Peers directly interact with each other and share information or provide service to other peers.

An open decentralized system is one in which the entry of peers is not regulated. Any peer can enter or leave the system at any time. Due to this and the fact that peers are autonomous with possibly different goals, the system may be exposed to a number of malicious attacks. A well-known example of such attacks is in the case of p2p file-sharing applications where malicious peers disguise viruses and Trojans as reliable resources. Some of these critical threats are discussed below. In the absence of a centralized authority, each decentralized peer must safeguard itself against such attacks. Decentralized trust management provides an effective measure to counter such threats.

One of the most comprehensive and popular definitions of decentralisation come from Rondinelli and Cheema (1983:18), which maintains that:

[decentralization connotes] the transfer of planning, decision making, or administrative authority from central governments to its field organizations, local administrative units, semi-autonomous and parastatal organizations, local governments or non-governmental organizations...

In the same vein, Conyers (1986) also simplistically views decentralization as “the transfer of authority from a higher level of government to lower levels”. Elaborating on the earlier attempts on developing a typology for decentralization (e.g. Mawhood 1983, Hilhorst 1981, Fesler 1965, Maddick 1963), during the 1980s scholars like Cheema and Rondinelli (1983), Rondinelli and Nellis (1986) and Uphoff (1985) presented a systematic model of four distinct dimensions of decentralization, namely, De-concentration, Devolution, Delegation and Privatization. De-concentration involves the redistribution of administrative responsibilities within the agencies of central government at the sub-national and local level. Devolution connotes the transfer of significant power, including law making and revenue generation authorities, to the locally elected bodies and sub-national units (Conyers 1987). Delegation refers to the transfer of broad authority to plan and implement decisions concerning specific or diverse functions within the particular spatial boundaries to an organization which can discharge this authority without direct supervision by the delegating unit (Rondinelli 1981). Under the umbrella of ‘privatization’, the state and parastatal enterprises transfer the responsibility of public services and utilities to private, commercial or voluntary organizations. Table: 1 summary of the principal features of the above forms.

Table 5. 1: A summary of the popular typology of decentralization

Forms	Levels	Power and Functions	Whom (Locus)	How (Means)
De-concentration	National to Sub-national	1. Administrative 2. Development	1. Field officials	Executive order
Devolution	as above	1. Development 2. Revenue generation 3. Service delivery 4. Political	1. Local bodies 2. Elected representatives	Act, Ordinance
Delegation	Within the existing governmental agency or the newly created agency	1. Administrative 2. Technical 3. Promotional	1. Local bodies 2. Spatial authority 3. Field agency	Act, Ordinance, Executive order
Privatization	Power to group and undefined units and level	1. Production 2. Distribution 3. Service delivery 4. Promotional 5. Developmental	1. NGO 2. Voluntary association 3. Consumer	Grant, Aid and other incentives

Source: Based on Ahmed (1993:30)

In order to interact successfully with the target population, any decentralization scheme, irrespective of its form, needs to be 'location specific'. Uphoff (1985) has identified ten analytically distinct levels at which decentralization (and centralization) may be located. These are: International (e.g. international aid agencies), National (e.g. central governments), Regional (e.g. provinces under a federal government), District, Sub-district, Locality (e.g. Bangladeshi Unions or Indian *Panchayats*), Community, Group (e.g. caste or clan groups), Household and Individual levels.

In response to the disappointment over the centralization of policy and planning in mid 20th century, there has been a resurgence of interest in decentralization in the last few decades in the

developing world. The following factors, according to Rondinelli (1983:182-185), can largely explain the popularity of decentralization as a component of development administration in the developing countries, especially in the Asian states:

- The rigidity, unresponsiveness and poor performance of the centralized planning and management paradigm to bring about desired changes;
- The growing concern for an equitable distribution of wealth and resources;
- The renewed emphasis on the role of local organizations and citizen participation for increasing the efficacy of developmental activities;
- The pressure of the international aid/assistance agencies on the national states to adopt more 'egalitarian distributive approaches'.

5.4.1. Advantages of Decentralization

1. Reduces the burden on top executives:

Decentralization relieves the top executives of the burden of performing various functions. Centralization of authority puts the whole responsibility on the shoulders of an executive and his immediate group. This reduces the time at the disposal of top executives who should concentrate on other important managerial functions. So, the only way to lessen their burden is to decentralize the decision-making power to the subordinates.

2. Facilitates diversification:

Under decentralization, the diversification of products, activities and markets etc., is facilitated. A centralized enterprise with the concentration of authority at the top will find it difficult and complex to diversify its activities and start the additional lines of manufacture or distribution.

3. To provide product and market emphasis:

A product loses its market when new products appear in the market on account of innovations or changes in the customers demand. In such cases authority is decentralized to the regional units to render instant service taking into account the price, quality, delivery, novelty, etc.

4. Executive Development:

When the authority is decentralized, executives in the organization will get the opportunity to develop their talents by taking initiative which will also make them ready for managerial positions. The growth of the company greatly depends on the talented executives.

5. It promotes motivation:

To quote Louis A. Allen, “Decentralization stimulates the formation of small cohesive groups. Since local managers are given a large degree of authority and local autonomy, they tend to weld their people into closely knit integrated groups.” This improves the morale of employees as they get involved in decision-making process.

6. Better control and supervision:

Decentralization ensures better control and supervision as the subordinates at the lowest levels will have the authority to make independent decisions. As a result they have thorough knowledge of every assignment under their control and are in a position to make amendments and take corrective action.

6. Quick Decision-Making:

Decentralization brings decision making process closer to the scene of action. This leads to quicker decision-making of lower level since decisions do not have to be referred up through the hierarchy.

5.4.2. Disadvantages of Decentralization

Decentralization can be extremely beneficial. But it can be dangerous unless it is carefully constructed and constantly monitored for the good of the company as a whole.

Some disadvantages of decentralization are:

1. Uniform policies not followed:

Under decentralization, it is not possible to follow uniform policies and standardized procedures. Each manager will work and frame policies according to his talent.

2. Problem of Co-Ordination:

Decentralization of authority creates problems of co-ordination as authority lies dispersed widely throughout the organization.

3. More Financial Burden:

Decentralization requires the employment of trained personnel to accept authority, it involves more financial burden and a small enterprise cannot afford to appoint experts in various fields.

4. Require Qualified Personnel:

Decentralization becomes useless when there are no qualified and competent personnel.

5. Conflict:

Decentralization puts more pressure on divisional heads to realize profits at any cost. Often in meeting their new profit plans, bring conflicts among managers (www.assignment.org-Decentralization/)

5.5. Micro-Credit: A Theoretical Overview

Micro Credit is defined as provision of thrift, credit and other financial services and products of very small amount to the poor in rural, semi-urban and urban areas for enabling them to raise their income levels and improve living standards. Micro Credit Institutions are those which provide these facilities.

Much of the current interest in microcredit stems from the Microcredit Summit (2-4 February 1997), and the activities that went into organizing the event. The definition of microcredit that was adopted there was:

Microcredit: programmers extend small loans to very poor people for self-employment projects that generate income, allowing them to care for themselves and their families.

Definitions differ, of course, from country to country. Some of the defining criteria used include- size – loans are micro, or very small in size target users – micro-entrepreneurs and low-income households utilization – the use of funds – for income generation, and enterprise development, but also for community use (health/education) etc. terms and conditions – most terms and conditions for microcredit loans are flexible and easy to understand, and suited to the local conditions of the community.

Microcredit is the extension of very small loans (microloans) to impoverished borrowers who typically lack collateral, steady employment and a verifiable credit history. It is designed not only to support entrepreneurship and alleviate poverty, but also in many cases to empower women and uplift entire communities by extension. In many communities, women lack the highly stable employment histories that traditional lenders tend to require. Many are illiterate, and therefore unable to complete paperwork required to get conventional loans. As of 2009 an estimated 74 million men and women held microloans that totalled US\$38 billion. Grameen Bank reports that repayment success rates are between 95 and 98 per cent.

Microcredit is part of microfinance, which provides a wider range of financial services, especially savings accounts, to the poor. Modern microcredit is generally considered to have originated with the Grameen Bank founded in Bangladesh in 1983. Many traditional banks subsequently introduced microcredit despite initial misgivings. The United Nations declared 2005 the International Year of Microcredit. As of 2012, microcredit is widely used in developing countries and is presented as having “enormous potential as a tool for poverty alleviation.”

Bangladesh Government first conceived the micro-credit in the present form as an effective intervention for poverty alleviation in early seventies for developing countries. At present, hundreds of non-government organizations besides Government sector have been operating micro-credit programme as a strategy for poverty reduction. In fact, the micro-credit programme got momentum in early eighties and Government departments’ undertaken different innovative projects with micro-credit initiatives. At the same time, practitioners are in continuous efforts to explore more effective programmes in working with poorest.

Critics argue, however, that microcredit has not had a positive impact on gender relationships, does not alleviate poverty, has led many borrowers into a debt trap and constitutes a “privatization of welfare”. The first randomized evaluation of microcredit, conducted by Esther Duflo and others, showed mixed results: there was no effect on household expenditure, gender equity, education or health, but the number of new businesses increased by one third compared to a control group. Professor Dean Karlan from Yale University says that whilst microcredit generates benefits it isn’t the panacea that it has been purported to be. He advocates also giving the poor access to savings accounts.

The great visionary Prof. Md. Yunus has conceptualized this intervention for its extensive use to eradicate the poverty for millions of the world’s poorest people. The mission of microcredit has been guided by four core themes:

- i) Reaching the poorest;
- ii) Reaching and empowering women;
- iii) Building financially self-sufficient institutions;
- iv) Ensuring a positive measurable impact on the lives of the clients and their families.

In fact, Microcredit lending programmes have certain salient features that distinguish them from conventional bank. Micro-credit was invented as a strategy for survival. Micro-credit institutions around the world trace their origins back more than 50 years but it took Prof. Yunus to give an institutional shape in Bangladesh and turn it into a development philosophy. Meeting the credit

needs of the poor by private persons is a practice as old as the ocean or mountain but institutionalized philanthropy is definitely a new approach. Prof. Yunus began distributing small loan in Jobra village, “the Dheki Rin Prakolpa” initiated by Bangladesh Bank in collaboration with the Swanirvar Bangladesh. But it was not until 1983 that he could institutionalize it. At that time, it was difficult to conceive that these initiatives would lead to major microcredit movement, which would make Bangladesh known to the rest of the world and emerge as a model. The most conspicuous event in this regard was Microcredit Summit of February 1997, attended by 2900 delegates from 137 countries where Prof. Yunus said, “We believe that poverty does not belong to a civilized human society. It belongs to museums. This summit is about creating a process, which will send poverty to the museums. We will create a poverty-free world”. Bangladesh Government is also committed to see a poverty-free country (PKSF, 2004).

5.6. Definition of NGOs

The terminology NGO may be used to include any institution or organization outside the government and as such may include political parties, private and commercial enterprise, co-operative, trade unions, etc. In fact, the terminology involves all those organizations, which are concerned in multi-dimensional development activities with the objective of alleviating poverty of the rural and urban poor.

Though the NGOs work outside the government structure, they work within the legal framework of the country. In Bangladesh, the NGOs are used to register themselves with the Government under the Voluntary Social Welfare Agencies (Registration and control) Ordinance of 1961 and the Foreign Donation (Voluntary Activities) Regulation Ordinance of 1978. Presently, in Bangladesh there are as many as 13,000 organizations registered under the societies Act and 438 organizations registered under the 1978 Ordinance. However, among these organizations, roughly 600 are engaged in development activities (Task Force Report: 1991), Given the heterogeneity and overwhelming number of NGOs it is somewhat difficult to categorize them into distinctive types, NGOs could be classified as follows:

- Local NGOs: Which run programmes in only a few villages, collecting fund mostly from local sources or from national or international NGOs (Goon Union Rochester, Distichal, etc.).
- National NGOs: Which work in district geographical locations covering a number of districts, mostly receiving fund from foreign countries. (BRAC, PROSHIKA, ASA, etc.)

- International NGOs: Which also operate in several geographical locations, having their headquarters based outside the country and being operated mostly by expatriates (RDRS, MCC, CONCERN, etc.)

5.7. Relation between Migration and Sustainable Development

However, gains from migration can be short-lived if there are no effective “asset building” policies covering a broad asset framework rather than the sectoral composition of growth for mitigating the problem of inequality. Existing macro and micro level data suggest whilst poorer migrants fared well in terms of poverty alleviation compared with their non-migrant counterparts in the place of origin, a high level of income inequality is noted at destination, particularly in urban areas. Existing literature also suggests that income inequality is growing at a much faster rate in urban than in rural areas, and there is conspicuous gap in the quality of life indicators between the rich and the poor living in the capital city (ADB, 2004; Hossain et al. 1999; Afsar, 2004).

The author (Afsar, 2004) has demonstrated that the polarization in Dhaka accrued from the skewed investment in physical capital and human development accounts.⁵ While in 1997- 1998 the top five per cent of the population invested 55 per cent in physical capital⁶, the bottom 40 per cent invested only a meager two per cent, and the middle 40 per cent only 18 per cent. (Afsar, 2004). Relative deprivation is also manifested through a very high incidence of morbidity and mortality in slum and squatter settlements where most migrants live. The increased vulnerability of the migrant poor is owing to many different reasons: violence and socio-political threats, death of the income-earning family member(s) and a weakening of the social and human capital. The continued adherence to a residential criterion by the NGOs and the government’ targeted poverty reduction a programme tends also to exclude poor migrant populations from the existing development schemes and safety-net programmes.

5.8. Relationship between Urbanization and Migration

The relationship between migration and urbanization, between urbanization and development and migration and development are well known. The relationships are also a two-way phenomenon. With each pair, one variable may be the cause as well as the effect of the other. Limiting ourselves only to the national scale, we may refer to international migration (mainly out migration) and its impact on economic and social-cultural development in Bangladesh.

The role of migration in urbanization is obvious in all societies and at almost all times, since urbanization and urban growth take place through a combination of three components, such as

(a) natural increase of the native urban population, (b) area redefinition or reclassification or annexation and (c) rural-urban (or other forms of internal) migration. In a condition of developing urbanization, role of migration is even more pronounced while in the state of advanced urbanization, where urban growth is almost stagnant or even declining, internal migration plays a minor or almost no role. In Bangladesh, as in some other developing countries, the rate of urbanization is extremely high. In this situation, the role of all the above mentioned three components is important, but at times, and in the city specific cases, the role of migration is very dominant. It is mainly rural to urban migration which leads to urban growth and the difference in rate of rural population growth and urban population growth leads to urbanization (i.e. percent of national population living in urban areas) (Islam, N. 1999).

5.9. Relationship between Urbanization and Sustainable Development

The relationship between urbanization and development on a global scale has been well documented and analyzed (for example, Friedmann, 1973, United Nations, 1970). The relationship has been expressed in simple terms as between (a) The degree (or level) of urbanization, and (b) GNP per capita for countries of the world. The relationship has been found to be positive, with economically developed countries generally showing higher level of urbanization. This may lead the uninitiated person to conclude that one effective path to development is urbanization.

