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Rural-Urban Interaction in Bangladesh
A Study of Linkages between Villages and Small Urban Centres

by

Mohammad Nurul Islam Nazem

A Thesis submitted in fulfilment of the requirements for the Degree of Doctor of Philosophy

Department of Geography
University of Durham, England

June 1994

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12 SEP 1994

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To my parents

Abstract

The rôle of urban centres in rural development in Third World countries has long been a subject of discourse in the academic and policy making spheres. Theoretically urban centres and rural areas are complementary and interdependent, but empirical evidence in most cases leads to contradictory conclusions. Urban areas in developing countries are thought to be centres of the exploitation of rural resources and of rural people rather than helping to promote the development of rural areas. Despite this contradiction most of the developing countries design their urban development strategy for rural development, the rationale of which is quite unclear. The example of Bangladesh, is a case in point. With only one fifth of its people in urban areas, rural-urban disparity is perhaps one of the highest in the world.

For equitable growth and bridging gaps between rural and urban areas, the development of small towns and the linking of rural areas with them are suggested as a new paradigm of development. In Bangladesh, renewed interest in planned urbanization for rural development stems from the recent popularity of the concept of decentralized development and accompanying emphasis given to small urban centres (Upazila or thana centres). The decentralization strategy introduced in 1982, by upgrading 460 upazilas, and subsequently developing them into urban centres, is expected to have a significant impact on development of the country. Whether the impact will be favourable for rural development needs to be investigated.

Against this backdrop, the present study explores the nature of linkages and interactions between rural areas and urban centres, particularly the smaller ones. The purpose was to discover the impact of the growth of small towns upon rural development through the detailed analysis of links between rural households and the urban realm on the one hand, and between urban households and the surrounding rural areas on the other. Faridpur District was chosen as a study area which is moderately developed and located outside the direct influence of large and metropolitan cities. The findings are based on 310 households from four villages and 197 from all eight urban centres in the district.

The study shows that there are substantial linkages of rural households with urban centres, mainly for economic reasons. Such interaction has become inevitable because most rural households try to diversify their sources of income and intra-household economic activities, as a strategy for coping with poverty and in times of difficulty. Although the small towns are mainly characterized as service centres, only a very few people in rural areas seem to have received the services, because they are either inappropriate or too costly. On the other hand, urban households in small centres were also found to be well linked with rural areas, but the nature and causes of such links differ from those of rural households. While the rural people maintain links with urban areas in order to exploit economic opportunities there, the urban people continue to exploit their rural resources.

The study reveals that the economy of rural Bangladesh is undergoing a rapid change from a predominantly agrarian character to a mixed one. Rural development requires more concerns than with just agriculture. Non-farm activities are increasing rapidly within the dynamics of the rural economy. Small urban centres are playing an important rôle in this transition. To accommodate this change in development planning, a fresh and appropriate policy initiative is necessary.

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ACRONYMS

BARD	Bangladesh Academy for Rural Development
BADC	Bangladesh Agricultural Development Corporation
BBS	Bangladesh Buruea of Statistics
BNP	Bangladesh Nationalist Party
BNPP	Bngladesh National Physical Planning Project
BRDB	Bangladesh Rural Development Board
BSS	Bittayheen Samabay Samiti
BWDB	Bangladesh Water Development Board
CHT	Chittagong Hill Tracts
CIRDAP	Centre for Integrated Rural Development for Asia and the Pacific
CSP	Civil Service of Pakistan
CUS	Centre for Urban Studies
DPHE	Department of Public Health Engineering
DT	Deep Tubewell
FAO	Food and Agricultural Organization
GOB	Government of Bangladesh
HYV	High Yeilding Variety
IRDP	Integrated Rural Development Programme
JP	Jatyo Party (National Party)
KSS	Krishi Samabaya Samity
LGEB	Local Government Engineering Bureau
LLP	Low Lift Pump
MPO	Master Plan Organization
NGO	Non-Government Organization
OVD	Own Village Development
RESP	Rural Employment Sector Programme
RWP	Rural Works Programme
SAARC	South Asian Assciation for Regional Cooperation
ST	Shallow Tubwell
TCCA	Thana Central Cooperative Association
TIP	Thana Irrigation Project
TTDC	Thana Training and Development Centre
UDD	Urban Development Directorate
UNCHS	United Nations Centre for Human Settlements
UNIDO	United Nations Industrial
UNDP	United Nations Development Programme
VAID	Village Agriculturial and Industrial Development

Chapter One

INTRODUCTION

Statement of the Research Problem

With very few exceptions, Third World nations have failed to achieve their desired level of development during the past few decades. Instead they have experienced worsening economic conditions, and widening gaps in opportunities between regions and between groups of people. Their economies are characterized by a duality of modern and traditional sectors, and spatially speaking of rural and urban sectors. By degree of importance, although the rural sector has continued to predominate, the urban sector has remained the major beneficiary of the development process (Nyerere 1988; Lipton 1984, 1977).

It is a paradox that a major portion of the Gross Domestic Product (GDP), employment and foreign exchange earnings of these countries is contributed by agriculture in rural areas, but very rarely do agriculture and the rural sector receive a reward commensurate with this contribution. Agriculture produces food and raw materials for the urban and urban-based manufacturing sector, and the bulk of the labour force also comes from rural areas. The initial investible surplus that subsequently multiplies in the modern urban sector also originates from rural areas, generated mainly in agriculture.[1] But in the process the urban sector, though smaller in physical proportion and population size, ends up being the dominant

---

[1]In many Asian countries the proportion of the labour force in agriculture has declined, although the importance of agriculture as the source of livelihood for a majority of the population has not decreased. Dias (1990) also argued that most of the people still live in villages; and the recent expansion of the service sector in many developing countries was supported mainly by agriculture.

beneficiary of development in terms of the distribution of wealth, goods and services, power and privileges (Gugler 1988; Dias 1990). Secondly, since infrastructure facilities and supporting services are concentrated in a few urban centres, whatever potential investible surplus there is in the economy tends to concentrate further into those centres. The bulk of the countryside, on the other hand, remains capital-starved. This results in polarization in the pattern of urbanization and development, not only in the pattern of urban and rural areas, but also in the inter-urban growth process. Only a few urban centres grow disproportionately, in the relative sense, at the cost of the smaller ones which languish, lacking the requisite impulses for growth.

Being frustrated with increasing patterns of polarized development as an outcome of urban and industrial growth-based development practices, most Third World governments have been compelled to reconsider their development policies.[2] The frustration emerged due, not only to the disparity between urban and rural areas, but also to increasing evidence that the poor do not get much from the development activities directed to them. One result of this glaring problem of urban-oriented development and consequent increasing poverty has been the call for rural development by most of the governments of the developing countries and also the international donor agencies. More specifically, they have attached greater importance to the need to raise the incomes of rural people through increasing agricultural production, supporting rural industrialization programmes and extending urban services to the rural areas. These policies make it essential to enhance the rôle of small urban centres located in the rural areas of these countries.

---

[2]This frustration was perhaps due to the political sensitivity of the issue, and pressure from the deprived masses. However, Gugler (1988) indicated that urban people are a more important pressure group for the governments in the developing countries than rural people.

A number of views have emerged as to how these goals might be achieved. Many believe that the rural areas in most of the Third World countries are isolated from political power and from social and economic benefits. Over the last two decades a substantial body of research, particularly in the geographic literature, has emphasized the 'integration' or 'articulation' of, and the linkages between, rural and urban areas, so that the two ends of the spectrum are linked in a complementary and interdependent manner. It has been increasingly argued that ideally the urban and rural sectors could be considered both conceptually and operationally as a continuum, characterized by a two way traffic (Potter and Unwin, 1989). This reorientation has encouraged regional development planners to take small urban centres into consideration in order to link the rural areas with urban centres.

Preferential policies, therefore, have been adopted for the growth of small and intermediate towns in many developing countries in order to establish a balance between rural and urban areas. Some governments have promoted this strategy in order to achieve some explicit goals such as slowing down rural-to-urban migration, particularly to the large cities (Hardoy and Satterthwaite, 1988). But little precise evidence is available as yet of the results of such integrated development between urban and rural areas in developing countries. Against this backdrop there is one central question: **is the growth of small urban centres conducive or detrimental to rural development?** The present study has been developed around this question.

The Conceptual Issues

The conceptual framework related to the present study comes from the question raised above. The question transcends the narrow domain of urban and regional planning and encompasses

the broader issues of development, particularly for developing countries with a substantial rural agrarian sector. However, the question is not new and has confronted the development policy makers and planners for a long time. One of the most common difficulties in explaining the rôle of small urban centres, in terms of their size, in planning locations, and in making investment decisions for a desired growth which will have long-term decisive impact on rural development, is that there is no valid theory or a framework for generalization within which understanding of the dynamics of growth becomes possible (Harriss, 1978; United Nations, 1971; Gavin, 1969).

The significance of the question lies in the fact that theoretical reasoning and empirical evidence often lead to contradictory conclusions. At a theoretical level the linkage between the growth of urban centres and rural development is provided by the concept of the rural-urban continuum. It can be argued that the transition between rural areas and urban centres is not discrete and discontinuous (Lo, 1981). Rural and urban problems cannot be separated or be separately treated. It is also argued that the problems of urbanization in the developing countries are rooted deep in rural poverty (Gugler, 1989). Therefore, it is believed that the flow of people, goods, capital, technology, information and ideas between rural and urban areas by a two way traffic should be viewed not only as a process of development but also as an active feature in the transformation of rural and urban areas. In other words, the two inter-linking ends of the spectrum are considered to be complementary and interdependent. At the broader scale economic, social and political linkages between urban and rural areas are inevitable (Unwin, 1989, p.26). These linkages could be translated into beneficial terms for both rural and urban population in a balanced pattern of urbanization (Rondinelli, 1983, p. 19), which could be achieved if the small and intermediate towns are properly integrated

into the system. And finally, the small urban centres may provide a missing link between the vast rural areas and relatively large urban centres.

A second theoretical reasoning is provided by the much discussed urban-industrial growth based strategies which are considered as possible catalysts for rural and regional development. The underlying assumption in these theories is that the development would be generated in certain favourable places (meaning in appropriate urban places) and the benefit will eventually trickle down to the surrounding region. The basic premises of these theories are that a functionally integrated, well articulated and a balanced hierarchically developed urban system has to be evolved for an appropriate ripple effect.

A third set of arguments is provided in favour of the growth of small towns for rural development by the theories of 'territorial development'. The advocates of these theories conceive of a region as a territorial entity to be developed with its own resources through integrated agro-industrial strategies for the needs and benefits of the people of that particular region. The theoretical reasoning is that development from the 'top' or centre has proved to be ineffective and, if anything is to be done for the large section of the poor in the developing countries, it must be from 'below'. The most prominent example of such a territorial development model is the 'agropolitan' development suggested by Friedmann and Douglass (1978) and reviewed by Friedmann (1988).

However, all of the above mentioned theoretical assumptions and models, by and large, stand empirically discredited. Evidence can be drawn primarily from the fact that urban centres in most of the developing countries, show substantially more evidence of social and economic

development in both pace and pattern than rural areas. Second, the obvious urban bias in the process of development planning leads to lopsided prioritization, allocation of resources and implementation of programmes. Consequently, socio-economic and political polarization between urban and rural areas is accentuated. Third, the rôle of small urban centres seems to be more parasitic in nature and these centres are often by-passed by many, particularly the rural rich (McGee 1983). Finally, in terms of integration, they are linked, if anything, more with large urban centres than their surrounding rural areas. As a result there is a net transfer of resources, both capital and human, from rural to urban areas.

The development experience of Third World countries in the second half of this century, particularly that of Bangladesh during the 1960s as part of Pakistan, and even after independence in 1971, is a case in point. Being one of the poorest nations in the world, the country has been striving to accelerate the pace of its economic development through experimentation with all the above mentioned development models. But these experiments and changes in direction in the field of development policy have hardly ameliorated the rapidly deteriorating conditions of its non-aid economy.[3] With only one fifth of the 110 million people living in urban areas, the rural-urban contrast is perhaps nowhere as evident as in Bangladesh.

Rationale of the study

Despite the contradictions between theories and empirical evidence, the question of rural urban linkages, especially in the context of Bangladesh, retains its validity for more than one

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[3]A detailed analysis of rural development experiments in Bangladesh is given in Chapter Three.

reason.

First, there is a general agreement that the dynamics of small urban centres in rural development are not yet fully understood. Despite an enormous amount of literature on the subject, detailed analytical findings are remarkably scant.[4] It is, therefore, necessary to give more insight on this subject.

Second, the development strategies in developing countries are increasingly directed towards rural development. But there is a paradox that the governments of these countries are facing the challenge of ameliorating ever-deteriorating rural conditions in the face of rapid urban growth. The growth of urban areas takes place in terms of not only the concentration of people, but also of resources and development, usually in big cities. This is obviously a manifestation of unbalanced growth, at the cost of the rural areas. The development challenge on this front is one of moderation of planning practices, so as to reverse the process of urban-based polarized growth.

Third, Bangladesh is a model of high population density with low per capita resources. Its rural areas, as many believe, are no longer capable of absorbing surplus labour force for sustained development in the long run. Nor is the present big-city-oriented urbanization and development an appropriate proposition for absorbing the rural surpluses. The development strategies of Bangladesh must involve small urban centres for making a balance between rural

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[4]A number of scholars emphasized empirical evidence. For instance, Harriss and Moore (1984) indicated that there were still important questions to be answered. Funnel (1987) notes, '..Little detailed analysis of town-country relationships in third world countries has been carried out in a form that would materially improve our understanding of the issue'. Dias (1990) indicated that much more needed to be known about the balance sheet in the relationships between rural and urban sector.

and urban areas.

Fourth, renewed interest in planned urbanization for rural development in Bangladesh stems from the recent popularity of the concept of decentralization and accompanying emphasis given to the lower order urban centres, below the district level in Bangladesh. A massive decentralization programme was launched in 1982, by upgrading 460 local administrative units into *upazilas* and subsequently developing all upazila headquarters into 'urban' centres.[5] Under this decentralization policy, the government planned to use these small urban centres as catalysts for rural development. The point of departure of the new decentralized approach to urbanization and development from the previous centralized system of development administration, at least conceptually, is reflected in greater delegation of authority to local government, scope for people's participation at decision-making level, and provision for local level planing for mobilization and utilization of resources. Moreover, the physical and institutional facilities to be created under the decentralization programme are meant to boost agricultural and rural development through the provision of inputs and extension services to agriculture, markets for agricultural output and the generation of non-farm activities and employment to spread the burden away from agriculture.

Objectives of the Study

Against the above backdrop, the aim of the present research is two fold. First, to enhance our understanding of the dynamics of small towns in a less developed economy. A better

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[5]The name of these lowest level administrative units was *Thana* until 1982. Under the new decentralization policy of the government, all Thanas were renamed as *Upazila*, meaning sub-district. The government which came into power in 1991 abolished the new name, and again these units are now called *Thana*.

understanding of lower level urbanization, i.e., the growth of small towns, is necessary to justify the cost and benefit of various government interventions which seek to stimulate the growth of small towns for rural development. Second, it is also necessary, at the same time, to understand the dynamics of development at the rural end to explore the kind of linkages that the rural areas and people have with the urban centres. Therefore the burden of the research is to explore and evaluate the linkages between urbanization and rural development through the intermediate variable of the growth of small urban centres.

The empirical context will be derived from Bangladesh, where a massive growth of small urban centres took place following the implementation of the decentralized development strategy in the early 1980s. Together with an urban decentralization policy which has its focus on developing small towns as centres of development and growth in the rural areas, this will have a significant impact on the overall development of the country. Whether the impact will be favourable for rural development needs to be objectively evaluated. That is the ultimate aim of the present research.

The specific objectives are:

1. to identify the urban centres which are most relevant and well linked with rural areas and with rural people;

2. to identify the nature of linkages between rural areas and small urban centres;

3. to evaluate the impact of linkages and interaction, if any, on the economy and welfare of the rural and urban households; and

4. to evaluate the impact of decentralization and consequent growth of small urban centres on the rural development process.

Concepts and Definitions

Rural and Urban

In the development literature, rural areas in developing countries are often identified as economically backward and under-developed regions, characterized by subsistence activities and dominated by the poor. Geographically, rural areas are considered as remote and politically powerless, while socially designated as traditional. By contrast, urban areas are seen as places of prosperity, innovation, dynamism, development, modernism, and located centrally in both the political and geographical senses. Ascribing these qualities to rural and urban areas is, of course, debatable. We do not intend to re-examine the controversies around their definitions, nor to offer a new definition. Since the study is centred on these two key terms, it is essential to make it clear at the very outset where the difference lies between them in the context of the present study.

In a classical sense, the word urban refers to a particular type of place where the economic concentration of non-agricultural activities and the social concentration of particular types of values, behaviour, organization and institutions are present (Carter 1976). An urban place may also have other features, such as a minimum population size or density, compactness of physical structure (or proportion of built-up areas), shape and form, etc. These elements are achieved through two distinct ways: first, by the movement of people to urban places, with corresponding changes of their occupation and behaviour; and second, by increasing the number of towns and cities in a region or a country. The latter is a process of designating new areas as urban, while the former is a process of concentration of people in

a place already designated urban.

The process of urbanization starts after certain conditions, such as surplus production of food, specialization of labour, etc., are met. Urbanization, therefore, does not occur in a 'folk society', characterized by an illiterate population consisting of self-sufficient and homogeneous groups who devote their full efforts to subsistence production. However, when the society advances through the advancement of technology and organizational specialization (i.e., feudal or pre-industrial society), the process of urbanization starts. The pattern of contemporary urbanization in developing countries differs substantially from those of Euro-American industrial urbanization. During the European transition, occupational mobility away from agriculture, and spatial mobility from rural to urban areas, provided alternative opportunities for the surplus rural populace. But in developing nations, rapid urbanization, which has escalated mainly due to a rural exodus, seems to be the manifestation of rural poverty. In fact, the transition of Third World societies has become difficult mainly due to their rural poverty (Gugler 1988).

The forces of urbanization in developing countries are different from those in the West. A 'rural push' because of economic stagnation and poverty in the rural areas seems to be the dominant factor of urbanization in the developing nations. Limited 'pull' factors are, however, confined mainly to the capital cities, contributing to premature metropolitanization and urban primacy. Many believe that urbanization itself does not reduce poverty; rather it gives rise to enormous problems, particularly at the urban end. The case of rapid urbanization in Bangladesh clearly demonstrates this situation. Thus, urbanization in the context of rural development in Bangladesh should be conceived in a different perspective.

It is in this context necessary to know how the concept of urbanization is translated into reality in Bangladesh.

The theoretical distinction between rural and urban areas, as discussed above, does not provide an adequate frame of reference for defining urban places. The distinctions are clear in the cases of big cities and small villages; in other words, at the two extreme poles, urban and rural, where concentration of urban and rural traits are significant respectively. But it is also necessary to make a demarcation between large villages or rural markets and small urban centres by qualitative and quantitative yardsticks. Figure 1.1 shows a classification of settlements in Bangladesh. The distinction between rural and urban at the rural-urban interface is very small. A set of criteria is employed by the Bangladesh Census Commission, among the following five, for defining an urban place. These are: a) demographic, b) economic, c) social, d) functional and e) morphological.

Among the demographic criteria, the population size of settlements is the simplest and most widely used, although the sizes vary quite remarkably from one country to another. Like most of the other South Asian countries, Bangladesh has accepted a 5,000 population limit as a cut-off point. The second demographic criterion is the density of population of a settlement. As with size, there is no universally acceptable pattern of urban density of population. It depends on the overall density of population in the country. Ramchandran (1991) emphasized that densities of more than 1,000 persons per square km are certainly indicative of urban density. In Bangladesh, however, such densities prevail in many rural areas as well.

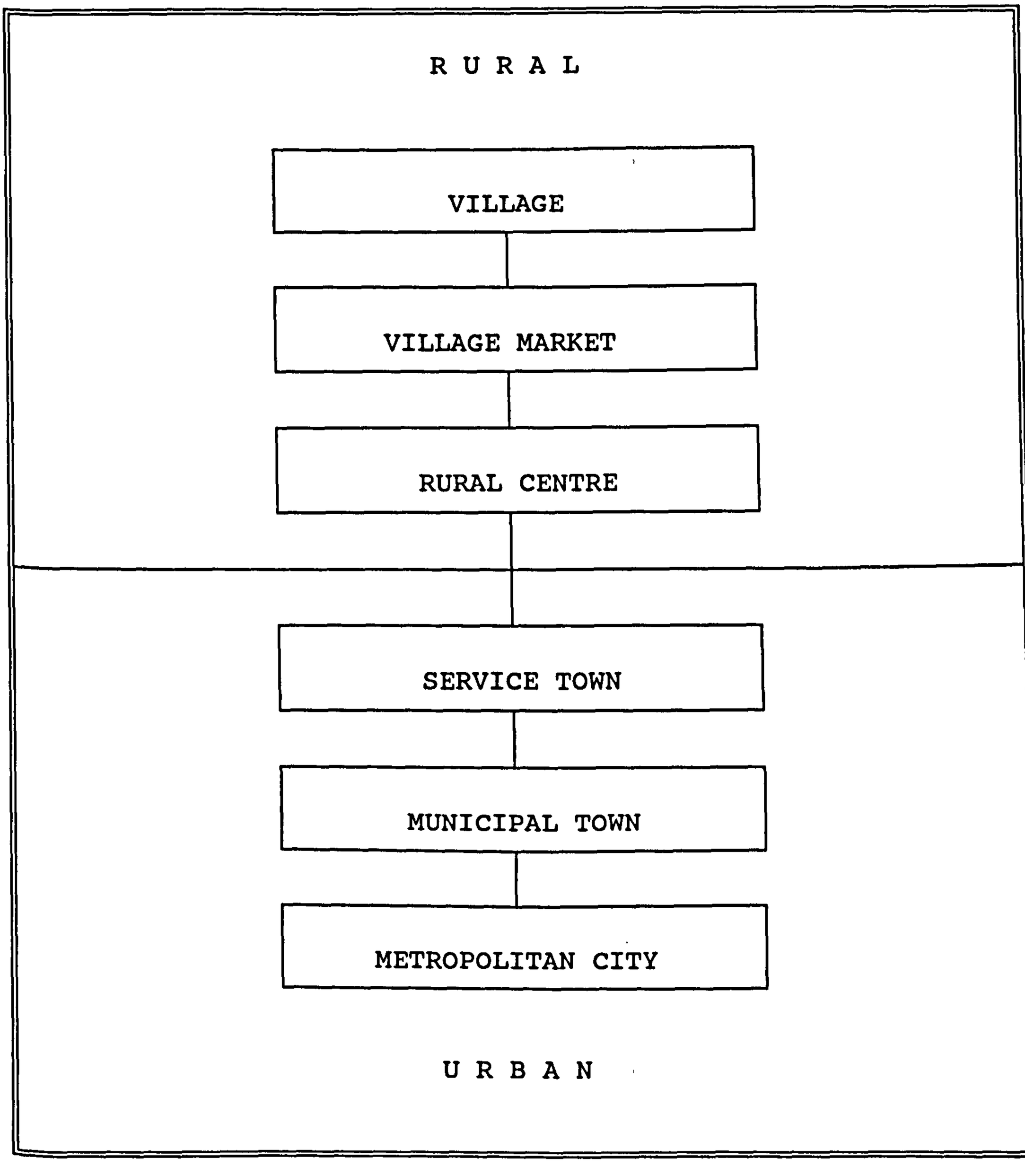


Figure 1.1 Classification of Rural and Urban Settlements

The occupation of the people in a settlement is one of the important criteria employed for designating an area as urban. In this case, all occupations are divided broadly into two categories, agricultural and non-agricultural. The premise is that agriculture is a non-urban economic activity, whilst occupations other than agriculture have urban characteristics. The dividing line is usually the 50 percent mark. Thus the places with 50 percent or more workers in non-agricultural occupations are urban, if they fulfil the other criteria.

The social criteria adopted for defining a place as urban, such as 'urbanism', social heterogeneity, etc., may be important, but they are difficult to measure with any degree of precision. In Bangladesh, however, the level of literacy is used in defining urban places. It is expected that a larger proportion of population are literate in urban settings.

The criteria indicated above are quantifiable, but do not carry any idea of the image of a town among the common people. For them, the image of towns is one of functions and morphology. An urban centre is morphologically characterized by a core area with concrete buildings, often having more than one storey; paved streets with heavy vehicular and pedestrian traffic; a concentration of artifacts, monuments, public buildings and religious institutions, etc. Among the functional characteristics, a centre of commerce and trade, a *bazaar*, and social and cultural services are important. However, the degree of functionality and the extent of these morphological features vary widely among the towns of different sizes.

In the light of the above, the operational definition of urban centres used in this study, which is similar to the definition of Bangladesh Census Commission, is as follows: any area 1)

with a municipal authority, corporation or cantonment board; 2) with a concentration of at least 5,000 people in a continuous collection of houses, where a sense of community is well developed; 3) with a substantial proportion of the labour force engaged in non-agricultural activity; 4) with a high rate of literacy; and 5) with certain services, such as public utilities, services and amenities, street lighting and water supply, etc. (BBS 1987). The population criterion is, however, flexible, if the other conditions are met. In Bangladesh at least one third of urban centres (163 out of 491) had a population below the 5,000 limit in 1981. If all small towns are considered, i.e. with a population below 25,000, more than 80 percent of all urban centres fall into this category.

Small Towns

It is also necessary to define small and medium size towns: however, in the literature there is no universal agreement on their definitions. The inherent problem in making a consistent and a universally acceptable definition lies in variation of the urban systems of various countries. The population base, their density, the structure of society and the level of economic development usually dictate a classification of urban centres into different size categories. In China, for instance, with its large population base and with a comparatively low degree of urbanization, small towns are defined as centres with a population of less than 200,000, while medium-sized towns contain a population of between 200,000 and 500,000 (Chen 1991; Pannell 1984). Rondinelli's (1983a) definition of growth centres comes close to the Chinese definition. He defined rural growth centres as having a population less than 100,000, although he did not mention the lower limit. According to Rondinelli (1983a), towns having population between 100,000 and 250,000 were classified as secondary cities. In India, urban centres with population 5,000 to 20,000 are considered small urban centres

and those with more than 20,000 are categorized as intermediate towns (Bhooshan 1986; Misra 1986). However, most often classifications are made arbitrarily without giving sufficient justification.

An ESCAP Guideline for Rural Centres Planning (1979) in Asia and the Pacific region shows a comprehensive classification of settlements.[6] The first two categories, namely the locality towns and district towns which have an average population of 1,000 and 5,000 respectively, were considered small towns or rural centres. The study emphasized particularly the district towns because of their critical importance in linking rural and urban areas, and in providing facilities for marketing, storage, processing of agricultural products, transport, financial and commercial, education, health, administration and cultural activities.

In many African countries, where the population base is low, the sizes of their primate cities and small and intermediate towns are small. Simon (1990) notes that such African capital cities as Banjul, Bujumbura, Gaborone, Kigali and Maseru have populations of less than 150,000. In India and China such cities may be regarded as small, or at best intermediate towns. Therefore the approach to definition should be essentially functional and relative to the context of each individual country (Rondinelli 1983a).

The variation in the definition of small urban centres arises from wide variations of population distribution, the scale of economic activities and the level of development, and

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[6]This classification was made on the basis of a questionnaire survey undertaken in Myanmar (Burma), India, Malaysia, Iran, Nepal, the Philippines and Thailand in 1977. The classification contains five categories: locality towns (500-2,500); district towns (2,500-25,000); regional cities (25,000-1 million) and primate cities (more than 1 million).

so on, from one country to another. Hardoy and Satterthwaite (1986) emphasize that it is necessary to consider the threshold of urban centres in relation to their growth potential, scale and diversity of their economic activity, range of public services and their contribution to national and regional economies. On the basis of these criteria, an urban centre can ideally be defined whether it is large, intermediate or small within the national economy. Since the data base for the above criteria is not usually available, statistical information with regard to population for all urban centres is the sole basis of definition. This definition therefore has great limitations functionally. The important limitation is that towns with comparable population size are assumed to have common socio-economic strength and characteristics. Hardoy and Satterthwaite (1986) show from empirical evidence that urban centres with comparable population sizes, even within the same region, can have very large differences in their characteristics.

Development

The meaning of development varies among the individuals in society, among the groups of people in a nation, and among the nations of the global communities. Development may also be defined from the viewpoints of different academic disciplines and of various political ideologies. And again, its meaning and emphasis change over time. The criteria of conceptualizing development are so divergent that striving for a universally acceptable definition is almost impossible. However, it is useful to have a working definition of the term development which has been so frequently been used in this study. Let us first consider some of the well known definitions of development and their major elements used in the context of development of the Third World countries.

The United Nations have defined development as 'growth plus change; change in turn being social and cultural as well as economic; qualitative as well as quantitative'.[7] The essential element in this definition is economic growth and social change, which came under severe criticism in the 1970s. The crucial questions such as development where and for whom are not answered in this definition. Friedmann (1973) appears to have operationalized the concept when he defines development as an increase in: a) the autonomous rôle of various forces in the society; b) the levels of living of the population; c) social integration through people's participation; d) modernization, especially by scientific innovation; and e) an increase in the spatial interaction. This definition is, however, more or less comprehensive. Friedmann brought a spatial dimension to his definition of development. According to The South Commission (1990) development "is a process which enables human beings to realize their potential, build self-confidence and lead lives of dignity and fulfilment. ... a process which frees people from the fear of wants and exploitation. .... a movement away from political, economic and social oppression" (pp. 10-14).

Two fundamental elements in the above definitions of development are discernible. First, development is a 'condition' where people live in a dignity and fulfilment, and second, a 'process' which refers to a continuous change in a society or a region that results in an improvement in the 'condition'. Thus, the society which enjoys these conditions can be considered developed, and where these conditions are gradually improving it may be called 'developing'.

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[7]This definition of development was adopted by the United Nations to promote economic growth in the Early 1960s as a programme for UN Development Decade. For details see UN (1962) and Simons (1974).

The implication of this notion of development may be revealed in two distinct ways. First, development may be seen as a process of economic growth and modernization, a path followed by the developed nations of the West. Rapid and sustained economic growth are preconditions for such a process of development. Social and other economic benefits, such as nutrition, heath, education, etc., are achieved as by-products of the process over time through trickle-down effects. But there are hardly any examples of trickle-down to rural areas among the resource poor developing nations which have yet achieved development. Second, there is development as redistribution and improvement in welfare and quality of life. This process underscores the need for an equitable distribution of resources and benefits among the people and an improvement of social and economic conditions (such as education, health, nutrition, and housing, etc.).

It appears to be uncertain as to how welfare measures will be undertaken, and from where redistribution will be ensured without substantial economic growth. Astle (1989) emphasized that industrialization of the developing nations is necessary using light and appropriate technology; and at the same time, appropriate strategies should be adopted to benefit people in various other sectors of the economy.

Rural Development

In most developing countries rural development remains at the heart of the development strategies. But often there is controversy as to what is meant by rural development. One common notion of rural development is the development of agriculture and agricultural productivity. This notion may be suitable if one assumes that most of the rural people own sufficient cultivable land. However, in a country like Bangladesh where more than half of

its people are landless, the development of agriculture may not be sufficient to bring prosperity in rural areas, at least in the short run. Rural development in Third World countries is also identified with modernization, economic growth, and meeting basic needs such as education, health, water supply and transport, etc. These strategies were experimented within many countries including Bangladesh, but have achieved hardly any tangible benefits. The obvious mistake is, as indicated by Chambers (1983), that rural problems are often 'unperceived' by the policy makers, and that the development decisions are imposed on rural people by the 'outsiders'.

In the mid-1970s, the World Bank (1975) designed a strategy for rural development to improve the economic and social life of the rural poor. The strategy underscored the needs, first, for extending the benefits of development to the poorest, i.e., the small farmers, tenants and landless; and, second, for a transition from traditional isolation to integration with the national economy. This programme is known as the Integrated Rural Development Programme. Almost at the same time the ILO (1976) launched a target group oriented strategy called the Basic Needs approach to rural development which has been widely experimented with. There is, however, hardly any evidence that the poor in the developing countries could change their status through these strategies. Many believe that the Basic Needs approach is an end in itself. The main conceptual problem, as to who decides what are the basic needs of the people, has remained unresolved. Under this strategy the poor have become passive recipients of often inappropriate goods and services. Simon (1990) argues that this 'shopping list' approach has reduced Basic Needs to a weak strategy in which the poor remain marginal. Friedmann (1988) further argues that rural development involves total organization of life, through mobilization of rural resources, time and energy of rural

people.

Echoing the World Bank's definition, Chambers (1983) also emphasized a target group oriented policy for rural development, indicating the poor rural women, men and their children. The point of departure from the World Bank and ILO strategies is the transfer of power to the poor. This empowerment of the rural, especially the poor, needs a fundamental change in the notion of development. This empowerment may be translated into economic (ownership of the means of production), social (education) and political (decision-making) terms. But this transfer of power to the rural people in isolation, without creating an appropriate infrastructure and institutions, may prove to be detrimental. The recent experiment with decentralization in Bangladesh provides a case in point.

Rural development in most cases is seen as a politically inspired approach, rather than a practically implementable strategy. In the context of Bangladesh, rural development is a crucial issue. If the development strategy fails to enlarge the range of people's choice to make development more democratic and participatory, rural areas will always remain stagnant.[8] Any rural development effort in Bangladesh, however, must fulfil two conditions: an employment-intensive growth strategy to enlarge income earning opportunities and widening service facilities, especially education and health, so that poor people have easy access to them.

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[8]Choices include access to income and employment opportunities, access to social services, such as education, health and safe physical environment, and having the opportunity to participate in the economic and social decision-making with political freedom.

Linkages and Interaction

The relations between rural and urban areas are often translated into interaction, flows and linkages between them. In the geographical literature these words are used interchangeably, although a distinction between them is possible (Unwin 1989). In fact the linkages and flows between rural and urban areas are media of interaction. Without links interaction is not possible. The objective of increasing linkages for interaction between rural and urban areas is not an end in itself, but a process of enhancing various social and economic benefits. For instance, the goals of increased productivity and expansion of income, and the objectives of equity and the distribution of resources, cannot be attained without interaction among various forces of spatial systems and economic functions of rural and urban areas (Rondinelli and Ruddle 1978).

There are problems in conceptualizing various kinds of linkages between rural and urban places in a single theoretical framework. Traditionally, rural-urban linkages were explained by the movement of people in migration. This is no doubt due to the substantial increase in the scale, diversity and complexity of population movements between rural and urban areas, especially in the Asian countries. There is little emphasis on the magnitude and implication of non-permanent mobility of the people. A number of authors have attempted to classify the types and nature of such divergent linkages. Preston (1975), for instance, outlined the nature of rural-urban interaction in the following five major categories.

1. The transfer of people, i.e., migration, both short and long term.
2. The flows of goods, services and energy.
3. Financial transfer through trade, taxes and state disbursements.
4. The transfer of assets, such as property rights, allocation of state investment and capital in other forms.
5. The flow of information, technical as well as social ideas.

Rondinelli and Ruddle (1978) and Rondinelli (1985) identified seven major linkages in spatial development, as illustrated in Table 1.1, which provide a useful insight into the complex nature of rural-urban interaction. He considers these linkages as 'crucial' because (a) the urban centres provide major market facilities for the surplus products in rural areas; (b) most agricultural inputs come from organizations located in cities; (c) workers seek employment as rising agricultural productivity frees rural labour; and (d) many of the social, educational, health and other utility services necessary for rural people are distributed from urban centres. He, therefore, emphasized that "the linkages ...are the primary means of expanding the system of exchange and transforming underdeveloped societies" (Rondinelli 1978, p.160).

Unwin (1989) finds little logic in Rondinelli's classification of linkages, first, because of the inclusion of population movement as a separate category, and second, that of showing the terms such as 'systems', 'networks', 'patterns', 'flows' and 'inter-dependencies' within the categories of his general elements (Table 1.1). Thus, Unwin (1989) provides a separate classification of rural-urban linkages which he claims is more logical and comprehensive. The classification is shown in Table 1.2. In his classification, Unwin separated flows and interactions from linkages. He puts forward four broad categories of linkages - namely economic, social, political and ideological, which find their physical expression in measurable flows, such as people and resources. The flows are associated with interactions among people, places and objects, 'but do not in themselves actually embody those interactions" (Unwin 1989, p.28).

Unwin's classification gives useful insights in making distinction between linkages, flows and interactions. However, a closer look at his classification of linkages indicates further

Table 1.1 Major Linkages in Spatial Development

Type	Elements
Physical linkages	Road networks River and water transport networks Railroad networks Ecological interdependencies
Economic linkages	Market patterns Raw materials and intermediate goods flows Capital flows Production linkages - backward, forward, and lateral Consumption and shopping patterns Income flows Sectoral and interregional commodity flows: "cross linkages"
Population movement linkages	Migration - temporary and permanent journey to work
Technological linkages	Technology interdependencies Irrigation systems Telecommunications systems
Social interactiron linkages	Visiting patterns Kinship patterns Rites, rituals, and religious activities Social group interaction
Service delivery linkages	Energy flows and networks Credit and financial networks Education, Training, and extension linkages Health service delivery systems Professional, commercial, and technical service patterns Transport service systems
Political, administrative, and organizational linkages	Structural relationships Government budgetary flows Organizational interdependencies Authority-approval-supervision patterns Interjurisdictional transaction patterns Informal political decision chains

Source: Rondinelli, D. A. (1978, 1985).

Table 1.2 Urban Rural Linkages, Flows and Interaction

Linkages	Flows	Interaction
Economic	Labour Money Food Vehicles Commodities Energy Credit Raw material	Labour/capital Marketing Shopping Transport
Social	People Correspondence Telephone calls Medicine	Social group Family Friends Class
Political	Power Authority Budgetary allocation Law	Political action Lobbying Justice provision Allegiance payments
Ideological	Ideas Books Radio Television	Religious activity Education Advertising

Source: Unwin, T. (1989).

inadequacies in terms of their lack of coverage of vast areas of linkages on the one hand and the overlapping nature of the elements of linkages in his classification on the other. For instance, technological inter-dependencies between rural and urban areas provide a major inducement towards linkages between them. Another important element is institutional linkages. Unwin's classification is inadequate to comprehend such important elements of linkages. Second, it is extremely difficult to make a distinction between categories such as political and ideological. It seems more logical to have political and ideological elements in one category. Similarly, making a boundary between social and economic categories is also difficult. They often overlap each other. Third, the elements included under flows create a little confusion. In his classification, ideas, books and mass media such as radio and television were shown as ideological components, which are also overlapping with social

linkages.

Our intention here is not to provide a critique of these classifications given by various authors. We would like to highlight the point that the linkages between rural and urban areas are so diversified and complex that a logical classification of these linkages is difficult. However, in this study, our focus is on five distinct elements through which rural-urban linkages take place. These are people, ideas, goods, services and institutions.

Scope and Limitations

The scope of this study is rather limited, although, as a theme, the study of rural-urban linkages is potentially vast. It is not possible to touch upon all the issues associated with this theme in a single piece of research, such as the present one. The main focus of this thesis is on the economy of rural and urban households, which are considered as unique and suitable functional units for such study. Household economies were studied in order to explore the possible linkages between individual households and urban centres. As a corollary to this, other factors which are directly related to the economic circumstances of households, such as the demographic and social situation, were also taken into consideration. Attention was given throughout this study as to how and to what extent urban centres influenced the circumstances of household economic conditions at both the rural as well as the urban end.

Beyond the extent of households, very few elements of linkages were touched upon. These include infrastructural and institutional aspects of linkages, such as the transport network, administrative and service delivery system and mobility of people, etc. But, because of the

obvious limitations of time and resources, these issues are given limited coverage.

Industrial, trade and commercial links between rural areas and urban centres are important elements of interaction. The origin and destination of goods and services, the volume of flows and balance of trade between rural and urban areas are equally important ingredients of evaluating the rural-urban relationships. Besides, various local, regional, national and even international economic forces have profound impacts on shaping these relationships. These issues were not given coverage in this study for two reasons. First, the study focused on the economy of individual households, rather than the overall regional economy. And second, the issues were adequately addressed by Harriss (1984), Hardoy and Satterthwaite (1986) and others, who have hardly paid any attention to the household level.

One important limitation of the present research is that the study has been carried out in one region of the country, although sufficient attention has been given to select the study area so that it can be representative of most of the regions in the country. Second, the study focuses on the present situation only. The lack of temporal data made it difficult to understand and compare between the traditional and present relationships.

Structure and Organization of the Thesis

The thesis is organized in nine chapters. The First Chapter has introduced the research problem, justification of the research, objectives, definitions of the key concepts and the theoretical context of the present research. The theoretical context has been further elaborated in the Second Chapter with some empirical evidence. The Third Chapter has been devoted to Bangladesh, first as a background to the present study; and second to highlight

the issues of urbanization and rural development. The methodology of the present study has been described in Chapter Four, while Chapter Five gives a brief development profile of the study area.

The findings of the study have been gathered in Chapters Six, Seven and Eight. In Chapter Six, the household economy of rural households and the relevance of urban centres with the household economy is analyzed. Chapter Seven is, in fact, the continuation of Chapter Six, and analyses the direct connexion of rural households with urban centres in the process of shopping and marketing goods, as work places, and in getting other social services. Chapter Eight focuses on the study urban centres, organized into three sections. The first section introduces the general and functional characteristics of the study towns, while the second section provides a comparison of the characteristics urban and rural households. The third section highlights the nature of urban households' linkages with rural areas. Chapter Nine summarises the whole study and provides conclusions from the empirical findings.

Chapter Two

RURAL-URBAN INTERACTION IN THE THIRD WORLD
A THEORETICAL PERSPECTIVE FOR RURAL DEVELOPMENT

Introduction

While searching for the developmental rôle of small urban centres in the context of the Third World with particular focus on Bangladesh, we have come across almost a universal feeling that the small urban centres have an important rôle to play in generating development. The problem with such a notion is that what is theoretically assumed is not usually supported by empirical evidence.

As indicated earlier, the theoretical literature on the rôle of small and medium size urban centres on rural development, and for that matter national development, is quite varied. Theoretical orientations vary with the changing definition of development, with the passage of time, and from one place to another, and also with the differences of ideological thinking. Studies transcend the narrow domain of urban and regional planning, and encompass the broader issues of development, especially in the context of Third World countries with substantial rural and agrarian sectors. The issues related to the question are not new (nor the question itself) and have confronted the policy makers and planners for many years. This section makes no attempt to deal with all these issues; however, an attempt is made to place the question in an appropriate theoretical framework for the clarity of our understanding of the complex nature of the problem and to put small urban centres into an appropriate perspective in the context of developing countries.

Urbanization and Development

A number of scholars in the post Second World War period have implicated urbanization in the explanation of economic growth and development, especially in the West. A theoretical underpinning of such an association of urbanization and development emanated from the writings of Hirschman (1958) who favoured heavy investment in leading capital intensive sectors at the early stage of economic growth. This notion was developed with the full understanding that such urban-industrial-growth may lead to imbalances, both spatially as well as socially. Sjoberg (1966) and Berry (1962) claimed that economic development is related to urbanization. Assertions on this point were also made by Lampard (1964) who said that the "...city is a mode of social organization which furthers efficiency in economic activity".

During the 1950s and 1960s most of the students of development studies were working on the question of economic development and urbanization. Third World countries were labelled backward because their economies were characterized as agricultural and rural. The dominant feeling was that development would occur with industrialization. Since most industries were associated with urban centres, a physical transfer or redistribution of population from rural to urban areas seemed likely to facilitate industrial growth (Abu-Lughod and Hay 1977). Second, such industrial development requires a shift towards capital intensive investment, where economies of scale can be maintained, usually in places with sufficient infrastructure, institutions, markets, etc. Thus industrialization and urbanization go together.

The implicit idea is that social and economic change take place by a process of diffusion

from the core to periphery, and from urban to surrounding rural areas. This hierarchical diffusion of growth-inducing innovation and change, whereby development is transmitted from the largest urban place to the successively lower levels of the national settlement systems, is the basic idea of modernization theory (Berry 1972). Very often modernization is used as a synonym for development, and towns and cities are considered as catalysts for such modernization.

There is another theoretical reasoning of the linkages between the growth of urban centres and rural development provided by the concept of the rural-urban continuum, formulated basically by sociologists, mainly from the experience of Western urbanization. The basic tenets of this concept are the distinct differences between urban and rural areas; however, these differences are not discrete and discontinuous. The notion of rural-urban differences dominated in sociological, anthropological and geographical writings of the 1950s and 1960s on rural-urban relations (McGee 1971).[1]

Redfield (1941) and Wirth (1959) made valuable contributions to the concept of continuum. To Redfield, the rural folk society represented the ideal type of rurality.[2] At the urban end of the continuum, according to Redfield, was the antithesis of the ideal. In his essay entitled "Urbanism as a Way of Life", Louis Wirth (1959) reasserted the notion of rural-urban

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[1]Most early writers seem to have accepted this notion. The theorists in politics, sociology and economics as well as literary writers have also accepted this distinction between rural and urban areas. It is evident from the writings of Hesiod, who defined the peasant life in rural areas as well as Plato's praise of the virtues of urban society. In the medieval period, theorists such as Ibn Khaldun, Botero and Shakespeare also found a different patterns of life in rural and urban areas. For details, see McGee (1971).

[2]The features this society exhibited were homogeneity, isolation, a non-money economy, an absence of the profit motive, non-specialized, simple technology, marketless, a high level of personal interaction and the rule of moral law, etc. (for details see Baker 1986).

distinctiveness. Using variables such as large, dense and permanent settlements of socially heterogeneous individuals, Wirth attempted to explain the characteristics of urbanism or urban life (Baker 1986).[3]

The relevance of the rural-urban continuum model to the development of Third world countries used to lie in the fact that development (or industrial development) requires a population with more skills, literacy and innovativeness than does agricultural production. Since these characteristics, as also outlined above, are associated with urban traits or 'urbanism' in contrast to the 'folk' culture of traditional agricultural communities, it was assumed that urbanization accompanied and assisted industrialization.

The concept of a rural-urban continuum, as presented by Redfield and Wirth, and subsequently by their followers, has serious drawbacks as an analytical tool of the present-day urbanization process, especially in the context of Third World Countries. Dewey's (1990) evaluation of the concept, however, has been best reflected by the title of his article 'The Rural-Urban Continuum: Real but Relatively Less Important'. It appears that neither rural nor urban poles can claim exclusive rights over particular urban or rural traits (Baker 1986). The inadequacy originates from divergent sources. First, this model is very much culture and time specific and had its greatest utility for industrial-urban societies.[4] Second,

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[3]The main traits of Wirth's urbanism as outlined by Dewey (1990) were the greater importance of secondary contact (rather than primary), a less integrated social organization, greater interdependence of specialists, less dependence upon particular individuals, a pecuniary nexus, an exaggerated importance of time, formal controls, anonymity, and so on.

[4]Baker (1986) notes that Wirth qualified his definition of urbanism by saying that it covered cities in one culture, by which he meant the capitalist city of the West. No attempt has been made to justify its usefulness for preindustrial cities or cities of the Third World, many of which were under colonial rule at that time.

many of the early writings were limbued with the theories of rural-urban contrasts, which failed to accommodate the contemporary dynamics of urbanization in Third World countries. McGee (1971) identified two major inadequacies of the concept: a) the model completely excludes the movement of people from rural to urban areas (i.e., migration and rural-urban mixing) and b) it fails to include a hierarchical classification of urban centres.[5]

However, a comprehensive understanding of rural-urban inter-dependence was not possible until Walter Christaller's (1933) Central Place model was published. The model shows an organization of spaces and the relationship between them. In a hierarchical order, Christaller classified all settlements, from the largest towns to smallest village. The notion is that the central places are settlements which provide functions required by the people surrounding them. The non-central or dispersed settlements around the centre exchange goods and services between the centres and their hinterlands.

The Central Place model provides a framework for the study of functional attributes of settlements and regions, their sizes and the types and the pattern of linkages between them. The functions and services at central places are ranked hierarchically from higher to lower orders, depending on demand threshold and range. Other essential elements of the model are urban centres, their hexagonal market areas and transport networks. The model describes how the market areas for different goods emerge on the basis of demands from a threshold population. The market areas are determined by the cost of transport (range). The demand for a good or function decreases with distance and the cost of transport. Thus, a hierarchical

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[5]In a hierarchical system of urban centres urban traits gradually diminish from larger centres to smaller ones; and similarly, rural traits decrease towards the big cities. In this situation, smaller and medium urban centres have both rural and urban characteristics.

system of central places emerges where lower order centres produce and sell lower order goods and the higher order centres have more functions and produce a wider range of goods.

The relevance of the Central Place model has been tested extensively in South Asia, particularly in southern India, where a number of authors have pointed towards the general acceptability of the model in explaining the functional aspects of urban and rural settlements (Wanmali 1992, 1983, 1980, 1975, 1970; Misra, Sundaram and Rao 1974; Misra, Rao and Sundaram 1970). Wanmali (1992) and Sen et al. (1971) recognized that there is a hierarchy of services that underlies the hierarchy of settlements; and that the higher order service centres provide more complex services to a greater number of people who live in a more extensive region. However, Wanmali (1992) did not encounter hexagonal service areas.

The classical Central Place model overemphasized the importance of demand for central services and functions as a basis for the emergence of central places. Wanmali (1992), however, argues that importance should also be given to people's access to services and functions located at the central places, which Christaller ignored. Wanmali notes that, despite a number of limitations, the Central Place theory is a helpful construct for applied analysis of rural-urban interaction and helps validate, correct and expand the theory, especially for planning the distribution of goods and services in developing countries. Misra, Rao and Sundaram (1974) tried to link Central Place notion with the growth centre concept in order to combine the delivery of services and growth together as a new strategy for regional development.

Urban Centres in Regional Development Thinking

The theoretical reasoning of rural-urban linkages and the rôle of urban centres in rural development stems from divergent approaches to the regional development process. Various regional development models, despite their focus on a common goal of human welfare, approach the problems of regional development from different perspectives. This has led to a considerable theoretical reappraisal of these approaches and changes in the course of direction for development. However, despite these divergences in thinking and theoretical redirection, planners and scholars seem to be converging on the importance of small towns on several counts. First, there has been a growing realization that towns and countryside are an inseparable phenomenon. This is a significant departure from analyzing 'rural' and 'urban' as separate issues in the context of development (Chambers 1983; Roberts 1978; Gilbert and Gugler 1982). Second, the regional development strategies pursued by the governments of Third World countries, especially in the 1950s and 1960s, have generated inequality not only between rural and urban areas but also between groups of people. Small town oriented development strategies in this context seem to be more acceptable than ever in addressing this glaring disparity (Rondinelli 1985; Rondinelli and Ruddle 1978; Potter and Salau 1992). Third, the dynamics of small towns in Third World countries are yet to be fully understood for enabling their use in achieving a balanced regional development.

It is important to note here that regional development approaches in the past recognized the importance of rural-urban linkages, but small towns were generally neglected. It is comparatively recently that small towns are receiving attention from the planners and scholars in regional development strategies, and debate has arisen over the process of these towns generating effective and beneficial linkages for rural development. One controversy

is about 'functional' vs 'territorial' (or top down vs bottom up) development approaches, with related debate about the question of efficiency in growth or distributive justice. Another issue concerns whether development priority should be given to people or to places. The following section briefly touches some of these issues in search of a relevant perspective for the study of small towns in rural development.

The Growth Pole Notion

The growth pole strategy for regional economic development has been a much discussed and controversial issue. The idea was put forward by Perroux (1955) as a major challenge to the concept that economic activities disperse themselves over geographical space as outlined by Christaller in 1933. A growth pole is a centre in an abstract economic space from which centrifugal forces emanate and to which centripetal forces are attracted. The central idea is that development is driven by external demands and innovation impulses (Stohr and Taylor 1981). The concept was subsequently translated into spatial perspectives by Boudeville (1966) with added explanatory ingredients by a number of other scholars (for example Berry 1961; 1971). The underlying assumption was that development would be generated by investing heavily in capital-intensive industries in the largest urban centres in order to stimulate economic growth which will eventually trickle down throughout the surrounding region.

The justification of this model as a policy prescription for the developing countries was made on the grounds that these countries generally lack the resources to provide for the spreading of investment over the whole national space and that under these circumstances a concentration of resources would be the most efficient way to generate the spread effects of

development (Hansen 1981; Baker 1990).

The concept of growth poles developed by Perroux has elements in common with the writings of Hirschman (1958) and Myrdal (1957), both of whom accepted unbalanced economic growth. Myrdal, much more than Hirschman, thought that development or growth occurs in a region by the process of two basic principles: spread and backwash. The model, despite its limitations, became a magic label in the development process of many Third World nations, especially in Latin America and East Asia, without tangible examples of balanced regional growth.

Since the 1960s, the growth pole strategy as a policy for regional development has come under severe criticism. This revolves mainly around its rôle in solving the polarized pattern of development, and its manifestations, such as urban primacy, regional inequality and rural stagnation, etc. (Lo and Salih 1981). In its technical and ideological dimensions, Lo and Salih (1981) argue that wider concern remains over the theory and practice itself, based on increasing evidence that the development strategies of the early 1960s, which generated crises in world development in the 1970s, have not achieved the real goals of development. A large body of literature also indicates that the lack of a spatial dimension of development is one of the major shortcomings of this policy. Another shortcoming is the narrow concern with economic growth and allocation of funds (Hinderink and Titus 1988).

Based on this theory and its critiques, two major schools of thought dominated the discussions of rural and regional development policies in the Third World countries: a) functional regional development approaches, which consider the development of regions as

a function of national economic development; and b) territorial regional development approaches, which conceive of regions as territorial entities.

Functional Regional Development Approaches: These approaches find their expression mainly in two major strategies: growth centres and rural service centre strategies (UN ESCAP 1978). In these strategies a region is thought to be a hierarchically organized network of places. At each hierarchical scale economic functions have their optimum location with their greatest regional efficiency (Bendavid-Val 1983). The development of a region, according to these strategies, will occur through three distinct processes (Bendavid-Val 1983): a) production for exchange; b) benefits accrued through intra-regional linkages fostered by dispersed investment; and c) diverse functional linkages with other regions. It is assumed that these approaches to regional development lead to an effective use of regional resources and increased productivity; and at the same time lead to social change and economic transformation and gradually decrease economic inequality (Hinderik and Titus 1988). A functional integration of places, i.e., villages and towns, was also emphasized in these models. Functions in this approach, particularly collection and distribution, are performed by hierarchically arranged centres, and their focus remains on the dynamics of rural-urban linkages (Christaller 1966; Lösch 1954).

The functional regional development strategies were strongly criticised for their capitalistic and exploitative character. Inequality is created between social classes and between spaces (meaning between urban and rural) by transforming surpluses through unequal exchange, the control of technology and political dominance (Stohr 1975; Hinderink and Titus 1988).

Territorial Regional Development Approaches: As an alternative to the functional regional development approach, the territorial approach to regional planning promises to create an exploitation free, decentralized and self-sufficient, integrated region within the national territory. These integrated rural-urban units, called by Friedmann and Douglass (1978) 'agropolitan districts', should ideally contain the following characteristics (Lo and Salih 1981):

a) relatively small geographical units;

b) a high degree of self-sufficiency and self reliance in decision-making and planning;

c) diversification of rural employment within the region to include both agricultural and non-agricultural activities, with an emphasis on rural industrialization;

d) rural-urban industrial functions and their linkages to local resources and economic structure; and

e) the utilization and evaluation of local resources and technologies.

These regions are thought to have the capacity to plan and implement development policies with their own self-sufficiency in mind (Bendavi-Val 1983).

Hinderink and Titus (1988) put forward the following criticisms: First, the theoretical foundation of territorial approach is weak, *inter alia* because of its vague key concept of selective territorial closure, which is difficult to define in concrete terms. Second, the approach rejects the idea that the region is an open system, and that it is a sub-unit of a national economic system. And finally, regional resources should be used for the benefit of the regional population, through a decentralized decision-making process.

The initial objective of territorial development is not economic growth, rather social

development with a focus on specific human needs through a decentralized and participatory development process (Friedmann and Douglass (1978). Agriculture is considered as the propulsive sector of the regional economy, with an emphasis given to self-sufficiency of food, and a reduction in income inequality between social classes and between rural and urban areas. This is a planned industrial dualism with protection on small scale production against competition for large scale capital intensive enterprises.

Rural-Urban Relations: Dichotomous or Complementary ?

There is no denying the fact that there exists a relationship between rural and urban areas. The two ends of the spectrum are interlinked and inseparable. But a debate surrounds the question whether this relationship is dichotomous or complementary.

The reasons for this debate also vary widely. As indicated earlier, classical theories of political economy have a deeply embedded concept of rural-urban divide. Rural and urban areas were classified into two distinct categories, mainly by looking at their ecology, occupational structure of people, social and political organization, and so on. In Marxian and sociological interpretations this divide is reflected even more widely (Moore 1984a). Following this tradition, some of the contemporary theorists (such as Lipton and Mitra) have analyzed development in Third World countries through a similar notion of a rural-urban divide. Their basic contention is that unbalanced rural-urban relations are the prime cause of slow economic growth and mass poverty in the contemporary developing nations (Harriss and Moore 1984).

Since the publication of Michael Lipton's book *Why Poor People Stay Poor* (1977), the

analysis of rural-urban relationships for economic growth flows into two theoretical streams. In the first stream the pattern of development in the Third World is considered to be urban biased, with urban centres are considered to be the centres of exploitation. The other stream finds difficulty in using this model as an explanation of slow growth and development of Third World nations.

Urban Bias and Development

Following a macro-economic approach, the proponents of the first stream argue that resource allocation for development in these countries is biased towards the urban-industrial sector, while the rural-agricultural sector remains capital starved (Lipton 1977). Based on prevailing rural-urban relationship similar conclusions were drawn by Mamalakis (1971) and Mitra (1977), although there are differences in focus and emphasis among them (Moore 1984a). Lipton's emphasis is on the diversion of capital resources towards urban areas; Mitra's focus is on the exploitative character of the rural rich who distort terms of trade in their own favour; while Mamalakis' argument is that the promotion of input-substituting industrialization in Latin America resulted in the decline of the dominant agricultural and mining sectors (Moore 1984a). Their common stand is the division between urban and rural, particularly between Lipton's urban and rural classes. The relations between these classes are exploitative and therefore cause mass poverty in the rural sector and slow economic growth in Third World nations.

Although there exists a general plausibility of urban biased development in less developed countries, the hypothesis has come under severe criticism on several grounds. Harriss and Moore (1984), and Moore (1984a), for instance, found the urban bias model to be an

inadequate framework for the analysis of Third World development. After a series of counter arguments, Moore (1984b) asserts that "there are major intra-rural regional differences in the extent of dependence on agriculture, on the type of crops produced, in agrarian structure and in the degree of effective access to political influence" (p.2). He further argues that a 'core periphery model' is a more useful framework than 'rural-urban divide'. Harriss and Harriss (1984) show their scepticism about urban bias as an explanation of poverty and slow economic growth on the grounds that Lipton's postulated political alliance of large farmers with dominant urban groups, and the power and policy preferences of this coalition which determines the 'bias' in resource flow, are not comprehensive. Ellis (1984), in a similar vein, criticised the so called alliance of the rural rich with the urban sector forming a single dominant class, because it ignores the phenomenon of intra-rural differentiation. The Harrisses (1984) also found difficulty in applying macro level arguments about sectoral relations promoted by Lipton to micro-level data.

Another source of confusion in the analysis of rural-urban relations through the urban bias thesis is the sectoral relationships which ignore the international dimensions of contemporary Third World development. Harriss and Moore argue (1984) that a difference prevails between the average rural and the average urban incomes in the developing countries perhaps because of their access to, and use of, technology and capital from developed nations which primarily concentrates in urban areas, and raises urban productivity. Most rural areas, on the other hand, continue to use traditional agricultural technologies, and therefore, reap low productivity and low incomes. Giving examples from Latin American development, Redclift (1984) argues that the relationships between urban and rural sectors cannot be adequately understood without an appropriate context of international economic dependency. Thus

Harriss and Moore (1984) question the appropriateness of inter-sectoral relationships for the explanation of Third World development, and suggest further scrutiny of the issue.

From the above discussions, it is difficult to understand the relations between rural areas and urban centres, and whether this relationship is helpful for rural development. The urban bias thesis clearly demonstrates that cities are exploitative and that they extract surpluses from surrounding regions.[6] However, his notion is not new. Hoselitz (1955) found that cities are either parasitic or generative. But in the urban bias thesis the generative rôle of cities was ignored. Harvey (1973) observed that urbanism plays an important rôle in the expansionary forces of capitalism. In this process, he adds, ..."the city does return certain benefits to the rural area" (p.233). It can, therefore, be argued that despite surplus extraction urban centres put some surplus value back into circulation in such a way that the city functions as a 'growth pole'.

Elsewhere Harvey (1985) indicated that the rural-urban dichotomy, i.e. the urban-industrial sector as opposed to a rural peasant sector, arises in the transition to capitalism. But "in a purely capitalist mode of production, in which industrial and agricultural workers are all under real domination of capital, this form of expression of the division of labour loses much of its particular significance".[7] We can, therefore, argue that understanding rural-urban relations on the basis of a rural-urban divide is not useful, especially in the long run. Increasingly it is being emphasized that rural and urban changes should be considered as the

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[6]Cities and towns were categorized as generative or parasitic first by Hoselitz (1955) to show respectively their beneficial influences and adverse affects on surrounding region.

[7]For details see Unwin 1989, p.12

product of the structural transformation in society (Unwin 1989).

Agriculture and Rural Development

The growth of agriculture and surplus production of food induced urbanization at its dawn. Neo classical writers, such as Hirschman (1958) in his early writings, however, argued that the performance of agriculture was poor in providing linkages with other economic sectors. Opposing this view, Mellor (1976), in *The New Economics of Growth*, put forward an argument in favour of modern agricultural growth for the development of other non-farm activities. His argument is based on yield increase in agriculture using modern technology, which will lead to increases in rural incomes and subsequently other non-farm activities. Mellor emphasized the small market towns as focal points of organization and decision-making. He also argued that, despite long standing appeals for the development of small towns, the strategy did not succeed because agricultural growth did not provide an essential foundation for raising rural income (Harriss and Harriss 1984).[8] Stokke, Yapa and Dias (1992) note that, according to his thesis, Mellor's rural-led development strategy creates three types of growth linkages: (a) backward linkages caused by increased demand for intermediate or capital goods; (b) forward linkages caused by increased supply of agricultural products to agro-processing industry; and (c) consumption linkages generated by the expenditure of increased income from the marketed surplus.

The 'growth linkages' hypothesis has inspired a large body of literature, especially the impact

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[8]In Mellor's (1976) words "the market town can become the corner stone of the development effort". (p.188).

of the Green Revolution on rural and national development.[9] Hazel and Roell (1983), from their study of Malaysia and Nigeria, found that households who own large farms have the most desired expenditure pattern for stimulating secondary rounds of growth in local economy. Giving an example from the Indian state of Tamil Nadu, Harriss and Harriss (1984) note that a flourishing industry, the silk hand loom industry, located in a small town, Arni, was strongly linked neither through inputs nor through outputs with the local agriculture. In other words, the growth of the hand loom industry is not directly or indirectly related to the local agricultural economy. In terms of consumption linkages too, there is hardly any linkage with the local region, as there is insignificant local demand for silk *saries*. However, the industry generated employment for local people.

Emerging New Paradigms of Development

In the recent development thinking, implicitly a new paradigm is emerging in which linkages between rural and urban areas are considered essential to expand productive sectors, both industrial and agricultural. The new paradigm rejects the apparent geographical contrasts between rural and urban areas (Potter and Unwin 1989; Dixon 1987; Funnel 1987) and the conditions of development and under development between them. (Frank 1969; McGee 1985, 1990).

It is argued that the dichotomy between rural and urban areas had outlived its usefulness, and that newer concepts with more categories needed to be developed to understand the dynamics of relationships between rural and urban areas (UN ESCAP, 1992). In the Asian region, in

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[9]Most of the works on growth linkages were undertaken at the International Food Policy Research Institute, Washington.

particular, a substantial increase in the scale, diversity and complexity in the nature of population movement between rural and urban areas has emerged in the last two decades (Cheema 1991; Koppel 1991). It has resulted in not only a significant redistribution of people between rural and urban areas, but also a 'blurring' of economic, demographic and social characteristics of rural and urban areas in the region. This 'blurring' is the result of increasing interaction, movement of people and strengthening of the networks linking rural and urban areas (Ginsburg, et al. 1991; McGee 1990, 1991). The implications of these rapid changes on development are yet to be explored.

These changes in the thinking of development process and consequent changes in the rural-urban transformation in the developing countries can be summarized in six categories of explanation. The categories were developed by a number of authors (Armstrong and McGee 1985; McGee 1990, 1991; Potter 1992) in their recent publications.[10] The categories are as follows:

First is the global political economy approach to the study development and rural-urban transformation in Third World countries. This approach considers the towns and cities as centres of capitalist accumulation, and stresses that cities provide mechanisms for the incorporation of developing countries into the international economic system (Potter 1992). We have already observed that basically this has been an exploitative approach, and very close to dependency thinking. The dominant view is that the cities accumulate capitals from surrounding rural regions and drain them off to the major centres of developing and

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[10]The first two of these categories have been mentioned elsewhere too, under dependency theory and the bottom-up approach of regional development planning.

developed world (Frank 1969; Amin 1974). The positive outcome of this approach is the industrialization of cities. The rural-urban relation in this approach is one of dependence in successive hierarchies of centres.

The **Second** approach is the continuation (or the result) of the first one . Urban-based and growth oriented development in many of the developing countries has left a large section of people, especially those in rural areas, outside the fold of economic benefits. In response to this problem, there have been a number of development strategies tried in these countries. Rural oriented development policies, such as Basic Needs, Rural Works, Food for Work, Integrated Rural Development, etc., have been experimented with especially in South Asia, with the argument that the growth-inducing efficiency of large cities has not fulfilled the demand for the development of rural people.

Many argue that the economic efficiency of large cities is merely the reflection of a concentration of capital, not because of economies of scale (Harris 1978; Potter 1992). Others show that if comparable investment in infrastructure and social overheads had been provided in smaller urban centres, or even rural areas, there would have been a similar performance (Gilbert 1976, Harris 1978). Harris (1978, p. 132) concluded that "the economic forces encouraging concentration appear to operate with unprecedented strength, and the more backward an area, *a priori* the stronger the force of concentration. *Indeed, it has never been more true that to industrialize is to concentrate resources, both in an economic and geographical sense"* (author's emphasis).

All of these arguments move us in the direction of adapting a decentralized, pro-rural and

participatory development approach to the planning and development of rural areas. Many contemporary scholars have supported this stance and focused on the need for the development of small towns for rural development (UN ESCAP 1979, Rondinelli 1982, 1983b, 1985; Hardoy and Satterthwaite 1986, 1988); a point which will be further elaborated later in this Chapter.

The **Third** Wave of thinking concerning the rural-urban linkages and development is rural to urban migration. Potter (1992) underscored the need for a greater understanding of the sophistication and complexity of the patterns of such migration 'from rural poverty to urban hope'. Since population mobility is an integral part of the development process, it would be incorrect to see migration as undesirable. For the unemployed and underemployed, frequent movement towards cities is a normal process of chain migration. If intervening opportunities existed locally, or even regionally, these people perhaps would not travel longer distances to the capital cities, and would instead prefer short term circulatory migration in the form of commuting. Small and intermediate towns can provide such intervening opportunities, if the policy of the government guides them to grow in an appropriate manner.

Fourth is the growth of urban informal activities in Third World cities. Most often these activities are considered as negative aspects of cities for their low productivity and for the unexpected pressure they put on the city management. But interest is increasing in the scale of their contribution not only at the urban end for providing cheap labour, but also at the rural end, as their remittances, skills, ideas and entrepreneurship give a new dynamic character to rural areas. Armstrong and McGee (1985) observed that informal sector activities are closely linked with those in formal sectors. These dual form economic

activities, the interaction between them, and their impact at either end, rural as well as urban, provide a unique example of rural-urban relationships (Lo and Salih 1981).

Fifth, a 'new spatial configuration' has been emerging in the Third World countries, especially in the Asian and the Pacific regions, representing a massive growth of economic activities around the outer zones of cities (Ginsburg, et al. 1991; McGee 1990). The growing diversification of economic activities in these zones, as either a sub-urbanization process or a consequence of increasing linkages between rural areas and urban cores, has meant that the traditional distinctions between rural and urban areas have been gradually blurring. A number of studies show the distinct nature of these regions: first, in terms of volume and speed of transactions of people, commodities, capital and information; and second, for a variety of mixed economic activities, such as agricultural, industrial, processing, transport and other services (Ginsburg, et al. 1991; McGee 1989, 1990; Paderanga 1990; Limqueco 1990; Isarankura 1990; Barros 1990). McGee (1990) has called these regions *kotadesa*[11] or Extended Metropolitan Regions (EMR) which possess the following six major features:

1. The regions have been, or are, characterized by a large population engaged in smallholder cultivation (particularly wet rice) which in the pre-Second World War period had developed considerable interaction both with the urban core and within the region through accessible transport routes.

2. These regions are invariably characterized by the growth of diverse non-agricultural activities including trading, transportation and industry.

3. They are characterized by an extreme fluidity and mobility of population. The availability of relatively cheap transport facilitates quick movement between and within the region and the urban core.

4. They are characterized by an intense interaction between rural and urban

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[11]The word *kotadesa* has been coined from two Indonesian words *kota* and *desai* respectively meaning towns and villages.

activities. Rural households (those previously deriving most of their income from agriculture) increasingly earn more income from non-agricultural activities and create a multiplicity of income sources within the same households. This often leads to household income figures that are much higher than in other non-urban regions of the country.

5. These regions are also characterized by an intense mixture of settlement and economic activity with agriculture, cottage industry, industrial estates, and suburban development, and other uses existing side by side.

6. Finally, these regions are to some extent 'invisible' or 'grey' zones from the viewpoint of the state authorities. Urban regulations, for example, may not apply in these rural areas.

In fact, these EMR are characteristically so different from those of remote rural areas and urban cores, and the size of population living there is so large, that they call for separate treatment in development planning as separate spatial categories, other than just rural or urban categories. It seems, therefore, the traditional classification of regions into rural and urban is losing its viability as a spatial categorization. McGee (1991,1990) also observed that the growth of EMR in most of the Asian countries is too advanced to stop; planning mechanisms have to be developed to improve the conditions of these regions and to utilize the opportunities there.

Some authors, however, have argued that the emergence of EMR in Asian countries is a process of urban expansion, which has negative effects on agriculture. Dias (1990), for instance, criticised this expansion process as it increases the polarity between rural and urban economies. He argued that EMRs around one or two primate cities in a country cannot be the most efficient spatial arrangement for production and distribution. An alternative model, he suggested, is that rural-urban linkages will much better be developed with several regional centres. This provides a plea for a balanced spatial development. Jin (1990), from his empirical research in the Pusan region in South Korea, shows that secondary cities and their

surrounding regions can also exhibit features of structural and economic change similar to the large cities and their regions.

Sixth, we have observed earlier that the rural-urban dichotomy and complementarity have been traditional pillars of development thinking. We have also observed that links between rural and urban areas and how they actually function have been the subject of much debate. The fundamental characteristics of these debates are different forms of equilibrium within the dynamics of rural-urban relations, such as the urban bias or continuum debate. On the other hand, leaving all these debates aside, the process of rural-urban transformation can be looked at from a different viewpoint, which Koppel (1991) has named the other path. In this path, "neither urbanization nor rural development is as discriminating or incisive a force as others that not so much link but transcend rural-urban relations". Examples of such influencing factors are class, culture, themes of history and area studies and so on. Thus, there are two processes of explanation which encompass both rural and urban. First, urban-rural relations as different forms of equilibrium and, second, urban-rural relations as subordinate to other societal processes.

Koppel (1991) suggested that between these two paths of explanation there is a middle ground that has never been adequately mapped. He observed that throughout Asia, a fundamental change is underway in the rural societies. A change has been unfolding that encompasses rural agrarian societies within a broader context of social, economic, political and cultural relationships. Within these relationships, traditional distinctions and meanings of rural societies that have provided an adequate perspective for explanation, are losing their legitimacy. The complexities in these transformations are so vast that they call for a

different paradigm to explain such 'involution' in rural Asia.

Small Towns in Rural and Regional Development

A large body of development literature has been devoted to understanding whether small and medium sized towns can generate development for rural regions. In this regard, it seems that a small-urban-centre oriented development strategy has received almost a universal legitimacy throughout the developing countries (Simon 1990). This policy too is not above controversy, especially around the viability of the small centres under the prevailing policy objectives and planning mechanisms. Many believe that confusion can be minimized if a 'middle path' is followed, i.e. compromising between efficiency and equity, considering both urban and rural, and involving all people and places and adopting both top-down and bottom-up strategies simultaneously. Small towns perhaps best fit this approach. Even those who are sceptical about the beneficial rôle of urbanization, such as Lipton, have not raised objections on the rôle of small towns.

From a large number of studies in Asia, Africa and Latin America, a number of authors have observed that small urban centres are an important 'strategic key' to the problems of rural development (Southall 1979); that they are a crucial component in attaining rural and regional development (Hardoy and Satterthwaite 1986), and that, if carefully designed and developed, small and intermediate urban centres can successfully be used for the integration of rural and urban areas (Rondinelli and Ruddle 1978, Rondinelli 1985, 1991). In the divergent views of regional development polices, the rôle of small towns has remained central although opinions differ on approaches and strategies.

Let us first consider the general policy objectives behind the development of small towns. Hardoy and Satterthwaite (1986) identified five reasons to justify the development of small and intermediate urban centres. First, the small and intermediate urban centres are the places with which most of the rural people and rural enterprises interact. But the rôle and potential of these centres have rarely been given due attention by the appropriate authorities in the past. Moreover, these centres remained the least studied and least understood elements of the regional and national urban systems (Southall 1979).

Second, small urban centres are, in most cases, the seats for local government and the focus of local level development activities. The needs and priorities of the local people are channelled to influence government allocations; and the policies and priorities of the government are mediated to the people, also at this level. These centres provide important 'missing links' between the people in rural areas and those in the capitals and large cities.

Third, these centres play an important rôle in achieving government's policy priorities, such as self-sufficiency in food, population control, education, and the like. Hardoy and Satterthwaite argue that traditionally, when national plans included such goals, implicitly or explicitly, they rarely used to mesh with the policy objectives. In the absence of spatially decentralized mechanisms, investments towards such goals help concentration in the large cities, even when a government's policies are explicit about decentralization.

Fourth, government's spatially biased macro-economic policies, sectoral plans and top heavy government structure lead to an unbalanced pattern of urbanization in developing nations. This inhibits small and intermediate towns from growing and developing, and does not serve

the objectives of balanced social and economic development goals. Hardoy and Satterthwaite (1986) argue that a preferential policy towards the development of such urban centres can profoundly affect, over time, the polarized pattern of development and can gradually encourage the evolution of a balanced urban system throughout the country. This point is particularly important because it is believed that a hierarchically developed urban system is conducive to growth and spatial development. The lack of such a developed urban hierarchy in most of the Third World countries is considered to be one of the major obstacles in spatial development (Gilbert and Gugler 1982, Rondinelli and Ruddle 1978).

Fifth, through the promotion of appropriate policy towards small and intermediate towns within big city regions, it is possible to lessen the overwhelming problems in the metropolitan cities. It can also help in the redistribution of population.

Apart from the above objectives, the development of small towns has been proclaimed by many Third World governments and has been emphasized by a large number of scholars in order to achieve unspecified goals such as the development of backward regions, production of food, raising non-farm activities in the rural regions, and increasing the proportion of national population reached by basic services.

Especially in Asia, rural and regional development policies have been directed towards achieving two major objectives: controlling metropolitan growth and the diffusion of urbanization (Rondinelli 1991). The principal issues which prompted the Asian governments to undertake such policies, as noted by Rondinelli (1991) are: a) improvement of the economic efficiency of metropolises; b) enhancing the rôle of the private sector by providing

infrastructural and institutional supports outside the large cities; c) expanding the volume of financial resources through internal resource mobilization; and, d) the development of a decentralized urban system to strengthen local administration to achieve other economic goals, in which supporting local governments and resource mobilization remained central (Hardoy and Satterthwaite 1988).

To achieve these goals and objectives, many developing countries followed a 'growth centre development' or small-urban-centre oriented strategy for rural and regional development. India, for instance, incorporated in its Seventh National Plan policies of integrated development of small and medium towns and cities along with slowing down the growth of the big metropolis (Sukhanter and Sundram 1987). Chinese policies were directed towards the control of large cities, rationally developing the medium-sized cities and vigorously developing the smaller ones (Wang 1987). Indonesia, on the other hand, emphasized the harmonious relations, between cities and their rural hinterland (Padmopranato 1987). Bangladesh, during last two decades, has been trying to develop 1200 rural centres throughout the country (Government of Bangladesh 1973, 1980, 1985).

In the light of the issues raised at the beginning of this section, the rôle which small town development strategies are assumed to play also remains controversial. There are at least two different views on the viability of the development of small towns as a catalyst for rural and regional development in developing countries.

The first group is sceptical on several grounds. The dominant view is that small-urban-centres oriented development policy has a strong leaning towards the model of urban bias.

Dias (1990), for instance, argues that the notion of urban functions in rural development does not automatically bring development in the rural regions, even if investment is made in efficient urban centres. From African experience, Mabogunje (1978) pointed out the limited results of growth centre strategies based on import substituting industrial policies. Funnel (1987) notes that the quantitative analysis of trade relations between rural and urban areas raises a serious question about the nature and direction of resource transfers; since much of writings about town-country relations show that in some way or other towns exploit the countryside. Southall (1979) observed in Africa in the 1970s that rural-urban interaction through small towns was still weak; and that these towns appeared to be the lowest rung of a system for the oppression and exploitation of rural people.

The second view is that the functional integration of central places or urban centres for smooth delivery of social and economic services is not an efficient approach too. As an alternative to functional integration of urban system, a Location Allocation Approach has been suggested by a number of authors in order to optimize the location of services (Rushton 1984; Ghosh and Rushton 1984; Belsky and Karaska 1992). The Location Allocation Approach uses computer algorithms to identify the optimal location for new services in order to increase the access by locating the services closer to demand points. The explicit goal of this approach is not to articulate urban systems; rather to maximize the number of service locations. The approach is based on the premise that if services are closely located, people's access to them will be improved.

The theoretical interpretation of these negative experiences is that growth centres and central places are seen 'as foci' which are encapsulated in the existing politico-economic order, and

thus their growth and functioning is assumed to have served the vested interest groups (Hindrink and Titus 1988). However, the existing politico-economic order indicates the capitalist mode of production and accumulation of resources. In Third World Countries the dynamics of capitalist expansion and accumulation leads to a continuous exploitation of new resources and opening up of new markets (Roberts 1978). However, this does not mean that the small towns as growth foci do not have a positive rôle to play in the development of rural areas. But, with the prevailing power structure, at both the national and regional levels, and the current international politico-economic framework, it is difficult to envisage a major breakthrough within a short span of time.