The urbanization and development relationship is also obvious in third world countries, although, urbanization in such regions may not have occurred through industrialization which was the case in the West and in Japan; rather it has probably taken place mainly through the growth of the tertiary sector and the informal manufacturing sector. The other distinguishing feature of urbanization in the western and non-western (developing) societies is the rapidity at which urban growth and urbanization have taken place in the developing countries. This phenomenon is best illustrated by recent urbanization in Bangladesh. The rate of urban growth has been consistently very high since 1961. It will remain high for a couple of more decade

Chapter-6: Analysis and Findings (Respondents demographic condition)

6.0. Introduction

6.1. Respondents demographic condition

- 6.1.1. Sex of Respondents
- 6.1.2. Age of Respondents
- 6.1.3. Religion of Respondents
- 6.1.4. Education Level of Respondents
- 6.1.5. Respondents who send their children to school
- 6.1.6. Respondent's types of household ownership
- 6.1.7. Number of household members
- 6.1.8. Respondent's type of housing
- 6.1.9. Land ownership
- 6.1.10. Amount of agricultural land of respondents
- 6.1.11. Respondents amount of homestead land
- 6.1.12. Use of cultivated land
- 6.1.13: Main occupation of household heads
- 6.1.14: Other occupations of the respondents
- 6.1.15. Others earners in the households (male and female)
- 6.1.16. Occupations of other earner
- 6.1.17. Respondent's monthly income
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- 6.1.19. List of respondents monthly expenses
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- 6.1.22: Suffered from different diseases during last 6 months
- 6.1.23: Health facilities
- 6.1.23: Health facilities
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- 6.1.26. Types of Assistance
- 6.1.27. Source of drinking water

6.0. Introduction

This chapter is concerned with analysis of results of the field survey. Analysis of the data is mainly focused on the general household level information. At the initial stage secondary data were collected. Thus, primary data were collected by conducting questionnaire survey on selected study areas. In this study, we have tried to focus on the findings from the field study done by questionnaire survey on two villages in Manikganj, namely Betila and Andarmanik. The survey was based on the 200 samples taken from abovementioned villages and the accumulated data was analyzed in SPSS software (Statistical Package for the Social Sciences) for finding out the results from targeted variables. Acquired knowledge is thus presented systematically through maps, tables, charts, etc. The study ended up with opinions about probable significance of the subject matter and identification of some problems and improvement areas. Following are the details of the analysis:

6.1. Respondents demographic condition

6.1.1. Sex of Respondents

Table 6.1.1: Percentage distribution of the respondents by sex

Sex	Village 1(Betila)		Village 2(Andarmanik)		Total	
	Number	Percent	Number	Percent	Number	Percent
Male	37	37.0	61	61.0	98	49.0
Female	63	63.0	39	39.0	102	51.0
Total	100	100.0	100	100.0	200	100.0

Source: Field survey data analysis on SPSS, 2015

Table 6.1.1 shows the percentage of male and female persons. In our study area, total sample household is 200. As per the Population Census 2011, total number of household in Betila village is 742. Our survey was conducted on 100 households out of this 742. In 100 households 37.0 percent respondents were male and 63.0 percent were female.

On the other hand, as per the Population Census 2011, total number of households in Andarmanik village is 1317. Our survey was conducted on 100 households out of this 1317. In these 100 households 61.0 percent respondents were male and 39.0 percent were female.

In total, 49.0 percent respondents were male and 51.0 percent were female out of 200 respondents. According to Population Census 2011, national level male and female ratio is

100:103 (BBS, 2011). So, there are similarities between national data and our survey data. Since the male members of the households remain busy outside to earn their livelihoods, it was difficult to get information from the male members of the households in these villages. Besides, most of the women stay in house all throughout the day, so they are likely to be more conversant of the living standard of village people than the male members.

6.1.2. Age of Respondents

Table 6.1.2: Percentage distribution of respondents on the basis of their age

Age Group	Village 1(Betila)		Village 2(Andarmanik)		Total	
	Number	Percent	Number	Percent	Number	Percent
20-29	7	7.0	10	10.0	17	8.5
30-39	22	22.0	32	32.0	54	27.0
40-49	35	35.0	36	36.0	71	35.5
50-59	30	30.0	17	17.0	47	23.5
60+ Above	6	6.0	5	5.0	11	5.5
Total	100	100.0	100	100.0	200	100.0

Source: Field survey data analysis on SPSS, 2015

The total number of respondents is 200. In Table 6.1.2 shows respondents age distribution in Betila and Andarmanik villages. In Betila village, age between 20-29 years group comprises 7.0 percent, 30-39 years group comprises 22.0 percent, 40-49 years group comprises 35.0 percent, 50-59 years group comprises 30.0 percent and 60+ above years group comprises 6.0 percent.

Other hand, in Andarmanik village, 20-29 years group comprises 10.0 percent, 30-39 years group comprises 32.0 percent, 40-49 years group comprises 36.0 percent, 50-59 years group comprises 17.0 percent and 60+ above years group comprises 5.0 percent.

In total, 20-29 years group comprises 8.5 percent, 30-39 years group comprises 27.0 percent, 40-49 years group comprises 35.5 percent, 50-59 years group comprises 23.5 percent and 60+ above years group comprises 5.5 percent.

According to BDHS (Bangladesh Demographic and Health Survey) 2011, the proportion of the population age 15-59 was declined to 56.5 percent, age 60 and over was declined to 8.2 percent and our total survey data represents it as 5.5 percent. Hence, above table reflects that most of the respondents were middle aged and quite capable of hardworking.

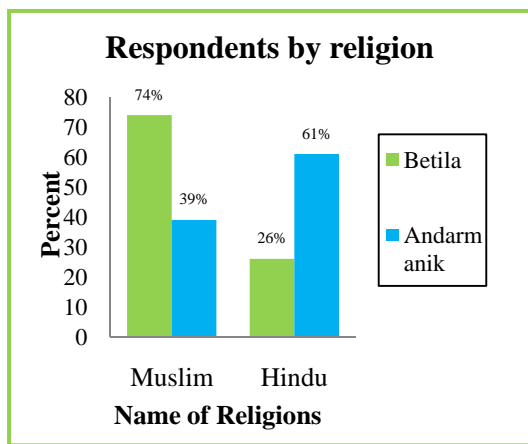
6.1.3. Religion of Respondents

Table 6.1.3: Percentage distribution of respondents by religion

Name of Religion	Village 1(Betila)		Village 2(Andarmanik)		Total	
	Number	Percent	Number	Percent	Number	Percent
Muslim	74	74.0	39	39.0	113	56.5
Hindu	26	26.0	61	61.0	87	43.5
Total	100	100.0	100	100.0	200	100.0

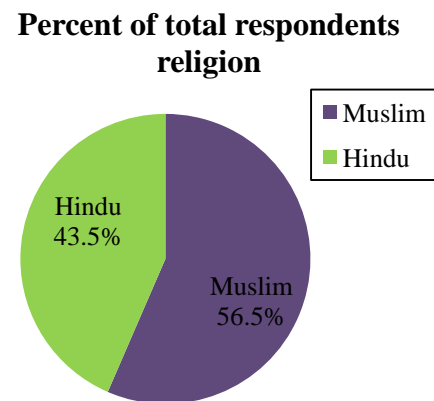
Source: Field survey data analysis on SPSS, 2015

Figure-6.1.1: Percentage of respondents by religion



Source: Field survey data analysis on SPSS, 2015

Figure-6.1.2: Percent of total respondents religion



Source: Field survey data analysis on SPSS, 2015

Table-6.1.3, Figure-6.1.1 and Figure-6.1.2 respectively shows respondents by religion condition. We know in our country, most of the people of Bangladesh belong to Muslim religion and next majority is Hindu people. Here, in Figure-6.1.1 we find that in Betila village Muslim respondents were more than Andarmanik village and in Andarmanik village Hindu respondents were more than Betila village.

We also find that in pie chart (Figure-6.1.2), the percentage of total respondent's religion. However, in the study area, about 56.5 percent of 200 respondents are Muslim and 43.5 of the total respondents are Hindu. As per the Population Census 2011, total number of Muslim people residing in Betila is 3,005 and only 270 people residing are Hindu. On the other hand total number of Muslim people residing in Andarmanik is 3,555 and only 1,822 people residing are Hindu [BBS, 2011].

Above table-6.1.3 and Figure-6.1.1, shows our survey result is quite similar to that of the Population Census 2011, where the record says number of Hindu people is comparatively more

in Andarmanik than in Betila. Because, Andarmanik village is situated at Harirampur Upzillah. There is a saying that Harirampur was named after Raja Haribarman. From the beginning, traditional (Hindu) religion was the main religion in these human habitants. At the national level, Hindu Population is about 12.1%. However, in the study area we have found in Andarmanik village, Hindu population as 43.5%. This is because the village is dominated Hindus.

6.1.4. Education Level of Respondents

Table 6.1.4: Percentage distribution of the respondents by education

Education level	Village 1(Betila)		Village 2(Andarmanik)		Total	
	Number	Percent	Number	Percent	Number	Percent
Illiterate	31	31.0	36	36.0	67	33.5
Only can write his name	35	35.0	20	20.0	55	27.5
Completed primary education	14	14.0	10	10.0	24	12.0
Could not finish primary education	15	15.0	22	22.0	37	18.5
Completed secondary education	2	2.0	2	2.0	4	2.0
Could not finish secondary education	3	3.0	7	7.0	10	5.0
Could not finish honors level education	00	00	3	3.0	3	1.5
Total	100	100.0	100	100.0	200	100.0

Source: Field survey data analysis on SPSS, 2015

The education status of the respondents is shown in Table 6.1.4. It shows that in Betila village, 31.0 percent respondents were illiterate, 35.0 percent were just writing their name, 14.0 percent were completed their primary education, 15.0 percent were could not finish their primary education, 2.0 percent were completed their secondary education, 3.0 percent were could not finish secondary education.

In Andarmanik village, 36.0 percent respondents were illiterate, 20.0 percent were just writing their name, 10.0 percent were completed their primary education, 22.0 percent were could not finish their primary education, 2.0 percent were completed their secondary education, 7.0

percent were could not finish secondary education and only 3.0 percent were could not finish their honors level education.

In total, 33.5 percent respondents were illiterate, 27.5 percent were writing their name only, 12.0 percent were completed their primary education, 18.5 percent were could not finish their primary education, 2.0 percent were completed their secondary education, 5.0 percent were could not finish their secondary education, and only 1.5 percent were could not finish honors level education.

As per the Population Census 2011, rate of illiterate people was 40.5%, 6.1% can read only and 53.4% know how to read and write. In our survey it is explored that out of 200 respondents, number of illiterate people were more or less similar in both villages. Primary and secondary education level of respondents in both villages were almost the same. Therefore, education scenario in both villages looks almost alike.

6.1.5. Respondents who send their children to school

Table 6.1.5: Percentage distribution of the respondents who send their children to school

Response	Village 1 (Betila)		Village 2 (Andarmanik)		Total	
	Number	Percent	Number	Percent	Number	Percent
Yes	87	87.0	79	79.0	166	83.0
No	13	13.0	21	21.0	34	17.0
Total	100	100.0	100	100.0	200	100.0

Source: Field survey data analysis on SPSS, 2015

Table 6.1.5 shows the response of respondents that they send their children to school. In Betila, 87.0 percent responds were sending their children to school and 13.0 percent were not sending their children. On the other hand, in Andarmanik, 79.0 percent people were sending their children to school and 21.0 percent were not sending their children.

In total, 83.0 percent respondents were sending their children and 17.0 percent respondents were not sending their children to school. Most of the respondent households were sending their children to school.

According to Bangladesh Primary Education Annual Sector Performance Report – 2014, the rate of number of children in age range of (6-10) going to school was 18.03% in 2013. But in our survey we found that most of the respondents send their children to schools, since there are good opportunities of primary education here in both villages now.

6.1.6. Respondent's types of household ownership

Table 6.1.6: Percentage distribution of respondents by types of household

Household owner types	Village 1(Betila)		Village 2(Andarmanik)		Total	
	Number	Percent	Number	Percent	Number	Percent
Single household	72	72.0	77	77.0	149	74.5
Joint household	28	28.0	23	23.0	51	25.5
Total	100	100.0	100	100.0	200	100.0

Source: Field survey data analysis on SPSS, 2015

Table 6.1.6 shows the types of the household owners. In Betila, 72.0 percent respondents are single household owner and 28.0 percent are live in joint house. On the other hand, 77.0 percent were single and 23 percent were joint household owner in Andarmanik village. In total, 74.5 percent were single household owner and 25.5 percent were joint household owner.

According to the Population Census 2011, in Bangladesh scenario of household type is 77.5% single, and 16.2% joint. Our survey report in above table in both villages number of single households is higher than that of joint households. This report also is similar to that in the record of Population Census.

6.1.7. Number of household members

Table 6.1.7: Percentage distribution of respondents by total household members

Number of members in household	Village 1(Betila)		Village 2(Andarmanik)		Total	
	Number	Percent	Number	Percent	Number	Percent
2-3	1	1.0	-	-	1	.5
4-6	46	46.0	38	38.0	84	42.0
7-9	46	46.0	52	52.0	98	49.0
10 above	7	7.0	10	10.0	17	8.5
Total	100	100.0	100	100.0	200	100.0

Source: Field survey data analysis on SPSS, 2015

Table 6.1.7 shows the family size. As per information from 100 people in Betila village, families of only 2-3 members were found to be 1%, 4-6 members to be 46% and again 7-9 members were to be 46%. Only 7% of the households were found with 10 members or more.

On the other hand, 100 people of the village named Andarmanik explored that families of only 4-6 members were there to be 38% of the population, families of 7-9 members to be 52%, and 10% of the population falls into the family set of 10 members or more.

Therefore, the survey of above 200 people comes out to be with a figure that the lowest family size was only 0.5% (2-3 family members) and maximum family size was 49% (4-6 family members).

As per record in the Population Census 2011, in Betila, families of 2-3 members were 30.3%, 4-6 members were 55.7%, 7-8 members were 11.7%. On the other hand, in Andarmanik, number families of 2-3 members were 33.5%, 4-6 members were 48.7% and 7-8 members were 9.6% [BBS, 2011]. Above information comes out to be similar to that from the record of Population Census in Bangladesh.

6.1.8. Respondent's type of housing

Table 6.1.8: Percentage distribution of respondents by type of housing

Household Types	Village 1(Betila)		Village 2(Andarmanik)		Total	
	Number	Percent	Number	Percent	Number	Percent
Semi-concrete	96	96.0	66	66.0	162	81.0
Made by straw or thatch houses	4	4.0	34	34.0	38	19.0
Total	100	100.0	100	100.0	200	100.0

Source: Field survey data analysis on SPSS, 2015

In Betila village 96% houses are made of semi-concrete. Only 4% were made of straw or thatch materials. Where as, in Andarmanik 66% were semi-concrete and 34% were thatch houses. Thus, 81% of all respondents in both villages have semi-concrete houses and rest of the 19% has thatch houses.

As per Welfare Monitoring Survey–2009, in villages there are 8.3% pucca houses, 16.9% semi-pucca, 72% katcha, and 2.8% jhupri houses seen in Bangladesh. Whereas, when we did our survey, we came to know that most of the respondents live in semi-concrete houses. In Betila, number of people living in Jhupri houses is 4%, but in Andarmanik this number is much higher.

Andarmanik village is fallen inside the river eroded area. Most of the households lost their houses and properties due to river erosion. Since, they all started to living in thatch houses and some in semi-concrete houses. Thus, interms of housing condition both villages show better condition than the nation.

6.1.9. Land ownership

Table 6.1.9: Percentage distribution of respondents by types of land

Types of Land	Village 1(Betila)		Village 2(Andarmanik)		Total	
	Number	Percent	Number	Percent	Number	Percent
Own homestead land	91	91.0	74	74.0	165	82.5
Own agricultural land	9	9.0	26	26.0	35	17.5
Total	100	100.0	100	100.0	200	100.0

Source: Field survey data analysis on SPSS, 2015

Table 6.1.9 shows the kind of land the households own. In Betila village 91% of respondents have their own homestead lands and rest of the 9% have own cultivatable land. Where as in Andarmanik, 74% has their own homestead lands and rest of the 26% has their own cultivatable land. If we sum up the findings, it comes out that 82.5% of the households have homestead lands and only 17.5% have lands for cultivation.

According to Bangladesh Demographic and Health Survey 2011, ninety-four percent of households own a homestead, while 47 percent own land other than a homestead. Ownership of land other than a homestead has declined slightly since 2004, from 52to 47 percent, especially in rural areas, while ownership of a homestead has remained unchanged.

6.1.10. Amount of agricultural land of respondents

Table 6.1.10: Percentage distribution of respondents by amount of own agricultural land

Amount of Cultivated Land	Village 1(Betila)		Village 2(Andarmanik)		Total	
	Number	Percent	Number	Percent	Number	Percent
0= decimal	91	91.0	74	74.0	165	82.5
1 decimal - 10 decimal	3	3.0	19	19.0	22	11.0
10.1 decimal- 20 decimal	6	6.0	7	7.0	13	6.5
Total	100	100.0	100	100.0	200	100.0

Source: Field survey data analysis on SPSS, 2015

Table 6.1.10 shows the amount of lands the respondents have of their own to cultivate. We have already seen that in Betila village 91% of its population does not have any land to cultivate on. Only 3% of the households have 1 to 10 decimal and 6% has 10 to 20 decimal cultivable lands.

On the other hand, in Andarmanik village 74% of its population does not have any land for cultivation. For cultivation 19% of the households have 1 to 10 decimal and 7% have 10 to 20 decimal cultivable lands.