General Causes of failure

There are several explanations why the performance of small towns in alleviating rural poverty and generating development has been so poor. One common explanation is that the centres at the lower level of urban hierarchy are not integrated with the national urban system and production processes. Hardoy and Satterthwaite (1986) asserted that these centres should not be considered in isolation from those of the larger system.

Second, from a large number of case studies, a number of scholars have found that the structure of small urban centres in most cases is too weak to perform an appropriate developmental rôle for surrounding areas. Most of these small towns have hardly any productive base (Choguill 1989, Henderink and Titus 1988). Their weak infrastructural and institutional capacities are not conducive to accelerate new development functions; nor do they have strong local governments, which are representative, efficient and committed to work hard for development and to re-shape their traditional exploitative character. Baker and

Pederson (1992) observed that some policy makers and scholars have wavered from approaches which view towns as positive structures for development, as they performed so poorly.

Third, one of the important reasons for failure of such programmes is that their use of small towns or growth centres are usually based on a limited understanding of their nature. Examples show that usually one standard, common programme is adhered to for the development of all the identified small centres throughout the country, which inevitably substantially limits their functional capability to promote development. Hardoy and Satterthwaite (1986) note that "each urban centre has its own mix of resources, development potentials, constraints and links with its environs and with wider regional and national economies" (p. 399). They argue that small towns with comparable population size cannot have similar functions and development potentials.

Fourth, the absence of a considerably decentralized and autonomous local government, and that of a participatory process of development planning also limits the possibilities. Since the development circumstances are unique to each centre, the local government should be the most effective and powerful to articulate local needs and to be able to influence allocation of resources from central government.

Finally, a substantial source of negative elements, which hinders the development of small towns, is governments' macro-economic policies characterized by sectoral priorities. Under such macro-economic policy, resource allocation often goes to the weak local governments which ultimately concentrate in a few large cities (Hardoy and Satterthwaite 1988). Under

these circumstances, the productive and distributive functions of small towns turn out to serve particular interest groups, the political and commercial élites and their associated international groups (Hinderink and Titus 1988).

The causes of failure, as mentioned above, are general in nature. As each town has its own dynamics, the problems related to the development programme in these towns, their successes and failures must also be evaluated in the light of these own dynamics. The above mentioned causes of failure are therefore extremely generalized, and may not be applicable to all countries.

Chapter Three

RURAL DEVELOPMENT AND ITS LINKAGES WITH URBANIZATION IN BANGLADESH: A REVIEW

Introduction

Bangladesh is predominantly a rural country. Despite the rapid pace of urbanization during the last few decades, 80 percent of the total population still live in rural areas. The importance of rural areas in the context of development in Bangladesh is derived mainly from this weight of population. However, there are some other reasons also. The major portion of the GDP, foreign exchange earnings, tax base and employment in the country is generated by agriculture and other activities in the rural areas. Any real development must, therefore, begin with the development of the rural areas and of the rural people.

Evidence shows that the development activities in the country since 1947, as part of Pakistan, and, since 1971 as an independent country, have delivered little progress to the rural areas. Whatever growth, in economic terms, has taken place in certain brief stages has hardly benefitted the common people. The development effort on the contrary has widened the gap between the rich and poor, between rural and urban areas and, to some lesser extent, between different regions of the country (Alamgir, 1977; Siddiqui, 1982; Pramanik, 1982; Khan, 1984; Islam and Nazem, 1988). A series of experiments over the last 40 years with various development models has been carried out which have hardly ameliorated the deteriorating economic situation. The development of Bangladesh appears to be so difficult a challenge that the country has been considered a "test case for development" (Faaland and Parkinson 1976).

There could be many reasons for failure in achieving desired level of development and alleviating widespread poverty in the country. There is hardly any systematic study on the causes of failure of development efforts, and for that matter, poverty and underdevelopment. However, it is possible to give several explanations of the causes of poverty and underdevelopment on the basis of a few recent studies. The causes are historical, natural, socio-demographic, political and behavioural. None of these explanations is, however, sufficient to explain the situation. Rather, it is a combination of all these factors which has kept the country in an absolute stagnation over a longer period of time, where development circumstances are somewhat precarious.

Most crucial of all these is the unique set of environmental circumstances. The country is composed largely of one of the largest deltas in the world, formed by the natural flows of innumerable rivers emanating from the Himalayas. These rivers, along with the life-giving monsoon, are not always a blessing for Bangladesh. Catastrophic ravages of floods, cyclones, riverbank erosion and droughts are common phenomena. These adverse environmental factors stand as one of the important causes of under-development. The impact of these disasters, which occur in the country several times every year, on the economic and social life of the people is quite apparent. Exact estimation of the damage due to such calamities is not possible, but a best guess would be several hundred million dollars every year in Bangladesh, the worst hit country in the world.

Second, historical circumstances have not helped the country's development either. Colonial exploitation over a number of centuries is probably the most cited explanation of poverty and

under-development of the country. The country was ruled always from outside its territory, by the Mughals, the British and for a brief period by Pakistan. Beside the extraction of resources, colonial rule developed a dependent mentality among the people, which is still a barrier in promoting a self-reliant society.

Third, the socio-demographic circumstances, which have been highlighted by many scholars, are exemplified by the country's limited natural resources and small size set against a very large population leading to unfavourable conditions for growth and development. Moreover, the majority of people are illiterate and malnourished, which further aggravates the condition.

Fourth, failure to restore a viable political institution for development is one of the main handicaps in inducing and maintaining growth. Particularly, the insincerity and indifference of the ruling élites, who control most of the scarce resources, are reasons for most failures (Ahmad, 1981; CUS, 1990). Finally, a new explanation of poverty in Bangladesh has been offered by Clarence Maloney (1988), an anthropologist, which stresses the vital rôle of some behavioural aspects of the people, such as social hierarchy, entitlements of patronage, indulgence and personalization of authority etc., in the engulfing poverty of the country.

All of these factors, though not equally responsible and also not equally perceived by the various groups of people, are certainly genuine. The above situation, including the present greed of the rich, draws the nation on the one hand into a continuous dependence on foreign aid. On the other hand, a continuous distortion in the economic, social and political institutions, together with an aimless direction of development activities, is leading the country towards an uncertain future.

Political Economy of Rural Development

The real impact of the political authority on the development process primarily depends on political stability, which in turn depends on how the ruling élite makes use of scarce resources and their performance, in particular, with regard to economic crisis management. The chronic shortages of resources, together with successive régimes' weakness, bear the major responsibility for economic mis-management in the country. In the same manner, political stability is directly correlated with the efficient management of economic crises. Available evidence shows that the problems of economic management in a developing country like Bangladesh are so complex, and options for the ruling élites are so limited, that choice focuses more often on problems of the régime's survival and issues of short term relief than on long term development planning (Iftekharuzzaman, 1989).

Both the economy and the polity of the country have been so damagingly ill-managed that there is hardly any possibility of turning round its downward trend in the foreseeable future. Political instability together with frequent changes in policy directions, particularly in the field of economic development, have left the country in an uncertain situation. Bangladesh, in fact, has experienced more than one development approach every five years (Nazem, 1987). Each successive government (and there have been many since 1947; or even since 1971) blamed its predecessors for failures and their incorrect economic policies. Each then experimented with a new model for development. The following few pages describe how these changes have taken place firstly in the context of institutions for development and secondly, in the direction of economic development policy.

Experiments with Development Institutions

There have been many commissions and committees appointed to investigate the weaknesses and shortcomings of the system which regulates development activities during the period of Pakistan, and also after independence. Their avowed objectives were to find out the problems of development administrative machineries and to make recommendations to evolve a system suitable to the needs and aspirations of the people (Hoque 1970; Ali, et al., 1983). None of these commissions could, however, evolve a viable system for development administration.

Basic democracy was introduced by the then president of Pakistan, Mr Ayub Khan, in the 1960s. It replaced the earlier provincial type of local government. It was a four tiered system, the Union being the lowest in the hierarchy, followed by *Thana*, District and Division. Each of these tiers was administered by a separate council. The development programmes at rural and local levels were executed by the Union and Thana councils. The difference between Union and Thana was remarkable. The Union had purely a people's representative body, but they did not have executive power. The Thana council did have executive power over development policy, but it was dominated by bureaucracy. As a result, in the process of development, people's needs and expectations were not reflected in the development policies (Ali et al., 1983).

After the independence of Bangladesh in 1971, the Awami League Government appointed an administrative reform committee. According to the recommendations of the committee the Government attempted a complete restructuring of the bureaucracy in such a manner that all civil servants were organized in a single class (Maniruzzaman 1982). By doing this the rôle

of erstwhile CSPs (the Civil Servants of Pakistan) was heavily undermined and they were compelled to operate at a low profile. By the end of 1974, one can observe the disastrous consequences of this reform, culminating in complete breakdown of law and order (Maniruzzaman 1982). The Government of Sheikh Mujib was forced to retreat from its policy and place the CSPs in key positions once again (Nazem 1987).

In 1975, the Awami League Government introduced a one-party system. Under this system, the former Divisions and Sub-Divisions were abolished and all former Sub-divisions were upgraded into Districts. These new Districts were to be governed by a District Governor appointed by the Party.[1] The newly created Districts were to be the focus of all development activities. An administrative council was also designed in which the Governor would be the Chairman. Other members of the council were supposed to be nominated by the Party and some would be selected as ex-officio members by the Government. The council was supposed to coordinate all the development activities within the district. The reform, however, did not specify how such coordination would take place, nor was there sufficient time to observe how this proposed system might have evolved in practice. After the change of Government in 1975, the one-party political system in the district administration was immediately abolished.

In February 1976, the new government issued a circular which restored previously abolished Divisions and Sub-divisions as tiers of administration.[2] The circular identified the Divisional Commissioner, Deputy Commissioner, Sub-divisional Officer and Circle Officer

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[1]The system was introduced under a District Administration Act, No. VI, 1975.

[2]Government of Bangladesh, Circular No. CD, DA 73-75,170 (1000) dated 27th February 1976.

(Development) as chief coordinators at their respective levels and gave authority to take effective measures in implementing government policies (Ali 1983). For a more effective implementation of their policies the government identified one Thana from each District as a pilot scheme and gave responsibility to the officers belonging to that locality under the policy of Own Village Development (OVD). This experiment continued for about one year and the idea was abandoned when the government found it unsuitable (Ali 1983).

In the same year, the BNP Government passed an ordinance to the effect that for the purpose of overall development of the rural areas, the government may constitute a Village *Parishad* (Council).[3] By an amendment of this Ordinance a new concept of *Gram Sarkar* (village government) was introduced in April 1980 (Siddiqui, et al., 1985). An 11-member Gram Sarkar was formed in each village on the basis of 'consensus'. The other members of the Sarkar were also selected from among the village people to reflect the certain degree of representation. The Gram Sarkar created both bitter controversy and great enthusiasm in the country (*The Daily Sangbad* 1980). The concept lacked proper definition, definite linkages upward and downward, and clear jurisdiction of responsibilities. The parallel existence of Union Parishad and Gram Sarkar and conspicuous overemphasis on Gram Sarkar by the government created a conflict situation.

The government that came into power in 1981 abolished the two year old village-based Gram Sarkar and introduced a new strategy in 1982, called the *Upazila* system, aimed particularly at ensuring a rural based decentralized pattern of development in the country. Compared

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[3]Government of Bangladesh, Local Government Ordinance 1976, No. XL of 1976, Dhaka, November 22, 1976.

with the past systems, the Upazila approach was unique in many respects. First, it had a democratic element with an elected body called *upazila parishad* (council) headed by an elected Chairman in each upazila, which had the supreme authority for functioning development activities at upazila level. Second, power has been delegated to this local authority to make decisions, to initiate development plans and implement, monitor and evaluate plans and policies at the local level. Third, elaborate financial and administrative arrangements, with comparatively high ranking officials, have been made available for rural-based decentralized development. All government officials at upazila level were deputed to the Upazila Parishad. And Fourth, the upazila headquarters were given the status of urban centres to develop them gradually in a planned way for providing services to their surrounding people.

The institutional changes made under the upazila system were laudable and were appreciated by the people of all quarters (Nazem and Islam 1986). But the possibilities were fraught with a series of problems. a) Proper planning and their implementation, necessary coordination and proper monitoring and evaluation of the programmes has not been possible. b) Major bottlenecks in the process were a lack of appropriately qualified and trained staff, lack of a proper politically committed cadre, conflict among functionaries and confusion over the rôle of various organizations at upazila level. c) Conspicuous lack of popular participation and lack of involvement of the common people in the development process. d) Mobilization of local resources was not possible as had been anticipated. Moreover, continuous dependence on the central government for development finance created immense pressure on the central government. e) Local conditions and requirements in the process of development were largely ignored. On the other hand, a policy of enforcing adherence to rigid guidelines

uniformly across the country appeared to be a serious drawback. And f) finally and most importantly, the Jatyo Party government allegedly used decentralization policy to secure their own power base and managed scarce resources for a variety of administrative and political functions to that end, as also did the other régimes.

The BNP Government came into power in 1991 and ceased the function of Upazila Parishad. The whole responsibility of development functions, therefore, shifted again to the bureaucracy from the representatives of the people. The new government also reduced the scope of functions, such as judiciary, at this local level. Even the name upazila, which means sub-district, has been changed. The present Government is, however, considering whether the upazila (now thana) is an appropriate level for such decentralization, or whether it should be one step up (district) or down (Union) from the present level. Whatever they decide, if the decision is made for the security of their political ambition, the fate of their policy will also be the same.

The real outcome of all these experiments has been very disappointing. It could perhaps hardly have been otherwise because of the very transitional and *ad hoc* nature of each of them. The experiments largely failed to boost the process of development and, ironically, contributed to the widening of poverty and disparity among the people. In reality, the reforms helped the political régimes to consolidate their power in collaboration with the local vested interest groups while the common people remained outside the mainstream of the process and impact of development. But the experiment is continuing.

Experiments with Rural Development

A development programme was started in the 1950s in Bangladesh (then East Pakistan) aiming mainly at rural development through a programme oriented Community Development strategy. The emphasis of this programme was on an optimum utilization of human resources and providing basic services in such a manner that the people's living standard could be improved (Khan 1984). The programme was limited to building physical infrastructure like schools, hospitals, roads, community centres etc., with some basic services like sanitation and medical facilities to improve health conditions. The strategy did not achieve much success mainly due to a biased approach towards development activities in favour of urban areas. Most of the activities were undertaken in the towns and cities, except for a few 'show-piece' rural development measures like construction of culverts and bridges, etc. Secondly, the community development programme was not comprehensive in terms of emphasis on production, particularly in agricultural sector and, therefore, the objective of raising productivity was not achieved. Thirdly, the implementation of the programme was pursued by a complex administrative structure which was not comprehended by the rural people. Moreover, the expansion of the programme and its hasty execution took place without any sound conceptual basis and organizational preparation (Wulf 1974). The programme was however replaced with V-AID, a new strategy started in 1953.

The V-AID (Village Agricultural and Industrial Development) programme was initiated with a two-fold aim: to stimulate development activities on a self-help basis and to promote cooperative effort among the villagers by uniting them around their common needs. To carry out these objectives a team of extension agents consisting of Area Advisory Committees, Village Councils, Development Officers, Supervisors and Village Workers was created (Khan

1984). The team was supposed to plan for rural development with the help of the Advisory Committee under the leadership of the Development Officer. Unlike the Community Development programme, V-AID was launched on an administrative footing, although the administrative and institutional supports were inadequate to realize its objectives (Alamgir 1977). There was no effective coordination among the workers and decision-makers. Moreover, the local authority was too much dependent on the central authority for making any decisions. Thus, in terms of impact, the programme did not attain a significant measure of success (Muhit 1981). The programme was discarded in 1961.

Considering the shortcomings of the strategies of the 1950s, an alternative approach was adopted in the early 1960s whereby development activities were to focus basically on economic aspects. The main strategic objective was the elimination of obstacles to raising productivity in the rural areas, particularly in agriculture. Modern technology including HYV crops were considered an easy way to increase agricultural production. In the name of the Green Revolution this growth oriented strategy was practised for a few years. Although the strategy achieved a considerable success in the then West Pakistan, as it did in the Indian state of Punjab and some other parts of the world, in Bangladesh (the then East Pakistan) it failed to do so. This was because of the programme's departure from the perspective of a comprehensive development. Despite of increases in production in the agricultural sector to a notable extent, no substantial change in the life of majority people in the rural areas occurred. The Green Revolution was pursued without bringing any change in the prevailing mode of production in the rural areas. Tenants and small farmers did not have adequate access to the facilities that were provided by the government. As a result, income disparity within the rural community further increased.

In the late 1960s, the main focus shifted from the Green Revolution to a comprehensive Area Development Approach, and included two other programmes. First, the Rural Works Programme (RWP) was undertaken to generate employment opportunities, to develop infrastructure, and to create an effective nucleus for planning and development at the grass roots level (Muhith 1981). The Works Programme was supported by massive imports of food grain from the United States under PL 480, which still continues. Second, the political system of Basic Democracy was introduced to provide an institutional framework for development activities.

As for the method adopted in Rural Works Programme (RWP), planning was to be the responsibility of local government at various levels (the levels of Basic Democracy), specially the Thana and Union councils. The councils were supposed to prepare a Five-year Plan for both, Thana as well as the Union, in such a manner that it could be incorporated in the District Plan and also in National Plan (BARD 1983). It was expected that by this bottom-up planning process, managed by a local project committee, the popular participation of the people could be ensured, and also the planning would be appropriate (BARD 1983). But in reality the Works Programme created employment opportunities only on a seasonal basis, and was itself turned into a sectoral approach rather than a comprehensive area development one.

A controlled experiment on rural development was undertaken in the 1960s under the name of the 'Comilla Model'. The objective was to develop local interest and leadership for an internally motivated effort to solve agrarian problems through a specific type of rural institution (Khan 1984). The model introduced a two tier cooperative system: Krishi Samabaya Samity (KSS) at the village level and Thana Central Cooperative Association

(TCCA) at the then Thana level as a federation of the KSS. The main function of TCCA was to provide credit facilities, inputs to agriculture and training to the workers to overcome problems and limitations at the village level. The cooperative system under the Comilla Model was developed on the basis of main three components: a) Thana Training and Development Centres (TTDC), b) Rural Works Programme and c) Thana Irrigation Programme (TIP). All of these experiments were initially limited to the Comilla Kotwali Thana, and during 1966-68 the experiment was extended to ten other Thanas of Comilla District (BARD 1983). Although the Comilla Model is generally considered to be a successful one, the model lost much of its attractions when it was replicated outside the Comilla District.

After the independence of Bangladesh in 1971, the Awami League Government adopted a new approach called the Integrated Rural Development Programme (IRDP). The programme was superimposed on to the Comilla Model combining its major three components, the TTDC, RWP and TIP (Muhith 1981). The only new dimension added to the programme was that of supervised credit facilities. Subsequently, the IRDP was adopted as one of the national development strategies and was included in the First Five Year Plan (1973-78) with the aim of a more integrative approach encompassing all development sectors and social groups (landless, women, artisans etc.) in the rural areas.

At the initial stage of the plan period, the expansion of the programme was rapid and consequently, its efficiency suffered. Although providing credit facilities was the main objective of IRDP, in practice the authorities could not provide more than 15 percent of the

total credit requirement through institutional means (Muhith 1981).[4] Secondly, the Comilla Model was designed in a particular area under a controlled situation with a highly developed management system. But when it was expanded, these conditions could not be fulfilled. Thirdly, the programme did not accurately consider problems associated with the prevailing socio-political situation in the rural areas in terms of the prevalence of landlessness, unemployment and the domination of powerful rural élites. The result was that the large farmers and those in the local power structure began to dominate. Finally and perhaps more importantly, the IRDP suffered serious setbacks in terms of its integration problem, although the programme was called an integrated one. More and more offices of different types were set up at the Thana level to provide a variety of services which badly lacked in integration and coordination.

In 1974, a new programme called Food for Work was introduced parallel to the RWP with the assistance of World Food Programme, and was subsequently merged with it. At present the RWP is no longer associated with the IRDP (Muhith 1981).

In 1976, the rural development strategy in Bangladesh took a new shape under the Area Development Approach. Keeping agricultural production at the core, the programme emphasized the building of institutions, the creation of employment opportunities and improvement of rural infrastructure. The project started with the financial assistance of some international organizations (like IDA,IDB, DANIDA, etc.) in different areas of the country (Nazem, 1987). The difference between this approach and the previous ones was significant at least in terms of conceptualization of the problem. The programme emphasized a strong

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[4]The total credit requirements was estimated US $500 million a year.

local body for decision-making and the organization of the people at the local level. Location specific programmes were undertaken and efforts were made to attain greater coordination among the development agents. Like the IRDP, the programme adopted a cooperative model for its promotion. The only innovation in this programme was the formation of *Bittyohin Samabay Samity* (BSS) and *Mahila Samabaya Samity* in order to organize the disadvantaged poor and help them towards income generating activities (BARD 1984).[5] However, all of these programmes are now being promoted under a permanent organization called Bangladesh Rural Development Board (BRDB) which replaced the IRDP.

The outcome of all these chain experiments with development has been very little. Not only were these experiments unable to produce tangible results, but they generated many problems with lasting consequences. Decay of traditional local institutions, slacking of the control mechanism, deterioration of economic and social security and corruption might be the most frustrating results. The society has been virtually fragmented into two major factions: the privileged few and the deprived mass; the size of the latter is not merely massive, but increasing at an alarming rate. When these adverse effects join hands with frequent natural disasters, many of the rural people cannot find sustained means to survive in the village. On the other hand, some of them are so affluent that they feel villages are insecure for them. In both cases, they move towards cities in hope. Cities are the places of prestige for the few and places of hope and survival for the many, with security for both. That has been the force behind rapid urbanization in Bangladesh in the recent years. In the next section, we will see the pattern, process and consequences of urbanization in Bangladesh.

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[5]Bittayahin means landless poor. Samabaya Samity is cooperative society. Mahila Samabaya Samity means cooperative society for the destitute women.

Urbanization: the Process of Absorbing Rural Population

More than a million people every year in Bangladesh have become urban dwellers in recent years. Despite this rapid growth, the level of urbanization in the country is low even by the standard of low income developing countries. However, the total urban population of Bangladesh, which is estimated to be 22 million (1990), is higher than the national population of some 92 countries of the world. A little more than 20 percent of its 110 million people lived in 491 designated urban areas in 1990 (BBS 1990a; estimated).

The dynamics of this rapid urbanization in Bangladesh should be attributed in its demographic, social and economic contexts. The vast over-populated rural areas burdened with natural calamities and the millions of landless poor and unemployed youths are continuously pushing people towards congested urban areas of the country. The consequent swelling of urban centres, on the other hand, shows an unparalleled example of an unplanned growth of human settlements in Bangladesh.

The Pattern and Factors of Urban Growth

Bangladesh has a very long history of urban growth (largely unplanned) with a rich heritage of cities over about 2500 years. In the medieval period there were towns of different sizes which served as centres of administrative, commercial and religious activities. Some of these towns had considerable population although their impact on the overall urbanization of the region was insignificant (CUS 1990b). During the Mughal period, in Bangladesh (or, the then Suba Bangla) cottage and craft industries flourished and a number of urban places were developed around such industrial concentrations (Arthur and McNicoll 1978; CUS 1990). In the British period urbanization attained further momentum through the establishment of

new urban centres. But these centres did not expand due to the absence of an industrialization policy in the Bangladesh region. The British towns emerged mainly for administrative activities and for the collection of exportable surplus.

A systematic record of urbanization in Bangladesh is available from 1901, when only 2.43 percent of the total population lived in urban areas (Government of Bangladesh 1987) (Figure 3.1). In the first half of this century , that level of urbanization was more or less static (2.43 percent in 1901 to 3.66 percent in 1941). Urbanization in Bangladesh received an impetus in 1947, when the Indian subcontinent became independent of British rule. Remarkable change has been observed since the 1950s in terms of a sharp rise in population growth in urban areas.

Between 1951 and 1961, there was a remarkable growth in urban population (45.11 percent) compared with 1941-51 (18.38). The total urban population rose from 1.8 million in 1951 to about 2.6 million in 1961. The important factor responsible for this rapid growth was a large scale migration of Muslims from India after 1947, who mostly settled in urban areas.[5]

The most phenomenal growth took place during the 1961-1974 period, the increase being as high as 137.6 percent over the previous decade. The growth rate was 6.7 percent per year during the period as against 3.7 percent per year in the previous decade. This rapid urban growth can be explained on two counts. First, there was migration from rural to urban areas

[5]Most of the migrants from India after 1947 settled mainly in towns and cities. Those who migrated to India were from both cities and villages. In the process of this international migration cities gained population compared with rural areas.

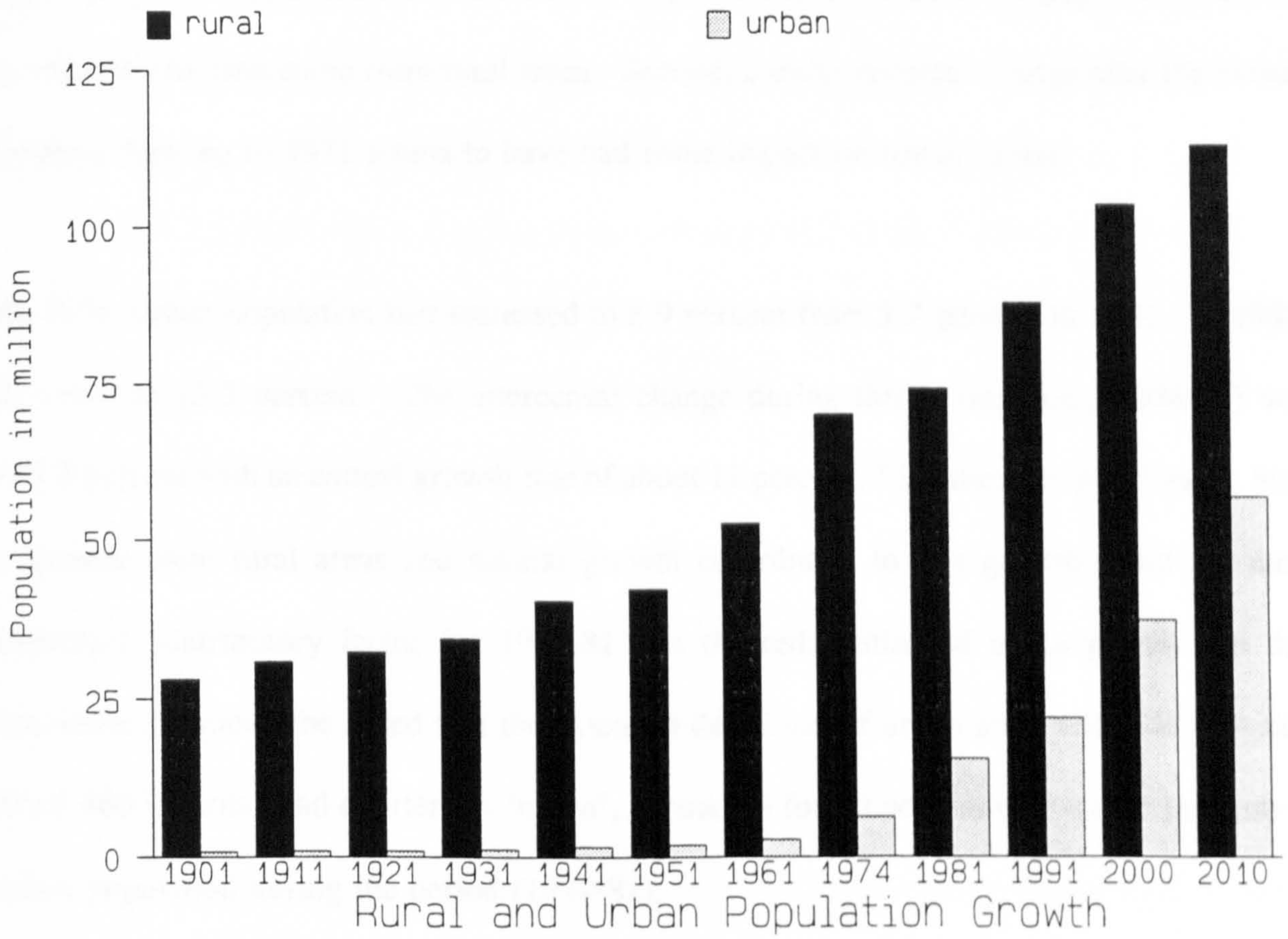


Figure 3.1 Growth of Rural and Urban Population 1901-2010

for employment opportunities. As much as 38 percent of the total urban population of 1974 is estimated to have come from rural areas. Second, a socio-political change after the violent freedom fighting in 1971 seems to have had some impact on urbanization.

By 1974, urban population had increased to 8.9 percent from 5.2 percent in 1961. In 1981, this rose to 15.5 percent. The intercensal change during this period (i.e., 1974-81) was 115.8 percent with an annual growth rate of about 11 percent. Like the previous decade, both migration from rural areas and natural growth contributed to this growth. But the most important contributory factor for 1974-81 was the redefinition of urban places. In this connexion, it should be noted that the extended definition of urban area, with the inclusion of all 460 Upazila head quarters as 'urban', accounted for 30 percent of the total increase in urban population during the period (1974-81).

The rapid urban growth in Bangladesh can be attributed to a number of factors. First, the high natural growth rate of population in both urban and rural areas. During the last few decades the natural growth of population in urban areas was at least 2 to 2.5 percent, which has contributed about one-third of the growth of urban population. In 1981, however, the natural growth of national population declined to 1.9 percent annually, and in the coming years this rate will decline further. In urban areas, it can be assumed that this rate will be lower than the rural growth rate because of a high male : female sex ratio and relatively greater use of contraception for family planning. This means that the high growth of the urban population, which is growing at an estimated rate of 6.5 percent annually in recent years, will have little impact due to natural growth of population in urban areas.

Second, the re-classification and re-definition of urban places has directly contributed to changes in urban population due to the different criteria applied for determining urban areas in the various censuses.[6] The Census Commission of Bangladesh, for example, designated all the Thana/Upazila centres as urban places, although 400 of them (out of 460) are no more than rural market centres, when such a change of status was made in 1982. Due to this re-classification the level of urbanization in Bangladesh was raised to 15.5 percent from a probable 10.5 percent (1981) if only formerly designated urban areas were considered. The changes of municipal and metropolitan boundaries have also had an impact on the growth of urban population. Third, rural to urban migration is the most important contributory factor in urban population growth in Bangladesh. It has been estimated that in recent years the rural-urban migration rate has been about 4.5 percent (Like-Minded Group 1990). This means that the urban population will continue to grow at least by more than 6 percent, which will have a profound impact on rural-urban population distribution in the future.

The absolute contribution of such migration from rural to urban areas varies among towns of different sizes and locations, depending on social, economic and political circumstances. According to the Census of 1974, nearly 50 percent of all urban residents were immigrants from rural areas, and the rest were life-long residents of urban areas. This pattern, however, is changing rapidly. An estimate, on the basis of a study of 34 large and medium sized towns, shows that between 1961 and 1981 these specified cities and towns received migrants from as low as 35 percent to as much as 88 percent (on average 84 percent) of their

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[6]An urban area has been defined by the 1981 Census of Population as follows: "An urban area must have a concentration of population of at least 5000 persons in a continuous collection of houses where community sense is well developed and the area is provided with public utilities, such as roads, supply of electricity with street lights, water supply, sanitary arrangements, etc." (BBS 1987a). In addition, an area which maintains above urban characteristics but has a population less than 5000 and all the Thana/Upazila head quarters may be treated as urban area.

respective total population (BNPPP 1984) (Table 3.1). The study shows that although the leading role in receiving migrants was played by the big cities, such as Dhaka, Chittagong and Khulna, some smaller towns are growing even faster than these big cities.[7]

We have already indicated that urban bound migration from rural areas held the main responsibility of rapid urban growth in Bangladesh. The reasons for such a massive exodus from rural to urban areas can be explained by rural push as well as urban pull. Both these factors, however, vary in their nature and intensity. The Task Force on Urbanization (1990) notes that rural push factors varied in types and intensity, while the pull factors varied by the size, type and location of the pulling urban places.

A systematic study of the cause and effects of migration in the country as a whole is not available. A number of empirical studies, most of them on Dhaka city, however, show the reasons for migration from their rural origin (Mahbub and Islam 1990; Mahbub and Islam 1988; BBS 1988; Rowshan 1989; Shakur 1987; Hossain 1984: CUS 1982; CUS 1977). These studies outlined a variety of causes of migration from rural areas, of which economic and environmental causes seem to be prominent. In the context of Bangladesh, and also in the context of other developing countries, these reasons are important. But the studies are not comprehensive on several counts. First, they were carried out in the major metropolitan cities, especially in Dhaka. Although Dhaka and other metropolitan cities are growing very fast, none is the fastest growing city in the country; and second, studies focused a particular section of the urban people, the poor. Obviously it is not only the poor who

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[7]Such rapidly growing small and medium size towns are Jhenaidah, Kurigram, Narsingdi, Chuadanga Patuakhali and Satkhira. These towns are growing at a rate of more than 6 percent, with a share of in migration in urban growth of more than 60 percent. For details, see BNPPP, 1984.

Table 3.1 **Relationships between Urban Growth and Net In-migration in Selected Large and Medium Size Towns**

Name of Urban Place	Annual growth of population (percent)	Name of urban place	Share of in-migration in urban growth (percent)
Jhenaidah	8.88	Kurigram	88.2
Kurigram	8.73	Jhenaidah	85.5
Khulna	8.27	Narshingdi	82.8
Dhaka	8.21	Sylhet	81.2
Narshingdi	8.13	Chuadanga	79.3
Sylhet	7.75	Rangpur	77.3
Chuadanga	7.36	Patuakhali	76.3
Rangpur	6.99	Tangail	71.8
Chittagong	6.96	Jessore	71.1
Patuakhali	6.82	Dhaka	66.4
Tangail	6.16	Satkhira	66.0
Jessore	6.06	Kushtia	64.6
Rajshahi	5.71	Khulna	60.4
Satkhira	5.49	Dinajpur	58.7
Kustia	5.35	Noagaon	58.7
Noagaon	4.83	Pabna	56.6
Dinajpur	4.82	Jamalpur	53.0
Pabna	4.68	Faridpur	52.9
Jamalpur	4.43	Noakhali	52.2
Faridpur	4.42	Chittagong	52.2
Noakhali	4.38	Madaripur	51.2
Madaripur	4.32	Comilla	51.2
Comilla	4.32	Barisal	49.8
Barisal	4.24	Sirajgonj	47.2
Sirajganj	4.09	Nawabgonj	46.4
Nawabganj	4.05	Kishorgonj	45.1
Kishoreganj	3.08	Rajshahi	44.1
Saidpur	3.88	Saidpur	42.4
Chandpur	3.79	Chandpur	40.9
Sherpur	3.76	Sherpur	40.7
Mymensingh	3.63	Mymensingh	37.5
Bogra	3.61	Bogra	37.2
Bhairab	3.58	Bhairab	36.4
Brahmanabaria	3.51	Brahmanbaria	34.6

Source: NPPP (National Physical Planning Project) (1984) "In-migration to Statistical Metropolitan Areas and Major Urban Centres in Bangladesh 1961-81" Working Paper No. 4, Dhaka: UNDP, UNCHS and Urban Development Directorate.

migrate to urban areas.

Urban pull factors are the relative opportunity at the urban end, whether real or perceived, compared with migrants' rural origin. Rural-urban differentials exist almost in every aspect of life. Social mobility and economic opportunity are higher in urban areas. Among the urban areas opportunities are wider in the big cities (CUS 1990b; Laskar 1983). Dhaka city, for instance, enjoyed all the major pull advantages, i.e., size, diversified economic and employment base, central location and easy access from all parts of the country.[8] Apart from Dhaka, the influence of the local economies and the growth of Chittagong and Khulna also act as magnets for migrants. Besides all other factors, opportunities originating from participation in these cities' large informal sectors can be considered as an important pull factor (BNPPP 1984).

Mohit and Choguill (1987) found that the towns between 25,000 and 200,000 population range have limited pulling capacity. The smaller towns (population below 25,000), because of their undeveloped economic bases, have minimal pulling power. Small and medium-sized towns, therefore, cannot offset the flow of migration to the big cities. This proposition has little validity simply because of the fact that the small towns, although they do not contain many migrants, are nevertheless important centres for providing employment and other socio-economic opportunities to the people of their hinterlands. In the absence of such centres, the

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[8]Dhaka contains 60 percent of all establishments surveyed by the Census of Manufacturing Industries in the country and 47 percent of all manufacturing employment. Two major groups of industries, the jute processing and textiles, are concentrated in Dhaka, having 75 percent of their total employment in 1977. Dhaka also enjoyed 57 percent of the physical planning and housing budget in 1978-80 and 68 percent of public housing units. For details, see Shankland Cox Partnership (1981).

flow of migration to the big cities would have been much higher.[9]

The report of the BNPPP (1984) indicates that a correlation between net migration to urban places and known potentials of their economic base can hardly be established. Among the fastest growing urban areas with the largest influx of net migration, there are both: the urban areas with developed economic base as well as those without any substantial economic opportunities (Table 3.7). In the latter cities, even the informal sector activities are very limited (BNPPP 1984). The high rate of migration to these urban areas, therefore, cannot be well explained by urban pull factors. Rapid urbanization in Bangladesh must be conceived through push factors at the rural end.

It has been indicated earlier that economic and environmental factors are important in rural-urban migration. Behind these lie the factors such as population pressure and its consequent social process of landlessness. Agriculture, the largest economic sector in the country, is unable to absorb any further increase in the labour force in rural areas. Between 1974 and 1984, the proportion of the labour force employed in agriculture decreased (Khan and Hossain 1989).[10] Among the labour surpluses in agriculture only a fraction actually migrate to the cities in search of employment; the bulk of them are absorbed in non-agricultural activities in local towns and market places. Among these, the ones who have lost links with vital resources, such as land, by a natural disaster or social processes, are in a desperate

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[9]There are hardly any studies on small towns in Bangladesh which show the proportion of people from their surrounding areas who are absorbed in the economic activities of such towns. Mohit and Choguill (1987). Mohit (1988) and Seraj (1989), probably because of the methodology they used in their study of small towns in Bangladesh, did find the small towns playing an important role in their respective local economies.

[10]Out of 22 million labour force in 1974, 16.8 million were absorbed in agriculture. In 1984, the total labour force increased to 29 million, while agriculture absorbed only 16.7 million. Non-agricultural labour force increased from 4.6 million in 1974 to 11.8 million during the period.

situation and need to migrate from the village. Besides these economic factors, some social factors like education, politics, civil services and marriage are also important determinants of rural-urban migration.

Pattern of the Structure of Urbanization

To understand the essential relationships between urban and rural areas, it is necessary to understand the structure of urbanization in the country. The structure consists of 491 urban places with a total population of 13.5 million in 1981. In 1991, the size of urban population probably reached 23 million (Task Force on Urbanization 1990). They are distributed among 13 large cities, 69 medium sized towns and 409 small towns (Table 3.2).[11] At the beginning of this century (1901), the number of urban centres was only 48 in the present Bangladesh region. During the first half of this century, i.e., up to 1951, urban places increased to 63. In the next 30 years, the number rose to 491, which is about 20 times higher than the number in 1901.

Large towns contain more than half of the urban population (Table 3.2). The four largest cities, Dhaka, Chittagong, Khulna and Rajshahi, accommodate 42 percent of the total urban population of the country.[12] Dhaka and Chittagong have achieved the status of millionaire cities respectively with a population of 3.5 and 1.4 million. Before 1974, there were no

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[11]There is no universally acceptable classification of urban centres. Each classification is developed in the context of the demographic and socio-economic condition of a particular society. In Bangladesh, classifications of towns and cities are also not consistent. We have therefore followed a standard classification suggested by the Centre for Urban Studies (1990b).

[12]These four cities were given the status of metropolitan cities. Beside these four, there were 71 municipal towns of varying sizes having populations between 5000 and 250,000. The municipal towns absorb 25 percent of the urban population. The remaining 416 towns were classified as other urban areas which contain 32 percent of the urban people in 1981. Other urban areas do not have any urban authority.

Table 3.2 Distribution of Urban Centres and Percentage Distribution of Urban Population by Size and types of the Cities and Towns

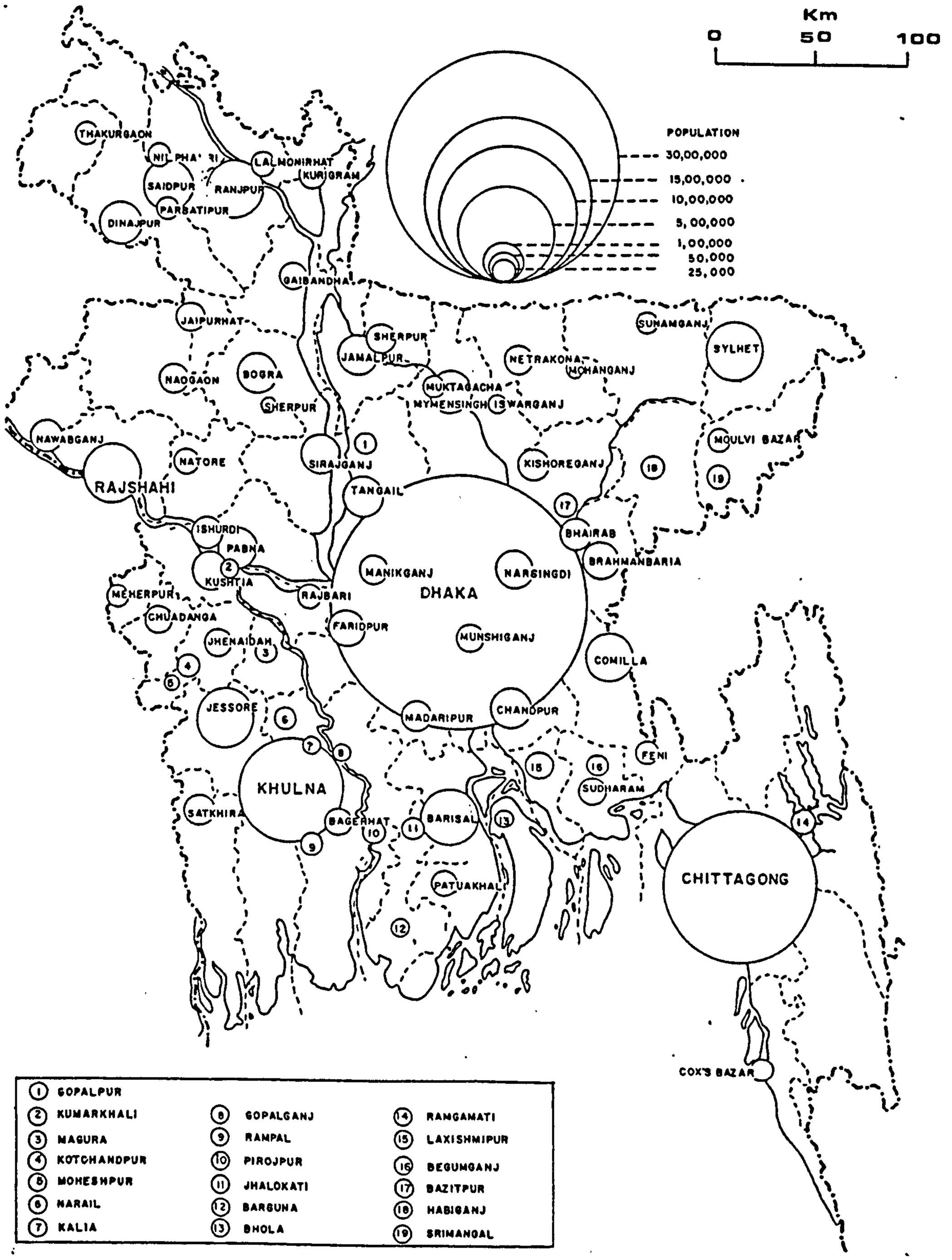
City size classification	SMAs/ Municipalities (number)	Other urban areas (number)	All urban areas (number)	Percent of all urban centres	Percent of all urban popn.
Large cities & towns (100,000 & over)	13	-	13	2.65	52.31
Medium towns (25,000-99,000)	51	18	69	14.05	23.47
Small towns (<25,000)	30	379	409	83.30	24.22
All sizes	94	397	491	100.00	100.00

Source: Bangladesh Bureau of Statistics, Population Census 1981, *Report on Urban Area,* Dhaka: BBS.

Table 3.3 Size Distribution of Small Towns and Percent of Total Urban Population there in

Size distribution of small towns	Number of towns	percent of small urban centres	Percent of national urban popn.
Below 1,000	18	4.4	0.09
1,000 - 2,499	52	12.7	0.68
2,500 - 4,999	93	22.7	2.60
5,000 - 9,999	129	31.5	7.29
10,000 - 24,000	117	28.6	13.56
All small towns	409	100.0	24.22

Source: Bangladesh Bureau of Statistics, Population Census 1981 *Report on Urban Area* Dhaka: BBS.



Source : Centre for Urban Studies

Figure 3.2 Large and Medium-Sized Urban Centres, 1981 (Municipalities and Metropolitan Centres Only)

million cities in the country. Dhaka and Chittagong together absorbed 36 percent of the total urban population in the country (BBS 1987). Eleven other cities in this large urban category (population ranges form 100,000 to 1 million) contained about 16 percent of the people living in urban areas. Khulna and Rajshahi are at the top of these 11 cities (Figure 3.2).

In 1981, 69 towns were classified as medium size towns. They contained roughly about one quarter of national urban population. During the first two decades of this century, there were no towns in this category, i.e. towns with populations between 25,000 and 100,000. Since 1921, a sharp rise of towns in medium-sized towns has been observed. By 1981, the number of such towns had significantly increased from only five in 1921 to 69 (14 percent of all urban places). Most of these towns are district headquarters and, therefore, functionally they are more important as administrative towns than for industrial activities. However, commercially these towns are important for the local economy.

Small Towns

In the small town category (population below 25,000), the number of towns was 409, or in other words, 83 percent of all urban places of the country. Together these towns absorbed about one fourth (24.2 percent) of the urban population in 1981 (Table 3.2). In 1901, 46 out of total 48 urban places were in this category. The share of small towns steadily declined from 95 percent in 1901 to 60 percent in 1974. But the number of urban centres in this category, particularly in the 10,000 to 24,999 group, has increased considerably. Again, the increase in 1981, in terms of both urban centres and also urban population, particularly the below 25,000 category, is largely attributable to the extended definition of

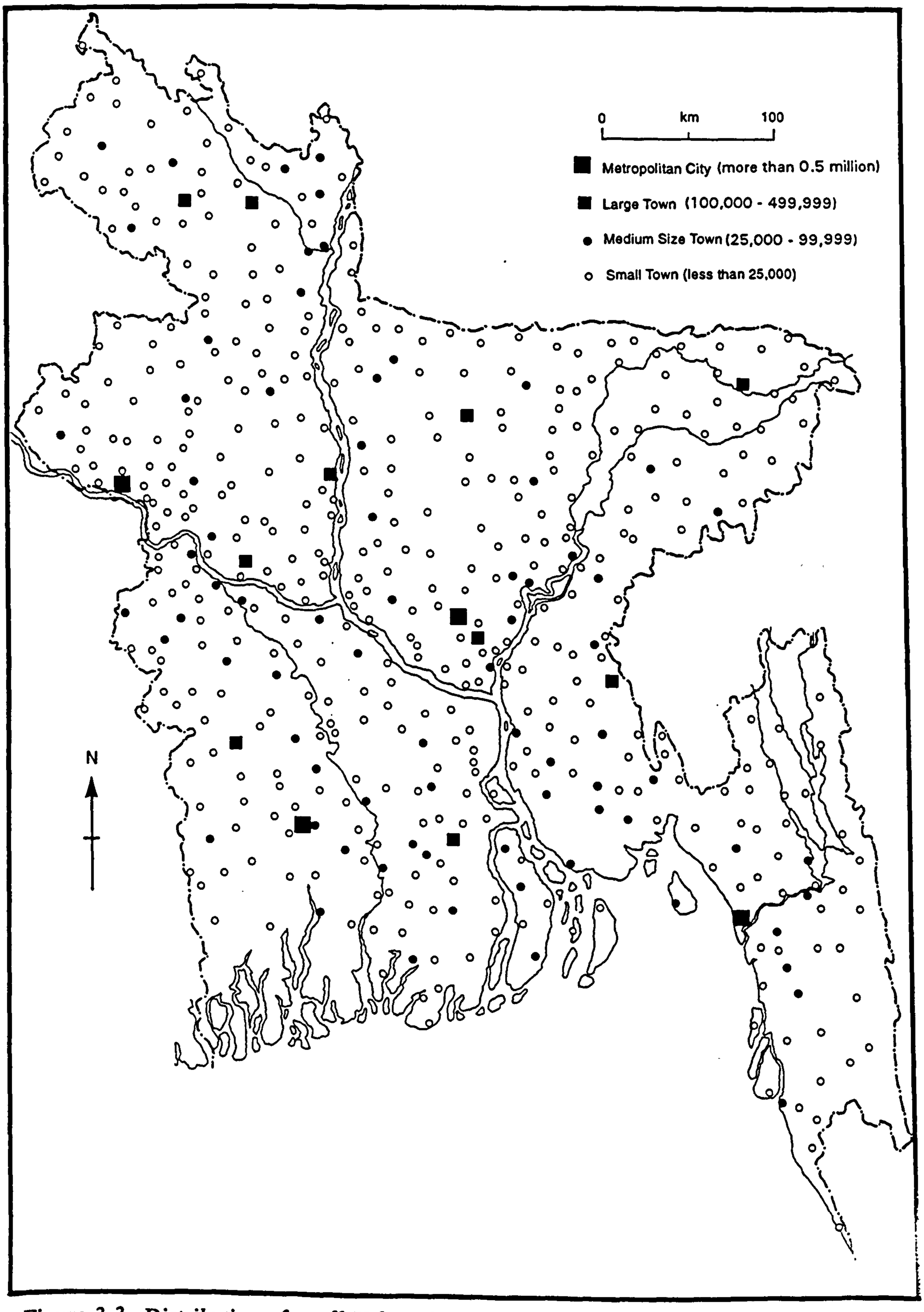


Figure 3.3 Distribution of small Urban Centres 1981

urban places adopted in 1981. Because of this redefinition, the share of urban population in other size categories, i.e., in medium sized towns and large cities appears to be lower in 1981 than 1974.

Two observations can be made from the above historical trend of the growth of small urban centres. First, the fluctuation in the actual number of towns over the period was due to the shifting of towns from one category to another on the one hand, and on the other, inclusion of new towns in the urban hierarchy (Table 3.4). In 1981 for example, the inclusion of all upazila/ thana headquarters as urban centres gave rise to an enormous number of small towns. Second, the percentage share of population in the small town category can be explained by the fact that on the whole the medium and large towns were growing at a faster rate than the small towns. For instance, the share of population by the big cities increased from 34 percent in 1901 to 57 percent in 1974. But in 1981, this share decreased to 52 percent due to the phenomenal growth of small towns.

Most of the small urban centres (88 percent) are functionally administrative in nature. Among them 11 are district headquarters and 363 are upazila/thana headquarters. Only 35 towns were found in the small town category which do not have any administrative functions. These are small towns with commercial importance. It is striking that only in 30 small towns, out of 409, are there municipal authorities.[13] This indicates that although the government recognized these centres as towns, they substantially lack real urban facilities.

A classification of small towns on the basis of their population size is shown in Table 3.3.

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[13]It should be noted here that 18 medium size towns do not have municipal authorities.

Table 3.4 Number of Urban Places and Proportion of Total Urban Population In Small Urban Category from 1901 to 1981

Census Year	Number of all urban centres	Number of small urban centres	Small urban as percent of all urban	Proportion of urban popn. in small urban centres
1901	48	46	95.8	66.6
1911	48	46	95.8	65.4
1921	50	43	94.8	51.8
1931	58	49	86.0	45.9
1941	59	42	84.5	29.9
1951	63	45	71.2	26.4
1961	78	54	71.4	22.3
1974	108	65	69.2	14.3
1981	491	409	83.3	24.2

Source: Government of Bangladesh (1987) Bangladesh Population Census 1981, *Report on Urban Area* Dhaka: Bangladesh Bureau of Statistics.

The table illustrates that 163 (40 percent) of the small towns do not fulfil the population criterion of 5000. These 163 towns contained less than 3 percent of the national urban population. It should be mentioned here that these small towns are so small that many of the rural market centres are larger than these towns.

One important characteristic that we observed in the pattern of urbanization in Bangladesh is the dominance of a few large cities and the existence of a very large number of small towns. The fundamental characteristics of small towns in Bangladesh is that these towns are essentially a mixture of rural and urban. A substantial part of these towns is not yet built-up. Nearly half of the population in these towns are involved in agricultural activities. In most of these towns, there are no urban authorities. They lack basic services, such as water supply, sanitation, etc. Although most of the District towns, 56 out of 64, were provided with piped water supply, such facilities were given mainly to the government officials' quarters and office buildings (DPHE Report 1986). Among the upazila centres, 4 out of 460 had piped water. The same report shows that only 4 percent of the dwellers of these 4 towns used pipe water by the end of 1985. A similar scenario can be observed in the use of other amenities, such as electricity, telephone, sanitary facilities and so on.

Rural-Urban Disparity

Like most developing countries, rural-urban disparity seems to have become entrenched in the development process of Bangladesh. Despite several decades' efforts towards rural development, economic and social benefits are concentrated mainly in a few urban pockets. The country is facing the challenge of rural development in a situation where a) the growth of urbanization is very high and b) rural areas are almost saturated with a large proportion

of functionally unemployed youths and landless people. In the recent years the issue has been drawing the attention of all concerned, especially in academia, not only because the vast rural areas remaining underdeveloped, but also due to its implications for the overall development of the country. There is hardly any dispute that the development of Bangladesh means the development of its rural areas.

The rural-urban disparity in Bangladesh is rooted in its history. The colonial inheritance of the big city dominated administration, and consequent centralization of national wealth in urban areas, has created over the ages a gap between the cities and villages (Laskar 1983). Many scholars, such as Lipton and followers, believe that towns have flourished at the cost of rural areas. During the 1950s and 1960s the government of Pakistan followed an import substitute policy in favour of industrial development (Quasem 1982). As a result, subsidized industry sector benefitted and an undesired urban primacy emerged in the country at the cost of local self-sufficiency and rural development.

After independence, the government of Bangladesh emphasised rural development as a matter of policy, but in reality the policies rather helped rapid urban growth and the polarization of resources in urban sector. The disparity between rural and urban areas is manifested in various forms, such as in the allocation of public resources, in the distribution of income and expenditure, and in the accessibility of social services, amenities, and social and physical infrastructure, etc.(Table 3.5). The following are a few examples of the nature and magnitude of disparities between rural and urban areas in the country.

Economic Disparity

A wide disparity exists in the pattern of household income, daily wages and expenditure between rural and urban areas. Average rural household income has all along been lower than urban income. Table 3.5 shows that rural income was about 30 to 45 percent less than urban income. The rural income was found to be at its highest in 1973-74. But this improvement in the rural income is not an indicator of rural development. Rather, it is due to the deterioration of the urban economic situation during the post liberation period when urban household income fell remarkably.[14] This fall of income may have resulted from mass nationalization of industries and the consequent mismanagement in the industrial sector. During this period the production of urban goods and services reached its lowest level. On the other hand, compared with the urban-industrial sector, the rural-agricultural sector enjoyed favourable prices at that time (Quasem 1982). But the situation began to deteriorate rapidly at the rural end when the government followed an urban biased development policy.[15] In the meantime rural population continued to grow at 2.8 percent annually during the period, which had also a direct bearing on rural income. Among the other causes, the unfavourable terms of trade between agriculture and manufacturing sector, and transfer of resources from rural to urban areas seem to have been important (Quasem 1982).

The rural-urban income disparity, however, has not been equally evident among the various income groups. Osmani and Rahman (1981) show that the top 15 percent of both rural and

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[14]During the liberation war and subsequent few years the economy of the country was in a total disarray. The production and service sectors virtually collapsed during this period.

[15]One example of such an urban biased policy is the food rationing system for city dwellers. Under this system food stuffs such as rice, wheat, sugar, vegetable oil and salt were sold at a subsidized price in the large cities. The rural areas were not provided with this facility. This statutory rationing system in the cities had an influence on the migration pattern.

Table 3.5 Rural-Urban Disparity in some Selected Socio-economic Indicators

Indicators	Rural	Urban
Household Income (Taka per year at 1963-64 price)[a]		
1963-64	1680	2700
1973-74	1383	1961
1976-77	1344	2398
Wage rate (Taka per manday)		
1975-76[b]	9.29	11.92
1978-79	10.92	17.55
1990[c]	55.00	105.00
Proportion of population below poverty line[d]		
1964	50.8	51.7
1974	57.8	54.3
1984	47.6	35.5
Crude birth rate		
1974[e]	16.8	15.3
1984[f]	12.9	8.5
1989[f]	12.0	7.3
Infant mortality rate		
1974[e]	158.2	130.7
1984[f]	122.0	120.0
1989[f]	105.0	84.0
Proportion of people literate (percent)		
1961[g]	15.1	37.5
1974[g]	18.5	37.7
1989[h]	17.0	34.8
Growth of illiteracy[i] (percent)		
1961-74	2.5	10.1
1974-81	1.8	9.8
One qualified doctor for number of persons		
1979[j]	65,000	900

Sources: [a]Osmani and Rahman (1981); [b]Wage rates of manual labourer such as a helper to a mason. Quasem (1982) used BBS (1979) data.; [c]BBS (1991); [d]CUS (1990b) quoted Rahman, et al. (1988); [e]Quasem (1982); [f]BBS (1990); [g]BBS (1979); [h]BBS (1989); [i]CUS (1990a); [j]Mannan (1980).

urban households enjoyed an absolute increase in their income. This escalated further as the rise in the prices of commodities which again hit the rural poor. However, income inequality was found to be higher among urban households than those in the rural areas.[16] Poverty has become deeply entrenched in Bangladesh. Various studies show that at least half of the national population live below poverty line. Although there is evidence that the poverty situation in Bangladesh has improved, the gap between rural and urban areas (in terms of rural and urban poverty) has remained unchanged (CUS 1990a). It is now widely believed that urban poverty in Bangladesh is a clear manifestation of rural poverty (Task Force on Urbanization 1990).[17]

The extent of unemployment in Bangladesh is shown officially to be very low: about 1.7 percent in 1984 (Labour Force Survey 1986).[18] The share of unemployed labour force in urban areas is not known. But it seems that unemployment is lower in urban areas, because in the cities and towns the unemployed cannot survive where the cost of living is higher. Since urban wage rates are higher than rural wages it is an imperative for the rural unemployed people to move towards cities. Recently, the growth of illiteracy in the urban areas, particularly in the big cities, clearly indicates that the illiterate rural unemployed move towards cities. That illiteracy is higher in the big cities than the small towns means that the small towns are less attractive than the big ones.

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[16]The Gini ratio for rural household income in 1977 was 0.423, while that for the urban household was 0.500. See Osmani and Rahman 1981.

[17]A CUS (1990b) study shows that in Dhaka city 60 percent of the people live below poverty line, ie. household income less that Taka 2600 per month in 1984-85.

[18]As a strategy for survival, those people who are already of working age do whatever work they can manage even at a very low pay. In rural areas, a substantial majority of the unemployed youths are absorbed in the family farm. It is only the educated youth who can be identified as unemployed. In Bangladesh, it is appropriate to say under employment rather than unemployment.

Inequality has also been found in the rural and urban household expenditure pattern. It can be observed in Table 3.5 that on average a rural household spent about 40 percent less than an urban household. Low rural income and expenditure can be explained by the poor resource base at the rural end along with a highly skewed distribution of land. Landlessness in rural areas, which has been increasing rapidly, gives further rise to rural unemployment and helps supply a cheap labour force to agriculture. On the other hand, their counterparts in urban areas enjoy higher wage rates not only in the construction and manufacturing sectors, but also in various urban informal activities (CUS 1977).

Low income households can better survive in the cities because household members can find some work, however poorly paid, and can involve most of the household members including children and women. Those women and children work for their rich neighbours in the rural areas and are usually exploited by their employers (Younus 1982; Hartmann and Boyce 1983).

Health and Social Facilities

Physical and social infra-structure are comparatively more developed in urban locations than in the rural areas. As a consequence rural people in general are deprived of these services. The low incomes of rural people have further constrained their accessibility to the necessary social service facilities. For example, the rural infant mortality rate (105 per 1000) is higher than the urban rate (84) (Table 3.5). Table 3.5 also shows that the infant mortality rate is declining in rural as well as in urban areas, but the pace of decline is much higher in urban areas than in rural. The main reason for the higher mortality rate in rural areas is malnutrition and inadequate health care (CUS 1990a). Health care facilities are located

mainly in urban centres. One study in the early 1980s shows that one doctor was available for 900 people in urban areas compared with about 65,000 persons in rural areas. Similarly, 28,000 rural people compete for one hospital bed compared with 600 people in urban areas. It is striking to note that although the majority of rural people cannot afford to spend much on health services, they spend more than their counterparts in towns and cities (BBS 1990). However, in the recent years health services for rural areas have improved a little after the introduction of a new health complex in each Upazila.

Like poor health facilities in the countryside, there are many other rural-urban differentials which can be pointed out. Disparities can be measured in the situation of housing and sanitation, education, transport and communication and marketing facilities. Disparity is especially remarkable in the distribution of food and credit programmes. People in urban areas (though not all people) enjoy food rationing, a distribution system at a subsidized rate. The entire credit system also seems to serve the urban people. The statistics show that the lion's share of the both credit and deposits remains in the urban sector. Less than 25 percent of the advances and about 20 percent of the deposits were controlled by the rural people in 1987 (CUS 1990b). However, the trend shows an improvement over time in favour of rural areas, although this improvement is also biased towards the rural rich.

Allocation of Public Resources

Because of a sectoral approach to resource allocation, which does not disaggregate the allocated investible resources along rural-urban lines, it is difficult to make a conclusive statement about any urban biased allocation policy. But empirical evidence is available that the bulk of the resources allocated to various development sectors was spent in favour of

urban areas, while only a small fraction was spent in rural areas. Table 3.6 provides an estimated pattern of public expenditure during the various plan periods. It indicates that the urban sector gets nearly fifty percent of the total allocation, whereas the rural sector, having nearly 80 percent of the national population, gets roughly half of the resource budget. Another estimate shows that not more than one third of the public expenditure went to the rural sector (De Vylder 1979). It has already been indicated earlier that the resource allocation for development is made on a sectoral basis. Spatial aspects and target group oriented policies have hardly been considered as policy guidelines.

Table 3.6 Prcentage Distribution of Public Resources Allocated during Different Plan Periods by Urban and Rural Sector

Sectors/ Areas	FFYP	TYP	SFYP	TFYP
Rural[a] a)	32.24	29.56	33.09	29.68
b)	17.90	16.53	17.61	18.59
Total)	**50.14**	**46.09**	**50.70**	**48.27**
Urban[b] a)	31.96	37.38	31.68	33.13
b)	17.90	16.53	17.62	18.59
Total)	**49.86**	**53.91**	**49.30**	**51.74**

[a]The Urban Sector comprises industry, the power and physical planning and housing sectors and half of the allocation of transport and communication, Health and Family Planning and Education sectors(b).

[b]The Rural sector comprises Agriculture, water resources and flood control and Rural Institutions (a) and half of the allocation of transport and communication, Health and family planning and education(b).

Source: CUS (1990b)

Bangladesh has received significant amounts of aid since independence, first for the purpose of the reconstruction of its war racked infrastructure and subsequently for long-term

objectives, such as alleviation of poverty and achievement of self-sufficiency.[19] The aid resources have been channelled to all sectors of economic life in the country. But it is striking that a relatively smaller share of aid funds has been utilized for agriculture and rural development. An independent study by the Like-Minded Group (1990) estimated that only 17 percent of the aid resources were utilized for agriculture, rural institutions, water and flood control; 2.7 percent for health; 2.4 percent for education in the period from 1971 to 1982. The lion's share was spent on transport and communication (25 percent), industry (18.2 percent) and power and fuels (19.3 percent), which benefitted mainly the urban sector. Although there are no overall statistics available on the sectoral distribution of aid resources, the study shows (Like Minded Group 1990) that the bias in favour of industry was much stronger. Even food aid, which has been concentrated disproportionately on the urban population, was not designed as a first priority for the rural poor.

Disparity between urban and rural areas has been widely reported throughout the developing world. Even where rural development is regarded as a success story, such as in Taiwan and to some extent in Sri Lanka, disparities between rural and urban areas still exist. Besides rural-urban disparities, intra-urban and intra-rural disparities have also to be considered. In Bangladesh, intra-urban disparities are much higher than intra-rural, although urban people in general enjoy more facilities than those in the rural areas, including the rural rich. Disparities are virtually widening more between the rich and poor in urban and in rural areas than merely between rural and urban areas.

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[19]Between 1971 and 1984, a total of about $12 billion was received. In 1982-83 per capita disbursement of aids amounted to $14.5, and the corresponding cumulative total since 1971 was $174 on the basis of present population size. A part of these aid resources was relief oriented. For details see Like-Minded Group (1990).

Decentralization and Rural-Urban Linkages

There is a close relationship between decentralization and rural-urban linkages. Most developing countries including Bangladesh have stressed decentralization policy in order to narrow the gap between developed and backward regions, or in other words, between the centres (urban) and peripheries (rural) of their national territories (Sobhan 1981). In Bangladesh, before introducing its decentralization policy in 1982, the government identified the problem of lack of a spatial dimension in development in terms of huge imbalances over space (GoB 1985). In particular the poor are virtually out of touch with the benefits of development. They were sufficiently convinced that the small urban centre had a great role to play in implementing the decentralized model for rural development. Thus a major thrust of decentralized policy had been to develop the upazila headquarters as focal points of administrative, commercial, industrial and cultural activities so that the common people in rural areas have easy access to necessary services (Islam and Nazem 1988).

It has been mentioned earlier that, to strengthen the capability of these centres, the Census Commission of Bangladesh designated all 460 of them as urban places, irrespective of their population sizes and other necessary criteria to qualify for the status of urban place (BBS 1987), although nearly 400 were no more than rural markets when this change was made in 1982. As a result, the level of urbanization in Bangladesh has gone up from estimated 10.5 percent in 1981 to 15.5 percent in 1982 (CUS 1990b).

The upgrading of the Upazila headquarters to become urban centres is not altogether a new concept. All these centres are among the 1200 growth centres identified by the first and second Five Year Plans, though the Upazila centre development came under a separate

programme. No policy has been stated yet regarding the rest of the identified growth centres as to how and when these are to be developed. In the mean time, for the planned growth of Upazila centres, the National Physical Planning unit of the Urban Development Directorate undertook a programme for preparing land-use plans for all upazila and district towns.

Government Policies which Influence Rural-urban Linkages

Apart from the government's stated policies with regard to rural and urban development and the linkages between them, there are innumerable government actions and individual decisions which have a profound impact on either end as well as linkages between them. Hardoy and Satterthwaite (1986) note "Virtually every government policy, action or item of expenditure has some effect on the spatial distribution of development and the form this development takes. Directly or indirectly, each affects the fortunes of some people living in some small or intermediate urban centres. Concentrating only on policies explicitly directed to such centres would miss the fact many of the most powerful influences affecting these and other urban centres originate from governments, macro-economic or pricing policies, or from sectoral priorities which have no explicit urban or spatial goals" (p. 335). This statement simply indicates how difficult it is to choose such actions of the government which have an indirect influence on urbanization and on rural development. An attempt will be made here to discuss some of the government actions which have had a direct influence on urbanization and its links to rural development.

1. There is no explicit policy in the country for an integrated urban and rural development. No precise policy is in existence on the front of urbanization either. The National Report

on Human Settlements, submitted 17 years ago to the 'Habitat' Conference at Vancouver is the first ever policy statement for urbanization in Bangladesh. Rural development on the other hand has got a universal legitimacy from all concerned to have top priority in the development agenda. But the reality is different. Government policies, although focused on rural development, have always been triggering urban areas to grow fast throughout history; as part of Pakistan since 1947 and as an independent state since 1971. Rural development policies in the 1950s and 1960s (Green Revolution, Community Development Programme, etc.) helped benefit the rural landed peasantry, particularly the rich (Alamgir 1977; Muhith 1981). There were in fact hardly any policies effectively implemented for the improvement of the socio-economic conditions of the poor rural people. In the 1970s and 1980s, emphasis was given to integrated rural development. There has been no long-term policy oriented towards the rural and urban poor so far.

2. The Integrated Rural Development (IRD) programme emphasized the development of agriculture and agricultural infrastructure, such as irrigation, but kept the vast number of rural landless people out of its ambit. It has, therefore, had little impact on rural poverty and the improvement of the quality of life in rural areas. The IRD programme did not consider the idea of integrating rural areas to their nearest urban centres in terms of getting better prices for agricultural commodities as well as generating employment for the unemployed rural people. However, a considerable number of other programmes were promoted to alleviate rural poverty, such as **a)** Food for Works; **b)** Rural Works Programme; **c)** Swanirvor programme; **d)** Area development programme; **e)** rural credit programme through the Grameen Bank; **f)** Operation Thikana (cluster village) programme; and many other programmes led by numerous NGOs. Some of these programmes are being continued

and some of them were discarded with changes of political régime.

The Food for Works and Rural Works programmes are some of the longest surviving in the country, providing employment for the rural poor in the slack season. But their success has been limited because the volume of resources are also limited compared with the magnitude of the needs. However, the Grameen Bank with its poverty-focused and target-oriented credit programmes hit the problem realistically although its operation is still limited in area (Hossain 1988). The programmes like Swanirvor (self reliance), Post Monsoon Rehabilitation, Operation Thikana etc also focused on poverty alleviation and rural development. But there has been no coordination among the various programmes launched by the different agencies. Nor has there been much coordination among the government's own programmes. The impact of all these programmes on rural development in general and on the rural poor in particular has therefore been extremely marginal (Rahman et al., 1988).

3. Bangladesh has had the most open and liberal industrial policy within the SAARC region since 1982.[20] The new industrial policy of 1982 decisively shifted the emphasis from public sector-led industrial growth to privatization. This open industrial policy is expected to permit the inherent dynamism of private enterprise to generate growth, reduce unemployment and increase foreign exchange earnings (UNIDO 1989). During the Third Five Year Plan period (1985-90) the industrial policy was redirected towards labour-intensive industrial development, aiming at absorbing the huge surplus labour force in rural areas (Government

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[20]SAARC stands for South Asian Association for Regional Cooperation. All South Asian nations (Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan and Sri Lanka) are members.

of Bangladesh 1985). It should be mentioned here that the large scale industries absorb only two percent of the total labour force as against the seven percent absorbed by the small and cottage industries (Government of Bangladesh 1985). Despite this positive step towards industrialization, the growth in this sector is not yet satisfactory.[21] The UNIDO (1989) reports that open and liberal industrial policy is usually effective when the physical and institutional infrastructure supports it. For Bangladesh this cannot be presumed, first, because market structure is not perfectly linked with industrial production, and second, the country's physical infrastructure is increasingly wrecked by natural disasters. The government must play a strategic role in strengthening market structure not only in promoting industries but also in the development of agriculture. This is particularly important in promoting the rural industries which is crucial for the development of rural areas.

4. The National Report on Human Settlements (GoB 1976) recommended a regional development policy in Bangladesh. The main component of this policy was to identify various planning regions throughout the country and to choose a medium sized town in each region as focal point of development. A departure from this policy has been marked in the Second Five Year Plan (1980-85) which envisaged that infrastructural and service facilities would be extended from 100 urban places to 1200 rural growth centres all over the country. Therefore, the emphasis has been shifted from regional growth centres to the much smaller rural markets. The objective of such a programme, as indicated in the plan document, was to connect all these growth centres by transport network and to provide these centres with

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[21]According to Bangladesh Bureau of Statistics (BBS) manufacturing production grew by 3.8 percent per year during 1973-74 to 1984-85 and by 0.4 percent during 1981-82 to 1984-85. The World Bank figures for growth during this periods are respectively 5.1 and 9.1 percent. This large discrepancy in the BBS and World Bank estimates for the periods is perhaps due to under-representation of private sector units in the BBS estimate.

necessary social services. To generate employment opportunities for the rural people in agro-based industries was also an objective of these centres. It was hoped that the policy will redirect the city-based polarised pattern of development to the country.

6. Finally, the policy towards big cities, which accommodate half of the national urban population, is to keep them manageable by redirecting the flow of migration towards medium and small towns. The explicit objective of rural development policies is the improvement of the quality of life of the rural people; the implicit objective is to release pressure from big cities. But in reality the policy instruments at the rural as well as the urban end have not yet been able to generate any tangible change. The opportunities in the small towns are extremely limited and the big cities still provide hope for starving millions in the rural areas.

Concluding Remarks

Rural development in Bangladesh, like many other developing countries, has been the main thrust of development strategy. Considering the dominance of agriculture in the economy of the country, agricultural development has virtually become synonymous with rural development. But, in a land-starved country like Bangladesh, development of agriculture alone has not brought much hope for at least 50 percent of its 110 million people. This is evident from development experiments of the last four decades.

Evidence is also available that the urban people are in general greater beneficiaries of development than rural people. As more and more emphasis has been given to rural/agricultural development, the more rapid urbanization the country has experienced. This apparent contradiction leads us to conclude that the rapid urbanization in Bangladesh is

not a manifestation of development; rather urbanization is highly correlative to rural poverty.

It seems that in a sense development policies in Bangladesh are rural biased, but the impact of all these policies, particularly those focused on poverty alleviation, has been very limited. The reasons are many. Two important factors may be the lack of appropriate management and strong authority at the local level and the lack of a proper policy direction from the national authority. However, various studies and government statistics show that in the last decade poverty in the country has declined (BBS 1990; Rahman et al., 1988).

One of the most important shortcomings of the government policy is that the rural and urban sectors have not yet been conceived together under a framework of regional development. It is felt that for successful rural development an integrated approach to planning incorporating both rural and urban areas is necessary. The experiment with decentralized development has extended this opportunity but the real success depends on efficiency at the local level and the commitment of the political authorities.

Chapter Four

RESEARCH DESIGN

Introduction

As outlined above, the main objective of the present research is two-fold. First, it is to evaluate the linkages between the growth of small urban centres and rural development. And second, it is to evaluate whether the linkages, if any, are favourable for rural development in the prevailing situation of Bangladesh. Therefore, as the objectives dictate, the present study will be carried out in three related phases, from a wider view to specific cases.

In the first phase, relevant theoretical literature and empirical studies have been reviewed in order to achieve two broad aims. First, to outline the general contours of research in the field and second, to put the present study into a proper perspective. This exercise will show the divergent theoretical and methodological approaches in this field in terms of a theoretical approach to analyze the problem and indicate what needs to be done further.

The second phase of the study is a parallel exercise in which the pattern of urbanization and rural development in Bangladesh, particularly following the decentralization programme of the Bangladesh government introduced in 1982, will be reviewed. This provides a brief profile of development in the country as well as elucidating criteria for development at the micro level (district and sub-district level), that possibly might have an impact on rural development. Moreover, from this exercise, criteria will be developed to identify variables important with regard to small scale urbanization and its possible impact on rural

development. The criteria also help in the selection of study areas for empirical investigation in the field.

In the third phase, an in-depth empirical investigation will be reported in the light of the framework developed in the first phase and on the basis of criteria developed in the second phase.

The data for phase one has been derived from secondary sources. Published literature both theoretical and empirical as well as unpublished reports have been the main sources. For phase two, government documents, census data and available studies have been utilized. For the third phase, primary data have been generated from an appropriate study area through intensive field work lasting for about 6 months.

The Strategy for Field Work

The objective of the field work was to generate primary data for the third phase of the study. As outlined above, the present study investigates the relevance of urbanization for rural development. The fieldwork focused on both these aspects individually and their interaction with each other. Thus, data were generated from different sources as well as stages. The first stage was the policy making level. At this stage investigation was made as to how the national policy of decentralized urbanization for rural development is approaching practically the issues of rural development and how the policy is being implemented at the local level.

Levels of Study

Two initial questions which emerged before going to the field survey were: 1) what data will

answer appropriately the question raised by the present research at the outset; and 2) how to reach successfully the relevant respondents.

On the first question, the researcher was sufficiently convinced that no single set of data obtained from a particular target group of respondents would be sufficient to address the problem, because the issue of rural-urban relationships is a complex one that transcends a wide range of social and economic aspects at both the rural and urban level (Dixon 1987). Secondly, understanding the rural-urban interaction is not possible by studying only the rural end without considering the broader context of urbanization and dynamics of individual urban centres (Dias 1990). Therefore, to have targeted only a particular group of people or households would not have served our purpose. The nature of the problem demands discussion of a wider range of social and economic processes affecting individual people or households, irrespective of their types and classes, and a broader perspective of the rural and urban region. At the urban end, for instance, the location of a town, its size, functions, transport network and mode of transport, etc., and at the rural end the resource endowment of the village, the production of goods and services, and its demand and supply, etc., must be considered in order to understand the nature of the interaction. Therefore, the present study demands a wider coverage of aspects beyond the bounds of individual households.

The second problem was to find a set of representative areas and people/households for the best possible reflection of rural-urban relations in the region. To satisfy both the questions raised above, appropriate areal units involving urban and rural areas, along with households at both levels, were necessary. The decentralization component of the present research has been studied at the national as well as regional/local government levels. Thus the present

study has been carried out at multiple levels (Table 4.1). At the national level government policy and national level data were studied. The urban centres were studied as the functionary headquarters of local governments and as centres of goods and services, and also as supporting facilities for rural people at the second level. The villages were also studied as background at this level. And at the third level, rural and urban households, which are the target of development activities, were studied.

The Selection of Study Area

Two alternative options were considered for an appropriate choice of study area. First, the study could have been carried out in several locations involving both rural and urban areas. It was assumed that at least three locations should be covered in different regions of the country. An alternative option was to concentrate on one location for an in-depth study. Both options had advantages as well as disadvantages.

The main advantage of the first option is its extensiveness. An extensive study certainly provides greater variation and peculiarities, which are important ingredients for making generalizations (Sayer, 1992). But the problem lies with the inability of the researcher to undertake such extensive field work under the prevailing conditions of time and resource constraints. Secondly, the scope of in-depth study is highly limited when spread across several locations. Without in-depth study such extensive coverage has little practical value. And finally, it has been considered that the distinctiveness and peculiarities are so common among the various regions and areas of Bangladesh, that it is neither appropriate to employ standard criteria to select different locations, nor would the results of the study be of any practical value for planning purposes.

Table 4.1 Sources of Data/ Information Used during the Fieldwork

Levels of study	Sources of data		
	Secondary sources (Published)	Secondary sources (Unpublished)	Primary sources
National level	Books journals Census reports Newspapers		
Regional or District level	Research reports Census reports Local newspapers and news magazines	Maps Official documents and reports Official statistics	Observstion Interviews Group discussions (Rapid appraisal)
Local level (Upazila, Thana and Village)	Other published materials	Local level planning reports. Official documents Official statistics	Observation Group discussions (RRA and RUA) Questionnaire Survey Rural Urban

Source : Compiled by author.

Similarly, in the context of the second option; i.e., an in-depth study in one location, there are both advantages and disadvantages. One important disadvantage is that such intensive study leaves out variations among areas. Therefore, making generalizations is difficult. Among the advantages, on the other hand, the easy management of field work is undoubtedly very important, especially for an individual researcher. An intensive study provides greater insights on the subject. Particularly, for a complex study such as the present one, where a range of different variables are involved to understand the relationship between rural and urban areas, an intensive study is essential. Therefore, considering all these factors it has been decided that the present study would be conducted in one suitable location, instead of several areas.

But the problem remains to find a suitable location and decide upon its size. Bangladesh is primarily divided into four administrative regions[1]. These are further sub-divided into 64 sub-national units known as Districts. Each District contains an average of seven or eight sub-districts known as Upazila/Thana[2]. The present author conceived that one appropriate District would be an ideal areal unit, firstly because it is a complete area in both the social and administrative senses. In Bangladesh, people have a strong sense of regional identity which corresponds with the geographical scale of the Districts. Secondly, as the objectives of the study dictated, a few urban centres of different sizes were necessary for study along with rural villages. The scale of a district in Bangladesh facilitates such an analysis.

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[1]The name of these major regions are Divisions. These are merely administrative units, rather than functional ones.

[2]Upazilas/ Thanas are the lowest levels of administrative hierarchy in Bangladesh. Thanas were renamed as Upazilas in March 1982 by the then government, when a decentralization of development administration was introduced. The present government restored the previous name Thana, mainly for political reasons. In terms of area and population there is no difference between Thana and Upazila.

Moreover, it also facilitates the study of interaction among the towns, and between towns and villages, within the same administrative circuit.

In order to choose an appropriate District, the researcher set the following criteria:

1) the District should be outside the zone of direct influence of metropolitan cities;

2) a moderately growing District in economic terms;

3) at least five small urban centres including one or two intermediate towns should be within the District;

4) no such study should have been undertaken in the District before, and

5) the researcher's convenience and previous knowledge has been considered.

It should be mentioned here that the author visited several districts before final selection of the present study area. For example, none of the districts of the north-west Division (Rajshahi) has been taken into consideration, because a similar study has been conducted in this region in the early 1980s (Seraj 1989). Two other Districts, Tangail and Narsingdi have been turned down for several reasons. First, both these districts are within the direct influence of Dhaka, the capital. Secondly, the Tangail District was found too large to be managed while Narsingdi has been growing very fast in recent years. And third, both these Districts have some peculiar characteristics which are not very common in others. Thus, Faridpur District has been selected finally for the following reasons:

1. The growth of Faridpur District has been low to moderate during the last two decades, although there are very few districts in Bangladesh which have grown faster economically.

Tables 4.2 and Table 4.3 show the growth pattern of 20 statistical regions of Bangladesh[3] during the period of 1985-90. It can be observed in the tables mentioned that only two regions, Bogra and Chittagong, are in the top group, while Faridpur and Jamalpur were in the bottom group. But in terms of economic well being Faridpur stands in the middle group. In terms of individual sectors of development and economic well-being, it can be observed that Faridpur represents most of the regions, although there are dissimilarities among the regions and districts in almost every respect.

2. Geographically Faridpur is located almost in the middle of the country, and also in between the three metropolitan cities, namely Dhaka, Rajshahi and Khulna (Figure 4.1). But the District is not within the direct influence of any of these metropoli. Dhaka and Khulna are both about 125 miles from this district. It is linked by transport network with both. The city of Rajshahi is further away. Therefore, Faridpur is away from any direct metropolitan influence.

3. The third reason for selection of Faridpur is the availability of information and statistics. The Rural Employment Sector Programme (RESP) has made a substantial intervention in the region. Apart from its employment, infrastructure and production oriented programme, the RESP generates data for self evaluation. The Local Government Engineering Bureau (LGEB) has undertaken physical planning programmes and prepared planning reports on all eight Upazilas of the district. The documents of the RESP and LGEB facilitated the preparation of the background information on the district.

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[3]Before 1982 Bangladesh was divided into 20 districts. All these districts sub-divided further in 1982, and 64 new districts have been created. The old districts are now called statistical regions.

Table 4.2 District Groupings by Sector Rank

Sector / Group	Agri-culture	Education Health & social welfare	Utilities	Transport & Communica-tion	Finance & Banking	All Sectors
Top Group	Bogra Dinajpur	Barisal Khulna Chittagong Patuakhali	Chittagong Kushtia Bogra Noakhali Jessore	Khulna Chittagong Dhaka Barisal	Chittagong Dhaka Khulna Bogra	Bogra Chittagong
Middle Group	Tangail Rangpur Mymensingh Jamalpur Pabna Comilla Kushtia Chittagong Patuakhali Rajshahi Dhaka CHT Sylhet	Dhaka Bogra Jessore Noakhali Dinajpur Pabna Comilla Tangail Rajshahi Kushtia CHT Sylhet Faridpur Rangpur	Dhaka Mymensingh Faridpur Dinajpur Comilla Rajshahi Pabna Rangpur Khulna Barisal	Bogra Comilla Noakhali Kushtia CHT Faridpur Dinajpur Barisal Tangail Sylhet Rajshahi	CHT Comilla Sylhet Kushtia Rajshahi Noakhali Tangail Jessore Pabna Dinajpur	Dhaka Khulna Comilla Dinajpur Kushtia Jessore Tangail Pabna Noakhali Barisal Rajshahi Rangpur CHT Patuakhali Mymensingh Sylhet
Bottom Group	Jessore Noakhali Barisal Faridpur Khulna	Mymensingh Jamalpur	Tangail Patuakhali Jamalpur Sylhet CHT	Mymensingh Pabna Rangpur Patuakhali Jamalpur	Rangpur Jamalpur Mymensingh Patuakhali Barisal Faridpur	Faridpur Jamalpur

1. Top group: District with average rank less than 8 out of 20.
   (1 = highest rank; 20 = lowest)

2. Middle group: Districts whose average rank lies between 8 and 12 out of 20.

3. Bottom group: Districts with average rank higher than 12 out of 20.

Note. CHT: Chittagong Hill Tracts.

Source: Government of Bangladesh, National Physical Planning Project, "A Regional Approach to Third Plan", UDD, UNCHS and UNDP, Dhaka, 1985.

Table 4.3 Groupings[1] of Greater Districts by Socio-economic Indices

	Social welfare	Economic well-being	Both sectors
Top group	Faridpur Dinajpur Noakhali	Chittagong Khulna	Chittagong
Middle group	Chittagong Barisal Dhaka Bogra Kushtia Commilla Khulna Rajshahi Jessore Tangail Sylhet Patuakhali Rangpur	Comilla Dhaka Bogra Tangail Kushtia Mymensingh Jessore Dinajpur Sylhet Rangpur Noakhali Pabna Chittagong HT	Commilla Khulna Dhaka Dinajpur Bogra Kushtia Noakhali Tangail Jessore Barisal Faridpur Sylhet Rangpur Mymensingh Rajshahi Patuakhali
Bottom group	Chittagong HT Mymensingh Jamalpur Pabna	Ptuakhali Rajshahi Jamalpur Faridpur	

[1]Top group: Districts with average rank less than 8 out of 20 (1= highest rank; 20= lowest).

Middle group: Districts whose average rank lies between 8 and 12 out of 20.

Bottom group: Districts with average rank higher than 12 out of 20.

Source: As Table 4.2.

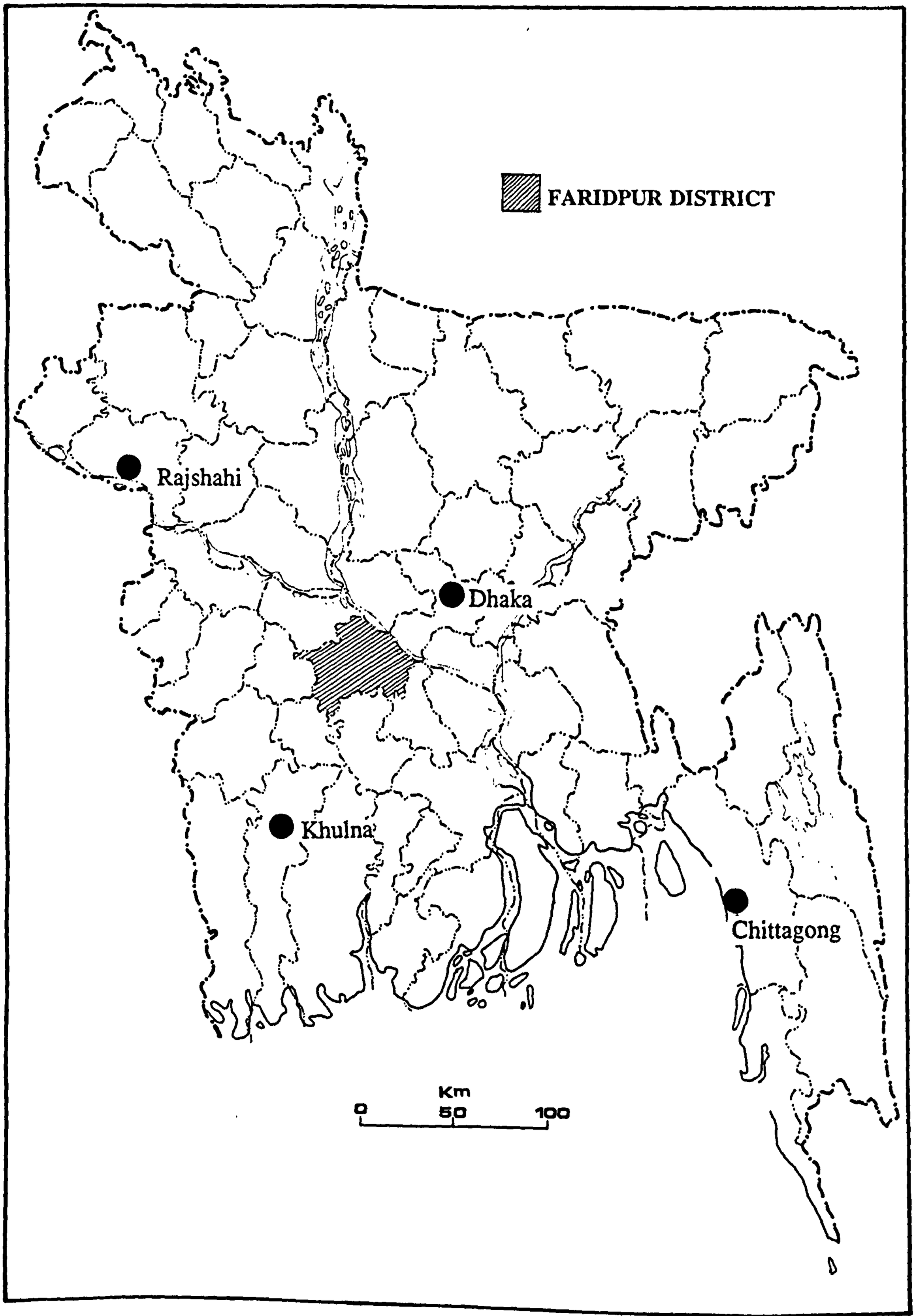


Figure 4.1 Bangladesh and Location of the Study Area

4. Faridpur is one of the least studied districts by geographers, anthropologists and sociologists etc. in Bangladesh. Systematic studies have been carried out by academics mostly in and around the metropolitan cities. Finally, the present researcher felt more comfortable in Faridpur than the other districts because of his prior knowledge of the region.

Selection of Villages and Towns

Finally we must consider the selection of the study villages. There are about one thousand villages in a district (or roughly 130 villages in an Upazila) on average. The author is well aware of the geographical sampling literature and the need for a representative sample. At the chosen depth of study it was, however, impracticable to expect to cover more than a small number of villages. It was assumed that two villages would be selected for the village level study: one 'dependent village' (without central functions) and one 'central village' (with central functions). This number was increased to four in order to allow more variation in the selection of villages and to eliminate the possibility of bias. A village economy and society is distorted, for instance, by the activities of a single large land owner, might have had significant impact on the study of only two villages had been chosen. However, the selection was finally made systematically by employing several criteria as well as the author's knowledge of the local area. The sample villages are shown in Figure 4.2.

The first criterion employed was the distance of an individual village from the nearest urban centre. The four villages were selected to be at different distances from their nearest urban location. The maximum distance allowed was about six miles while the minimum was half a mile. The village which is at the maximum distance has been considered a remote village. The second criterion was the accessibility to a motorable road. Out of the four villages, two

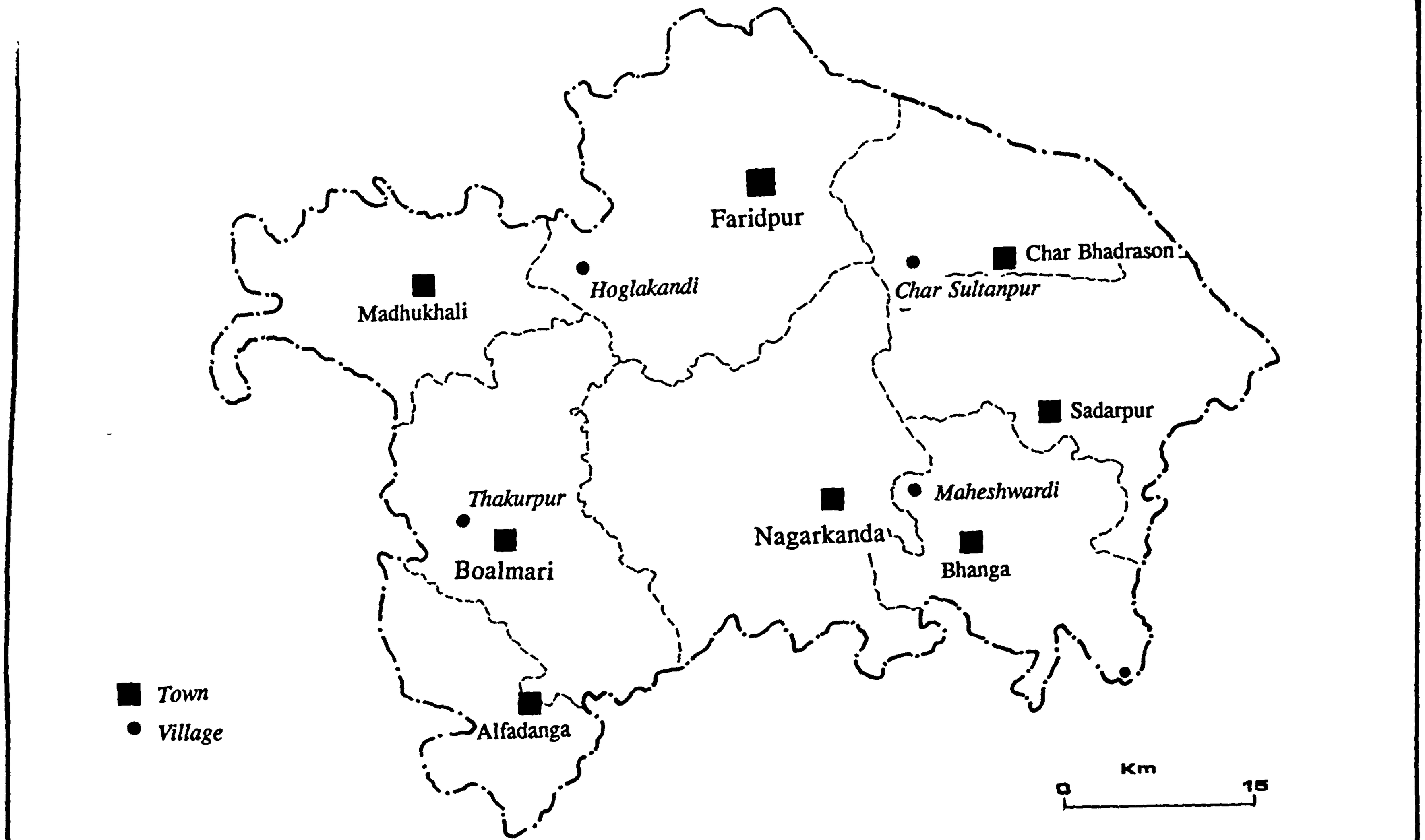


Figure 4.2 Faridpur District: Location of Study Villages and Towns

were selected within half a mile of a motor road. The other two are beyond one mile from a motorable pucca road. The third criterion was the intervention by NGOs[4]. The villages have been divided in two groups. Those with NGO activities are categorised as group A and those without any intervention are classified as group B. Two villages have been selected from group A and the other two from group B.

The Units of Study

The study units vary depending upon the levels of study and study areas. At the district level Faridpur District itself is a unit of study. District level data have been collected from census reports, planning reports and various surveys and evaluation reports.

Below the District level, two different study units have been considered: the village and urban centres. At this level villages and urban centres were studied in general to understand their socio-economic dynamics individually as well as how they interact with each other. The socio-economic dynamics of a village provide an insight into its relationship with surrounding areas as well as with urban centres. Similarly, the study of urban centres shows how they are embedded in the fabric of the rural region as well as with the other urban centres in the country.

Finally, households, in both urban centres and rural villages, have been chosen as study units at the lowest level. As in other developing countries, in Bangladesh the household is an important economic and social unit where most of the decisions regarding production,

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[4]NGOs stands for Non-governmental organizations. There are a number of NGOs which have various kinds of poverty alleviation and development programmes in the area. Most of the NGO activities are financed by the foreign donor agencies.

distribution, consumption and family well-being are made, and a range of other subjects like income expenditure, labour force and employment, housing, health education, etc. are generated. Secondly, households are appropriate study units where lists of households, basic information at the local government level and other socio-economic studies are easily available. This convenience by itself should lead to the pre-eminence of households as study units (Caseley and Lury, 1987: 160). The UN Statistical Office has also underscored the importance of households in the developing countries for their key rôle in the socio-economic development (UN ESCAP 1979).

Below the household level lies the domain of the individual. This has tended to be neglected in the development literature, the assumption being made that the individual speaks on behalf of the household. However, the issues of the distribution of benefits and power among individuals in the household are important and we will therefore not neglect to discuss the experience of individuals where appropriate.

Selection of Respondents

As indicated earlier, the scales (sources) of primary data collection for the present study were three study units: two areal (village and urban centre) and a socio-demographic (household). At the village level informants were selected from several groups of people, for example, village leaders, educated people, professional groups such as teachers, along with farmers, informal business people and landless groups. A sample of a minimum of three to five people were taken from each same group to discuss various issues related to their own village development, village problems, socio-economic condition of various groups and their brief profiles, etc. At the urban centres level (Upazila towns and one district town) people's

representatives, officials, key local people, and municipal authorities were the respondents. The interviews with them provided additional information to substantiate the case studies at both urban and village level.

Several groups of 'key informants' were selected to answer the questions about village dynamics. A reconnaissance survey and local guides were helpful in identifying these potential key informants. Group discussions and group interviews were taken at this level instead of individual interviews in order to get impartial views about the village economy, social structure, general economic problems etc. of the study villages. The number of groups interviewed were dependent on the clarity and variation of the responses received.

Secondly, at the household level household heads were the respondents. If the head of household was not available, an adult person of that household was chosen as respondent. The respondents spoke on behalf of the all members of the household. In the cases of inappropriate representative of household head, an alternative sample household was chosen.

Sampling Procedure

A flexible sampling procedure was adopted in obtaining the study villages and households. All eight urban centres were chosen for the study, so there was no need for selection. But the villages, as mentioned earlier, were selected on the basis of four criteria developed purposively for the study. With regard to the households in these villages, a stratified random sampling method has been followed with more or less uniform numbers of households in each village.

Considering the time and resource elements of the researcher, it was decided that 75 to 80 households would be selected from each of the four villages, irrespective of size of the villages, thus giving a total of about 300 households. The basic set-up for villages is shown in Table 4.4. Within each village the households were stratified into four groups: very poor, poor, middle class, and the rich. A proportional sample has been drawn from each group, although the boundary between groups was defined loosely. To maintain accuracy, random selection procedures were strictly followed. If a respondent was unavailable, an alternative case was chosen. Throughout the sampling process two aspects have been considered with great care: the accuracy of estimates in making stratification on the one hand and the representativeness of the sample households on the other.

However, this procedure could not be followed in the urban centres, while selecting urban households. Because of complex secondary and tertiary relationships among the urban dwellers, stratification through rapid appraisal was not possible. Therefore, from Faridpur town 114 households were selected on the basis of an equal number from its four administrative units. Within each administrative unit, every tenth or 15th house was targeted, depending upon the size of the unit. The Upazila towns are far smaller than the District town of Faridpur. About 10 to 16 households were selected from each of these seven Upazila towns on a simple random basis. Table 4.5 shows the number of sample households in all eight towns.

Methods of Collecting Data

As mentioned earlier, the present study has been carried out in different phases and at different levels. The primary data were collected by administering a field survey over a

Table 4.4 Basic Set-up for Village Level Sample Study

Name of village	Population (1981)	No. of Households	Sample households	Percent of households
Thakurpur	545	79	75	94.93
Maheshwardi	5,031	951	80	8.41
Char Sultanpur	3,688	597	77	12.89
Hoglakandi	1,316	224	78	34.82
All villages	10,580	1,851	310	16.75

Source: Column 2 and 3, BBS *Small Area Atlas* Dhaka: Bangladesh Bureau of Statistics, 1987

Table 4.5 Distribution of Urban Households Selected for Questionnaire Survey

Name of towns	Population size	House-holds	Selected households	% of all households
Faridpur	66579	10403	114	1.09
Alfadanga	3460	635	13	2.04
Bhanga	24261	4323	10	0.23
Boalmari	8302	1460	13	0.89
Char Bhadrason	9484	1624	13	0.80
Madhukhali[a]	6500	1120	16	1.42
Nagarkanda	6750	1255	7	0.55
Sadarpur	2941	750	11	1.46
All urban centres	128277	21570	197	0.91

Source : BBS, Report on Urban Areas, 1987

[a]Madhukhali Upazila was created after the 1981 census. Thus, the household and population of Madhukhali Upazila centre was estimated by the author.

period of about six months. The process and sequence of the field work are shown in Figure 2. The following discussions explain how the data were collected in each levels of the study.

a) Reconnaissance Survey

At the very beginning, an inventory of research tools (maps, published materials, and other available information) on the study area was made. For instance, the records maintained by various government departments and other autonomous and private agencies provided valuable information. In addition, a reconnaissance survey was undertaken in the study area to comprehend its overall characteristics and facilitate the final field investigation.

b) Urban Centres and Village Studies

At this level, concentration was given first to the urban areas in order to achieve two-fold objectives:

i) Study of decentralization in terms of its present situation, problems, consequences and future prospects. Government officials, people's representatives and other relevant persons were interviewed in addition to the survey of documents and records. At least three officials (including Upazila executive officer), former Upazila Chairmen (2), local educated élite (2) were interviewed in each Upazila.

ii) A general study was undertaken in each urban centre (Upazilas and District), which are in fact functional headquarters of the local governments. These urban centres were defined by the public authority as a catalyst for rural development.

While undertaking a preliminary survey on urban centres, it was found that there is hardly any data on urban centres, in terms of their growth patterns, social and economic dynamics and development patterns, etc.. Similar problems were also encountered with regard to the village study. The data at village and urban centres level were lacking because there were no local government or municipal authorities at this level (the exception is Faridpur town where a municipal authority exists) for the maintenance of development records and statistics. Therefore, a Rapid Appraisal[5] technique was adopted to study urban centres and rural villages, assuming that a systematic study of eight urban centres and four villages is not possible within the stipulated time and budget.

As a newly emerging methodology in the field of socio-economic study, particularly to evaluate rural development projects, Rapid Rural Appraisal has some promising characteristics in terms of cost-effectiveness, time saving, producing quality research (Grandstaff and Lovelace, 1987). As a technique RRA follows the principles of triangulation[6], explanation, progressive learning, use of indigenous knowledge and an inter-disciplinary approach with reasonable flexibility. In actual practice, it involves selection of various key informant groups (usually more than three) and starting dialogue or group discussions with them on various issues of development. The tools and techniques of other methods like observation, use of maps, photography and interview guide. etc. can also be used in RRA.

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[5]A Rapid Appraisal technique has been adopted from Rapid Rural Appraisal, commonly known as RRA, which is being used widely for the appraisal of rural development projects. For details, see Kon Kaen University, 1987.

[6]For example, asking or discussing a question or an issue from different angles and at least from three different points of view. For details see Grandstaff and Lovelace 1987; pp. 15-19.

The present study has adopted this method to study villages and urban centres as a baseline survey technique to save time and minimize cost. As Jamieson (1987: 101) argues, Rapid Appraisal is a valuable supplement to the conventional methods of research and enriches them by providing balanced and insightful information. Therefore, the Rapid Appraisal method has been adopted in the present study to avoid what Chambers (1983) called "rural development tourism" and to generate rapid results which are "cost-effective, fairly quick and fairly clean" (Chambers, 1987). Thus, eight urban centres and four villages were studied as a background and also as a supplementary study to understand the rural-urban dynamism and to facilitate drawing sample households from rural and urban areas for the household level study.

c) Household Survey

Finally a detailed questionnaire survey has been conducted at the household level in the study villages and urban centres.

Methodological Limitations of the Study

1. Resources and Time

Individual studies are in most cases constrained by resources and time. The obvious resource constraints not only limit the smooth functioning of the fieldwork but also degrade the quality of research. The research quality may be better achieved if well trained manpower is involved in the process of the fieldwork. Time can also be saved by using more resources.

The present researcher spent six months altogether in the field for the collection of primary

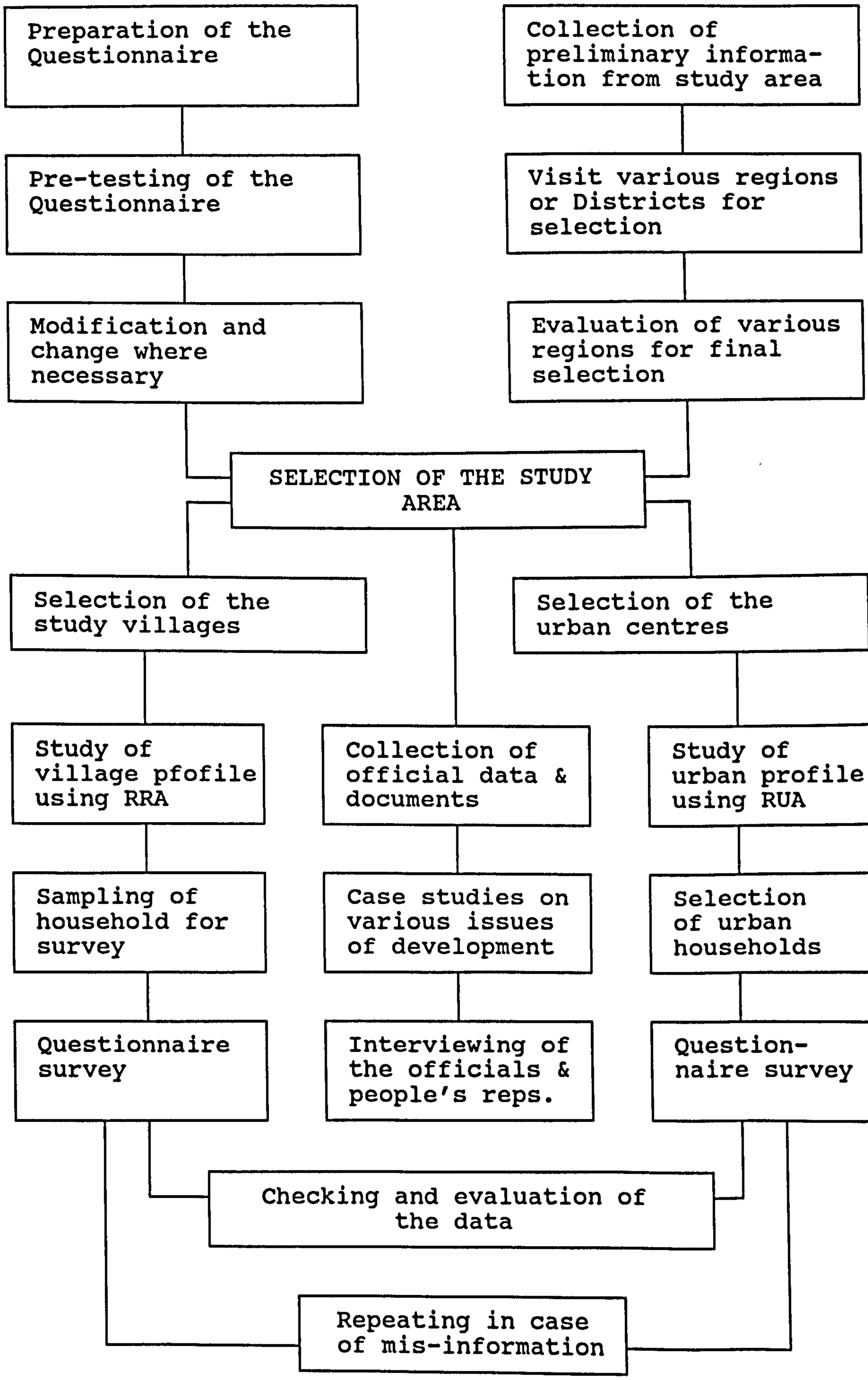
data, three months for preparation and selection activities (Figure 4.3), three months for actual field operation, checking and evaluation. It should be mentioned here that four research assistants, three geographers and one geographer-planner, were involved during the field work. Apart from this, local assistance was also necessary for reconnaissance and easy access to the respondents.

2. Problems of Access

The problems of direct accessibility to respondents are not uncommon in data collection (Bulmen and Warwick, 1993). The present researcher encountered two different types of access problem during the field work. The first and most serious one was faced during the collection of official data. Government and other officials are very reluctant to give information even if the researcher produced an authorization letter and made it clear that the information would be used for academic purposes. Apart from their bureaucratic suspicion, the most common behaviour among officials was their delaying tactic in order to avoid giving information. Sometimes they used to refer to the other officials, in most cases to juniors, which created further problems. But the reverse was found when the officials were approached to give interviews. Most of them felt happy to give an interview rather than to give official information.

The second type of access problem was encountered in the villages, during the household surveys. It should be mentioned here that the accessibility problem was far less in the villages than in the government and non government agencies in Bangladesh. Although academics in the first instance are suspicious strangers in the remote villages, it was found that if the objectives of interview were properly explained to the villagers, they did not

Figure 4.3 Phases of Research and Fieldwork



hesitate to give information. A problem occurred when a household head was not available. In this situation, the other members of the household, particularly the women, were very reluctant to give information. Some people, usually the extreme poor, showed reluctance to give information. The alleged reason is that they have given lots of interviews before and found no change in their economic condition over time. Therefore, there was no justification to give any further interview. However, such people were very few.

A similar pattern was also be found among the few rich people. But the reason for inaccessibility to them was different. They usually tried to avoid the interviewers because they do not want to disclose the amount of their property and the situation of their income. The most accessible people were the middle class with some education.

3. The Problems of Recording Income and Expenditure

At the household level as many as 250 variables in the village and about 185 in the urban questionnaire were included for investigation. These variables can be broadly categorized into four groups: basic household and demographic information; information on household economy; social aspects of households like education, health, housing, etc., and contacts with the urban centres. However, not all of these variables are applicable for every household. Recording household information is a difficult task. The task is more challenging when taking information on household economy, particularly on income and expenditure. The main problems have been noted below as observed by the present researcher.

Usually the people were a bit sceptical about disclosing their income. Sometimes they are generally unable to report even if they had wished to do so. Two distinguishing patterns

have been observed during the household survey. The first is a tendency to non-disclosure and the second is the inability to report.

The non-disclosure tendency was found among the rich and the very poor. The reason why the rich people hide their income is probably the imposition of increased income tax. Although it was made clear to the respondents that the information they were providing is absolutely for academic consumption and there is no possibility of any leakage to the government, some people still remained sceptical. The other reason for this scepticism is that they cannot justify their income by its sources. Many of the rich, in both rural and urban areas, have illegal sources of income. For example, many of the village leaders, who are involved in the management of various development projects, were accused by the ordinary people of misusing funds. This kind of income, through the back door, they certainly would not report. Similarly, some of the officials, particularly those in government offices, have some unreportable income, other than their usual salary. It has been estimated by the research team[7] that some of the officials earn 2 to 4 times more than their usual salaries. This extra income is reflected in their living standards.

On the contrary, the poor try to hide their income for a completely different reason. In Bangladesh, the extremely poor have been supported by various government and non-government organizations under different poverty alleviation programmes (Like Minded Group, 1990), particularly when natural disasters like floods, cyclones and river erosion

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[7]The research team used to evaluate everyday situation and problems in the evening. In one such meeting it was found that the reported income of many of the official respondents did not match the sources and expenditure pattern they mentioned. The living standards were also found disproportionate to their income. A few officials even indicated that without 'extra income' it is not possible to survive.

devastate their livelihoods. Most of these organizations[8] evaluate their respective programmes through surveys. The poor, particularly the illiterate, are unable to make the distinction as to the purpose of a survey like the present one. Therefore, they try to hide their income hoping that they might get some financial benefit/help if they can expose themselves as low income households.

Problems of inability to report actual income come from different sources. First, if the household depends on subsistence agriculture[9] it is highly unlikely to record properly the household income in pure cash terms. Nor is it possible to convert all the non cash income they produce into cash. Second, it seems unreasonable to expect the household heads to remember all the items and quantities that they produced throughout the year. Similarly, there were problems in getting an accurate income figure from those respondents who were engaged in informal business. It should be mentioned here that the rural households in Bangladesh, like in many other developing countries (see Caseley and Lury, 1987 :78-80), do not maintain account books. However, this situation is slightly better in the case of urban households as they depend mainly on cash income rather than kind.

Third, a substantial part of the rural households' income is invisible. For instance, a fish pond, a kitchen garden, gifts, etc., are important sources of "invisible income". Many households fulfil their protein and vegetable demands from their domestic sources like a fishpond, poultry and a kitchen garden etc, which otherwise they would have bought from

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[8]For example, the Rural Employment Sector Programme (RESP), Bangladesh Rural Advancement Committee (BRAC), Grameen Bank, Food For Works etc. are actively working in the area.

[9]The nature of subsistence agriculture in Bangladesh will be discussed elsewhere (Chapter 6)

the market. But these are not reflected as items of income when they report. However, if they sell some of these items in the market, then they might be considered as income, but the systematic record remains the major problem.

Fourth, most of the rural households' incomes, particularly those of landed peasants, are inconsistent over the period of a year. During the harvesting period income goes up, but in the slack seasons they do not feel that they have income. Because of this fluctuating nature of their income they cannot report them properly. Compared with the land-owning farmers, landless workers' income is more easily identifiable.

Fifth, one of the major problems as encountered by the research team with regard to the recording of income was the presence of multiple workers in the households, because the household heads often expressed inability to report the income of the other persons.

Chapter Five

PROFILE OF THE STUDY AREA

Introduction

This chapter provides a short profile of the study area, Faridpur District, in order to achieve a two-fold objective: first, to show the demographic structure, economic condition and infra-structural strength as dependent variables of socio-economic transition of the district; and, second, to show the relative socio-economic position of the district in its national context. However, the description of other geographical elements, like environment and ecology and history and culture, will also be provided as part of a wider canvas on which the socio-economic conditions have been portrayed.

Faridpur is one of the five districts in the Faridpur region.[1] (Figure 5.1) It has an area of 1878 square kilometres, with a population of about 1.5 million (1991). The district comprises eight Upazilas, namely Alfadanga, Bhanga, Boalmari, Char Bhadrason, Faridpur, Madhukhali, Nagarkanda and Sadarpur. Each Upazila has been further divided into Unions, Mauzas and Villages.[2] Table 5.1 shows the hierarchy of areal units in the District of Faridpur by each upazila.

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[1]Faridpur is a name of a district as well as a region. It is one of the 64 districts of the country. The concept of region is rather new, since 1982. Before 1982, Faridpur was one of the 20 districts of Bangladesh. All former districts are now considered as statistical regions by the Bangladesh Bureau of Statistics. Under the decentralization programme of 1982, the greater district of Faridpur has been divided into five smaller districts: Faridpur, Rajbari, Gopalgonj, Madaripur and Sariatpur.

[2]A village is the smallest non-administrative areal unit in Bangladesh while a Mauza is the lowest revenue unit. A mauza may be equal to a village or it can contain several villages. A Mauza is a territorially demarcated unit having a separate jurisdiction list called "J L number". A village is, on the other hand, a well-defined social unit.

Table 5.1 Faridpur District: Area and Number of Areal Units by Upazila

Upazila/Region	Area (Sq. km)	Unions (number)	Mauzas (number)	Villages (number)
Alfadanga	93	4	59	83
Bhanga	218	12	136	208
Boalmari	189	12	189	274
CharBahadrason	166	4	27	123
Faridpur	386	11	164	260
Madhukhali*	174	8	119	137
Nagarkanda	383	17	239	334
Sadarpur	269	9	80	384
District Total	1878	77	1013	1803

Source: BBS (1983) **Faridpur District Statistics 1983,** Dhaka: Bangladesh Bureau of Statistics.

* Madhukhali Upazila was created by dividing Boalmari Upazila in 1983. Figures on this upazila were taken from the Upazila Statistical Office.

Faridpur is considered a lagging region in development terms. Among the 20 regions of Bangladesh, Faridpur occupied 19th position in the early 1980s (NPPP, Government of Bangladesh, 1985). In terms of per capita income, Faridpur region was 25 percent below the national average (BBS, 1983). However, within the region, Faridpur District occupies the top position on the list.

Nature and Natural Resources

The natural conditions of the District, in terms of its physiography and land forms, soil, hydrological régime and climatic conditions etc., are important aspects of natural resources. Together they create a unique ecological land unit which is the foundation for the main economic activities.

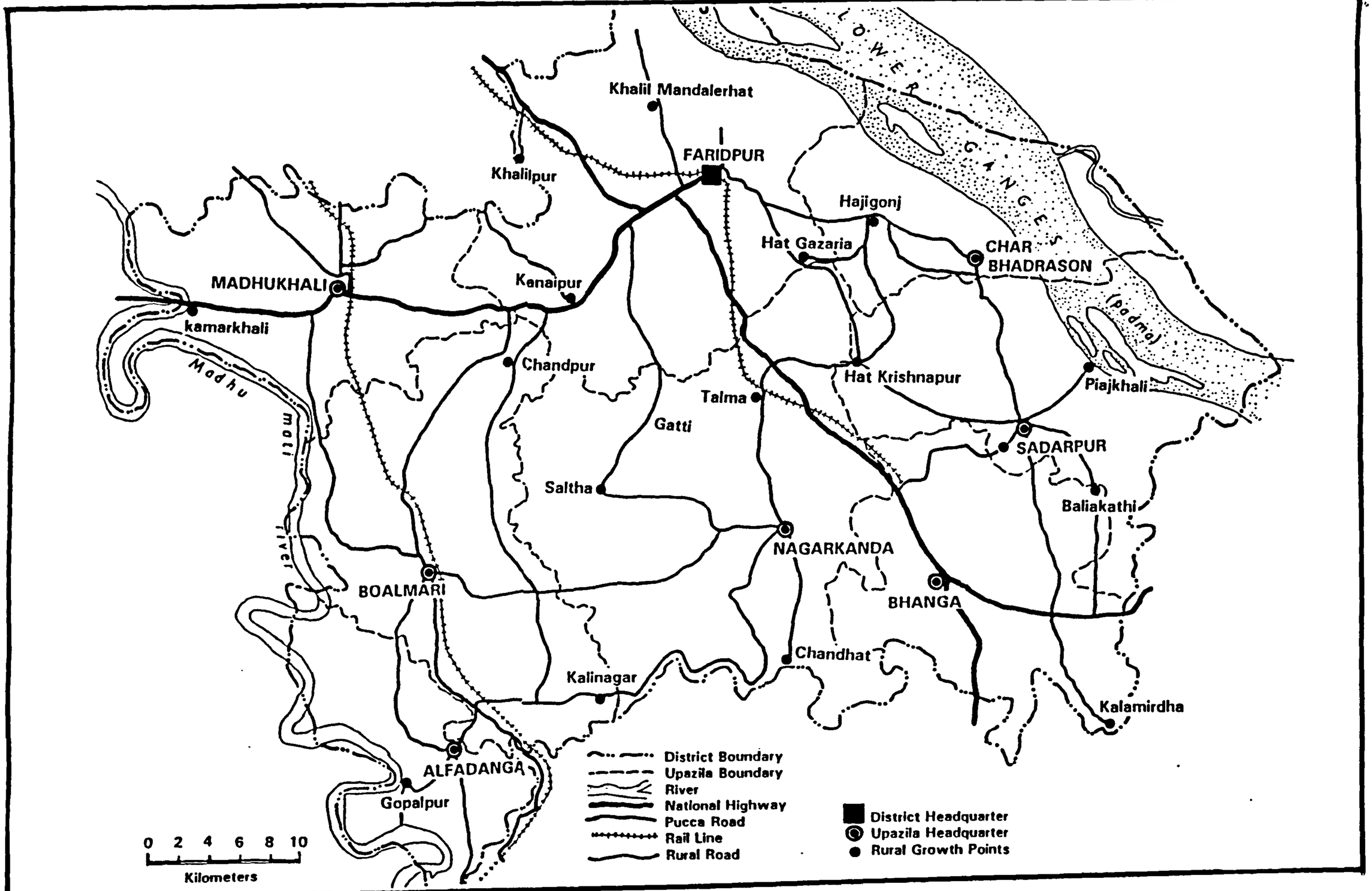


Figure 5.1 Faridpur District

Physiography

The district is bounded by two major rivers: the Padma (the lower Ganges) on the north east and the Madhumati on the west. In the interior of the district, the Arial Khan, Garai, Chandara, Kumar and Barasia are notable. Except for the Padma and Garai-Madhumati, these rivers are ephemeral. Most have a meandering flow and are susceptible to floods and erosion.

Physiographically the District of Faridpur is a flat surface, created by fluvial processes and composed entirely of alluvial deposits (Government of Bangladesh, 1976a). A closer look will, however, identify a few variations in the fluvial characteristics, based on the stages of deltaic land formation. The lower Ganges river flood plain covers most of the area of Faridpur (Figure 5.2) The land forms are characterized broadly by wide ridges and deep basins; but relief is locally irregular near to the river channels (UNDP and FAO, 1988b).

The ridges are moderately flooded during the highest flood peaks and the basins remain deeply submerged even during the normal flood season. The deep basins are usually known as *beels*. Part of this region has characteristics of the moribund delta which extends from the west, characterized by rivers choked with sand and unable to carry much water except during high floods (Rashid 1991).

The major portion of the district, particularly the western part, was formed by the Madhumati when it was the main channel of the Ganges. But with the shifting of the main channel the land building process has been shifted from west to east. In the north-east, along the river Padma, there is a belt of land which is in an active stage of land formation. In this

belt land has been raised by the continued deposition of river silt (Mafizuddin 1992). Intersected by a network of streams from the river Padma, the extreme edge of this belt is still active in delta formation.

As mentioned earlier, the Faridpur district is one of the most vulnerable areas to floods and river erosion annually. During the 1987 and 1988 floods, the whole district was submerged under deep water (Elahi 1992). However, in a normal year about 50 percent of its land is moderately inundated, while at least 25 percent of the land goes under deep water (Table 5.2). Like floods, river erosion is also a recurrent problems in the district. A recent study shows that between 1983 and 1988, the district faced severe erosion problems as many as three times; in 1983-84, 1986-87 and 1987-88 (Nazem and Elahi 1990).

Table 5.2 Selected Physical Features of Faridpur District

Name of upazila or District	length of rivers (km)	Water bodies (ha)	percent of low land < 3 m	% of medium land 3-6 m	% of high land > 6m
Alfadanga	103	193	34	56	10
Bhanga	132	225	40	56	4
Boalmari	117	530	10	88	2
Char Bhadrason	75	74	31	30	39
Faridpur	210	371	9	60	31
Madhukhali	224	979	6	24	70
Nagarkanda	82	507	42	47	11
Sadarpur	109	79	26	52	22
District total	935	2958	25	52	23

Source : Compiled from LGEB (1988) **Upazila Plan Books**, Faridpur, Local Government Engineering Bureau, Faridpur.

Soil

Faridpur district consists of recent and sub-recent alluvial sediments. The soil types of most of the areas are characterized by calcareous and grey to dark grey loams and clays. Along the bank of the Ganges the predominant type of soil is non-saline calcareous alluvium. At the southern end of the district, some non-calcareous dark grey flood plain soil can be identified (UNDP and FAO, 1988b).

Climate

The climate of the district is characterized by a mild and dry winter from November to February followed by a hot and humid summer. The temperature starts rising in March and reaches its peak in May. The average minimum and maximum temperatures during the winter are 12° C and 25° C respectively, and in the summer 24° C and 35° C. The monsoon begins usually in June and continues till November. Heavy rainfall and high humidity during the monsoon change the pattern of life style not only in the district, but all over the country. The annual average rainfall in the district is about 1487 mm as recorded in 1981 (BWDB, Faridpur).

Population and Human Resources Development

Population Size and Growth

According to the preliminary results of the 1991 Census, Faridpur District's total population was a little over 1.5 million in an area of 1878 square kilometres.[3] This gives a population density of about 800 persons per sq. kilometre, which is a higher population density than the

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[3]The 1991 Census recorded 1,501,153 people in Faridpur District. A post census evaluation shows that about 3 percent of the people were not counted in the census enumeration. Given this fact, the adjusted population figure of the district stands at 1,546,187.

national average. The growth of population in the district since 1951 is shown in Table 5.3. It is clear from this table that the population doubled during the last 40 years. The decennial increase of population was found to be highest between 1961 and 1974.[4] In 1974-1981, the decadal increase was found to be 17 percent, which is about half of the previous decade because of the shorter period of time (7 years). The actual growth rates remained almost the same. Between 1981 and 1991, a growth of about 19 percent was recorded. A comparison of the decennial growth with the national average shows that historically Faridpur's population growth was lower than the national average, except between 1974 and 1981 (Table 5.3). The growth of population is dominated by natural increase rather than migration.

Population Mobility and Migration

In Bangladesh, census reports do not provide any meaningful information on the nature and magnitude of the migration and mobility patterns of the people. Several studies on rural-urban migration, however, give some indication that migration and mobility of the people in Faridpur region play an important rôle in the dynamics of population (Chowdhury 1978; Mahbub 1986). Some recent planning reports, known as the 'Upazila Plan Books', also provide some limited information on this aspect.

In fact, Faridpur has long been regarded as one of the most important out-migration regions of Bangladesh. Mahbub and Islam (1990) show that it was the single largest contributor of migrant people with about 17 percent of all migrants to Dhaka, the capital. The present study, however, observed that migrants, particularly those who are ultra-poor in Faridpur

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[4]The National Population Census takes place every ten years, usually in the first year of each decade. However, in 1971, the census could not be held due to the liberation war in the country, and it was postponed until 1974.

Table 5.3 Some Demographic Characteristics of Faridpur District over Time

Demographic characteristics	1951	1961	1974	1981	1991
Number of total population (Figures in thousands)	734.9	829.8	1074.4	1260.1	1501.1
Inter-censal variation of population (% increase over the last decade)	-	12.9 (25.0)	29.4 (40.6)	17.3 (21.8)	19.1 (16.8)
Annual growth rate (Percent)	-	1.21 (2.26)	1.85 (2.48)	2.28 (2.32)	1.75 (1,86)
Sex Ratio (Males per 100 females)	108	105	--	104	104
Density of population (Persons per sq km of total area)	373	422	572 (496)	671 (605)	799
Urban population (in thousand)	25.3	30.3	46.2	128.3	na
Urban population as percent of total population	3.4	3.7	4.3	10.2	-
Number of urban centres	1	1	1	8	8
Annual growth rate of urban population (percent)		1.80	3.24	14.59	na

Note. Figures in the parentheses indicate national average.

Sources: Compiled and calculated from Census Reports, 1961, 1974, 1981 and Preliminary Census Report of 1991; BBS (1983), Faridpur District Statistics, 1983.

district, do not always prefer Dhaka city as their destination, as was found in the case of outlying coastal Upazilas of the region like Naria, Bhedargonj, Goshairhat, Janjira and Shibchar etc. The reason probably is the transport factor. There are no alternative transport facilities from Faridpur District except buses, which are comparatively expensive for the poor. The poor people usually take river transport or the railway which is less expensive. But Faridpur is not connected with river transport during the dry season and rail transport is neither frequent nor connected with big cities directly to attract migration.

Table 5.4 Total and Urban Population of Faridpur District by Upazila, 1981

(Population in 000)

Name of Upazila	Total population	Urban population	Urban as % of total
Alfadanga	58.6	3.5	5.9
Bhanga	194.8	24.3	12.5
Boalmari	171.1	8.3	4.9
Char Bhadrason	64.3	8.8	13.6
Faridpur	278.9	66.6	23.9
Madhukhali	131.8	7.2	5.5
Nagarkanda	233.2	6.8	2.9
Sadarpur	132.8	2.9	2.2
Faridpur District	1291.1	128.3	10.0

Source: Bangladesh Bureau of Statistics (BBS), **Faridpur District Statistics** 1983 and BBS, Population Census 1981, **Report on Urban Area,** 1987.

Urbanization and Growth of Urban Population

Bangladesh is one of the least urbanized countries. The level of urbanization in Faridpur District is even lower than the national level. In 1981, only 10 percent of the people lived

in urban areas compared with the national urbanization level of about 15.5 percent in the same year (Table 5.4). The historical trend of urbanization in the district is steady, but not sharply rising until recently. In 1951, only 3.4 percent of people lived in urban areas. In 1961 and 1974, although the level had increased, it still remained far below the national average (Table 5.3).

A sharp rise in urban population was observed in 1981. Urban population increased from 46 thousand in 1974 to 128 thousand in 1981. This phenomenal growth took place mainly because of redefinition of urban areas in the district. Table 5.3 shows that up to 1981 there was only one town in the district. In 1982, under the decentralization programme of the government, all upazila headquarters were designated as 'urban' and their new status was incorporated into the 1981 census. Thus, urban population increased from 4.3 per cent in 1974 to 10 percent in 1981 (BBS 1987).

It has already been indicated that urbanization in Faridpur District has historically been dominated by only one town, Faridpur itself. In fact, Faridpur has enjoyed the status of a district headquarters since the mid-19th century and it acquired the status of a municipal town in 1887. But its growth has been very slow throughout its history. The main reason is that Faridpur has not been developed as a centre for commercial activities, nor have any industrial activities flourished which could stimulate urban growth. It served as a seat of administration, which still continues in a degraded manner. However, very recently Faridpur has got one national level institute, for river research, which gave some stimulus to urban growth.

Between 1961 and 1981, the population of Faridpur town grew at a rate of 4.4 percent annually. The main contributing factor to this growth is rural to urban migration. In fact, rural-urban migration contributed 52 percent of this growth although natural growth was also a dominant factor (NPPP, 1984). Despite its slow growth compared with other towns and cities of the country, Faridpur has successfully maintained its 22nd rank in the hierarchy of cities during the last three decades (BNPPP 1984).

Both short and long-term migration takes place from this region. A large number of villagers, especially the landless labourers and small peasants, regularly move out from the district for seasonal employment such as fishing and harvesting in rural areas and for a range of non-agricultural activities in urban areas (Mahbub 1986).

Economic Activity and Development

Agriculture

Like other districts in Bangladesh, agriculture is the most important economic activity in Faridpur. It provides a livelihood for more than 80 percent of the people. But the performance of the agricultural sector in the district is not at all satisfactory. The average yield per unit of land, particularly that of rice production, is the lowest in the country, reflecting the agricultural backwardness of the district.

Out of a total of 204 thousand hectares of land in the district (excluding rivers and water bodies), about 151 thousand were available for cultivation in 1988 (Table 5.5). This means that 74 percent of the total area is cultivated compared with that of the 60 percent in the

country. In spite of this higher percentage of land under cultivation, agricultural productivity was one of the lowest in the country, although both the proportion of net cropped area and cropping intensity are higher in Faridpur than the national average (Table 5.5).

The reasons for this low performance of agriculture sector are many. Flood vulnerability, poor drainage, poor agricultural infrastructure and lack of institutional facilities are the main reasons. It has been mentioned earlier that a vast area of the district is flooded every year, which reduces productivity. Second, irrigation facilities are poor. At present (1988), not more than 12 percent of the total cultivated area is under irrigation, which is less than half of the national average (25.5 percent). Within the district, the percentage distribution of irrigated area varies considerably, from 4 percent in Char Bhadrason Upazila to 18.5 percent in Nagarkanda. Irrigation facilities are particularly important because it is associated with the practice of the HYV cropping system. Table 5.5 shows that 11.4 percent of the total cropped area is under HYV, which is almost same as the total irrigated area of the district.

Cropping Pattern

The cropping pattern and agricultural practices in the District have remained traditional. The pattern follows the country's three main traditional cropping seasons: *Bhadoi, Hoimantic* and *Rabi*. *Aus* paddy and jute are cultivated in the *Bhadoi* season and *Amon* paddy is cultivated in the *Hoimontic* season. A variety of crops, for example, wheat, chili, pulses, spices and other winter vegetables, are grown in the *Rabi* season.

Rice is the principal crop in the District and it grows extensively almost all over the region.

Table 5.5 A Comparative Land-use Characteristics and Profile of Agricultural Development in Faridpur District During 1987-88

Item	Alfa danga	Bhanga	Boalmari	Char Bhadra-son	Faridpur	Madhu khali	Nagar kanda	Sad arpur	Faridpur District	Bangla desh (1981-82)
Total land (000'hacteres)	12.75	21.63	28.76	16.60	37.85	21.62	37.71	26.94	203.86	
Net cropped area (000' ha)	10.34	16.60	20.81	11.91	28.18	16.58	29.84	16.81	151.1	
Net cropped area as % of total area	81.1	76.7	72.3	71.7	74.4	76.7	79.2	62.4	74.3	60.3
Total cropped area (000'ha)	17.83	32.38	37.03	20.02	32.38	32.12	·56.09	33.04	369.5	
Gross irrigated area as % of total cropped area	6.9	16.1	13.3	4.2	12.0	11.3	18.5	12.1	11.8	22.0
Area under HYV (000' ha)	2.1	5.1	4.5	1.6	5.3	4.6	2.8	2.6	28.6	
Land under HYV as % of tota cropped area	11.8	15.6	12.3	7.9	16.4	14.6	5.1	7.8	11.4	25.5
Land under HYV rice as % of total cropped area	5.7	11.7	5.8	2.9	9.3	6.8	5.0	2.8	6.3	21.5
Land under non-paddy crop as % of total cropped area	43.9	40.7	39.0	87.0	55.6	41.6	47.9	55.9	54.8	-
Production of HYV rice as % of total rice	19.3	76.8	35.9	14.7	49.2	-	-	17.7	35.6	47.4
Cropping intensity (%)	172	195	178	168	244	193	188	196	191	164

Source: Compiled and calculated from the following sources: a) Upazila Agricultural Office; b) Upazila Statistical Office; c) Upazila Plan Books, Prepared by Bangladesh Local Government Engineerin Bureau, (in 8 Vols); d) Bangladesh Bureau of Statistics, **Faridpur District Statistics, 1983.**

In fact, the production of cereals overwhelmingly dominates in the cropping pattern. Table 5.6 shows the pattern of major crops along with their respective areas in 1988. Rice occupies 45 percent of the total cultivated area, followed by sugarcane (19 percent). But, in terms of HYV rice cultivation the District is still lagging behind. Only 35 percent of the total rice production comes from HYVs as against 47 percent of the national average.

Table 5.6 Cropping Pattern in Faridpur District, 1988.

Type of crops	Area cultivated (in 000 hectares)	Percent of cultivated area
Rice (local & HYV)	166.9	45.17
Wheat (local & HYV)	26.9	7.27
Jute	22.1	5.98
Sugarcane	70.1	18.96
Pulses	33.2	8.99
Spices	10.3	2.33
Others	40.0	10.82
Total	369.5	100.00

Source: Calculated from "Upazila Plan Books", Prepared by the Local Government Engineering Bureau, Faridpur, 1988.

Faridpur was one of the important jute growing areas. To make this region a viable jute growing area a jute mill and a jute research centre were established in the District in the 1960s. But, following the decline of the international jute market, the production of jute has lost its attraction these days. As a result, the area under jute cultivation in the district has declined, to be replaced as a cash crop by sugarcane with its higher profitability. In 1988 about 19 percent of the total cultivated area was under sugarcane cultivation. In the early 1980s, a sugar mill was set up in the District. In fact, Faridpur District has some

specialization in producing *Gur* (molasses), not only from sugarcane, but also from date trees and palm trees. This is an important cash-earning possibility for the farmers in the region.

The other important non-cereal crops are different kinds of pulses, oil seeds and spices (especially onion and garlic) which grow in the region in plenty. These are known as *Rabi* crops, and occupy about 22 percent of the cultivated area.

Agrarian Relations

The ownership of land is of crucial importance in Bangladesh where the man-land ratio is extremely unfavourable. The situation is being aggravated over time because of the high density of population and the high rate of population growth. On the other hand, agriculture still occupies a dominant position in the structure of the economy of the country. The non-agricultural sector of the economy is highly limited in its ability to absorb surplus labour force away from agriculture. In Faridpur district, although the statistics imply that the agricultural structure is comparatively favourable, in reality it does not work in a favourable manner. Population density in the district is higher than the national population density; therefore per capita land availability in the district is less than the national average. Second, the scope of non-farm activity in the district is more limited than that of the country as a whole.

Table 5.7 shows the percentage of households in different land owner categories for the district as well as for Bangladesh. The table clearly shows that half of the households (50.9

percent) in the district were categorized as landless.[5] A more detailed classification of landlessness shows that 4.9 percent households in the district have no land whatsoever; 14 percent households have only homestead land and 32 percent have land below half an acre. The national situation with regard to the landlessness was more unfavourable, having 56 percent as landless households compared with about 51 percent in the district in 1983-84. Among the land owner categories, half an acre to one acre land is owned by 11 percent and more than one acre by 38 percent households in Faridpur, compared respectively with 12 and 31 percent nationally.

The statistics reveal that, in terms of land ownership, the agrarian structure is more favourable in Faridpur than in the country as a whole. But the agrarian relations are not altogether favourable in the district. Table 5.7 also shows that agricultural labourers are more in the district (44.1) than the national average (39.8). Similarly, farm households, particularly those engaged in the small farms, are concentrated more in the district.

Farm size is one of the important elements of the agrarian relations. According to the agricultural statistics for 1983-84, total farm households in Faridpur district were 163 thousand (76.40 percent of all households)[6]. The distribution of households by three different sizes of farms (small, medium and large) is shown in Table 5.7. An overwhelming majority of the households, in Faridpur as well as in Bangladesh, operate small farms (0.05 to 2.49 acres). Medium and large farms operating households were respectively 27 and 4.9

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[5]According to the Census Commission of Bangladesh the landless are those who own less than half acre (50 decimals) cultivable land. The Grameen Bank and many other credit providing organizations use this definition to reach landless households.

[6]A farm household is defined by the Agricultural Census as one which has at least 5 decimal (0.05 acre) land.

Table 5.7 Comparative Pattern of Agrarian Structure for Faridpur and Bangladesh (1983-84)

(Percent of households)

Selected criteria	Faridpur	Bangladesh
a. Pattern of land ownership		
Landless	**50.9**	**56.5**
Do not own any land	4.9	8.7
Own homestead only	14.0	19.6
Homestead + land up to 0.5 acre	32.0	28.2
Land owners	**49.1**	**43.5**
Homestead + land 0.5 to 1 acre	11.1	12.3
Homestead + more than 1 acre	38.0	31.2
b. Pattern of farm size and type		
Farm households	**76.4**	**72.7**
Small farm (0.05-2.49 acre)	68.1	70.3
Medium farm (2.5-7.49 acre)	27.0	24.7
Large farm (7.5 acre or more)	4.9	4.9
Non-farm households	**23.6**	**27.3**
c. Agricultural labourers	**44.1**	**39.8**
Farm households	**36.2**	**31.1**
Small farm	49.5	40.9
medium farm	9.6	8.9
Large farm	1.2	1.3
Non-farm households	**63.6**	**63.0**

Source: BBS (1990) **Statistical Pocket Book of Bangladesh 1990,** (Compiled from Tables 5.02, 5.04, 5.07, & 5.08) Bangladesh Bureau of Statistics, Dhaka.

percent in Faridpur district compared with that of 24.7 and 4.9 percent in Bangladesh. As population increases, farm sizes are becoming smaller over time both in the district and in Bangladesh, although Faridpur shows comparatively a more favourable situation in the distribution of sizes among the farm households than the national average.

Non-Agricultural Activity

Traditionally, the economy of Bangladesh has been dominated by agriculture. But recent

evidence shows that the predominance of agriculture as an economic activity has been shrinking over time. This was revealed in the Labour Force Survey of 1983-84 and subsequently, the Government of Bangladesh conducted a survey on Non-Farm Activities throughout the country (BBS, 1984; BBS, 1986). These surveys indicate that the economy of Bangladesh is rapidly changing from predominantly agriculture to mixed economic activity, with the non-agricultural sector accounting for an increasing portion of income and employment.

According to the 1981 Census, about 12 percent of the labour force were engaged in non-agricultural activities (Table 5.8). It can be observed from the table that the district is comparatively less specialized in the non-farm sector than is the nation as a whole. Roughly 16 percent of the labour force of Bangladesh were found to be engaged in the non-farm sector in 1981. But if the pace of change in the occupational structure of the District between 1974 and 1981 is considered, a remarkable shift away from agriculture can be observed. A BIDS study shows that agricultural labour force in the region declined by about 3.6 percent, while the non-agricultural labour force more than doubled over the period (153.7 percent) which is far higher than the national average (106 percent) (Rahman and Roy 1990). This rapid growth in non-agricultural activities and relative decline in agricultural occupations can partially be explained by the region's long stagnation in agriculture and consequent shifting away of the labour force from agriculture on the one hand, and migration to the cities as a consequence of rural poverty and landlessness on the other.

All non-agricultural activities in the region have been classified into four major groups (Table 5.9). Trade and business have been found to be the largest non-farm sector which employed

Table 5.8 Occupational Structure of Population in Faridpur District, 1981. (Age 10 years and above)

Population Category	Number (in 000)	Percent	National Average %
Total labour force	848 (100)*	67.3	66.8
Not working/ student	168	19.8	21.6
Household work	343	40.4	37.8
Engaged in agriculture	236.7	27.8	24.9
Engaged in non-farm activity	101.1	11.9	15.6
Dependent popn Age below 10	412	32.7	33.2
All population	1260	100	--

*Percentages for occupational groups were calculated from total labour force
Source: BBS (1983) **Faridpur District Statistics 1983**, Dhaka.

about 37 percent of the non-farm labour force.[7] The second largest non-farm sector is manufacturing, which absorbed about 30 percent of the non-farm employment. Most of these manufacturing units are very small in size. For example, about 67 percent of the units are based in household premises and more than half of them are located in rural areas (BBS, 1990). Social, community and personal services is the third largest sector, employing about 28 percent of the non-farm labour force, followed by only 5 percent in the finance sector.

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[7]Trade includes wholesale and retail business. Food retailing through hotels and restaurants has been found to be the largest employer in the trade and business sector.

Table 5.9 Pattern of Non-farm Activities in Faridpur District by Sex, 1986

Type of activity	Number of persons engaged (000)	Percent[a]
Manufacturing	Total 19.1 Male 15.5 Female 3.6	29.8 81.1 18.9
Trade and business	Total 23.5 Male 22.7 Female 0.8	36.6 96.4 3.6
Social, Community & personal services	Total 18.2 Male 16.3 Female 2.0	28.4 89.3 10.7
Finance and Insurance	Total 3.4 Male 3.3 Female 0.1	5.3 97.3 2.7
All sector	Total 64.3 Male 57.8 Female 6.5	100.0 89.9 10.1

[a] Percentages for individual sector were calculated from all sectors. Percentages for male and female were taken from the individual sector total.

Source: BBS (1990), **Bangladesh Census of Non-farm Activities, 1986,** Dhaka: Bangladesh Bureau of Statistics.

The participation of women in economic activities is considered as an indicator of development of a society. In Bangladesh, women's labour force participation in the gainful economic activities is extremely low. The household is the domain of a Bengali woman. About 40 percent of the labour force was found to be engaged in household activities in 1981; most of them are, in fact, women. In agricultural activities, Bangladeshi women hardly participate perhaps due to religious restrictions on Muslim women working outside home. Recently, however, it has been observed that the participation of women in economic activities is increasing, particularly in the non-agricultural sector.

Table 5.9 shows that in the study area 10 percent of all non-farm activities are occupied by women. The sectoral distribution of female labour force shows considerable variation. The manufacturing sector absorbs the largest number of women (20 percent), followed by the service sector (10.7 percent). Since most of the manufacturing units are based on household premises, the degree of women's participation in the manufacturing sector is higher. In the trade and finance sectors women's participation was found to be very insignificant in Faridpur.

Non-agricultural activities are usually located in the urban areas. But in Bangladesh as well as in the study area, non-farm activities were found more in the rural areas than in urban. For instance, 56 percent of all non-farm activities are located in the rural areas compared with 44 percent in the urban (Table 5.10). A sectoral distribution shows that two-thirds of the social and community services were in rural areas. Other sectors show roughly an equal distribution between rural and urban areas.

It seems contradictory that non-farm activities are located more in the rural areas than in urban, when urban centres are considered to be their appropriate location. This is perhaps due to the smaller size of urban centres in the District compared with the large rural areas. However, it has been observed that the larger the size of urban centres, the bigger the size of non-farm employment. Faridpur Upazila, for example, absorbs 69 percent of the total non-farm employment because of its larger size of urban centre. It should be mentioned here that Faridpur town accounts for more than half (52 percent) of the urban population of the district. If the Upazila-wise distribution is considered, Char Bhadrason ranks first, as Char Bhadrason Upazila town provides as many as 77 percent of the non-farm employment of the

Table 5.10 Population Engaged in Various Non Agricultural Activities by Rural and Urban Areas (age 10 years and above) 1986

Upazila/ District	Manufacturing		Trade		Finance		Community services		Total non-agricultural		All areas (Ru/Ur)
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	
Alfadanga	116 (5.5)	57 (2.7)	522 (24.9)	283 (13.5)	70 (3.3)	9 (0.4)	890 (42.4)	152 (7.2)	1598 (76.1)	501 (23.9)	2099 (100)
Bhanga	450 (7.3)	271 (4.4)	1467 (23.8)	1308 (21.2)	186 (3.0)	135 (2.2)	1723 (28.0)	616 (10.0)	3826 (62.2)	2330 (37.8)	6156 (100)
Boalmari	537 (8.9)	369 (6.1)	1369 (22.7)	1188 (19.7)	296 (4.9)	129 (2.1)	1700 (28.1)	452 (7.5)	3902 (64.6)	2138 (35.4)	6040 (100)
Char-Bhadrason	110 (4.2)	561 (21.2)	202 (7.6)	793 (30.3)	22 (0.8)	153 (5.8)	267 (10.1)	535 (20.2)	601 (22.7)	2042 (77.3)	2643 (100)
Faridpur	1771 (9.1)	2782 (14.4)	1923 (9.9)	6021 (31.1)	451 (2.3)	987 (5.1)	1860 (9.6)	3570 (18.4)	6005 (31.0)	13360 (69.0)	19365 (100)
Madhukhali	1417 (22.2)	149 (2.3)	1950 (30.5)	874 (13.7)	134 (2.1)	30 (0.5)	1595 (25.0)	236 (3,7)	5096 (79.8)	1289 (20.2)	6385 (100)
Nagarkanda	453 (8.3)	81 (1.5)	1845 (33.6)	341 (6.3)	150 (2.8)	149 (2.7)	2251 (41.3)	180 (3.3)	4699 (86.2)	751 (13.8)	5450 (100)
Sadarpur	357 (9.4)	26 (0.7)	1360 (35.7)	30 (0.8)	406 (10.6)	54 (1.4)	1350 (35.4)	230 (6.0)	3473 (91.1)	340 (8.9)	3813 (100)
District total	5211 (10.0)	4296 (8.3)	10638 (20.5)	10838 (20.9)	1715 (3.3)	1646 (3.2)	11636 (22.4)	5971 (11.5)	29200 (56.2)	22751 (43.8)	51951 (100)

Note. Figures in the parenthesis indicate percentages.

Source: Bangladesh Bureau of Statistics, **Non-agricultural Activities, Faridpur District,** Dhaka, 1987.

Upazila, although the size of urban centre is smaller. This is because the Upazila is very under-developed and hardly any alternative location for non-farm activity is available.

Infrastructure

As a region, Faridpur is considered to be one of the poorest in the country in terms of not only economic growth, but also other criteria of development. Infrastructurally, for example, the region shows a poor development pattern. According to the report of the National Physical Planning Project, Faridpur region occupies different positions if different economic sectors are considered. But as a whole, the region stands in the 19th position among the country's 20 regions. In the cases of individual sectors, for example, in banking and financial facilities, the lowest (20th) position; in agriculture 19th; in education, health and social welfare 17th; in transport and communication 10th; and in the utility services 8th position.

This is a partial picture of the socio-economic condition of Faridpur District. Although the district is a part of the region, it may not represent the actual situation of the region. Faridpur District, by virtue of having a central position in the region, including a sizeable urban centre, reaped more benefits to develop its infra-structure. The other districts in the region are peripheral and achieved comparatively less development benefits.

Drainage and Embanking

There is a paradox in Bangladesh in general, and in the present study region in particular, that there is excess water, of sometimes devastating magnitude, when it is not needed and too little water when demand exceeds supply. Both problems are central to the vital aspects

of life in Bangladesh. In Faridpur district these problems are comparatively acute mainly because of its physiography and drainage pattern. Drainage of water during the monsoon period and irrigation in the winter are therefore elements not only for agricultural productivity, but also socio-economic development.

With regard to the management of flood water, two common strategies are usually adopted. First, embankments are constructed along the rivers as protection from flood water; and second, silted-up river channels are excavated and re-excavated to drain the excess water. Apart from these, bridges, culverts and sluice gates are very common in facilitating the drainage of flood waters. All these measures are very expensive and highly technical. At present, the district has 204 km of embankment along the main rivers. Beside these, some other structural measures, such as sluice gates, bridges and culverts, have been constructed throughout the district for the easy passage of water. It can be observed in Table 5.11 that there were 663 bridges and culverts in the district in 1990; which means about three bridges per 10 square kilometres. However, the distribution varies from Upazila to Upazila ranging from 1.4 structures per 10 sq. km in Nagarkanda to more than 5 in Alfadanga Upazila. The number of bridges and culverts increases every year as the length of road increases. In 1982 the number of bridges was 298, which doubled by 1990 (BBS 1983).[8]

Irrigation

In terms of irrigation the district is far behind the national situation (Table 5.11). Although the district has been criss-crossed by numerous rivers and canals, river water gravity irrigation could not be developed mainly because of uncertainty in the supply of river water

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[8]Figure for 1990 was taken from the District Statistical Office, Faridpur during Field Survey.

during the winter season, when irrigation is of crucial importance for cultivation. Therefore, like other parts of the country, ground-water-based tubewell irrigation has become a popular mode of irrigation in the district. During the period 1985 to 1990, 98 percent of the total increase in area irrigated for the country as a whole was made possible due to tubewell technology, most of which are shallow tubewells (MPO 1991).

The diffusion of tubewell technology in agriculture in Faridpur district is comparatively new. The number of tubewells currently (1990) being used in the district is shown by type in Table 5.11. Shallow tubewells (ST), which seem to be the most popular in the district, occupy about 83 percent of all types; while the share of Low Lift Pumps (LLP) and Deep Tubewells (DT), is 10 percent and 7.4 percent respectively. The number of tubewells in Faridpur district has increased by about 243 percent during the last 10 years, although this increase cannot irrigate more than 20 percent of total cultivated area of the district.

Transport and Communication

Roughly thirty years ago water transport was the main mode of transport in Faridpur district.[9] Several towns of the district were well connected with some important places of the country by steamers which used to ply the Padma, the Meghna and the Madhumati. For intra-district transport country boats and motor launches were used. With changes of the river régimes, especially after the commission of the Farakka barrage on the Ganges, the transport system of the district has undergone a drastic change (Nazem and Kabir 1986). The road transport system has gradually replaced the river transport system over the period of the last two decades.

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[9]Refers to old district of Faridpur.

Table 5.11 Selected Physical Infrastructure in Faridpur District, 1990

Type of infrastructure	Alfadanga	Bhanga	Boalmari	Char Bhadrason	Faridpur	Madhu khali[1]	Nagarka nda[2]	Sadarpur	Faridpur district
Flood protection Embankment (kilometres)	22	-	50	16	22	26	78	-	204
Number of Bridges and culverts	82	98	117	33	185	131	69	48	663
Number of bridges and culverts per 10 km of road	5.2	2.5	2.5	2.0	3.2	4.6	1.4	1.5	2.5
Length of roads per 100 sq. km area	169	180	248	99	148	162	129	116	133
Length of hard surfaced road per 100 sq km area	15.0	15.5	25.4	10.2	21.5	15.0	8.0	12.3	13.7
Proportion of pucca roads to total roads (percent)	8.9	8.7	10.2	10.3	14.5	9.2	6.1	10.6	10.0
Irrigation facilities (Number by methods)	LLP 13 DT 2 ST 318	114 33 945	43 57 274	- 5 46	51 102 1021	45 31 85	81 19 80	12 25 279	359 274 3048

Source: Data compiled and calculated from Upazila Plan Books of all eight Upazilas unless otherwise indicated.

[1] Data on Madhukhali Upazila were collected from Upazila Statistical office; Data represent 1990.

[2] Irrigation data of Nagarkanda Upazila represent 1981; taken from BBS (1983) **Faridpur District Statistics** Bangladesh Bureau of Statistics, Dhaka.

At present, Faridpur district, particularly Faridpur town, is connected with the national road network. Two inter-city road transport routes traverse Faridpur, the Dhaka-Jessore-Khulna and the Dhaka-Barisal-Patuakhali routes. Faridpur town is also connected with other neighbouring district headquarters. The importance of road transport in the district has increased due mainly to the decline of the other means of transport.

Although the inter-district transport by road has achieved modest progress, the intra-district transport system has not yet developed properly. Only the upazila headquarters and a very few important markets in the district are at present connected by road with the district headquarters, Faridpur.

The total length of roads by their types in the district as well as within each Upazila is shown in Table 5.11. If all kinds of roads are taken into consideration, including the seasonal rural roads, the average length of roads stands at 133 km per 100 square km of area in Faridpur district in 1990. This is a notable improvement in the road network in the district over 1981, when this figure was only 95 km per 100 km area. The improvement also took place with regard to the hard surfaced roads during the period, although the hard surfaced roads were only 10 percent of all roads in 1990. In 1981, there were 9.6 km of hard surfaced roads available per 100 sq. km area in Faridpur district compared with the national average of only 4 km in the same year.[10] At the end of 1990, this figure was 13.7 km for the district, although a considerable variation can be observed among the upazilas (Table 5.11).

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[10]At the national level the figure for hard surfaced roads show remarkably low probably because the road network is not important in many southern districts.

Faridpur is also connected by railway line with Kushtia and other northern districts. Two branch lines enter the district: one from Rajbari to Faridpur town and the other enters from the same district (Rajbari) to Bhatiapara by touching several points in Faridpur district. But the train services are infrequent and are used mainly for the transport of goods.

As mentioned earlier, that water transport in Faridpur district is no longer important for the regular passengers. However, during the monsoon period river transport plays an important rôle for the transport of goods, both within the district as well as inter-district. Faridpur does not have any air transport facility.

Socio-economic Infrastructure

Socio-economic infrastructure includes a wide range of social and economic aspects. In a narrow sense, it embodies institutions and facilities from which various economic functions are generated and social services are received. Wanmali (1992) defined socio-economic infrastructure as soft (various services, for example, banking, transports, agricultural inputs etc.) and institutional infrastructure (government agencies) to make a distinction from physical or 'hard' infrastructure (roads, railways, hospitals etc).

Government agencies or the public institutions are more or less uniform at various levels of administration all over the country. At the Upazila level, there are about 22 different government offices providing administrative, law and order, magistracy, information, health and development functions.[11] There are very few government agencies below the Upazila

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[11]Detailed account of public services and functions has been given in Chapter Eight.

level, like the revenue collection office, primary health care centres, jute purchasing centres etc., which are not uniformly distributed all over the Upazila. On the other hand, the district headquarters provides higher-order government services.

Apart from the government's administrative and development service institutions, there are other elements of economic and social infrastructure which are the basis of economic and social life. Table 5.12 provides the pattern of some selected infrastructure facilities in the district during 1990, and compares them with the national situation.

Among the economic infrastructure, urban centres and rural primary markets are noteworthy. It has been mentioned earlier that the district has altogether eight urban centres. These centres provide higher order services to the people of their hinterlands. Apart from these urban centres, there are about 164 rural primary markets in the district, locally known as *hats* and *bazaars*, which play an important rôle in the economic, social and cultural life of the rural people. These are the places where transactions of goods and services take place. Throughout the country, these centres function as the first order service centres, although the range of services varies with the size of the centres. (The dynamics of these centres will be discussed in detail in the next chapter.) The rural market centres are more or less evenly distributed all over the district. On average, every 10th village has got one market place, with little variation among the Upazilas (Table 5.12).

Institutional arrangements for credit facilities, particularly for the rural people, are extremely poor in Faridpur region, although such facilities have been increased in the district during the last one and half decades. A survey on the newspaper reports on the district during the

last decade clearly shows that the district's most pressing problem is the lack of credit facilities.[12] At present, all the national level banks, particularly those owned by the government, have branches in the district; but most of them are located in the urban centres. Below the Upazila centres there are few banks. Table 5.12 shows the number of bank branches in the district per 100 villages. It can be observed that most banks have concentrated in Faridpur Upazila, probably because of Faridpur town, the largest urban centre in the district. It has more than 11 banks on average for every 100 villages, although most of them are located in the town. If compared with the national standard, Faridpur stands in one of the lowest positions having only four bank branches per 100 villages in 1990, while the country had a similar number in 1981.