If we sum up, it comes out that 82.5% of the households don't have a land to cultivate. For cultivation 11% of the household's have 1 to 10 decimal and 6.5% have 10 to 20 decimal cultivable lands.

6.1.11. Respondents amount of homestead land

Table 6.1.11: Percentage distribution of respondents by amount of own homestead land

Amount of Own homestead land	Village 1(Betila)		Village 2(Andarmanik)		Total	
	Number	Percent	Number	Percent	Number	Percent
0= decimal	9	9.0	26	26.0	35	17.5
1 decimal - 10 decimal	73	73.0	66	66.0	139	69.5
10.1 decimal- 20 decimal	18	18.0	8	8.0	26	13.0
Total	100	100.0	100	100.0	200	100.0

Source: Field survey data analysis on SPSS, 2015

Table 6.1.11 shows the amount of lands the respondents have of their own as homestead. We have already seen that in Betila village 9% of its respondents don't have any land for house. 73% households have 1 to 10 decimal and 18% have 10 to 20 decimal of homestead lands.

On the other hand, in Andarmanik village 26% of its households don't have any land for house. 69.5% of the households have homestead lands in the range of 1 to 10 decimal and 13% have in the range of 10 to 20 decimal.

6.1.12. Use of cultivated land

Table 6.1.12: Percentage distribution - how villagers use their agriculture land (n=9& 35)

Types of Cultivated Land Use	Village 1(Betila)		Village 2(Andarmanik)		Total	
	Number	Percent	Number	Percent	Number	Percent
Uses as sharecropper.	4	44.4	17	65.4	21	60.0
Uses as cultivator	5	55.6	9	34.6	14	40.0
Total	9	100.0	26	100.0	35	100.0

Source: Field survey data analysis on SPSS, 2015

From Table 6.1.12, estimation can be given on the ways how the respondents, who have their own cultivable lands, utilize their lands (both by Sharecropper and by Cultivator). In Betila village 9% of the respondents have their own cultivable lands. This people give away 44.4% of these lands to sharecroppers for cultivation, rest 55.6% they keep for themselves to cultivate on.

On the other hand in Andarmanik village, 26% of the respondents have their own cultivable lands. Again this people give away 65.4% of these lands to sharecroppers for cultivation, rest 34.6% they keep for themselves to cultivate on.

6.1.13. Main occupation of household heads

Table 6.1.13: Percentage distribution of main occupation of household heads

Main Occupation	Village 1(Betila)		Village 2(Andarmanik)		Total	
	Number	Percent	Number	Percent	Number	Percent
Farmer	15	15.0	32	32.0	47	23.5
Salaried Job	2	2.0	3	3.0	5	2.5
Fisherman	-	-	9	9.0	9	4.5
Boatman	2	2.0	13	13.0	15	7.5
Agriculture based labor	30	30.0	6	6.0	36	18.0
Non agriculture based labor	8	8.0	2	2.0	10	5.0
Carpenter	25	25.0	14	14.0	39	19.5
Brick field worker	17	17.0	5	5.0	22	11.0
Shopkeeper	1	1.0	16	16.0	17	8.5
Total	100	100.0	100	100.0	200	100.0

Source: Field survey data analysis on SPSS, 2015

In Table 6.1.13, main occupations of the people of two villages are shown. In Betila, out of 100 respondents number of agricultural based daily labors was comparatively higher (30%). In rest of the 25% being carpenters, 17% being workers of brick-field, only 15% were being farmers, whereas only 1% being shopkeepers.

On the other hand in Andarmanik, out of 100 respondents number of farmers is comparatively higher (32%). In rest of the population 16% being shopkeepers, 13% being boat-man, only 14% being carpenter, whereas only 2% being agricultural based daily labors.

If we put them together, two villages have 23.5% farmers, 19% carpenters, and 18% agricultural based daily labors. Rest 2.5 % was found to be job holders.

In the record from the Population Census 2011, according to the employment status table by sector-wise population aged 15 years and above, in Bangladesh 28.8% people are self-employed in agricultural sector, 2.5% are employers, 29.4% are employees, 25.2% are self-employed in non-agricultural sector, 3.9% are family helpers, 10.2% fall in others (BBS, 2011). Therefore, it is clear that number of people involved in agriculture based work is higher than others. In our survey the figure became 23.5% to be involved in agricultural sector; in the record from Population Census in Bangladesh it is 28.8% who are self-employed in agricultural sector. To some extent both values are almost similar.

6.1.14. Other occupations of the respondents

Table 6.1.14: Percentage distribution of the respondent by other occupations

Others Occupation	Village 1(Betila)		Village 2(Andarmanik)		Total	
	Number	Percent	Number	Percent	Number	Percent
Not involved in others occupations	68	68.0	52	52.0	120	60.0
Agriculture based labor	5	5.0	2	2.0	7	3.5
Non agriculture based labor	24	24.0	37	37.0	61	30.5
Sharecropper	3	3.0	8	8.0	11	5.5
Brick field worker	-	-	1	1.0	1	.5
Total	100	100.0	100.0	100.0	200	100.0

Source: Field survey data analysis on SPSS, 2015

Table 6.1.14 shows the percentage distribution of the respondents by their additional occupations. Out of 100 respondents in Betila village, 68% of them were not involved in extra occupations. The rest of the 32% occupants were involved in other kind of occupation besides their main occupation. These households (32%) can be categorized as 5% agriculture based labors, 24% non-agriculture based labors, and 3% sharecroppers.

Out of 100 respondents in Andarmanik Village, 52% of them were not involved in extra occupations. The rest of 48% occupants were involved in other kind of occupation besides their main occupation. These households (48%) can be categorized as agriculture based labors (2%), non-agriculture based labors (37%), sharecropper (8%), brickfield labors (1%).

In total, among all respondents above in both villages, 60% of them were not involved in extra occupations. The rest of 40% occupants were involved in other kind of occupation besides their main occupation. These respondents (40%) can be categorized as agriculture based labors (3.5%), non-agriculture based labors (30.5%), sharecropper (5.5%), brickfield labors (0.5%). Therefore, we see from the above table respondents of both villages were involved in other kind of occupations in the similar number. The percentage is very close to each other.

In the above analysis, it was found that, 60% of the population was not involved in any other occupation beside their main work. Others (40%) were found involved in several other works beside their main occupation. This scenario is most likely in Andarmanik (48%) than Betila (32%). This is because most of the people in Andarmanik were the victim of river erosion, and thus at present their economic condition was not good. They lost their houses and lands into the river; they had to manage their living by extra several works beside their main occupation.

6.1.15. Others earners in the households (male and female)

Table 6.1.15: Percentage distribution of households who are involved in other sources of income (by male and female)

Other earners in the households	Village 1(Betila)		Village 2(Andarmanik)		Total	
	Number	Percent	Number	Percent	Number	Percent
No extra earner in the household	57	57.0	59	59.0	116	58.0
Others earning male members	34	34.0	33	33.0	67	33.5
Others earning female members	9	9.0	8	8.0	17	8.5
Total	100	100.0	100	100.0	200	100.0

Source: Field survey data analysis on SPSS, 2015

Table 6.1.15 shows the percentage of household members who were involved in other sources of income (by male and female). Out of 100 households in Betila village, no extra earner in the household were 57% and other earning members divided into 34% to be male and only 9% to be female.

Out of 100 households in Andarmanik village, no extra earner in the household were 59% and other earning members divided into 33% to be male and only 8% to be female.

If we sum up both villages out of 200 households, no extra earner in the household were 58% and other earning members divided into 33.5% to be male and only 8.5% to be female. Hence, many female members are involved in earning money in both villages; related percentage rates of male and female are almost nearby.

6.1.16. Occupations of other earner

Table 6.1.16: Percentage distribution by other earners occupations (n=43 & 41)

Others earners occupation	Village 1(Betila)		Village 2(Andarmanik)		Total	
	Number	Percent	Number	Percent	Number	Percent
Farmer	1	2.3	5	12.2	6	7.1
Salaried Job	3	6.9	1	2.4	4	4.8
Fisherman	1	2.3	1	2.4	2	2.4
Boatman	-	-	1	2.4	1	1.2
Non agriculture based labor	5	11.6	11	24.6	16	19.0
Carpenter	7	16.6	4	9.7	11	13.1
Shopkeeper	14	32.5	13	31.7	27	32.1
Tailor	3	6.9	1	2.4	4	4.8
Handy craft worker	9	20.9	5	12.2	14	16.7
Total	43	100.0	41	100.0	84	100.0

Source: Field survey data analysis on SPSS, 2015

Table 6.1.16 shows which occupations other family members of the respondents were involved in. In Betila village, 2.3% of the respondents were Farmers, 6.9% Salaried jobs, 2.3% Fishermen, 11.6% Carpenters, 32.5% Shopkeepers, 6.9% Tailor, and 20.9% Handi craft workers.

On the other hand, in Andarmanik, 12.2% of the respondents were Farmers, 2.4% Salaried jobs, 2.4% Fishermen, 2.4% Boatmen, 24.6% Non-agriculturer based labors, 9.7% Carpenters, 31.7% Shopkeepers, 2.4% Tailor, and 12.2% were Handi craft workers.

In total, 7.1% were Farmers, 4.8% Salaried jobs, 2.4% Fishermen, 1.2% Boarmen, 19% Non-agriculture based labors, 13.1% Carpenters, 32.1% Shopkeepers, 4.8% Tailors and rest of 16.7% were Handi craft workers. In other occupations, household members were mostly involved as Shopkeepers; number of fishermen and boatmen were very rare. Because, most of the villagers were involved in Agri and non-Agri related occupation. Moreover, these occupations bring them better money.

6.1.17. Respondent's monthly income

Table 6.1.17: Percentage distribution of the respondents by their Monthly Income

Range of monthly income (Tk.)	Village 1(Betila)		Village 2(Andarmanik)		Total (Number)	Total (Percent)
	Number	Percent	Number	Percent		
Up to 5000	-	-	7	7.0	7	3.5
5001-10,000	25	25.0	31	31.0	56	28.0
10,001-15,000	59	59.0	57	57.0	116	58.0
15,001 above	16	16.0	5	5.0	21	10.5
Total	100	100.0	100	100.0	200	100.0

Std. Deviation = .696 and Mean = 2.60

Source: Field survey data analysis on SPSS, 2015

Table 6.1.17 shows monthly income of the respondents. Out of 100 respondents in Betila village, 25% of the respondents fall into income range of 5001-10000, 59% falls into the range of 10001-15000 and only 16% in the range of 15001 above.

On the other hand, out of 100 respondents in Andarmanik village, 7% of the respondents fall into income range not more than 5000, 31% falls into income range of 5001-10000, 57% falls into the range of 10001-15000 and only 5% in the range of 15001 above.

We also see these in figure 6.1.3. Therefore, out of 200 respondents in both villages together, 3.5% of the respondents fall into income range not more than 5000, 28% falls into income range of 5001-10000, 58% falls into the range of 10001-15000 and 10.5% in the range of 15001 above.

In HIES (Household Income and Expenditure Survey-2010), the number of earners per household was found to be 1.31 at national level, 1.27 in rural area and 1.40 in urban area. In 2010, income per earner was found to be 8,795 Tk. For the country as a whole. In rural area, this was 7,592 Tk. and in the urban 11,778 Tk. In our survey income of only 28% people matches with the income record in HIES-2010. Income of most of the people here is much higher than this.

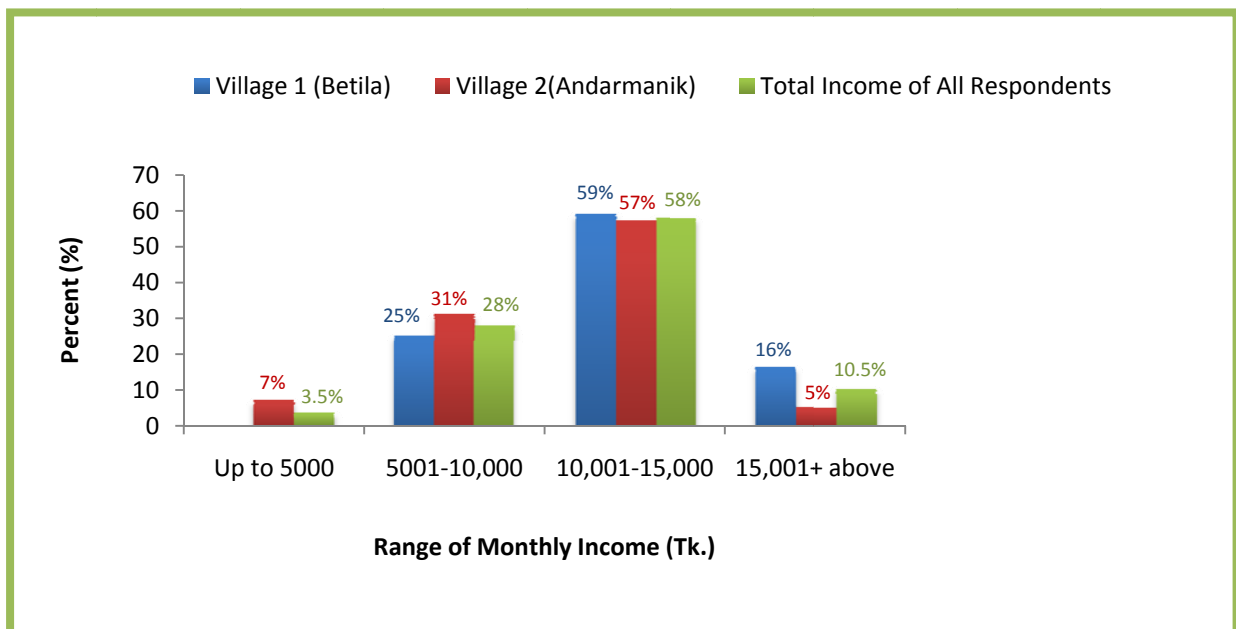


Figure 6.1.3: Percentage distribution of the respondents by their Monthly Income

6.1.18. Monthly expenditure pattern

Table 6.1.18: Percentage distribution of the respondents by their monthly expenditure pattern

Range of monthly Expenditure (TK.)	Village 1(Betila)		Village 2(Andarmanik)		Total	Total
	Number	Percent	Number	Percent	(Number)	(Percent)
Up to 10,000	6	6.0	3	3.0	9	4.5
10,001-15,000	49	49.0	55	55.0	104	52.0
15,001 above	45	45.0	42	42.0	87	43.5
Total	100	100.0	100	100.0	200	100.0

Source: Field survey data analysis on SPSS, 2015

Table 6.1.18 shows monthly expenditure of the respondents. Out of 100 respondents in Betila village, 6% people has expenditure range not more than 10000, 49% falls into the range of 10001-15000 and only 45% in expenditure range of 15001 above. On the other hand, out of 100 respondents in Andarmanik village, 3% of the respondents falls into expenditure range not more than 10000, 55% falls into the range of 10001-15000 and 42% in expenditure range of 15001 above.

If we put above villages together, out of 200 respondents 4.5% falls into expenditure range not more than 10000, 52% falls into the range of 10001-15000 and 43.5% in expenditure range of 15001 above. We also see all these data in figure 6.1.4.