Educational facilities are not well developed in the district if compared with the national situation. It can be observed even if educational institutions at primary and secondary levels are considered. For instance in 1981, while Bangladesh had 51 primary schools for every 100 villages, Faridpur district could not achieve that level even by the end of 1991. The same situation can be found at secondary level also. There were only about 30 primary schools and 7 high schools in the district for every 100 villages in 1990 (Table 5.12). The upazila distribution of primary and secondary schools shows considerable variation, ranging respectively from 18 and 2.3 in Sadarpur to 47 and 12 in Alfadanga Upazila. However, in terms of distance of the primary and secondary schools from the villages Faridpur shows hardly any difference if compared with the national situation. On average, nearly 90 percent of the villages have at least one primary school within three kilometres.

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[12]Before fieldwork, an attempt has been made to collect the news paper reports on the problems of Faridpur from four national dailies, the *Ittefaq*, the *Dainik Bangla*, the *Sangbad* and the *Observer*, which highlighted several problems in the district. The top ranking problem was the lack of credit facilities.

Table 5.12 Extent of Selected Infrastructure Facilities in Faridpur District, 1990

Infrastructure facilities	Alfa danga	Bhanga	Boalmari	Char Bhadrason	Faridpur*	Madhu khali	Nagar kanda	Sadarpur	Faridpur District	Bangladesh (1980-81)
Number of rural markets (per 10 village)	1.8	1.5	1.3	0.5	0.7	0.9	0.5	0.5	0.9	na
Number of primary schools (per 100 village)	47.0	36.5	25.5	26.0	38.1	40.1	27.8	18.0	29.6	51.4
Number of high schools (per 100 village)	12.0	9.1	7.3	5.7	10.4	8.0	7.5	2.3	7.1	10.5
Number of bank branches (per 100 village)	3.6	3.4	2.2	4.8	11.5	2.9	2.1	1.8	3.9	4.0
Rural water supply No. of tubewells per village#	9.6	8.0	6.1	5.6	11.0	na	6.7	3.0	6.6	na
Number of villages with electricity /100 village	na	19.2	1.8	10.5	17.3	na	0.6	6.5	8.2	na
Number of households with electricity /1000 hh	4.9	9.8	2.2	22.2	9.8	na	2.3	1.4	6.4	na
Number of primary health care centres /100 village#	6.0	4.3	4.4	4.1	4.6	3.6	5.9	2.3	4.3	4.9
No. of people for one qualified doctor(000)#	19.5	32.4	42.7	16.0	23.2	32.9	77.7	33.2	25.0	6.16
Number of households per village	117	172	111	88	177	130	130	72	123	176
Number of village	83	208	274	123	260	210	334	384	1276	n.a

Source: Compiled from data collected from Upazila Statistical Office unless otherwise indicated.

Private tubewell, dispensary, doctors, schools, religious schools have been excluded.

* Municipal area has not been included in calculations.

Health facilities in the district are far from satisfactory, although such facilities have been moderately expanded in the 1980s. Among the existing health care facilities, Faridpur has one general hospital of 120 beds and each Upazila has one health complex with 31 beds, all located at the Upazila headquarters. Apart from these, there are several primary health care centres in each Upazila, mainly managed by the Health Assistants and family planning workers. Table 5.12 shows the number of primary health care centres per 100 villages in the district and also by Upazilas. Depending on the importance of the area, some centres are visited by qualified doctors. In fact, the doctor-population ratio in the district is highly unfavourable. In 1981, one qualified public doctor was available for more than 35 thousand persons. In 1990, the ratio came down to 1:25,000, compared to the national average of 1:6169 in 1988.[13] If Faridpur is compared with WHO's recommended ratio, which is 1:10,000 for developing countries, it stands at a remarkably low level.

The supply of pure drinking water and sanitation are also related to the health care system. The Public Health Engineering Department of the government takes the responsibility of providing these services. In terms of drinking water, the overwhelming majority of people in the district use tubewells. On average 7 tubewells are available for each village (Table 5.12) in the district with Upazilas from 3 to 11. The condition of sanitation is not at all satisfactory in the district.

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[13]The national average has been calculated from the total number of qualified doctors registered in the country. This is the reason why doctor-population ratio at the national level is low. In the big cities, doctors are available at the private clinics and chambers. At the district and upazila level these facilities are extremely limited.

Summary and Conclusion

The main objective of discussions in this chapter, as indicated at the outset, was to highlight the basic characteristics of Faridpur district in terms of its physical, economic and socio-demographic condition. While discussing the variables in various sections of this chapter, a two-dimensional approach has been followed. At first, a unidimensional focus was given on the district, and in the second, the district was analyzed in the fabric of the national system, which compares the individual elements in the district with the respective national situation. The data used in this section were taken mainly from the government's published statistics (census volumes and reports) and supplemented, where necessary, by primary data collected by the author during the field survey.

Despite many common characteristics among the various district of Bangladesh, it has been found that Faridpur has certain distinct features in its physical as well as in its socio-economic fabric. Physiographically, Faridpur is a floodplain with a flat surface, drained by numerous rivers emanating from the Ganges. Flooding is an annual phenomenon here in this district which is not always a blessing; rather, in most cases it appears as a curse for the people. River bank erosion is another phenomenon which escalates landlessness, among many other far-reaching implications.

Within an area of 1878 square kilometres, the district provides livelihoods for 1.5 million people. The population in the district grew at moderate rates (less than 2 percent per year) during the last four decades, while the national rate of population growth has always been higher than the Faridpur district. It is probably because the district has always been an out-migration area. The district has one medium-sized town, Faridpur, and seven small urban

places. The level of urbanization in the district is quite low (10 percent), even by national standards (15 percent). The historical trend of urban population growth in the district is also low if compared with the national situation. However, the growth rate of urban population has been very high in the recent years (14.5 percent per year) mainly because of the redefinition of urban places.

It can be observed from previous discussions that economically Faridpur is one of the most backward districts of Bangladesh. Agriculture is the principal sector with most of the labour force. The degree of non-agricultural activities in the district is still limited. An attempt is now made to give a precise picture of the overall characteristics of the district's level of development. Some economic and social variables have been chosen to measure the extent of specialization or development of the district in relation to the national situation by using location quotient. The location quotient measures the extent to which selected economic activities or patterns are found at the regional, relative to the level (Bendavid-val, 1983).

The following formula has been used to calculate the ratio:

$$LQ = \frac{Xd/RVd}{Xn/RVn} = \frac{Xd \text{ as a fraction of } RVd}{Xn \text{ as a fraction of } RVn}$$

Where: Xd = value of variable X in the district
RVd= value of reference variable in the district
Xn = value of variable X in the nation
RVn= value of reference variable in the nation

Evaluation of the results:

LQ > 1: if the LQ is greater than 1, the district is more specialized than the nation in the study variable.

LQ < 1: if the LQ is less than 1 the district is less specialized than the nation.

LQ = 1: if the LQ is equal to 1, the district and the nation an equal degree of specialization.

The location quotient scores for about 20 socio-economic variables are shown in Table 5.13. If carefully observed, it can be found that economic activity in Faridpur is dominated relatively by agriculture if compared with the nation as a whole. The non-agricultural sector is far from the national situation. For example, households engaged in agricultural activities, employment in agriculture and the proportion of the labour force involved as agricultural labourers, in all these cases have a LQ score of more than 1, which means that all of these sectors are more specialized in Faridpur than in the country as a whole. The LQ scores for the intensity of land utilization in 1982-83 in Faridpur district shows 1.9 for a triple crop, 0.94 for a double crop and 0.89 for a single crop, which indicates that the intensity of cropping in Faridpur is higher than the national average.

In the agricultural sector, Faridpur also shows a relatively a higher degree of specialization in the cultivation of certain crops like jute, sugar cane, pulses and oilseeds etc. For jute and sugar cane cultivation, the LQ scores were 2.0 and 2.5 respectively, which indicate that these are specialized product of the district. However, it has not been possible measure the intensity of production simply due to lack of data.

Despite the fact that Faridpur has some degrees of specialization in cultivating certain crops, in actual terms the area under these cash crops is quite low if compared with the area under cereal production. Therefore, they have little impact on the agricultural economy of the district. On the other hand, productivity in cereals is one of the lowest in the district mainly due to a lack of modern technology. For example, the production of HYV rice (Amon) and land under irrigation, are both extremely low (LQ= 0.084 and 0.248). This situation can be explained by the fact that technologically and in terms of infrastructure the district is

backward.

The employment outside the agriculture, as also indicated earlier, is very limited. This is evident from LQ scores of 0.281 in the manufacturing employment, 0.95 in the trade and business and 0.850 in the non-agricultural sector general. A similar pattern can be observed in other social variables like literacy and the participation of women in certain activities (Table 5.13). In all these cases Faridpur remains far below the national standard of development.

Major Development Problems

Five major development problems in Faridpur, as revealed from the findings of a survey on newspaper reports on the district between 1980 and 1990, are:

a) lack of credit facilities, particularly in the rural area;

b) insufficient infrastructure for development (usually expressed in terms of backwardness);

c) corruption in the development management process;

d) natural hazards like floods and riverbank erosion; and

e) low investment for development.

While the author had discussions with the development authorities in the district as well as in the Upazilas regarding the developmental problems in the district, a different picture was found. According to them, Faridpur is less developed because of its backward agriculture and infrastructure. Agricultural productivity is low because of frequent natural hazards. It is also indicated that, the district did not have enough food production to fulfil its

Table 5.13 Location Quotient Scores for Selected Socio-economic Variables[a]

Study variables (Xd and Xn)[c]	Reference variable (RVd and RVn)[d]	LQ scores
No. of farm households	All households	1.040
Employment in agriculture	Total employment	1.108
No. of non-farm households	All households	0.850
No. of agricultural labourers	Number of total labour force	1.102
Single cropped area	Total cultivated area	0.899
Double cropped area	Total cultivated area	0.949
Triple cropped area	Total cultivated area	1.923
Area irrigated	Area cultivated	0.248
Rice production (HYV Amon)[b]	Total rice production (Amon)	0.084
Wheat production (HYV)[b]	Total wheat production	1.042
Area under jute cultivation	Total cultivated area	2.001
Area under sugar cane	Total cultivated area	2.503
Area under pulses	Total cultivated area	1.783
Area under oil seeds[b]	Total cultivated area	1.568
Employment in manufacturing activities	Total employment	0.281
Employment in trade	Total employment	0.950
Literate persons (age 5+)	Total persons (age 5+)	0.731
Number of women teachers at primary level	All teachers at primary level	0.687
No. of women teachers at secondary level	All teachers at secondary level	0.596
No. of women teachers at college level	All teachers at college level	0.521

[a] Data represent 1982-83 unless otherwise indicated. The data used in computing Location Quotient from Faridpur District Statistics, 1983.

[b] Data represent 1981-82

[c] Xd= Value of study variable in the district; Xn= Value of study variable in the country.

[d] RVd= Value of reference variable in the district; RVn= Value of reference variable in the country.

requirements.

Although, these two different groups of respondents exposed two distinct types of problems, they have very close relations. One set of problems can be explained by the other. A natural calamity like floods not only destroys standing crops, but also destroys socio-economic infrastructure and multiplies all other problems. In these circumstances, if food production is to be increased, farmers require investible surplus and hence have a need for sufficient credit facilities. Therefore, the two sets of problems are complementary to each other, not contradictory.

Chapter Six

HOUSEHOLD ECONOMY AND RURAL-URBAN LINKAGES

Introduction

This chapter will deal with the economy of rural households. This needs especial attention for a number of reasons. First, the rapidly changing character of the rural economy from its predominantly agrarian nature to a mixed and non-agricultural one underscores the necessity for a detailed investigation of its dynamics. The factors related to these changes are important parameters to be considered for any rural development policy. Second, the people of rural areas earn their livelihood by a number of means from a variety of sources. It is also necessary to understand the survival strategy of rural households in a situation where a large proportion of them do not have direct access to any productive resources. And third, change and diversification in the rural household economy are attained with varying degrees of success on the basis of people's accessibility either to productive resources or to centres of production activities (meaning markets and urban places).

To enhance our understanding of linkages between rural and urban areas it is necessary to examine the issues such as in what circumstances households or people in rural areas get involved in and interact with urban activities. Such circumstances may be demographic, economic or socio-cultural, or may be some special circumstances. The importance of these issues has been highlighted at macro level in Chapter Three. In this chapter, however, an attempt has been made to concentrate on the household economy in the light of the above mentioned factors to discover the nature of linkages, if any, with the urban centres, especially with the small ones, in the succession of survival strategy of rural households.

Structure and Characteristics of Rural Households

Demographic Characteristics

The structure of rural households in Bangladesh is complex in many respects. Demographically, the households are dominated by males not only in terms of number, but also in economic decision-making and social relations. One of the male members, usually the oldest member and, in most cases, economically the most important person in the household, becomes the head. Out of 310 households in our four study villages, only one household was found headed by a woman. She became head in the absence of any male adult person in the household. As the heads of households were made respondents, an overwhelming majority of the respondents were males. Only 10 respondents were found to be female. Nine out of these 10 female respondents spoke on behalf of the household heads.

The mean age of household heads was calculated to be 45 years, with the median being three years lower (42) than the mean. The minimum age of household head was 20, while the maximum was 85 years (Table 6.1). About 92 percent of the heads of household were married. Unmarried household heads were found to be only about four percent with another four percent as widow/widower.

All 310 households from four study villages contained a total of 2092 persons, of whom 1120 were male (53.53 percent) and 972 were female (46.46 percent). The male-female ratio was 115, which is much higher than the national average of 106 (BBS 1992). This high sex ratio in the study villages can be explained in two counts: a) absent married daughters were not counted in the study households to avoid double counting; and b) absentee male members

Table 6.1 Age Distribution of Household Heads

Age group (in years)	Number of hh heads	Percent	Cumulative percent
20 - 29	41	13.23	13.23
30 - 39	73	23.55	36.77
40 - 49	77	24.84	61.61
50 - 59	48	15.48	77.10
60 - 69	56	18.06	95.16
70 - 79	12	3.87	99.03
80 and above	3	0.97	100.00
Total	310	100.0	-

Source : Field Survey, 1992

Table 6.2 Household Size in the Rural Area

Household size category	Number of household	Percent	Cumulative percent
Less than 3	20	6.45	6.45
4 to 6	148	47.74	54.19
7 to 9	97	31.29	85.48
10 to 12	32	10.32	95.81
13 to 15	9	2.90	98.71
16 to 18	2	0.65	99.35
19 to 21	2	0.65	100.00
Total	310	100.0	-

Source : Field Survey, 1992

were counted in, because of their economic contribution to the households at the rural end.[1] The size of household in the study villages varies from a minimum of a one member household to a maximum of 21 members, the average size being 6.75 for all four villages with a standard deviation of 2.9 (Table 6.2).

Literacy and Education

Despite the fact that Bangladesh Governments have attached great importance to increasing the level of literacy in the country among the rural people it is extremely low. Consistently low participation rates and high dropout rates have been the major obstacle to the progress of education in Bangladesh (Government of Bangladesh 1990). This scenario is once again revealed in the study villages.

Table 6.3 illustrates the pattern of literacy and the level of education of household members aged 5 years and above. It shows that 41 percent of the total population are literate in the study area, if literacy means at least completing primary education. Thus, nearly sixty percent of household members can be considered virtually illiterate. Among them about one third (32.59 percent) have never attended any school and a similar proportion of them (32.59 percent) did not complete their primary education.

The level of literacy for household heads and other members of the households was found to be almost the same, although the proportion of heads who did not attend any school is higher (32.26) than those who were dropouts (26.13) from primary schools. The proportion of dropouts was higher among the other members of the households, probably because the

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[1]Absentee male members are in most cases temporary or seasonal migrants in towns and other villages.

Table: 6.3 Level of Literacy and Education of Household Heads and Other Members of the Households Age Five Years and Above

Level of education	Household heads	Other members	All members
Not attended school	100 (32.26)	352 (25.05)	452 (26.35)
Incomplete primary	81 (26.13)	478 (34.02)	559 (32.59)
Completed primary	33 (10.65)	156 (11.10)	189 (11.02)
Secondary level	48 (15.48)	252 (17.93)	300 (17.49)
Passed Secondary Schhool Certificate (SSC)	23 (7.42)	58 (4.13)	81 (4.72)
Intermediate level	10 (3.23)	30 (2.13)	40 (2.33)
Passed Higher Secondary Schhool Certificate (HSC)	7 (2.26)	25 (1.78)	32 (1.86)
Graduation and above	7 (2.26)	45 (3.20)	52 (3.03)
Others	1 (0.32)	9 (0.64)	10 (0.58)
Total	310 (100.0)	1405 (100.0)	1715 (100.0)

Source: Field Survey, 1992

Figures in Parentheses are percentages

continuing students at primary level were also included in this group. In fact, the household heads represent the level of literacy among adult members, as all of them were aged 20 and above and none of them were students. But in terms of enrolment in the primary schools, the other members show better performance than the heads. This indicates that the overall enrolment performance is better now, although the dropouts remained high.

If compared with the level of national literacy, the study villages show higher rates (41 percent) than the national average of 26 percent. This difference can be explained by the fact that we are using different definitions of literacy.[2] The literacy pattern in Bangladesh substantially differs between men and women as well as between urban and rural.[3]

Table 6.3 shows that the level of education among the members of the households as well as among household heads has a sharp declining trend with higher levels of educational attainment. However, the single largest educated group was found at the secondary level probably because of its extent over a five year period. Table 6.3 shows that 11 percent of all members (aged 5 years and above) completed primary education and did not proceed further. At the secondary level, however, which 17.49 percent of all members reached, few could complete the Secondary School Certificate examination, which is the lowest level qualification for any public sector employment. Cumulatively, therefore, only about 13 and 3 percent household members were found respectively at SSC and graduation levels and above.

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[2]The definition of literacy according to the government Census in 1981 was "ability to write a letter in any language", while in the present study the definition included those who completed five years of primary education.

[3]Rural-urban differences in the level of literacy have been discussed in Chapter Eight.

Household Labour Force and Employment Structure

According to the Census definition adopted by the Government of Bangladesh, persons of 10 years and above are included in the labour force (BBS 1990). According to this definition, 72.60 percent of all household members, age 10 years and above, were found in the labour force. However, not all of them were employed properly in economic activities.

Out of all persons of working age (1519), 41.15 percent were found gainfully employed in 48 different income earning activities.[4] The rest of the members (894, or 58.85 percent) were of working age, but not in income earning activities. The largest number of non-earning members (44.74 percent) were housewives, who were engaged in household activities, followed by students (32.88 percent). Others were found to be in old age (8.83 percent), waiting for marriage (5.92 percent), unemployed (3.57 percent) and disabled (0.22 percent).

There is a clear sex differential among the pattern of activities performed by men and women (Table 6.4). Among the employed persons, a majority were male, while only seven females were found to be engaged in some cash earning activities. Women carry out household activities and the men work outside the domain of the households. None of the male members of the households were found in household activities like cooking, washing, fetching water and firewood etc. It seems that these household activities are the absolute domain of the women, although it is very difficult to draw a boundary between household and non-household work.

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[4]Gainful employment is defined as economic activities from which either cash or economic goods (which can be transferred into cash) are generated on a regular basis.

Table 6.4 The Reasons for not Earning Income Given by the Members of the Households 10 Years and above

Reasons for not earning	Household member		Total	
	Male	Female	Freq.	Percent
Student	202 (82.10)	92 (14.35)	284	32.88
Old age	14 (5.69)	65 (10.58)	79	8.83
Disabled	1 (0.40)	1 (0.20)	2	0.22
Unemployed	29 (11.79)	3 (0.50)	32	3.57
Household work	0 -	400 (65.14)	400	44.74
Waiting for marriage	0 -	53 (8.63)	53	5.92
Not reported	-	-	34	3.80
Total	246 (100.0)	614 (100.0)	894	100.0

Source: Field Survey, 1992

Figure in parentheses show percentages

Apart from cooking, washing, fetching water and fire wood, women are also responsible for cleaning the house and looking after children. This is the hard work that most women do in the rural areas of Bangladesh instead of being involved in regular cash earning and 'productive' activities. But, if casual productivity is considered, women make important contributions to the household economy. They do the end work of agriculture in terms of processing and storing grains and seeds. They also do the kitchen gardening and poultry rearing, both of which can be classified as productive economic activities.[5]

The evaluation of household work undertaken by women in monetary terms is very difficult, although household work does of course have monetary value, particularly that performed as an extension of agriculture, poultry rearing and kitchen gardening and fetching water and fire wood, etc. The prosperity of the household economy depends on the amount of work undertaken by women.

It can be observed in Table 6.4 that 82 percent of the non-earning male members were students, while the percentage of non earning female labour force who are students was found to be only 14.35 percent. Conversely, the proportion of women in old age (65+) is nearly five times higher than the males above this mark. In the case of unemployment, males appeared more than females. All these differences among the male and female labour force are the outcome of the perception of Bengali society towards women, particularly in rural areas. While teenage rural boys go to schools, most of the girls in the same age group remain at home and 'wait for marriage'. Women are usually not considered as unemployed

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[5]Household work is sometimes classified as domestic work (Mackintosh 1989). Some other scholars have tried to distinguish between domestic and non-domestic work by calling them productive and reproductive work (Allen and Thomas 1992).

as society normally does not expect them to take paid employment. However, Table 6.5 shows the participation of women in some selected productive economic activities, apart from their heavy household duties.

Table 6.5 Involvement/ Participation of Women in Selected Household Activities In the Rural Areas (n= 310)

Type of activity	Households involved	Women do all	Shared by both	Men do all
Animal rearing	202 (100.0)	34 (16.83)	84 (41.58)	84 (41.58)
Poultry rearing	224 (100.0)	221 (98.66)	2 (0.89)	1 (0.45)
Shopping	310 (100.0)	5 (1.61)	3 (0.97)	302 (97.42)
Fetching water	310 (100.0)	297 (95.81)	11 (3.55)	2 (0.65)
Collecting fire wood	310 (100.0)	239 (77.10)	56 (18.06)	15 (4.84)

Source: Field Survey, 1992

Figures in parentheses show percentages

Occupational Characteristics

Occupation is one of the important dividing lines between urban and rural. Occupations, or activities on which the household survives, are important not only for social classification but are also used to make a division between rural and urban populations. Rural means primary activities, especially agriculture. 'Urban' on the other hand is synonymous with non-agricultural activities.[6]

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[6]For a detailed discussion on this point see Chapter One.

It is interesting to see the pattern of occupations in a typical rural area of Bangladesh. Among the household heads, a little more than half (54.23 percent) mentioned that their main occupation was agriculture. If all working members of the household are considered, agriculture as the main occupation goes down to 44 percent.[7] The other members of the households aged 10 years and above, and employed in income earning activities are more away from agriculture. Table 6.6 shows that 36.82 percent of the household members, who are not household heads, had their main occupation as agriculture. However, as the single largest occupation, agriculture still dominates the occupational pattern.

Within agriculture, owner cultivators dominate overwhelmingly. About 22 percent of the working members were owner cultivators followed by agricultural wage labourers (10.14 percent). Only four households were found as tenant farmers although 8.5 percent of all working members were found to be tenant-cum-owner cultivators.

Outside agricultural activities, trade and business appears to be the main occupation of 16.61 percent of the household heads and 13.64 percent of the non-head household members. Small and cottage industries account for 5.76 percent of all members with little variation among head and non-head members of the household. The largest amount of employment outside agriculture has been provided by the service sector, which accounts for 22.7 percent

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[7]Agriculture includes cultivation on owned land as well as tenant farming, agricultural wage labouring and fishing. Absentee farmers were categorised as non-agriculture.

Table: 6.6 Types of Principal Occupation of the Household Heads and other Working Members of the Households in Rural Areas

Types of occupation	Working members		All members
	hh head	other members	
Owner cultivator	94 (31.86)	42 (13.33)	136 (21.76)
Owner + tenant farmer	25 (8.47)	29 (9.21)	54 (8.64)
Tenant only	4 (1.35)	3 (0.95)	7 (1.12)
Absentee farmer	5 (1.69)	7 (2.20)	12 (1.92)
Agricultural labourer	35 (11.86)	29 (9.21)	64 (10.14)
Fishing	2 (0.67)	13 (4.12)	15 (2.40)
Non-agricultural labourer	13 (4.40)	38 (12.06)	51 (8.16)
Trade	40 (13.56)	32 (10.15)	72 (11.52)
Business	9 (3.05)	11 (3.49)	20 (3.2)
Teacher	11 (3.72)	8 (2.53)	19 (3.04)
Rickshaw/ Van driver	10 (3.38)	13 (4.12)	23 (3.68)
Small/ Cottage industry	17 (5.76)	19 (6.03)	36 (5.76)
Self-employment	5 (1.69)	15 (4.76)	20 (3.2)
Formal sector salaried job	9 (3.05)	31 (9.84)	40 (6.4)
Others (non-farm)	14 (4.74)	21 (6.6)	35 (5.6)
Retired	-	1 (0.31)	16 (2.56)
Not mentioned/ missing data	2 (0.67)	3 (0.95)	5 (0.80)
All occupation groups	295 (100.0)	330 (100.0)	625 (100.0)

Source: Field Survey, 1992

Figures in parentheses show percentages

for the household heads and 45 percent of the non-head household members. Service sector activities include teaching, formal sector salaried jobs, transport work, self employment etc.

In the distribution of occupations among household members two distinct patterns are discernible. First, there is a clear demarcation among the main occupation of the household heads and the other members of their households. The household heads are involved more in agricultural activities probably because they usually stay home. The proportion of trade and businessmen is also a bit higher among the heads compared with other members. Second, the other members of the households were absorbed more in the service sector than in agricultural and agri-related activities. From these two contrasting patterns it is also discernible that agriculture is losing its capacity to absorb the surplus household labour force.

Sources of Household Income

There is an extremely complex process by which rural households in Bangladesh earn their income,[8] and it is a difficult task for us to trace their income sources. In a broad sense, income is a function of resources: land, labour as well as capital. Traditionally, rural households' incomes were generated from land (meaning natural resources) and labour. As a result of a continuous increase in population and consequent pressure on land, access of the rural people to productive resources is gradually diminishing. This trend, and the constant search for alternative means of generating income, have given rise to a large number of sources of income. In other words, diversification of the sources of income has become a necessity to cope with poverty as well as a strategy for survival.

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[8]By income we do not mean only cash earning; rather, it may include generation of all kinds of goods which can be marketed or consumed. Therefore, income is defined as the return from household resources (labour and assets) after deducting the current cost of production.

In this study an attempt has been made to explore the sources of rural household income in selected typical rural households during the reconnaissance survey.[9] It has been found that the sources vary enormously, from a minimum of 3 to as many as 22. However, most of these sources were found to be highly irregular and unquantifiable in economic terms. For instance, catching fish, occasionally not as a profession, usually during time off work either from a fish pond or from natural sources, adds important nutrition to the diet of the household, which otherwise would have been bought from the market. Similarly, kitchen gardening and poultry rearing in the household premises are the most common practices in the rural areas which can supply a substantial amount of vegetables and protein to the households. Perennial trees, locally known as *bagan*, are also an important source of income which supply seasonal fruits, fire wood and wood for housing. The households who own such bagan can sell some of these items to the market for ready cash.

But the output from most of these sources is irregular, seasonally variable, and varies substantially in terms of kind as well as pattern of ownership from household to household. In most cases the output was found to be untraceable and unquantifiable. The output and extent of availability of these resources depends largely on the ownership pattern of land. However, landless households can also manage to do some of these activities like kitchen gardening and poultry rearing and sometimes acquire vegetables and fruits and fish from natural sources.

Under the framework of the present study, it was found to be extremely difficult to take

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[9]To trace the real source of household income a detailed investigation was made employing Rapid Rural Appraisal (RRA) methods on approximately 10 households from two villages.

account of all these irregular but important sources of household earnings. Therefore, to measure income a maximum of five easily traceable and quantifiable sources were recorded in the first instance. Second, a maximum of three sources were categorized in order of their importance in terms of contribution to the household income. The others were discarded mainly because of their irregularity in occurrence, inconsistent pattern and, most importantly, because it would have been extremely time consuming to record the information.

Table 6.7 shows the number of regular sources of household income at different points in time. It can be observed that most households have more than one source of income. Over time the number of sources has increased. During the 1960s, the average number of sources of income per household was 1.34, increasing to 1.66 by the beginning of the 1980s. The average number has further increased to a little over two in 1992. Over the period, therefore, the number of households with single source of income has decreased and that with multiple sources has increased. During the field survey, in early 1992, about one fourth (23.87 percent) of households were found with one regular source of income, while those with two sources were little more than half of the households. The households with more than two sources were about 24 percent.

It has been checked whether this increase in the number of sources of income has had any positive impact on the state of household income. The correlation coefficient between the number of sources and total household income shows hardly any significant association. It can, therefore, be argued that this multiplicity of the sources of income is invariably connected with low productivity work and hence generates little income. But, however small they may be, they are important for individual as well as household survival. In fact,

engaging in many different activities simultaneously, in a constant search for adequate income has become a strategy for survival and coping with poverty in rural areas of most Third World countries (Johnson 1992).

Table: 6.7 Number of the Sources of Income of Rural Households at Different Points of Time

Number of sources of income	At present 1992	Ten years ago 1982	One generation ago (before 1965)
1	74 (23.87)	136 (43.87)	214 (69.03)
2	163 (52.58)	146 (47.10)	89 (28.71)
3	63 (20.32)	25 (8.06)	6 (1.94)
4	9 (2.90)	3 (0.97)	1 (0.32)
5	1 (0.32)	-	-

Source: Field Survey, 1992
Figures in parentheses show percentages*

Since most households have more than one source of income, it is therefore useful to know which sources are important in terms of contribution to the household income. Actual sources of income in rank order are displayed in Table 6.8. This shows the first three important sources for each household (if applicable) during the field investigation (1992). The table shows that agriculture[10] is the most important source of household income for the majority (53.87 percent) of households. Non-agricultural activities, on the other hand,

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[10]Agriculture includes cultivation as owner farmer, tenant farmer, agricultural labourer, rearing bovines and fishing. Other activities were considered as non-agricultural.

Table: 6.8 Sources of Household Income

Name of sources	First source	Second source	Third source
Cultivating own land	121 (39.03)	71 (22.90)	8 (2.58)
Tenant farming	12 (3.87)	27 (8.71)	11 (3.55)
Agricultural labourer	32 (10.32)	19 (6.12)	6 (1.93)
Owner farmer + labourer	2 (0.64)	-	-
Milch cow/ other bovine	-	2 (0.64)	4 (1.29)
Trade and business	59 (19.03)	37 (11.93)	13 (4.19)
Salary earning	26 (8.39)	31 (10.00)	9 (2.90)
Non-agricultural labourer	20 (6.45)	19 (6.12)	4 (1.29)
Self-employment	21 (6.77)	8 (2.58)	5 (1.61)
Industry (small/cottage)	16 (5.16)	8 (2.58)	-
Molla/ brahmin/ priest	-	3 (0.96)	1 (0.32)
Pension	-	2 (0.64)	3 (0.96)
Transport worker	-	1 (0.32)	1 (0.32)
Personal services*	-	2 (0.64)	1 (0.32)
Rent from shop/house	1 (0.32)	1 (0.32)	-
Private tuition	-	1 (0.32)	2 (0.64)
House servant	-	3 (0.96)	-
Help	-	1 (0.32)	1 (0.32)
Fishing	-	-	3 (0.96)
Nil	-	74 (23.87)	237 (76.45)
Total households	**310 (100.0)**	**236 (76.13)**	**72 (23.22)**

Source: Field Survey, 1992.

Figures are number of households, and those are in parenthese show percentages.
*Such as barber, washer men, cleaners, and the like.

accounted as a first source of income for 46.13 percent of the households.

Agriculture also dominates in generating income as a second source for about 38 percent of households, while non-agricultural activities dominate as the third source. It should be mentioned here that, out of 310 study households, 74 (23.87 percent) did not have a second quantifiable source and 237 (76.45 percent) did not have a third source of income.

Among the non-farm activities, trade and business were reported as the main source of income at 19.03 percent, as a second source by 11.93 percent and as a third source by 4.39 percent households. In fact, after agriculture, as a single source of income, trade and business appeared to be the most important source followed by salary earning (8.39 percent) and self-employment[11] (6.77 percent). About 6.45 percent of the households were found who earn a major portion of their income from wage labour in the non-agricultural sector. The proportion of households in the manufacturing and processing industries was quite low (5.16 percent). Apart from these, a variety of non-farm activities was found which contribute to the household income as second and third sources (Table 6.8).

Although agricultural activities still dominate as the main source of household income, non-farm activities were reported as a very important source for the survival of the households. It was indicated earlier that a little less than half of the households (46.13 percent) generated the major portion of their income from non-farm sources. But, as a second and third source, non-farm activities appeared to be equally important as contributing sources as farm

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[11]Self-employment is defined as activities outside agriculture which are initiated by individuals with their skills and a small capital. For example, repairing workshops, delivery of goods and rickshaw pulling, etc., were classified as self-employment.

activities. In the above discussion, diversity in the sources of income and the relative importance of the individual source of earning income in the household has been highlighted. It is, in this connection, interesting to see how this pattern of importance of household income has changed over time. Figure 6.1, we call the Grand Father graph, shows that a remarkable change has been taken place in the pattern of importance of income sources since 1950.[12] (The methododolgy of constructing Grand Father graph has been explained in Appendix B)

The graph shows that the position of agriculture as a major source of household income has been declining since 1950. On the other hand, trade and service activities are gaining importance. Around the 1950s, agriculture was the principal source of income for more than 80 percent of households. Within roughly two generations, the importance of agriculture as a main source of living has come down to the 45 percent level. During this period both trade and service activities have gained importance. Figure 6.1 shows that the service activities increased from less than 10 percent in the 1950s to about 30 percent in the 1990s, although it had a set back in the early 1970s due to the liberation war in the country. This gap was filled by the trade and agricultural wage earning sectors.

It can be observed that although agriculture as a whole has been declining, agricultural wage earning did not follow the same rule. This situation can be explained by the fact that the increasing landlessness in the country supplied the bulk of the labour force who immediately are absorbed in the agricultural sector, but in the long run agriculture cannot sustain these

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[12]All sources were grouped into four major sources for the purpose of analysis. Agriculture has been divided into two: 1) landed peasantry and crop sector and 2) agricultural labourers who work on others land. Similarly, non-agricultural sources were also divided into two: trade and business and the service sector.

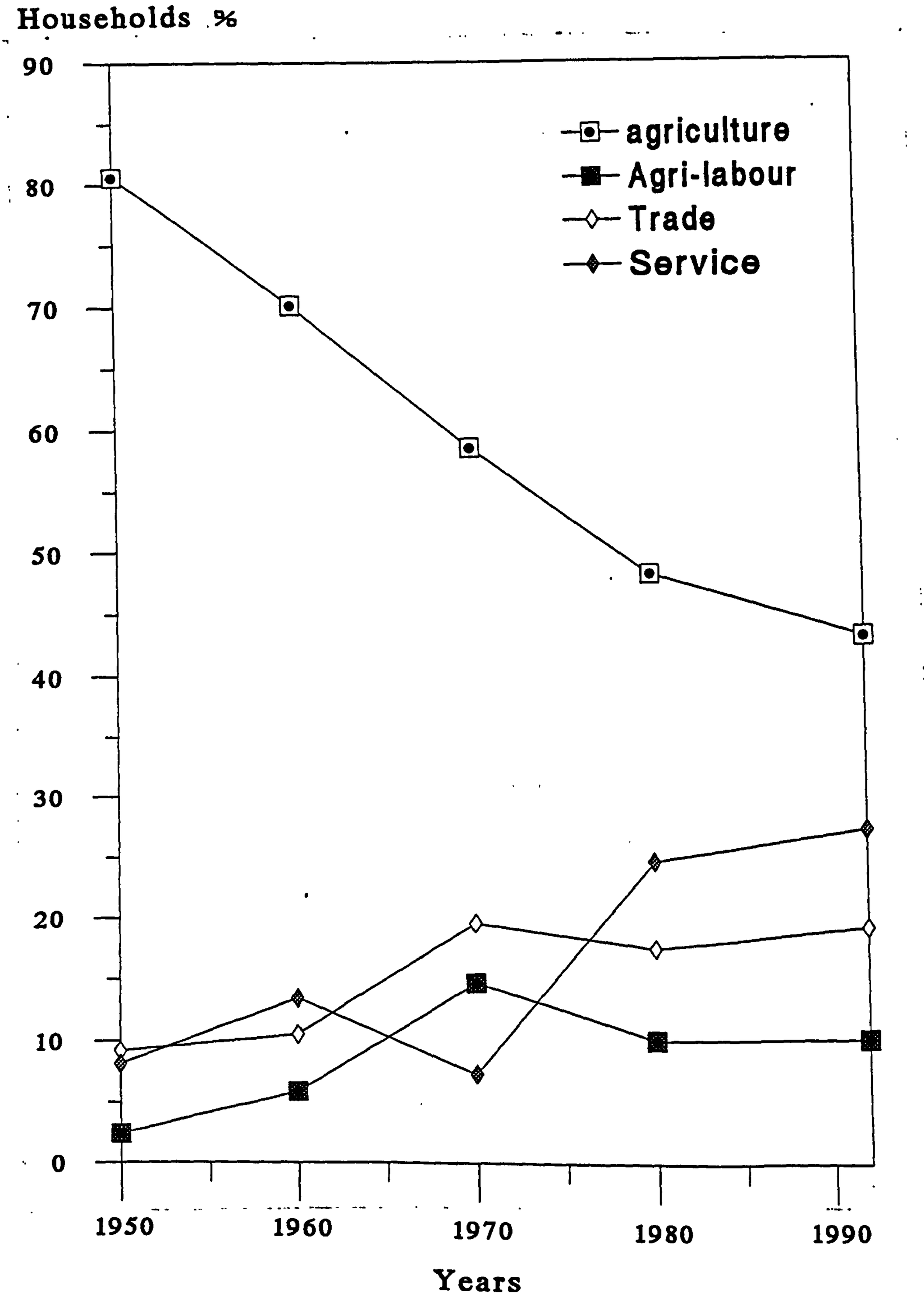


Figure 6.1 The Grandfather Graph

surpluses. In fact, the size of the agricultural labour market is small and is gradually shrinking because of the increasing availability of family labour resulting from the growing population pressure on the land. It can be observed in the figure that wage earning in agriculture increased during the 1950s and 1960s and reached a peak in the 1970s (because of the liberation war). But in the last two decades it has increased at a declining rate.

The discussions above of the occupational characteristics of household heads and other members in the households and the detailed sources of income demonstrate that every single family in the rural areas of Bangladesh has multiple sources of income. The working members of the households are also engaged in multiple income earning activities even within the same household. It is, therefore, difficult to divide households into two distinct occupation categories: farm and non-farm, which would be extremely useful for further analysis of the variables related to the economics of rural-urban relationships. The Grand Father Graph, although it shows a classification of economic activity and the pattern of change over time, does not take into account the other complementary sources of income. Thus an attempt of classifying the households on the basis of main source of income or main occupation (occupation of the household heads) is not very revealing. Therefore, the households with sources of income from both farm and non-farm were put into a different category called 'mixed'. The distribution of households is shown in Table 6.9.

The table shows that the largest proportion of households in the study area earn their living from both farm and non-farm sources. Only about 21 percent of the households were found to be dependent on agriculture alone. On the other hand, about 17 percent generate income from non-farm sources. What are these non-farm sources and where are the locations of

these activities that so large a number of people are involved in ? An attempt will be made to explore whether these activities are related to any urban centres or generated within rural areas.

Table: 6.9 Classification of Households by Types of Household Occupation

Occupation types	Number of households	Percent of all households
Purely agricultural	65	20.97
Mixed	193	62.26
Purely non-agricultural	52	16.77
All households	310	100.00

Source: Field Survey, 1992

Household Resources for Earning Income

Bangladesh is a resource-hungry country. The low levels of income are directly related to its poor resource endowment. Except for natural gas and abundant water resources, the country has hardly any mentionable natural resource. The most important resources in the country are the land and people. The land, although very fertile, is extremely limited and its distribution is highly skewed. Labour, on the other hand, is abundant in number rather than quality. It is important to note here that whatever resources the country has, both natural and other recurrent natural disasters wreak destruction several times every year. Many recent studies have highlighted this situation and indicated how poverty has become

entrenched in the country (CUS 1990; Muqtada 1986; Ahmed 1981; Maloney 1988; Siddiqui 1982; Rogge and Elahi 1989). This frustrating picture has had a profound impact on resources at the household level.

In the present study an attempt has been made to make an inventory of the resources owned by each household studied. Table 6.10 shows a list of income generating resources which were either owned and used by the households, or owned but not used by them, or used as a tenant without owning them. This table, however, does not indicate the amount or quantity of the resources owned.

It can be observed in the table that land, the most vital resource for the rural people, was owned and used by two thirds of households. This means that one third of households did not own any cultivable land. However, nine percent of households reported that they used land as tenant farmers. There were 11 households in the study area who owned land which was not cultivated by them.

Pattern of Land Ownership

Ownership of land is a central issue in the economy of rural households. The issue can be examined from two different points of view: a) availability of land per household or per person, and b) the distribution of land. Both these aspects are important because their availability or non availability has far reaching consequences for the economy of the households and for that matter of the country. A number of recent studies have reported that the incidence of landlessness is one of the important factors behind the rural exodus and consequent swelling of towns and cities in the country (CUS 1990; Mahbub and Islam 1990;

Table 6.10 Ownership Pattern of some Selected Productive Resources in Rural Areas

Type of resources	Owned and used	Owned, not used	Used, not owned
Cultivable land	201 (64.83)	11 (3.54)	29 (9.35)
Milch cow	122 (39.35)	5 (1.61)	10 (3.22)
Other bovines	126 (40.64)	2 (0.64)	10 (3.22)
Poultry	224 (72.25)	-	-
Goat	75 (24.19)	2 (0.64)	8 (2.58)
Fishpond	34 (10.96)	-	-
Small/ Cottage industry	21 (6.77)	-	-
Shop	45 (14.51)	-	-
Rickshaw	11 (3.54)	2 (0.64)	11 (3.54)

Source: Field Survey 1992
Figures indicate numbers of households, and those in parentheses show percentages.

Khan and Hossain 1989).

It is well known that Bangladesh is a land-scarce country. The Agricultural Census of 1983-84 shows that only 16 decimals (0.16 acre) of land was available per person in the country during the period of the Census (BBS 1984). In the study area, however, per capita availability of land is higher (21 decimals or 0.21 acre) than the national average. The average size of cultivable land per household was calculated to be 138.5 decimals (1.39 acres) while the median size of land was only 60 decimals. However, the size of total land (cultivable and other land for homestead etc.) per household was found to be about 203 decimals (2.03 acres).

The measures of land availability per household (or per person) do not take into account the pattern of its distribution. The distribution of land is highly skewed in the country. Despite a series of recommendations by a number of land reform commissions during the post independence period, the distribution pattern has not improved, simply because the governments, who appointed these commissions, miserably failed to implement them. However, a number of independent observers have argued that the actual availability of land is so meagre that the reform measures will not improve the situation to a satisfactory level (Like Minded Group 1989).

The distribution of land among the study households is shown in the Appendix (Tables A-1 and A-2). In Table A-1, the distribution pattern of all lands owned by the households is reported. It shows that 21 (6.80 percent) out of 309 reporting households in four study villages have no land at all, and the rest of the 288 (93.20 percent) households owned land.

Among the land owning households, only about 5 percent were found to be large farmers who owned 7.5 acres of land or more. The percentage of households having land up to 50 decimals (0.5 acre) was 30.74 percent. The number of households with no land is relatively few, since they all need a parcel of land for a homestead.

An appalling picture is portrayed in Table 6.11, where the distribution of cultivable land is shown. The table shows that more than one third (35.16 percent) of households do not own any cultivable land. According to the Census Commission of Bangladesh, they were absolutely landless. The households owning cultivable land up to 50 decimals (0.5 acre) were 12.26 percent, who were classified as functionally landless households. Together these group constitute the landless, accounting for 47 percent of the total households.

The households who owned 51 to 100 decimals of cultivable land were categorized as marginal land owners. About 12 percent of households were found in this category, who are virtually approaching landlessness. The proportions of small (101 to 250 decimals) and medium (251 to 750 decimals) farmers were 18.39 and 13.23 percent respectively, while the large land owners (who owned land more than 750 decimals) were only 4.19 percent.

The land ownership pattern in the country as well as in the study area shows a polarization of landless households. This process of landlessness has prompted a rapid rise in the number of landless agricultural labourers, as a proportion of the total agricultural labour force. Government policies with regard to the problems of landlessness, as indicated earlier, are often directed towards land reforms, which have been used as a slogan by successive régimes. But the real situation is so dire that reform measures have hardly benefited the

Table: 6.11 Classification of Households by Ownership Pattern of Cultivable Land

Status and land ceiling (land in decimals)[a]	Number of households	Percent	Cumulative percent
Absolutely landless (No land at all)	109	35.16	35.16
Landless (Owned up to 50 decimal)	38	12.16	47.32
Marginal land owner (51-100 decimal)	52	16.77	64.09
Small land owner (101-250 decimal)	57	18.39	82.48
Medium land owner (251 750 decimal)	41	13.23	95.71
Large land owner (Land owned more than 751 decimals)	13	4.19	100.00
All households	**310**	**100.00**	-

Source: Field Survey, 1992

[a]One acre= 100 decimals.

landless millions. This is because that there is a little scope for expanding the cultivable land area, which has remained at 22.2 million acres since the early 1960s (Hossain 1988). As a result, the average farm size is continuously being reduced. The Agricultural Census of 1983-84 reports that the average size of farm in the country had declined from 3.53 acres in 1960 to 2.5 in 1984.

Other Resources

The ownership pattern of other resources like bovines, poultry and fishponds, etc., is also somehow related to the ownership of land. All of these, particularly bovines, are very important for farming households. Farmers use bovines in many ways: for cultivating land, for milk to earn cash as well as for own consumption and the bovines can be sold in times of crisis. Table 6.10 shows that about 40 percent of the households have a milch cow and another 40 percent have other bovines (bullocks, buffaloes). There were a few households (3.22 percent) who did not own bovines but rented them. Roughly one fourth of households owned goats and about 11 percent owned a fishpond.

Among non-farm resources, industries (small and cottage type) and shops were found to be important income generating resources. Out of 310 households in the study area, only 21 owned an industry and 45 owned a shop. These households were relatively rich and they also owned land. Landless households usually own rickshaws, rickshaw vans, boats, cart, fishing nets, etc. In our study area these resources were not found except for 11 rickshaw/ rickshaw van owners who used them and a similar number of households who rented rickshaws.

A Profile of Household Income

Household income is defined as the return from household resources (land, labour and assets) after deducting the current cost of production. The current cost is the cost incurred by the households in purchasing inputs and raw material for production, hiring labour and renting means of production such as land. While recording income, the author faced problems at both ends: finding the actual returns from household resources as well as determining the current production costs. This is mainly because of the subsistence nature of the household economy that prevails in rural Bangladesh. Sufficient efforts, however, have been made to get as close as possible to the actual household income.[13] Household income, in this section, is analyzed in two ways: a) the distribution of income among the households of various kinds, and b) the factors which determine the income of rural households.

Distribution of Income

The distribution pattern of income in rural areas of Bangladesh is highly skewed. There are very few people who are really rich and, on the other hand, the majority of people earn very much less than the rich. This general trend, however, does not show the income pattern of households of various classes and types. The distribution of income by quartile groups, by ownership of land, by major occupational types of households, and also by villages, is shown in Table 6.12. One can observe a substantial variation in the distribution of income among the households of various kinds.

The annual income of households in the lower quartile is Taka 18,600; which is about 42 percent less than the median income (Tk. 31,950). On the other hand, households of upper

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[13]In Chapter Four the procedure of recording household income is discussed in detail.

Table: 6.12 Distribution of Annual Income by Various Household Categories (in Taka)

Household categories	Number of household	Income per person	Household income	Difference in percent*
A. Households in different income quartiles				
Lower quartile	-	3,286	18,600	-
Median	-	4,977	31,950	-
Upper quartile	-	7,667	50,000	-
Mean	310	6,119	41,438	-
B. Land ownership categories (land in decimal)				
No cult. land	21	3,687	18,140	-56.22
Up to 50	95	4,187	23,565	-43.13
51 - 250	116	5,732	37,112	-10.43
251- 750	61	7,860	62,434	50.66
751-1000	7	8,716	77,286	86.50
1000 and above	10	22,477	157,597	280.32
C. Major occupation categories				
Agriculture	65	4,984	29,980	-27.65
Mixed	193	6,656	47,209	13.92
Non Agricultural	52	5,542	34,340	-17.13
C. By Villages				
Thakurpur	76	5,312	35,522	-14.27
Maheshwardy	79	5,952	41,978	1.30
Char Sultanpur	77	7,634	51,550	24.40
Hoglakandi	78	5,578	36,673	-11.50

Source: Field Survey, 1992

*Differences were calculated from annual average household income.

quartile have an income of Tk. 50,000, which is 56 percent higher than the median income. The difference of income between top and bottom 5 percent households is notable. The average income of the top 5 percent of the rural households (Tk.111,000) is 13 times higher than that of the lower 5 percent (Tk.8,300).

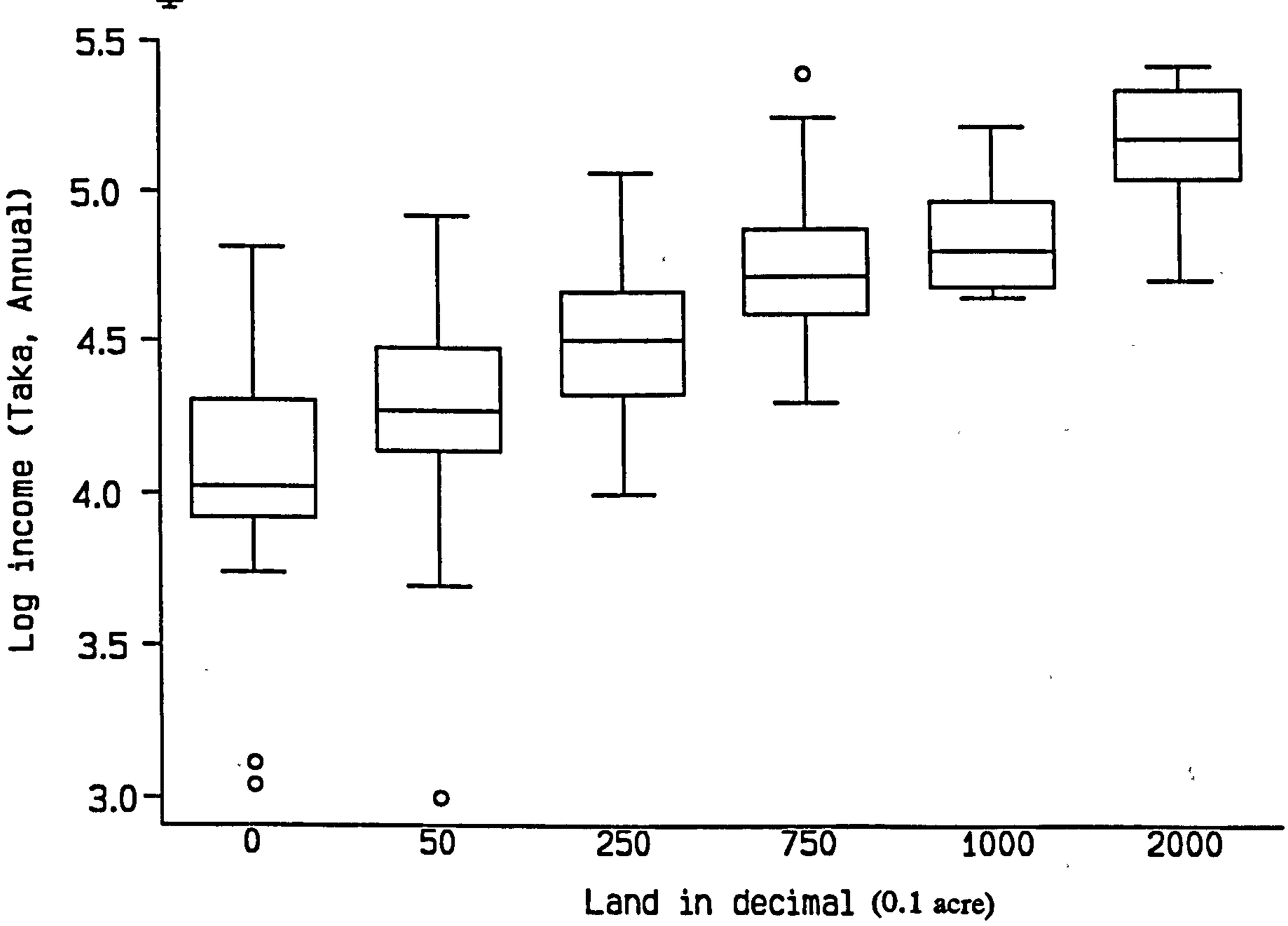
The pattern of income distribution among the households of various land-owning categories shows a remarkable differential (Table 6.12-b). The average income of the landless households (those who own cultivable land up to 50 decimals) is about half of the average income of all households. The marginal farmers, who own cultivable land between 51 and 250 decimals, also earn less than the average income by about 10 percent. The medium and large land owners' income is much higher than the mean income. In fact, as holding size of land goes up so does income in a progressive manner. Figure 6.2 shows the distribution of income (on a log scale) by various land ownership categories.[14]

The differential pattern in the distribution of income is also found among the main occupational types of households (Table 6.12-c). Purely agricultural households have the lowest average income compared with the mixed and non-farm households. Their income is about 27 percent less than the average income, while the non-farm households, although they earn more than farm households, still remain below the average level. It is only the mixed households who derive about 14 percent more than the average income for all rural households. Purely agricultural households are in a seriously disadvantaged position because of their absolute dependency on land. The income from land is not always reliable due to

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[14]In this box plot the middle 50 percent of the income is shown in each box. The horizontal line in the box represents median income. The whisker (the vertical lines) at the bottom of the box shows the lower quartile and that in the top of the box indicates the income of the upper quartile.

Figure 6.2 Distribution of Income by Land Ownership



various kinds of vulnerability such as floods, droughts, cyclones and pest attack, etc.; and a more important factor is that the small size of land holding, which is not suitable for deriving sufficient income necessary for survival. Non-farm households, on the other hand, although they earned better income than the farm households, are vulnerable from lack of productive resources. Low capital formation and low investment (which will be discussed later) in the non-agricultural sector are the main causes of their low income. Mixed households derive benefits from both sectors and hence enjoy better income and remain in an advantaged position.

The income differentials among the households of four different villages are small. Thakurpur and Hoglakandi, the two less developed villages, have respectively 14.27 and 11.50 percent less income than the average income for all four villages. Maheshwardi and Char Sultanpur both enjoy more than average income, and the latter's income level is quite high compared with all other villages. The reasons for this variation in average income among the villages are difficult to explain. All four villages enjoy different locational advantages, resource distribution patterns, and historical background. Land distribution in Thakurpur and Hoglakandi is extremely unfavourable. Thakurpur, although very close to an urban centre with a majority of its people engaged in non-agricultural occupations, derives less income on average. One explanation may be the out-migration of the rich from the village to the towns, as the villagers reported to the investigators who were undertaking the field survey. Second, a large number of households in this village are engaged in cottage industry, mainly in potteries, the return from which is very low.

Like Thakurpur, Hoglakandi also has a modest resource endowment. Per capita land

availability is low and a large number of households is engaged in non-farm activities, mainly in a nearby rural market place. Contrary to Thakurpur, Hoglakandi is an in-migrant village. About 40 percent of its households are migrants, who have settled in this village during the last 25 years. Most of these households have little agricultural land and are therefore engaged in non-farm activities.

In Maheshwardi and Char Sultanpur, land availability per household is better than the other two villages. Moreover, the number of households working in big towns and cities is proportionately higher than in the other two villages; and, at the same time, they also derive income from land as well. Therefore, as mentioned earlier, mixed households show a better performance in earning income than those involved in agriculture and non-agricultural activities alone.

The above discussion on the distribution of income among the households of various types demonstrates that income varies significantly by the ownership of resources, occupation or types of economic activities they are involved in, by village and so on. But this does not give a comprehensive picture of the distribution of income. Classification of households on the basis of income itself is necessary mainly for two reasons. First, to see the pattern of distribution of income which, if necessary, can be compared with other income groups in other places. Second, and more importantly, this classification will enable us to do some further analysis of other variables on the basis of income categories. Therefore, an attempt has been made to classify all the rural households into five income classes: the lower income group, lower middle, middle, upper middle and high income class.

The basis of this classification of households by income is how the rural people perceived the range of income of various classes. Different groups of village people were asked to classify the village households into three categories: low, middle and high, and also asked to give a range of income for the respective classes. The present classification has adopted those classes with the addition of extra two, the lower middle and the upper middle to make the classes more comprehensive. The classification is shown in Table 6.13.

On the basis of income criteria, 17 percent of all households were classified in the low income group. The annual household income of this group is up to Taka 15,000. About one third of households (31.29 percent), the lower middle group, have an income range between Tk. 15,001 and 30,000. About 27 percent of the households were categorized in the middle income group, with an annual income ranges from Tk. 30,001 to 50,000. In the upper middle group, 19 percent of the households and in the high income class, only 5 percent of the households were found. This classification, however, does not match with socio-economic classes, which also take into account other qualifications such as education, land ownership, and occupation including income.

Determinants of Household Income

The detailed sources of income, including the ownership pattern of household resources for generating income, have already been discussed. In this section, a descriptive profile of household income is shown first in a disaggregated manner from the major contributing components and second, as total income from all sources and their determining factors. This provides a first hand picture of rural household income in a disaggregated manner and facilitates drawing a boundary between incomes generated from farm and non-farm and for

Table 6.13 Classification of Households by Annual Income (Taka)

Income Classes (Taka)	Number of households	Percent	Cumulative percent
Upto 15,000	53	17.10	17.10
15,001-30,000	97	31.29	48.39
30,001-50,000	84	27.10	75.48
50,001-100,000	59	19.03	94.52
100,001 and above	17	5.48	100.00
All households	310	100.00	-

Source: Field Survey 1992

that matter from rural and urban sources. We have seen before the diversity of sources of income in the rural areas, but the income from most of these sources is difficult to quantify. The major contributing components of income are as follows:

- income generated from own land
- income from tenanted land
- income from regular salaries
- income from trade[15] and
- income from business.

The average annual household income from all contributing sources is calculated to be Taka 41,438, while the annual income per person is Taka 6,119. However, these average figures vary among the households of various groups who derive their income from different sources. Appendix Table A-3 shows average the income derived by the rural households from five above mentioned sources. It shows that on average income from salary earning and trade is higher than income from land (crop sector). On the other hand, income from business and tenanted land is lower than the average income from cultivation. Despite the variation in the average income, the range of income in all these categories varies enormously. It can be observed from median figures and the standard deviation that the range varies more in the income from land than the other sectors. This indicates a highly skewed distribution of means of production, particularly land. In the case of other sources, for instance, in salary earning, skills and education, and in the business sector, capital matters in the distribution of income.

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[15]The difference between trade and business is small. Trade is defined as commercial activities in owning a shop either in rural market centres or in urban places. Business, on the other hand, means trades without having a formal shop in market centres or urban places. Cottage industries, suppliers, contractors, seasonal trading, hawking and ferries etc. are included in this category. The essential difference between these two is the location of activities. The traders stay in the towns and market places since they have shops there and the business men use those places occasionally or periodically. In both cases, the other members of the family stay in the villages.

The table also shows the share of individual sources of income in the total household income. Out of 310 households in four study villages, 230 derive income from their own land. The land (or crop sector) contributes 41.51 percent in the total household income. If the income from tenant land is added, which contributes a little over four percent, the crop sector goes up to 45 percent. Outside the crop sector, about 15 percent of all income comes from salary earning. The share of the trade and business sector in income is respectively 8.75 and 13.08 percent.

These five income-contributing categories together constitute 82.68 percent of all income. The rest is generated from a variety of small sources, such as milch cows, poultry, daily wage earning, self employment (rickshaw pulling and boat man, etc.), which are, in most cases, irregular and also inconsistent. It should be mentioned here that the daily wage earners in agriculture (21 households) contribute only 2.2 percent of the total income. The important observation in the above distribution of income is the rôle of the non-farm sector as a contributing factor. More than one third of all income has been contributed by traders and businessmen and salary earners, who have strong linkage with urban places.

In the present study, three different types of land ownership have been identified. First are the lands which are owned and cultivated; second, the lands which are owned but not cultivated by the owners (absentee lands), and third, the lands which are used for homestead and gardens (other lands). They together constitute the total land. It can be observed in Table 6.12 that the size of land holding has a profound impact on household income. The following regression statistics show the explanatory power of different categories of lands in the total household income:

Estimated income from various sources *(a + bx)*	*R* Square	t-values
a) 23,903.73 + 84 total land	$r^2 = 0.45$,	t value =16.07*
b) 27697.96 + 99.19 cultivated land	$r^2 = 0.31$	t value =11.98*
c) 44482.43 + 134.96 absentee land;	$r^2 = 0.34$,	t value = 5.46*
d) 26627.73 + 459.18 other land;	$r^2 = 0.25$,	t value = 9.59*

* Significant at 1% level ($p < 0.01$)

These estimates of income from different types of lands, although they provide a very significant explanation, do not control more than a third of the income variance. However, the total land owned by households explains 45 percent of the variance of income. It can therefore be argued that, although land is the most powerful explanatory factor of income, itself it does not contribute more than half of household income. In these circumstances, it is important to know what are the other explanatory factors of income.

Household Expenditure and Accumulation of Capital

Household expenditure was recorded in this study mainly for two reasons. First, to use the expenditure account as a proxy for income. In most socio-economic studies, income is considered a key variable. Although household income data have been generated during the field survey, expenditure accounts provide an added opportunity to make a cross examination of household income.[16] It has already been indicated (in Chapter Four) that recording income is very difficult and is often not quite reliable. Therefore, total household

[16]While conducting fieldwork it has been observed, in many cases, that there were unacceptable gaps between income and expenditure of the same reference period. These gaps, however, were minimized by asking further questions on the sources of income.

expenditure (both consumption and investment) gives a better idea of income than the estimated income as indicated in several other studies (Friedmann 1952; Ahmed and Hossain 1990).

Second, the pattern of household expenditure is an indicator of the economic strength of a household. It shows the consumption behaviour, nature of savings and accumulation of capital and capital investments for further production. These are, in fact, important variables to measure the economy of rural households. This section will explore the extent of linkages of expenditure behaviour with the urban based production and consumption system.

Difference between Income and Expenditure

Household income is normally defined as cash plus kind, with an allowance for sources of credit. Alternatively, it can be seen as equal to total expenditure of a household plus savings in a particular reference period. Households in rural Bangladesh usually do not consume all the amount (or quantity) that they earn. There has to be some surplus for further production (capital investment). Thus, income is normally higher than expenditure. In the present study, this can be found only if average income of all households is compared with average expenditure. For example, average household income is about Tk. 41,438, which is about 18 percent higher than average household consumption expenditure. But in reality, a large number of households in this study show that their income is less than their expenditure and many other studies have found the same problem (Scott and Mathew 1983). The reasons for this difference is explained in a greater detail in Chapter Four. An attempt is made here to examine the extent of this difference, mainly to assist in the estimation of real income.

This study shows that as many as 44.19 percent of households (137 out of 310) spent less than their visible income (Figure 6.3). The difference ranges from Taka 10 to about Taka 6350, the average being Tk. 915. The average income of those households whose income is less than expenditure is approximately half (Tk. 22,622) that of those who have more income than the expenditure (Tk. 56,338). Therefore, the 'invisible income' (if income is taken to equate to consumption expenditure) is calculated to be about 4 percent. But, if the current production expenditure is added to this, invisible income will rise further to about 17 percent. Thus, the estimated income is at least 17 percent less than the recorded income on an average basis.

Figure 6.4 shows an inverse relationship between per capita income and the difference between income and expenditure. As per capita income rises the gap between income and expenditure becomes less. In this figure the *X* line *a b* indicates mean per capita income (Tk. 6,119) and the *Y* line *p q* shows the point where the difference between income and expenditure is 0. It can be observed from this figure that most households fall below the mean income line and a great majority of them fall below the income-expenditure equilibrium *p q* line.

Consumption Expenditure

Household expenditure data from four study villages show that about 85 percent of the total income is consumed and rest of the 15 percent is saved for further capital expenditure. The major heads of expenditure were food, clothing, housing, education, transport, recreation, narcotics and tea, etc. Table 6.14 shows average annual expenditure per household, their variation and percentage share of individual consumption items was mentioned above. It can

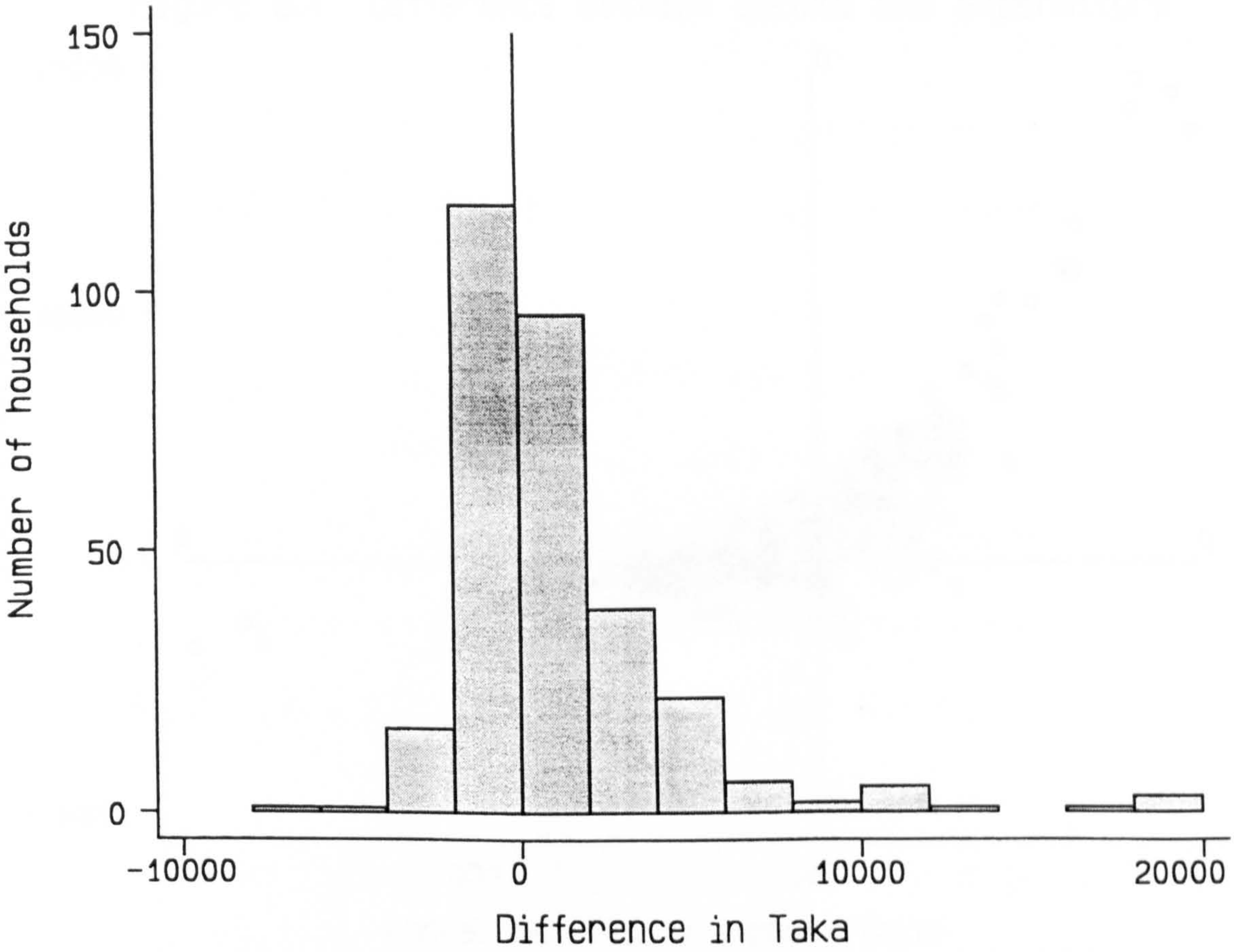
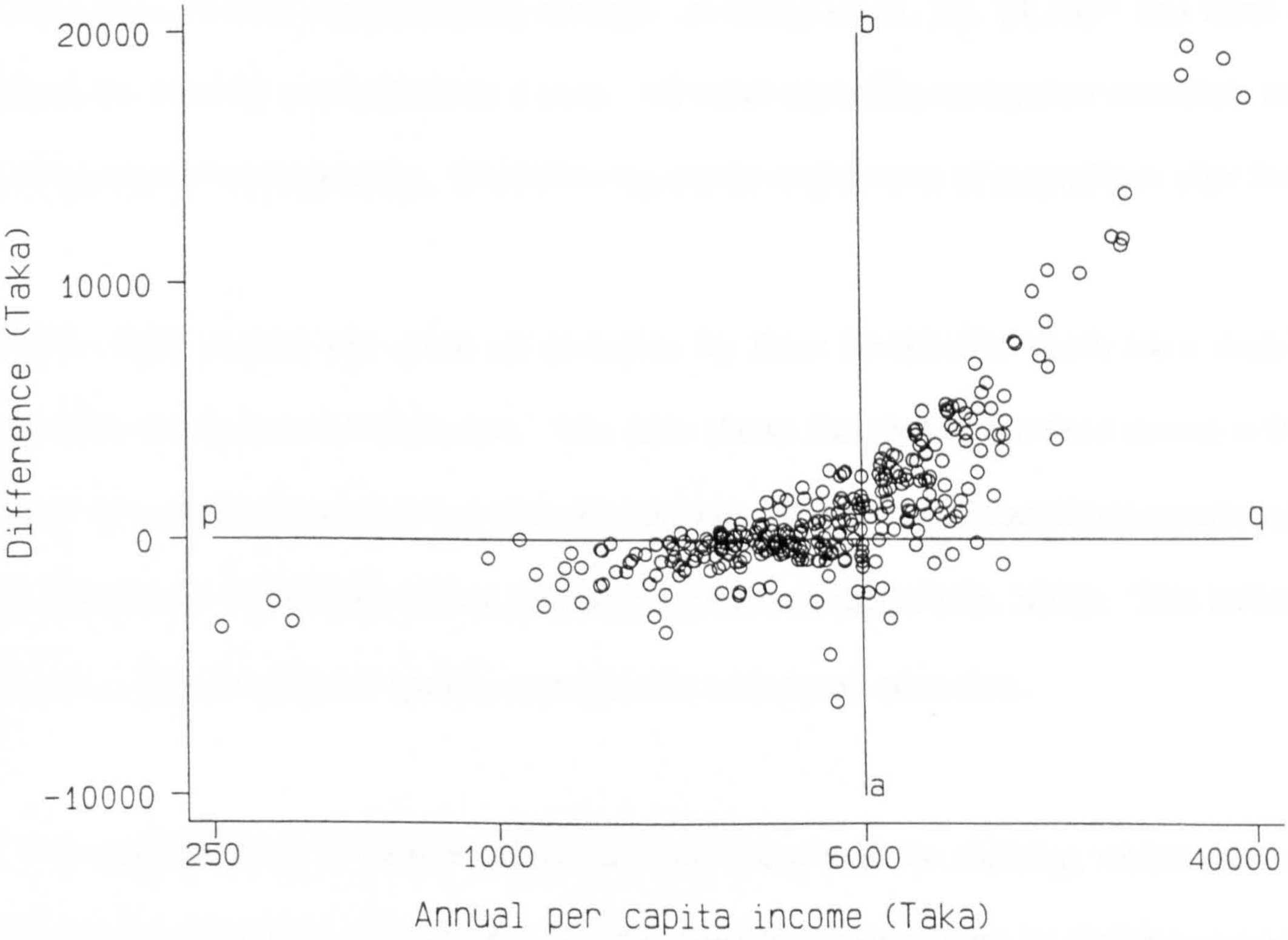


Figure 6.3

Number of Households who Spent Less, or More than their Visible Income

Figure 6.4 Difference between income and expenditure



be observed in the table that food is the most important consumption item, accounting for 75.32 percent of total expenditure on average. In actual terms, Tk. 24,300[17] was spent on average for food by a household in a year. All other expenditures together constitute only 24.67 percent of total spending. The following are the major items of expenditure after food.

- Only 6.52 percent was spent on education by those households which have students enroled in an educational institution. The table shows that during the field survey a little over 60 percent of households had student members. The average expenditure on education was found to be Taka 2200, with a very high standard deviation (Tk. 3600). This indicates that only a few households spend a considerable amount on education.

- The second highest household expenditure was found to be on clothing, which consumes 6.08 percent of the total expenditure. Average household expenditure on clothing was about Taka 2000, which is considered to be an extremely low figure for a household of 6 members (average).

- Transport cost in the rural areas of Bangladesh is generally low. People usually go to their work places on foot. They spend on transport only when they take a long journey. It has been found that on average 3.68 percent of the household expenditure goes on transport. Most of the rural rich have their own transport (bicycle or motor bike).

- One of the important items of expenditure is narcotics such as tobacco in various forms, betel leaf, areca nuts, etc. These including tea, as a beverage, accounted for 3.64 percent of

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[17]According to 1992 exchange rates Taka 24,300 was equivalent to £415.

the expenditure. About 89 percent of households spent something on these items.

- Health expenditure is low in Bangladesh. Nearly 98 percent of households spent some amount on health during the period under investigation but that represented only 2.87 percent of expenditure.

- One of the lowest percentages of expenditure went on housing and recreation. These respectively accounted for 1.9 and 1.25 percent of household expenditure. Although a large proportion of households (76.77 percent) spent on housing, the proportion which spent on recreation as extremely low (31.61 percent).

Three important observations can be made about this table (Table 6.14). First, the volume of expenditure on both total as well as individual items is quite low. Average total expenditure per household was calculated to be Taka 33,700 of which Taka 24,300 were spent on food. This low level of expenditure should be understood in the overall context of low levels of income and standard of living in rural areas. On the other hand, as also mentioned earlier, expenditure, particularly on food, does not obviously indicate exactly what is consumed. A substantial part of their food requirement is usually fulfilled from subsistence sources, which could not be recovered fully in these expenditure accounts. Second, high standard deviation figures for food and education expenditure indicate that there is a wide variation in the pattern of expenditure among households of various classes, especially income classes. And third, expenditure on housing shows a remarkably low figure. This is because of the fact that the initial construction cost of housing, which is quite a large amount, has been considered separately as a capital expenditure. In this table (Table

Table 6.14 Proportion of Annual Expenditure on various Household Items (n= 310)

(Figures are in 000 Taka unless otherwise indicated)

Heads of expenditure	Number of households	Mean expenditure ('000 Tk)	Standard deviation ('000 Tk)	Percent of total expense
Food	309 (99.68)	24.3	13.2	75.32
Clothes	306 (98.77)	2.1	1.7	6.08
Housing	238 (76.77)	0.6	0.7	1.90
Education	188 (60.64)	2.2	3.6	6.52
Health	302 (97.41)	0.9	1.1	2.87
Transport	263 (76.13)	1.2	1.6	3.68
Recreation	98 (31.61)	0.4	0.7	1.25
Pan/smoke/ drinks etc	276 (89.03)	1.2	1.4	3.64
Others	269 (86.77)	0.9	1.4	2.87
Total expenditure	310 (100.0)	33.7	30.9	100.0

Source : Field Survey, 1992

Percentages may not add up to 100 because of rounding. Figures in parentheses are percentages of total number of cases.

6.14) only the yearly repair costs were included.

Since the total household expenditure is dominated overwhelmingly by consumption expenditure, especially by food consumption, the demand for consumption items (consumer goods) appears to be a powerful inducing factor for economic growth. Demand for food, for example, is directly linked with agricultural production. Similarly, the non-food consumer items have some linkages with their respective industries. Therefore, linkages between consumption and various sectors of the economy are quite apparent. Apart from links between consumption and production, important linkages can also be found with production and the marketing of consumption goods. Any change in the consumption pattern obviously affects the production and marketing process. Thus, it can be argued that the market is an important mediating factor between consumption and production.

Economists have explained how the relationships between the production and marketing of consumer goods generate additional income and employment, particularly in the non-farm sector through a multiplier effect. Mellor in his *The New Economics of Growth* (1976) recognized the importance of inter-sectoral (industry) linkages in economic growth. Citing examples from India, Rangarajan (1982) and from Malaysia, Bale, Hazell and Slade (1982) showed how a unit of agricultural income (or growth in agriculture) induces an additional increment of income in non-farm sector and an additional growth of national income. Lin (1973) empirically measured three different linkage effects between industries in the context of Taiwan. Illustrating indices of these linkages and by ranking them in order of importance, he argues that any amount of final demand from consumers will generate further production, employment and income.

The argument here is that consumption expenditure (or consumption demands) by rural households is critically important in multiplying economic activities in a system. Since the proportion of expenditure on food items in rural Bangladesh is extremely high, the induced growth linkages will obviously have a profound impact on the agricultural sector. This can be evident from the overwhelming dominance of food cultivation by the farmers as described in Chapter 5. However, in the long run, with the pace of economic development, the proportion of expenditure on food will decrease, as is evident in most developed societies.

In the present study, an attempt has been made to examine whether expenditure on food, the lion's share of consumption expenditure, is inelastic or varies with the variation of factors like type of households' major occupation (farm, non-farm or mixed), income, ownership of land, educational attainment of household heads and by different villages. Among various types of households aggregate variation of expenditure is rather low. Mixed households spent less (76.78 percent) on food compared with farm and non-farm households. As the mixed households' income is higher than those of farm and non-farm, they can afford more spending on other non-food items. This indicates that income is an important factor which controls the expenditure pattern.

Table 6.15 shows the percentage share of household expenditure on food by types of household and income categories. The table clearly indicates that the share of expenditure on food goes down as households move up along the income scale in all three household categories: farm, non-farm and mixed. A similar pattern can be observed in Table 6.16 where the proportion of expenditure was examined by various land-owning groups of households. The table shows that landless households, whether they belong to farm, non-

Table: 6.15 Proportion of Total Expenditure Spent on Food by Types of Household and Income Categories

(in per cent)

Income Category[a]	Types of household		
	Farm	Mixed	Non-farm
Up to 15,000	81.79 (17)	81.78 (26)	81.38 (10)
15,001 - 30,000	79.68 (28)	79.88 (48)	79.54 (21)
30,001 -50,000	77.95 (12)	76.91 (61)	76.79 (11)
50,001 - 100,000	73.24 (6)	74.94 (45)	73.58 (8)
100,001 above	60.84 (2)	61.06 (13)	71.43 (2)
All category	78.74 (65)	76.78 (193)	78,09 (53)

Source: Field Survey, 1992

[a]Annual household income in Taka
Figures in parentheses indicate numbers of households.

Table: 6.16 Proportion of Total Expenditure on Food by Types of Household and Land Ownership Category

(in per cent)

Land ownership category (Figures in decimal)[a]	Household Type		
	Farm	Mixed	Non-farm
Absolutely landless[b] 0	79.89 (1)	80.17 (13)	80.48 (7)
Landless upto 50	81.36 (17)	80.26 (41)	78.25 (37)
Marginal farmer 51-250	78.99 (30)	77.56 (79)	76.43 (7)
Medium Farmer 251-750	77.70 (13)	74.91 (47)	67.01 (1)
Large farmer 751-1000	78.14 (1)	73.74 (7)	- (0)
Very large farmer 1001 and above	65.73 (3)	54.52 (6)	- (0)
All category	78.74 (65)	76.78 (193)	78.09 (53)

Source: Field Survey, 1992

Figures in parentheses are the number of cases.

[a]One acre of land = 100 decimals.

[b]The absolutely landless are those who do not own any cultivable land.

farm or mixed households, spent about 80 percent of their total expenditure on food. However, the proportion decreases as holding of land increases.

Apart from income and income generating variables such as land, a social variable, educational levels of household heads, was employed to examine whether this has any impact on food expenditure. The results are shown in Table 6.17. It clearly indicates that the lower the educational levels of household heads the higher the expenditure on food consumption. The heads of household who never attended any school spent about 80 percent of their total expenditure on food (Table 6.17). On the contrary, with the progressive attainments of educational levels by heads of household, the share of food expenditure goes gradually down.

From the above discussions, it is possible to observe certain patterns in the behaviour of household expenditure in rural areas. First, income has been found to be the most important determinant of expenditure. As income goes up, so does the level of expenditure, but the proportion of expenditure in total income goes down (Figure 6.5-a and b). It can, therefore, be mentioned that the households which spent a lower portion of their income can have a greater propensity to save for further investment. Second, when consumption expenditure, both total and per capita, increases, the percentage share of expenditure on food decreases (Fig. 6.6-a), but per capita expenditure on food increases (Figure 6.6-b). Therefore, expenditure on food (as well as on other items) is found to be elastic on several socio-economic conditions, like ownership pattern of land, literacy, occupational pattern and linkages with towns and cities.

The consumption pattern, particularly the consumption of food, as revealed in this study,

Table: 6.17 Proportion of Total Expenditure Spent on Food by Types of Household and Educational Attainment of the Head of Households

(in per cent)

Level of education household heads	Type of household			Row total
	Farm	Mixed	Non-fram	
Never attended school	80.11 (25)	79.62 (53)	79.21 (22)	79.65 (100)
Incomplete primary	79.02 (21)	77.63 (44)	78.11 (16)	78.09 (81)
Completed primary	79.77 (7)	77.12 (21)	76.52 (5)	77.59 (33)
Secondary level	73.39 (10)	75.32 (32)	76.16 (6)	74.45 (48)
Obtained secondary certificate (SSC)	76.80 (2)	75.58 (20)	83.36 (1)	73.66 (23)
Above SSC	- (0)	71.00 (23)	74.00 (2)	71.61 (25)

Source: Field Survey, 1992

Figures in parentheses are the number of cases.

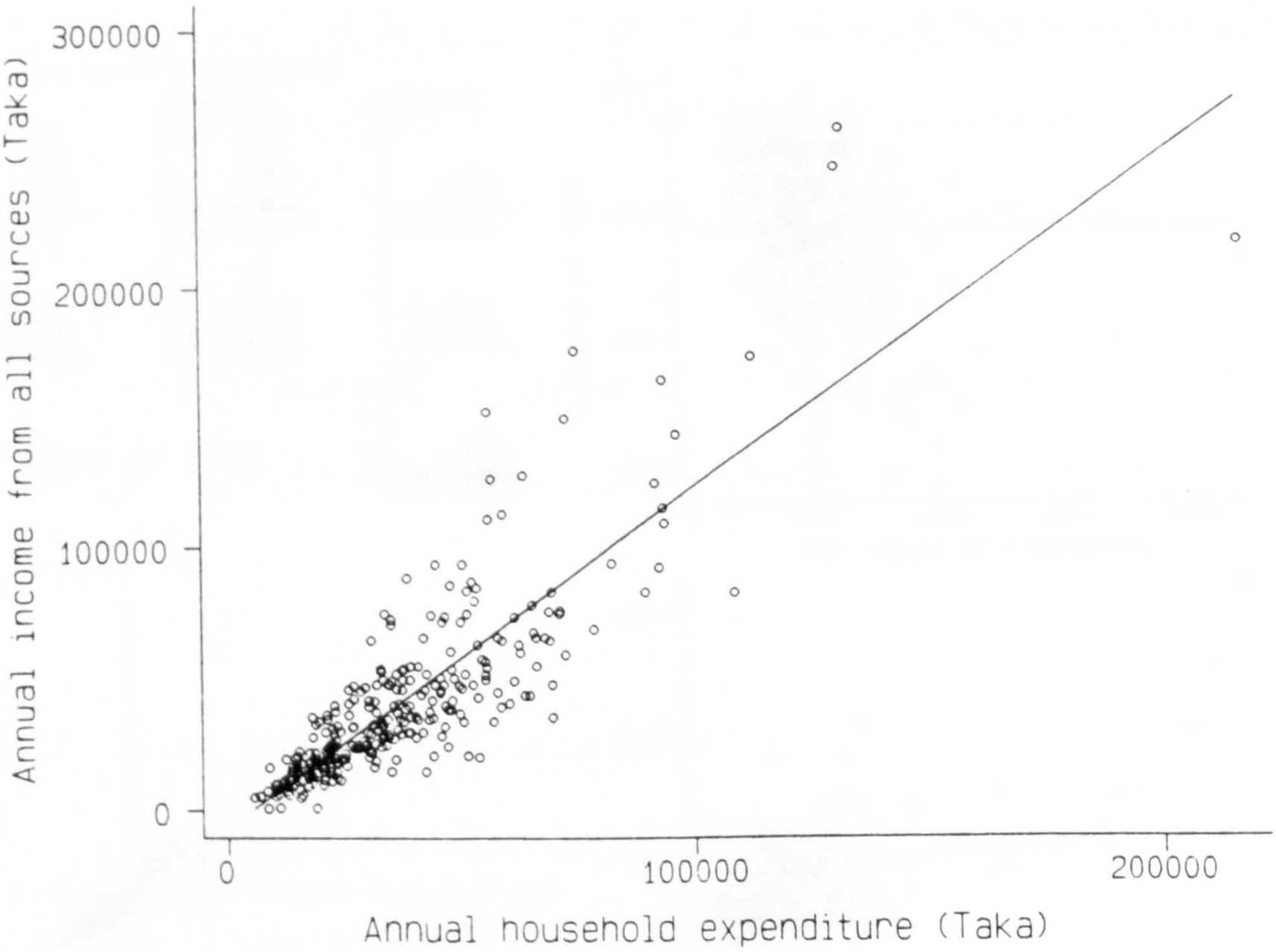


Figure 6.5a Relationship between Income and Expenditure of Rural Households

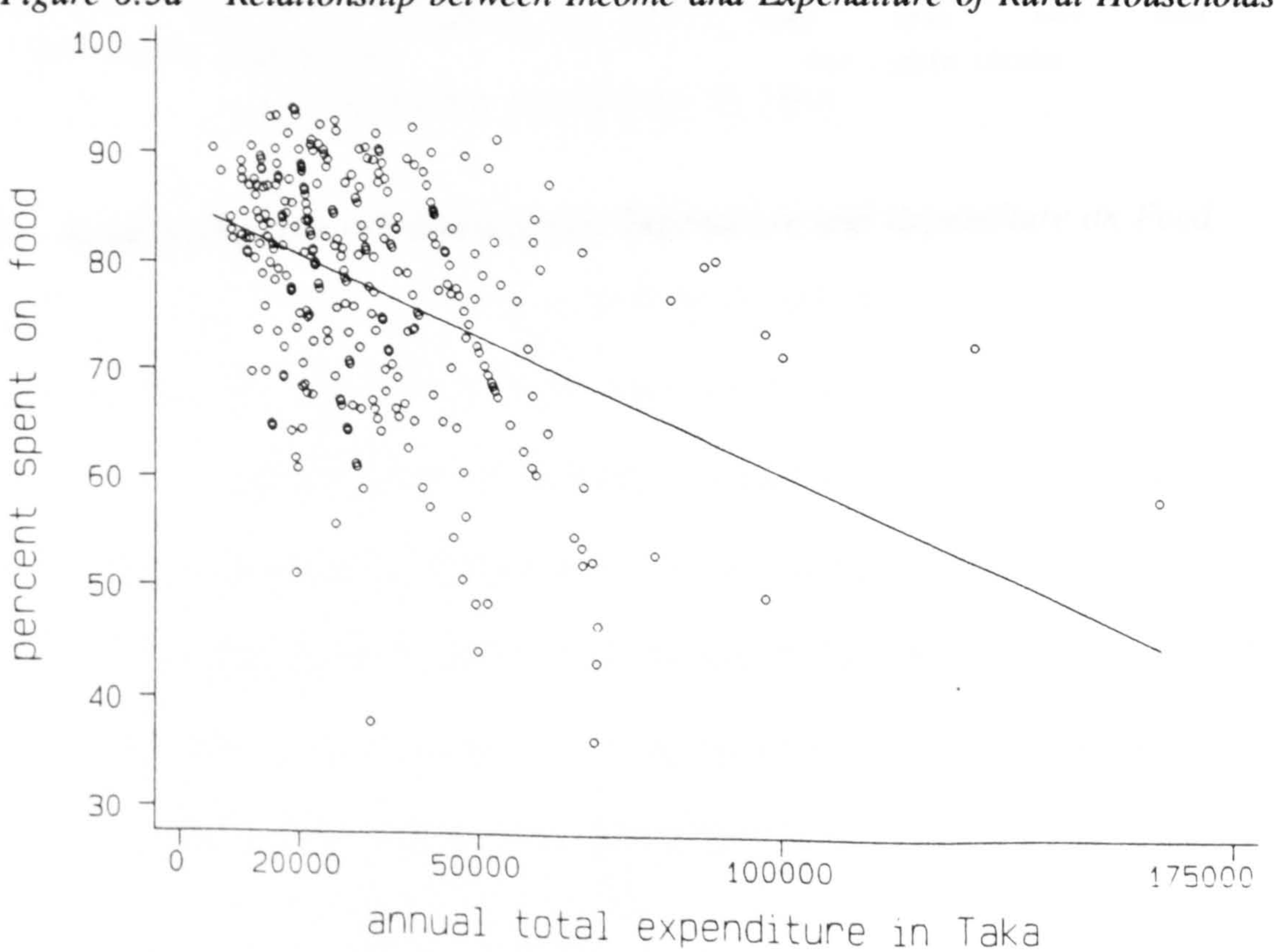


Figure 6.5b Relationship between Total Household Expenditure and Proportion Spent on Food

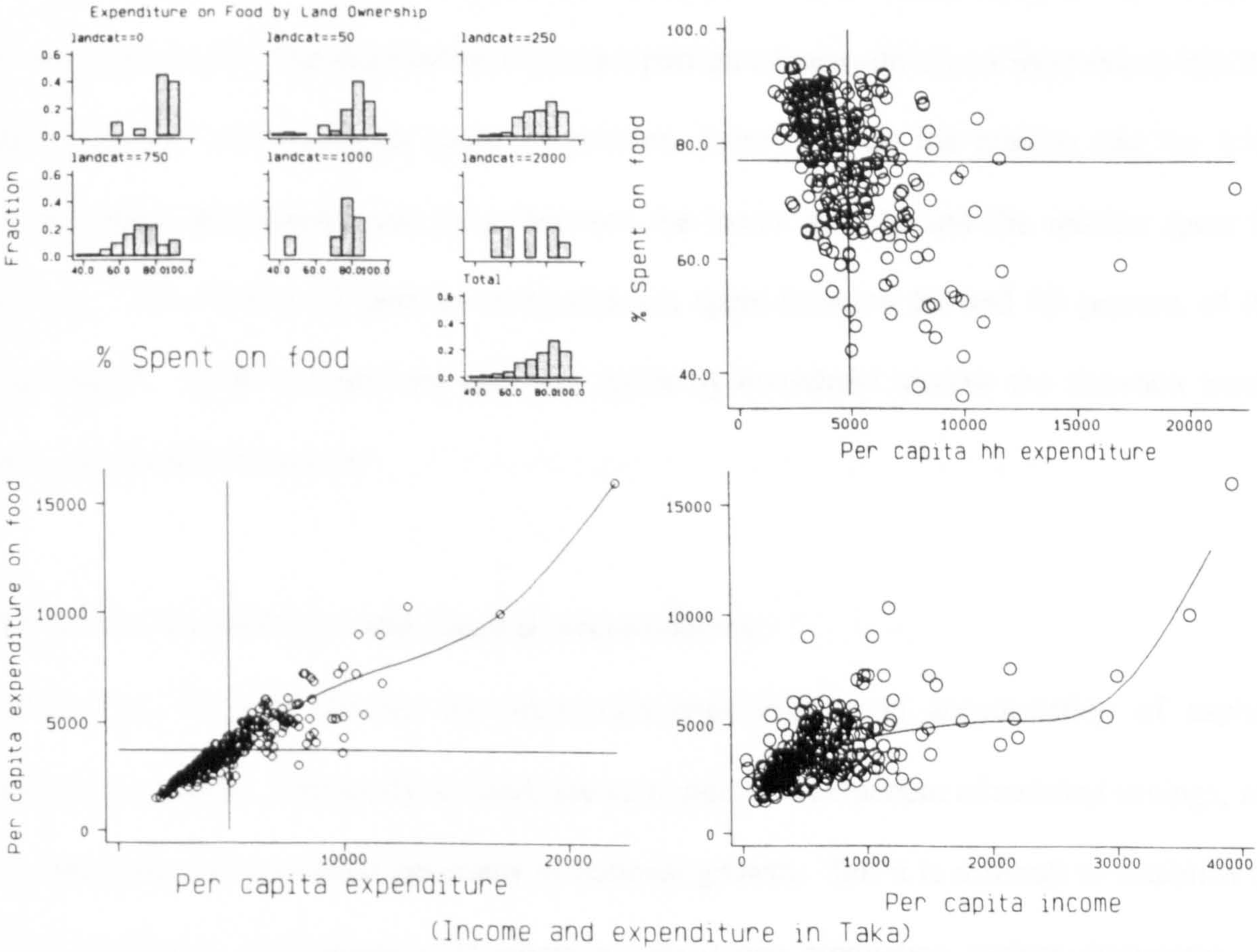


Figure 6.6 Relationship between Consumption Expenditure and Expenditure on Food

does not support Lipton's (1982) irreducible 20 percent of the family income for non food items (Figure 6.5). The distribution of the proportion of expenditure on food shows that the top 25 percent of households spent 70 percent, those between the median and the third quartile spent 80 percent, and those between the lower quartile and the median spent 86 percent. The bottom 25 percent of households spent between 87 and 93 percent of the expenditure. If the calculations had been made by household income the situation would have appeared even worse.

Production Expenditure and Capital Accumulation

Savings are the key element for production expenditure and accumulation of capital. Household savings, if properly utilized, are an important component of national savings, and for that matter an important generator of national growth. But it is difficult to establish the exact savings of rural households where a subsistence production system dominates. A conventional way of measuring household savings is the deduction of current consumption expenditure from income.[18] This simplistic procedure is not, however, very revealing. Several problems have been encountered to this end. First, as also mentioned earlier, a substantial part of most rural households' income is invisible. This does not appear in counting income and expenditure, but plays an important rôle in the household economy. Second, this procedure does not take account of the change in the value of household assets generated in the process of household economy although this is considered to be an important criterion for defining savings (Ahmed and Hossain 1990).[19]

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[18]Since income is consumption plus savings, savings are therefore income minus consumption.

[19]The savings of a household can alternately be defined as the change in net worth and computed as the difference between the change in the value of assets and the change in liabilities.

Third, non-monetary investments, particularly in agriculture, dominate all rural households in Bangladesh. The household labour force engaged in agriculture (and also in other activities), and household resources such as livestock which is used in ploughing land, are important investments, but they are extremely difficult to account for in monetary terms. The present study estimates that about half of the current expenditure in agriculture is non-monetary, although it varies among households of various income classes. The proportion of non-monetary expenditure is higher among the lower income groups and vice versa.

As discussed earlier, on average 17 percent of the household income was underestimated. If the savings rate is calculated on the basis of average income, it stands at about 10.6 percent. However, since expenditure is usually considered a better indicator of income, the savings rate based on expenditure is estimated to be about 12 percent. The most significant implication of this analysis of average savings rate is the distribution of savings among rural households. About 51 percent of the households are found to have negative savings. Negative savings are not limited to the lower income households, but distributed among all income quartiles.

Current Production Expenditure in Agriculture

The average operational cost of agriculture per household is calculated to be only Tk. 3,572, with a median of Tk. 1,700. The quartile distribution shows that households in the first quartile did not spend anything on agriculture. This is probably because they do not own land, and hence do not spend on agriculture; or the size of holding is so small that family labour and resources are enough to meet requirements. Households in the third quartile spent up to Tk. 5,000, while the top 25 percent spent between Tk. 5,000 and 45,000. On average

about 9 percent of household income was spent on cultivation. Household income is the most important explanatory variable for expenditure in agriculture. Figure 6.7 shows that expenditure on agriculture increases sharply among the higher income classes. The ownership of land also explains the nature of expenditure on agriculture.

Capital Investment

The investment behaviour of a household is an important aspect of its household economy. From this behaviour, it is possible to know the nature of economic and social interaction of a household with other socio-economic factors. Capital investment is defined here as investment of money which gives an opportunity to generate new sources of income or to enhance the social status of a household. Current expenditure on agriculture has been excluded from this definition. This demarcation between current expenditure on agriculture and capital investment is, however, arbitrary. Buying land and bovines, or going abroad for employment, for example, involves a huge amount of investment, but in return they can open a new dimension of household income. Capital expenditure may not always be for production or income; many non-productive (but perhaps capital forming) investments, like housing and marriage ceremonies are also included in capital investment.

Out of 310 households, 228 (73.5 percent) were found who had made capital investments during the last six years.[20] Of these, 142 households (46 percent) had made an investment in a single year (1991), while during the previous five years (1985-90) the number of investing households was 169 (54.5 percent). Few households, 42 (18.42 percent), reported

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[20]Respondents were asked whether they made any investment during three clearly defined periods; last year (1991), between 1985 and 1990, and between 1980 and 1985.

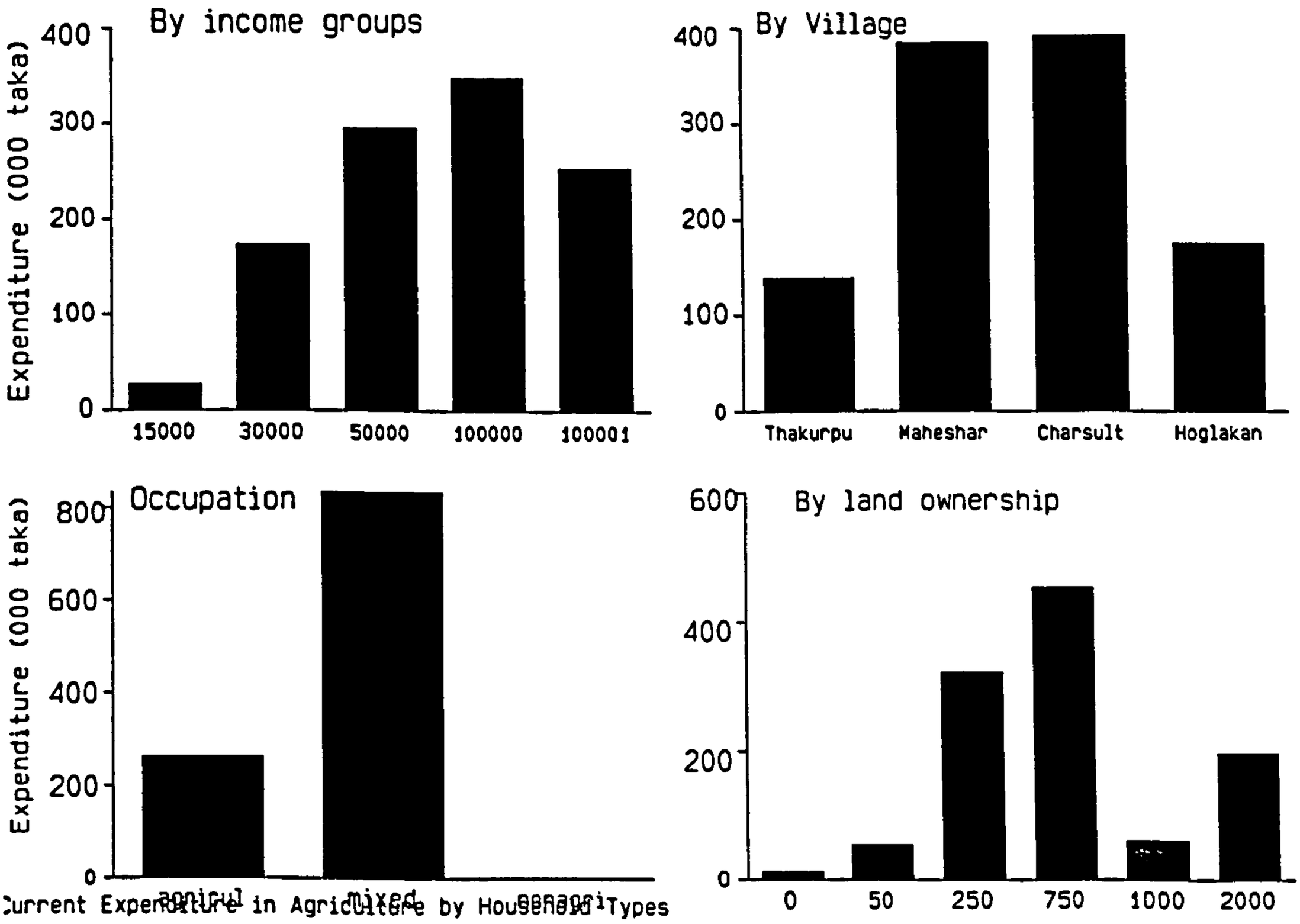


Figure 6.7 Current Expenditure on Agriculture

that they had invested in the period between 1980 and 1985 also. This does not mean this period was economically unimportant. It was rather due to inadequate recording of investment information[21] and 1980-85 has therefore not been shown in the table (Table 6.18).

Areas of Investment: Table 6.18 shows the sectors where investments were made. The largest number of households (31.51 percent) made capital investments in housing during the whole period under investigation (1985-1991) followed by land purchase. Housing, in fact, is the most important sector where rural people of Bangladesh often invest money. This is primarily because of recurrent natural disasters like floods and cyclones in the country which devastate housing and other sectors very badly. In order to reconstruct their devastated houses, most poor people are compelled to invest in housing. Second, housing conditions reflect the economic and social status of a household. With economic success, the people of rural areas try to reshape their housing conditions to enhance their social status.

As a single area of investment, land is second only to housing. Like housing, land is more than a means of survival to many rural people. With the status associated with land ownership, rich people enhance their prestige and dominate not only economically, but also socially and politically. Out of 310 households under present investigation, only 30 were found who had purchased land during this six year period. If only investing households are considered, the proportion of land purchasing households goes up to 14.47 percent (Table 6.18).

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[21]Many households found it difficult to recollect details of their investments during 1980-85 period. On the other hand, to some newly formed households, the question of investment in this period was not even applicable.

Table 6.18 Areas of Investments and Involvement of Rural Households between 1985 and 1991 (n= 228)*

Areas of investment Expenditure	Number of households		
	1991	Share of investment in 1991 (%)*	1985-91
Agriculture	6 (4.23)	2.25	13 (4.18)
Housing	44 (30.99)	34.21	98 (31.51)
Land purchase	22 (15.49)	20.07	45 (14.47)
Business/ trade	18 (12.68)	6.67	39 (12.54)
Wedding/ marriage	14 (9.86)	11.65	22 (7.07)
Buying bovines	13 (9.15)	4.97	32 (10.28)
Renting land	7 (4.93)	1.98	12 (3.85)
Cottage industry	5 (3.52)	2.90	7 (2.25)
Buying rickshaw	3 (2.11)	0.50	8 (2.57)
Shallow tubewell	3 (2.11)	4.15	6 (1.93)
Going abroad	2 (1.41)	8.52	6 (1.93)
Fixed deposit	1 (0.70)	0.20	5 (1.60)
Others	4 (2.80)	1.47	18 (5.87)
Total households	142 (100.00)	99.54	311 (100.00)

Source: Field Survey, 1992.

Figures in parentheses show percentages of who invested during the period.

*The share of investment has been calculated from the total investment by all households.

Agriculture, as an area of capital investment, was found not to be very attractive.[22] Only 4.18 percent of investing households (228) made an investment in this sector. If the share of agricultural investment in total investment is considered, it shows a more dismal picture. Only 2.25 percent of the total amount of investment in 1991 was used in agriculture. However, if investment in livestock, renting land and purchasing irrigation equipment such as a pump machine or a tubewell are included, its share rises to 13.35 percent of the total value of investment in the same year. The proportion of households which made an investment in agriculture is higher (20 percent) than its share (13.35 percent) in the total amount of investment. This indicates that the size of investment in agriculture is proportionately smaller.

Compared with agriculture, investment in the non-agricultural sector is found to be higher.[23] Of the total amount invested in 1991, one fifth (20.26 percent) was shared by non-farm investment. Within this sector, the share of trade and business was 6.67 percent. Although only two households invested money in sending people abroad, their share in the total investment is about 8.5 percent. Investment in industry is found to be quite low. In 1991, only five households invested in small and cottage industry and their share in the total investment was 2.90 percent.

Sources of Money for Investment

The sources of investments were categorized as own sources, credit and mixed (own plus

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[22]The current costs of agriculture (for seeds, labour and inputs etc) were excluded from capital investment. Investment in agriculture, therefore, includes high yielding cultivation with irrigation facilities which is quite capital-intensive.

[23]The non-agricultural sector includes trade and business, industry, going abroad for employment, buying a rickshaw and a fixed deposit in commercial banks for interest, etc..

credit). Own sources include the accumulation of money from own earnings, remittances from outside the study villages, and the sale of assets. Borrowing from parents and in-laws was also considered as an own source, if the money was not refunded. On the other hand, credit is defined as borrowed money from either institutional or non-institutional sources, which has to be refunded.

Half (50.43 percent) of the total 228 households, which had made a capital investment, accumulated money for investment from their own sources without any borrowing. About 9 percent of households borrowed credit and did not use their own sources in an investment they made. On the other hand, 92 households (40.35 percent) used both sources.

Table 6.19 shows the total amount of money invested by detailed categories of sources. It can be observed in the table that 73 percent of the total amount invested during 1985-91 came from own sources. Among the own sources, household earnings covered more than half (52.36 percent) of the total amount (Tk. 5151.08 million). Remittances contributed about 12 percent, while 7.6 percent of the invested money was managed by selling assets (land or livestock).

Credit as a whole contributed to a little over a quarter of the total investment (26.96 percent). The share of institutional credit was found to be 17.4 percent and about 8 percent was generated from non-institutional credits. The detailed breakdown of sources of credit is shown in Table 6.19, which indicates that institutional credit in general, and bank loans in particular, dominate credit borrowing.

Table: 6.19 Pattern and Sources of Capital Investment in the Rural Areas

Sources by categories	Figures in million Taka	Proportion in percent[c]
a. Own sources	**3762.43**	**73.04**
From own earnings	2697.28	52.36
Remittances	615.10	11.94
Selling assets	391.35	7.60
Parents/ father inlaws	58.70	1.14
b. Credit/ borrowing	**1388.65**	**26.95**
Institutional credit	899.80	17.46
Banks[a]	891.80	17.31
NGOs[b]	8.00	0.15
Non-institutional loan	411.26	7.98
Relatives	201.90	3.92
Neighbour	116.90	2.27
Money lender	16.19	0.31
Employer	14.00	0.27
Other sources	62.25	1.21

Source: Field Survey, 1992.

[a]Banks include commercial banks, Krishi (agricultural) banks, Grameen Bank and Co-operative banks.
[b]One loan-giving NGO was found in one of the study villages, namely BRAC.
[c]Totals may not add up to 100 because of rounding.

Table: 6.20 Some Basic Facts about Rural Credit Markets

Description of items	Values
Amount of total credit borrowed during last ten years (000 taka)	1338.65
Borrowing households (number)	113
Proportion of households taking[a] loan (percent)	49.56
Average amount of loan per borrowing households (taka)	12288.93
Average borrowing over all households[b] (taka)	4479.51
Proportion of credit in the total investment (percent)	25.45
Proportion of institutional credit[c] in the total credit borrowed (percent)	64.80
Share of non-institutional credit (percent)	29.61
Proportion of households borrowed among all households (percent)	36.45

Source: Computed from Field Survey (1992) data.

[a]Proportion has been calculated from households which made capital investment.
[b]All households include those that did not borrow.
[c]Institutional credit means credit from formal loan-giving agencies like banks, co-operatives and NGOs, etc..

The table 6.20 shows some of the basic features of the credit market in the study area. Out of 228 study households, 113 households used credit. The proportion of households which took a loan is 49.56 percent, while the proportion among all households (310) is 36 percent. The average size of the credit was calculated to be Tk. 12,288 per borrowing household. The size among all households studied was only Tk. 4479. Although the proportion of institutional credit in the total investment was about 17 percent, it occupies about two thirds (64.45 percent) of the total amount borrowed.

Impact of Rural-Urban Linkages on Rural Household Economy

The linkages between rural and urban areas, through which they interact, are vital to understand the dynamics of regional economy and development. The linkages or interactions generate impulses for economic growth by means of a variety of complex process (Bendavid-val 1983). The main concerns of linkage studies are to find actual and potential flows of people and goods and services between rural and urban areas (or between regions) which can benefit the economic condition of the local region. The types and nature of various kinds of linkages have been discussed already in Chapter One. This chapter has highlighted the nature of income and employment linkages between urban and rural areas.

The flow of income directly from urban centres and other non-agricultural activities to rural areas in general and to households in particular, provided an interesting insight into the dynamics of rural-urban interactions in the study region. To this end, all rural households were divided into four groups. The first is those households which derive all their income from within the villages. The households of this group do not have any of their household members working in either towns or rural market places. Therefore, these households were

out of any direct link with urban centres for cash flow to their households. The second group of households had income earning members with one foot in rural areas and the other in the urban centres. The people of this category work at both places and therefore had cash flow from villages as well as from urban places. The third group of households had direct income earning links with rural market places, but not with designated urban centres. The fourth group of households was directly linked with urban centres at various levels of the hierarchy, as they derived income from those places[24].

The distribution of households among these four categories is shown in Table 6.21.[25] The groups of households are mutually exclusive and all of them are based in rural areas. It has been found that out of 310 rural households, 52 (16.77 percent) did not derive any income from rural areas, although they lived there. On the other hand, there were 258 (83.22 percent) households which had at least one member who earned income from within the villages. The table shows that 45.48 percent of the households had only rural-based income and the rest of the 54.52 percent of them were either fully (16.77 percent) or partially (37.75 percent) dependent on urban places or on rural market centres.

The distribution of the above groups of households among four study villages is shown in Table 6.22. It can be observed in this table that the distribution of households is not uniform

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[24]The third and fourth groups of households may or may not have members of their households working in the villages.

[25]An elimination procedure is followed in this classification to make the groups of households mutually exclusive. For example, a household with one of its members working in the urban realm is considered as linked with urban centres, irrespective of considering the other members' work places. Let us consider a household with three working members. The first member, usually the head, works in the village in the agricultural sector. The second member works in a local market centre as a trader. The third member is a clerk in an urban place. In this situation, the household is classified as linked with an urban area, and in the absence of the third member, it would have been classified as linked with market centres.

Table 6.21 The Places where the Working Members of the Rural Households Derive Income

Description of work places	Number of households	Percent
Group A No members working in either rural market placaes or urban centres	141	45.48
Group B Working member/s work in urban centres as well as in rural areas	34	10.97
Group C At least one member working in rural market places	48	15.48
Group D At least one member working in urban centres	87	28.06
All households	310	100.00

Source: Field Survey, 1992

(A) These households are purely rural based, as none of the working members from these households earned income from either any urban place or rural markets.

(B) Members from these households work in both, urban and rural areas. There is no division of labour among the members of these households.

(C) At least one member from these households work in rural market places as a full-time worker, and no-one from these households earns from an urban centre.

(D) At least one member is a full-time worker in an urban place. Other members can be found in either rural market places or in villages (or in both places).

There are 258 (83.22 percent) households which have at least one member working in the village. On the other hand, 52 (16.77 percent) households were found in the four study villages which do not have any of their members working in the village.

and does not suggest the same pattern. The households of two villages, Thakurpur and Hoglakandi, were more involved in activities of rural market places and urban centres than the other two villages, Maheswardi and Char Sultanpur. Chi-square statistics show a significant association between villages and types of work places. Two factors can explain this association. First, the proximity of the location of market centres and urban places to the villages. Thakurpur and Hoglakandi are located within 2 kilometres respectively of an urban place and market centres. The table shows that more than 60 percent of the households of these villages were involved with the market centres. While in the other two villages, more than half of the households were involved absolutely in rural-agricultural activities, and they were also living far away from the centres. Second, the scale of economic development and ownership pattern of resources can also provide a meaningful explanation in the pattern of association. As mentioned earlier, Maheshwardi and Char Sultanpur are developed villages at least in terms of resources, and away from towns, yet more than 40 percent of their households are involved in urban places.

The above analysis of the linkages of rural households with urban places and rural market centres gives, however, only a partial picture of the reality of linkages. It is not clear in the above analyses how many or what proportion of the rural household members were actually involved in urban activities. Out of 606 (39.89 percent) persons, from 310 households, gainfully engaged in economic activities, 364 (60.06 percent) were involved in rural based activities, 8 percent of them work in both villages and urban places, 13 percent in the market centres and about 19 percent in various urban places. If two tables are compared (Table 6.21 and 6.22), the pattern of linkages appears to be variable. In Table 6.21, the proportion of households engaged in activities only within rural areas was found to be 45.48 percent, while

Table 6.22 Distribution of Households by Villages and by Pattern of Rural-Urban Linkages

Name of villages	Rural-urban linkages by employment				All households
	No links	Village & towns	Market place	Urban centres	
Thakurpur	30 (39.47)	15 (19.74)	6 (7.89)	25 (32.89)	76 (100.00)
Maheshwardi	45 (56.96)	5 (6.33)	0 -	29 (36.71)	75 (100.00)
Char Sultanpur	40 (51.95)	3 (3.90)	13 (16.88)	21 (27.27)	77 (100.00)
Hoglakandi	26 (33.33)	11 (14.11)	29 (37.18)	12 (15.38)	78 (100.00)
All villages	141 (45.48)	34 (10.97)	48 (15.48)	87 (28.06)	310 (100.00)

Chi-square = (df 9) 63.31; pr = 0.000, i.e. <0.001.
Source: Field Survey, 1992.
Figures in parentheses show percentages.

Table 6.23 Distribution of Households by Household Types and by Rural-urban Linkages

Household types by main occupation	Pattern of rural-urban Linkages				Row Total
	No links	Village & towns	Market centres	Urban Places	
Agricultural	60 (92.31)	3 (4.62)	0 -	2 (3.08)	65 (100.00)
Mixed	72 (37.31)	22 (11.40)	32 (16.58)	67 (34.72)	193 (100.00)
Non-agricultural	9 (17.31)	9 (17.31)	16 (30.77)	18 (34.62)	52 (100.00)
Total	141 (45.48)	34 (10.97)	48 (15.48)	87 (28.06)	310 (100.00)

Chi-square (6) = 83.93; pr = 0.000, i.e. <0.001.
Source: Field Survey, 1992.
Figures in parentheses indicate numbers.

in Table 6.23, the proportion of working members in the same activities was 60 percent. This is because of the fact that more of the household workers were involved in rural based activities than the number of households. The number of households linked with urban places was found to be more because, if a single member of a household works in urban places, the household to which this member belongs is considered to be linked with urban places.

The distribution of working members among the four locations of work shows a differential pattern between heads of households and other working members. The proportion of household heads working in the villages (68.13 percent) was found to be more than that of the other working members (52. 41). On the other hand, 27.65 percent of non-head working members work in urban places compared with only 9.49 percent of heads of household. Even in the rural market places, the proportion of non-head working members was higher (14.47) than that of household heads. This indicates that the additional working members were surplus in the family farms and, therefore, the propensity for taking urban oriented activities was higher among them as a group.

It has already been indicated that about 40 percent of the working members were found working outside their villages in the urban type of non-farm activities. The actual location of their work is shown in Table 6.24b. The rural market centres contained the largest proportion (32.64 percent) of rural non-farm working people, followed by those who worked in both places, rural as well as urban. In fact, these dual working people used the nearest towns, i.e., mainly Upazila centres. Therefore, although the Upazila centres apparently show a low figure (9.91 percent) as employment centres for the rural unemployed, in reality,

their rôle is more significant. The important findings with regard to the rôle of towns as centres of employment is that Faridpur, being a medium-sized town, absorbed a very small number of unemployed from the study villages (4.13 percent). Contrary to this, Dhaka city, and other neighbouring towns together provided more employment opportunities than Faridpur. Dhaka alone, being a distant metropolis, provided employment opportunities for 17 percent of the non-farm working people from the four study villages. About a similar number of job opportunities were given by other neighbouring towns also.

It can now clearly be observed from the above discussion that, as work places for rural people, although rural areas still accommodate the majority of working people, urban centres and rural market places also play a significant rôle. The towns which are close to the rural areas, such as Upazila towns including rural market places, were found as providers of more employment opportunities than other distant cities. But as a single city, Dhaka's rôle is also important as a work place of rural working people. The following few pages compare where rural households reaped the greater economic benefits, the rural or urban sectors.

Impact of Linkages on Income

It is clear from the above discussions that about 40 percent of households have direct income and employment linkages with urban places of various categories and 15 percent of them were linked with rural market centres. It has also been discussed whether the linkages vary among different villages, occupational groups, income classes and land ownership categories. In this section, an attempt will be made to examine whether the linkages between rural and urban areas had any influence on household income. The influence on income is measured by the nature of linkages among the households of different villages, occupation groups,

Table 6.24 Distribution of Household Members who are Gainfully Employed in Income Earning Activities by Rural-Urban Linkages

Places of employment	Heads of households	Other members	All members
Villages	201 (68.13)	163 (52.41)	364 (60.06)
Villgages and towns	32 (10.85)	17 (5.47)	49 (8.08)
Market places	34 (11.52)	45 (14.47)	79 (13.03)
Urban centres	28 (9.49)	86 (27.65)	114 (18.81)
Total	295 (100.0)	311 (100.0)	606 (100.0)

Source: Field Survey, 1992
Figures in parentheses show pecentages.

Table 6.24b Distribution of Household Members who Work in Towns and Market Places by Types Urban Centres

Names and Types of urban places	Number of working members	Percent
Rural market places	79	32.64
Villages and towns	49	20.25
Upazila/ Thana towns	24	9.91
Faridpur town	10	4.13
Dhaka city	42	17.35
Other towns and cities	38	15.70
Total	242	100.0

Source: Field Survey, 1992

ownership patterns of land, and finally, among some selected sources of income.

First, the distribution of the average annual household income of the four individual villages is cross-examined by different kinds of rural-urban linkages. Second, the variations in income is calculated in terms of percentages among the households of different categories. Chi-square statistics show that this variation in income of different villages and the effect of linkages is quite significantly associated between rows and columns. The average household income derived from within the rural areas shows little variation among villages except in Char Sultanpur (Table 6.25). If the income of those households whose members work at both places, rural as well as urban, is compared with those derived only within rural areas, it shows a lower level of income in all four villages. Even the income of those households which are linked with rural market places also shows a lower level of income, except in Hoglakandi, where they derive 3 percent higher income than those derived within the other villages. But the income of those households which are linked with urban places shows higher levels of income in all four villages. Table 6.25 shows that the range of variation extends from about 30 percent (Hoglakandi) to about 66 percent (Thakurpur).

In Table 6.25, two distinct patterns are apparently discernible: first, the variation of income among the villages; and second, the variation of income among the households having different linkages. In the previous discussion, Maheswardi and Char Sultanpur were considered as developed villages and hence the average household income in these villages is higher.

The households linked with urban centres are economically in a better position than those

which derive income from within the villages. But those linked with rural market places, and who work in both urban and rural areas, were found in a worse condition in terms of income level. Several explanations can be put forward in this connection. The landless rural households, which produce a surplus labour force in the rural agricultural sector, were found to be economically most vulnerable. This group of households are in the primary stage of being integrated with non-farm activities, and most often work in both farm and non-farm sectors. Because of their condition of landlessness and low levels of skill they are compelled to be absorbed in the urban informal sector activities without having a division of labour among them.

On the other hand, those who are economically linked with the urban sector enjoy better income irrespective of what resources they have at the rural end. All four villages show that household income is higher if they are linked with urban centres, although the range of income varies from village to village. It can be observed in Table 6.25 that the households of Thakurpur that were linked mainly with urban centres had an average income 66.75 percent higher than those of Thakurpur that derive income from within rural areas. Hoglakandi, although a resource-poor village, derives better income from market places. This is because of a developed market centre which has several industries located very close to this village. The raw materials of these industries are supplied from surrounding villages and hence the village households also get a better income range.

Comparing Maheshwardi and Char Sultanpur, although both categorised as developed villages, we see that the former seems to be more disadvantaged probably because the village is isolated from market places and urban centres. The households of Maheshwardi, that are

Table 6.25 Effect of Rural-Urban Linkages on Avrage Household Income by Villages (income in Taka)

Name of Villages	Income from village (Group A)[a]	Income from village & towns (Group B)	Income from market place (Group C)	Income from urban centres (Group D)
a	b	c	d	e
Thakurpur	29,962	21,610 (-27.87)	21,660 (26.57)	49,964 (66.75)
Maheshwrdi	32,947	21,660 (-34.25)	-	49,493 (50.22)
Char Sultanpur	47,404	30,333 (-36.01)	41,192 (13.10)	68,892 (45.32)
Hoglakandi	35,625	28,473 (-20.07)	36,845 (3.42)	46,046 (29.25)

Source: Field Survey, 1992

[a]See Table 6.21 for the classification of household groups.

linked with urban places (most of which are in the large towns) derive a 50 percent higher income than their counterpart households earn from within rural areas. Char Sultanpur, on the other hand, has received better income from rural as well as urban places (Table 6.25).

The impact of rural-urban linkages on income among various villages shows a differential pattern with a clear indication that income and employment linkages of households with urban places enhances household income. Although some explanations have been given as to why income varies among different villages, it is not yet clear which section of the rural people benefits most from rural-urban linkages. Table 6.26 demonstrates the impact of linkages among various land ownership categories. It has already been discussed that the ownership of land has a profound impact on income. In Table 6.26, it is clearly shown that household income sharply increases with the increase of ownership of land among the rural based income earning households (col.b). With some exceptions, a similar pattern of income can be observed among the households which were linked with urban as well as rural market centres. But the remarkable difference among the two groups of households (those without linkages and those that have linkages) is that the average income is much higher among those who have linkages. Second, the differences of income between these two groups of households are significantly higher among landless categories than among large landowners. Several important features are discernible in this table (Table 6.26). The income of the landless households is several times higher among those which are linked with urban places and rural market centres. This indicates that without urban-based employment and income the landless group hardly can survive, i.e., urban employment opportunities are crucial for them. On the other hand, the large landowners, although they also derived much of their income from within the villages, yet they enhanced that income by having employment and

Table 6.26 Impact of Rural-Urban Link on Average Household Income by Land Ownership Categories

(income in Taka)

Land owned by households (in decimals)[1]	Income only from village n=141	Income from village and towns n=34	Income from market places n=48	Income from urban centres n=87
a	b	c	d	e
0[a]	9,767	8,260 (-15.42)	33,000 (237.87)	37,150 (280.36)
Up to 50	17,140	21,321 (24.39)	29,795 (73.83)	30,400 (77.36)
51 to 250	31,431	35,607 (13.28)	39,322 (25.10)	45,416 (44.49)
251 to 750	49,942	47,000 (-5.89)	54,634 (9.39)	88,797 (77.80)
751 to 1000	104,500	-	64,100 (-38.66)	67,933 (-34.99)
1001 and above	152,895	-	-	167,000 (9.22)

Source: Field Survey. 1992

[1]An acre is equal to 100 decimal.
[a]Households with no cultivable land
Figures in parentheses show percentage difference of income derived from village (col. b)
Difference= {[(c/d/e-b)/b]*100}

income earning linkages with urban places as well as with market centres. But the difference of income between the two groups decreases as the size of land holding increases.

The above discussions clearly demonstrate that the ownership pattern of resources, particularly of land, is the most important factor in explaining household income. At this point, it is necessary to go a bit further as to how much the land can explain the variance of income of various categories of households. The contribution of land to the total household income is estimated by the following regression equation:

$$Total\ income\ (y) = a + bx$$

(where x is the independent variable, and a and b are constants)

The regression statistics in table (Table 6.27) show that the total land owned by the households controls about 60 percent of the income of those (households) which earn only from villages. This seems obvious because these households were mainly dependent on land and did not have any link with urban based activities or income. About 40 percent of variance of the income of the households linked with urban places can be accounted for by regression on the total land owned by them. But those linked with rural market places and those who work at both ends, urban as well as in rural areas, respectively 23 and 19 percent of the variance of their income can be explained by total land.

Table 6.28 shows that, like total land, the cultivated land owned by the households also shows a differential pattern in explaining the income of various groups of people. The estimated income from cultivated land for the rural-based households is roughly 50 percent. This means the other half of the income is contributed by unknown factors like other land, bovines, fishponds, poultry, kitchen gardening, etc. The households which were linked with

urban places and rural market centres, clearly show that their dependency on cultivated land was less than 25%. In other words, the major portion of their income is contributed by other non-farm sources, although the total contribution from land is higher compared to those who derive income from within the villages.

Table 6.27 and 6.28 demonstrate the following facts. (a) Land is an important factor in explaining total income of all households, but the proportion of income generated from land varies among households of various types. (b) The rural-based households generated most

Table: 6.27 Estimated Income from Total Land owned by the Households by Types of Households with various kinds of Linkages

Households of various linkage categories	Estimated income from total land *(a + bx)*	R^2	t-values
Village-based households	16788.72+84.20 total land	0.59	14.13***
Village and towns	18512.31+103.05 total land	0.19	2.79**
Market place	31755.4+42.42 total land	0.23	3.75***
Urban place	34148.56+94.62 total land	0.40	7.46***

Source: Field Survey, 1992.

** significant at 1% level (p <0.01); * significant at 5% level (p <0.05).

Table: 6.28 **Estimated Income from cultivated Land owned by the Households by Types of Households with various kinds of Linkages**

Households of various linkage categories	Estimated income from cultivated land *(a + bx)*	R^2	t-values
Village	17538.07+112.46 cult. land	0.49	11.84***
Village and towns	22557.86+64.70 cult. land	0.04	1.24
Market place	33873.33+41.41 cult. land	0.17	3.15**
Urban centres	42632.41+100.27 cult. land	0.22	4.93***

Source: Field Survey, 1992

** significant at 1% level ($p < 0.01$); * significant at 5% level ($p < 0.05$).

of their income from land. (c) It can be observed that the households which have their income earning members at both places, urban as well as rural, derive the lowest amount of income from total land as well as cultivated land. This indicates that these are the landless households, and therefore land does not explain their income satisfactorily. (d) The households which are linked with urban places have a moderate contribution from land, although the total contribution is higher than the rural-based households within the same land owning category.

It has already been explained that households in the rural areas were classified into three occupational groups: agricultural, mixed and non-agricultural. An attempt is made here to see whether the income of rural households from different occupational groups is influenced by the pattern of linkages. Table 6.29 shows the distribution of households in the four categories of linkages by their type of occupation. It can be observed in the table that more

than 90 percent of the agricultural households derived income only from within the rural areas. The agricultural households which are linked with urban places and market centres seem to be in a more disadvantageous position in reaping income than their counterparts, who are based only within rural areas. This is evident from the fact that the agricultural households linked with urban places had about 24 percent less income than those without any linkages by employment criteria. The reason probably is that they do not own sufficient land to accrue much income and hence work in the urban places particularly in the local ones as agricultural labourers.

Unlike agricultural households, the mixed occupational group were more or less equally distributed among the villages, market centres and urban places. But the income of these households varied by the nature of linkages. The mixed occupation households, which have links with urban places, derived 46 percent more income than the rural-based households. A similar pattern can be found in the cases of non-farm households (Table 6.29). But those that work at the market centres and local urban places have comparatively less income than the village people.

The pattern, therefore, shows that the households of agricultural occupation with sizeable land holdings have better income compared with those with linkages and less land. The mixed and non-agricultural households earn a better income with urban linkages than earned by those with considerable land and without linkages.

Finally, an attempt has been made to see whether the variation in income occurs due to links among the households who enjoyed various types of sources of income. Five major sources

Table 6.29 Average Annual Household Income and Rural-Urban Linkages by Type of Rural Households

(income in Taka)

Type of Households	Income from village only	Income from village and towns	Income from market place	Income from urban centres
a	b	c	d	e
Agriculture[a]	30,835	14,867 (-51.78)	0	27,000 (-24.43)
Mixed[b]	42,710	22,389 (-47.57)	42,102 (-1.42)	62,634 (46.64)
Non-agriculture[c]	30,967	33,278 (7.46)	30,269 (-2.25)	40,178 (29.74)

Source: Field Survey, 1992

[a]Households involved only in agricultural activities or farm households.
[b]The mixed households are those which derive income from both agriculture and non-agricultural activities.
[c]Households involved only in non-farm activities

Figures in parentheses show differences in percent.

Table 6.30 Average Household Incomes Derived from Various Sources and their Variation by Rural-Urban Linkages (in Taka)

Sources of income	From village only n=141	From village and town n=34	From rural market place n=48	From urban centres n=87
a	b	c	d	e
Own land	27,229	6,194 (-77.25)	18,321 (-32.71)	23,176 (-14.18)
Tenant land	9,169	5,167 (-43.64)	4,675 (-49.01)	5,479 (-40.24)
Salary	15,299	30,000 (96.09)	17,023 (11.27)	30,091 (96.68)
Shops	19,233	53,500 (178.16)	21,360 (11.05)	26,468 (37.16)
Business	16,520	21,282 (28.82)	22,294 (34.95)	28,009 (69.54)
All sources	36,907	24,607 (-33.32)	38,157 (3.38)	57,169 (54.90)

Source: Field Survey, 1992

The differences of income were calculted from average income generated only in villages and were shown in terms of percentages in parentheses. (Difference=[(c/d/e-b)/b]*100)

Mean incomes were calculated from valid cases only.

of income, as also discussed earlier (income from own land, tenanted land, salary earning, shop and business) have been identified which together account for more than 82 percent of all income in the rural areas. Table 6.30 shows the variation of income in each category by the types of linkages. Income from land, for example, whether it is owned or tenanted, is comparatively higher among the rural-based households than those linked with urban places and market centres in the same category. But the income from non-agricultural sources, such as salary earning, shops and business, etc., was found to be much higher among those having linkages. Even if the total income from all sources is considered, linkages show a profound impact on household income (Table 6.30)

It is rather easy to explain why the income of those households which earn from non-agricultural sources, and at the same time are linked with urban places and market centres, is higher. The reason simply is that most of these households derived income from both land as well as non-farm sources. But it is difficult to explain why the rural-based households' income from land is higher than those which are linked with urban places. One possible reason is that the size of land holding among the rural based households is higher than those that are linked with urban places, but do not have regular sources of urban-based non-farm income. These households are therefore land poor and trying to become absorbed into the urban informal labour market, income from which is usually low and uncertain. However, the differences in income vary with types of urban locations. Those who are linked with big towns and urban places are in a better position in terms of income.

Conclusion

In this chapter a detailed account of the rural households' economic circumstances has been

provided mainly through four key variables: occupation or sources of household income, pattern of income, household expenditure and the nature of investment. While studying these variables, the relevance of urban centres, especially small ones, has been examined. It is evident that rural households' economic condition have been undergoing rapid change, from a traditional agrarian nature to a mixed one. This change has been undertaken to maximize income through the diversification of income sources. In the process of income diversification of rural households, urban functions and non-farm activities are playing an important rôle and are becoming essential for the economic survival of rural households.

An increasing proportion of household members in rural areas are changing their traditional household occupations. These changes in occupation away from agriculture in rural areas facilitate income diversification. Over the years, the number of income earning sources has increased, which indicates that agriculture alone is not sufficient to earn a living for the majority in rural areas. The implication of such changes, primarily from agriculture to mixed occupation and subsequently to purely non-agricultural activities, is that, in order to accommodate these changes as viable alternative economic pursuits, an appropriate urban system with institutional and infrastructural facilities is necessary.

Although household income was found to be directly correlated with landownership, this does not, however, mean that high rural income can be fully explained by the factor of land. The households which were dependant merely on land had the lowest average income. The mixed occupation households accrued the highest average income followed by non-farm households. These findings provide further evidence that land alone is not sufficient to diversify household income. In other words, non-agricultural activities are increasingly

becoming essential factors of additional income for the rural households.

From the accounts of household expenditure two different issues were observed. First, we used household expenditure as a surrogate measure of income. The expenditure accounts show that the rural household's income has been under-estimated by about 17 percent. In other words, actual household income was higher than the amount respondents disclosed as income by about 17 percent. Second, the nature of expenditure shows the sectoral diversity of the rural economy. We have observed that on average 73 percent of total household expenditure went on food. The implication of this for the rural economy is quite significant. Household expenditure patterns show an absolute dominance of expenditure on food, and farmers are therefore encouraged to continue growing food rather than non-food cash crops. As a result, diversification is not occurring within agriculture, despite considerable linkages with markets. Other sectors of the economy, such as industrial activities and services (in the private sector) will expand very slowly because there is little actual demand for them. To generate diversity in all sectors of the economy, household income must be increased.

This stagnation in the rural economy is also evident in the nature of investment made by rural households. The major areas of capital investment were found to be housing, land purchase, and weddings, which are apparently unproductive in nature. Very few households made investments in the important productive sectors such as agriculture and industry. However, compared with agriculture, investment in non-agricultural sector was found to be higher.

The above mentioned four important economic components of rural households, the productive resources (such as land), income, expenditure and investment, were found to be

highly skewed in their distribution. In fact, the components together act as a vicious circle and keep most rural households in a state of economic stagnation. That is the main force behind searching for new and alternative sources of income and in moving towards towns and cities. The present study clearly shows that those households which had some income earned from urban centres were economically better off. Even those who were resource-poor in the rural areas and were interacting more with urban centres, earned a larger proportion of their household income there than those who had only land-based rural income. However, in absolute terms the rich and the large landowners involved in mixed economic activities benefited more from urban centres than the rural poor. In contrast rban centres seem to be an inevitable destination for the rural poor for the sake of their survival, rather than for material gain

Chapter Seven

RURAL-URBAN LINKAGES: OTHER ASPECTS

Introduction

There are several reasons why small and intermediate towns are important for rural people and rural development. One of the important reasons is that most of the rural people and enterprises interact with these centres (Hardoy and Satterthwaite, 1986). This chapter examines several issues intimately related to such interactions between rural and urban areas.

First is the identification of towns and cities with which rural people have frequent interaction. Interaction can be of different types and in different forms: a) migration from rural to urban areas, whether temporary or permanent, is the most commonly used form to define this interaction; b) journey to work, which is considered to be a stronger form of spatial interaction; and c) movement of people between villages and towns for a variety of economic and social services. It is an undeniable fact that migration is an important form of rural-urban linkage. A number of studies on rural-urban migration in Bangladesh, which have mapped out its pattern and process, show that migration is mainly circular rather than linear (Mahbub 1986; Chaudhury 1980).[1] Circular migration, including two other forms of mobility (journey to work and movement of people for services), demonstrates stronger linkages between the two areas by wage remittances, trade and commerce, education and other social and public services. The issues to be examined here are: 1) which towns and cities (small, medium or large) most of the rural people visited; 2) what proportion of the

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[1]Linear migration in Bangladesh is not uncommon. Surveys of rural households at the rural end do not show the pattern of such migration. The reason for and pattern of such migration will be discussed in the next chapter, which deals with urban households.

people living in the rural areas visited each category of town; 3) who are the people who visited towns and cities; and finally 4) what were the reasons for such visits?

The second issue is that of rural-urban exchange, which often occupies a central position in discussions of rural-urban linkages. The debate centres on whether rural areas benefit from these exchanges. Numerous studies have aimed at providing statistical evidence in support of their respective standpoints, particularly evidence of how resources are transferred from rural to urban markets through a dominant unequal exchange between them. Southall (1979), for instance, taking examples from many African countries, promoted the idea of an unequal exchange between rural and urban areas. He argued that urban centres exploit rural areas and small towns appear to be the lowest rung of systems for the oppression and exploitation of rural people (Southall 1979). Rejecting the tenets of unequal exchange, David Evans (1980) notes that there are always gains from trade; otherwise trade itself would not take place. However, the analysis of trade relations between the two areas does raise wider questions about the nature and direction of resource transfer.

These arguments and counter-arguments are most often based on insufficient statistical evidence. Very few studies are comprehensive in considering the issue from a total perspective of rural-urban exchange. The flow of commodities is just one aspect of a wider range of exchanges. Another major inadequacy in the literature is that the rural people are in general considered as the producers of food and raw materials of industrial production and the urban areas are consumers of these items. It is also necessary to understand what proportion of rural people are really the producers of surplus goods to exchange and in what quantity.

Third, it is assumed that urban centres and rural areas must be closely linked for an efficient and more equitable distribution of administrative, social and economic services, and also for the better access of rural population to urban amenities (Rondinelli and Ruddle 1978; Rondinelli 1985). These services are considered to be important for economic growth and the development of rural areas. A closer link between rural areas and urban centres has been emphasized due to the fact that most of the services designed for the development of the rural areas are located in urban centres. The larger the urban centres are, the wider the range of services. Small urban centres (for example the upazila centres in Bangladesh) have limited services compared with the big and medium sized towns. Some services are available even in rural areas. The pertinent issue here is whether the services are used by the people, and if so by whom and from where. Unless a clear picture is portrayed, the rôle of small towns as centres of providing services will not be fully understood.

Finally, the issues outlined above are framed into a generalized concept of an urban and rural framework. Categorizing all the people of rural or urban areas into homogeneous categories is rather problematic. It has been observed that life in rural areas is not uniform. The pattern not only differs among villages at different locations but also substantially differs among the people within the same village. In this study, efforts have therefore been made to analyze the issues raised above by disaggregating the households of the rural areas by their villages, occupation, income and the nature of their rural-urban linkages.

Types of Towns and Cities Visited

The respondents were asked whether they had visited any town outside the district during the last five years, and within the district during the last year. If the answers were positive, they

were further requested to mention the names of town(s), including the reasons for visiting them. Out of 310 households in four study villages, 309 heads visited towns and cities. It has been observed that the respondents, in most cases, visited a town for more than one reason. In this study only the principal reason for visiting each of them was recorded. The only respondent who did not go to any town was the one female head of household.

In terms of coverage of urban locations, as many as 45 towns and cities were visited by the heads of households, of which 14 were large, 15 were medium-sized and 16 were small. Table 7.1 gives the names of these towns and proportion of household heads who visited them. The pattern of visits shows that only a few towns were visited by most of the respondents. Among the large urban places, Dhaka, the capital and the largest city of the country, was visited by more than two thirds (68.63 percent) of household heads. It is obvious that the size of the city and wide economic opportunities in Dhaka attracted most of the respondents who visited it, as found in a number of other studies (CUS 1990b; Seraj 1989). But the visits to the rest of the other 13 large towns cannot be explained by their sizes. Distance seems to be an important factor in making a decision to visit these towns. Chittagong, for example, the second largest metropolis and an industrial port city, was visited only by 8.76 percent of the respondents compared with third city Khulna's 26.62 percent. Jessore, a big regional town, much closer than Khulna, was visited by 29 percent of the heads of households. Figure 7.1 shows the distribution of towns in the country and the pattern of visits to them.

The pattern of visits to the medium sized towns by the heads of households (Table 7.1) shows different characteristics. The district headquarters, Faridpur town, was visited by

Table 7.1 Towns and Cities Visited by Household Heads (or Respondents)

Name of towns and cities	Respondents	Percent
a. Large towns and cities		
Dhaka	212	68.63
Jessore	90	29.22
Khulna	82	26.62
Chittagong	27	8.76
Rajshahi	25	8.11
Barisal	24	7.79
Rangpur	14	4.54
Mymensingh	10	3.24
Bogra	8	2.59
Calcutta	6	1.94
Comilla	6	1.94
Sylhet	4	1.29
Narayangonj	2	0.64
Saidpur	1	0.32
b. Medium sized towns		
Faridpur	295	95.77
Kushtia	33	10.71
Rajbari	21	6.81
Dinajpur	16	5.91
Madaripur	16	5.91
Pabna	15	4.84
Magura	10	3.24
Jhineidaha	8	2.59
Gopalgonj	7	2.27
Chandpur	5	1.62
Manikgonj	3	0.97
Tangail	3	0.97
Patuakhali	2	0.62
Kishoregonj	2	0.62
Rangamati	1	0.32
c. Small towns		
Own Upazila towns	298	99.33
Madhukhali	3	0.97
Bagerhat	3	0.97
Boalmari	2	0.64
Sadarpur	2	0.64
Bhanga	2	0.64
Satkhira	2	0.64
Munshigonj	2	0.64
Goalanda	1	0.32
Narsingdi	1	0.32
Naogao	1	0.32
Ghorasal	1	0.32
Mongla	1	0.32
Veramara	1	0.32
Alfadanga	1	0.32
Nagarkanda	1	0.32

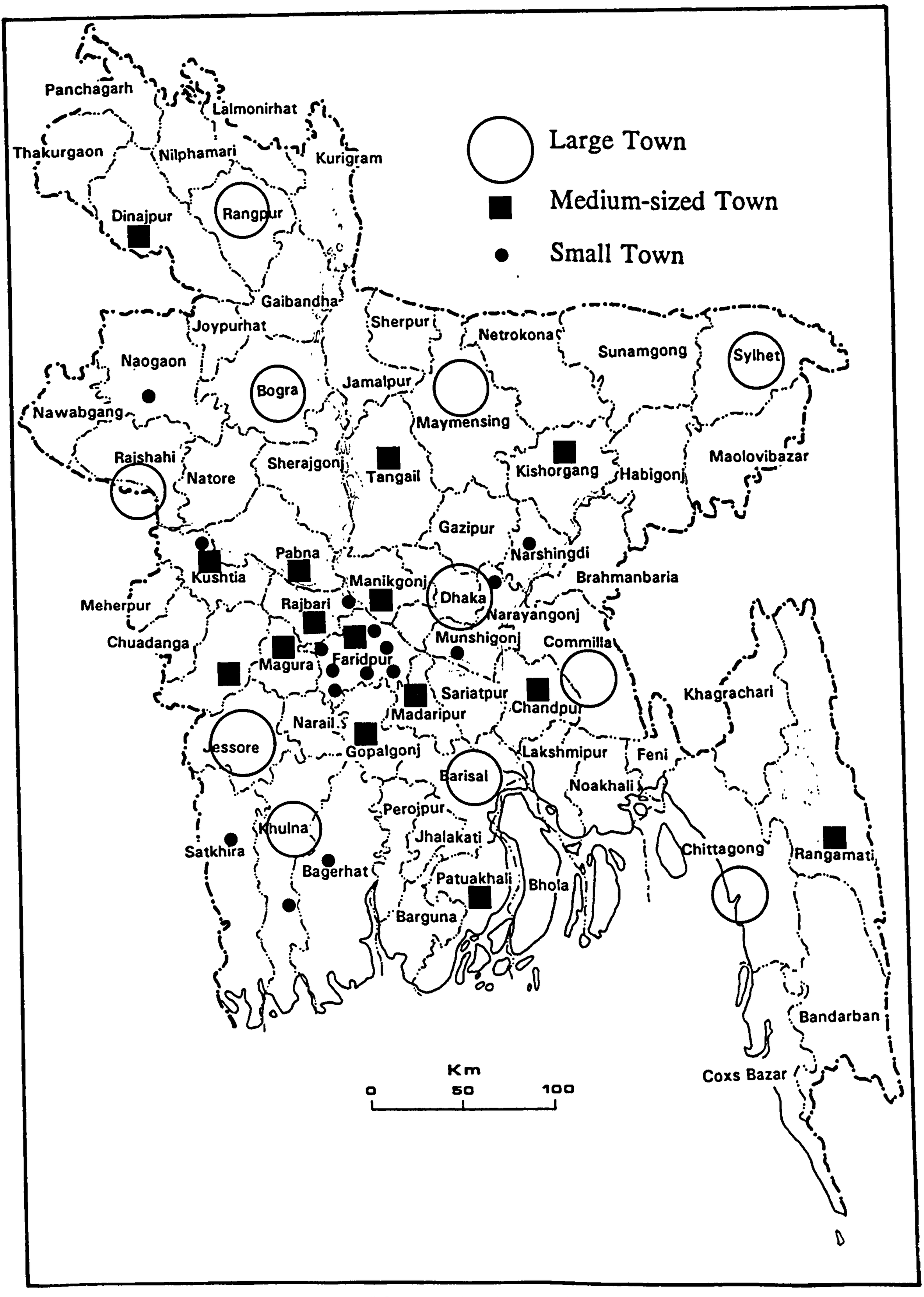


Figure 7.1 Urban Centres Visited by Heads of Households during Last Five Years

most of the household heads (95.77 percent). The other medium-sized towns were visited by less than 10 percent of the respondents, where hardly any pattern, either by distance or by size, emerges to explain the nature of these visits. A similar pattern of visits was found in cases of small towns, where their own upazila towns were visited by almost all respondents (99.33 percent), and other small towns were hardly visited at all. Less than one percent of the respondents visited small towns, other than their own upazila centre.

In this study, the pattern of visiting towns, however, does not show the intensity of visits. This is one of the limitations: the respondents were asked which town they had visited (local towns over one year, others over the last five years), not how many times. For example, if a respondent visited Dhaka city once a week and another visited only once in five years, in both cases Dhaka is recorded only once.

From the foregoing discussion it is possible to show two distinct patterns in the behaviour of visiting towns and cities by the heads of households. First, the local upazila centres (small towns) and the district headquarters (medium towns) were visited by most of the people from within the defined administrative hinterlands, irrespective of their size and distance from the villages. But other small and medium-sized towns, show very limited pulling power. Second, large towns, although they are located outside the study region at different distances, show better performance in pulling people from the study area. The third important factor is the function which also dictated that households visit certain towns, such as upazila centres. These three important variables, namely that of size, function and distance, provides the potency to attract migrants.

The factors behind the development of this pattern cannot be explained without going into some detail on two aspects: a) the reasons why the respondents visited the towns and cities, and b) whether the visitors had any links with the towns and cities before visiting them.

Reasons for Visiting Towns and Cities

It is important to note here that the reasons for visiting towns and cities by the members of the households in the study villages should not be confused with the reasons for rural-urban migration. The pattern and causes of migration of the rural people to the cities have been shown by a number of empirical studies (Mahbub and Islam 1988; BBS 1988; Shakur 1987; Hossain 1984; CUS 1977). These studies suggest that poor rural people follow a linear type of migration, as most of these migrants stay permanently in the cities, and do not want to come back to the villages of their origin. The studies also show that the migration of these poor families took place for a variety of reasons, such as poverty, unemployment, landlessness, natural hazards (especially riverbank erosion), etc.. This pattern of, and reasons for, migration to the towns and cities demonstrate the predominance of push factors at the rural end. These reasons, however, are not necessarily similar to those of rural residents' visits to towns and cities. Mahbub (1986) and Chaudhury (1980) provided a useful insight into the pattern of rural-urban migration in Bangladesh. Their findings suggest that the rural people's movements towards towns and cities are circular rather than linear. This migration can be of three different kinds: commuting, circular and seasonal (Mahbub 1992).

The fundamental difference between these two sets of studies is essentially methodological. The first group of studies on the migrant households were conducted at their place of destination (i.e., at the urban end); while the second set of studies were undertaken on the

rural households at the place of origin. The study at the rural end obviously will show a wider range of reasons for the people's visits to towns when compared to those who have permanently migrated from the villages. Moreover, the study at the rural end cannot include those who have left the villages forever.

The findings are in conformity with the circulatory movement of rural people as noted by Mahbub (1986). It has been shown clearly in Chapter Six (Table 6.24) that about one third of the household members who live in towns and cities maintain irregular contact with rural areas. They remit money, send goods and occasionally visit their families. Some members of households visit towns during slack seasons, when there is hardly any work available in the villages. Others, including heads of households, who live in the villages were found mainly as commuters, as either traders or employees in towns and cities; or they simply visited urban areas to get services and goods not available in rural areas.

Here, time constraints during fieldwork meant that we were able to highlight the reasons for visiting towns and cities by the heads of households only. The reasons for visiting towns by the other household members have been excluded. The second limitation is that only the principal reasons were considered for each city visited. The pattern of visits and their reasons, therefore, represent a partial picture of reality, although the author believes there would have been hardly any significant difference in the pattern of reasons had they all been recorded.

The principal reasons were categorized into seven broad headings: 1) official works, 2) looking for employment, 3) trade, 4) buying goods, 5) selling goods, 6) holiday, and 7)

other miscellaneous reasons. Figure 7.2 shows the proportion of rural household heads who visited 12 selected towns for the reasons specified above. Out of 45 towns visited, only 11 large and medium-sized and 7 upazila towns are shown. Other towns were excluded due to the low frequency of visits. All upazila towns are shown as single towns as they are of the same category. There is hardly any statistical difference among the pattern of visits to upazila towns. The graph demonstrates some significant differences in the nature of reasons for which the heads of households visited towns and cities of different size categories. The individual reasons are discussed below:

Official work: These are defined as services offered by various government and non-government agencies located in urban centres. All kinds of registration, litigation, banking services, etc. are examples of the wide-ranging official services. It is important to note here that only those towns, which had been designated by the government to serve certain geographical areas, were visited for official works. The other towns seem to be irrelevant. Roughly one quarter of heads of household visited their own upazila towns and their own district town, Faridpur. Dhaka, the capital, and Jessore, a closely located regional town, were visited by 5 percent and about 2 percent respectively. The other towns and cities were not visited for official purposes.

Employment: One of the important reasons for visiting towns and cities is looking for work. Figure 7.2 shows that out of 12 towns, 11 were visited by the respondents for employment. Dhaka, the largest metropolitan city in the country, was visited by the largest member of job seekers (20 percent). Although their own upazila and district towns show little potential for employment (perhaps because of their narrow economic base), nevertheless they were in

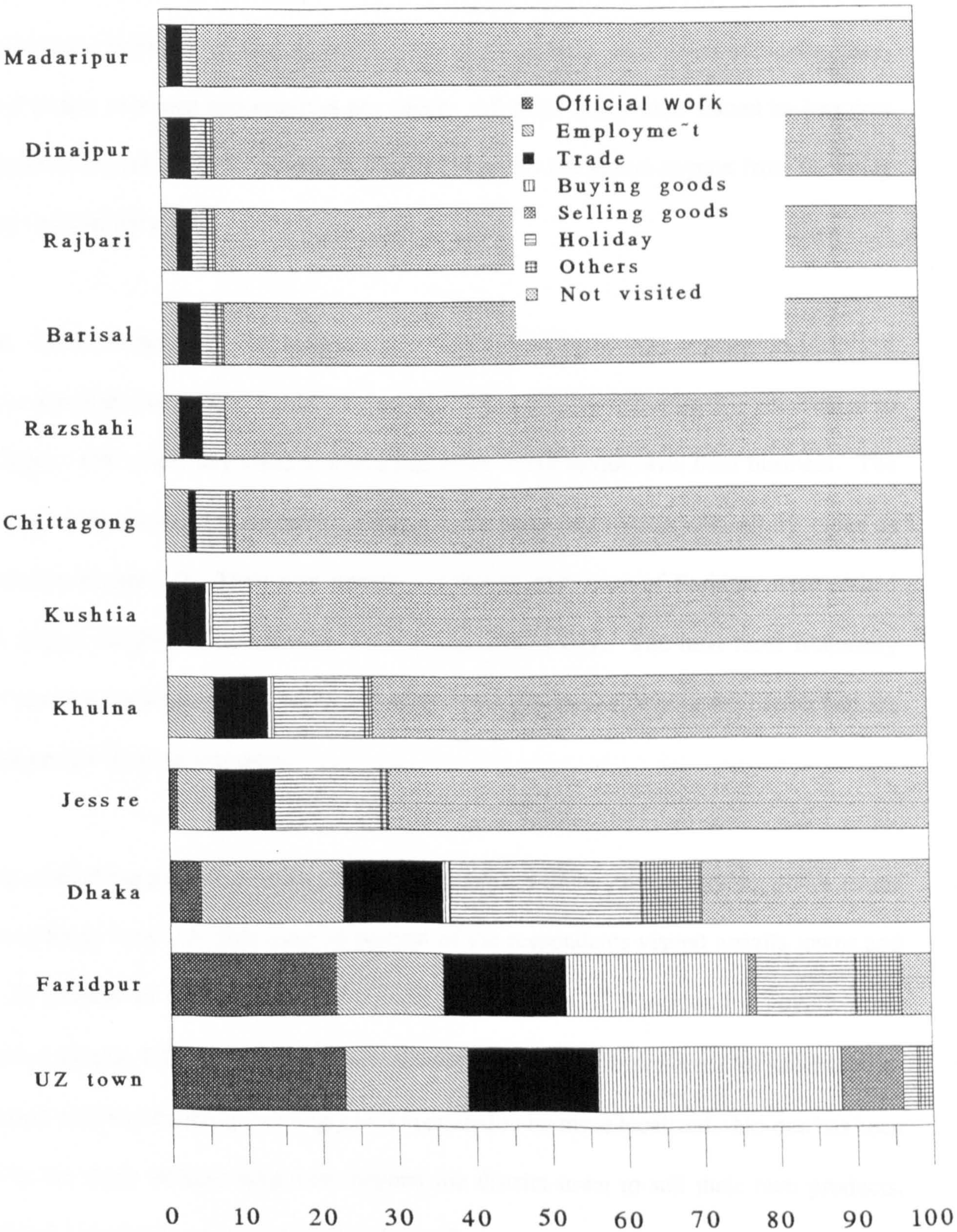


Figure 7.2 Reasons for Visiting Towns

second position as a target for those seeking a job. This indicates that people prefer to get employment close to their residences or in their own home towns (meaning own upazila and district towns). Failure in getting an employment opportunity in such towns compelled them to travel longer to where opportunities are wider. All other cities were visited by less than 10 percent of the job seekers. Kustia, a district town, did not attract anyone from the study villages looking for a job.

Trade: About 35 percent of all households in the study villages were engaged in trade and business activities (see Table 6.8 in Chapter 6). Their trading activities are not limited to the villages. Often they pay visits to towns and cities in connexion with their business. The pattern of visits shows that the relevant households have trade links with all 12 cities as illustrated in Figure 7.2. Their own upazila and the District town of Faridpur were visited by the largest number of households, followed by Dhaka city. The next most frequently visited towns were Jessore, Khulna and Kustia, which are located within the region and are well connected by road transport.

Buying and selling goods: Visiting towns in connexion with buying and selling goods seems to be extremely local. A little over 30 percent of the respondents visited upazila towns and about 25 percent of them visited the District headquarters of Faridpur for buying some essentials. Dhaka, Khulna and Kustia were visited by very few respondents for this purpose. Compared with buying things, selling goods appeared to be more localized. No-one has been found in the study villages who went beyond the district town to sell their own products. Less than 3 percent went to Faridpur and about 10 percent visited the upazila town for selling goods.

If the number of people who went to the towns for buying things is compared with those who went for selling their goods, unequal trade relations between towns and villages seem to exist. The number of buyers is found to be about four times higher than the sellers, although this does not show the actual balance of trade between towns and villages. However, this point will be elaborated further in an appropriate section.

Holiday (Social visits): The meaning of a holiday in the present study is not strictly the same as in Western society. Holidays are defined as the visits to towns by the heads of households mainly for visiting relatives and friends. An overwhelming majority of holiday makers paid a visit to the towns in connexion with matrimonial affairs, birth, death, social and cultural occasions, etc. Some of the respondents indicated that they visited sons or brothers, sisters or a father who works there.

It can be observed in Figure 7.2 that mostly it was the big towns that were visited by the respondents for holidays. About 25 percent of the heads visited Dhaka followed by Jessore and Khulna. Faridpur was visited by less than 15 percent of the respondents. As mentioned earlier, this kind of visit is related to kinship ties. It indicates the magnitude of linkages of rural households with urban kin.

Other: The other reasons for visiting towns are in fact quite important. A long list of reasons were reported by the respondents such as treatment in hospital, attending conferences or meetings, religious works, to receive or see off relatives, etc., which have not been possible to classify into one suitable category.

Several observations can be made from the pattern of visits by the heads of households and also from the nature of their causes. First, the pattern of visits seems to be influenced by the nature of services and opportunities which the towns and cities offer (range of goods) and the level of demand from the threshold population. This threshold population for most of the public services has been defined by administrative boundaries. A household member, for instance, who requires an agricultural loan, the registration of a marriage or some extension services will obviously visit his/her own upazila town, irrespective of its size or distance from home. This is because other urban centres will not be able to offer these services beyond their defined administrative service area. Therefore, the hierarchically ordered service centres and their defined hinterlands are the primary criteria for the selection of urban centres to be visited by the rural people.

The findings of the present study, however, suggest that a low proportion (about 25 percent) of the households in the study villages visited upazila and district towns for the designated public services offered by them. This indicates that either a substantial number of rural households do not have access to these services or these services are not relevant to them.

The second factor is distance. The towns which are closely located (i.e. own upazila towns and district headquarters) were visited by most of the households as shown in Table 7.1. As distance increases, frequency of visits decreases. This rule seems to be breaking down at two points: size of city and level of household income. It is evident from the fact that disaggregated purposes of visiting towns and cities shows a clear variation in the pattern of visits by distances from towns. In other words, how much distance is travelled by an individual depends upon the purpose of the visit. For certain facilities, for example, buying

and selling goods, household members travelled a shorter distance. On the other hand, for opportunities and services like employment and trade, household members travelled both short and long distances.

Although on an aggregate basis, urban centres located close to the settlements were visited by the majority of households, in reality, if the services they sought were disaggregated, a smaller proportion of households seem to have received them, even from a closer centre. This indicates that distance alone is not is not a suitable explanatory variable for the movement of people to towns and cities. Income and ability to pay seem to be much stronger criteria than the distance. Wanmali (1992) confirms this situation by saying that the use of services is influenced by distance between the household and service, and each household's net income.