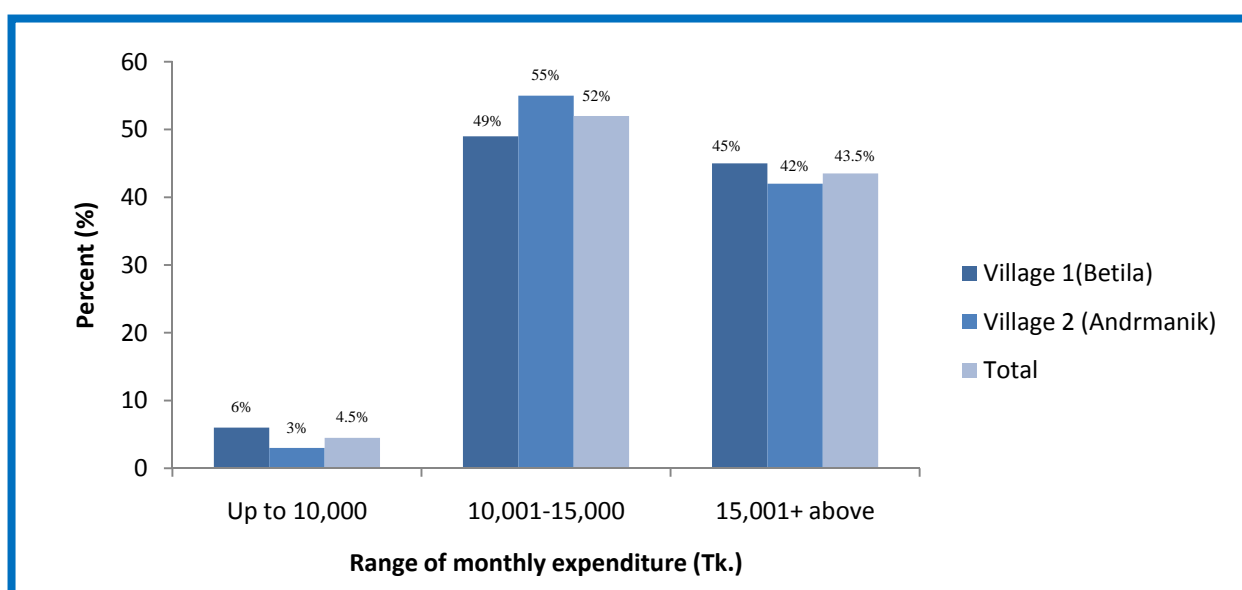


Figure 6.1.4: Percentage distribution of the respondents by their monthly expenditure

In HIES (Household Income and Expenditure Survey) -2010, the consumption expenditure was 98.2% of the total expenditure at national level, 98.2% in rural area and 98.4 in urban area in 2010. The average monthly consumption expenditure per household was 11,003 Tk. in 2010 at the national level. In rural area, the average consumption expenditure was 9,436 Tk. per month, whereas, in the urban area, it was found to be 15,276 Tk. There is a difference between our survey report and the record in HIES-2010. It is because in the long course of time amount of expenditure is increased. Hence, in our research the amount of expenditure came out to be much higher.

6.1.19. List of respondents monthly expenses

Table 6.1.19: percentage distribution of the respondents monthly expenses list

List of monthly expenses	Village 1(Betila)		Village 2(Andarmanik)		Total	Total
	Number	Percent	Number	Percent	(Number)	(Percent)
Food	57	57.0	54	54.0	111	55.5
Clothes	6	6.0	9	9.0	15	7.5
Residence	17	17.0	19	19.0	36	18
Education	7	7.0	5	5.0	12	6
Medical treatment	4	4.0	2	2.0	6	3
Transport	2	2.0	2	2.0	4	2
Investment	5	5.0	8	8.0	13	6.5
Recreation	2	2.0	1	1.0	3	1.5
Total	100	100.0	100	100.0	200	100

Table 6.1.19 is listed with the factors of monthly expenditure of the respondents. In both Betila and Andarmanik the villagers spend their monthly earning for food, which is 57% and 54% of the expenses respectively. Even apart from this huge figure both villages have similarity in other expenditures. Next big allotment is for house works, which is 17% and 19% respectively. The least allotment was found to be after their recreation and conveyance.

If we put both villages together it is found that they spend 55.5% after food, 18% after their several household works and only 1.5% after recreation. They don't usually seem to go outside of the village, even it is very rarely seen in case of their needs. They feel much better staying inside the village, and so they seldom go outside their area for recreation, which, they think, is a wastage of money. The villagers do not have much expense after medical treatment since hospitals and pharmacies are all nearby. They do not have to be prepared for medical treatment in advance; if needed they borrow money from neighbors and get the treatment done.

As per records from the HIES-2010, 54.81% of consumption expenditure is accounted to food and beverage, 4.95% to cloth and footwear, 9.95% to housing and house rent, 5.63% to fuel and lighting, 1.68% to household effect and 22.98% to miscellaneous expenditure at national level. The percentage share of food and beverage consumption increased from 53.81% in 2005 to 54.81% in 2010. Monthly food expenditure was taka 6,031 per household in national level (HIES, 2010). The survey outcome of our research is obviously found similar to the above.

6.1.20. Monthly Savings

Table 6.1.20: Percentage distribution of the respondents by their monthly savings

Range of monthly savings (TK)	Village 1(Betila)		Village 2(Andarmanik)		Total	Total
	Number	Percent	Number	Percent	(Number)	(Percent)
Up to 100	18	18.0	22	22.0	40	20.0
101-500	72	72.0	53	53.0	125	62.5
501 above	10	10.0	25	25.0	35	17.5
Total	100	100.0	100	100.0	200	100.0

Source: Field survey data analysis on SPSS, 2015

Table 6.1.20 shows monthly savings of the respondents. In Betila village, 18% respondents have savings range of not more than 100 Taka, 72% falls into the range of 101-500 and 10% in monthly savings range of 501 above.

On the other hand, In Andarmanik village, 22% of the respondents fall into monthly savings range of not more than 100 Taka, 53% falls into the range of 101-500 and 25% in monthly savings range of 501 above.

If we put above villages together, 20% of the respondents falls into monthly savings range of not more than 100 Taka, 62.5% falls into the range of 101-500 and 17.5% in monthly savings range of 501 above.

6.1.21. Respondents investment pattern

Table 6.1.21: Percentage distribution of the respondents by their income investment

Income Investment	Village 1(Betila)		Village 2(Andarmanik)		Total	Total
	Number	Percent	Number	Percent	(Number)	(Percent)
No investment	67	67.0	50	50.0	117	58.5
Invested in Business	10	10.0	19	19.0	29	14.5
Invested in Housing	23	23.0	31	31.0	54	27.0
Total	100	100.0	100	100.0	200	100.0

Source: Field survey data analysis on SPSS, 2015.

Table 6.1.21 shows where and for what purposes the respondents invested their monthly income. In Betila village, 67% people did not invest their income anywhere for any purposes, 10% of them invested for their different kinds of business purposes and 23% invested for house repair and for different household work.

In Andarmanik village, 50% of households did not invest their income anywhere for any purposes, only 19% of them invest for their different business purposes and 31% invested for house repair and for different household work.

In total, 58.5% households did not invest their income anywhere for any purposes, 14.5% of them invested for their different business purposes and 27% invests for house repair and for different household work.

6.1.22: Suffered from different diseases during last 6 months

Table 6.1.22: Percentage distribution of the respondent's households who suffered from diseases during last 6 months

Affected disease	Village 1(Betila)		Village 2(Andarmanik)		Total	
	Number	Percent	Number	Percent	Number	Percent
Cold	78	78.0	56	56.0	134	67.0
Fever	16	16.0	42	42.0	58	29.0
Heart disease	6	6.0	2	2.0	8	4.0
Total	100	100.0	100.0	100.0	200	100.0

Source: Field survey data analysis on SPSS, 2015

In Table 6.1.22, all diseases that the respondents suffered from last six months are listed. In Betilavillage 78% of them suffered Cold from last six months, 16% from Fever and 6% from Heart disease. Whereas, in Andarmanik, 56% of them suffered Cold from last six months, 42% from fever, and 2% from heart disease. In total above two villages have estimation of sufferings of 67% from Cold, 29% from Fever, and 4% heart disease from last six months. Villagers of both of these two villages are more likely to be suffered from cold and fever. They explained the reason to be the extreme heat in the summer and extreme cold in the winter.

In HIES-2010, 2.85% of the people suffer from fever, 7.34% from heart disease, and only 1.59% of the people suffer from cold disease. This doesn't match with the record of Population Census in Bangladesh, except that the heart disease percentage is somehow similar.

6.1.23: Health facilities**Table 6.1.23: Percentage distribution of the respondents on the basis of their health facilities**

Health facilities	Village 1(Betila)		Village 2(Andarmanik)		Total	
	Number	Percent	Number	Percent	Number	Percent
Government Hospital	2	2.0	30	30.0	32	16.0
Private Clinic	8	8.0	16	16.0	24	12.0
Private Chamber	6	6.0	6	6.0	12	6.0
Medicine Shop	84	84.0	48	48.0	132	66.0
Total	100	100.0	100	100.0	200	100.0

Source: Field survey data analysis on SPSS, 2015

Table 6.1.23 shows where people of these two villages go in case of affected with diseases. Out of 100 respondents in Betila village, only 2% goes to govt. hospitals, 8% goes to private clinics, 6% goes to private chambers, and 84% goes to medicine shops. People here usually go to the medicine shops in the very beginning with diseases. Here, they can get low cost treatment. Because, there are several pharmacies in their village market. They try to fulfill their treatment through these pharmacies. But in case the disease becomes severe they give a thought to see a doctor. The hospital is found in the city a little far away from their village, private chambers and all clinics are seen away in the city; hence, villagers seldom go there if the problem is not bigger.

On the other hand, in Andarmanik, out of 100% people, 30% goes to govt. hospitals, 16% goes to private clinics, only 6% goes to private chambers, and 48% goes to medicine shops. People here usually go to the govt. hospitals, comparatively more than that in Belita village. This is because the govt. hospitals are built nearby the village and comparatively the town area is very nearer.

If we sum up above for both villages, it is seen that 16% of the affected people goes to govt. hospitals, 12% to private clinics, only 6% to private chambers, and majority 66% goes to medicine shop. All medicine shops are handy and since most of the people are poor, they most of the time go to medicine shops.

As per HIES – 2010, the record says 9.28% villagers go to Govt. Hospitals, 14.34% to Private Clinics, 24.46% to private doctors, and 40.21% of the villagers go to Pharmacies for their medical treatment (HIES,2010). This record is similar to that we arrived with from our survey.

6.1.24. Natural disasters in last 10 years

Table 6.1.24: Percentage distribution of households by their experience of last 10 years Natural disaster

Natural Disaster	Village 1(Betila)		Village 2(Andarmanik)		Total (Number)	Total (Percent)
	Number	Percent	Number	Percent		
River bank erosion	-	-	100	100.0	100	100.0
Total	-	-	100	100.0	200	100.0

Source: Field survey data analysis on SPSS, 2015

Table 6.1.24 explains that Natural disasters occurred in last 10 years in two concerned villages. In Andarmanik, since this village faces river erosion, it is the main natural disaster here. All respondents in this village indicated of the same disaster. It means river erosion disaster can be marked as 100% that occurs. Although people of Andarmanik are harmed by river erosion, neither of them is leaving their village. The villagers who gave us the information are basically live along the bank of river. Since new chars are formed in the river and river barrage are built around river erosion is no more seen there.

6.1.25. Help from different organizations during disaster period

Table 6.1.25: Percentage distribution of households by which receive help from different organizations

Help from different organizations	Village 1(Betila)		Village 2(Andarmanik)		Total (Number)	Total (Percent)
	Number	Percent	Number	Percent		
Government	-	-	67	100.0	67	100.0
Total	-	-	67	100.0	67	100.0

Source: Field survey data analysis on SPSS, 2015

Table 6.1.25 shows which households are received help from different organizations. Only for river erosion, among all respondents only 65% received assistance from Government organization, no other organizations came down to help. Assistance came from government organization does not reach them. Neither any NGOs nor any other non-government organization came down to help for the disaster out of river erosion.

6.1.26. Types of Assistance

Table 6.1.26: Percentage distribution of households by types of aid

Types of Aid	Village 1(Betila)		Village 2(Andarmanik)		Total	Total
	Number	Percent	Number	Percent	(Number)	(Percent)
Have VGF card	-	-	67	67.0	67	67.0
Have no VGF card	-	-	33	33.0	33	33.0
Total	-	-	100	100.0	100	100.0

Source: Field survey data analysis on SPSS, 2015

Table 6.1.26 shows what aids and assistance Andarmanik village received during river erosion. Surprisingly, it is seen that they were given nothing but the VGF cards. Even they did not find any kind of aid from any private organization. As per Population Census of 2011, 260 people in Andarmanik have their VGF cards. We surveyed that 67 people out of 100 had VGF cards, rest didn't have. This VGF card helps for collecting rice from their respective Union Parishads.

6.1.27. Source of drinking water

Table 6.1.27: Percentage distribution of the respondent households on the basis of their source of drinking water

Source of Drinking water	Village 1(Betila)		Village 2(Andarmanik)		Total	
	Number	Percent	Number	Percent	Number	Percent
Tube-well	100	100.0	100	100.0	200	100.0
Total	100	100.0	100.0	100.0	200	100.0

Source: Field survey data analysis on SPSS, 2015

Table 6.1.27 shows sources of drinking water in both villages. It was significant that in Betila and Andarmanik all of the population drink water from tube-well, i.e. only the source of drinking water here was that from tube-well. With reference to the Population Census 2011, in Betila village sources of drinking water were 99.2% Tube-well water, 0.0% tap water, and only 0.8% from others. On the other hand, in Andarmanik village sources of drinking water were 99.4% Tube-well water, 0.2% tap water, and only 0.4% from others [BBS, 2011]. This record has the similarity with our research work survey. In our survey total 200 people, whom we collected information from; drink water from Tube-wells available in their villages.

Chapter-6: Analysis and Findings (Demographic Characteristics of Household Members)

6.2. Introduction

6.2.0. Demographic Characteristic of Household Members

6.2.1. Age distribution of all household members

6.2.2. Gender distribution of all household members

6.2.3. Education level of all household members

6.2.4. Occupational status of Household Members

6.2.5. Household members not involved in jobs

6.2. Introduction

This chapter deals with the basic demographic characteristics of the household members of the studied households. Age distribution of all family members, Gender distribution, current scenario of the education there, scenario of capable members in the families and their placement of work, their living allocations, sources of their drinking water, places where they take medical services – all of the information are clearly discussed and analyzed in the following Tables and Graphs.

6.2.0. Demographic Characteristic of Household Members

6.2.1. Age distribution of all household members

Table 6.2.1: Percentage distribution of all members of households by age (Years)

Age divided by productivity	Age Group (Years)	Village 1(Betila)		Village 2(Andarmanik)		Total	
		Number	Percent	Number	Percent	Number	Percent
Pre-reproduction	0-4	17	2.7	68	10.2	85	6.6
	5-9	58	9.3	112	16.7	170	13.3
	10-14	94	15.1	67	10.0	161	12.5
Reproduction	15-19	48	7.7	26	3.9	74	5.7
	20-24	66	10.6	88	13.2	154	11.9
	25-29	32	5.1	44	6.6	76	5.9
	30-34	64	10.3	67	10.0	131	10.1
	35-39	41	6.6	33	4.9	74	5.7
	40-44	53	8.5	42	6.3	95	7.3
	45-49	33	5.3	26	3.9	59	4.6
	50-54	28	4.5	32	4.8	60	4.6
55-59	43	6.9	35	5.2	78	6.0	
Post-reproduction	60+	46	7.4	29	4.3	75	5.8
	Total	623	100.0	669	100.0	1292	100.0

Source: Field survey data analysis on SPSS, 2015

Age structure or age group means the portion of population at each age level. Age structure table 6.2.1 show how a population is distributed. It divides the population into pre-reproductive (0-14), reproductive (15-59) and post-reproductive (60+) phases. In this study, 200 household were interviewed in two villages for detailed study. In all these 200 households there were 1292 family members.

First village Betila shows that, pre-reproductive (0-14) group comprises 27.1%, reproductive (15-59) group comprises 58.8% and post-reproductive (60+) group comprises only 4.3%.

On the other hand second village Andarmanik shows that, pre-reproductive (0-14) group comprises 36.9%, reproductive (15-59) group comprises 65.5% and post-reproductive (60+) group comprises only 7.4%.

In total, pre-reproductive (0-14) group comprises 32.4%, reproductive (15-59) group comprises 61.8% and post-reproductive (60+) group comprises only 5.8%.

As per record of Population Census 2011, a total of 3275 people reside in Betila village. This total can be distributed as pre-reproductive (0-14) group comprises 33.5%, reproductive (15-59) group comprises 57.2% and post-reproductive (60+) group comprises only 9.4% reside in this village. On the other hand total of 5377 people reside in Andarmanik village. This total can be distributed as pre-reproductive (0-14) group comprises 30.2%, reproductive (15-59) group comprises 57.7% and post-reproductive (60+) group comprises only 12.2% reside in this village [BBS, 2011].

6.2.2. Gender distribution of all household members

Table 6.2.2: Percentage distribution of all members of households by gender

Gender	Village 1(Betila)		Village 2(Andarmanik)		Total	
	Number	Percent	Number	Percent	Number	Percent
Male	307	49.3	344	51.4	651	50.4
Female	316	50.7	325	48.6	641	49.6
Total	623	100.0	669	100.0	1292	100.0

Source: Field survey data analysis on SPSS, 2015

Table 6.2.2 shows the percentage distribution of male and female of all household members. In Betila, 49.3 percent are male and 50.7 percent are female.