Contact with Urban Kin

Primary social relationships with previous migrants already in the city, through which the prospective migrants learn of opportunities at urban destinations, influence rural people to move. According to Young (1979) migrants move to destinations which they already know of and where they have established contacts through relatives and friends. In Bangladesh, however, several studies show that the poor migrants in the city, unlike rural societies, have very weak kinship ties. A CUS (1990a) study reports that the urban poor communities in most *bastees* are a heterogeneous mixture of people; and most of them are not related to each other. A similar study of the slum dwellers of Dhaka city shows that only about 10 percent of the slum households have their relatives present in their own communities (Miah and Weber 1990). The CUS (1990a) study, however, indicated that the ties among the urban

poor based on place of origin have some significance.

These findings have little relevance to those who are on circular movements. Day-trips usually do not require any contact with urban kin, but for most short visits, which require an over-night stay in the city, contacts are needed. A large number of households from all four villages reported to the (RRA) investigators that they stayed with their relatives while they had visited towns. Table 7.2 illustrates that 71.6 percent of the households in all four study villages have relatives in towns. Among them, 39 percent have relatives in one town; 22 percent in two towns and 10 percent have relatives in three or in more towns. It should be mentioned here that although 28.3 percent of the households did not have any relatives in urban areas, they had their friends or neighbours in more than one city. It was observed that respondents were more eager to contact friends and neighbours than relatives. Out of 222 households who have relatives in towns, 194 indicated that they had regular contact with them (Table 7.3).[2]

The distribution of household kin among the towns and cities is shown in Table 7.4. This table clearly indicates that about 61 percent of the households have relatives in large towns and cities. Among them Dhaka accommodates the largest number of such relatives followed by Khulna and Jessore. On the other hand, not all medium sized towns visited by the household heads contain their relatives. Faridpur, their own district town, accommodates the largest number among the medium towns. There were very few households who have

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[2]Relatives are defined as members of the extended family (not the immediate household) who are related either by blood or by marriage. Therefore, the members of the households who live in towns and cities were not included in Tables 7.2 and 7.3. It is expected that the rural households have more frequent and close contacts with urban living members of their households.

Table 7.2 Whether the Households in the Rural Areas have Relatives in Towns and Cities

Type of response	No. of households	Percent
Do not have any relatives in towns and cities	88	28.38
Have relatives in only one town	121	39.03
Have relatives in two towns	69	22.26
Have relatives in three towns	32	10.32
All Households	310	100.00

Source: Field Survey, 1992

Table 7.3 Whether the Respondents have Contact[a] with their Relatives in Urban Areas

Type of response	Number of households	Percent
Do not have any contact	28	12.61
Have regular contact	194	87.39
All households	222	100.00

Source: Field Survey, 1992

Table 7.4 Towns and Cities which were Visited by the Respondents and Where their Relatives Live

Name of towns and cities	Respondents	Percent
a. Large towns and cities	(189)	(60.96)
Dhaka	212 (123)	68.63
Jessore	90 (20)	29.22
Khulna	82 (27)	26.62
Chittagong	27 (5)	8.76
Rajshahi	25 (2)	8.11
Barisal	24 (2)	7.79
Rangpur	14 (1)	4.54
Mymensingh	10 (3)	3.24
Bogra	8 (3)	2.59
Calcutta	6 (1)	1.94
Comilla	6 -	1.94
Sylhet	4 (1)	1.29
Narayangonj	2 (1)	0.64
Saidpur	1 -	0.32
b. Medium sized towns	(89)	(28.70)
Faridpur	295 (76)	95.77
Kushtia	33 (6)	10.71
Rajbari	21 (1)	6.81
Dinajpur	16 (3)	5.91
Madaripur	16 (1)	5.91
Pabna	15 -	4.84
Magura	10 -	3.24
Jhineidaha	8 -	2.59
Gopalgonj	7 -	2.27
Chandpur	5 -	1.62
Manikgonj	3 -	0.97
Tangail	3 -	0.97
Patuakhali	2 (1)	0.62
Kishoregonj	2 -	0.62
Rangamati	1 (1)	0.32
c. Small towns	(3)	(0.96)
Own Upazila towns	298	99.33
Madhukhali	3	0.97
Bagerhat	3	0.97
Boalmari	2	0.64
Sadarpur	2	0.64
Bhanga	2	0.64
Satkhira	2	0.64
Munshigonj	2 (1)	0.64
Goalanda	1	0.32
Narsingdi	1	0.32
Naogao	1	0.32
Ghorasal	1	0.32
Mongla	1 (1)	0.32
Veramara	1	0.32
Alfadanga	1 (1)	0.32
Nagarkanda	1	0.32

relatives in other medium sized towns other than Faridpur. Less than one percent of households mentioned that they had relatives in small towns.

The pattern portrayed above shows the dominance of large towns and cities, even for kinship interactions. However, the dominance of Dhaka and Faridpur indicates that a hierarchical pattern of linkages between rural households and their desired urban destinations prevails. This bi-polar pattern has not only emerged by kinship interactions, but also in other types of linkages.

Commodity Flow and Rural-urban Linkages

The flow of agricultural products from producers to the markets is not merely an exchange of goods, but also an essential process of distribution of the commodity among the people. As part of this process exchange and marketing take place. The size of markets varies according to the volume of goods and services exchanged. Urban centres are markets of higher magnitude.

A remarkably low proportion of households (about one third) were found to have visited towns and cities in connexion with buying and selling commodities. This does not, however, mean that the remaining households in the rural areas did not buy or sell anything. Where then did these people do their marketing? It is necessary to find out the places where most of the households go for buying and selling goods. At the same time, it is also necessary to understand why the urban centres were so little visited by the household members for marketing purposes. Related to this, pertinent questions are: a) who are the people who visited urban centres?; b) why did the other households not go to urban markets for the

exchange of goods and services?; and c) who are the people that benefit most in the process of rural-urban exchange at both ends? An examination of these issues will lead us to answer two fundamental questions: 1) What is the proportion of rural surplus which goes to the urban markets for urban consumption and, 2) How important are the urban centres, particularly the small ones, for the rural people?

Flow of Rural Products to Urban Areas

It is an impossible task to take account of all the rural products which are marketed and bought by the rural households in a study like the present one. This is not only because of the enormous number of items which are exchanged, but also because of the variation in the quantity, prices and, most importantly, the lack of records of such sales and purchases. This inevitable limitation dictated that we concentrate on selected items most commonly bought and sold by households. Therefore, from a large number of items recorded initially, only a dozen commodities were finally short listed; six of which were rural and another six which were urban products. The six agricultural products were cereals (paddy or rice), pulses, and vegetables (as food crops) and jute, sugarcane and chilli (as cash crops). Bovines, as an important economic resource, were considered as an additional item. The urban-based goods were agricultural inputs, fuel, garments, stationery,[3] building materials, cooking utensils including crockery and medicine.

On the basis of the nature of exchange and the level of production, households were classified into four groups. First, those who neither bought nor sold any of the agricultural

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[3]Stationery is taken to include educational materials and equipment, cosmetics and other items like mirror, comb, torch light and batteries, etc..

products listed above. These are in fact the subsistence type of peasant households. Second, the households who did not produce any of these items, or produced so little that there was no marketable surplus. Therefore, they were considered as dependent households, since they bought rather than sold. Third, those who were able to market the agricultural products and did not buy any of these products during the period under investigation. These households can be considered as in surplus in respect of the products they were able to sell. The fourth group are those who sold as well as bought. These households were perhaps seasonally in surplus, or did not have other means to meet their necessities. The distribution of households in these four categories is shown in Table 7.5.

The table clearly shows that a large majority of the households (72.58 percent) in all four villages bought food grains, whether partially or throughout the year, while only 13 percent could manage to sell their surpluses. A similar pattern can be observed in the marketing pattern of pulses, with slightly higher percentages in the seller group. Vegetables were purchased partially by more than 84 percent of the households. In the subsistence farmer category, who neither bought nor sold any food crop during the period under study, there were roughly 5 percent of households. On the other hand some households did both, they bought and sold the same item. This is because during the harvesting period they had to sell some of their produce to meet other necessities, despite the fact that the items were not sufficient to meet household demand. Therefore, the households with a marketable surplus in food products were found to be very few (13 percent in cereal, 22 percent in pulses and only four percent in vegetables). On the whole, the study villages were found to be substantially in food deficit.

Table 7.5 **Marketing Pattern of Selected Rural Commodity (n = 310)**

Commodity items	Neither bought nor sold	Sold only	Bought, not sold	Bought and sold	Total
Cereals	17 (5.48)	41 (13.22)	225 (72.58)	27 (8.71)	310 (100.00)
Pulses	18 (5.81)	67 (21.61)	218 (70.32)	7 (2.26)	310 (100.00)
Vegetables	8 (2.58)	13 (4.19)	261 (84.19)	28 (9.03)	310 (100.00)
Jute	123 (39.68)	186 (60.00)	1 (0.32)	-	310 (100.00)
Sugarcane	248 (80.26)	62 (19.74)	-	-	310 (100.00)
Chilli	245 (79.03)	32 (10.36)	163 (52.75)	4 (1.29)	310 (100.00)
Bovines	245 (79.03)	-	-	65 (20.96)	310 (100.00)
Trees	258 (83.23)	26 (8.39)	26 (8.39)	-	310 (100.00)
Handicrafts	281 (90.65)	4 (1.29)	25 (8.06)	-	310 (100.00)

Source: Field Survey, 1992.

In the case of cash crop production and marketing, the situation is not encouraging either. 60 percent of households reported that they had sold jute, but the total area under jute and the size of production were too small for even a moderate cash earning.[4] The second important cash crop in the study area is sugarcane, which was grown by only about 20 percent of households. Chilli is not only a cash crop, but also an important ingredient for food preparation in Bangladesh. It can be observed in Table 7.5 that more than half of the households bought it while only 10 percent sold it.

The economic benefits from bovines are manifold. Agriculture in Bangladesh is almost entirely dependent on the draught power derived from bovines, and milch cows are a source of extra income for a few families. Apart from this, bovines provide an important asset during financial crises, such as crop failure and resultant food shortages, building houses and repayment of loans, etc. Table 7.5 shows that only 21 percent of the households had marketed bovines. It should be mentioned here that about 40 percent of households own and use bovines in the study villages.[5]

Table 7.6 shows the marketing behaviour of agricultural products among the four villages. As indicated earlier, our four study villages were not in the same economic state. The man-land ratio was favourable in two villages, Maheshwardi and Char Sultanpur; while in the other two villages, Thakurpur and Hoglakandi, resources were extremely scarce. Besides, the villages were also used as a proxy for distance from the nearest urban centres, in order to see any variation in marketing behaviour due to distance. The table demonstrates that

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[4]This issue has been raised in Chapter Four.

[5]For details, see Chapter Six, Table 6.10.

Table 7.6 **The Pattern of Marketing Agricultural Product by the Rural Households by Villages**

(Figures in percent)

Selected products	Neither bought nor sold	Bought	Sold	Bought and sold
Village Thakurpur, n = 76				
Cereal	*9.21*	*78.95*	*7.89*	*3.95*
Pulses	*6.58*	*73.68*	*19.74*	-
Vegetable	*3.95*	*90.79*	*5.26*	-
Jute	*32.89*	*1.32*	*65.79*	-
Sugarcane	*98.67*	-	*1.33*	-
Chilli	*16.00*	*77.33*	*5.33*	-
Bovines	*88.16*	-	-	*11.84*
Village Maheshwardi, n = 79				
Cereal	*5.06*	*63.29*	*20.25*	*11.39*
Pulses	*5.06*	*78.48*	*12.66*	*3.80*
Vegetable	-	*84.81*	*5.06*	*10.13*
Jute	*24.05*	-	*75.95*	-
Sugarcane	*93.67*	*na*	*6.33*	-
Chilli	*35.44*	*62.03*	*2.53*	-
Bovines	*78.48*	-	-	*21.52*
Village Char Sultanpur, n = 77				
Cereal	*3.09*	*63.64*	*23.38*	*9.09*
Pulses	*9.09*	*48.05*	*40.26*	*2.60*
Vegetable	*3.90*	*71.43*	*6.49*	*18.18*
Jute	*41.56*	-	*58.44*	-
Sugarcane	*64.94*	*na*	*35.06*	-
Chilli	*46.75*	*25.97*	*24.68*	*2.60*
Bovines	*63.64*	-	-	*36.36*
Village Hoglakandi, n = 78				
Cereal	*3.85*	*84.62*	*1.28*	*10.26*
Pulses	*2.56*	*80.77*	*14.10*	*2.56*
Vegetable	*2.56*	*89.74*	-	*7.69*
Jute	*60.26*	-	*39.74*	-
Sugarcane	*64.10*	*na*	*35.90*	-
Chilli	*43.59*	*46.15*	*8.97*	*1.28*
Bovines	*85.90*	-	-	*14.10*

Source: Field Survey, 1992

although all four villages are in food deficit as whole, the variation among them is quite significant. The households of Thakurpur and Hoglakandi were comparatively more in deficit than Maheshwardi and Char Sultanpur. The former two villages had less than 8 percent of households who sold cereals compared to the other two villages' 20 percent.

A slightly different picture can be observed in the case of cash crops. Thakurpur and Maheshwardi showed a better performance in producing and marketing jute than the other two villages. On the other hand, Char Sultanpur and Hoglakandi produced and marketed more sugarcane and chilli. The reasons for this variation is probably more the characteristics of land than any other factors like the proximity of markets, jute and sugarcane processing mills, etc.

Table 7.7 illustrates the marketing pattern of agricultural products by the main occupational types of households. It is obvious that the non-agricultural households, about 17 percent of the total, are fully dependent on the market, because they do not produce agricultural goods. Among the agricultural and mixed household groups, the proportions of households who sold cereal, pulses and vegetable products were also low. About 66 percent of the mixed, and 72 percent of the agricultural, households bought cereal. This reveals that a large majority of the households in this rural area are in food deficit, and cannot produce a marketable surplus. Only 17 percent of the mixed, and 10 percent of the agricultural, households were found to be in food surplus, and could sell their products. The surplus households were more among the mixed occupation groups than the farming households.

The food deficit households meet their cash requirements to buy food and other essentials

Table 7.7 The Pattern of the Marketing Agricultural Products by the Rural Households, by Various Occupational Types

Selected products	Neither bought nor sold	Bought	Sold	Bought and sold
Agricultural households, n = 65				
Cereals	*6.15*	*72.31*	*10.77*	*10.77*
Pulses	*6.15*	*61.54*	*30.77*	*1.54*
Vegetables	*4.62*	*78.46*	*6.15*	*10.77*
Jute	*23.08*	-	*76.92*	-
Sugarcane	*70.77*	*na*	*29.23*	*na*
Chilli	*35.38*	*46.15*	*15.38*	*3.08*
Bovines	*75.38*	-	-	*24.62*
Mixed households, n = 193				
Cereals	*6.22*	*65.80*	*17.62*	*10.36*
Pulses	*5.70*	*66.84*	*24.35*	*3.11*
Vegetables	*1.55*	*82.90*	*4.66*	*10.88*
Jute	*30.05*	*0.52*	*69.43*	-
Sugarcane	*78.65*	*na*	*21.35*	*na*
Chilli	*32.64*	*54.92*	*11.40*	*1.04*
Bovines	*75.65*	-	-	*24.35*
Non-agricultural households, n = 52				
Cereals	-	*100.00*	-	-
Pulses	*5.77*	*94.23*	-	-
Vegetables	*3.85*	*96.15*	-	-
Jute	*96.15*	*3.85*	-	-
Sugarcane	*98.08*	*na*	*1.92*	-
Chilli	*47.06*	*52.94*	-	-
Bovines	*96.19*	-	-	*3.85*

Source: Field Survey, 1992

from cash crops and labour. Table 7.7 shows that about 77 and 29 percent of the farm households marketed jute and sugarcane respectively in 1991-92. This proportion among the mixed households was low. This is because the mixed households can meet their requirements of cash from other sources; and thus they are capable of producing more cereal compared with the agricultural households. Cereal is more profitable than cash crops. Marketing cash crops by the non-agricultural households is not relevant but a few of them have bovines, which gives them a limited opportunity to generate cash in times of desperate need.

Table 7.8 illustrates a close association between the income and marketing behaviour of agricultural products. Households in the lower income groups were found to be more as buyers than sellers of food crops. The proportion of households who bought agricultural products such as rice, pulses and vegetables decreases as income of the households increases. It can be observed in Table 7.8 that over 58 percent of the households sold rice/paddy in the high income category compared with 32 percent in the upper-middle income, nearly 12 percent in middle income and only 2 percent in the lower middle income group. A similar pattern can be observed in the pattern of marketing pulses, bovines and cash crops.

An attempt has also been made to examine whether rural-urban income linkages have any influence on the surplus production of agricultural commodities, and thereby on the marketing pattern. The results are shown in Table 7.9. They do not indicate any significant variation among the households of different rural-urban linkages. Those village based households which do not have any direct income earning linkages with the urban centres or market places, however, show that they marketed more, food crops as well as cash crops,

Table 7.8 **The Pattern of Marketing Agricultural Products by Rural Households, by Various Income Classes**

(in percent)

Selected products	Neither bought nor sold	Bought	Sold	Bought and sold
Low income households, n = 53				
Cereals	-	*100.00*	-	-
Pulses	*5.66*	*84.91*	*9.43*	-
Vegetables	*3.77*	*90.57*	*3.77*	*1.89*
Jute	*77.36*	-	*22.64*	-
Sugarcane	*90.38*	*na*	*9.62*	-
Chilli	*45.28*	*50.94*	*3.77*	-
Bovines	*94.34*	-	-	*5.66*
Lower middle income households, n = 97				
Cereals	*4.12*	*88.66*	*2.06*	*15.15*
Pulses	*7.22*	*78.35*	*13.40*	*1.03*
Vegetables	*3.09*	*90.57*	*1.03*	*4.12*
Jute	*45.36*	-	*54.64*	-
Sugarcane	*79.38*	*na*	*20,62*	-
Chilli	*35.05*	*57.73*	*7.22*	-
Bovines	*81.44*	-	-	*18.56*
Middle income households, n = 84				
Cereals	*8.33*	*69.05*	*11.90*	*10.71*
Pulses	*3.57*	*72.62*	*20.24*	*3.57*
Vegetables	*1.19*	*83.33*	*2.38*	*13.10*
Jute	*29.76*	*1.19*	*69.05*	-
Sugarcane	*85.71*	*na*	*14.30*	-
Chilli	*36.14*	*51.81*	*9.64*	*2.41*
Bovines	*75.00*	-	-	*25.00*
Upper-middle income households, n = 59				
Cereals	*10.17*	*40.68*	*32.23*	*16.95*
Pulses	*5.08*	*52.54*	*38.98*	*3.39*
Vegetables	*3.39*	*67.80*	*13.56*	*15.25*
Jute	*16.95*	-	*83.05*	-
Sugarcane	*71.19*	*na*	*28.81*	-
Chilli	*22.03*	*54.24*	*20.34*	*2.39*
Bovines	*72.88*	-	-	*27.12*
High income households, n = 17				
Cereals	-	*23.53*	*58.82*	*17.65*
Pulses	*11.76*	*29.41*	*52.94*	*5.88*
Vegetables	-	*82.35*	-	*17.65*
Jute	*17.65*	-	*82.32*	-
Sugarcane	*58.82*	*na*	*41.18*	-
Chilli	*52.94*	*29.41*	*17.65*	-
Bovines	*58.82*	-	-	*41.18*

Source: Field Survey, 1992

Table 7.9 **The Pattern of Marketing Agricultural Product by the Rural Households, by Rural-Urban Linkages**

Selected products	Neither bought nor sold	Bought	Sold	Bought and sold
a) Village based households				
Cereals	*6.38*	*65.96*	*19.15*	*8.51*
Pulses	*6.38*	*64.54*	*25.53*	*3.55*
Vegetables	*2.84*	*79.43*	*6.38*	*11.35*
Jute	*29.79*	-	*70.21*	-
Sugarcane	*75.18*	*na*	*24.82*	-
Chilli	*36.17*	*48.94*	*12.77*	*2.13*
Bovines	*75.18*	-	-	*24.82*
b) Village and towns				
Cereals	*2.94*	*91.18*	-	*5.88*
Pulses	-	*82.35*	*17.65*	-
Vegetables	*5.88*	*85.29*	-	*8.82*
Jute	*58.82*	-	*41.18*	-
Sugarcane	*91.18*	-	*8.82*	-
Chilli	*23.53*	*67.65*	*8.82*	-
Bovines	*85.29*	-	-	*14.71*
c) Market place				
Cereals	*2.08*	*83.33*	*6.25*	*8.33*
Pulses	*4.17*	*81.25*	*12.50*	*2.08*
Vegetables	*2.02*	*87.50*	-	*10.42*
Jute	*56.25*	-	*43.75*	-
Sugarcane	*77.08*	-	*22.92*	-
Chilli	*35.42*	*54.17*	*8.33*	*2.08*
Bovines	*85.42*	-	-	*14.58*
d) Urban centres				
Cereals	*6.90*	*70.11*	*12.64*	*10.34*
Pulses	*8.05*	*68.97*	*21.84*	*1.15*
Vegetables	*1.15*	*89.66*	*4.60*	*4.60*
Jute	*39.08*	*1.15*	*59.77*	-
Sugarcane	*86.05*	-	*13.95*	-
Chilli	*39.53*	*52.33*	*8.14*	-
Bovines	*79.31*	-	-	*20.69*

Source: Field Survey, 1992

than those who did have direct linkages. This is because the rural based households do not have alternative sources of income except selling either agricultural produce or their labour. Yet, a large proportion of them (65 to 80 percent) were found as buyers of food crops, which again indicates the overall shortages of food in all four villages. They certainly generate cash to substitute this shortage within the rural areas, as they do not have any linkages with urban centres.

The pattern which emerges from the marketing behaviour of rural households, as discussed above, can be summarized as follows. First, a large majority of the households in all four villages were found to be deficit producers of food crops. To fulfil their basic needs they had to buy food items from markets. Thus, it can be argued that a substantial demand for agricultural products (which is dominated by food items) comes from the rural area itself. The traditional argument which classifies rural Bangla households as producers and urban households as consumers has proved to be rather weak. It is evident that a very few households in the rural areas of Bangladesh are capable of producing a surplus of marketable agricultural products. The surplus production depends directly on the ownership pattern of land.

Second, the production and marketing of cash crops like jute, sugarcane and chilli, although small compared with the production of rice, was sufficient for a large number of households to sell some of these items to meet their cash requirements. The production linkages of these cash crops, particularly jute and sugarcane, extend outside the region, to the international market. The limited specialization of the study area in producing cash crops, however, does not allow much scope for such marketing. In most cases the produce is so small that the

rural people do not have any control over the market.

This aggregate picture of marketing rural produce can be misleading unless a detailed analysis is given by disaggregating the households into various classes. The disaggregated picture shows more revealing contrasts among the households classified by villages, occupation, income and rural-urban linkages. As discussed earlier (Table 7.6), the households of four study villages do not show the same performance in marketing their products. Chi-square statistics shown in Table 10 indicate that the relationships between the households of four individual villages in respect of the variables which represented the pattern of marketing are quite significant, as the chi-square values show a substantial departure from the state of no association. The probability of such an association merely by chance is less than one percent in all cases.

By occupation and income classes of the households, the pattern of marketing their produce is also highly elastic. The larger values of chi-square generated for occupation and income classes show that it is unlikely that there is no association between the marketing pattern and household classes (by occupation and income), and it is also highly unlikely that this association occurred by chance. Particularly in the cases of major crops such as rice/paddy and jute, the relationships are much stronger. This is because the privileged classes, like high income households and the mixed occupation group, can reap the optimum benefit due to not only their control over the markets but also the size of their production.

It is almost universally accepted that the rural élites dominate the economy of the rural areas in Bangladesh. But we have yet to prove that the rural households having linkages with

Table 7.10 Chi-square Statistics Obtained from Two way Frequency Tables by Various Socio-economic Characteristics of Households

Agricultural products	Degrees of freedom	Chi-square values	Probability[a]
By Village			
Cereals	9	28.31	0.001
Pulses	9	30.60	0.000
Vegetables	9	24.13	0.004
Jute	6	26.35	0.000
Chilli	9	57.09	0.000
By Occupation			
Cereals	6	22.76	0.001
Pulses	6	21.66	0.001
Vegetables	6	11.85	0.065
Jute	4	84.72	0.000
Chilli	6	12.49	0.052
By Income			
Cereals	12	102.39	0.000
Pulses	12	37.90	0.000
Vegetables	12	31.51	0.002
Jute	8	54.87	0.000
Chilli	12	22.87	0.029
By Rural-Urban Linkages			
Cereals	9	15.86	0.070
Pulses	9	10.61	0.303
Vegetables	9	10.88	0.284
Jute	9	19.08	0.004
Chilli	9	7.62	0.572

Source: Calculated from 20 frequency tables. Data from Field Survey, 1992.
[a]Probability to 3 decimal places: i.e., 0.000 => <0.0005

urban centres are in a better position to produce more agricultural goods to be marketed for cash generation. The chi-square statistics show that there is hardly any association between the household categories having income linkages with urban centres and their marketing behaviour, except in respect of jute. It can therefore be argued that the probability of showing a better performance of marketing agricultural goods by having merely an income or an employment link with towns and cities is rather low. In other words, the findings do not support the hypothesis that urban income and employment have enough influence on rural households to encourage the growing of surplus marketable agricultural products as postulated by many. It is still income and occupation (which shows strength in income) which dictate achieving power, not merely a link with an urban place.

Flow of Urban Goods to Rural Areas

The goods which flow in the opposite direction are manufactured and processed in urban centres. It has already been mentioned that six urban commodities have been chosen to examine the pattern of marketing behaviour of rural households in the study area. Table 7.11 shows the distribution of the households who bought these items (and also those who did not buy) during the previous year, and in cases of durable goods such as radio, television, motorcycle, etc. in the last five years. The table demonstrates that most of the households (over 90 percent) bought essential commodities like fuel, medicine, garments, etc. Agricultural inputs were bought by two-thirds of the households. It should be mentioned here that 35 percent of the households in the study area did not own cultivable land. Thus buying inputs by these households is totally irrelevant, except for those who work as tenant farmers. It can be inferred from this table that those who owned cultivable land used modern inputs. Building and cooking materials were purchased by a little over half of the

Table 7.11 Marketing Pattern of Selected Urban Based Consumer Items
(All villages; n= 310)

Consumer items	Purchased		Not Purchased	
	Number of households	Percent	Number of households	Percent
Agricultural inputs	206	66.45	104	33.55
Fuel (kerosene)	309	99.67	1	0.33
Garments/clothes	308	99.35	2	0.65
Stationery, etc.	125	40.32	185	59.68
Building materials	175	56.45	135	43.55
Cooking materials	164	52.90	146	47.10
Medicine	284	91.61	26	8.39
Motorbike/ bicycle	17	5.48	293	94.52
Radio	23	7.48	287	92.52
Televison	3	0.97	307	99.03

Source: Field Survey, 1992

households. The propensity for purchasing urban consumer items is quite low among the rural households. About 60 percent of the households could not buy any stationery items. On the other hand very few households were found who bought luxury durables during the last five year period.

The following discussion shows the marketing pattern of urban goods by households, classified by villages, occupation, income and urban-rural linkages. Table 7.12 shows the proportion of households which bought urban-based goods by village. Although the villages Thakurpur and Hoglakandi are respectively closer to an urban place and a rural market centre, lower proportions of households from these villages purchased agricultural inputs. Half of the households of Hoglakandi and nearly 58 percent from Thakurpur reported that they bought agricultural inputs. In Maheshwardi and Char Sultanpur, located relatively far from market centres, nearly 80 percent of their households purchased inputs. In cases of other essential items, such as kerosene and garments, the purchasing pattern among the households of all villages is more or less similar. Not much variation can be found in the marketing of cooking and house building materials.

Several observations can be made on Table 7.12. The pattern of the use of agricultural inputs varied significantly among different villages. Income and the distribution of land are more evenly distributed in Maheswardi and Char Sultanpur, and these villages also show higher purchases of agricultural inputs. Thus, it can be argued that whether people will use agricultural inputs depends mainly on their access to owning or using land, and the level of household income, not on distance from market centres. Therefore, economic strength and land ownership patterns of the households were found to be the determining factors of

Table 7.12 Marketing Behavior of Selected Urban-Based Consumer Items by Villages

(Figures are in percent)

Selected urban-based consumer items	Purchased	Not purchased
a) Village Thakurpur		
Agricultural inputs	*57.90*	*42.10*
Fuel	*100.00*	-
Garments	*98.69*	*1.31*
Stationery, etc.	*48.69*	*51.31*
Building materials	*51.32*	*48.68*
Cooking materials	*59.21*	*40.79*
Medicine		
b) Village Maheshwardi		
Agricultural inputs	*78.48*	*21.52*
Fuel	*100.00*	-
Garments	*98.74*	*1.26*
Stationery, etc.	*46.84*	*53.16*
Building materials	*56.96*	*43.04*
Cooking materials	*53.17*	*46.83*
Medicine		
c) Village Char Sultanpur		
Agricultural inputs	*79.22*	*20.78*
Fuel	*100.00*	-
Garments	*100.00*	-
Stationery, etc.	*41.56*	*58.44*
Building materials	*55.85*	*44.15*
Cooking materials	*48.05*	*51.95*
Medicine		
d) Village Hoglakandi		
Agricultural inputs	*50.00*	*50.00*
Fuel	*98.72*	*1.28*
Garments	*100.00*	-
Stationery, etc.	*24.36*	*75.64*
Building materials	*61.54*	*38.46*
Cooking materials	*51.28*	*48.72*
Medicine		

Source: Field Survey, 1992

marketing inputs.

Second, the essential items were purchased by almost all households, although the quality and quantity varied substantially from household to household. Distance from village to urban place apparently seems to be relevant in purchasing medicine and stationery. But, in fact, it is perhaps not the distance, rather occupational characteristics of the households. A large proportion of households in Thakurpur village were found to be engaged in cottage industries, and their life style is a bit different on many counts from other higher income farm households in other villages.

This is evident in Table 7.13, where the purchasing pattern of urban goods is shown by the major occupational characteristics of the households. It shows that except agricultural inputs, other items were purchased more by the mixed households. The non-agricultural households, being economically disadvantaged, show almost an equal stance to farm households in purchasing urban consumer goods. This indicates that the farm households have less propensity to buy urban consumer goods.

However, the pattern is well explained by household income. Table 7.14 illustrates that except for fuel and garments, all other items were found to be increasingly elastic to the level of household income. Since fuel and garments are essential items, they were bought by all households irrespective of their level of income. But the quality and the quantity will of course vary with the level of household income. Table 7.15 shows the pattern of purchasing urban-based goods by types of rural-urban linkages. It can be observed that households linked with urban centres purchased consumer goods more than those are rural based, but

Table 7.13 Marketing Behaviour of Selected Urban-Based Consumer Items by Major Occupationat Types of Households in Rural Areas

(Figures are in Percentages)

Selected urban-based consumer item	Purchased	Not purchased
a) Agricultural Households, n=65		
Agricultural inputs	*83.07*	*16.92*
Fuel	*98.46*	*1.54*
Garments	*100.00*	-
Stationery, etc.	*29.23*	*70.77*
Building materials	*53.58*	*46.15*
Cooking materials	*52.31*	*47.69*
Medicine	*87.69*	*12.31*
b) Mixed Households, n=193		
Agricultural inputs	*77.72*	*22.28*
Fuel	*100.00*	-
Garments	*98.96*	*1.04*
Stationery, etc.	*45.60*	*54.40*
Building materials	*59.59*	*40.41*
Cooking materials	*53.89*	*46.11*
Medicine	*93.78*	*6.22*
c) Non-agricultural households, n=52		
Agricultural inputs	*3.85*	*96.15*
Fuel	*100.00*	-
Garments	*100.00*	-
Stationery, etc.	*34.62*	*65.38*
Building materials	*48.08*	*51.92*
Cooking materials	*50.00*	*50.00*
Medicine	*88.46*	*11.54*

Source: Field Survey, 1992

Table 7.14 Rural Households Marketing Behaviour for Selected Urban-Based Consumer Items, by Income Classes

(Figures are in percentages)

Selected urban based consumer items	Purchased	Not purchased
a) Low income Households, n=53		
Agricultural inputs	*35.84*	*64.16*
Fuel	*100.00*	-
Garments	*96.22*	*3.78*
Stationery, etc.	*11.32*	*88.68*
Building materials	*50.94*	*49.06*
Cooking materials	*39.62*	*60.38*
Medicine	*73.58*	*26.42*
b) Lower middle income households, n=97		
Agricultural inputs	*62.88*	*37.12*
Fuel	*100.00*	-
Garments	*100.00*	-
Stationery, etc.	*24.74*	*75.26*
Building materials	*58.76*	*41.24*
Cooking materials	*42.26*	*57.74*
Medicine	*94.84*	*5.16*
c) Middle income households, n=84		
Agricultural inputs	*77.38*	*22.62*
Fuel	*100.00*	-
Garments	*100.00*	-
Stationery, etc.	*54.76*	*45.24*
Building materials	*55.95*	*44.05*
Cooking materials	*57.14*	*42.86*
Medicine	*92.85*	*7.15*
d) Upper-middle income households, n=59		
Agricultural inputs	*81.35*	*18.65*
Fuel	*98.30*	*1.70*
Garments	*100.00*	-
Stationery, etc.	*59.32*	*40.68*
Building materials	*55.93*	*44.07*
Cooking materials	*69.49*	*30.51*
Medicine	*98.30*	*1.70*
e) High income households, n=17		
Agricultural inputs	*76.47*	*23.53*
Fuel	*100.00*	-
Garments	-	-
Stationery, etc.	*82.35*	*17.65*
Building materials	*64.70*	*35.30*
Cooking materials	*76.47*	*23.53*
Medicine	*100.00*	-

Source: Field Survey, 1992

Table 7.15 Marketing behaviour of Selected Urban-Based Consumer Items by the Households of various Rural-urban Linkage Groups

(Figures are in Percentages)

Selected urban based-consumer item	Purchased	Not purchased
a) Rural based households		
Agricultural inputs	*75.18*	*24.82*
Fuel	*100.00*	-
Garments	*98.58*	*1.42*
Stationery, etc.	*37.59*	*62.41*
Building materials	*53.90*	*46.10*
Cooking materials	*52.48*	*47.52*
Medicine	*88.65*	*11.35*
b) Villages and Towns		
Agricultural inputs	*41.17*	*58.83*
Fuel	*100.00*	-
Garments	*100.00*	-
Stationery, etc.	*20.59*	*79.41*
Building materials	*64.70*	*35.30*
Cooking materials	*41.17*	*58.83*
Medicine	*94.11*	*5.89*
c) Households linked with market centres		
Agricultural inputs	*58.33*	*41.67*
Fuel	*97.91*	*2.09*
Garments	*100.00*	-
Stationery, etc.	*37.50*	*62.50*
Building materials	*62.50*	*37.50*
Cooking materials	*50.00*	*50.00*
Medicine	*95.83*	*4.17*
d) Households linked with urban places		
Agricultural inputs	*66.66*	*33.34*
Fuel	*100.00*	-
Garments	*100.00*	-
Stationery, etc.	*54.02*	*45.98*
Building materials	*54.02*	*45.98*
Cooking materials	*59.77*	*40.23*
Medicine	*93.10*	*6.90*

Source: Field Survey, 1992

in terms of buying agricultural inputs rural-based households showed better performance. Thus, it is difficult to say that rural-urban linkages can promote agricultural productivity.

Types of Markets Used

One of the questions raised at the beginning of this chapter concerned the relevant markets for the rural people to interact with. In Bangladesh, and also in other developing countries, markets play an important rôle in the economy of rural areas. The rural markets, locally known as *hats and bazaars*, are commercial centres of various sizes and frequencies depending on the volume of goods and services exchanged there.[6] Large rural markets, which were designated as growth centres, are shown in Figure 7.3. Apart from them, there are numerous other rural markets of smaller size. Figure 7.3 illustrates the pre-dominance of rural markets in the study area. About 75 percent of the villages in Faridpur District are within 3 km of a rural market centre. If we compare this distance from an urban centre in the District only 10 percent of the villages will be found. In other words, 75 percent of the villages are located within 15 km of an urban centre. This indicates a predominance of rural markets in the rural life of Bangladesh (Figure 7.4).

Apart from the spatial pattern of rural markets (hats and bazaars), it is important to note some of their economic and social organizational aspects. The primary function of a rural market is the exchange of goods and services produced mainly at the local level. The rural people sell their products (or labour and services) and buy other necessary items which they

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[6]There are about 6800 rural markets of primary, secondary (assembly markets) and terminal types. All these markets were classified as A, B and C types on the basis of revenues collected from them by the Government. The A type markets were designated by the Planning Commission of Bangladesh as rural growth centres. Some of these centres serve a radius of up to 20 miles. The service area of a B type market is about 2 to 5 miles in radius. The primary rural markets are localized centres where people assemble there from within 3 miles. For details see Sultana, R. (1992a, 1992b.)

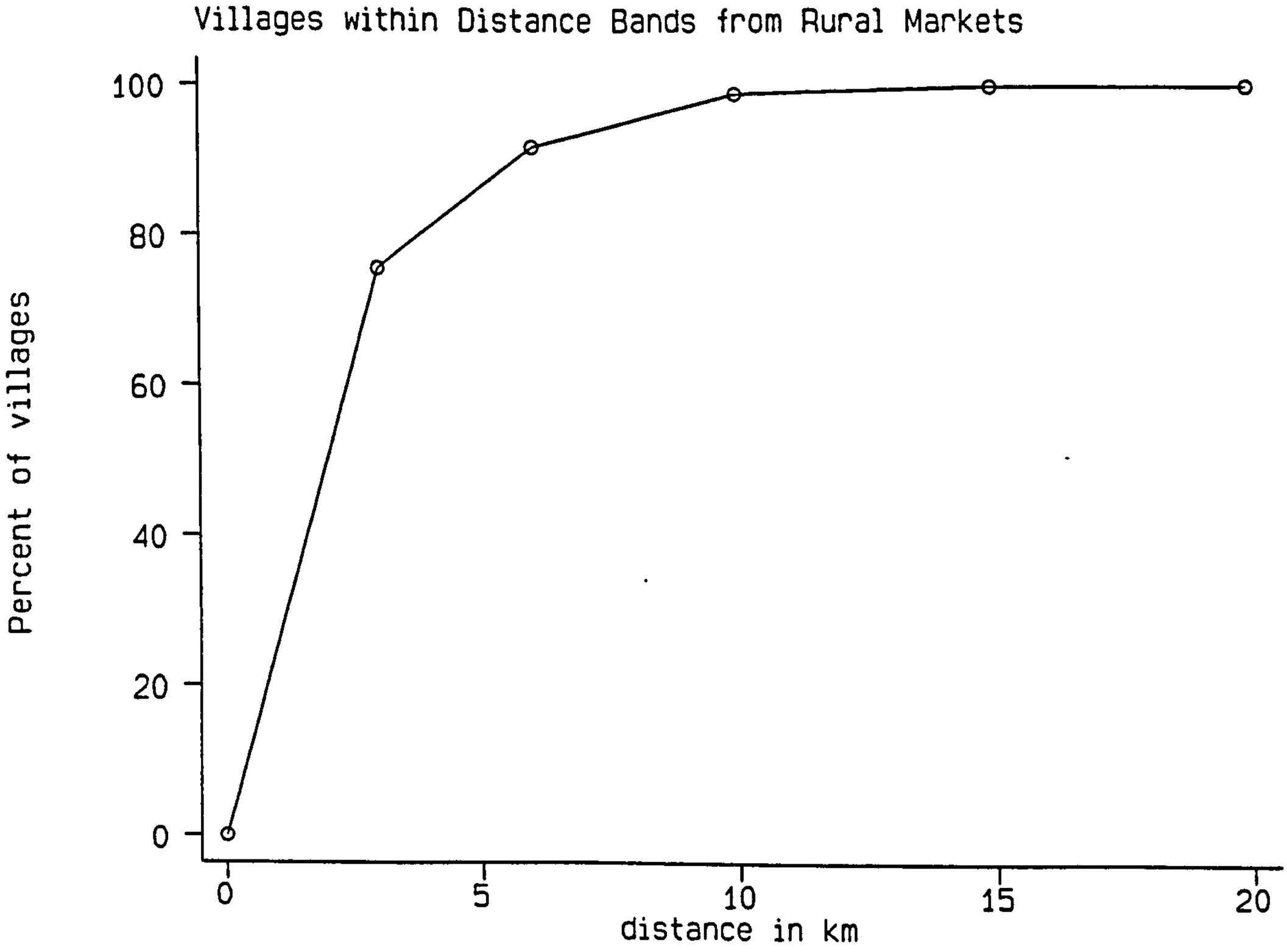


Figure 7.3 Villages Within Distance Bands from Rural Markets

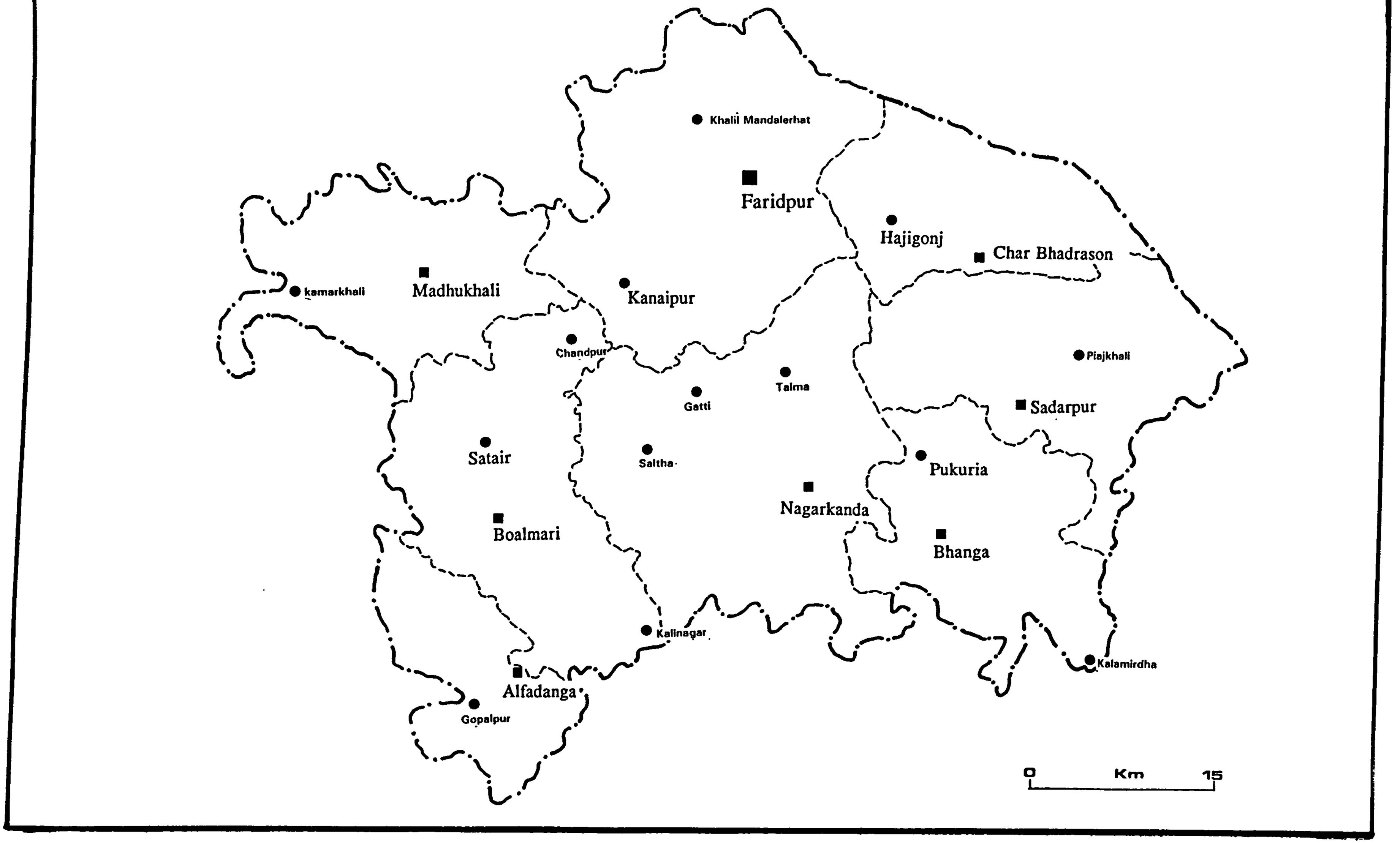


Figure 7.4 Distribution of Rural Markets in Faridpur District

do not produce. Secondly, these markets function as centres of accumulation of agricultural products which, after meeting some of the local demand, enter the internal market (or domestic trade). The assembly traders buy goods directly from growers at the primary and secondary markets and sell them to the up-country merchants, millers or to the public procurement centres, which are usually located in big urban centres and ports. This is mainly because these centres have better storage facilities than in the small towns at the local level. Retailers, the last link of the chain, buy from big merchants and *arathdars*[7] and sell to the urban and rural consumers. Between producers and the consumers there exists a long chain of intermediaries, who slice off a substantial portion of the margin from both growers and consumers. One study shows that the difference between the growers' share and consumer prices of paddy was about 25 percent, which means the producers' share finally stood at 75 percent (Hossain 1991).

Third, a range of social and cultural activities are also performed in the rural markets. These markets are the meeting places for rural people where social contacts are made, innovative information is transmitted, and public and other semi-public announcements are made. The day labourers get their contacts for work also usually in these places. Therefore, the importance of rural markets in the rural economy can hardly be over-emphasized.

The difference between rural markets and urban centres, especially the small urban centres, is rather unclear. The functions that are available in rural markets can also be found in small urban centres. The essential difference lies in the range of goods and services. Urban

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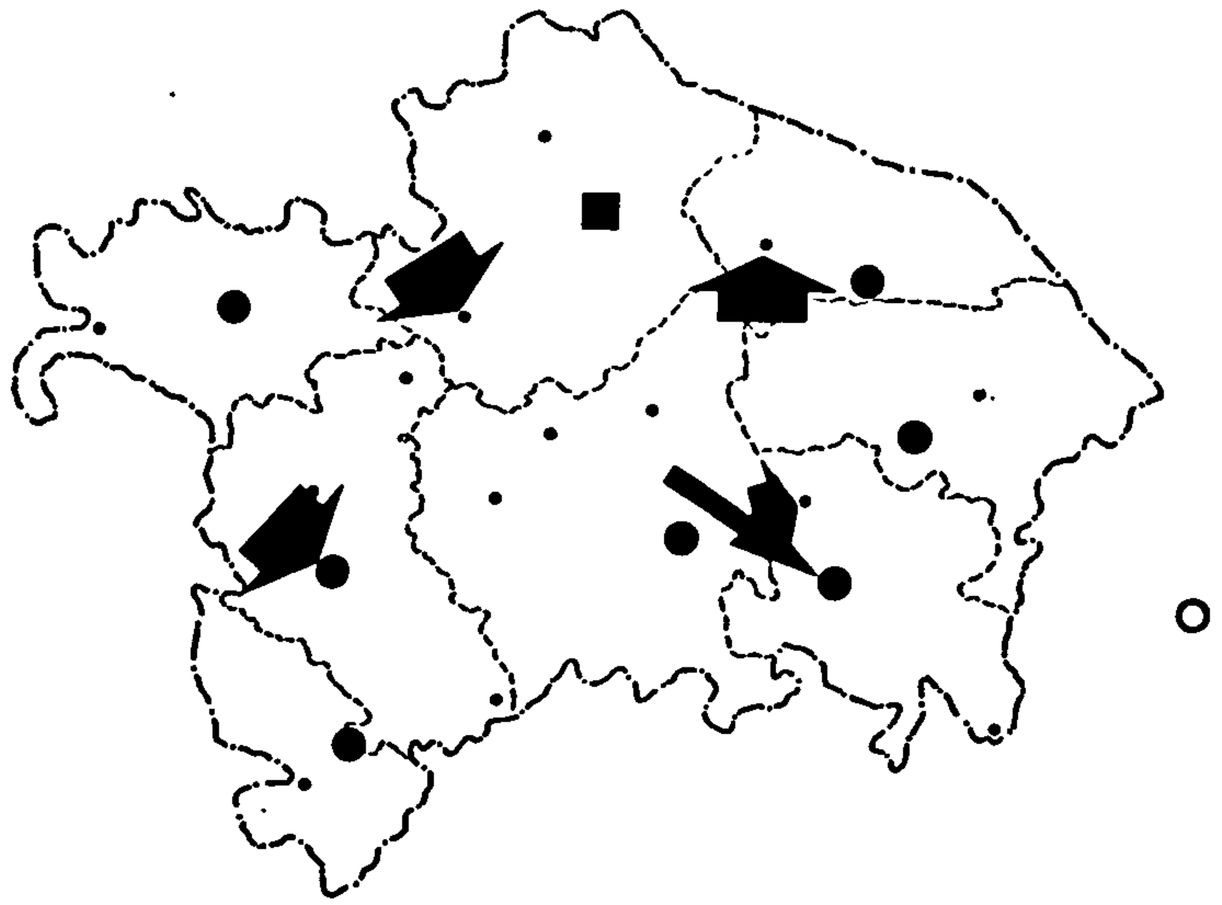
[7]*Arathdar* is a Bangla word meaning wholesaler. The arathdars buy goods from rural areas through intermediate business men, known as *beparies*, and store them in warehouses and finally sell them to the retailer for consumption.

centres are usually seats of administration and can offer more specialized services than the rural markets. The rural market centres are an extension of urban places (Eighmy 1972).

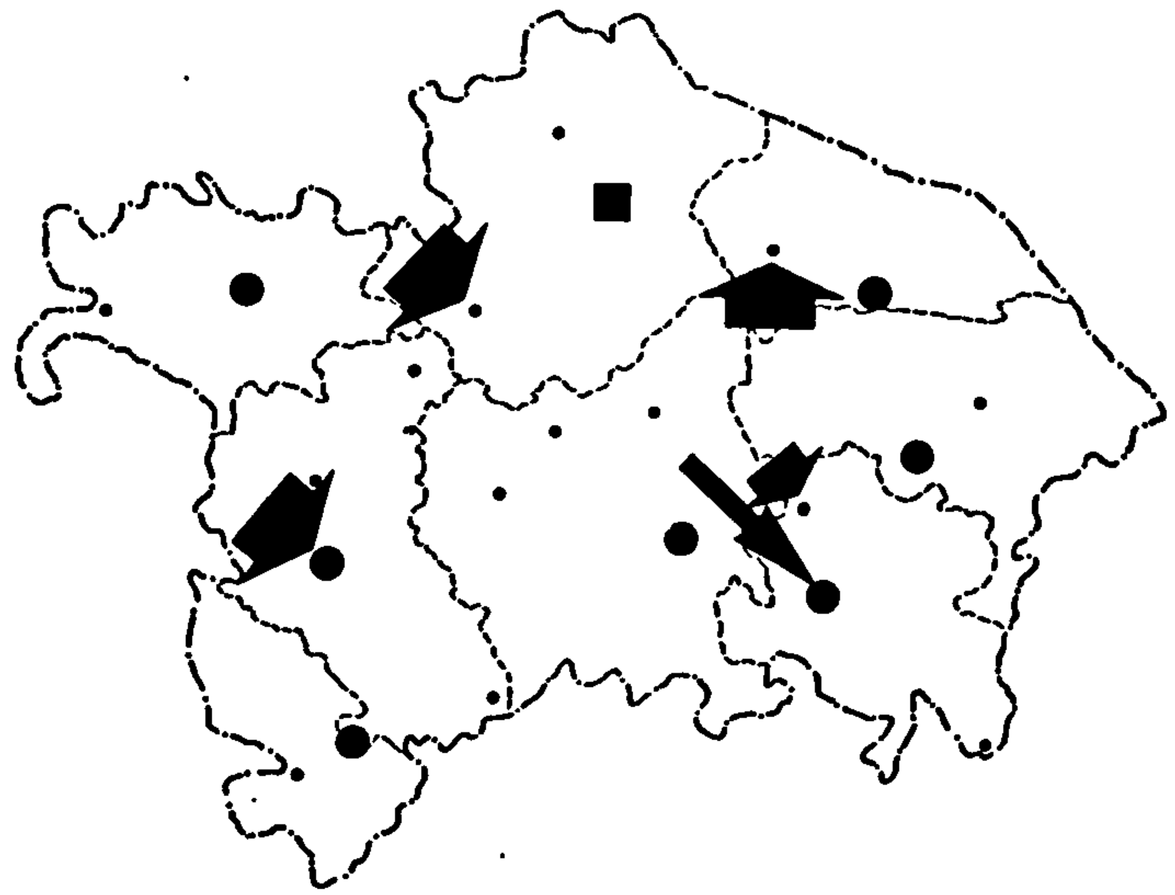
As pointed out earlier, our main interest here is to see which centres, the urban or rural markets, were used more by the rural people for marketing their products and buying other goods in turn. Out of a long list of commodity items which they sold and bought during the period of investigation, four were chosen to examine the pattern. These are paddy or rice and jute from agricultural products and agricultural inputs, and garments or clothes from urban based goods. The centres where the households from four study villages marketed and bought the above mentioned items are shown in Figure 7.5.

The village households' marketing behaviour seems to be extremely localized as illustrated in Figure 7.5. It shows that their major agricultural products, paddy/rice and the main cash crop jute, are sold in the closest market centres, whether urban or rural markets. Those who bought these items also used the closest market centres. More than 90 percent of the households in villages Thakurpur, Char Sultanpur and Hoglakandi used their closest location for marketing. In case of Thakurpur the closest market is a small urban centre, Boalmari, but in the case of the other two villages well-established markets are the closest. There were very few households who used other markets except the closest ones, unless for some special needs like buying and selling bovines, which are not usually sold in all local markets.

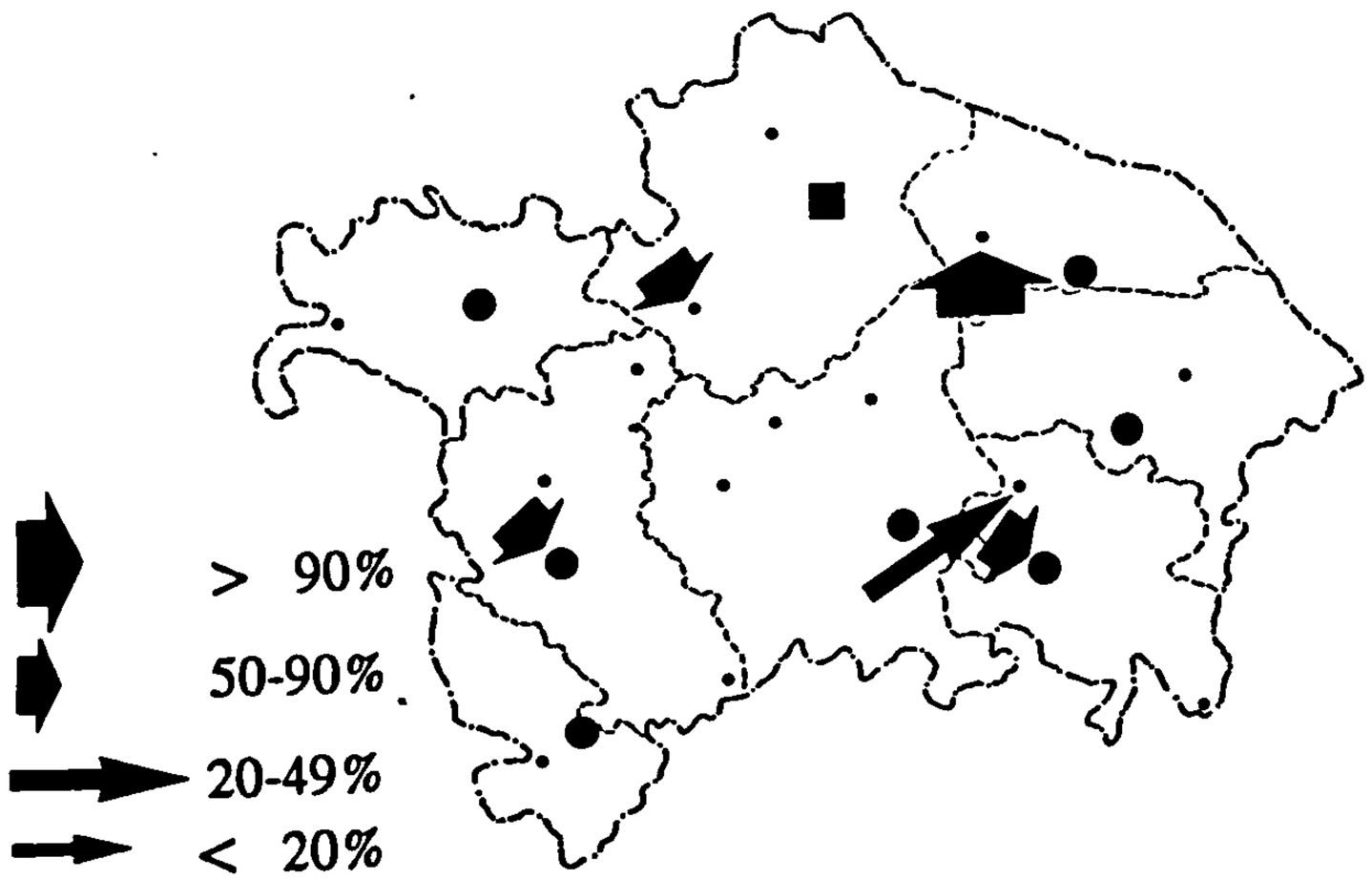
But in the absence of a well-established rural market close by, the households of Maheshwardi were divided among a number of markets. Village Maheshwardi does not have a good market place within walking distance. It has one market within the village and



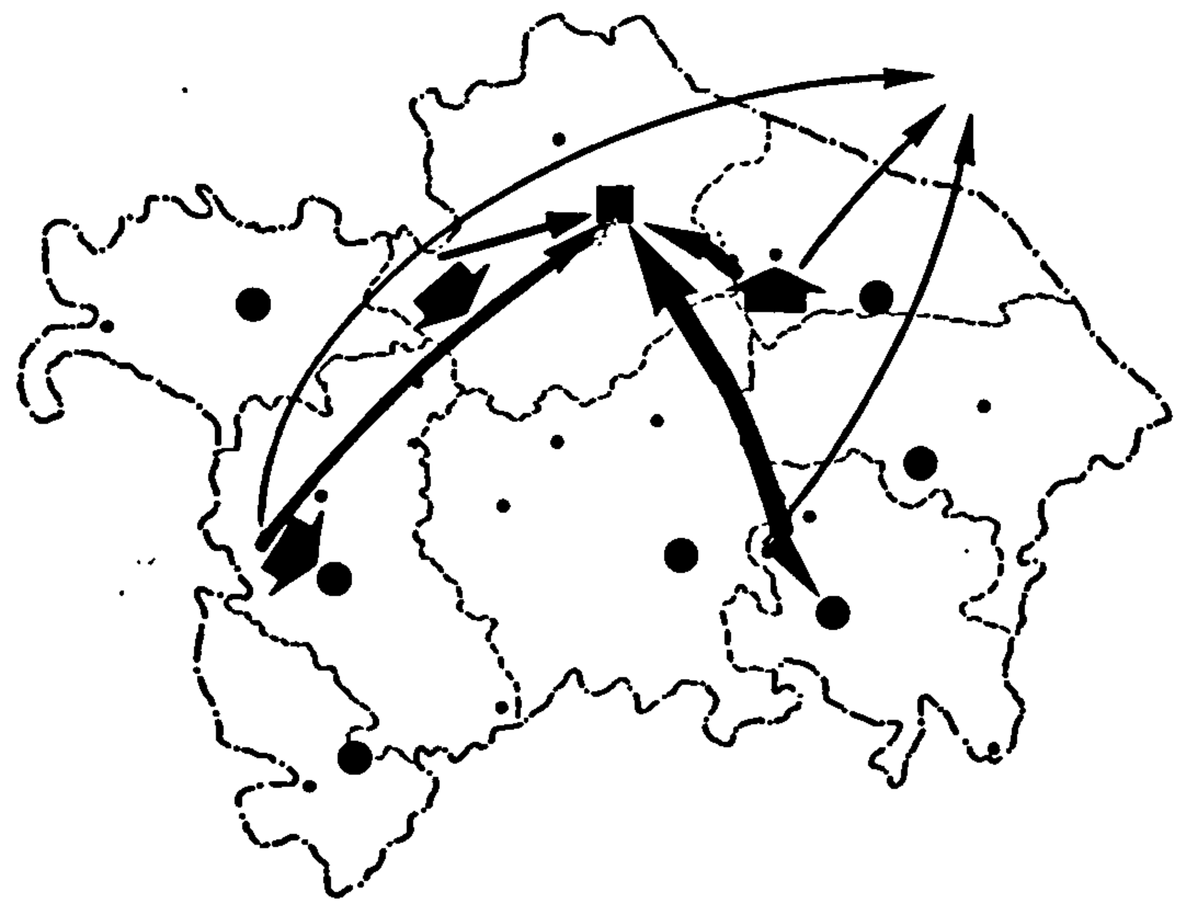
a Rice



b Jute



c Fertilizer



d Clothes

Figure 7.5 Use of Markets for Buying and Selling of Selected Items

another just outside (but within 3 kilometres) of the village; neither is well developed. Even in this situation, an overwhelming majority of the households used these local markets rather than nearest urban centre, Bhanga, a large market about 6 km away from the village. None of the paddy growers in village Maheshwardi went to Bhanga to sell paddy there. However, some jute producers marketed their jute in Bhanga town.

A similar pattern has been observed in purchasing urban goods, such as agricultural inputs, fuel, building and cooking materials, etc. Some variation has been found in purchasing garments and clothing items. Although a large majority of households bought their clothing also from the nearest markets, some were found who travelled to urban places, not only the small ones, but also the large towns like Dhaka city.

Figure 7.5 (marketing cloth) shows the movement of rural people to buy garments. It indicates a substantial variation in the pattern of marketing clothes from different market centres by villages. No-one from village Thakurpur went to either Faridpur or to Dhaka for buying clothes. Most of the people in Maheshwardi bought clothes in the nearest upazila town although about 8 percent bought from Dhaka and four percent from Faridpur. No-one was found in Char Sultanpur who bought cloth from their own upazila town. They bought from the local rural market and also from Faridpur. A similar pattern can be observed in village Hoglakandi where use is made of the local market as well as Faridpur. What has emerged in this figure is that in buying good quality clothing, people prefer higher order centres, like those of at least large markets or upazila centres. Some people even prefer much higher order centres like Faridpur and Dhaka. Distance and transport seem to have influenced them in selecting markets. Household members from Hoglakandi and Char

Sultanpur visited Faridpur town more than those in Maheshwardi, while no one has been found in Thakurpur who visited Faridpur for buying clothes.

Utility Services and Rural-Urban Linkages

Health Care Services

The health care system in Bangladesh is dominated mainly by curative measures rather than a preventative approach. This curative health care system is based on what Phillips (1990) called medical pluralism, characterized by the coexistence of the modern, traditional and folk systems of curative medicare. The significance of this pluralistic medicare system lies in the fact that the modern and public efforts to provide medical services are extremely inadequate, expensive and inaccessible to most of the people. A large majority of the people who live in rural areas, therefore, depend on comparatively cheaper folk and traditional medical services. Modern medical facilities are located mainly in the urban areas.

Public health care facilities in the country are provided through a hierarchically developed five-tiered delivery system. These are: 1) home and community level, 2) Union level,[8] 3) Upazila level, 4) District level; and 5) National and tertiary referral level. The first two tiers are located in rural areas, while the others are in urban locations. All citizens of the country, ideally though, have equal access to all of these facilities. In reality, very little is available for the common people, particularly the poor, whether they live in rural or in urban areas.

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[8]A union is composed of several villages (usually 6 or 7). It also has a local government elected by the people to look after development of villages and tax collection.

A diverse and comparatively complex health care system in the country exists outside the public sector. Informal and dominated by the private sector, these medical facilities are classified into the following categories: a) folk treatment, b) traditional herbalists, c) village doctors or quacks, d) pharmacy shop or drug stores, and e) private clinics.

Folk treatments are given by the spiritual healers and herbalists. Apart from common diseases, folk medicines are given also for dangerous diseases such as hepatitis, mental illness, broken bones, etc. In rural areas most snake bites are successfully treated by the spiritual healers and herbalists. Despite the facilities provided by private as well as public authorities in various forms for maternity treatment, in Bangladesh a large majority of the rural births still take place with the help of traditional birth attendants, known as *dai*. Women are also treated by the traditional healers and quacks for most other kinds of sickness.

The village doctors, usually called quacks, play a dominant rôle in providing medical facilities for rural people. They usually visit patients at their residences, although many of them give treatment in small drug stores owned and operated by themselves which are located in the rural markets. The government has made arrangements to train these village doctors as paramedics in phases, so that they can offer primary health care services to the rural people scientifically. The majority practise allopathic medicine, although a large number of them practise homoeopathic and Ayurvedic medicine.

The dispensaries and pharmacy shops play an important rôle in distributing drugs and medical facilities. There are two ways of providing services from these shops. First, drugs

are sold to the patients with prescriptions from qualified doctors. Doctors usually sit in the pharmacies for private practice after completing their duties in the hospitals, and prescribe medicine for patients who want more care and better treatment. Second, patients can buy medicine from the stores without prescriptions from qualified doctors. In this case, the educated patients can buy medicine for self-treatment. But in the rural areas, where most of the people do not have any idea about drugs, they usually buy medicine with the help of the sellers. The shop owners take this opportunity to sell their medicine.

Finally the private clinics, most of which are located in large urban areas and equipped with modern instruments and qualified doctors, serve as a substitute for tertiary hospitals. Most of these clinics provide the maternity services, although some work as polyclinics. The emergence of private clinics in Bangladesh is of recent origin and the majority of these clinics are located in big cities. In Faridpur, for example, three such clinics were found during the field survey in 1992. There are no other private clinics in Faridpur District.

Our intention here is to observe rural people's sources of health care services, especially the rôle played by small urban centres. The respondents were asked two questions: first, when someone in the household falls sick, do they visit a hospital; and second, where did the respondents (or members of their households) go during their last illness. The first question was directed to the respondents' general behaviour of visiting hospitals and the second one was specific to their immediate last sickness, both ordinary and serious types of health problems. In response to the first question, 70 percent of the household heads, who needed health care, indicated that they had been to a hospital during the previous year. Others went to a variety of different health care services.

This simplistic analysis hides other variables that are important in understanding the nature of the pluralistic health care system prevalent in the country. The second question gives more insight into the problem and does not support the previous response that 70 percent of the heads of their families visited hospitals.

The answer to the second question is summarized in Tables 7.16 and 7.17 which portrays the actual utilization of health care facilities during a general or acute illness they experienced in the immediate past. Apart from an interesting pattern of usage, a remarkable difference has been observed in the utilization of services for the two situations. During a general sickness, such as influenza, measles and ordinary fever, etc., less than four percent of the households were found to have visited public doctors/hospitals, mainly located in towns. Table 7.16 shows that 39 percent of the households bought medicine from a drug store and another 39 percent went to the village doctors for the treatment of such general sickness. About 9 percent went to the traditional healers and three percent did not go anywhere for health services.

By contrast, households which had acute health problems utilized comparatively more modern and specialized health care facilities (Table 7.16). The table shows that 35 percent of such households went to qualified government doctors in the local hospitals (the Upazila Health Complex). Over one-fifth (21.3 percent) consulted qualified doctors at their private chambers, while another 15.8 percent went to the District hospital, Faridpur. Although the modern medical facilities were utilized by a large majority of the patients in all four study villages, yet 14 percent of them went to drug stores to buy medicine without a doctor's prescription even when they were seriously ill. About 10 percent of households reported that

Table 7.16 Pattern of Health Care Utilization during Rural Household Members' General Sickness: Total and by Various Locational and Socio-economic Categories

(Figures are percentages)

Rural households by various categories	Types of health care facilities utilized						
	Nowhere	Tradi-tional healers	Village doctors	Drug stores	Public doctors	Private doctors	Not appli-cable
All households (310)	**3.2**	**9.4**	**38.8**	**39.2**	**3.9**	**1.3**	**4.2**
By Villages (310)							
Thakurpur	8.0	10.7	25.3	44.0	5.3	1.3	5.3
Maheshwardi	1.3	11.4	48.1	27.8	2.5	2.5	6.3
Char Sultanpur	1.3	6.5	50.5	32.5	5.2	0	3.9
Hoglakandi	2.6	9.0	30.8	52.6	2.6	1.3	1.3
By Income Category (310)							
Lower income hh	5.6	20.7	41.5	20.7	3.7	0	7.5
lower middle income	4.2	10.4	41.7	37.5	2.1	0	4.2
Middle income	1.2	4.8	41.7	42.9	2.4	2.4	4.8
Upper middle	3.4	6.8	33.9	47.5	3.4	3.4	1.7
High Income	0	0	17.6	58.8	23.5	0	0
By Occupational Category (310)							
Farm households	4.6	7.7	44.6	30.8	6.1	0	6.1
Mixed Households	2.1	10.9	39.4	38.9	3.6	2.1	3.1
Non-agri households	5.9	5.9	29.4	51.0	2.0	0	5.9
By Rural-Urban Linkages (310)							
Village based	3.5	9.2	41.8	33.3	7.1	0.7	4.3
Village and urban	5.9	23.5	32.3	38.2	0	0	0
Market centres	0	6.4	40.4	46.8	0	2.1	4.3
Urban	3.4	5.7	35.6	44.8	2.3	2.3	5.7

Source: Field Survey, 1992.

Figures in parentheses are total number of households (hh).

nobody in their households had experienced serious illness during the period under investigation.

The choice of a particular type of health care depends considerably on a large number of factors, such as the nature of sickness and the condition of the patients (Phillips 1990). The Bangladesh situation seems to be in conformity with this statement. But factors like previous experience, knowledge about the type of health care facility, personal belief and familiarity, etc. are more important determining factors in the choice of health care. In the above utilization pattern, it can clearly be observed that the primary attempt for the choice of a particular type of facility is leaning towards traditional treatment by either spiritual healers or village doctors. In a case of a snake bite, bone fracture or dangerous disease like hepatitis, patients are usually taken to the traditional healers. The failure of such efforts influences the villagers to take a second step to receive services from modern medical facilities. Whether the modern services will be received in the rural or urban setting depends on other factors. A similar situation is found in many other developing countries (Wolffers 1988).

It can, therefore, be argued that modern hospitals located in urban areas are not usually the primary target of the rural people for their health services. The use of urban hospitals by rural households usually takes place in desperation. How much care they get from the hospitals is, however, a different issue. But inadequate or lacking primary health care facilities at the rural end may compel them to go to the traditional healers and quacks, whom they know better and feel confident to rely upon, irrespective of the quality of service they get.

Factors Influencing the Utilization

In Tables 7.16 and 7.17, it can be observed that the utilization of various types of health care among the study households is not uniform. The pattern varied not only due to the nature of sickness (serious or ordinary) but also by locational as well as socio-economic variables.

During general sickness the variations in the choice of health services among four villages were found to be moderate, although such variations are statistically significant. Highly significant variations were observed during acute health problems. The four study villages, apart from their own socio-economic dynamics and level of development may be used also to see the effects of the distance from service centres. About 60 percent of the households from village Thakurpur (located within 2 km of an urban centre) utilized services from Government doctors (Table 7.16). In village Maheshwardi, which is more than 6 km away from an Upazila centre, despite its economic diversity and wealthy condition, only 40 percent of households had gone to the government hospital. Although a much lower proportion of households (27 percent) from Char Sultanpur were found to be recipients of public health services from its Upazila centre, a large proportion of them went to the District hospital (27.3 percent) and qualified private doctors (13.3 percent). It is perhaps due to the fact that the Upazila Health Complex and the District Hospital are more or less equidistant from Char Sultanpur. Village Hoglakandi, on the other hand, shows that the largest proportion (32 percent) of its households went to private doctors followed by the District Hospital (24.4 percent) and local health care centre.

This situation of health care utilization by the people of four different villages located at different distances apparently indicates that the closer a service the more it is used. In

Table 7.17 **Pattern Health Care Utilization by Rural Households during Acute Illness: Total and by various Locational and Socio-economic Categories**

(Figures are percentages)

Rural households by various categories	Types of health care facilities utilized						
	Village doctors	Drug stores	Govern-ment doctors	Private doctors	District hospital	Other towns	Not appli-cable
All households (310)	**1.3**	**14.5**	**35.5**	**21.3**	**15.8**	**1.3**	**10.3**
By Villages (310)							
Thakurpur	0	7.9	59.2	22.4	3.9	0	6.6
Maheshwardi	3.8	13.9	40.5	16.5	7.6	3.8	13.9
Char Sultanpur	1.3	22.1	27.3	13.3	27.3	1.3	6.5
Hoglakandi	0	14.1	15.4	32.0	24.4	0	14.1
By Income Category (310)							
Lower income	0	15.1	50.9	15.1	3.8	0	15.1
Lower middle	2.1	16.5	41.2	19.6	9.3	0	11.3
Middle	2.4	21.4	25.0	25.0	14.3	1.2	10.7
Upper middle	0	5.1	30.5	25.4	28.8	3.4	6.8
High Income	0	0	23.5	17.6	52.9	5.9	0
By Occupational Category (310)							
Farm households	3.1	21.5	29.2	18.5	13.8	0	13.8
Mixed Households	0.5	13.5	37.3	20.7	17.10	2.1	8.8
Non-agri households	1.9	14.5	35.5	26.9	13.5	0	11.5
By Rural-Urban Linkages (310)							
Village-based	1.4	16.3	36.2	19.9	14.9	1.4	9.9
Village and urban	2.9	11.8	50.0	17.6	2.9	0	14.7
Market centres	0	18.7	20.8	31.2	16.7	0	12.5
Urban	1.9	10.3	36.8	19.54	21.8	2.3	8.1

Source: Field Survey, 1992.
Figures in parentheses are total number of households (hh).

reality, however, explanation by a single factor of distance is inadequate. There are other factors which seem to be more influential than distance. The level of household income, for instance, more powerfully explains the variations in the utilization of health services. This is not only because the rich have better ability to buy services (for example from the private sector) but also due to their ability to pay the opportunity costs, the cost of other goods and services that are necessary to reach health services even from publicly supplied free services. Tables 7.16 and 7.17 show the pattern of utilization by the level of household income. The tables clearly indicate that relatively higher income households utilized services from qualified doctors, irrespective of whether they were from the private or public sectors. The influence of income seems to become apparent in the situation of acute illness. Half of the lower income households, for instance, went to the nearest public hospitals (including both upazila level and below upazila level) during their serious illness compared with less than a quarter of the households in the higher income groups. By contrast, more than half of the high income households went to the District Hospital compared with only 3.8 percent in the lowest income group. Again, no one has been found in the lower income categories who utilized services from tertiary hospitals in the big cities, while about six percent from the high income class were found to have utilized such hospitals. The middle income households were found to have used more or less all types of facilities, with a higher proportion of them in both government and private sectors.

Household occupation, unlike factors such as distance and income, has little impact on the choice of health services. Chi-square tests (Table 7.18) show that the variation in the utilization of different types of health care facilities by occupation of rural households is not significant. Similarly, the households having income linkages with market centres and urban

places also show insignificant variability in the pattern of health care usage. However, the mixed and non-agricultural households enjoyed comparatively better services than the agricultural households during the condition of acute illness. By rural-urban linkages, those who are linked with market centres and urban places show slightly better utilization.

Table: 7.18 Chi-square Statistics Obtained from Selected Socio-economic Variables and the Utilization Pattern of Health Care Facilities

(n = 310)

Variables	General sickness		Acute illness	
	Chi-square Values	*P* Values	Chi-square Values	*P* Values
Village	31.29	0.03	75.10	0.000
Income	58.87	0.00	67.17	0.000
Occupation	13.61	0.32	12.77	0.542
R-U linkages	25.95	0.10	22.73	0.360

Source: Field Survey, 1992

Apart from the above mentioned four variables, there are many other important determinants which have a profound impact on the utilization of health care facilities. Among them age and sex, education, seasonality, etc. are commonly used in the analysis of health services. These variables were not analyzed here primarily because the aim of this section is to find the pattern and variability of health care utilization in the context of rural-urban relationships. It is often argued that spatial and socio-economic aspects of the utilization of services are important for understanding the relations between rural and urban places.

It is evident that although the income linkages of rural households with urban centres and

households with non-agricultural occupations although show little difference in receiving better health services, household income and distance still play a dominant rôle. Thus the real impact of urbanization is yet to be seen among the rural households.

Family Planning and Welfare Services

The government of Bangladesh has in recent decades attached a high priority to controlling population growth in the country. This is evident, *inter alia*, from the nature of the outlay on the population sector, which has been increasing in both absolute and relative terms. The allocation to the population sector during the current Fourth Plan period (1990-95) is almost twice that of the Third Plan (Report of the Task Force, 1991).[9]

The population control movement in the country first began in 1953 with the initiative of a group of social workers under the banner of the Family Planning Association. The association started its work in an atmosphere of prejudice, ignorance and apathy among most of the people. Since then, the movement has moved gradually from a private initiative to multi-sectoral broad-based population control and a Family Planning programme with the direct patronage of the government.[10]

The objective of this broad-based programme is to improve the overall health of the population by improving health and family planning services, especially for the underserved

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[9]The Third Plan budget was almost three times the Second and the Second Plan was more than three times the First Plan. The actual outlay has increased from 2 percent in the First Plan to about 4.2 percent in the Fourth. Details in the *Report of the Task Force on Bangladesh Development Strategies for the 1990s* (1991).

[10]Five distinct phases are: 1. voluntary activities without government support, 2. voluntary activities with limited support from the government, 3. the First National Family Planning Programme 1960-65, 4. the Government Expanded Family Planning Programme, and 5. Multi-sectoral Broad Based Population Control and Family Planning Programme after independence since 1971.

poor located mainly in rural areas. The reduction of fertility is one of the components of the programme. This section empirically examines the attitude to and the level of acceptance of family planning services by rural households. The objective is to see whether and to what extent the common rural people from all walks of life have access to these services.

Table 7.19 presents some aggregate characteristics of households' attitude towards birth control measures. Out of 304 respondents, 302 (99.34 percent) indicated that they had knowledge[11] about birth control. On the question of their attitude towards this, 91 percent supported control measures. Only 16 respondents (5.30 percent) out of 302 did not support family planning activities; and another 10 respondents were found who said that they did not know whether it is right or wrong. Those who did not give their support gave various reasons. Out of 16 non-supporting respondents, 10 indicated that it was anti-religious and 4 of them opposed family planning without showing any reason. Only 2 respondents opposed because of complications while using contraception.

A further question was asked of those who support population control: whether they practised it themselves. Nearly 50 percent said that they had and about one-third of the respondents had not. Because of old age, about 18 percent of the respondents felt this question was not relevant for them.

It is interesting to note whether any variation exists in the pattern of contraception use among the respondents from various locations (villages) and socio-economic groups. Table 7.20 shows the results of a chi-square test on contraception use by villages, income classes,

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[11]Knowledge indicates whether the respondent is aware of family planning for birth control.

Table 7.19 Basic Information on Family Planning and Contraception Use by the Study Households

Pattern and characteristics of responses	Number of households involved	Percent of households
a. Awareness about family planning (FP)		
Have knowledge about FP	302	99.34
No idea about FP	2	0.66
b. Attitude towards FP		
Support FP programme	276	91.39
Do not support FP programme	16	5.30
Do not know (indifferent)	10	3.31
Total	**302**	**100.00**
c. Reasons for not supporting FP programme		
Anti religion	10	62.50
Complications in use	2	12.50
No reasons	4	25.00
Total	**16**	**100.00**
d. If support, whether practise FP contraception		
Use contraception	134	48.55
Do not use	92	33.33
Not applicable	50	18.12
Total	**276**	**100.00**

Source: Field Survey, 1992

FP stands for Family Planning.

occupation and by the pattern of rural-urban linkages. The statistics show no significant variation in use by any of the categories mentioned, although the households of lower income and the upper income; occupation wise, mixed occupation group and the households linked with urban places did show greater use of contraception. By location of village, Maheshwardi and Char Sultanpur show a higher rate of use than the other two villages. The variation, however, is very small and not statistically significant.

When the location of services and advisors are considered, some significant variations can be observed among villages and income groups. The most important rôle played by the family planning field workers in all villages, especially in Hoglakandi and Char Sultanpur, is followed by doctors who influenced one-third and one-fourth of the couples of village Hoglakandi and Maheshwardi respectively. In Thakurpur, unlike other villages, a large proportion of couples (23%) were motivated by friends and neighbours.

Variation by income group is particularly important. The pattern shows that high income households took advice from and were motivated by doctors in the hospitals and the lower income groups were mainly advised by family planning workers in villages. Again, the proportion of couples who did not take any advice is higher among the upper income groups. This indicates that the high income people must have better access to other sources, such as the mass media.

By occupation and urban-rural linkages, hardly any significant variation is observed, as chi-square values are found to be smaller (Table 7.20). In the frequency distribution, however, the mixed occupation households and those who are linked with urban centres had

comparatively better access to the doctors in urban places than those agricultural households who remained in villages.

Table 7.20 Results of Chi-square Tests on the Use of Contraception and Types of Places from where the Users Get necessary Services by Location of use (Villages) and by various Socio-economic Classes

Variables for household classifications	*DF*	Chi-square Values	*P* values
a. Use of contraception			
By village	3	3.933	0.26
By income classes	4	2.239	0.69
By occupations	2	0.429	0.80
By rural-urban linkages	3	1.785	0.98
b. Places (or people) from where services are received			
By villages	12	51.20	0.00
By income classes	16	28.39	0.03
By occupations	8	9.70	0.29
By rural-urban linkages	12	17.89	0.12

Source: Field Survey, 1992

From the above, it is clearly indicated that the family planning services have reached most of the people in the villages irrespective of their occupation, income and other characteristics. This, however, does not indicate whether the services have reached most of them effectively. During the field survey, the research team observed clear dissatisfaction with the level and quality of services. Particularly, women and children are most neglected in the delivery of health care. In this study, we have not evaluated the impact of family planning activities and services in the rural areas. The main focus of the present study was how did the rural people get services and from where. The Report of the Task Force in Bangladesh Development Strategies for the 1990s (1991) evaluated the activities and performance of family planning

programmes, making the following criticisms:

a. Infrequent and irregular home visits by field workers
b. Weak supervision particularly at the field level
c. Lack of follow-up visits
d. Poor quality of clinical services
e. Lack of availability of methods of choice
f. Irregular supply of contraceptives
g. Inadequate maternal and child health services
h. Inadequate involvement and participation of the community.

Media and Recreational Services

Mass media (newspapers, radio and television, etc.) are not merely a means of recreation; these are important instruments for establishing linkages between the people in the villages, for example, and the rest of the world. Government policies and programmes are communicated to the people and people's needs and aspirations are also reflected through these instruments. But in development literature, particularly in rural-urban linkages, the rôle of media is conspicuously absent. Mass media, in fact, are a bridge between the urban and rural areas. They bring rural areas close to the towns and cities and *vice versa*, more than any other means of linkage.

a) Radio and Television: It has been indicated earlier that at least 10 percent of the households who used family planning contraception were motivated by the mass media, such as radio and television. It is important to know what proportion of the households in the rural areas have access to mass media. The present study shows that nearly 42 percent of the households in rural areas own a radio, and eight percent a television. The question of accessibility of television and radio is, however, not restricted to their ownership. Table 7.21 shows the pattern of access by places where they went to have such access. On an aggregate basis 199 (64 percent) out of 310 of the respondents mentioned that the members

Table 7.21 Pattern of the Use of Mass Media and Recreational Services by Places of Use

(Figures are in percentages)[c]

Places where used	Type of media and recreational services					
	Radio	Television	Cinema	Theatre	Exhibition	Games
At home	65.32	18.75	-	-	-	-
Neighbouring house	21.60	40.62	-	-	-	-
Market centres	8.54	21.87	18.46	40.00	12.50	38.65
Upazila centres	3.01	13.28	56.92	20.00	25.00	15.12
Clubs	1.00	0.78	-	-	-	
Other places[a]	0.50	4.68	20.00	-	-	
Other towns	-	-	3.07	40.00	25.00	4.20
In villages	-	-	-	-	-	30.25
District town	-	-	-	-	37.50	15.12
All households[b]	**64.19 (199)**	**41.29 (128)**	**20.71 (64)**	**1.61 (5)**	**5.16 (16)**	**38.38 (119)**

Source: Field Survey, 1992.

[a] Other places means in relatives' house. Cinema in relatives' house indicates watching a film on video.
[b] Figures in parentheses show number of households enjoyed respective recreational services.
[c] Percentages were calculated from total number of households (310) studied.

of their households listen to radio and 128 watched television (41 percent).

On the question of place, respectively 65 and 18.7 percent reported that they enjoyed radio and television at home. About 41 percent of households watched television in a neighbouring house, which means that other than the owners household, an average of two other households had access to a television. In case of radio, nearly 2 percent of the respondents listened to it at a neighbouring house. A significant proportion of the respondents were found to have used public television at the community level; i.e., in rural market centres (21.9 percent) and at upazila centres (13.3 percent). Compared with television, use of radio at community level is low. Some households (4.68 percent) used these media at relatives' houses. However, the use of radio and television is mostly occasional for non-owners.

b) Newspaper: Compared with the use of radio and television, the proportion of households who read a newspaper is quite low. This is perhaps because the use of newspapers is related to the level of literacy. In the study villages, half of the respondents mentioned that they could not read a newspaper. A quarter of them could, but did not read. Only 24 percent of the rural respondents used a newspaper, although none of them were regular users.

c) Cinema, Theatre and Exhibitions: Roughly about one-fifth (20.71 percent) of all respondents enjoyed the cinema or a video during the period under investigation (within five years of the date of investigation). The proportion of households who had visited a theatre or an exhibition is even lower. Out of 310 households, 16 were found to have enjoyed an exhibition and five had been to a theatre. The places of such exhibitions which the respondents enjoyed were market places (12 percent), upazila towns (25 percent), the District

town Faridpur (37 percent), and other towns (25 percent) (Table 7.21).

d) Games and Sports: The participation of household heads, the women and other elderly persons in households in games and sports, even as a spectator, is almost nil. It is only children and youths who usually take part in games and sport. Table 7.21 shows that the households from which youths watched sports were 38.4 percent. They enjoyed these sports in different places such as rural market places (38 percent), upazila centres (15 percent), in the District town Faridpur (15 percent) and in the village (30 percent).

Factors Influencing the Utilization of Recreational Services

The use of media and recreational facilities by villages shows a heterogeneous pattern. The households of Char Sultanpur and Hoglakandi seem to have used more radio than the other two villages. A similar pattern can be found in the case of television. The utilization in both these villages was found to be above average,[12] while the other two villages remained below average. The identification of factors leading to this situation is rather difficult. There may be some special circumstances such as urban links, dowry, foreign employment, etc. that can explain this situation. In reading newspapers, Maheshwardi and Char Sultanpur show a better performance, although the other two villages are close to market and upazila centres. This is, perhaps, dependent on the level of education, nature of occupation and rural-urban links (Table 7.22). In the utilization of other recreational services, such as, theatre, exhibition and sports, etc., no specific pattern emerged. However, a larger proportion of households in village Thakurpur were found to have enjoyed the cinema and theatre than the others, perhaps because of its close proximity to an urban centre, Boalmari.

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[12]Average means here the four village average.

Table 7.22 Variation in the Use of Mass Media and Other Recreational Services by Villages and Various Socio-economic Groups of Households

(Figures are percentages unless otherwise indicated)

Villages and Socio-economic groups	Types of media and recreational services						
	Radio	Tele-vision	News-paper	Cinema	Theatre	Exhibi-tion	Sports & games
By Villages							
Thakurpur	56.6	35.5	17.1	30.3	3.9	3.9	18.4
Maheshwardi	58.2	35.4	26.6	21.5	1.3	10.1	40.5
Char Sultanpur	71.4	50.6	36.4	14.5	1.3	5.2	54.5
Hoglakandi	70.5	43.6	17.9	16.7	-	1.3	39.7
By Income Groups							
Lower income	43.3	20.7	-	11.5	-	1.9	20.7
Lower middle	56.7	29.9	7.2	12.4	-	3.1	29.9
Middle income	67.9	45.2	34.9	22.6	2.4	4.8	38.1
Upper middle	78.0	61.0	49.1	30.5	3.4	8.5	57.6
High income	100.0	82.3	58.8	52.9	5.9	17.6	76.5
By Occupation Groups							
Agricultural	63.1	32.3	7.7	13.8	-	3.1	27.7
Mixed	66.8	45.6	32.8	24.4	2.1	6.7	45.1
Non-agricultural	55.8	36.5	13.5	15.7	1.9	1.9	26.9
By Rural-urban Linkages							
Rural based	60.3	37.6	18.5	19.8	0.3	4.3	33.3
Rural and urban	55.9	32.3	5.9	20.6	-	-	35.3
Market centres	66.8	50.0	29.2	14.9	2.1	4.2	41.7
Urban places	72.4	46.0	37.9	25.3	3.4	9.2	45.9
All Households[a]	**64.2 (199)**	**41.3 (128)**	**24.3 (75)**	**20.7 (64)**	**1.6 (5)**	**5.16 (16)**	**38.4 (119)**

Source: Field Survey, 1992

[a]Figures in parentheses are total household numbers enjoyed services.

Household income seems to be the most powerful explanatory factor in the usage of media and recreational services. A close relationship has been found in the utilization of all seven items (radio, television, newspaper, cinema, theatre, exhibition and sports) (Table 7.22). The table clearly shows that with rising levels of household income, use of recreational services consistently goes up.

Like income, the occupations of households seem to have a similar impact on the use of recreational services. The mixed household group, which enjoys a better position socio-economically, utilized these services more than those are engaged purely in agriculture or non-agricultural activities. On the other hand, among the agricultural and non-agricultural occupation groups, the use of media and other recreational services was better among the latter, except in the use of radio (Table 7.22).

Finally, the pattern of the utilization of recreational services by rural-urban linkages is found also to be interesting and decisive. Except television, all other services were utilized more by those households which had linkages with urban places. The majority of households who used television were linked with market centres, and were second in terms of service usage followed by agricultural households. Those who were linked with both realms, rural as well as urban, seem to be the least frequent users of services except for cinema and sports. These households were found to be the most vulnerable economically of all the households.

Use of Transport and Communication Services

Transport networks are physical connexions which facilitate flows of people and goods in a spatial system. These connexions are among the most important linkages for integrating rural

and urban areas (Rondinelli 1978). The transport and communication systems in Bangladesh are still underdeveloped, even by Asian standards, and therefore the spatial system in the country is poor. Despite government efforts at various stages to improve the transport and communications, this sector's contribution to GDP has remained at about 12 percent during the last few years (BBS 1990c).

The Transport System: The traditional modes of transport in the country, which are dominated by human legs, the backs of animals, carts and country boats, and are constrained by limited speed and carrying capacity, still play an important rôle, particularly in rural areas. This situation is, however, changing rapidly. It is evident from the rapid growth of freight and passenger traffic in the country, which is estimated to have been growing at the annual rate of five and seven percent respectively between 1977 and 1985 (Khan and Hossain 1989). The prevalent modern modes of transport in the country, which are gradually replacing the traditional system, are road, water, rail and air transport. The improvement of transport systems during the last four decades has been taking place mainly by way of expanding the transport networks, especially the road network. The overall growth of the road network in the country has been estimated to be 3.1 percent per year, but in the 1980s the rate of expansion was nearly three times higher than the overall growth rate (Khan and Hossain 1989).

This spectacular growth of road networks in the 1980s was dominated by the construction of national highways and roads connecting upazila towns with the national capital (Rahman 1987). The construction of feeder roads, which connect rural areas with national and regional roads, remained neglected. As a result, the vast majority of the rural people has

yet to reap the benefits of rapid development of the transport system.

Apart from road transport, water and rail transport also play an important rôle. In the rainy season, in particular, water transport is crucial for the southern low-lying areas. The rail network is not expanding in the country, although the freight and passenger numbers are increasing.

Access to Transport: Getting access to a suitable means of transport depends on a number of factors, of which two are crucially important. These are: a) availability of transport, and b) ability to pay.

(a) *The availability of transport* depends on infrastructural facilitates, such as the road network, paved roads and connectivity, etc. The infrastructural facilities for transport in the study area are not well developed, although, if compared with the national situation, Faridpur District stands in a better position. Figure 7.6 shows the proportion of villages within certain distance bands from the nearest hard-surface roads in all individual upazilas as well as in the study area as whole. At the national level a little over 30 percent of villages were found to be within 3 km from the nearest hard surface road. A similar proportion of the villages were within the same bands of distances in Faridpur District. As distance increases, Faridpur shows a better condition of access having more villages within the subsequent bands of distances than villages at the national level. For instance, 70 percent of all villages in Faridpur were found to be within 6 km from a paved road, while the corresponding proportion of villages at national level was only 50 percent.

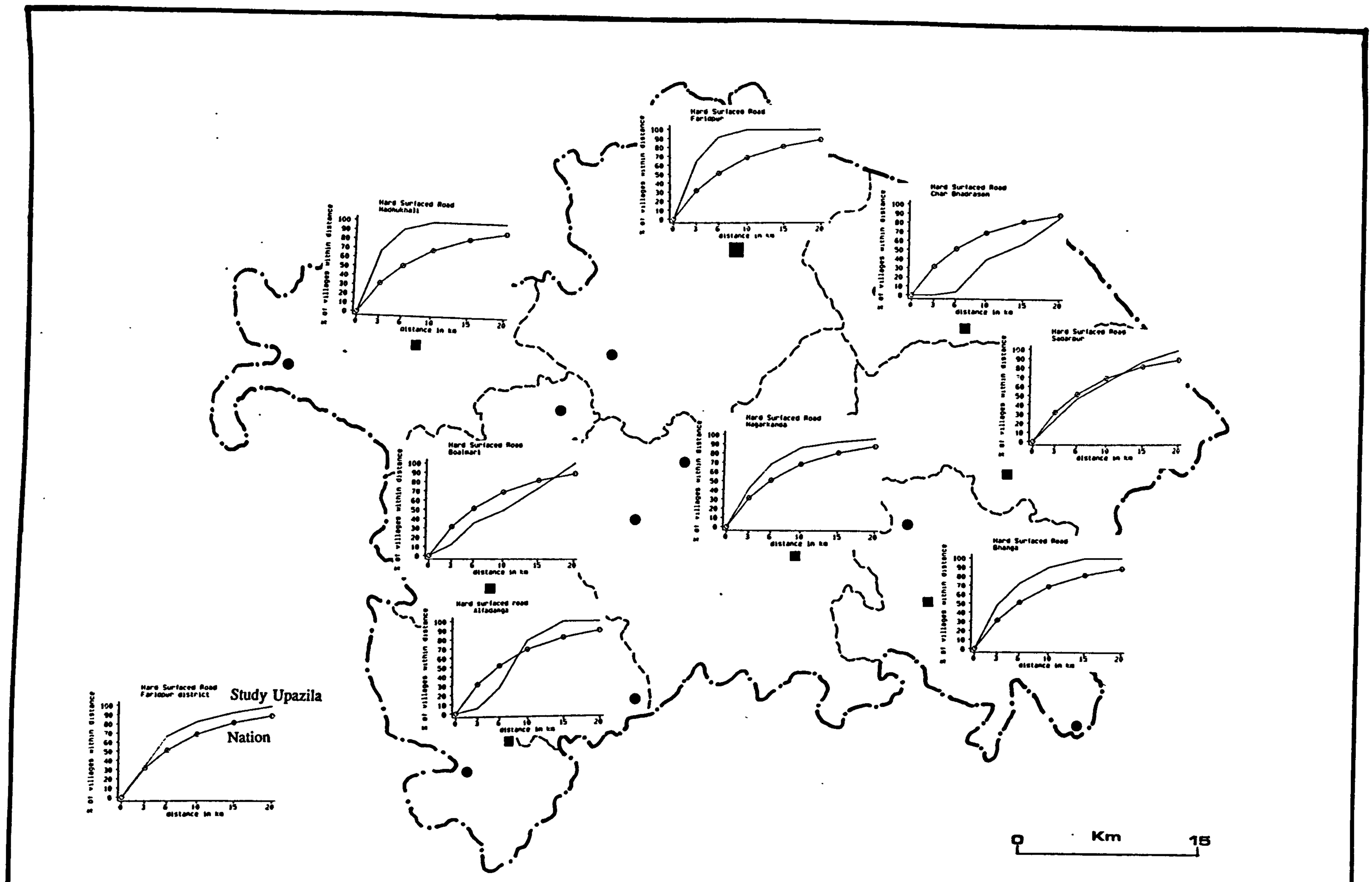


Figure 7.6 Proportion of Villages Within Certain Distance Bands from Hard Surface Roads in Faridpur District

A considerable variation can be observed in the accessibility of villages to pucca roads among the individual upazilas of the District. Some upazilas, such as Faridpur, Bhanga and Madhukhali, are ahead of the national situation, while others lag behind. Alfadanga, Char Bhadrasion and Boalmari upazilas are among those which are below the national average (Figure 7.6)

This aggregate picture of the access of villages to paved roads by upazila does not, however, show the actual situation of the availability of transport. For example, a motorable road, even when it traverses a village, does not necessarily give the people access to it unless there is a bus station in that village. Ahmed and Hossain (1990), using primary data from 129 villages, show that 37 percent of the villages were located 8 km or more from the nearest bus station. The study notes that at least 10 percent of the villages were reported where no bus station is accessible, implying little or no use of bus services by these villages.

The pattern of the movement of passenger carrier buses in Faridpur District is shown in Figure 7.7. It is clearly indicated in this figure that the buses ply from the district headquarters to other upazila centres through some villages. Below the upazila towns only four places, Goalanda Ghat, Kamarkahli, Takerhat and Gatti, were connected by bus routes.[13] Buses ply most frequently mainly in two directions: one is towards Madhukali-Kamarkhali which is *en route* to the western part of the country, and the other is Bhanga-Takerhat line *en route* to the southern part of the country. More than 50 local buses ply each

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[13]Goalanda Ghat, Kamarkhali and Takerhat are some of the important transport junctions in the country interrupted by rivers. People take a journey to these stations to take their onward journey to many other places of the country. Out of these three junctions Kamarkhali is located within the District, and the other two are just outside.

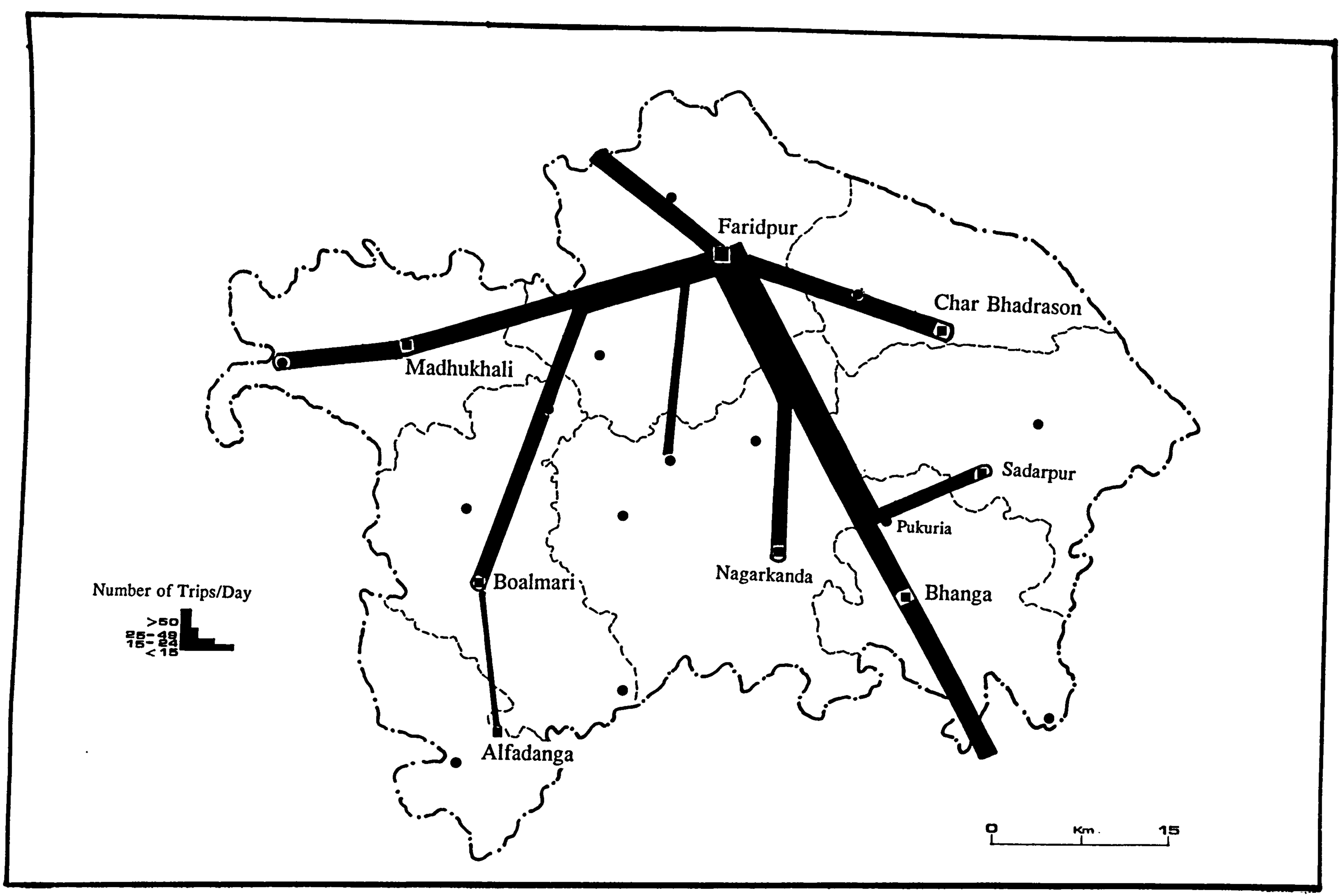


Figure 7.7 Movement Pattern of Passenger Carrier Buses in Faridpur District

of these two routes. In other upazilas, except Alfadanga, on average 25 to 50 buses ply daily. Alfadanga is the most inaccessible upazila in the District, which reported about 10 bus trips daily.

Two distinct patterns can be observed in this figure. First, the intensity of transport movement gradually decreases from the district town to the upazila centres, and in most cases journeys end at the upazila towns. And second, a vertical pattern radiates from big towns to smaller towns, without having a horizontal pattern of movement. There are no direct bus services available from one upazila to another horizontally. The absence of these horizontal movements, not only in this district, but virtually all over the country, drastically reduces transport connectivity.

Apart from these local services, a considerable number of buses ply to the other districts from Faridpur. The most frequent line is the Dhaka-Faridpur line, having more than 30 trips daily (Figure 7.8). The second most important line is the Dhaka-Barisal route, which has about 15 to 30 trips daily. All other neighbouring districts, such as Rajbari, Madaripur, Jessore, Khulna and Gopalgonj, also have bus services from Faridpur. It should be mentioned here that two important inter-city bus routes, Dhaka-Jessore-Khulna and Dhaka-Barisal-Patuakhali, go through Faridpur District, which generates considerable traffic in Faridpur. Most of the inter-city buses have a stop over at Faridpur town.

(b) *Ability to pay* for a transport is important for the use of this service. It was indicated earlier (Chapter Six) that out of 310 households, 263 spent some amount on transport; which means that 24 percent of the households did not spend anything on transport. On the other

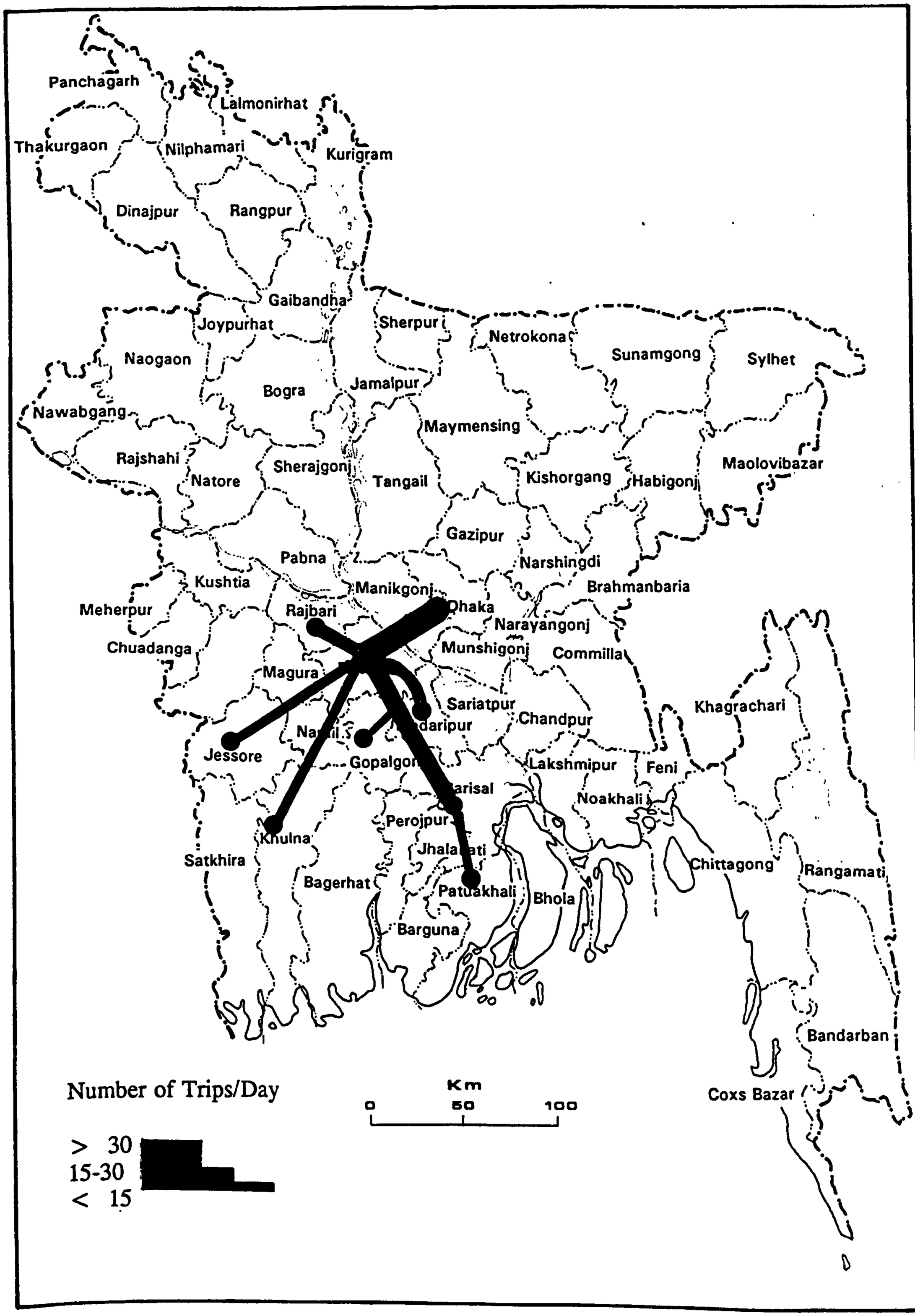


Figure 7.8 Movement Pattern of Inter District Buses from Faridpur

hand, among those who spent, the amount is so small that it hardly shows a real affordability. On average only Tk. 1200 is spent on transport per household in a year. This is 3.68 percent of the total household income.

Table 7.23 shows the mode of transport that the members of the households used for receiving selected services and for visiting market towns. The table indicates that a large majority of the households did not use transport of any kind for a journey to the hospitals, post office, bank, rural market centres, etc. These people walked to their respective destinations. Those who travelled to the towns, such as upazila centres and other big towns, took some kind of transport. An insignificant proportion of the households used their own transport, bicycle, motorcycle or rickshaw, to visit some of the places within the district.

Table 7.24 shows the intensity of visiting rural markets and urban centres. It can be observed that the rural markets were visited most frequently by the members of households. About 75 percent of rural households indicated that the had visited rural markets either every day or at least several times a week. Compared with rural markets, frequency of visiting urban centres were less. Among the urban places upazila centres were visited more frequently than the other distant towns and cities. This indicates that number of visits reduces by the distance. In other words, the closer the centres, the more frequent is the visit to them. The table shows that at least 55 percent of households visited upazila towns within a week, while other urban centres were visited during this period by about 18 percent of households.

The frequency of these visits, however, varied among the various categories of households,

Table: 7.23 Use of Transport for Receiving Selected Services by the Members of Rural Households

Places from where services were received	Total number of households received services	Went on foot	Used public Transport	Used own transport
Hospital	217 (100.00)	129 (59.45)	73 (33.18)	16 (7.37)
Clinic	2 (100.00)	-	1 (50.00)	1 (50.50)
Police station	15 (100.00)	2 (13.33)	12 (80.00)	1 (6.66)
Post office	129 (100.00)	95 (73.64)	23 (17.82)	11 (8.52)
Bank	141 (100.00)	94 (66.66)	35 (24.82)	12 (8.51)
Market centre	309 (100.00)	279 (90.29)	15 (4.85)	15 (4.85)
Upazila centre	294 (100.00)	66 (22.44)	219 (74.49)	9 (3.06)
Other towns	158 (100.00)	8 (5.06)	150 (94.94)	-

Source: Field Survey, 1992

Figures in parentheses are percentages. Percentages were calculated from the total number of households which received services.

Table 7.24 **The Frequency of Visiting Service Centres (Rural Market Places and Urban Centres) by the Respondents in Rural Areas**

Frequency of visits	Rural markets (n = 309)[a]	Upazila towns (n = 294)	Other towns (n = 159)
Every day	37.22	8.16	-
Several times a week	37.54	13.61	-
Several times a month	10.68	12.59	5.03
Once a week	14.24	20.07	13.21
Once a month	0.32	29.59	29.56
Once in three months	-	8.84	16.35
Occasional	-	7.14	35.85

Source : Field Survey, 1992

[a]Figures in parentheses are the number of households. Percentages were calculated from the total number of households in each column.

Table 7.25 **Chi-square Results on the Variation in the Frequency of Visits by Categories of Households**

Services and places visited by the responding households	Household category by villages	Household category by income	Household category by occupation	Household category by rural-urban linkages
Bus station	80.41 (0.000)	37.54 (0.107)	22.86 (0.062)	27.60 (0.150)
Hospital	28.77 (0.013)	29.27 (0.082)	7.50 (0.670)	22.91 (0.086)
Post office	16.02 (0.380)	18.08 (0.581)	6.64 (0.768)	11.88 (0.694)
Bank	27.93 (0.022)	29.68 (0.076)	22.29 (0.013)	14.66 (0.470)
Rural markets	41.58 (0.000)	23.66 (0.093)	58.61 (0.000)	39.29 (0.004)
Upazila centre	174.95 (0.000)	30.39 (0.175)	23.51 (0.025)	23.54 (0.177)
Other town	48.89 (0.000)	18.08 (0.581)	10.28 (0.412)	20.84 (0.143)

Source : Field Survey, 1992

Figures in parentheses are *P* Values.

although such variations, in most cases, were not statistically significant. Table 7.25 illustrates that variation in the frequency of visits to bus stations, rural markets, upazila centres and other towns was significant by village categories. This means that the people of some villages had more visits than the others. Among various income categories there was hardly any significant variation, which indicates that people from all income categories visited towns and cities. By occupation, however, the mixed occupation groups visited markets and urban centres more frequently than the others.

Conclusion

In this chapter three different issues have been examined. These are: (a) the kind of towns and cities with which rural people have frequent interaction for a variety of reasons; (b) the pattern of rural-urban exchange through the flow of goods and services; and (c) the pattern of the use of some selected social services and urban facilities by rural households.

On the question of towns and cities most relevant to the people in rural areas, the present study shows that although the local small and medium-sized towns were visited by most of the people, they show limited pulling power. On the other hand, large towns, despite being located outside the study region at different distances, are much more attractive than the smaller ones perhaps because of their wider economic opportunities. The use of towns also seems to be controlled by their functions. Therefore, all these three factors, size, functions and distance provide their own potency to attract migrants. However, the hierarchically ordered service centres and their defined hinterlands were found to be the primary criteria for the selection of urban centres to be visited by the rural people.

The exchange of goods and services between rural and urban areas is one of the dominant forms of rural urban interaction. In this study, we have examined the nature of such exchanges of selected commodities on the one hand and the types of centres used for such exchanges on the other.

It is revealed that a large majority of rural households are deficit producers of food, and hence generate substantial demands for food items within rural areas. The bulk of the rural produce, the food crops, is therefore sold within rural areas through small rural markets. The small size of surpluses is another reason for the exchange of such commodities through smaller rural markets. In fact, the size of individual households' surplus production is so small that the farmers do not take them to the large urban markets, unless they are close at hand. The benefits of rural-urban exchange go to the intermediate traders who collect surpluses from small markets and sell on to the large merchants in urban areas. Unless the farmers can produce a large volume of goods, more than fulfilling their own household demands, it is highly unlikely that they can influence the market in their favour.

The rich and the landed farmers, especially those in the mixed occupation group, seem to have used urban markets more than the others. But our findings demonstrate that household income and employment linkages with urban centres do not have enough influence on rural households to encourage them to grow surplus marketable agricultural products in contrast to what was originally postulated.

It was observed that the essential difference between rural markets and urban centres is their mix of functions. Small urban centres can offer more services, especially the public services,

in addition to their market functions. In this study we have examined the nature of utilization of some selected services, such as health and family planning, recreational and transport services. Our findings show that a small fraction of rural people used services located in urban centres. Except for family planning services the utilization of services located in urban centres varies substantially by income class. By occupation, distance and village, such variations were found to be not significant.

The reasons for such a low utilization of urban services is obviously economic. The low income households, especially the poor, hardly used services from urban places except in a desperate situation. The nature of household expenditure clearly demonstrates that the main reasons for lower use of services is affordability, rather than physical accessibility. It was observed that services in the urban centres are more appropriate for the rich than for the poor, except the family planning services. For a greater use of social services by rural people a general improvement of economic condition is necessary. At the same time, the existing mechanisms of the service delivery system should be reconsidered so as to make services more easily accessible to the people.

Chapter Eight

URBAN AREAS, URBAN HOUSEHOLDS AND RURAL-URBAN LINKAGES

Introduction

In Chapter Two we observed a substantial gap between theoretical assertions on the rôle of small and medium size towns at the lower level of the urban hierarchy and their actual (or perceived) contribution to development in general and to rural development in particular. Also it was observed that despite such contradictory evidence, policy makers, planners and academia continue to emphasize the development of small urban centres. There is a debate as to whether small towns generate a greater interaction between rural and urban regions for rural development, and the justification for our studies lies in the fact that the development dynamics of urban centres at the lower level of the hierarchy is not yet fully understood. To justify the cost and benefits of public interventions which seek to stimulate development of small towns, a better understanding of them is necessary (Rondinelli 1982; Hardoy and Satterthwaite 1986; Dias 1990).

In this chapter emphasis will be given to a greater understanding of the small and medium size towns in the study area. One approach to understanding these towns, apart from their sizes and patterns of growth, is to look at their functional attributes. A wide variety of functions are performed by these towns, which generate a growing complexity not only with their sizes and density, but also with the accessibility of people living in their hinterland. Urban functions, as indicated by Rondinelli (1982), refer here to a range of economic, social and physical activities that make an important contribution to regional and national development. By contrast with rural functions, urban functions are involved in a three-fold

ecological pattern as indicated by Leeds (1979). First, there is a differentiation of economic and social functions among localities; second, a differentiation among the structure of the labour force within localities; and third, a differentiation of institutions due to the separation of functions. The functional specializations do not, however, exclude important criteria, such as population size and degree of urbanism, etc., by which an urban place is designated. The discussion on urban functions, apart from their functional diversity, will, therefore, focus on all five criteria indicated above, including their locational, technological and institutional specialization.

The activities in an urban centre are performed by a set of actors or functional elements, such as individuals, households, firms and enterprises, central government bodies and local government. These are interrelated, and cannot be separated. Rather the elements influence each other. It is not possible to discuss all of them in a single study like the present one. However, it is important to highlight some of these elements to understand the dynamics of an urban centre and its linkages with rural areas. The first section of this chapter deals with a general functional profile of small and medium size towns. This includes the pattern of activities, mainly the commercial, manufacturing, transport and service activities and their relevance to the rural people. The second section deals with the urban household as one of the important actors in urban functions. The study of households can give an insight into several aspects of rural-urban linkages, such as their origin, interaction with the kin still living in villages, economic and social interaction through remittances or resource accumulation from villages, and the like. Apart from these, study of households can also provide information by which rural-urban comparison can be made. Finally, more insights on the functional characteristics of the town can clearly be achieved.

Functional Configuration of the Study Towns

An analysis of the functional configuration of the small towns in the study area is derived from their profile (Table 8.1). Because of the lack of data on urban economic structure, employment, and the nature and opportunity of investment in such urban places on a systematic basis, it is difficult to arrive at firm conclusions on the potential for development of such towns and their impact on rural development. However, there seems to be a consensus among the people concerned in this field that the functional attributes and provision of services in the existing towns at this lower level of urban hierarchy provide a basis for planning and a strategy for designing efficient linkages between rural and urban areas.

It has been mentioned earlier that the growth of urban places in Bangladesh is largely unplanned. One reason for such unplanned growth may be their gradual succession from rural markets to urban status. Most towns and cities originated spontaneously and their growth has also followed the same rule of spontaneity. However, some big cities such as Dhaka do have a partial system of planning.

The function of rural markets is mainly commercial. When administration is added to this commercial element, they have further stimuli to grow. For this reason, small urban centres in Bangladesh are more associated with the rural system than the urban. In all these towns both rural and urban characteristics are clearly visible, not only in terms of functions and activities, but also in landscapes and in the behaviourial sense.

These eight towns in Faridpur District were not diversified in terms of their functional attributes. They are unequally specialized in commerce, manufacturing, transport, but

Table 8.1 Profile of (Selected) Study Towns in Faridpur District

Name of urban centres and basic facts	A brief descriptive profile of study towns
Faridpur	-Faridpur is categorized as a medium size town with a municipal authority for more than 100 years. As a seat of district administration, the town has profound influence not only on other smaller towns, but also all over the district. The town has a wide range of administrative functions with a number of specialized public bodies, for taxation, customs and excise, and law court, Two national level organizations, the River Research Institute and the Jute Research Institute (branch) are located in Faridpur. -The municipal authority has the responsibility of managing infrastructure and utility services for the dwellers of the town. Such facilities include water supply sanitation, garbage collections, neighbourhood roads, etc. The municipality maintains a museum and public libraries and arranges fairs and exhibitions every year. -Specialized shopping areas, specialized services are available. Three daily bazaar and weekly hats are additional commercial components. Population in circulation is about 150,000 daily. A number of residential hotels of various ranges are available. -It is an important transport node and linked with major transport routes from Dhaka to southern and western districts. It has several bus terminals. The town is also connected by railway line and river networks. -The town caters for a number of services which are frequently used, but not necessarily by its resident population, such as storage, wholesale, financial and insurance services, higher level health services, etc. The town has a 100 bedded hospital and a proposed site for a medical college. It also provides higher level educational and cultural services which need a high threshold population.
Alfadanga	-Alfadanga is the smallest of all the towns in the study area. -Population in circulation is about 3000 daily. On hat days about 10-12 thousand people. Annual revenue tax from hat is tk. 15,000. There are hardly any industries except a few rice mills, oil mills, an ice cream factory, repair shops, etc. -Among service institutions, a 31 bed hospital with five doctors, one college, 20 different branches of national level administrative and service institution. Registry office, marriage registrar, court and a police station. -Rickshaw/van is the only transport in the town, although the town is linked with the District Headquarters and national capital by bus. -The town does not have any residential hotel or guest house, only a government bungalow.
Bhanga	-Bhanga is the largest of all the small towns in the District. About 10 thousand people are in circulation either from within or from the surrounding areas. On the hat days 25 to 30 thousand people are assembled. Rice, jute, gur (molasses), oil seeds, onion, pulses are traded in large volumes. Transactions on hat days are annually c. tk. 10 million, while annual revenue tax from hat is tk. 65,000. -There are a number of processing mills, of which rice and flour mills, oil mills, shoe making, welding factories, biri making, wood and craft and a number of repair shops are important. All of them are in the small scale category. -Apart from all administrative and service-providing public agencies at this (upazila) level, a college, a hospital with 9 doctors, telephone exchange. -The town is located on Dhaka-Barisal highway, which is an important transport route. Also connected by frequent bus services with District headquarters Faridpur. Rickshaw and Rickshaw van are used for internal transport. River transport is important for carrying goods.

Table 8.1 Continued.

Name of urban centres and basic information	A brief profile of Study Towns
Boalmari	-In terms of population Boalmari town is the second largest among small towns in the study area. 7 to 9 thousand people are estimated to be in circulation. 25 to 30 thousand people are assembled on weekly hat days. It is one of the biggest markets in the area. The total revenue is one of the highest, accruing about 14 million Taka in 1986-87, which is about 5% of the total government allocation. -Boalmari was an important river port in the medieval period. With the change of the course of river Padma, the town lost its importance. In recent years the town has grown rapidly. Commercial activities are the main attraction of this town. Jute, pulses, oil seeds and molasses are produced in surplus and traded in large volume, but there is a deficit in rice production. -Altogether 29 branches of national organizations are working in this town, with 6 other special agencies, such as jute purchasing centre, sugar cane procurement centres, BRAC, BADC, etc. -The town has 93 small manufacturing units including 10 rice mills, 4 saw mills, 2 oil mills and one ice cream factory. Most of these units are very small. -The town has a 31 bed hospital with 9 doctors. About 6000 patients are treated in this hospital per month. Nearly 100 private telephone connections. After Faridpur town only Boalmari has a government college. -The town is linked directly to District head quarters and two other small towns, Alfadanga and Madhukhali.
Char Bhadrason	-Char Bhadrason is one of the least developed towns in the region. The town is located in the *char* (braided parts of the river Padma) lands where the density of population is low and the land is vulnerable to river erosion. These factors influence people to settle around towns and adopt non-farm activities. As a result, the number of urban population and non-farm activities in this town is higher than the actual size of the market would suggest. -Like other small towns in the region public facilities and the number of service institutions located in this town are the same. Transport facilities are poor, although the town is connected with Faridpur town by a bus route. 15-20 mini buses ply daily. -Roughly about half of the population of this upazila are under the direct influence of Faridpur town. Moreover, Hajigong growth centre attracts much more population than does Char Bhadrason. There are some industries in around this town, most of which are rice and oil mills.
Madhukhali	-Madhukhali is the newest town of the area, with a large scale sugar industry. Another important factor, which has direct influence on the rapid growth of the centre, is its favourable transport facilities. The centre is connected by an important inter-city highway and also by a rail network. Apart from these, the town is well connected by numerous roads from surrounding areas to facilitate the carrying of sugar cane. -Service institutions and administrative organizations are the same as mentioned in the case of other small towns. Besides, a number of bank branches, a cinema hall, residential hotels/ boarding houses are available. Among the economic functions, transport related activities, hotels and restaurants, and a good market have emerged in this town. -A new college was set up recently to meet the local demand for higher education.

administrative and public service provision is uniform in all small urban centres of upazila head quarters. Faridpur, being a higher order urban place, provides a wider range of services and functions. Other aspects of functional characteristics are specific to the individual towns, depending on their size, situation, resources and economic base, etc. Four important functional elements will now be discussed to help understand the nature and characteristics of these towns. These are: a) trade and commerce, b) manufacturing industries, c) transport, and d) services.

Trade and Commerce

Commerce and trade is the most ubiquitous function in all urban areas, although their degree of specialization varies from one place to another. Some centres, for example, Bhanga and Boalmari towns, apart from their administrative and service activities, which are the same in all small centres of the District, are growing faster because of their commercial importance. Both these towns have a relatively high degree of specialization in trading jute, molasses and other rabi crops. Other small towns, in terms of their commercial structures and activities, do not have such specialization. Rather in some cases, their commercial importance in the area is much lower than other rural markets. Four essential features can be identified in the commercial structure of small and medium sized towns.

First, a cluster of commercial and trading activities in permanent structures, most often located along the main road. These establishments are, in fact, widespread in all urban centres, but the distinguishing feature of the commercial activities in the permanent shops of these towns is their heterogeneous pattern. In relatively bigger towns, however, they tend to form a pattern, characterizing some specialization of trade. In Faridpur town, for

example, there are specialized areas for medicine, clothes, jewellery, etc. In the small upazila towns, this kind of specialized pattern of shopping centres is yet to emerge.

The permanent commercial units have both retail as well as wholesale establishments. Our rapid estimate shows that more than half of these establishments in all seven small towns in the study area are a diverse mix of small stalls. The number of such enterprises are estimated to be in the range from 350 in Char Bhadrason to more than 1000 in Bhanga and Boalmari towns. The small establishments serve goods for daily or temporary needs, such as food stuffs, sweets, tea and other drinks, cigarettes and betel leaf, etc. These are mainly consumed by the people in circulation.[1] A large majority of these shops are located around transport junctions, courts, schools and colleges, hospitals and offices of public services, including the main commercial centres of these towns. Other permanent shops are located at the heart of the towns' main trade and commercial areas, usually located at the city centre or along the main commercial ribbon. Common service enterprises in small towns are restaurants, tea stalls, laundry, tailors, hairdressers, cycle and rickshaw repair shops, etc. In Faridpur town, some higher order services, such as dental clinics, maternity clinics, and auto car services are available. It should be mentioned here that all commercial establishments, wholesale as well as retail goods and services, are operated by the private sector.

Second, a daily *bazaar* which serves primarily the residential population of these towns. Such Bazaars are held under a permanent shade usually in the towns' main commercial

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[1]The 'people in circulation' refers to those who are visiting towns for good and services, as well as for employment from surrounding areas. Those who are living permanently in these towns were excluded from those in circulation.

centres. The commodities of daily requirements, such as fresh vegetables, fish, meat, milk, seasonal fruits, etc., are the main items of the daily bazaars. The goods come generally from the surrounding areas and are often sold by the producers themselves. The small towns studied have one such bazaar each, while in Faridpur town, there are three daily bazaars located in different parts of the town.

Third, a periodic market, locally known as a *hat*, was found to be an essential component of the small towns in the study area. All seven small towns have hats at least twice a week. A large volume of goods and services is exchanged in these periodic markets, not only by the local people, but also by the large proportion, depending on the size of the market, who come from a distance. The hats usually start in the afternoon and continue until midnight. Hats are, in fact, very common not only throughout the study region, but also all over Bangladesh. A high proportion of the demand for goods and services, especially in the rural areas, are met by these hats. Urban hats are larger than rural hats, and besides their services to the individual consumers, act as centres of large scale exchange of goods to be distributed among surplus and deficit regions. These hats throughout the country are an important source of revenue for local governments.

Fourth, a large informal trade and commercial activities and services are integral parts of small and medium size towns. Innumerable rootless individual traders move from one place to another not only in towns: their movements extend towards rural markets and villages also. Informal sector traders, locally known as 'hawkers', are involved in a variety of activities, such as selling traditional medicine on the street, astrology and palm reading, performing magic, repair services, and hawking virtually almost all kinds of goods from

clothes to eggs or vegetables in the residential neighbourhoods and thoroughfares of these towns. These are, in fact, but very few examples of the tremendously wide range of such activities. These activities are not only confined within small and medium towns; in large cities their existence is also visible.

Most of the hawkers commute daily from their homes in rural areas. Some live in towns, and move from one to another, and a few of them go to nearby villages to ferry goods or to provide services. Out of 52 hawkers interviewed in all eight towns in the study area, 39 were found to be based in rural areas, while 13 others lived in towns, although they had also came from rural areas within the last 15 years. They were involved in as many as 28 different informal activities, of which the largest number were shoe shiners (6) and vegetable sellers (4).[2]

The actual number of such activities and the population involved in it is difficult to determine because of their seasonality and mobile nature of activities. The other difficulty in estimating numbers is the lack of a standard definition to draw a boundary between formal and informal. If we accept the definition of the ILO, more than 95 percent of the commercial activities in these towns would be informal in nature.[3] Lo, Salih and Douglas (1981) reported that in Bangladesh 74 percent of the commerce, 21 percent of the services, 42 percent of the

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[2]A large number of informal sector workers in this study area are involved in umbrella repairing activities. However, during the field study, we did not find them working, perhaps due to the dry season. These people work throughout Bangladesh, particularly in the big cities on a seasonal basis.

[3]The ILO defines formal activities as difficult to enter, frequently reliant on overseas resources, and having corporate ownership, large scale of operation, capital intensive, and often imported technology, formally acquired skills and protected markets. Informal activities, on the other hand, have easy entry, individual or family ownership of enterprise, small scale of operation, labour intensive, adopted technology, skill acquired outside the formal institutions, and unregulated and competitive markets.

construction works and 53 percent of the manufacturing activities were in the informal sector in 1971. One recent study on Dhaka city shows that 37 percent of all informal activities are in street selling and petty retailing (Amin 1986). Although informal activities are not counted formally in the occupational pattern of towns and cities, they are very much an integral part of urban system and directly influence the growth of urban areas. To understand the dynamics of rural-urban linkages, a fuller investigation of the informal sector in Bangladesh is essential.

The pattern of trade and commerce in a medium town, such as Faridpur, is not altogether different from those of the small towns. Apart from the size and scale of activities, and the volume of trade, there are hardly any distinguishing elements between the commercial structure of these two categories of towns. The main difference can be found in the range of goods and services. Higher order goods and services are available in Faridpur town than in other smaller towns of the study area. In Faridpur town, however, probably because of a large middle class in the town, a number of specialized shopping areas have emerged in the last few years. Nearby one can find the characteristics of rural markets even in Faridpur town, such as open daily markets and periodic hats. Periodic markets in small and medium sized towns are common not only in Bangladesh, but also in many other developing countries. A number of studies report that such periodic markets in small and intermediate towns play an important rôle in the commercial activities of these towns (Hardoy and Satterthwaite 1986).

Industry

According to the survey of Non-Farm Economic Activity (NFEA) in 1986, of all the non-

farm establishments only 8.5 percent were manufacturing units in Faridpur District.[4] Less than half (45 percent) of these manufacturing units were located in its eight urban places. Table 8.2 shows their distribution among the towns. It can be observed that Faridpur alone absorbed more than half (56.3 percent) of all manufacturing establishments, while the other seven small towns shared the rest. Even the distribution among the small towns is far from uniform. The number varies from as low as 12 units in Sadarpur town to 93 units in Boalmari (Table 8.2).

Table 8.2 **Number of Manufacturing Industrial Units and Total number of Employment therein, by Urban Centres**

Urban Centres	Number of units	Percent of all units	Number of people employed	Percentage share of total employment	LQ score[a]
Faridpur	436	56.33	2782	45.26	0.83
Alfadanga	16	2.06	57	0.90	0.45
Bhanga	89	11.49	270	4.39	0.46
Boalmari	93	12.01	369	6.00	0.68
Char Bhadrason	52	6.71	561	9.12	1.09
Madhukhali	41	5.29	2000	35.50	2.65
Nagarkanda	35	4.52	81	1.31	0.42
Sadarpur	12	1.55	26	0.42	0.30
All Urban	774	100.00	6146	100.00	1.00

Source: Data compiled by author, from BBS (1990) *Bangladesh Census of Non-Farm Economic Activities, 1986* Dhaka: Bangladesh Bureau of Statistics.

Except for one or two large units, the size of the manufacturing industries in the study towns is quite small. On average the number of employed persons in the manufacturing units was eight, which is pulled upwards by two large scale factories in the study region. Most of

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[4]Out of 20,081 units of non-farm activities in the district only 1,712 units were categorised as manufacturing units. Of the manufacturing units, 774 were in the urban centres in 1986 (BBS 1990c).

these units are, in fact, operated by the owners themselves with their unpaid family members.[5] A large number (18 percent) of these industrial units are located in household premises, which indicates the limited size of these industries. Of two large scale industries of the study area, one is a sugar mill, located in Madhukhali town, and the other is a jute mill located near Faridpur town.

With very few exceptions, most of these industries produce goods for local consumption. A large majority of them are rice and flour processing mills, sweetmeats and dairy product processing units, oil processing mills, welding workshops, a printing press, goldsmith and blacksmith, and repair workshops of various kinds. Most of the products have backward linkages, while some others have strong forward linkages, such as jute goods, sugar by-products, etc. In Bhanga upazila town for example, two small industrial units produce bobbins for handloom industries in and around Dhaka city. The reason for locating these industries here is the availability of raw materials.[6] In Faridpur town, there are several small industries producing shopping bags. These products also have forward linkages. The raw materials used in these industries are procured locally, mainly from agriculture, except in a very few cases. Even the products made of imported raw materials, such as iron, are directly used in agriculture as agricultural equipment.

The manufacturing industries located in the study urban centres have several distinct characteristics. First, except for the two large industries mentioned above, all other

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[5]Of the total employment in the manufacturing industries in all 8 urban centres, 45 percent were unpaid family members in 1986 (BBS 1990c).

[6]The bobbin is made of a kind of wood locally known as *gab*. In the study region a large amount of this kind of wood is available. On average 2000 bobbins are produced by these two plants a week.

manufacturing units are privately owned; and most of these industries are managed by their respective owners. Second, the industries are by and large characterized by their labour-intensive, low capital and low productivity nature. According to the government classification, these industries fall mainly into the small industry group, although one or two medium sized industries are not unusual in small and medium sized towns such as Faridpur. Third, there are no unions or organizations for either owners or workers in these industries, except in two large industries owned by the government. Fourth, there is hardly any locational pattern or regularity among these manufacturing industries that can be identified. This indicates that these industries have emerged without intervention by the government or by a planning authority. And finally, neither the entrepreneurs nor the labourers of these industries have had any formal (or even informal) training for better management or productivity. All these factors have a profound and cumulative impact on the performance of small scale industries, not only of these towns but also all over the country.

Since a large number of industries are located in rural areas compared with those in small urban centres, it is necessary to indicate some of the characteristics of rural industries for a better understanding of rural-urban linkages (Table 8.3). Major rural manufacturing industries in the study area are involved in *gur* (molasses) making, bamboo products, carpentry, coir rope making, fish netting, tailoring, pottery, iron and gold working, and hand looms, etc. These industries can be better classified as of cottage type than as small industries in urban locations. Most of these industries are non-mechanized and use traditional technology. Hand looms and potteries are still following the traditional method of production without even using power. However, some of the rural industries, such as rice husking mills and oil mills, use motorized machines. One study shows that more than 80 percent the

Table:8.3 Non-agricultural Economic Activity Units (Establishments) in Faridpur Districts by various Sectors and Rural and Urban Areas

Upazila/ Area	Manufac-turing		Trade		Finance		Community srervices		Total non-agricultural		Grand total
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Ru/Ur
Alfadanga	44	16	317	112	20	3	369	34	750	165	915
Bhanga	182	89	957	625	105	39	938	232	2182	985	3167
Boalmari	130	93	765	505	129	38	838	154	1862	790	2652
Char-bhadrason	11	52	79	363	10	41	114	141	214	597	811
Faridpur	187	436	922	2604	160	195	704	768	1973	4003	5967
Madhukhali	103	41	859	264	16	15	662	69	1640	389	2028
Nagarkanda	154	35	1083	178	73	47	1091	65	2401	325	2726
Sadarpur	124	12	719	113	175	12	625	35	1643	172	1815
District total	980	774	5965	4763	688	390	5341	1498	12655	7426	20081

Source: BBS (1990) *Bangladesh Census of Non-Farm Economic Activity, 1986* Dhaka: Bangladesh Bureau of Statistics,

country's rural industries have a working capital of less than tk. 1000, and half of these do not use any machine (Like Minded Group 1990). The study, however, found that rural industries have high backward linkages.

Traditionally rural industries had strong linkages with urban centres in more than one way, such as in marketing, consumption, export, and the like. These linkages are gradually diminishing because of urban-based mechanized industries. Consequently, rural products are increasingly losing their competitive power to urban goods while, on the other hand, products of modern industry are fast encroaching on the rural markets as substitutes for rural products.[7] Second, a recent study indicates that rural purchasing power has shrunk and therefore demand for industrial products, whether produced in rural or urban areas has also declined (Mandal 1989). It shows that, except for rice, goods produced in rural industries account for 21 percent of rural budget compared with six percent spent on products produced in cities or even abroad. This shows that rural industries are playing an important rôle in meeting the demands of rural people.

Transport Services

Providing transport facilities is one of the important functions of the small and medium sized towns. Although the cities and towns in Bangladesh emerged in accessible places, their transport linkages, particularly with rural areas, are still poor. The present transport linkages in the study area can be characterized as a vertical system, i.e., small towns are linked with

[7]There are many examples of such substitutes of rural goods, such as pottery against metal items, *dheki* against rice mills, hand looms against textiles, *biri* against cigarettes, and so on.

the national capital and big cities by a formal transport network.[8] The rural areas are connected with small and medium size towns mainly by roads on which no formal transport is available in most cases. Second, there are hardly any horizontal transport linkages to connect small towns with other small towns, although in most cases, transport is available from small towns to big towns, or vice versa. And third, none of these study towns have a formal internal transport system. In fact, this is a universal pattern for the whole country.

An informal system dominates intra-urban as well as rural-urban transport linkages. The cycle rickshaw is the main transport for such linkages, while country boats and rickshaw vans are used for carrying goods. Apart from these, a few auto-rickshaws are also available in medium sized and big cities. Table 8.4 shows the dominance of rickshaws in both intra-urban and rural-urban linkages.

In this context, rural-urban linkages in Bangladesh through the transport system cannot be considered strong. Rather, the linkages between urban centres, especially among the big cities, are stronger. Second, urban transport, whether it is intra-urban, inter-urban or rural-urban, is dominated by the private sector entrepreneur. However, Faridpur, Boalmari and Madhukhali towns are linked with other big towns and cities by rail transport, but the system is one of the least efficient. The most frequently used transport between the upazila town and Faridpur is the bus service. River transport in this district for carrying passenger is not important because none of the towns in the study area is linked with the major river routes to big cities. Third, informal transport, especially in urban areas and between rural and

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[8]A formal transport network is defined here as a transport route on which either public or private transport plies on a regular basis. A bus route or a rail transport can be cited as an example. Rickshaws, auto-rickshaws, or taxis were not considered as part of the formal transport system.

urban areas, overwhelmingly dominates. Fourth, the condition of roads is not at all good.

Table 8.4 Informal Transport in the Urban Areas of Faridpur District, by Main Types

Type of transport	Alfa-danga	Bha-nga	Boal-mari	Char Bhadra son	Farid pur	Madhu khali	Nagar kanda	Sadar pur
Rickshaw	150	250	280	65	3795	200	140	90
Rickshaw-van	20	120	150	60	570	120	80	45
Auto-rickshaw	-	6	4	-	47	12	-	-
Country boat	116	600	300	130	230	120	170	85

Source: Upazila Statistical Offices of the respective upazilas, and estimation by the research team.

In small and medium sized towns the transport sector is one of the largest providers of employment (Table 8.4). The informal transport system, such as rickshaws, rickshaw vans, country boats, etc., provides more jobs than formal transport like buses and railways.

Delivery of Social Services

Unlike rural areas, providing a wide range of social and economic services is one of the fundamental functions of urban places. The level and the range of services vary widely among the towns and cities of different size categories. Such variation, both in number and the degree of specialization, is, however, controlled by the threshold population of specific services (Wanmali 1983). The small and medium sized urban centres are functionally more important as public service centres than the larger ones because their undeveloped economic base is unable to provide sufficient economic opportunities and related services. This is evident from the nature of commercial and industrial activities in these towns which has been discussed above. It is interesting to see the variety of administrative and social services at

this level of urban hierarchy and their relevance to rural areas.

Table 8.5 shows the number and variety of services in small towns, while in the medium sized town (here we are referring to Faridpur), it is assumed that all services which are available in the small towns are also found in the medium towns, including their higher order services. In Faridpur town, for instance, there are services of different categories, provided by different authorities which command different threshold populations. The function of the District Administration, for example, extends over the whole District. The Municipal authority of Faridpur town, on the other hand, provides services for the population living only within its municipal region.[9]

The small urban centres (upazila centres) are distinguished by the presence of a large number of different developmental, administrative and judicial functions (Table 8.5) offered by the central government organization as their lowest level links. Except for very few, none of these services are available beyond this level.[10] There are several characteristics of these services. First, the threshold area of these services is not restricted to the town itself; rather the services are located in these centres for the population of whole upazila region. Second, the nature of public service institutions, in terms of their functions and staffing, is basically similar in all small towns. Third, a variation can be observed in economic service infrastructure like storage facilities. And finally, none of the small towns have municipal authority, and therefore, no municipal services are available in these towns. Only Faridpur

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[9]A municipal authority provides roads and street facilities, rubbish collection, water supply, and recreation facilities, such as parks, etc..

[10]Services such as primary health care, agricultural extension, seed distribution, etc. are often available below upazila level.

Table 8.5 Administrative and Development Functions and Services at Upazila Towns

Functions & services	A	Bh	Bo	C	F	M	N	S
ADMINISTRATION								
General administration	x	x	x	x	x	x	x	x
Magistracy	x	x	x	x	x	x	x	x
Judiciary	x	x	x	x	x	x	x	x
Treasury	x	x	x	x	x	x	x	x
Audit	x	x	x	x	x	x	x	x
Record Maintenance	x	x	x	x	x	x	x	x
Vital registration	x	x	.x	x	x	x	x	x
Police and civil defence	x	x	x	x	x	x	x	x
AGRICULTURE								
Agricultural extension	x	x	x	x	x	x	x	x
Irrigation services	x	x	x	x	x	x	x	x
Pisciculture	x	x	x	x	x	x	x	x
Forestry	x	x	x	x	x	x	x	x
Livestock	x	x	x	x	x	x	x	x
Agriculture (general)	x	x	x	x	x	x	x	x
INDUSTRY & FINANCE								
Banking services	x	x	x	x	x	x	x	x
Rural credit programme	x	x	x	x	x	x	x	x
Small & cottage industry	x	x	x	x	x	x	x	x
BSCIC industrial estate		x	x		x	x		
Other Industry	x	x	x	x	x	x	x	x
PHYSICAL SERVICE INFRASTRUCTURE								
Building and construction	x	x	x	x	x	x	x	x
Roads and highways		x			x	x		
Railway			x		x	x		
Water Development Board		x	x		x		x	
Inland water transport		x		x	x	x		x
Power Development Board	x	x	x		x	x	x	x
Telecommunication	x	x	x		x	x	x	x
Public Health Engineering	x	x	x	x	x	x	x	x
Rural Works Programme	x	x	x	x	x	x	x	x
Food for Work Programme	x	x	x	x	x	x	x	x
SOCIAL SERVICE INFRASTRUCTURE								
Education	x	x	x	x	x	x	x	x
Health	x	x	x	x	x	x	x	x
Family Planning	x	x	x	x	x	x	x	x
Manpower development					x	x		
Labour welfare	x	x	x		x	x		
Social welfare	x	x	x	x	x	x	x	x
Publicity and press	x	x	x		x			
Women's welfare	x	x	x	x	x	x	x	x
Cultural affairs	x	x	x	x	x	x	x	x
Cooperative	x	x	x	x	x	x	x	x
Rural development	x	x	x	x	x	x	x	x

Table 8.5 Continued

Functions and services	A	Bh	Bo	C	F	M	N	S
RELIEF AND REHABILITATION								
Relief and rehabilitation	x	x	x	x	x	x	x	x
Committees for flood and other natural calamities	x	x	x	x	x	x	x	x
PLANNING								
Planning section	x	x	x	x	x	x	x	x
Statistical office	x	x	x	x	x	x	x	x
Project Evaluation	x	x	x	x	x	x	x	x
Development coordination	x	x	x	x	x	x	x	x

Source: Compiled by author

Abbreviations:

A Alfadanga
Bh Bhanga
Bo Boalmari
C Char Bhadrason
F Faridpur
M Madhukhali
N Nagarkanda
S Sadarpur

Table: 8.6 Nature of Services Provided by Small (upazila) and Medium Size (Faridpur) Town

Services	Upazila town	District town
General administration	Development administration Magistracy, judiciary, police	Development administration & coordination Security forces (police) Prison
Local government	Upazila Parishad	Zila Parishad Municipal authority
Education	Higher secondary and Degree college Girls high school	A number of degree colleges Girls college Training facilities
Health	Upazila health complex with 31 bed hospital	100 bed district hospital Maternity clinic Poly clinic Ambulance service
Social welfare	Relief and rehabilitation Family planning and welfare Cooperatives	Fire station
Economic and finance	Banking facilities	Treasuary, tax, customs & excise Banking and credit Insurance
Recreation	Community centre Cinema hall Sport and play ground	Public library Museum Stadium Parks and other play grounds
Trade and commerce	Retail and wholesale Daily bazaar Weekly hats	Specialized shopping area Warerhouse, cold storage
Transport	Bus service with district HQ Rickshaw for intra town transport	Traffic police Inter-district bus, railway, and river transport service

Source: Compiled by author

town has both kinds of administration, a municipal authority for the development of the town and a general local administration (district and upazila) for the whole district.

The predominance of administration in the small and medium size towns is evident from the occupational structure of the population in these towns (to be discussed later), where a majority of the active population are engaged in the service sector. In fact, in the small urban centres of Faridpur District, if those working in agriculture or supported by agricultural land are disregarded, most of the active population are engaged in the service and business sectors. The service sector is overwhelmingly dominated by public administration and by publicly funded services, such as hospitals and educational institutions, etc. Many of these small urban centres, for instance Alfadanga, Char Bhadrason, Nagarkanda and Sadarpur seem to be developing on the basis of their service oriented activities and administrative functions.

It was felt while undertaking field work, however, that the common people in the countryside, for whom these services are provided from public sources, have rarely received them. Even a large section of people who live in towns close to the location of service facilities have rarely received them at a satisfactory level. The administrative services in these towns cannot provide any real stimulus for the long term development of these towns as well as their surrounding rural areas.

Social and Economic Structure of Urban Households and a Comparison with their Rural Counterparts

The functional attributes of small and medium sized towns, as discussed in the preceding section of this chapter, gave a generalized picture of urban activities with which the urban

(or rural) people were associated. The impact of these activities is reflected partially at the household level, the basic unit from which people interact with the various levels of urban activities. As one of the important groups of actors these households need a closer scrutiny of their social and economic structure. The study of urban households will provide an opportunity to compare them precisely with their rural counterparts. This section deals briefly with the profile of urban households in respect of their demographic characteristics, occupation, income and the pattern of capital investment to generate further activities. These aspects are considered as central issues in the socio-economic structure of a household.

Demographic Characteristics

There is hardly any specific study on the demographic pattern of people living in the small and medium size towns in Bangladesh. Use of census data for such a demographic profile of urban population is problematic, because of the arbitrary nature of the definition of urban areas.[11] However, a few studies are available, most of which are on the big cities and conducted on some specific target population, such as the urban poor, slum dwellers, high income groups, and so on. Examination of the impact of urbanization on the demographic condition has, therefore, not been possible. The present study, using limited data on demographic aspects of a sample of only 197 urban households (114 from Faridpur town and the other 83 from all seven upazila centres), provides rather an inadequate base for a conclusive picture of the demographic pattern of small and medium sized towns.

The 197 households in eight urban centres contained 1281 persons, of which 614 were female

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[11]The definition of an urban area, as specified by the Census Commission, has been given in Chapter Three. Most of the towns lower down in the urban hierarchy contain vast rural areas which distort the urban demographic characteristics, when census statistics are used.

and 667 were male. The structure of their age reflects the unfavourable demographic condition which prevails all over the country. The proportions below 5 years, 15 years and above 65 years were respectively 14.2, 42 and 3.8 percent. The corresponding figures for rural areas were 17.4, 47.1 and 5.6 (60+), while the national urban figures were 14.3, 41.7 and 3 percent in 1981 (BBS 1991). We can see that the age structure of urban areas is demographically different in urban areas than in rural, although the difference is so small that it hardly has any impact.

The larger proportion of these people was male (52 percent); the female-male ratio being 108. This ratio was higher than the national average, which was 106 (1981), but lower than the study population in rural areas. In the study villages, however, the proportion of males was much higher than that of the urban areas. One of the reasons for such a low proportion of females in the study villages is, perhaps, the migration of the young female population to work in towns and cities as house servants. It is evident from our study that in 40 households (out of 197) there was one house servant in each, all of whom came from rural areas. In Dhaka city, for example, a large majority of the house servants originate from two districts: Faridpur and Barisal.

In terms of size, urban households in Bangladesh are larger than rural households. The average size of urban households was 5.9, as against the national average (5.7) in 1981 (BBS, 1983). In Faridpur district the corresponding figures for urban households and the district average (both rural and urban) were respectively 6.5 and 5.6 (BBS 1983). Our study shows that average size of the 197 households was 6.5 in 1992, which is higher than the

Table 8.7a Age Distribution of Urban Household Heads and Comparison with that of Rural Household Heads

Age groups (years)	Number of household heads	Percent	Percent of rural household heads
20 - 29	17	8.63	13.23
30 - 39	45	22.84	23.55
40 - 49	74	37.56	24.84
50 - 59	33	16.75	15.48
60 - 69	20	10.15	18.06
70 - 79	7	3.55	3.87
80 and above	1	0.51	0.97
Total	197	100.00	100.00

Source: Field Survey, 1992

Table 8.7b Size of Urban Households in the Study Urban Areas and a Comparison with Rural Household Size in the Study Areas

Household size classes	Number of households	Percent	Percent of rural households
Less than 3	17	8.63	6.45
4 - 6	92	46.71	47.74
7 - 9	70	35.53	31.29
10 - 12	12	6.09	10.32
13 - 15	6	3.05	2.90
16 - 18	0	-	0.65
19 - 21	0	-	0.65
Total	197	100.00	100.00

Source: Field Survey, 1992

census figures, perhaps due to sampling bias.[12] The size of household in upazila towns, however, was found to be lower (6.0) than Faridpur town (6.6). It is difficult to explain the larger size of households at the urban end. Apparently the economic conditions are correlated with the size of households; i.e., the larger the size of households the higher the income. The income and the resources of urban households may explain this factor, although there is no logical causal relationship between them.

The overwhelming majority of the households were headed by a male, with only 6 percent female headed. In respect of the type of households, the nuclear family, with husband, wife and children, accounted for 65 percent, with 35 percent in joint (or extended) families. The proportion of extended families in the larger towns was lower than in the rural areas.[13]

About 55 percent of 1241 persons were in the labour force (age between 10 and 64). Among them only 27.6 percent were engaged in gainful employment, and the rest (72.4 percent) of the labour force were not earning. Table 8.8 shows the reasons why these people, although in the labour force, were not earning. Half (50.5 percent) of them were students, and another 30 percent were housewives. The proportion of unemployed people was very low, about 3 percent.

The quality of the labour force can be evaluated from the educational levels of urban population. Table 8.9 illustrates the educational levels of all members of the households.

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[12]The study did not cover single occupier households who usually live in a mess (hostel) or in shops in urban areas.

[13]The proportions of extended families in Dhaka, Chittagong, Khulna and Rajshahi City were respectively 26, 20, 14 and 19 percent (CUS, 1990a).

Table 8.8 The Reasons for not Earning Income by the Members of Households Age 10 Years and above[a]

Reasons for not earning	Household member: Male	Household member: Female	All non-earning household members
Students	202 (87.8)	139 (35.0)	341 (50.5)
Old age	10 (4.3)	40 (10.1)	50 (7.4)
Disabled	2 (0.8)	1 (0.25)	3 (0.4)
Unemployed	16 (6.9)	4 (1.0)	20 (2.9)
Household work	0 -	205 (51.6)	205 (30.4)
Waiting for marriage	0 -	8 (2.0)	8 (1.2)
Not reported	-	-	48 (7.10
Total	230 (100.0)	397 (100.0)	675 (100.0)

Source : Field Survey, 1992

Figures in parentheses are percentages.
[a]The reasons were given by the respondents.

Among the population aged 10 years and above, about 19 percent did not complete their primary education. It is shown in the table that about one third of the studied urban people had not progressed beyond primary education. A further 27.5 percent completed their secondary level, while about 13 percent reported that they had passed the Secondary education.

If compared with rural areas, literacy in urban centres is more advanced. A rural-urban comparison of the levels of education is in Table 8.9, which shows a remarkable difference between rural and urban areas. For instance, 26 percent of the rural people aged 10 years and above did not attend school against 3 percent in urban centres. Again, 16 percent of urban people were graduates compared with only 3 percent in the rural areas. This contrast between rural and urban areas not only speaks volumes about ample opportunities in the urban areas, but also shows the poor economic ability of the rural people to meet the ever increasing cost of education.

The Pattern of Occupation

The nature of the occupations of the members of urban households, including the detailed sources of their respective household incomes, are of immense importance in analyzing small and medium sized towns for more than one reason. First, it gives an idea about the nature of the economic activities which characterize the functional attributes of an urban centre; and second, from the occupational pattern of urban dwellers, it might be possible to look at the degree of specialization of economic activity that a town has achieved. The occupational pattern of urban household members also shows the relevance of these activities to the process of development in the rural region in general and in the areas surrounding towns in

Table: 8.9 Level of Education of the Heads and other Members of Urban Households

Level of education	Household heads	Other members	All members	All members of rural households
Not attended school	19 (9.6)	15 (1.6)	34 (3.07)	(26.35)
Incomplete primary	16 (8.1)	190 (20.9)	206 (18.6)	(32.59)
Completed primary	10 (5.1)	89 (9.8)	99 (9.0)	(11.02)
Secondary level	39 (19.8)	265 (28.2)	304 (27.5)	(17.49)
Passed secondary school certificate	35 (17.8)	108 (11.9)	143 (12.9)	(4.72)
Intermediate level	9 (4.5)	55 (6.0)	64 (5.8)	(2.33)
Passed higher secondary school certificate	10 (5.1)	57 (6.3)	67 (6.0)	(1.86)
Graduation and above	56 (28.4)	127 (13.9)	183 (16.5)	(3.03)
Others	3 (1.5)	2 (0.2)	5 (0.4)	(0.58)
Total	197 (100.0)	908 (100.0)	1105 (100.0)	(100.00)

Source: Field Survey, 1992

particular.

Table 8.10 shows the principal occupation of heads and the other working members of urban households in Faridpur town as well as in all the other upazila towns studied (Fig. 8.1). The highest proportion of the working members was found to be engaged in various kinds of service activities, such as public services (22.39 percent), professional activities (13.49 percent) and services in the private organizations (6.44 percent). All these three service oriented occupations together absorbed 42 percent of the working people. The second largest sector of employment in these towns was trade (12.57 percent) and business (14.72 percent), which together employed 27 percent of household members. Although self-employment is a large sector, only eight percent of the members were found to be absorbed in such informal activities, such as rickshaw pulling, repairing activities, hawking and so on. It has been already indicated that the manufacturing base of these towns is extremely poor. Only three percent of the household members were engaged in manufacturing activities.[14] About five percent were engaged in agricultural activities, while four percent were labourers.

Unlike the study of rural households, one limitation in the pattern of the occupation of the members of urban households is the under-representation of informal activities. Informal workers remained under-represented because most of them either commuted daily from

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[14]It is necessary to mention here that the occupation in manufacturing activities includes only those who were involved in production of goods using machines and power. Many of the industries were excluded from this category because the entrepreneurs did not consider these as manufacturing functions, such as sweet meat making, bread making and construction works, etc. In the occupational classification these activities were categorized in business, as the respondents themselves considered.

Table 8.10 **Pattern of Main Occupation of Household Heads and Other Working Members in Households**

Type of Occupation	Household heads			Other members of households			All members of households		
	Faridpur	UZ towns	All heads	Faridpur	UZ towns	All other members	Faridpur	UZ towns	All members
Agriculture	4 (3.51)	6 (7.23)	10 (5.08)	3 (3.75)	5 (10.20)	8 (6.20)	7 (3.60)	11 (8.33)	18 (5.52)
Trade	12 (10.53)	10 (12.05)	22 (11.17)	15 (21.87)	4 (8.16)	19 (14.72)	27 (13.92)	14 (10.60)	41 (12.57)
Business	16 (14.04)	8 (9.64)	24 (12.18)	20 (25.00)	4 (8.16)	24 (18.60)	36 (18.55)	12 (9.09)	48 (14.72)
Industry	1 (0.88)	6 (7.23)	7 (3.55)	1 (1.25)	3 (6.12)	4 (3.10)	2 (1.03)	9 (6.81)	11 (3.37)
Public services	30 (26.32)	23 (27.71)	53 (26.90)	10 (12.50)	10 (20.40)	20 (15.50)	40 (20.61)	33 (25.00)	73 (22.39)
Private services	12 (10.53)	0 -	12 (6.09)	9 (11.25)	0 -	9 (6.97)	21 (10.82)	0 -	21 (6.44)
Professionals	9 (7.89)	11 (13.25)	20 (10.15)	10 (10.50)	14 (28.57)	24 (18.60)	19 (9.79)	25 (18.94)	44 (13.49)
Labourer	4 (3.51)	4 (4.82)	8 (4.06)	2 (2.50)	4 (8.16)	6 (4.65)	6 (3.09)	8 (6.06)	14 (4.29)
Self-employed	9 (7.89)	11 (13.25)	20 (10.15)	4 (5.00)	2 (4.08)	6 (4.65)	13 (6.70)	13 (9.85)	26 (7.97)
Others	17 (14.91)	4 (4.82)	21 (10.66)	6 (7.50)	3 (6.12)	9 (6.97)	23 (11.85)	7 (5.30)	30 (9.20)
All members	114 (100.00)	83 (100.00)	197 (100.00)	80 (100.00)	49 (100.00)	129 (100.00)	194 (100.00)	132 (100.00)	326 (100.00)

Source: Field Survey, 1992 [Chi-square (9) = 23.90; p=0.004. Chi-square (10) = 16.33; p= 0.091. Chi-square (10) = 19.35; p=0.007.]

surrounding areas, or lived informally in non-residential premises.[15] In the framework of the present study these people could not be covered, as the samples were drawn from formal residential units. The nature and magnitude of such activities in the study towns have already been highlighted above. This indicates that it is hardly possible to include all kinds of urban functions in a single study such as the present one simply because of a complex nature of activities in such urban locations.