On the other hand, in Andarmanik, we saw that 51.4 percent are male and 48.6 percent are female. In total, 50.4 percent are male and 49.6 percent are female household members.

With reference to the Population Census 2011 female and male population in Betila village are 1,719 and 1,556 respectively, whereas in Andarmanik village this is 2,930 and 2,447 respectively. In both villages Female population is higher than male population [BBS, 2011].

Hence, the study consists of more female members than male members. Since the male members of the households remain busy outside to earn their livelihood so it was difficult to gather information from the male members of the households in this village. Moreover, since most of

the women stay at house all throughout the day, they are more conversant of living standard of the village people than the male members.

6.2.3. Education level of all household members

Table 6.2.3: Percentage distribution of all members of households by education level

Education level distribution	Village 1(Betila)		Village 2(Andarmanik)		Total	
	Number	Percent	Number	Percent	Number	Percent
Not reached at school-age	17	2.7	71	10.6	88	6.8
Illiterate	83	13.2	39	6.0	122	9.4
Only can write his name	118	18.9	93	13.9	211	16.3
At primary school	143	23.0	159	23.8	302	23.4
Completed primary education	105	17.1	132	19.7	237	18.3
Could not finish primary education	108	17.2	144	21.5	252	19.5
At secondary school	17	2.7	19	2.8	36	2.8
Completed secondary education	16	2.6	11	1.6	27	2.1
Could not finish secondary education	16	2.6	1	.1	17	1.3
Total	623	100.0	669	100.0	1292	100.0

Source: Field survey data analysis on SPSS, 2015

The education status of the household members was shown in Table 6.2.3. In Betila, 2.7 percent people are under age; they were not reached at school age yet. 13.2 percent illiterate, 18.9 percent only could write their name, 23.0 percent studying at primary school, 17.1 percent completed their primary education, 17.2 percent could not finish their primary education, 2.7 percent were studying at secondary school, 2.6 percent completed their secondary education, and 2.6 percent could not finish their secondary education.

On the other villages Andarmanik, there are 10.6 percent members were not reached at school age, 6.0 percent illiterate, 13.9 percent only could write their name, 23.8 percent studying at primary school, 19.7 percent completed primary education, 21.5 percent could not finish their primary education, 2.8 percent were studying at secondary school, 1.6 percent completed their secondary education and only 0.1 percent could not finish their secondary education.

In all household members, 6.9 percent of the population were not yet at their school age, 9.4 percent illiterate, 16.3 percent only could write their name, 23.4 percent studying at primary school, 18.3 percent completed their primary education, 19.5 percent could not finish their primary education, 2.8 percent were studying at secondary school, 2.1 percent completed their secondary education and 1.3 percent could not finish their secondary education.

If we take the record of the Population Census 2011 we can see that literacy rate in Betila village is 51.8%, 1,428 people know how to write and 1,331 people do not know how to write and read. On the other hand, literacy rate in Andarmanik village is 63.9%, 3,017 people know how to write and 1,702 people do not know how to write and read [BBS, 2011].

Looking at above table we can see literacy rate in Andarmanik village is higher than that in Betila, which is quite similar to record in the Population Census. Therefore, no difference is highlighted between the result from our survey and the record from the Population Census.

6.2.4. Occupational status of Household Members

Table 6.2.4: Percentage distribution of all members of households by their occupation

Professions	Village 1(Betila)		Village 2 (Andarmanik)		Total	
	Number	Percent	Number	Percent	Number	Percent
Farmer	10	6.2	12	6.7	22	6.4
Sharecroppers	10	6.2	39	21.8	49	14.4
Agriculture based laborer	34	21.0	2	1.1	36	10.5
Non agriculture laborer	15	9.3	13	7.4	28	8.2
Fisherman	1	0.6	15	8.4	16	4.7
Boatman	2	1.2	12	6.7	14	4.1
Live abroad	0	0.0	3	1.7	3	0.9
Bricklayer	0	0.0	3	1.7	3	0.9
Tailor	3	1.8	2	1.1	5	1.5
Shopkeeper	15	9.3	33	18.4	48	14.2
Salaried Job	5	3.1	4	2.2	9	2.6
Raw materials business	0	0.0	1	.5	1	.3
Carpenter	40	24.7	28	15.6	68	19.9
Brick field worker	18	11.1	10	5.6	28	8.2
Handy craft worker	9	5.5	2	1.1	11	3.2
Total	162	100.0	179	100.0	341	100.0

Source: Field survey data analysis on SPSS, 2015

Table 6.2.4 shows the percentage of household members who were involved in different economic activities. In Betila we saw many different economic activities like, farmer (6.2%), sharecroppers (6.2%), agriculture based laborer (21.0), non agriculture laborer (9.3%), fisherman (0.6%), boatman (1.2%), tailor (1.8%), shopkeeper (9.3%), involved in salaried job (3.1%), carpenter (14.7%), 11.1 work in brick field as a worker (11.1%), involved with handy craft work (5.5%).

On the other hands in Andarmanik village, we saw many different economic activities like farmer (6.7%), sharecroppers (21.8%), agriculture based worker (1.1%), non agriculture laborer (7.4%), fisherman (8.4%), boatman (6.7%), live abroad (1.7%), bricklayer (1.7%), tailor (1.1%), shopkeepers (18.4%), salaried job (2.2%), business of raw materials (0.5%), carpenter (15.6%), brick field worker (5.6%), and handy craft worker (1.1%).

In total, all people are work as farmer (6.4%), sharecroppers (14.4%), agriculture based laborer (10.5%), non agriculture laborer (8.2%), fisherman (4.7%), boatman (4.1%), live abroad (0.9%), bricklayer (0.9%), tailor (1.5%), shopkeepers (14.2%), salaried job person (2.6%), business of raw materials (0.3%), carpenter (19.9%), work in brick field as like worker (8.2%), work as handy craft worker (8.2%).

After such an analysis on above table, it became obvious that in Betila village Most of the people living here are Agricultural based laborers and Carpenters, a few people are involved in Fishing business. Besides, in Andarmanuk village a major part of the population were involved as sharecroppers. This is because of river erosion and most of the people have had their lands eroded into the river. They have to do nothing but work as a sharecropper on other's lands. Since it is a village on the bank of Padma, it has many fisherman families.

According to the record from the Population Survey 2011, Betila village has 135 people involved in Agricultural based profession, 264 people the same in Andarmanik [BBS, 2011]. This information also matches the outcome of our survey .

6.2.5. Household members not involved in jobs

Table 6.2.5: Percentage distribution of all members of households not involved in any Jobs

Not involved with any jobs	Village 1(Betila)		Village 2(Andarmanik)		Total	
	Number	Percent	Number	Percent	Number	Percent
Not involved with any jobs (65+)	40	8.7	43	8.8	83	8.7
Under Age	17	3.7	65	13.3	82	8.6

Housewife	232	50.3	218	44.4	450	47.3
Student	166	36.0	163	33.3	329	34.6
Unemployed	6	1.3	1	0.2	7	0.8
Total	461	100.0	490	100.0	951	100

Source: Field survey data analysis on SPSS, 2015

Table 6.2.5 shows that all members of households who are not involved with any kind of jobs. Here, not involved with any jobs means above the age of 65 years old and don't engaged any kind of economic activities. Under age means up to 4 years old. They are not going to school. Housewife means those women whose main work is maintain family and do not work outside. Student means the range in population aged from 5 to 18 years old. Student could even be of the age of above 18, Unemployed means waiting for a job but still now do not find any kind of jobs.

In Betila village, 8.7% are not involved with any kind of jobs; these people are almost above 65 years old. 3.7% are under age, 50.3% are housewife, 36.0% are student and only 1.3% is unemployed.

In Andarmanik village, 8.8% are not involved with any kind of jobs; these people are almost above 65 years old. 13.3% are under age, 44.4% are housewife, 33.3% are student and only 0.2% is unemployed.

In total, 8.7% are not involved with any kind of jobs; these people are almost above 65 years old. 8.6% are under age, 47.3% are housewife, 34.6% are student and only 0.8% is unemployed.

As per the Population Census 2011, in Betila village there were 438 housewives, 160 people was not involved in any work and only 1 person was looking for a work to do, whereas in Andarmanik there were 651 housewives here, 229 people was not involved in any work and only 10 person was looking for a work to do [BBS, 2011]. This information is also similar to our survey work.

Chapter-6: Analysis and Findings (Communication and Migration Pattern)

6.3. Introduction

6.3.0. Communication and Migration Pattern

6.3.1. Nearer urban place (cities) from the study households

6.3.2. Respondents relatives who live in the urban places

6.3.3. Family members gone to urban places

6.3.4. Households behavior of activities in urban places

6.3.5. Staying duration at the urban places

6.3.6. Findings of survey

6.3. Introduction

Migration is both a cause and effect of socio-economic change. It is also a behavioral trait which involves a balance in degrees of commitment to place of origin and destination (Afsar, 2000). In general, population mobility or movement includes all kinds of spatial relocation from routine daily commuting to permanent migration that occurs over various distances, and in which the duration of moves varies from a few hours to many years (UN, 1970 cited in Mahabub, 1997).

According to International Organization for Migration defines migration as follows:

“A process of moving, either across an international border, or within a state; it is a population movement, encompassing any kind of movement of people, whatever its length, composition, and causes; it includes migration of refugees, displaced persons, uprooted people, and economic migrants” (Perruchoud, 2004, p. 41).

The essential characteristic of migration is that it involves a change of residence either temporarily or permanently. This is one of the basic differences between a ‘mover’ and a ‘migrant’. Thus, all migrants are movers but some movers such as commuters and short term visitors, shoppers etc. are not migrants (Mahbub 1985-86, 1986).

Conceptualizing residential aspects of migration raises considerable controversy. To some authors (e.g., Shyrock et al.1973) change in usual place of residence is a basic characteristics of migration that distinguishes it from other movers. This definition covers only permanent or long term migrants, but fails to identify other categories of migrants, such as circular migrants, so those migrants who retain several places of residences and those who do not have any ‘usual’ place of residence, such as nomads or migratory laborers. The term ‘usual’ can be interpreted subjectively or may even remain vague, unless classified adequately as place of birth or supplemented by a time dimension, e.g. six months or a year (Afsar, 2000).

6.3.0. Communication and Migration Pattern

In this chapter, migration category of two villages, namely Betila and Andarmanik, is discussed. A questionnaire survey was applied to all 200 households in these two villages, 100 in Betila and 100 in Andarmanik. Following analysis and discussions are entirely based on all information taken from them thorough survey. At a first step of our research work we focused on finding out which of the two is nearer to an adjacent urban place. It helps to know the frequency of their usual movement to that urban place. Next steps gradually started from knowing numbers of their relatives residing in those urban places, number of days and the villagers go to there and the number of times they go, for what purposes they go, the duration of

their stay in the urban places. All of the information are analyzed and discussed through following tables and graphical diagrams in this chapter.

6.3.1. Nearer urban place (cities) from the study households

Table 6.3.1: Percentage distribution of households by near cities

Nearer urban places (cities)	Village 1(Betila)		Village 2(Andarmanik)		Total (Number)	Total (Percent)
	Number	Percent	Number	Percent		
Manikganj	59	59.0	-	-	59	29.5
Jhitka	-	-	66	66.0	66	33.0
FaridpurSadar	-	-	34	34.0	34	17.0
Hemayetpur via Singair	41	41.0	-	-	41	20.5
Total	100	100.0	100	100.0	200	100.0

Source: Field survey data analysis on SPSS, 2015

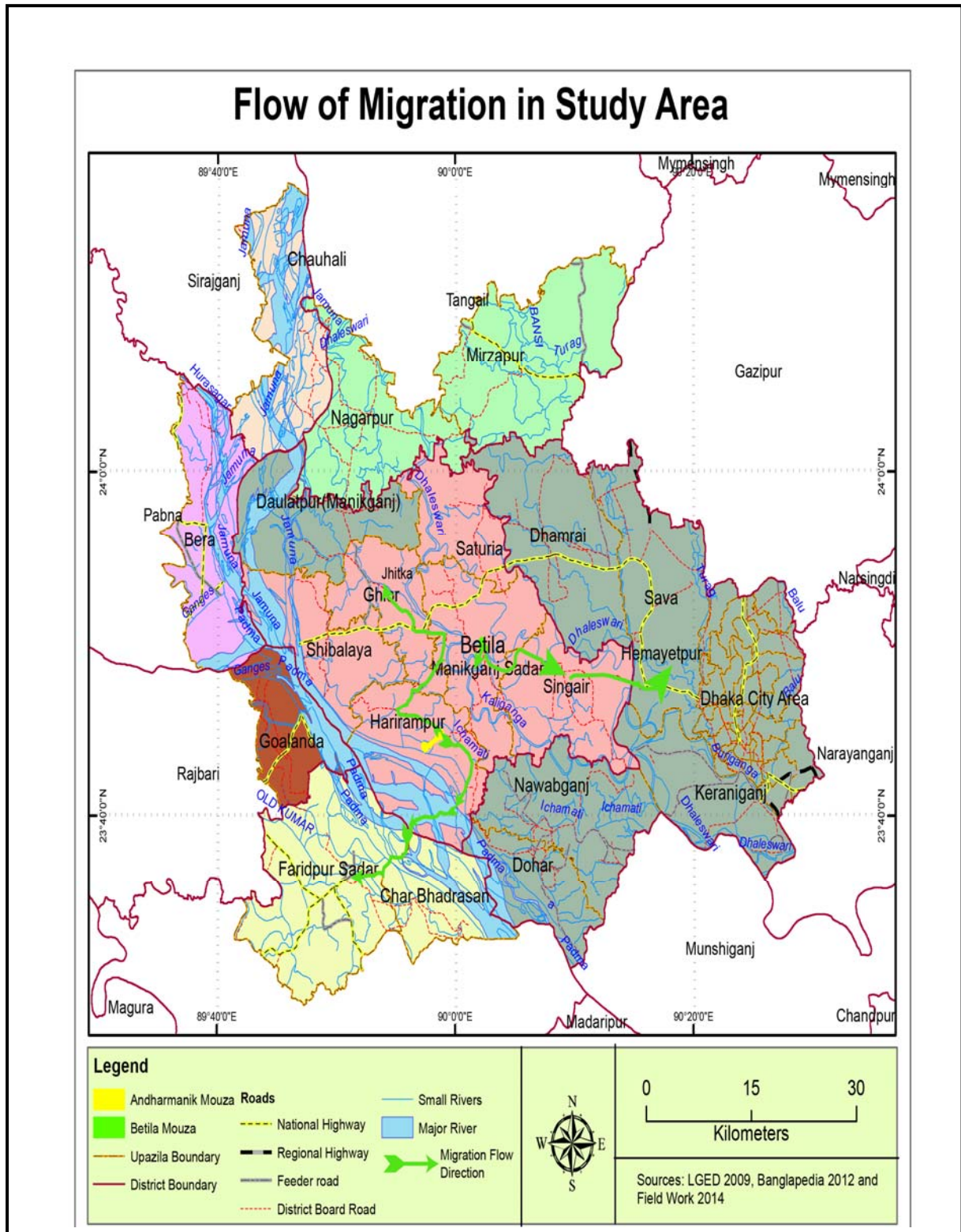
Table 6.3.1 shows the urban places nearer to the respondents' area. Betila village has its nearby urban place as Manikganj, as 59% respondents reported and, 41% respondents said Hemayetpur. It is easy to go to Manikganj, because it takes much less time to go there. Besides, there is a very good road from Betila to Hemayetpur, thus easy for the bus to run and easy for the people to arrive there fast.

On the other hand, Andarmanik village has nearby urban place Jhitka according to the 66% respondents, while 34% said Faridpur Sadar. Andarmanik village stands by the bank of Padma and they cross the river Faridpur's border starts. Since, the road to Jhitka is well, there are regular bus services, so some people find it easy to go to Jhitka.

If we put all opinions together from both villages, Manikganj is nearer to 29.5% of the respondents, Jhitka is nearer to 33%, Faridpur nearer to 17%, and Hemayetpur nearer to 20.5% of the respondents. As per Google map, the village Betila is 2 km (approx.) away from Manikganj Sadar and 30 km (approx.) away from Hemayetpur (on Singair rout). Whereas, from Andarmanik village the nearby Jhitka City and Faridpur Sadar are approximately 9.7 km and 51.9 km away respectively. People of Betila most likely prefer going to Manikganj Sadar, since it is the nearest. If they ever think of going to Dhaka, they choose Singair, then Hemayetpur on the way to Dhaka. It is to be noted that there is a road inside Betila straight to Singair, and movement of buses in this road is also frequent towards Dhaka city.