Remarkable differences can be observed in the pattern of occupations among the people of Faridpur town and the upazila centres. The main differences were: a) the proportion of household members involved in agricultural activities as their main occupation was higher in upazila towns than those in Faridpur; b) household members working in service oriented activities were relatively more numerous in upazila towns than in Faridpur; c) in trade and business, Faridpur provided greater opportunities than the upazila towns; d) the proportion engaged in self-employment is higher in upazila towns; and e) the range of economic activities is wider in Faridpur town than in the upazila centres. This pattern indicates that small towns, such as the upazila centres, are mainly functioning as service centres with limited diversity of economic opportunity; while Faridpur, a comparatively bigger urban centre, provides wider opportunity than the smaller towns. For instance, about 11 percent of all household members were found to be employed in privately owned service enterprises in Faridpur town, while such opportunities in upazila towns were nil. A similar difference can also be marked in the occupation of household heads between these two categories of towns, particularly in respect of self-employment, business and agriculture. Chi-square

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[15]A significant proportion of urban dwellers live in non-residential units such as in shops, transport stations, mills and factories, mess houses and in lodgings. The present study estimates that population living in such accommodation is about 15-20 percent.

statistics show that this difference is not merely by chance, but is rather quite significant among the household heads and all members of households (Table 8.10). Among the other members of households, however, these differences were found not to be significant.

Sources of Income

It was suggested earlier that occupation alone, of either household heads or the other members of households, does not reveal the actual condition of economic activities in which household members generate income. Sources of household income were found to be much more diversified than occupations. During the Field Survey in 1992, it was ascertained that 65 percent of urban households had two income sources, while those with a single source were only 14 percent. Households with three or more sources were about 20 percent. As was found in rural households, the number of sources of income is being further diversified in urban areas also, in comparison with a generation, or even 10 years ago. Again, if compared with rural households, the average number of income sources was found to be more among urban households.[16] In rural areas innumerable minor sources of income were very common, which remained virtually unaccountable. In towns the scope of such minor sources are limited, creating difficulties for those poor people unable to find employment. However, the income-earning possibilities for those in work are greater than in rural areas.

Three major sources of urban households' income at the time of our field survey in 1992 are shown in Table 8.11. The largest proportion (59.4 percent) of households were found to be accruing income from service oriented activities. About 46 percent of households had service

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[16]The average number of sources of income among urban households were calculated to be 2.6, compared with 2.2 sources among rural households. For details see Chapter Six, Table 6.7.

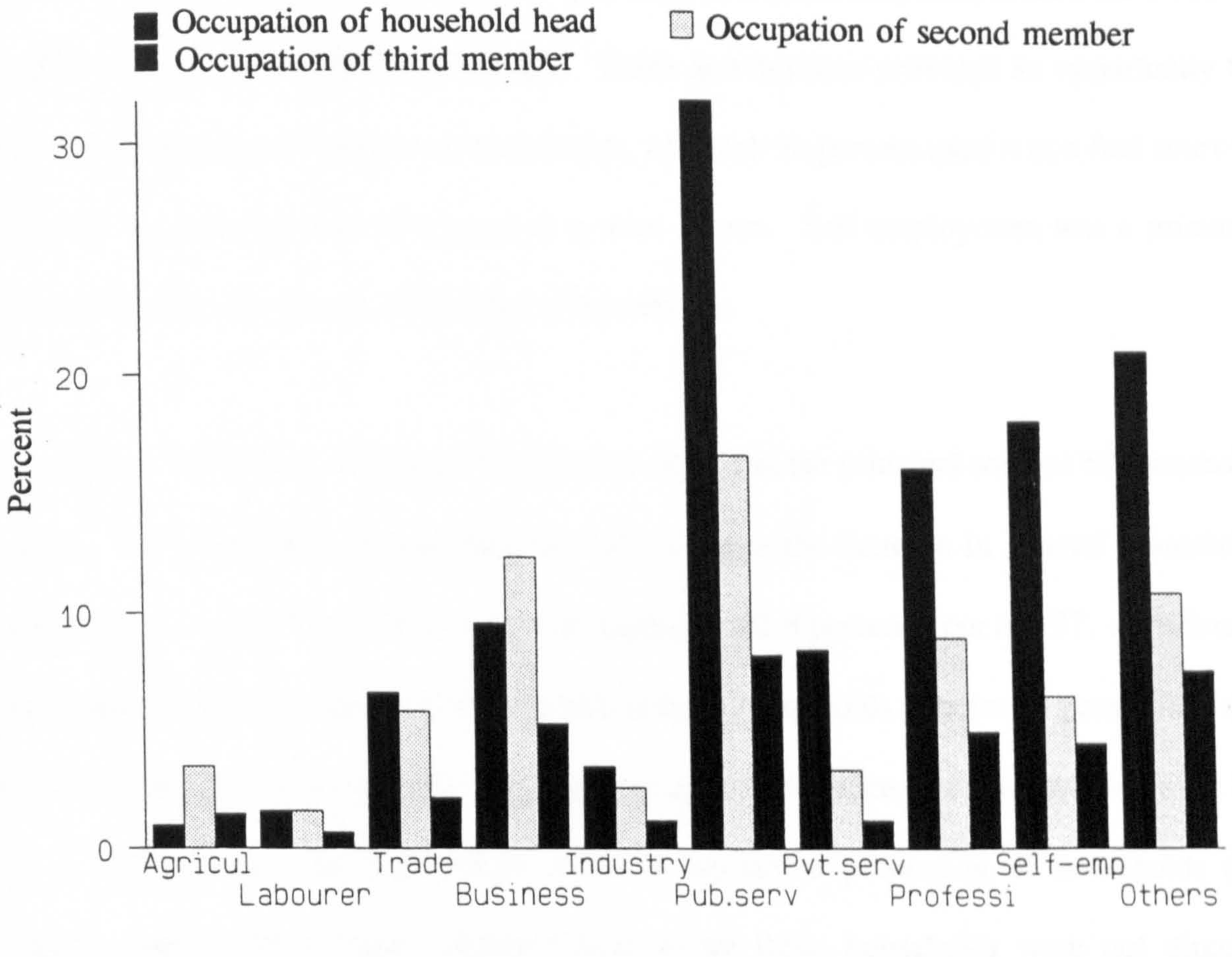


Figure 8.1 Pattern of Household Members' Main Occupation in Urban Areas

activities as their main source of income. Services as a second or third source were found for only 20 and 7 households respectively. Trade and business provided an opportunity to earn income for about 45 percent of households, of which 28 percent used it as a first source, 19 percent as a second and 20 percent as a third source. Self-employment was a primary source of income for nearly 10 percent of households.

In the urban setting, land and agriculture did not appear as the principal sources of household income. The ownership of land does not fully explain the increase in general household income shown in Fig. 8.2. Altogether 45 households (22.8 percent), out of 197, were found to be involved directly in cultivation, of which only 18 households (9 percent) generated their largest portion of income that way. As a second and third source, such households were 16 and 11 respectively. But Table 8.11 shows a substantial proportion of households (25 percent) earned income from cultivated land where those households were not directly involved. Termed absentee land owners, these households owned land in rural areas and received income from their land, mainly as a second (27 percent) and a third (27.50 percent) source. These two categories (agriculture and absentee land ownership) generated income for 94 households out of 197, as main or supplementary sources. This indicates that at least half of urban households, many of whom live in small towns, were linked with rural land directly or indirectly. Yet, the service sector still dominated in generating the largest proportion of their income in terms of the main source of that income.

In Chapter Six, types of resources owned by rural households to generate income were shown in Table 6.10. It was found that, although a substantial proportion of rural households generated income from non-agricultural and financial resource-based activities, land and other

Table 8.11 Sources of Urban Households' Income, by Number of Sources

Types of income sources	First source	Second source	Third source
Agriculture[a]	18 (9.14)	16 (12.40)	11 (27.50)
Absentee land owner	3 (1.52)	35 (27.13)	11 (27.50)
Trade & business	56 (28.43)	25 (19.37)	8 (20.00)
Service[b]	90 (45.69)	20 (15.50)	7 (17.50)
Self-employment	19 (9.64)	11 (8.52)	-
Manual labour	5 (2.54)	3 (2.30)	-
Urban property[c]	3 (1.52)	15 (11.62)	1 (2.50)
Others	3 (1.52)	4 (3.10)	2 (5.00)
All households	197 (100.00)	129 (100.00)	40 (100.00)

Source: Field Survey, 1992

[a]Agricultural activities refer to at least one member of the urban household directly or indirectly associated with agricultural production.
[b]Services include all kinds of paid employment on a regular basis for at least six months.
[c]Income from urban property means income from house rent or rent from shops.

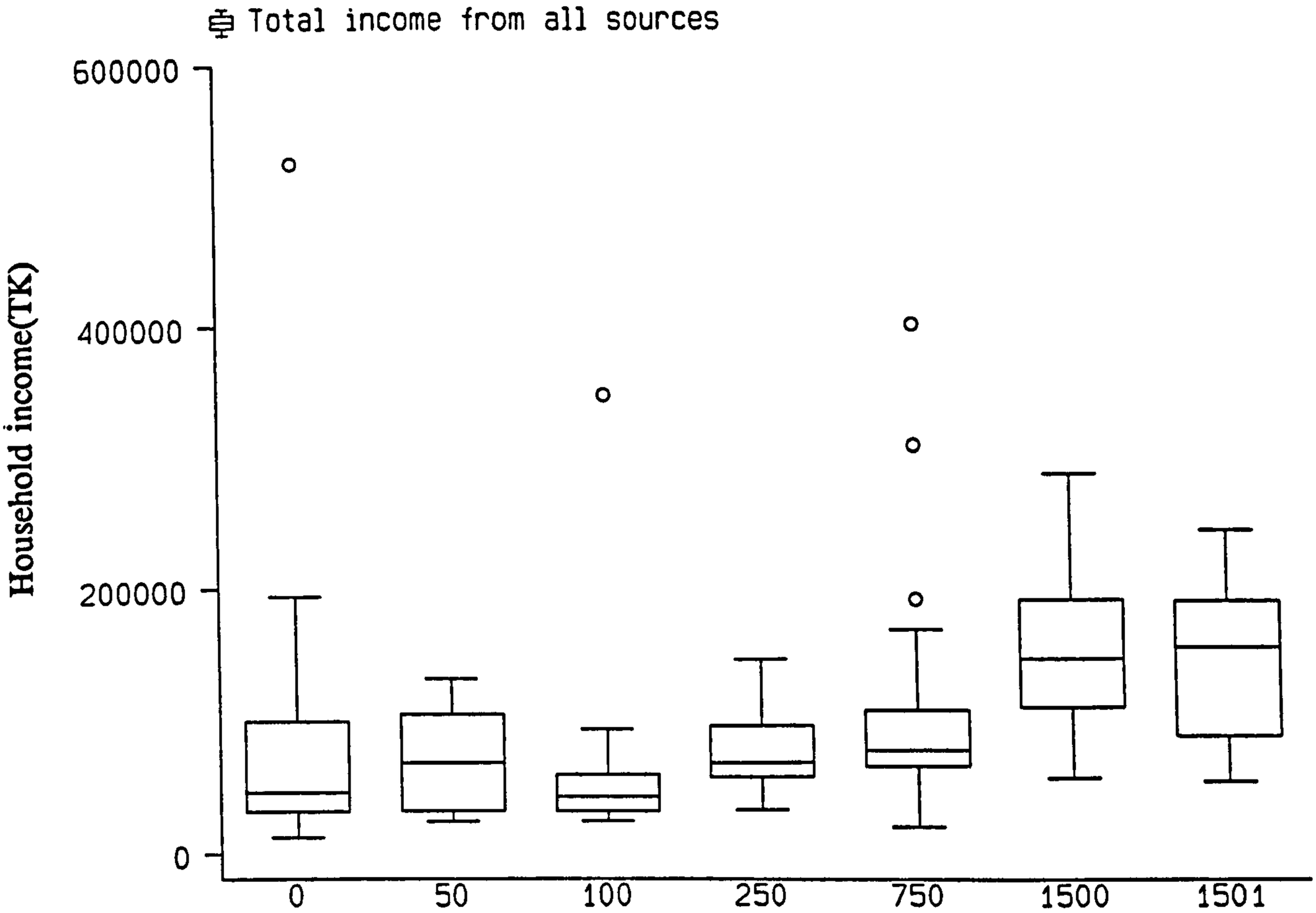


Figure 8.2 Ownership Pattern of land and Household Income

rural resources dominated their income. In urban areas, one can assume that financial and human resource based activities will dominate, in contrast to rural areas (Fig. 8.2). Table 8.12, however, shows that there is hardly any difference in the pattern and types of resource ownership between rural and urban households. Urban households, in addition to their financial and human resources, which generated a major part of their income, enjoyed owning rural resources as well. Table 8.12 clearly indicates that 44 percent of urban households owned and used land, while another 25 percent owned land which was not used or cultivated by them. If this is compared with the ownership of land by rural households, which is about 65 percent, a larger proportion of urban households (69 percent) was found to own land. Apart from their rural cultivable land, about 70 percent of urban households owned land in urban areas also. This indicates that the urban people, in addition to their control over financial and human resource-related activities, such as trade and commerce and service sectors, also have control over important rural resources, such as land.

Urban households were in an advantageous position because they also enjoyed a favourable distribution of land if compared with their rural counterparts. Table 8.13 shows that the ownership of rural cultivable land by urban households remained in favour of urban people, although the pattern of distribution at both locations remained almost the same. On average an urban household owned 444.8 decimals (4.45 acres) of land compared with a rural households' 138.5 decimals (1.39 acres).[17] The proportion of households in urban areas not owning land was also less (22 percent), compared with that of landless rural households (35 percent). Again, in rural areas, nearly 83 percent of households owned cultivable land

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[17]The average amount of land owned by households was calculated from all households under study. If only land owning households are considered, urban and rural households respectively owned 570 and 201 decimals on average.

Table 8.12 Selected Productive Household Resources in Urban Areas

Resources	No. of households Owners and users	No. of households Owners, not users	Owned by rural households
Cultivated land	87 (44.16)	49 (24.87)	(64.83)
Urban land	136 (69.03)	-	-
Urban property to rent		19 (9.64)	-
Shops	33 (16.75)	-	(14.51)
Industry/ factory	14 (7.10)	-	(6.77)
Milch cow	61 (30.55)	4 (2.03)	(39.35)
Rickshaw / van	7 (3.55)	3 (1.52)	(3.54)
Poultry	114 (57.86)	-	(72.25)
Other resources	6 (3.04)	17 (8.63)	-

Source: Field Survey, 1992

Figures in parentheses are percentages.

of no more than 250 decimals (2.5 acres), while in urban areas 52 percent of households own up to 250 decimals of land. In other words, nearly half of urban households owned more than 250 decimals, and hence are categorized as large land owners, while such households in rural areas were less than 20 percent.

The quartile distribution shows the nature of skewness in the distribution of land. While the urban households in the fourth quartile owned an average size of land of about 1282 decimals (13 acres), those in the first quartile owned only 37 decimals. This is less than 3 percent of those owned by the top 25 percent. Households in the second and third quartile respectively owned 135 and 380 decimals of land. This skewed distribution, if compared with the distribution pattern among rural households, is much higher among urban households. In fact, the households of all quartiles, except the first one, owned more land than the corresponding rural quartiles.

Several observations can be made from this contrasting picture of land distribution among the households of rural and urban areas. First, the proportion of landless households is higher in rural areas than in the studied urban locations. Among urban centres, comparatively larger ones contain more landless than the smaller ones. Second, the average amount of cultivated land owned by households (or even per capita) is higher in urban areas than in rural. The average size of land, however, varies among the different categories of urban centres: the larger the centres, the bigger the average size of land owned. Third, although the pattern of distribution of land is skewed in urban as well as rural areas, the degree of skewness is higher in urban areas than in rural.

Table 8.13 Distribution of Cultivable Land among Urban households of Small and Medium Sized Towns and a Comparison between the Distribution of Land between Urban and Rural Households

Amount of land (decimals)[a]	Faridpur town	Upazila towns	All urban households[b]	Cumulative percent	Rural areas (4 study villages)[c]
Absolute landless 0	24 (27.6)	6 (12.2)	30 (22.1)	-	(35.2)
Landless with up to 50 dec.	4 (4.6)	3 (6.1)	7 (5.1)	(27.2)	(12.2)
Marginal owner 51-100 dec.	8 (9.2)	7 (14.3)	15 (11.0)	(38.2)	(16.8)
Medium owner 101 - 250	13 (14.9)	5 (5.2)	18 (13.2)	(51.5)	(18.4)
Large owner 251 - 750	25 (28.7)	16 (32.6)	41 (30.1)	(81.6)	(13.2)
751 - 1500	7 (8.0)	9 (18.4)	16 (11.6)	(93.4)	(4.2)
1501-2000	4 (4.6)	1 (2.0)	5 (3.6)	(97.1)	-
2001 and above	2 (2.3)	2 (4.1)	4 (2.9)	(100.0)	-
All households	87 (100.0)	49 (100.0)	136 (100.0)	-	-

Quartile Distribution of Land:

	1st quartile	2nd quartile	3rd quartile	4th quartile
Urban	37	135	380	1282 (decimals)
Rural	38	91	186	555 (decimals)

Source: Field Survey, 1992.
Figures in parentheses are percentages.

[a]100 decimals of land equals one acre. This classification of land has been adopted from the rural land classification to facilitate comparision between rural and urban areas.

[b]61 households were excluded from the calculation of land distribution. The reasons are : a) many of the respondents could not provide acurate information on the land they owned; b) some of them were hiding the information; and c) some of the households' land was not yet distributed among them because the householders were still the members of a joint family. Therefore, the households which gave accurate information were processed for land distribution.

[c]The figures in this column were taken from Table 6.11, Chapter Six.

From the above analysis, it can be argued that directly or indirectly, urban households, especially those lower down the urban hierarchy, control a substantial amount of rural land. It is important to note that although the largest proportion of land is still in the hands of the rural people, they can hardly influence the socio-economic structure of society, as rural households individually control very little land. On the other hand, urban households not only control larger units of land, but also control the social, economic and political aspects of the local area. This they achieve by holding key positions as government functionaries, professionals or in trade and in business. By living in small and medium sized urban locations, they control rural as well as urban areas at local levels. Hence, the urban household's linkages with that of the rural areas is steered from the urban end. Whether this pattern of linkage is beneficial or detrimental at the rural end is debatable.

Pattern of Income

Annual average income per urban household was calculated to be Taka 86.3 thousand. In Faridpur town, this is a little higher (Tk. 86,883) than in upazila towns (Tk. 86,539). Annual per capita income also shows a similar pattern. Table 8.14 shows the quartile distribution of urban households' income. The pattern shows that the distribution was highly skewed. The lower quartile income, for instance, was 37 percent that of the upper quartile. The average annual household income, in the first and second quartile, was respectively 31 and 65 percent of the mean household income. On the other hand, households in the third quartile accrued income almost similar to the mean, while those in the fourth quartile had more than 200 percent of the average figure. Although there is little difference between the average income in Faridpur and the upazila towns, the variance of income distribution by the size of urban centres was found to be larger in Faridpur than in the small upazila towns (Fig.

8.3). This larger variation in bigger towns indicates on the one hand that a higher proportion of poor, perhaps the poor rural migrants, is concentrated in these towns than the smaller ones, and also a larger concentration of the rich in these towns, on the other.

Table 8.15 shows the distribution of income by various income classes, with a comparison between rural and urban household income. About 15 percent of urban households had an annual average income up to Taka 30,000, while in rural areas there were 48 percent of households up to this level. Up to Taka 50,000, there were one third urban households compared with three quarters of the rural households. This differential in income between rural and urban areas can be explained in several ways. First, the urban areas throughout the country enjoy higher wage rates. Second, unemployment is relatively less in urban areas. Third, urban households have a relatively stronger resource base than those in rural areas. Fourth, women's participation in cash income earning activities is higher in urban areas, while in rural areas the women rarely earn cash, although they work very hard. Finally and most importantly, urban income is much more easily accountable than the rural income. We have already discussed that a substantial proportion of rural income is invisible, or unaccountable, while in urban areas such invisible income is comparatively less significant.

The contribution of individual sources of urban households income is shown in Table 8.16. Unlike rural areas, where the largest proportion of household income was contributed by land, the major source of urban households' income was service sector activities. This sector contributed 42 percent of all income earned by urban households, as against 15 percent among rural households' income. Out of 197 households, 121 (62 percent) had regular income from salaried employment. The average income from salaries is calculated to be

Table 8.14 Pattern of Urban Households' Annual Income Distribution

(Income in Taka)

Income categories	Faridpur town (n = 112)	Upazila towns (n = 83)	All households (n = 195)
(a) Mean income and quartile distribution			
Mean Income	86,539	85,883	86,260
Lower quartile	42,300	40,000	40,800
Median	70,600	64,000	68,000
Upper quartile	109,400	114,000	110,800
(b) Average household income in each quartile group			
First quarter	26,984 (28)	28,018 (22)	27,142 (49)
Second quarter	57,209 (28)	53,745 (20)	55,652 (50)
Third quarter	85,831 (28)	85,890 (21)	86,250 (48)
Fourth quarter	176,132 (28)	181,665 (20)	178,504 (48)

Source: Field Survey, 1992

Figures in parentheses are numbers of households (valid cases only).

Table 8.15 Distribution of Urban Households' Annual Income, by Income Classes

Income Classes (Taka)	Number of urban households[a]	Percent of urban households	Cumulative percent	Cumulative percent of rural households
Up to 30,000	29	14.87	14.87	48.39
30,001 - 50,000	36	18.46	33.33	75.48
50,001 - 100,000	75	38.46	71.79	94.52
100,001 - 250,000	49	25.13	96.92	100.00
250,001 and above	6	3.08	100.00	-
All households	195	100.00	-	-

Sources : Field Survey, 1992

[a]Out of 197 households in all study urban areas, annual household income was satisfactorily calculated for 195. Two households did not provide a full account of their income, and hence they were excluded from income categories.

7000 Faridpur, Total income from all sources 524000

7000 Upazila, Total income from all sources 524000

7000 Total, Total income from all sources 524000

Figure 8.3 Pattern of Annual Income Distribution: Faridpur Town, Upazila Centres in the Study area

Taka 59,103. Regression statistics show that the earning from salaries accounted for 28 percent of the variance of all income of the salary earning households. This indicates that a substantial proportion of income of these households comes from other sources, in addition to income from salaries (Fig. 8.4a).

The second important contributing factor to household income was trade and business. Altogether 88 (44.67 percent) of households were involved in these activities, and generated 30 percent of their income. The average income from trade and business was found respectively to be Taka 52,000 and 61,000. The income from business in particular was found to be highly dominant, accounting for about 62 percent of the variance of their total household income. Compared with income from business, the contribution of trade to household income was quite low (10.16 percent). There were 33 households (16.75 percent) engaged in trade among the study samples, where 22 percent of the variance of total income of these households is accounted for by regression on trade. It can, therefore, be argued that the size of income from business is much higher than that from trade, as the households involved in business are less dependent on other sources of income (Fig. 8.4b).

The third contributing source to household income is land which accounted for 12.6 percent of all income of urban households. The average income generated from land was calculated to be Taka 22 thousand per household per year, which is almost the same as that accrued by rural households. If compared with rural households, where land contributed 45 percent of all income (as against 12.6 percent of urban), urban households owning more land generated less income from land, as a proportion as well as absolutely. This is perhaps because most of the urban people were not directly involved in cultivation, hence a large proportion of

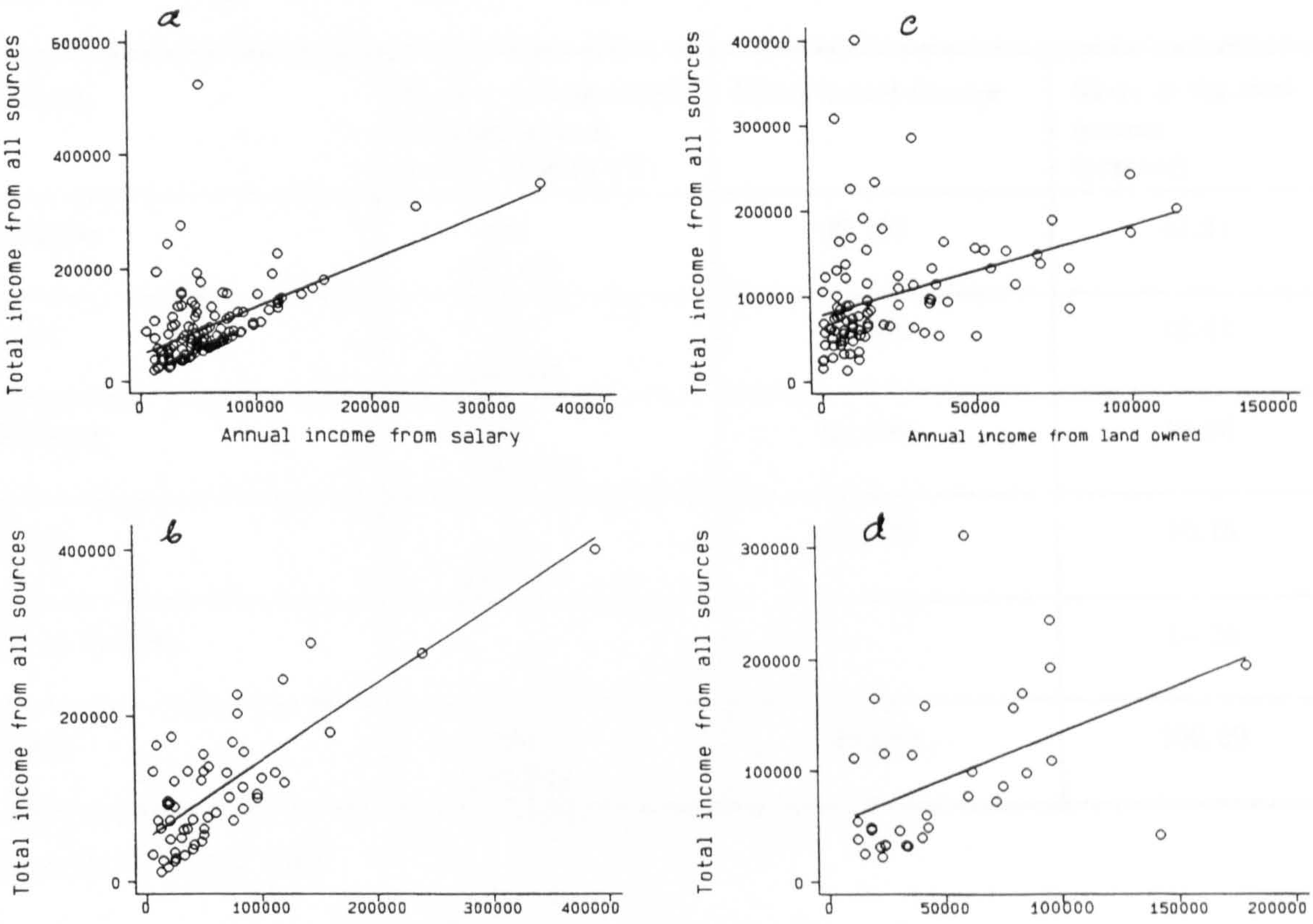


Figure 8.4 *The Relationship Between Income from Selected Sources and Total Household Income*

Table 8.16 Mean Income from Four Selected Sources and their Share in the Total Income

Sources	Number of households involved in each source category (%)	Mean annual income	Share in the total income (percent)
Services	121 (62.05)	59,103	42.51
Land	96 (49.23)	22,100	12.61
Business	55 (28.20)	61,049	19.96
Trade	33 (16.92)	51,779	10,16
Other Sources	-	-	14.76
Total	195 (100.00)	86,260	100.00

Source: Field Survey 1992

income generated from land goes to those rural people who cultivate these lands. Out of 197, 96 households generated income from land. Regression of total income shows that income from land accounted for 15 percent of the variance (Fig. 8.4c).

The above mentioned three sources of income, i.e., service sector employment, trade and business and land, together constitute about 85 percent of urban households' income. The remaining 15 percent was generated from a variety of sources, such as self employment, informal activities and manual labour, etc.

From the above analysis of urban households' income two observations can be made. First, average urban income is more than twice the rural households' mean income. The difference of income can also be observed among all the quartile groups. The lower quartile income for rural households, for instance, is Taka 18,600, while that for urban households was Taka 40,800. The difference is much wider among the upper income groups of rural and urban households. Second, a low proportion of income from land generated by urban households indicates that the involvement of urban people in land is not direct, and the rural people are directly related to the land owned by the urban households. Our observation shows that, in most cases, these rural people are the members of urban people's extended families or kin. These people in rural areas maintain important links with their relatives in urban areas, and help maintain their influence in the villages.

Pattern of Household Expenditure

An urban household, on average, spent Taka 56,844 on basic consumption items, such as food, clothes, housing, education, transport, etc. This average expenditure is roughly 66

percent of their reported income. In other words, 66 percent of the income is consumed and 34 percent is saved for further investment or capital expenditure. If compared with rural households, which on average spent 85 percent of their income on the same consumption items, urban households saved more than double the proportion saved by the rural people. This average picture is, however, highly influenced by the income of rich families, who left more surplus than they consumed. In fact, most households had very little surplus for further investment, although they showed a better economic performance in consumption as well as savings. A detailed account of annual expenditure on consumption items is shown in Table 8.17.

As in rural areas, expenditure was dominated by food consumption in urban areas. It accounted for 63 percent of the total consumption expenditure, and 41 percent of their average income. Expenditure on other consumable items was calculated to be 37 percent of all consumption expenditure in urban areas, compared with rural households' 25 percent. Although proportionately urban households spent less on food, leaving more to spend on other items, the actual amount they spent on food is much higher than their rural counterparts. On average urban households spent Taka 35.6 thousand on food a year, compared with rural households' Tk. 24.3 thousand.

As observed in village studies, expenditure on the consumption of food follows a certain pattern. The total household expenditure and the expenditure on food are directly correlated (Fig. 8.5 a). As the annual expenditure on food goes up, so does the total household expenditure. But the proportion of expenditure on food goes down as per capita income increases (Fig. 8.5 b). However, the range of the proportion spent on food varied widely

Table 8.17 **Average and Proportion of Urban Households' Annual Expenditure on various Consumption Items by Size of Towns**

Heads of expenditure	Number of households	Average Expenditure (in Taka)		Average amount spent by all households	Proportion of total expenses (in percent)	Percent spent by rural households
		Faridpur town	Upazila town			
Food	197 (100.00)	37,777	32,612	35,589	62.89	75.32
Clothes	197 (100.00)	4,309	3,719	4,059	7.10	6.08
Housing: Owners Tenants	134 (68) 41 (20)	2,433 11,771	740 4,217	1,624 8,639	1.94 15.00	1.90 -
Education	163 (82.74)	7,043	6,394	6,394	9.31	6.52
Health	194 (98.47)	1,485	1,333	1,422	2.46	2.87
Transport	173 (87.81)	3,913	2,986	3,527	5.45	3.68
Power	146 (74.11)	1,976	1,560	1,828	2.38	-
Recreation	149 (75.63)	595	864	704	0.94	1.25
Pan/smoke/ drinks etc	188 (95.43)	2,741	3,309	2,980	5.00	3.64
Others	151 (76.74)	1,893	2,710	2,309	3.11	2.87
Total Expenditure	197 (100.00)			56,844	100.00	100.00

Source : Field Survey, 1992

Figures in parentheses are percentages, unless otherwise indicated.

from as low as 40 percent to about 96 percent of the total income. As we observed among rural households (Chapter Six), the pattern of expenditure on food among urban people also does not support Lipton's (1982) irreducible 80 percent hypothesis. In urban areas, in fact, the extent of poverty and prosperity both are wider compared with rural areas: the larger the city, the wider the gaps.

Except for health and recreation, in all other items, as shown in Table 8.17, spending by urban was higher than rural people. A remarkably high proportion of the expenditure of urban households goes on education (9.3 percent as against rural areas 6.5) and transport (5.4 percent against rural areas 3.7). The proportion of households which spent on these items was also higher in urban locations. Almost a similar proportion of households received medical care in both urban and rural areas, but the urban households' share of expenditure on health is less. Similarly their expenditure on recreation was also found to be exceptionally low. This indicates that the cost of receiving medical and other facilities, such as recreation, was less in urban areas than in rural.

In contrast to health and recreation, expenditure on housing was more in urban centres, not only because the methods of construction and building materials (such as concrete) they use are expensive, but also due to the mode of occupation. Owner occupiers of urban housing units spent far less than tenants, although the initial cost of construction was very high. Annual expenditure on housing, both by owners and tenants, is shown in Table 8.17. The house owner's annual recurring expenditure, on repair and maintenance, was Taka 4059 on average which was less than two percent of their total expenditure. The tenant households (about 20 percent of all urban households in the study area), on the other hand, spent 15

Figure 8.5a Relationship between Total Expenditure and Expenditure on Food

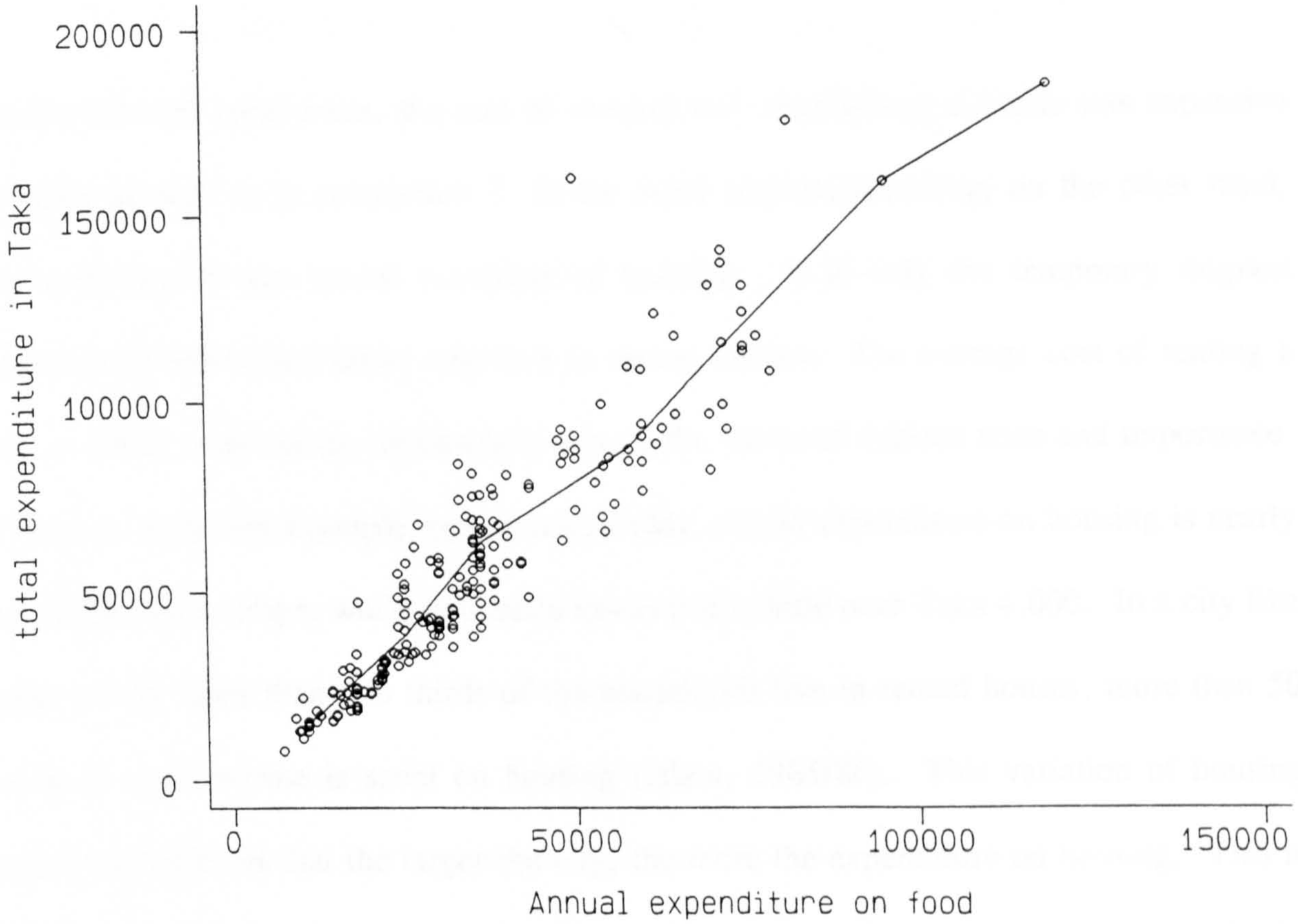
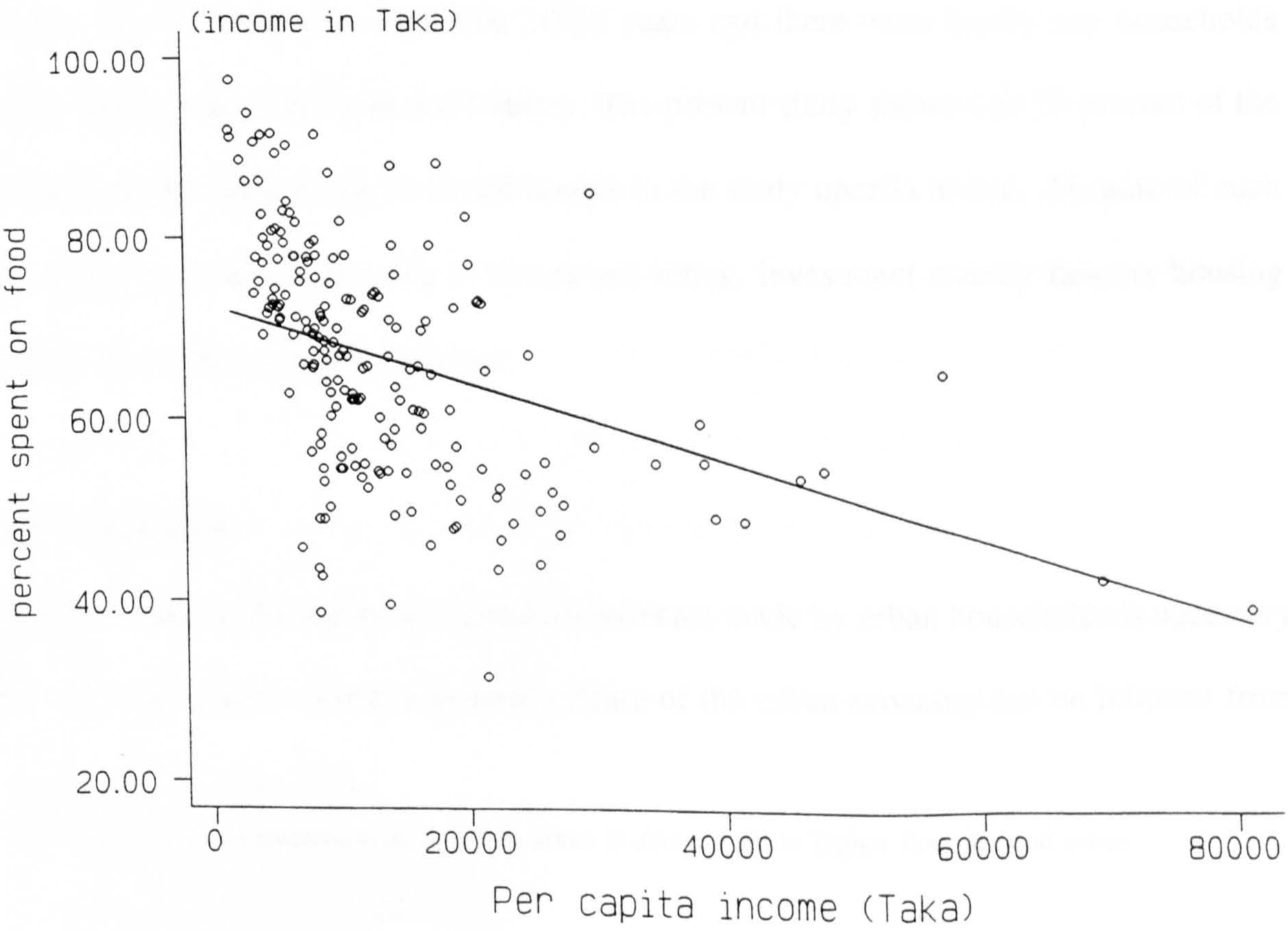


Figure 8.5b Percapita Income and Expenditure on Food



percent of their total annual expenditure.

If compared with rural areas, the cost of owning and maintaining a house was expensive absolutely as well as in proportion.[18] In the rural residential setting, on the other hand, there were hardly any tenant occupiers of housing. It is only the temporary migrant households in towns and cities who live in rented houses. The average cost of renting a house in urban areas varies substantially among the towns of various sizes and importance. In Faridpur town, for example, tenant households' annual expenditure on housing is nearly Taka 12,000 on average, while in upazila towns this is little over Taka 4,000. In a city like Dhaka, where more than two thirds of the households live in rented houses, more than 50 percent of total income is spent on housing (Islam, 1985/86). This variation of housing expenditure indicates that the larger the city, the more the expenditure on housing. This is because larger cities and towns receive more migrants than the smaller towns. But in the recent years, demands for housing in small towns such as upazila centres have increased manyfold. Our observations show that 10-15 years ago there were hardly any households in upazila towns who lived in rented houses. The present study shows that 19 percent of the sample households were living in rented houses in the study upazila towns. Because of such an increasing demand for housing in towns and cities, investment usually favours housing rather than any other productive sector.

Capital Investment

An understanding of the nature of capital investments made by urban households is necessary at least for two reasons. First, a general picture of the urban economy can be inferred from

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[18]In fact the cost of construction in urban areas is about 4 times higher than in rural areas.

the pattern of that investment, as to whether the town's production and employment generating sectors are flourishing. The underlying assumption here is that with more investment on basic sectors, such as industrial and manufacturing, there is a higher possibility of growth of employment and income, which induces further the growth of towns. Second, we wish to see what fundamental difference exists between the pattern of investment made by urban and rural households.

Out of 197 urban households, 147 (75 percent) reported that they had made some capital expenditure during the period 1985 and 1991. Considering this period as a long one to remember all kinds of their capital expenditure, a separate question was asked on the investment in a single year, 1991. The pattern of investment during both these periods is shown in Table 8.18. It can be observed clearly that most of the households made capital investments on 'unproductive' sectors. The basic sectors seem to have remained neglected. The largest number of households, about 30 percent, invested in housing during the whole period. As a construction industry, housing generates some employment. Two other important sectors were land purchase and trade, where respectively 15 and 13 percent of the households made investments. In fact, the above mentioned three 'profitable' sectors, i.e., housing, land purchase and trade, involved less risk compared with industry, and absorbed the largest proportion of capital investment. At least 60 percent of the households invested in these three sectors. Large expenditure on unproductive and nonprofit purposes, such as weddings and medical treatment, were also found to be very common.

There was hardly any difference in the pattern of the sectors of investment between rural and

Table 8.18 Sectors of Urban Households' Capital Investment during the Period 1985-91 and in a Single Year 1991

Sectors of investment	Number of households made investment (1985-1991)	Number of households invested only in 1991
Land purchase	23 (15.65)	14 (15.21)
House construction	44 (29.93)	36 (39.13)
Trade and business	20 (13.60)	10 (10.87)
Wedding	18 (12.24)	6 (6.52)
Going abroad	6 (4.08)	4 (4.34)
Buying bovines	6 (4.08)	5 (5.43)
Buying Rickshaws	7 (4.76)	4 (4.34)
Industry	10 (6.80)	3 (3.26)
Medical treatment	7 (4.76)	6 (6.52)
Others	6 (4.08)	4 (4.34)
All households	147 (100.00)	92 (100.00)

Source: Field Survey, 1992

Figures in parentheses are percentages.

urban areas.[19] Like rural households, the majority of urban households made capital expenditures on land purchase, housing and business. It should be mentioned here that, despite owning larger amounts of cultivable land, urban people did not invest much in agriculture. Even among the rural households, investment in agriculture was not found to be attractive. Whether in urban or in rural locations, risk free safe investment is most popular. Unlike sectors of investment, however, the average size of capital spent varies substantially, having a larger size in urban areas (Taka 42,586) in 1991 compared with rural areas (Taka 12,200) in the same year.

Sources of Money for Investment

About 55 percent of urban households, among those who had made investment (n=147), used money only from their own sources[20]; while 20 percent of them were fully dependent on credit. Households which used both sources, their own as well as credit, were about 25 percent. The proportion of merely credit borrowing households was more than twice as high in urban areas.

The percentage share of various sources in the total investment is shown in Table 8.19. Own sources dominated the total amount invested, which accounted for about 63 percent in urban areas as against 73 percent rural. Within own sources, earnings by the members of households contributed little over half of the investment, without showing any remarkable difference between urban and rural areas. However, other own sources, such as remittances,

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[19]Tables 8.18 and 6.18 respectively show the pattern of sectors where urban and rural households had made investments.

[20]As mentioned in Chapter Six, four different sources, such as own earnings, remittances, selling assets and money from parents and inlaws, were categorized as own source.

Table 8.19 Pattern and Sources of Capital Investment Made by Urban Households

Types of sources	Mean investment (in '000 Taka)	Proportion of total investment (in Percent)	Proportion of total investment made by rural households (in percent)
Own sources	9,459.50	62.86	73.04
From earnings	8,100.70	53.83	52.36
Remittances	791.00	5.26	11.94
Selling assets	75.30	0.50	7.60
Parents/ Inlaws	492.50	3.27	1.14
Credit borrowing	5,624.05	37.13	26.95
Institutional credit	4,765.40	31.43	17.46
Commercial banks	4,615.40	30.67	17.31
NGOs	114.00	0.76	0.15
Non-institutional credit	858.65	5.70	7.98
Relatives	555.25	3.69	3.92
Neighbour	7.00	0.05	2.75
Money lenders	28.00	0.18	0.31
Employers	231.90	1.54	0.27
Other sources	36.50	0.24	1.21

Source: Field Survey, 1992

sale of assets and even using money of the parents and inlaws, show marked rural-urban differences. Remittances, for instance, were found to be more important among rural households, which accounted for about 12 percent of their total investment as against five percent at the urban end. Investment by selling assets, which was almost nil in urban areas compared with about 8 percent of rural investment, in particular, shows how capital-starved were the rural households. Rural people were not even as fortunate in getting money from their parents and inlaws as their urban counterparts.

As mentioned earlier, both the amount of money and its share in the total investment from credit were larger in urban areas. Credit contributes 37 percent of the total investment in urban areas compared with 27 percent rural. Again, urban households had more access to the institutional loans, such as banks and other credit-giving agencies, than rural households. Institutional loans, for example, contributed 31 percent of all investment, while rural households' credit from such sources covered only 17 percent. Non-institutional sources were utilized more by the rural households (Table 8.19).

Urban Households' Interaction with Rural Areas

In Chapters Two and Three, a wide range of economic and social variables have been studied in order to examine the nature of linkages of rural households with urban centres, especially with the small and medium ones. It has been observed that a large majority of rural households were directly or indirectly linked with towns and cities, and were found in a better condition, economically and socially, than those which did not have direct links. Do the households in urban areas have any links with rural areas? If so, what kind of links and in what form? Our literature review shows that these questions have hardly been answered.

Since the large proportion of urban people come from rural areas, it can be assumed that these people maintain some contacts with their places of origin.

Two important issues will be highlighted in this section: first, identifying the types of households which have links with rural areas and second, identifying the size of towns which have more links with the villages. In both cases linkages will be examined by the activities of household members living in urban areas, such as visiting the villages, remittances of money or goods to and from rural areas, and so on.

The Origin of Urban Households

Out of 197 households in eight urban centres, only 71 (36 percent) were found to be original inhabitants (resident by birth) of towns, and termed locals hereafter. The remaining 126 (64 percent) households came from different parts of the country and settled in these towns at different times. The proportion of non-local households, however, varies with the size of town. The larger towns have a greater size of migrant population. In this study, however, small upazila towns show a larger proportion of migrant population than of locals, perhaps due to sampling bias.[21] In upazila towns, the proportion of migrants accounted for 66 percent, as against 62 percent in Faridpur town. It is evident from this study that a large majority of urban households were migrants, even lower down in the urban hierarchy.

This finding supports the view that the recent phenomenal growth of urban population in

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[21]In upazila towns samples were taken from the actual built-up areas, rather than the areas defined as urban by the census commission. More than half the area (and perhaps population too) was rural, and therefore these areas were excluded from sampling frame.

Bangladesh has been supported mainly by rural-urban migration.[22] Figure 8.6 shows the proportion of migrant households settled in eight study towns during the last five decades. Between 1942 and 1950, Faridpur received about 10 percent of all migrant households. In the 1950s, it received less than the previous decade, because the partition of India in the late 1940s led to a mass migration from India, many of whom settled in these towns. Since the 1960s, Faridpur again started receiving migrants.

During the 1940s and 1950s upazila centres (the then Thana centres) did not attract many migrants. In 1960s, when the functions of development administration were added to these thanas (police station) in addition to their law and order function, they started to grow as small townships. Because of this new status, upazila/thana centres gained more migrants than Faridpur town (Figure 8.6). But in the 1970s, Faridpur grew faster than the thanas because of the overall political situation in the country. After a bloody independence war, the general law and order situation in the country worsened. Moreover, in the mid-1970s the economic situation also reached its lowest ebb. The poor migrated for economic security, and the rich for the security of life and property, to towns and cities, the letter mainly to the big cities. Faridpur now gained more population than the smaller thana towns.

In 1980s the situation changed again. A large number of people moved into the small urban centres, following a decentralization policies of the government since 1982. Most of the development functions previously administered from District Headquarters were delegated to these centres, which used to be coordinated from district headquarters. Thus the district

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[22]It has been already indicated in Chapter Three that between 1960 and 1980, over 60 percent of the increased urban population were migrants.

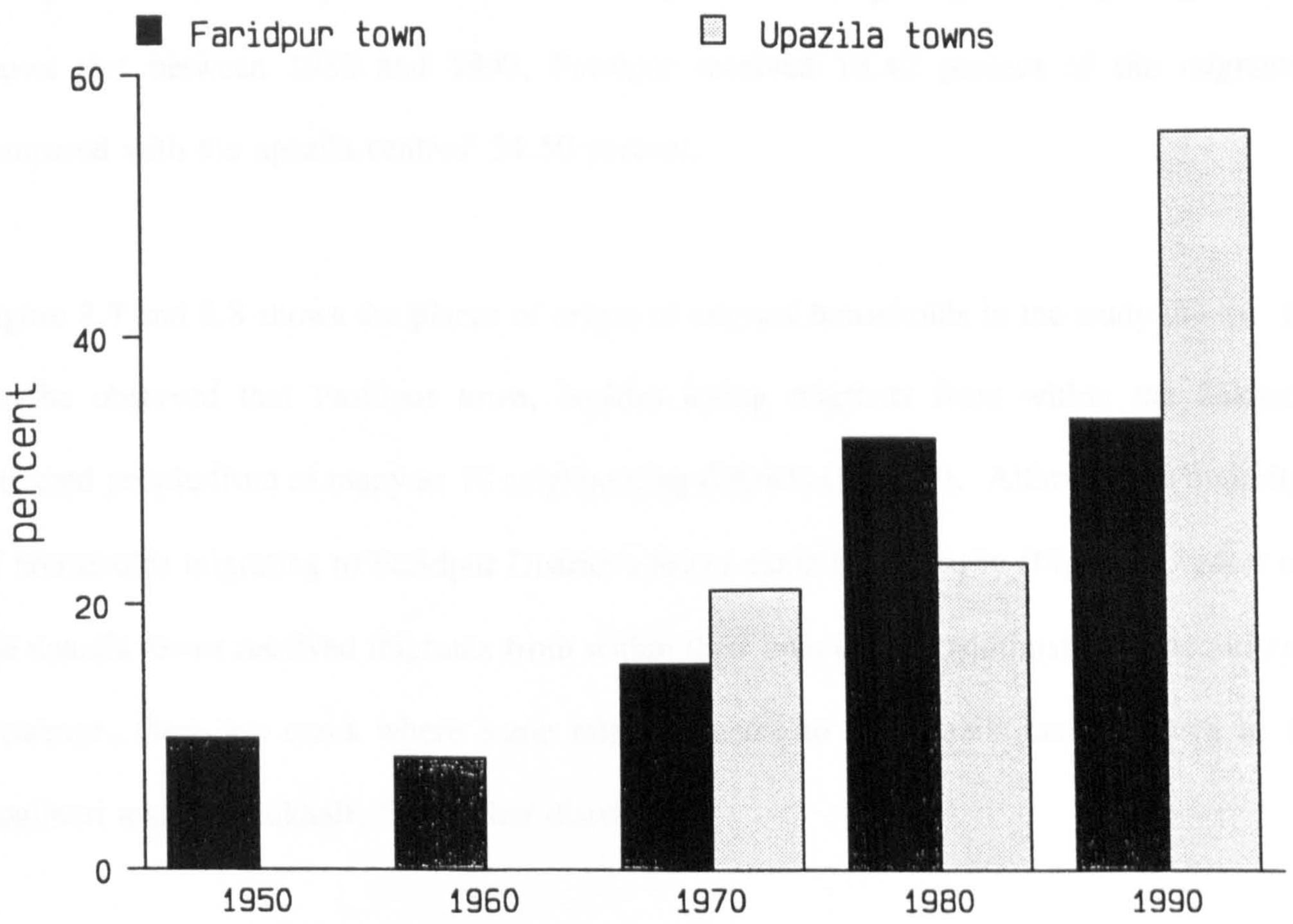


Figure 8.6 Proportion of Migrants at destination

headquarters kept a low profile, while the new upazila centres grew remarkably. Figure 8.6 shows that between 1980 and 1990, Faridpur received 18.42 percent of the migrants compared with the upazila centres' 34.50 percent.

Figure 8.7 and 8.8 shows the places of origin of migrant households in the study towns. It can be observed that Faridpur town, besides taking migrants from within the district, attracted people from as many as 18 neighbouring districts (Fig.8.7). Although the majority of households migrating to Faridpur District's towns came from nearby (Fig. 8.8). Most of the upazila towns received migrants from within their own upazila administrative boundary. However, there are cases where some migrants came to the upazila centres, such as in Boalmari and Madhukhali, from other districts.

Contact with Village

The respondents in the urban centres were asked whether they had any contact with rural areas.[23] Roughly one-fifth (21 percent) indicated that they had not had any contact with rural areas. The other 79 percent were concentrated more in the upazila towns than in Faridpur. About 84 percent of households in the upazila towns had contact, as against 75 percent in Faridpur town, which indicates that, by the criterion of visiting villages by the members of households, the smaller towns were more linked with rural areas than the larger ones.

An attempt was made to examine which types of households (migrants or local) had more

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[23]The contact has been defined as going to the villages physically, either by heads of households or by any other members within the last five years.

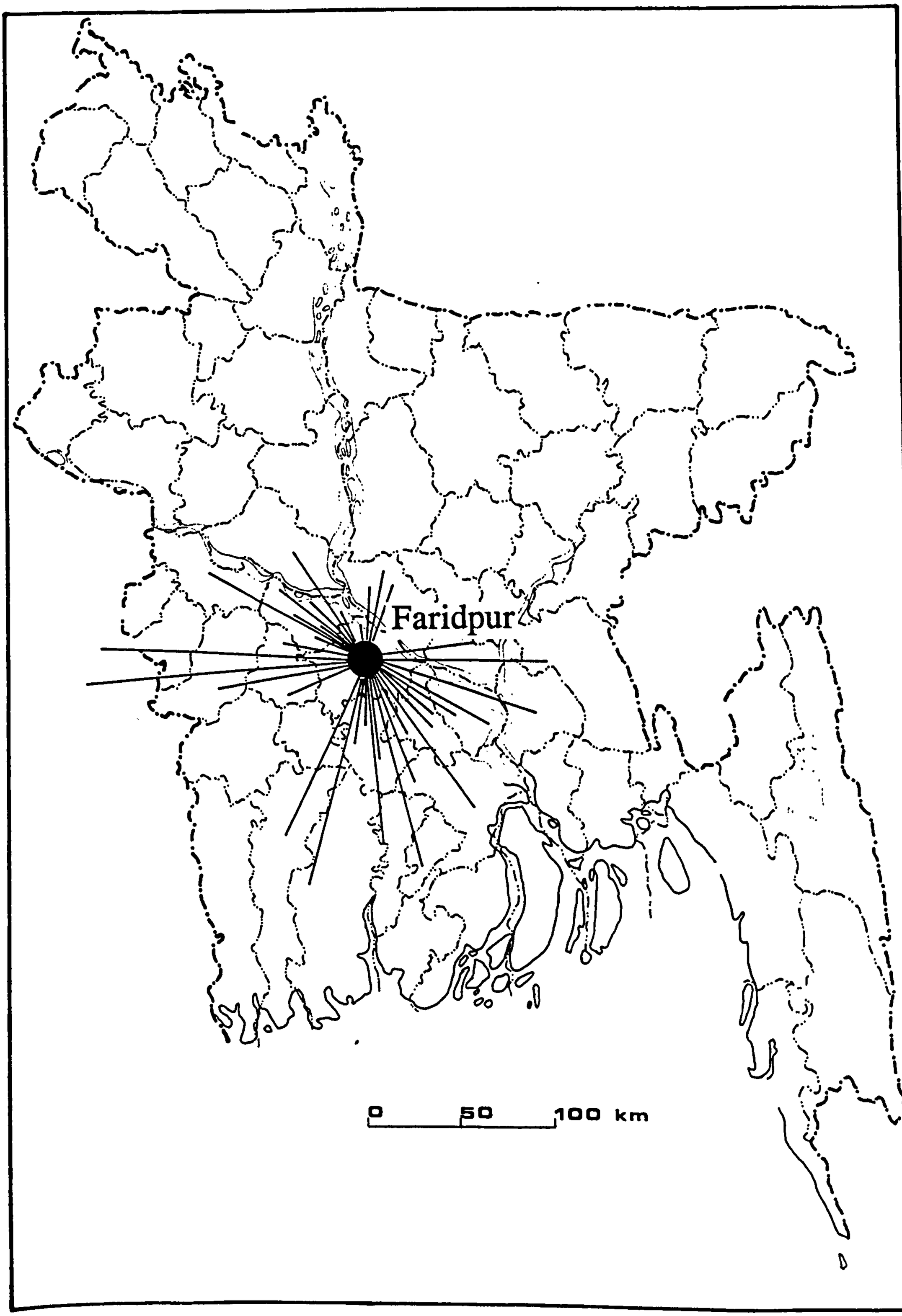


Figure 8.7 Origin of Migrants' Households From Outside Faridpur District

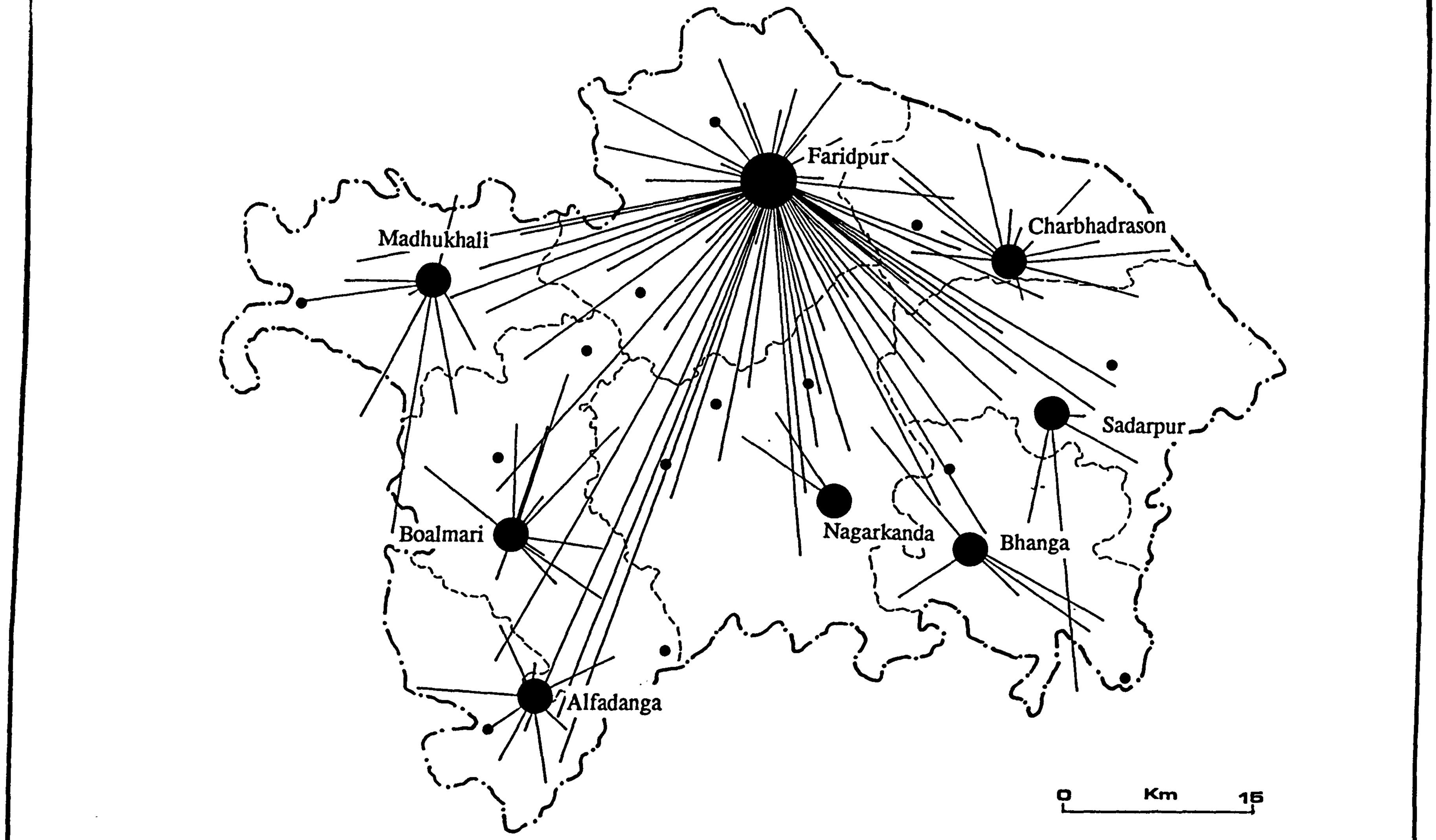


Figure 8.8 Origin of Migrants From Within Faridpur District

rural contacts. Table 8.20 shows that the migrant households had more contact than the locals. For instance, among all households having contact (155), 71 percent were migrants and the rest (29 percent) were locals. Chi-square statistics show that there is a significant association between households having contacts and the size of towns on the one hand, and between such contacts and types of households (i.e., local or migrants), on the other.

The Reasons for having Contact

On the question of why the members of urban households had visited villages, an interesting pattern of responses has been found. The largest number of households (42 percent), which had contacts, visited rural areas to look after their resources and property there, followed by visiting relatives (29 percent) and celebrating festivals (17.42 percent).[24] In fact, these main three reasons, which together accounted for 88 percent of households, are not mutually exclusive. Most often the visitors made multiple purpose visits to their villages. It has been observed that the location of their rural resources and the places where the relatives live were, in most cases, the same. Similarly, when going to the villages during the festivals they also visited their relatives. Therefore, these three reasons are interrelated. This traditional pattern of rural urban interaction is still significant among the people of Bangladesh. It should also be mentioned here that there are people who have been living in towns and cities in Bangladesh for generations, yet they still identify themselves by the name of their places of origin.

Only 12 percent of households cited reasons other than the three given above. For example,

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[24]Three big festivals in Bangladesh are two *Eids* and *Puja*, when people working in the service sector enjoy holidays.

Table 8.20 **Response to the Question whether the Respondents or the Members of their Households had Contact with Rural Areas, by Types of Urban Centres and Types of Households**

a) By the type of urban centres

Responses	Faridpur town	Upazila centres	Total
Had no contact	29 (25.44)	13 (15.66)	42 (21.32)
Had contact	85 (74.56)	70 (84.33)	155 (78.68)
All households	114 (100.00)	83 (100.00)	197 (100.00)

Chi-square: df(1) 2.736; P= 0.098

b) By the type of households

Responses	Local households	Migrant households	Total
Had no contact	26 (36.62)	16 (12.69)	42 (21.32)
Had contact with village	45 (63.38)	110 (87.30)	155 (78.68)
All households	71 (100.00)	126 (100.00)	197 (100.00)

Chi-square: df (1) 15.491; P= 0.001

Source: Field Survey, 1992.

Figures are numbers of households and those are in parentheses are percentages.

only five and three households out of 155 indicated that their contact with rural areas were respectively related to business and agriculture. A variety of other reasons, such as politics, academic studies, medical treatment, employment, and so on, were given in the remaining cases. This indicates that urban-rural interaction is still dominated by primary contacts. Secondary and tertiary contacts between urban households and rural areas have yet to emerge.

The nature of contacts varies by the size of town, and also by the type of households (such as whether the households are migrants or local). Table 8.21 shows that the visits in connection with rural property and festivals were higher among the households of Faridpur town, while those in small upazila centres were visited mainly to see relatives. About 28 percent of households in upazila centres visited villages for looking after their property compared with 52.8 percent in Faridpur town. Festival-related visits were also higher among the households of Faridpur town. It can also be observed in the table that the primary contacts were higher among the households of Faridpur than those in the upazila centres. It can therefore be suggested (although the data are too limited for a conclusive argument) that people living in small towns, such as upazila centres, have more tertiary contacts with rural areas than residents of larger towns. The reason for such differentials is, perhaps, the strong economic base of larger towns which provides ample economic and employment opportunities for all their residents. But the people who live in small towns often have secondary and tertiary social and economic contacts. It can be noted here that one of the important functions of small towns is to accumulate rural products and distribute urban goods among the rural people. However, such secondary contacts by urban people with rural areas were found to be extremely weak; and the contacts still primary in nature. Secondary and

Table 8.21 Reasons for Visiting Rural Areas, by types of Urban Centres and by Types of Households

a) By the type of urban centres

Reasons	Faridpur town No.	Percent	Upazila centres No.	Percent	Total No	Percent
Looking after property	46	(52.87)	19	(27.94)	65	(41.94)
To celebrate festival	25	(28.74)	2	(2.94)	27	(17.42)
To see relatives	9	(10.34)	36	(52.94)	45	(29.03)
Business	1	(1.15)	4	(5.88)	5	(3.25)
Agriculture	1	(1.15)	2	(2.94)	3	(1.94)
Others	5	(5.74)	5	(7.35)	10	(6.45)
All households	87	(100.00)	68	(100.00)	155	(100.00)

Chi-square : df(5) 48.65; P= 0.001

b) By the type of households

Reasons	Local hh	Percent	Migrant hh	Percent	Total hh	Percent
Looking after property	10	(23.26)	55	(49.11)	65	(41.94)
To celebrate festival	12	(27.91)	15	(13.39)	27	(17.42)
To see relatives	12	(27.91)	33	(29.460	45	(29.03)
Business	1	(2.33)	4	(3.57)	5	(3.23)
Agriculture	2	(4.65)	1	(1.94)	3	(1.94)
Others	6	(19.95)	4	(3.57)	10	(6.45)
All households	43	(100.0)	112	(100.0)	155	(100.0)

Chi-square : df(5) 18.338; P= 0.005

Source: Field Survey, 1992

tertiary contacts seem to be made by rural people.

Significant variations in contacts have been found among the two different kinds of households. About half of all visits of migrant households were in connexion with their rural resources, followed by meeting relatives (28 percent). Among locals, on the other hand, visits were dominated by festivals (28 percent) and meeting relatives (28 percent). The associations, first between the reasons for visits and the size of towns, and second, between reasons and types of households, in both cases were found to be highly significant by Chi-square tests.

It is necessary to mention here that 58.38 percent of all households (115 out of 197) had property in the rural areas.[25] There seem to be strong relationships between the types of households and the ownership of rural resources. Three-quarters of the migrant households owned resources in rural areas, as against one third among the locals. The results of chi-square tests show that this association of owning resources among the locals and migrant households is statistically significant. But, by the size of urban centres, the pattern of the ownership of rural resources does not vary in a significant way. Table 8.22 shows that households with resources in rural areas were about 60 percent in Faridpur compared with 42 percent in the upazila towns.

Out of 155 households, who had contact with rural areas, at least 40 households, made contact with rural areas without owning any resources themselves. This finding is

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[25]Property and resources are defined as land (cultivable or non-cultivable), homes, shops, factory and bovines, etc.

significant, first because their contacts were not based on economic factors, and therefore, no extraction of resources were made by them; and second, in a number of ways the return visits of these households benefit the rural areas.

Frequency of Rural Visits by the Members of Urban Households

The frequency of visits to rural areas by the members of urban households shows the intensity of urban-rural interaction. Table 8.22 illustrates how many times a year they made a visit to the villages. About 42 percent of households, who had contact, visited once or less a year. Those who visited two to five times a year on average accounted for about 30 percent. Some households, however, made more frequent visits, such as more than 10 visits a year, or even several times a month. The proportion of such households were respectively five and 11 percent.

The frequency of visits varies by the size of urban centres. Less frequently visiting households, for example, were found to be more common in Faridpur town than in upazila centres. Table 8.22 shows that the proportion of household members visiting villages once a year or less were 56 percent in Faridpur town compared with 19 percent in upazila centres. By contrast, the most frequently visiting households (i.e., several times a month) were more in upazila towns (20.69 percent), while such households in Faridpur town were only five percent. The difference in the frequency of visits was found to be highly significant between Faridpur and the upazila towns by chi-square tests.

However, by the types of household, the variation in the frequency of visits was not found to be statistically significant, although some little difference can be observed. For instance,

Table 8.22 Frequency of Visits by the Members of Urban Households to Rural Areas, by Types of Urban Centres and Types of Households

a) By types of urban centres

Frequency of visits	Faridpur town	Upazila centres	Total
Once a year or less	53 (56.38)	11 (18.97)	64 (42.11)
2 to 5 times a year	24 (25.53)	21 (36.21)	45 (29.61)
6 to 9 times a year	4 (4.26)	7 (12.07)	11 (7.24)
10 to 14 times a year	3 (3.19)	4 (6.90)	7 (4.61)
15 times or more	5 (5.32)	3 (5.17)	8 (5.26)
Several times a month	5 (5.32)	12 (20.69)	17 (11.18)
All households	94 (100.00)	58 (100.00)	152 (100.00)
Chi-square: df(5) = 34.980; P = 0.001			

b) By types of households

Frequency of visits	Local households	Migrants	Total
Once a year or less	22 (52.38)	42 (38.18)	64 (42.11)
2 to 5 times a year	15 (35.71)	30 (27.27)	45 (29.61)
6 to 9 times a year	2 (4.76)	9 (8.18)	11 (7.24)
10 to 14 times a year	1 (2.38)	6 (5.45)	7 (4.61)
15 times or more	2 (4.76)	6 (5.45)	8 (5.26)
Several times a month	0 -	17 (15.45)	17 (11.18)
All households	42 (100.00)	110 (100.00)	152 (100.00)
Chi-square: df(5) = 9.804; P = 0.080			

Source: Field Survey, 1992.

Figures in Parentheses are percentages.

52.38 percent of the local households visited a village only once or less a year, compared with 38.18 percent among migrant households. Similarly, the most frequently visiting households among the locals were nil, while such households among the migrants accounted for 17 percent (Table 8.22). The difference between these two categories was not significant.

Urban-Rural Transactions

There are innumerable ways by which rural-urban or urban-rural transactions take place. It is difficult to trace all of these transfers in order to prepare a balance sheet on such transactions. Our study of rural households shows that at least one-quarter of all working members in the rural areas were employed in towns and cities, while their families were in the villages (Table 6.23). Most of their earnings were consumed in the villages. These remittances from urban areas were an important source of rural households' income, particularly for those who were in the low income group. It is very difficult to calculate the share of remitted money in the total rural households' consumption. An estimate, however, shows that remittances occupied about 12 percent of total capital investment (Table 6.19). Apart from the direct generation of income in urban areas, there were other kinds of remittances made by those who live in urban areas to their relatives and members of their extended families. An effort is made here to prepare a balance sheet of how much of the resources of urban households are transferred to and are brought back from rural areas.

The respondents in urban areas were asked whether they remitted anything to the rural areas. Less than one third of urban households did so, either in cash or in kind. Only about 25 percent of households remitted money and about 30 percent sent goods. There were a few

Table 8.23 Response to the Question whether Urban Households had any Resources or Property in Rural areas, by Types of Urban Centres and by Types of Households

a) By the type of urban centres

Responses	Faridpur town	Upazila centres	Total
No resources in rural areas	46 (40.35)	36 (43.37)	82 (41.62)
Owned rural resources	68 (59.65)	47 (56.63)	115 (58.38)
All households	114 (100.00)	83 (100.00)	197 (100.00)
Chi-square: df(1) = 0.180; P = 0.671			

b) By the type of households

Responses	Local households	Migrant households	Total
No resources in rural areas	50 (70.42)	32 (25.40)	82 (41.62)
Owned rural resources	21 (29.58)	94 (74.60)	115 (58.38)
All households	71 (100.00)	126 (100.00)	197 (100.00)
Chi-square: df(1) = 37.888; P = 0.001			

Source: Field Survey, 1992.

Figures in parentheses are percentages.

others who gave donations to the rural people. The large majority did not transfer resources to rural areas. Table 8.24 and 8.25 show the number and proportion of such households in Faridpur and upazila towns and among the local and migrant households. It can be seen in these tables that the transfer varies substantially between the local and migrant households; but there is not much variation between the households of Faridpur and the upazila towns.

In Faridpur town, for instance, 25 percent of households reported that they had remitted, while such households in upazila towns were 28 percent. In terms of giving donations, however, Faridpur town was found to be ahead of the upazila town. The chi-square tests show that the variation in pattern of remittances to rural areas between Faridpur and upazila towns was statistically insignificant.

Within these towns remarkable differences can be observed. The local households seem to have transferred very little compared with the migrants. About 38 percent of migrant households remitted money in 1991, compared with only seven percent of the locals. Similarly, the households which transferred goods to the rural areas were 45 percent among the migrants, as against about 13 percent among the locals (Tables 8.24 and 8.25). The migrants gave more donations than the locals. Chi-square statistics show that there is an association between remittances and types of households; and this association between them is highly significant.

The above analyses, however, do not show the size of remittances or the actual amount transferred from urban to rural areas. Table 8.26 shows that only 51 households (out of 197) remitted money in 1991. The average size of remittance per household was Taka 6.7

Table 8.24 Response to the Question whether Urban Households Remit Money, Send Goods and (or) Give any Donation, by Size of Urban Centres

Items	Responses	Faridpur town	Upazila centres	Total households
Remitted money	Yes	23 (25.28)	23 (28.40)	51 (26.42)
	No	84 (75.00)	58 (71.00)	142 (73.58)
	All households	112 (100.00)	81 (100.00)	193 (100.00)
Chi-square: df(1) = 0.278; P = 0.598				
Sent goods	Yes	35 (31.25)	29 (35.80)	64 (33.16)
	No	77 (68.75)	52 (64.20)	129 (66.84)
	All households	112 (100.00)	81 (100.00)	193 (100.00)
Chi-square: df(1) = 0.439; P <0.507				
Gave donation	Yes	18 (16.07)	12 (14.63)	30 (15.46)
	No	94 (83.93)	70 (85.37)	164 (84.54)
	All households	112 (100.00)	82 (100.00)	194 (100.00)
Chi-square: df(1) = 0.074; P = 0.784				

Source: Field Survey, 1992.

Figures in Parentheses are percentages.

Table 8.25 Response to the Question whether Urban Households Remit Money, Send Goods and (or) Give any Donation, by Types of Households

Items	Responses	Local households	Migrant households	Total households
Remitted money	Yes	5 (7.04)	46 (37.70)	51 (26.42)
	No	66 (92.96)	76 (62.30)	142 (73.48)
	All households	71 (100.00)	122 (100.00)	193 (100.00)
Chi-square: df(1) = 21.703; P = 0.001				
Send goods	Yes	9 (12.68)	55 (45.08)	64 (33.16)
	No	62 (87.32)	67 (54.92)	129 (66.84)
	All households	71 (100.00)	122 (100.00)	193 (100.00)
Chi-square: df(1) = 21.264; P = 0.001				
Gave donation	Yes	4 (5.63)	26 (21.14)	30 (15.46)
	No	67 (94.37)	97 (78.86)	164 (84.54)
	All households	71 (100.00)	122 (100.00)	194 (100.00)
Chi-square: df(1) = 8.277; P = 0.004				

Source: Field Survey, 1992.

Figures in parentheses are percentages.

thousand and the total amount sent by all 51 households was Taka 0.42 million. The average size of remittance differed from Faridpur to upazila towns. In upazila towns the average size was found to be Taka 9023, while in Faridpur town it was roughly about half (Taka 5028) compared that with the upazila centres. By the types of household, however, the extent of difference in the size of remittance was found to smaller. The local households, although they were few in number (only five) transferred a bigger amount on average (Taka 8,020) than the amount (Tk. 6613) sent by the migrants. But the total amount sent by the migrants was very large because of the number of households (46) involved in it.

In respect of the value of goods sent to the rural areas too, the upazila towns show a larger amount on average (Tk. 1,448) as well as in total compared with Faridpur town. But, unlike cash remittances, migrant households sent more goods than the locals.

It was indicated earlier that urban households owned a considerable amount of rural resources, especially of land. It is, therefore, necessary to explore at this point if there is any reverse flow of resources, from rural to urban households. The respondents were asked whether they receive any amount of money or goods from rural areas. If the answers were positive, they were further requested to give an approximate amount they usually get from rural areas each year on average, and the actual amount they got last year (1991). Figure 8.9 shows that there was not much difference between these two figures reported by the recipient urban households. The 1991 figures were, therefore, used to estimate the transfer of resources from rural to urban households, which can be used as representative for other years.