On the other hand, people of Andarmanik are most likely to go to Faridpur city for their economic and social needs and purposes. It is because the city is just close to across the river Padma. It takes only half an hour to get to Faridpur city once they cross this river. Besides,

Jhitka being the nearer urban place is the place where Andarmanik people go very frequently for their regular purposes. That's why in the survey time, these people talked about above urban places only. Below we see flow of migration map (Map-6.4.1), that places are nearer from the respondents residents. they also mentioned that places as their nearer places.



Map 6.4.1: Flow of Migration in Study Area.

Source: Banglapedia 2012 and Google Image.

6.3.2. Respondents relatives who live in the urban places

Table 6.3.2: Percentage distribution of households which have their relatives lives in urban places

Response	Village 1(Betila)		Village 2(Andarmanik)		Total (Number)	Total (Percent)
	Number	Percent	Number	Percent		
Yes	64	64.0	43	43.0	107	53.5
No	36	36.0	57	57.0	93	46.5
Total	100	100.0	100	100.0	200	100.0

Source: Field survey data analysis on SPSS, 2015

Table 6.3.2 depicts about whether any relatives of the respondents live in cities. In Betila village relatives of 64% respondents live in urban places, whereas rest of the 36% has their relatives not living in urban places.

In Andarmanik relatives of 43% respondents live in urban places, whereas, rest of the 57% has their relatives not living in urban places.

If we put all opinions together from both villages, relatives of 53.5% respondents live in urban places, whereas, rest of the 46.5% has their relatives not living in urban places.

Therefore, it is seen that relatives of households of both villages lived in the urban place. The reasons for the relatives left to the urban place (city) were jobs, marriage and education in some cases. These relatives they mentioned about were living in the city permanently and seldom used to come to visit them. Rather the villagers had to go to see them for their own needs and purposes. Moreover, many people had to leave their Andarmanik village for their loss in river erosion incidents. This happened many years back. But at present people were not likely to leave the village. River erosion had not been likely anymore for last 7 years since erection of dam to protect the river erosion, rather there were new Char area seen around instead.

6.3.3. Family members gone to urban places

Table 6.3.3: Percentage distribution of households having family members gone to urban places

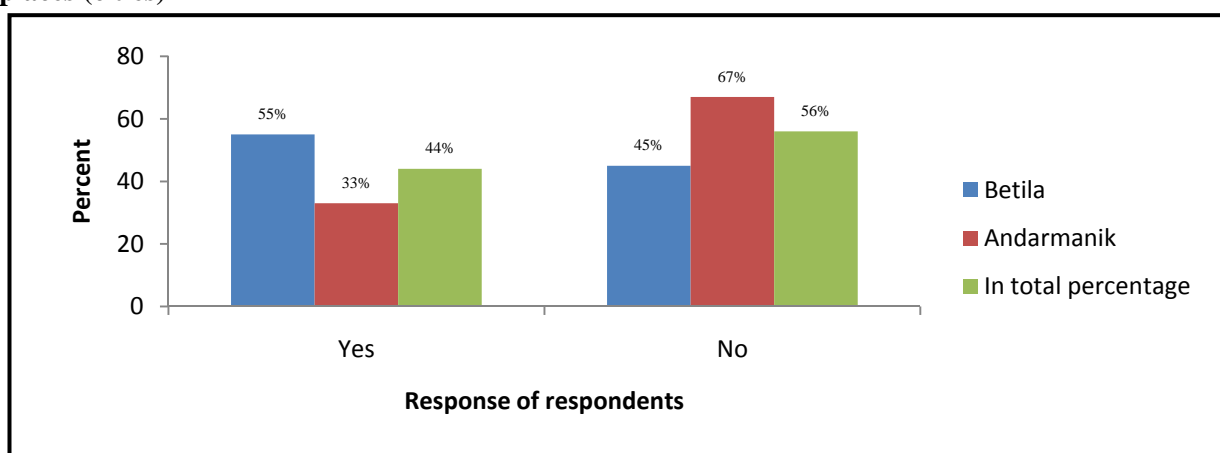
Response	Village 1(Betila)		Village 2(Andarmanik)		Total (Number)	Total (Percent)
	Number	Percent	Number	Percent		
Yes	55	55.0	33	33.0	88	44.0
No	45	45.0	67	67.0	112	56.0
Total	100	100.0	100	100.0	200	100.0

Source: Field survey data analysis on SPSS, 2015

Table 6.3.3 depicts about whether any members of families go to urban places. According to the respondents in Betila village, 55% members go to urban places, whereas, rest of the 45% members don't.

In Andarmanik 33% members go to urban places, whereas, rests of the 67% members don't. If we put all opinions together from both villages, 44% members go to cities, whereas, rest of 56% members don't, which is shown in the following figure 6.3.1.

Figure 6.3.1: Percentage distribution of all households having family members gone to urban places (cities)



Source: Field survey data analysis on SPSS, 2015

6.3.4. Households behavior of activities in urban places

Table 6.3.4: Percentage distribution of households by their behavior of activities in urban places

Reasons for moving to cities	Village 1(Betila)		Village 2(Andarmanik)		Total(Num ber)	Total (Percent)
	Number	Percent	Number	Percent		
Job	4	7.2	1	3.1	5	5.7
Business	11	20	8	24.2	19	21.6
Visit to relative	29	52.8	14	42.4	43	48.9
Treatment	11	20	10	30.0	21	23.8
Total	55	100.0	33	100.0	88	100.0

Source: Field survey data analysis on SPSS, 2015

Table 6.3.4 depicts about the reasons and for what purposes the members go to cities. As per respondents in Betila village, only 7.2% goes for job, 20% for business, 52.8% for visiting relatives and 11% for medical treatment.

On the other hand, 3.1% respondents in Andermanik go to urban places for job, 24.2% for business, 42.2% for visiting relatives and 30% for medical treatment. In Andermanik, people in most cases go to cities for medical treatment, due to unavailability good medical services and it has cities nearby.

In total in two villages above, 5.7% goes for job in cities, 21.6% for business, 48.9% for visiting relatives and 23.8% for medical treatment.

6.3.5. Staying duration at the urban places

Table 6.3.5: Percentage distribution of households by duration of their stay in urban places

Stay Duration at the urban places	Village 1(Betila)		Village 2(Andarmanik)		Total (Number)	Total (Percent)
	Number	Percent	Number	Percent		
Didn't go	45	45.0	67	67.0	112	56.0
One day	13	13.0	11	11.0	24	12.0
One week	32	32.0	22	22.0	54	27.0
More than a week	10	10.0	-	-	10	5.0
Total	100	100.0	100	100.0	200	100.0

Source: Field survey data analysis on SPSS, 2015

Table 6.3.5 depicts about how many days the respondents stay in there after they visit cities. As per respondents in Betila village, we already have seen 45% of the members do not go to cities. 13% if they go to cities stay only 1 day, 32% stays for around a week and rest 10% stays for more than a week. As per respondents in Andermanik, here also we already have seen 67% of the members do not go to cities. 11% if they go to cities stay only 1 day, and rest 22% stays for around a week. In total in two villages above, 56% of the members never go to cities. 12% if they go to cities stay only 1 day, 27% stays for a week and rest 5% stays for more than a week.

6.3.6. Findings of survey

Our research was focused on another important subject matter of finding the information whether the migration of villagers to the cities could be protected by potential activities of deployed NGOs. By discussing and analyzing above data found in the research survey, it is seen that 64% of the respondents in Betila and 43% in Andarmanik have their relatives living in the cities. These relatives started their living in the cities long time back. They live there permanently with jobs, education, marriage, business, and several other activities. Whereas, our respondents themselves go to the cities sometimes but don't stay there for a long time. They don't have any such desire to live in the cities like their relatives in near future. This is because they think they feel to have everything inside their own villages. Besides, they are already engaged with NGOs activities, which ensures that like the other past days, at present there is no possibility of their migration towards city life. The transport communication has become so easier these days in between cities and these villages, inhabitants of both can come back soon after they finish their work in the cities.

Analysis of above data on migration reveals that both seasonal and circular migration are prevailing in both villages. People who work in the brick fields have to stay outside the village for about 6 months or so. They just come back home after their work is finished. Again, some of the villagers go outside for a specific span of time to work as daily labors. This is seasonal migration since they come back to their villages after work is finished. For well transport system, they can easily return to their villages after finishing their works in the cities. Therefore, villagers do not have to stay outside the villages for a long time. This scenario falls into the category of circular migration. Communication system to different cities from Manikganj city and the transport system to the cities from concerned two villages are found very good; people movement thus is seen much easier now.

Chapter-6: Analysis and Findings (NGO ACTIVITIES)

6.4. Introduction

6.4.0. NGO Activities in Betila and Andarmanik:

6.4.1. Findings of survey

6.4. Introduction

Non-Government Organizations (NGOs) started their activities in Bangladesh in a limited scale as relief was provided following the devastating cyclone occurred in 1970, which claimed colossal human lives and properties in the coastal belt and the off-shore islands. Devastations caused by the War of Liberation in 1971 prompted other foreign and newly established local NGOs to mount relief and rehabilitation programs. The NGOs, supportive agents to social and economic empowerment of the poor, have vastly widened their activities including micro-credit, formal and non-formal education, training, health and nutrition, family planning and welfare, agriculture and related activities, water supply and sanitation, human rights and advocacy, legal aid and other areas. These organizations mostly follow the target-group strategy under which the poor with similar socio-economic interests are formed into organized interests groups to achieve their objectives (www.assainment.com).

In the context of Bangladesh, the term NGO has been defined “as an association of persons formed voluntarily through personal initiatives of a few committed persons dedicated to the design, study and implementation of development projects at the grass root level. They function outside the government framework but they are bound by and work within the laws of the land. They are variously involved in multi-sectoral development projects combined with research welfare services, human capability development through educational training, technology development exchange of information and social communication. Their broad object is poverty alleviation and their target groups are primarily the poor and the disadvantaged”.

The other objective in this research is aimed at exploring the impact of micro-credit programs held by Government and the NGOs in reducing the flow of rural to urban migration. With a view to fulfilling this objective, we collected data from two villages in Manikganj District, one is Betila and the other is Andarmanik. Through this collection of data phase we found many NGOs working in these two villages. All of them are working hard. We will discuss about how people of both villages are involved in activities of these NGOs and it can clearly be depicted as follows:

6.4.0. NGO Activities in Betila and Andarmanik

Betila and Andarmanik, in both villages we saw several of NGOs working in there. BRAC, Grameen Sheba Shangstha, Shapla, Bondhon, ASA are seen in Betila, whereas, in Andarmanik GonoKollan Trust, ASA, BRAC, Barsic, Grameen Shokti are seen. All NGOs are

regularly active through their target activities. They have been assisting people of concerned villages with money, termed as small loans, in order to make them self-employed.

A total of 100 people from each of the villages, Betila and Andarmanik, were interviewed for our research purpose. Following discussions are based on all information collected in the research program through proper questionnaire surveys. A clear picture would be explored about how many households in concerned areas are involved in NGO activities and what extent they are involved into.

Table 6.4.1: Percentage distribution of household's involvement in NGO activities

Response	Village 1(Betila)		Village 2(Andarmanik)		Total (Number)	Total (Percent)
	Number	Percent	Number	Percent		
Yes	100	100.0	100	100.0	200	100.0
No	-	-	-	-	-	-
Total	100	100.0	100	100.0	200	100.0

Source: Field survey data analysis on SPSS, 2015

Table 6.4.1 shows how many of the respondents are involved in NGO related activities. Here it becomes clear that 200 people in both villages out of 200, i.e. 100% people are involved in NGO related different activities.

According to Socio-economic and Humanitarian Development Index, the growth rate of borrowers was shown to be 2.06%. Hence it has similarity with the above stated information. Most of the people living in two of these villages are involved in NGO activities.

Table 6.4.2: Percentage distribution of household involved in more NGOs

Involved in more NGOs	Village 1(Betila)		Village 2(Andarmanik)		Total (Number)	Total (Percent)
	Number	Percent	Number	Percent		
Involved in one NGO	-	-	-	-	-	-
Involved in two NGOs	17	17.0	21	21.0	38	19.0
Involved in three NGOs	49	49.0	53	53.0	102	51.0
Involved in four NGOs	34	34.0	26	26.0	60	30.0
Total	100	100.0	100	100.0	200	100.0

Source: Field survey data analysis on SPSS, 2015

Table 6.4.2 shows how many of the respondents are involved in more than one NGO related activities. Here it becomes clear that 200 people in both villages out of 200, i.e. 100% people are involved in more than one NGO related activities. In Betila out of 100 respondents, 17% were involved in two NGOs, 49 were involved in three NGOs and 34% were involved with four NGOs.

On the other hand, in Andarmanik village, out of 100 respondents 21% were involved in two NGOs, 53% involved in three NGOs and 26% were involved in four NGOs.

In total, 19% were involved in two NGOs, 51% were involved in three NGOs and 30% were involved in four NGOs.

It is seen that maximum households (51%) involved with three NGOs activities. Because, sometimes they take loans from one NGO, and cannot pay back the loans in time. As a result they have to go for another NGO to take loans and they pay back to previous. Sometimes, it has been found that, the loans they get from one NGO are not enough for their need, so they go for another NGO. As a result they all are found involved in two NGOs or more.

Table 6.4.3: Percentage distribution of the respondents on number of times they take loans

How many times loans taken	Village 1(Betila)		Village 2(Andarmanik)		Total(Nu mber)	Total (Percent)
	Number	Percent	Number	Percent		
Borrowed once time	–	–	–	–	–	–
Several times borrowed	100	100.0	100	100.0	200	100.0
Total	100	100.0	100	100.0	200	100.0

Source: Field survey data analysis on SPSS, 2015

In the previous table we have learned whether the people of concerned two villages take loans from more than one NGO or not. Table 6.4.3 shows how many times the respondents take loans from different NGOs. They have to take loans more than a single time, even if they pay back any; they have to take another loan right away. And they do that with same NGOs for several times. Out of 200 respondents in above two villages all of them i.e. 100% households take loans more than once. They can easily get short-term loans, pay back one to get another once again.

Table 6.4.4: Percentage distribution of the householdon utilizing loans in various sectors

Sectors	Village 1(Betila)		Village 2(Andarmanik)		Total(Nu mber)	Total (Percent)
	Number	Percent	Number	Percent		
Agriculture	25	25.0	49	49.0	74	37.0
Business	6	6.0	38	38.0	44	22.0
Housing	60	60.0	10	10.0	70	35.0
Education	9	9.0	3	3.0	12	6.0
Total	100	100.0	100	100.0	200	100.0

Source: Field survey data analysis on SPSS, 2015

It is shown in Table 6.4.4 that in what purposes the respondents used up the money taken as a loan. In Betila village, the loan amount is used for Agriculture (25%), for business (6%), for

households different works (60%)(house repair, furniture purchase, etc.), and for education (9%) of their children.

On the other hand, in Andarmanik, the loan amount is used for Agriculture (49%), for business (38%), for household different works (10%) (House repair, furniture purchase, etc.), and for education (3%) of their children.

Below, the following Figure 6.4.1 is representing what purposes the respondents use up the money they took as loans. They used these loans in various sectors. If we sum up the figures of both villages, the loan amount taken is used for Agriculture (37%), for business (22%), for household different works (35%) (House repair, furniture purchase, etc.), and for education (6%) of their children.

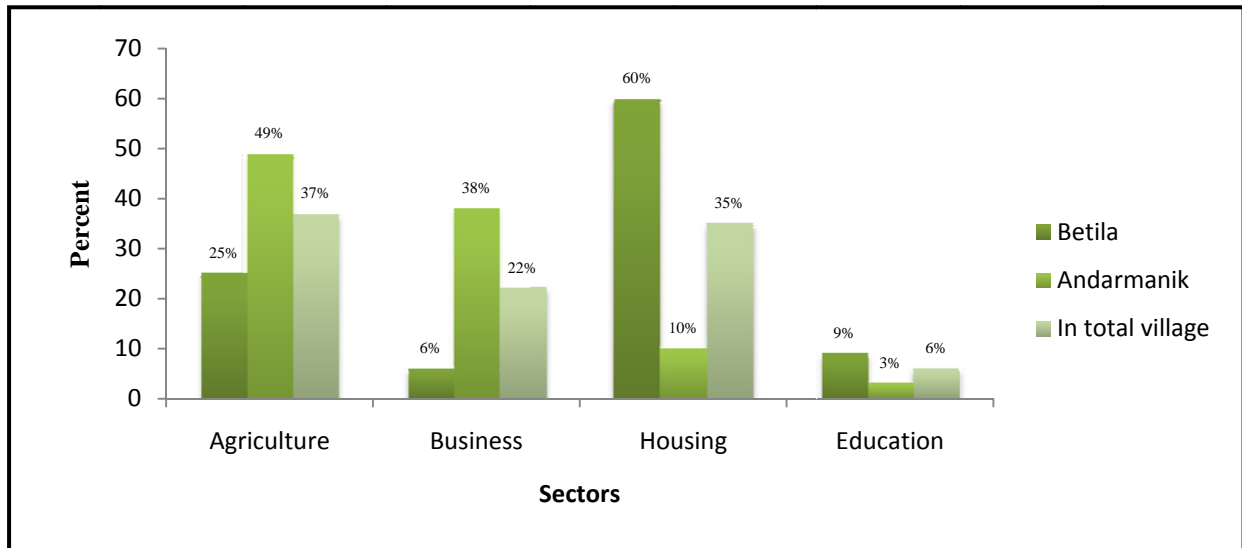


Figure 6.4.1: Percentage distribution of the households by their use of loan in various sectors

Source: Field survey data analysis on SPSS, 2015

If we analyze above table, most of the respondents in Betila village use up their loan money after household works. It is because they cannot find enough money from their income for their expenditure of household works. For this, they are in need of money and can get the money from NGOs very easily. Here in Andarmanik, respondents used up a major part of their loan amount for Agricultural works. It is because this village is facing river erosion.

In our survey we found 47% of the households in Andarmanik being farmers. For last 8 years, since river erosion is not seen, several char areas are created. They cultivate the lands in these char areas by any means. Since they don't have savings, they have to take easy loans from different NGOs for farming.

Table 6.4.5: Percentage distribution of the household's income after investment from loan

Income after investment of loan money (Tk.)	Village 1(Betila)		Village 2(Andarmanik)		Total (Number)	Total (Percent)
	Number	Percent	Number	Percent		
Up to 3000	12	12.0	27	27.0	39	14.5
3001-5000	52	52.0	46	46.0	98	49.0
5001above	36	36.0	27	27.0	63	31.5
Total	100	100.0	100	100.0	200	100.0

Source: Field survey data analysis on SPSS, 2015

In Table 6.4.5, increase in income of respondents is shown due to investment of these loan amounts. In Betila village, increase in income within 3000 Taka is found in 12% of the respondents, 3001-5000 Takas in 52%, and 5001 and more in 36%. On the other hand In Andarmanik village, increase in income within 3000 Taka is found in 27% of the population, 3001-5000 Taka in 46%, and 5001 and more in 27%.The following diagram is representing the household's income after investment of money from loaned amount.

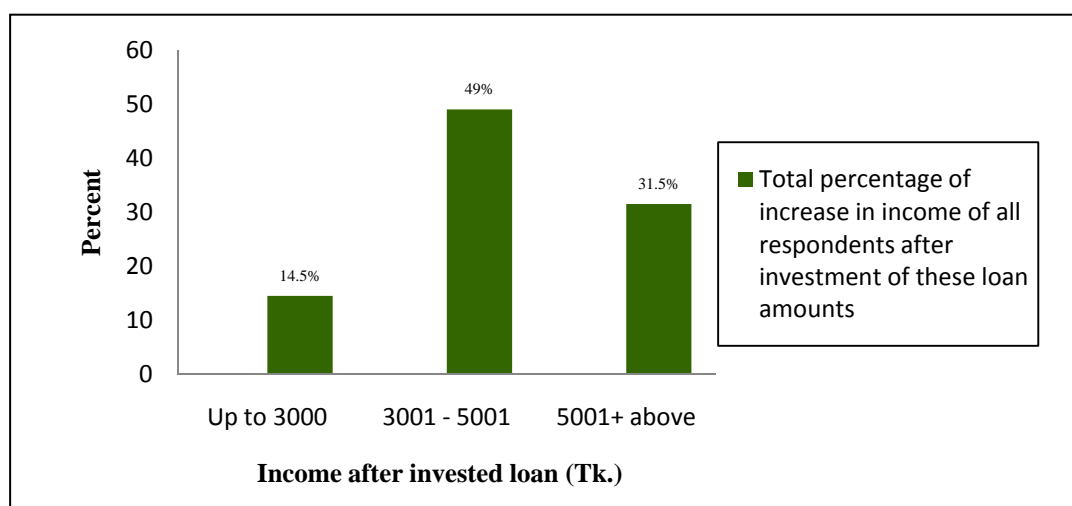


Figure 6.4.2: Total % increase in income after investment of money from loan amounts

Source: Field survey data analysis on SPSS, 2015

Here, the following figure 6.4.2 is representing, increase in income of all respondents after investment from these loan amounts. If, we estimate this for villages together, it is clear that increase in income within 3000 Taka is found in 14.5% of the total respondents, 3001-5000 Takasin 49%, and 5001 and more in 31.5%. Therefore, after taking loans and investing money from loan amounts in different sectors, overall income of respondents in both villages increases apparently.

Table 6.4.6: Percentage Distribution of the household's savings after money investment

Saving amount (Tk.)	Village 1(Betila)		Village 2(Andarmanik)		Total (Number)	Total (Percent)
	Number	Percent	Number	Percent		
Up to 500	41	41.0	86	86.0	127	63.5
501-1001	45	45.0	4	4.0	49	24.5
1001+ above	14	14.0	10	10.0	24	12.0
Total	100	100.0	100	100.0	200	100.0

Source: Field survey data analysis on SPSS, 2015

In the previous table, increase in income of respondents is shown due to investment of money from loan amounts. Now in Table 6.4.6, we have shown the amount they could save from this income. The monthly savings is also taken as an indicator to find out the performance of NGOs in the study area. In Betila village, savings range within 500 Taka is found in 41% of the population, 501-1001 Taka in 45%, and 1001 and more in 14%.

On the other hand In Andarmanik village, savings range within 500 Taka is found in major part of them, 86% of the population, 501-1001 Taka in only 4%, and 1001 and more in only 10%.

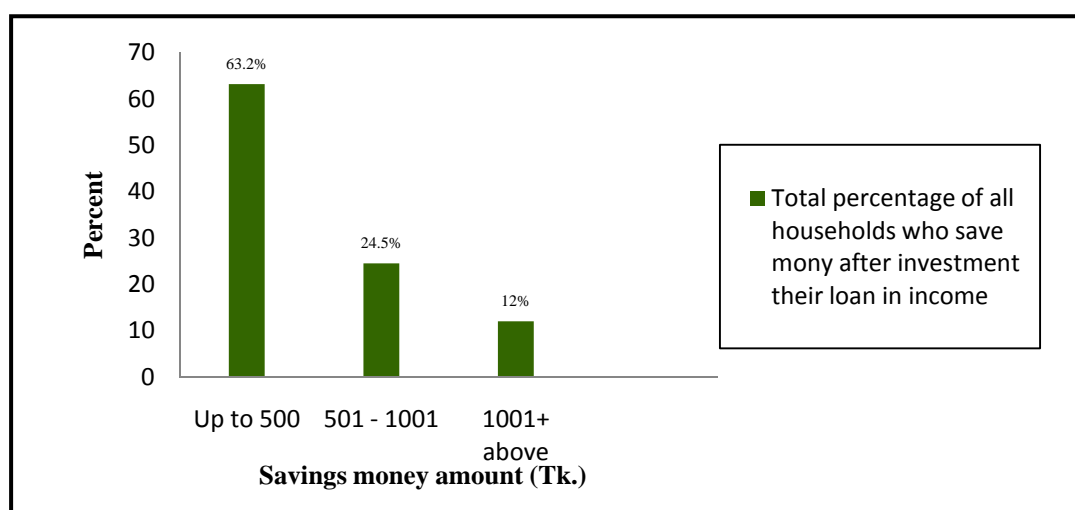


Figure 6.4.3: Savings money after investment their loan in income

Source: Field survey data analysis on SPSS, 2015

In total of the two villages, savings range within 500 Taka is found in 63.5% of the population, 501-1001 Taka in 24.5%, and 1001 and more in 12%. The savings of the people has increased significantly after they become the members of the NGOs. The following figure 6.4.3 is representing money savings of all respondents. This figure is representing that the NGOs are working for mass people in the long run.

6.4.1. Findings of survey

The Non-Government Organizations (NGOs) are mainly responsible for providing poor people in the society with different kinds of financial loans. Study on NGO activities was one important subject matter of our research. As accordance with the information, revealed from two villages (Betila & Andarmanik) in Manikganj District, several NGOs are working relentlessly in such areas. We found several NGOs working in these two villages, mainly providing the villagers with money loan supports. NGO activity was seen performed mainly related to these loans. The lower class people of the society are very likely to take loans from these NGOs.

In Betila some NGOs namely BRAC, Grameen Sheba Shangstha, Shapla, Bondhon and ASA were seen active; whereas, in Andarmanik Gono Kollan Trust, ASA, BRAC, Barsic, Grameen Shokti were found to work for the people. All these NGOs were found deploying their skilled people in giving financial loans to people and collecting the loan returns. In a talk with the Chairman of Gonokollan Trust in Betila, we came to know that they were used to giving loans under very easy conditions so that villagers used to take loans very frequently and pay them back in time. He said he did not find an incident so far that somebody couldn't able to pay back the loan in time. There might be some very poor people who took loans and had the opportunity of an extension of 1 to 2 months for paying off the loans. They liked to come again for taking loans at their need and no one had to present any guarantee for taking loans. This NGO never applied these rules over villagers since all of them knew each other. As he said, other NGOs used to give loans upon lot of paper works and thus take much time to provide loans to the villagers. He said, his NGO used to take even only five days to arrange loans and since there were no troubles of paper works most of the people used to go this organization for loans. All NGOs were seen providing loans of 12.3% interest.

Most of the villagers of both villages of our research were in the income range of no more than 15,000 Taka. Most of them were living needful lives. There were seen usually taking loans of Taka 20,000 – 50,000. Some were seen even taking loans of less than 20,000 sometimes. They were very likely to go for taking smaller loans, so they returned them back in time and could take loans again. Besides, villagers also save a part of their daily earning, usually 20 to 50 Taka, with their accounts in respective NOGs. They liked to save, whatever amount they could. They were found to do it and maintain this by a ledger at the end of each month.

The NGO workers who collect money were found to have good relationship with the villagers taking loans. These NGO workers were seen to be helpful for taking and retaking loans for the villagers in need. This truth was revealed while visiting and talking to such an NGO worker of ASA.

All of the villagers with their borrowed money do development of their families, their economic development as well. Mostly they have to spend money to earn for living and spending for family needs. They take loans several times from more than one NGO. If, for any reason, they fail to return money, they take loan from another NGO to payback the other. This information we got from a respondent and he said he never had seen someone leaving the village for becoming unable to pay back a loan.

At the end, in brief, we can say that villagers who were found related to NGO activities, such as taking loans, doing savings and so, uttered in a clear voice that they could be able to develop their economic condition, even at a minimum level. They did not have savings and they seemed to treat NGO money as their savings and liked to take the money as loans. They were happy to use these bunches of money to earn for living their family lives.

Chapter-7: Summary and Conclusion

7.0. Introduction

7.1. Summary

7.2. Conclusion

7.0. Introduction

The research objectives, in brief, were to explore urban decentralization, reasons and impact of non-decentralized urbanization process in Bangladesh, to explore and analyze quantitative and qualitative data on the impact of micro-credit programs of Govt. agencies and Non-Government Organizations (NGOs) in reducing rural to urban migration flow, and to escalation pattern of decentralized urbanization in Bangladesh. These objectives of our research were with sufficient contents to a complete form of converged conclusions.

7.1. Summary

Urbanization is the most common subject and concern for all over the world. Rapid urbanization causes various social impacts on the society, both positive and negative. Social impacts are not easily statistically countable. They are mostly fundamental. Not all the impacts of urbanization are same for all groups of people. Urbanization creates impact on different society differently. Most of the common urbanization problems on the overall society are changing pattern of family, decreasing interaction with people, increasing formal relationship, decreasing people's involvement in community development, increasing crime, changing recreational pattern, and changing behavioral attributes.

Migration is one of the vital forces that contribute to fast urbanization generally associated with higher levels of efficiency and expansion. Migration is a root and outcome of socio-economic alteration. It is considered as a behavioral attribute that reflects the dedication of the people of origin and destination to reach. Rural-urban migration currently becomes a common fact and the situation is not in control.

For this, development in decentralization in Bangladesh is advocated along with the need for planning development activities at local levels. Plans are to be formulated on the basis of local needs, resources and capabilities for implementation. Each initiative taken should be based on public participation and consideration of their needs and demands.

Bangladesh has been perhaps the most important hearth on the globe for non-governmental organizations. There are approximately 22,000 NGOs (Devine, 2003) are actively working in Bangladesh with a view to developing the socio-economic condition of the people. But most of them focus, directly or indirectly, on poverty alleviation.

Non-Government Organizations (NGOs) have emerged as an integral part of the institutional structure for addressing poverty as well as rural development, gender equality, environmental

conservation, disaster management, human rights and other social issues. The NGOs, in order to support social and economic empowerment of the poor, have vastly widened their activities to include group formation, to introduce micro credit, to conduct formal and non-formal education, training, to work on health and nutrition, family planning and welfare, agriculture and related activities, water supply and sanitation, to work on human rights and advocacy, to provide legal aid and other areas. These organizations mostly follow the target-group strategy under which the poor with similar socioeconomic interests are to achieve their objectives. This concluded the research and discussed briefly the objective phrase of “Decentralizing Urbanization in Bangladesh: Exploring the impact of micro-credit in reducing rural-urban migration” in the light of our findings from village surveys.

In this chapter we would like to discuss about whether we have come to fulfil the main objectives through our research work. Let us at first focus on our main objective, which is—“Study on the importance of urban decentralization for sustainable development and identify the reasons and impact of non-decentralized urbanization process in Bangladesh.” For this we had to go for collecting information from secondary data sources. We discussed all these data and information in Chapter 5. At present, the our country Bangladesh, there is urbanization going on, but in unplanned ways. As a result of which, residence crisis, unplanned and uncontrolled urbanization, absence of environment for hygienic and comfortable living – all these subjects should become the focal point of consideration for urbanization processes. The country is in severe need of a proper urbanization planning. So far, we do not see any particular policy and proper planning established for the development and expansion of cities in Bangladesh.

In the beginning of twenty-first century, in 2001, 23% of national population was living in the cities and urban areas (BBS, 2001). Since the population is in a big shape, the ultimate estimation came out to be 23% population stands for more than 28 million people. As per the Population Census 2011, 28% of the total population lives in the cities (BBS, 2011, corrected.). This number of city people is increasing day by day. There is no single policy seen here in order to control this rate, rather people are more likely to be inclined to Dhaka city. To these people migrating out from their village Dhaka city is the city of job opportunities. Therefore, rate of rural to urban migration is increasing in alarming rate. To protect and control this migration, decentralization has to be established from the administrative to every level related to urbanization development.

From secondary data source we got the information that 56% of the urban people have strong contribution to form four mega cities of the country, namely Dhaka, Chittagong, Khulna and

Rajshahi. So, in context of activities related to economics of the country, there happens an imbalance in centralization process, which is mainly applicable in Dhaka city. For an example, 50% of the national consumption is happening in Dhaka city; a big and imbalanced part of different investment in industrial and govt. sectors is centralized here. The density figure of Industries and factories established inside Dhaka city and nearby areas is alarming and higher. In last decade, for an example, as per World Bank report 75% of the total 4,107 export-oriented Garment industries is established in greater Dhaka city. This centralized condition is also seen in social-welfare, business, and economic sectors. Another example is that in last decade 45 out of 62 private universities is established in greater Dhaka city. The same condition is also visible in Dhaka City for medical services and opportunities. Chittagong, being the 2nd largest city, is under the process of centralization due to its being by the sea port and presence of many established industries and factories (www.Banglapedia.org). If this centralization happens for a long time further onward, these important cities would lose their compatibility for proper human living anymore.

As per the Population Census 2011, 76.61% people lives in the villages (BBS, 2011). Many people go to find jobs in cities for enhancing their financial condition; migration of these people crowds the cities more and more. According to recent record from the Population Census, rate of internal migration is 9.7% (BBS, 2011). By research we have seen that the rate of flow of rural to urban migration is decreasing as a satisfactory impact of micro-credit programs of the Govt. agencies and NGOs.

With a view to studying and researching on this impact, and current scenario of local migration, two villages of Manikganj district are taken into account. A thorough questionnaire survey was deployed on a total of 200 households from these two villages.

Information come out from this survey reveals that very few households migrate to cities from these two villages. Even if they do so, they don't go there for permanently. Some people go out for their work and stay until they are done and come back home. They don't even think of moving out permanently.

Respondents, who work for brick fields, usually stay there for 6 to 8 months. Number of these brick field workers is comparatively higher from Betila than Andarmanik. Some other respondents go to other villages for daily basis agricultural works, stay there for some days and come back home.

Here, from field survey we found that relatives of respondents in Betila are likely to stay at cities a little bit more. 55% people of Betila go to cities for different works, whereas only 33%

of Andarmanik do that for the same reason. They usually go there for mainly for works, business, visiting relatives, and for medical treatment.

Since both villages have good highways and road to travel cities by bus, people can easily manage traveling back and forth. The picture we see about the migration here is somehow similar to seasonal migration and circular migration category. Otherwise, no other kind of migration is seen here, usually.

In Harirampur Upazilla where Andermaik is situated, 30% of the total land area has gone into the river due to erosion. Out of the thirteen unions nine have already gone into the water. Three refugee shelters were erected in 1998 in Harirampur to provide shelter to the destitute out of which the Padma has already destroyed one. Within a span of hours the second largest trade center of the district along with 500 shops went into the water of the Padma. Many houses, Zafarganj, Dublia Primary School, Mosque and temple of Harirampur thana of the district also went into the water.

Although Andarmanik is on the river erosion area in Harirampur Upazilla, people of this village are not seen interested for migrating to anywhere else. Here, we found that most of them seem to take loans from different kind of NGOs and keep working on around. NGOs also seem to provide them supports with very easy loans very fast. People can arrange loan money by 7 days and most of the NGOs arrange it at an interest rate of 12.3%. In both villages, many NGOs are there to support the village people and people takes loans at a time from more than one NGO. They utilize this money for different needs, such as Agricultural works, business works, house repairing works, household furniture purchasing, and for the education of their children. These villagers do not have savings, so they consume this loan money mostly for house repairing works and then for agricultural works. They can manage paying back this loan in time. Sometimes, they take second loan to payback money that they have taken previously.

They increase their income by investing part of the amount taken from NGOs. These days, they look capable of saving money and they do that by the help of NGOs, since there is no bank here in the villages.

They don't have intention to take loans from any bank, since banks ask for land mortgage, or any asset to show for taking loans. Bank loans come at hand late, and the banks don't give out loans to everyone.

Our survey report says that all of 200 respondents of these villages take loans from NGOs. They all are now working for earning money, so they don't even think to move out to the cities. As

per information taken from the respondents, the villagers would have been working in cities if there was no NGO. They are earning money inside the villages from their investment, and so they don't think to move out. These villages have schools for kids, and if they are grown up for studying in colleges, there are colleges in nearest cities and so they can easily attend classes from villages.

The research result brings about the light of information that for activities of different NGOs, still people do not need to move out to the cities for their living, rather they find everything inside their locality by doing something somehow and enjoying economic development and so.

There is no doubt how our research was so successful to show "The impact of micro-credit programs of the Government and NGOs in reducing the flow of rural to urban migration" in villages of Bangladesh.

At the end, the final objective was to evaluate the impact of Government's policies escalating or influencing centralized urbanization in Bangladesh. In this country still policies that are taken into account are responsible for centralization. These policies create such opportunities people don't want to leave behind, resulting in centralization of cities day by day into bigger form.

This way our research objectives became fulfilled and successful by thorough analyses and discussions clearly presented in this thesis.

7.2. Conclusion

After all these discussions, we definitely say that, in these study areas the NGOs are really active and dynamic towards their positive contribution for villages in Bangladesh. NGO activities help the villagers to improve their economic condition, thus to come back from the migration concepts; NGOs and some govt. agencies, therefore indirectly, contribute in the development of decentralized urbanization in Bangladesh.

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www.banglapedia.org

বাংলাদেশের নগরায়ন বিকেন্দ্রীকরণ প্রক্রিয়াঃ
গ্রাম-নগর অভিগমন হ্রাসে ক্ষুদ্র ঋণের প্রভাব

পরিবার ভিত্তিক প্রশ্নমালা

(সকল তথ্য শুধুমাত্র গবেষণা কার্যক্রমে ব্যবহৃত হবে)

সাক্ষাৎকারীর নামঃ

তারিখ ও সময়ঃ

উত্তরদাতার পরিচয়ঃ

1. উত্তর দাতার নামঃ.....
2. বাড়ীর অবস্থানঃ মহল্লাঃ..... রাস্তাঃ.....
বাড়ীর নামঃ..... হোল্ডিং নম্বরঃ..... ওয়ার্ড নম্বরঃ.....
3. পরিবারের সদস্য সংখ্যাঃ পুরুষঃ..... মহিলাঃ..... সর্বমোটঃ.....
4. পরিবারের সদস্যদের তথ্যঃ

ক্রমিক নং	নাম	সম্পর্ক	বয়স	লিঙ্গ *	শিক্ষাগত যোগ্যতা	প্রধান পেশা

*১= পুরুষ ২= মহিলা

আবাসন অবস্থাঃ

5. বাড়ীর মালিকানাঃ ১= নিজ(একক) ২= নিজ(যৌথ) ৩= ভাড়া ৪=অন্যান্য.....
6. বাড়ীর ধরনঃ ১= পাকা ২= আধা-পাকা ৩= কাঁচা ৪= ঝুপড়ি ৫= অন্যান্য.....

জমির মালিকানাঃ

জমির ধরণ	হ্যাঁ	না	জমির পরিমাণ	জমি ব্যবহারের ধরণ
বসত বাড়ীর জমি				
চাষের জমি				
পুকুর				
পতিত জমি				

যদি চাষের জমিতে নিজে চাষ করে, তাহলে

কতটুকু জমিতে চাষ করা হয়	কি ফসল চাষ করা হয়	জমি ব্যবহারের ধরণ	কি পরিমাণ আয় হয়

পেশাঃ

7. আপনার পেশা কি ?.....

8. আপনি কি এই পেশার পাশাপাশি আর অন্য কোন পেশার সাথে জড়িত আছেন? ১= হ্যাঁ ২= না
যদি হ্যাঁ হয়, আর কি কি পেশার সাথে জড়িত?

পেশার নাম	মাসিক আয়	কত দিন ধরে এই পেশার সাথে জড়িত

9. আপনার মাসিক আয় কত?.....

10. আপনি কি আপনার পরিবারের একমাত্র উপার্জনকারী? ১= হ্যাঁ ২= না
যদি না হয়, আর কে কে উপার্জন করে?

পরিবারের অন্যান্য উপার্জনকারীর নাম	সম্পর্ক	কি পেশার সাথে জড়িত	মাসিক আয়

আপনার পরিবারের কোন মহিলা সদস্য কোন ধরনের আয় সাথে জড়িত আছে কি? ১= হ্যাঁ ২= না
যদি হ্যাঁ হয় ,

সম্পর্ক	কি কাজের সাথে জড়িত	কোথায় কাজ করে	মাসিক আয়

পরিবারের আয়-ব্যয় ও সঞ্চয়ের তথ্যঃ

মাসিক খরচের তালিকা (টাকা)	মাসিক আয় (টাকা)
খাদ্য	কৃষি
বস্ত্র	ব্যবসা
বাসস্থান	চাকুরী
শিক্ষা	বাড়ি ভাড়া
চিকিৎসা	ব্যাংক মুনাফা
বিনোদন	
যাতায়াত	
আয়ের জন্য বিনিয়োগ (কৃষি/ব্যবসা)	
অন্যান্য	অন্যান্য
সর্বমোট =	সর্বমোট =

11. আপনার কি মাসিক সঞ্চয় আছে? ১= হ্যাঁ ২= না

যদি হ্যাঁ হয়, তবে কত টাকাঃ.....

12.আপনার কি কোন ব্যাংক হিসাব আছে? ১= হ্যাঁ ২= না

13.আপনার কি কোন ব্যাংক ঋণ আছে? ১= হ্যাঁ ২= না

যদি হ্যাঁ হয়,

কত টাকা নিয়েছিলেন	কোন ব্যাংক থেকে ঋণ নিয়েছিলেন	কার নামে ঋণ নিয়েছিলেন	কতদিন আগে ঋণ নিয়েছিলেন	ঋণের টাকা কি কাজে ব্যবহার করা হয়েছিলো	কত কিস্তিতে পরিশোধ করেছিলেন

14.আপনার পরিবারের অন্য কোন সদস্যের ব্যাংক ঋণ আছে? ১= হ্যাঁ ২= না

যদি হ্যাঁ হয়, কত টাকা?.....

15.আপনার আয়ের টাকা কি কি কাজে বিনিয়োগ করেছেন? কেন? না, করে থাকলে কেন করেন নাই?

কি কি কাজে বিনিয়োগ করেছেন?	কেন?	না, করে থাকলে কেন করেন নাই?

শিক্ষাঃ

16. আপনার ছেলেমেয়েরা কি স্কুলে যায়? ১= হ্যাঁ ২= না

যদি হ্যাঁ হয়, কোন ক্লাসে পড়ছে?	যদি না হয়, স্কুলে না যাওয়ার কারণ?

স্বাস্থ্যঃ

17.আপনার খাবার পানির উৎস কি?

১= সরবরাহকৃত ২= টিউবওয়েল ৩= পুকুর/খাল/নদী ৪=অন্যান্য.....

18.গত ছয় মাসে আপনি ও আপনার পরিবারের সদস্যরা কোন কোন রোগে আক্রান্ত হয়েছিলেন?

ক.

খ.

গ.

ঘ.

19.আপনি স্বাস্থ্য সেবা পাবার জন্য কোথায় যান? ১=সরকারী হাসপাতাল ২=ক্লিনিক

৩=ব্যক্তিগত চিকিৎসক ৪= ঔষধের দোকান ৫= অন্যান্য.....

20. আপনি স্বাস্থ্য সেবার জন্য কত টাকা খরচ করেন?.....

প্রাকৃতিক দুর্যোগ:

21. আপনাদের গ্রামে গত ১০ বছরে কি কি প্রাকৃতিক দুর্যোগ হয়েছিল?

১= বন্যা ২= ঘূর্ণি ঝড় ৩= টর্নেডো ৪= নদী ভাঙ্গন ৫= অন্যান্য.....

22. কোন প্রাকৃতিক দুর্যোগে ক্ষয়ক্ষতি বেশি হয়েছিল?

প্রাকৃতিক দুর্যোগের নাম	ক্ষয়ক্ষতির পরিমাণ

23. এজন্য সরকার থেকে কোন সাহায্য পেয়েছিলেন? ১= হ্যাঁ ২= না,

যদি হ্যাঁ হয়, কি কি সাহায্য পেয়েছিলেন?

.....
.....
.....

24. এজন্য বেসরকারী কোন সাহায্য পেয়েছিলেন? ১= হ্যাঁ ২= না,

যদি হ্যাঁ হয়, সে সাহায্য গুলো কারা দিয়েছিল এবং কি কি?

ক্রমিক নং	সাহায্যদানকারী প্রতিষ্ঠান সমূহের নাম	সাহায্যের বিবরণ

25. ঘূর্ণিঝড় বা টর্নেডো হবার পূর্বে সতর্ক সংকেত পাবার কোন ব্যবস্থা আছে কি? ১= হ্যাঁ ২= না

যদি হ্যাঁ হয়, কিভাবে তা পেয়ে থাকেন?

.....
.....
.....

এন জি ও কর্মকাণ্ড:

26. আপনাদের এলাকায় কোন কোন NGO কাজ করে? কি কি কাজ করে থাকে?

ক্রমিক নং	NGO সমূহের নাম	NGO সমূহের কার্যক্রম

27. আপনি কি কোন **NGO-** এর কাছ থেকে ঋণ নিয়েছিলেন? ১= হ্যাঁ ২= না
(যদি হ্যাঁ হয়) কত টাকা?.....

ঋণ কার নামে নিয়েছিলেন?.....

28. ঋণ কি একবার নিয়েছিলেন নাকি একাধিকবার? ১=একবার ঋণ নিয়েছিলেন ২=একাধিকবার ঋণ নিয়েছিলেন
যদি একাধিকবার ঋণ নিয়ে থাকেন, তবে কত বার নিয়েছিলেন?.....

29. ঋণ পেতে কত দিন সময় লেগেছিল?.....

30. ঋণ কি পরিশোধ করা শেষ হয়েছে? ১= হ্যাঁ ২= না
যদি হ্যাঁ হয়, কত দিন আগে এই ঋণ পরিশোধ করেছেন?.....

কত কিস্তিতে পরিশোধ করেছেন?.....

এই টাকা কি কাজে বিনিয়োগ করেছিলেন?

.....

.....

যদি না হয়, আর কত দিন লাগবে?.....

কত কিস্তিতে পরিশোধ করতে হবে?.....

কিভাবে এই ঋণ পরিশোধ করেছেন?

.....

.....

এই টাকা কি কাজে বিনিয়োগ করেছেন?

.....

.....

31. শতকরা কত টাকা হারে সুদ দিতে হয়?

32. ঋণের বিনিয়োগকৃত টাকার আয়ের ও কাজের বিবরণ:

ক্রমিক নং	বিনিয়োগকৃত টাকার পরিমাণ	কাজের বিবরণ	আয়

33. ঋণের টাকা কাজে লাগানোর পর, এখন আপনার বর্তমানে কি কোন সঞ্চয় হচ্ছে? ১= হ্যাঁ ২= না
যদি হয়ে থাকে, কত টাকা?.....

34. ঋণ কি শুধু **NGO** থেকে নিয়েছিলেন? ১= হ্যাঁ ২= না

যদি না হয়, তাহলে আর কাদের কাছ থেকে নিয়েছিলেন:

১= ব্যাংক ২=সমবায় সমিতি ৩= ব্যক্তি ৪= অন্যান্য.....

35. আপনি কি কোন সমিতির সদস্য?

১= হ্যাঁ

২= না

যদি হ্যাঁ হয়,

সমিতির নাম	সমিতি কি কি কাজ করে	সমিতির সদস্য হবার ফলে কি কি সুবিধা পাচ্ছেন	মাসিক কত টাকা জমা দিতে হয় সমিতিতে	সমিতিতে কোন সঞ্চয় থাকলে তার পরিমাণ

গ্রামের সামাজিক সুযোগ-সুবিধা সমূহ:

36. আপনি গ্রামে কি কি সামাজিক সুযোগ-সুবিধা পাচ্ছেন?

সামাজিক সুযোগ-সুবিধা সমূহ	কোন সুবিধা গুলো পেয়ে থাকেন	কোন সুবিধাগুলো এখনও পান নাই	না পাবার কারণ?

গ্রাম ও শহরের যোগাযোগ ব্যবস্থা:

37. আপনার পরিবারের কোন সদস্য অথবা আত্মীয় স্বজন কি কেউ শহরে আছে?

১= হ্যাঁ

২= না

যদি হ্যাঁ হয়,

কোন শহরে থাকে ?	কি করে?	কত দিন ধরে আছে?

38. আপনি গ্রাম থেকে শহরে কিভাবে যাতায়াত করেন?

১= বাসে

২= লঞ্চে

৩=ট্রেনে

৪= অন্যান্য.....

39. আপনার গ্রাম থেকে সবচেয়ে কাছের শহর কোনটি?.....

40.

আপনি কি কি কাজে শহরে যান?	কতদিন পরপর শহরে যান?	শহরে গেলে কোথায় থাকেন?	একবার শহরে গেলে কত দিন থাকেন?

41. শহরে কি কি সুবিধা আছে?গ্রামে সে সুবিধা না থাকার কারণ কি?

যদি হয়, শহরে কি কি সুবিধা আছে?	যদি না হয়, গ্রামে সে সুবিধা না থাকার কারণ কি?

উত্তরদাতার মন্তব্য (যদি থাকে):

সাক্ষাৎকারীর স্বাক্ষর: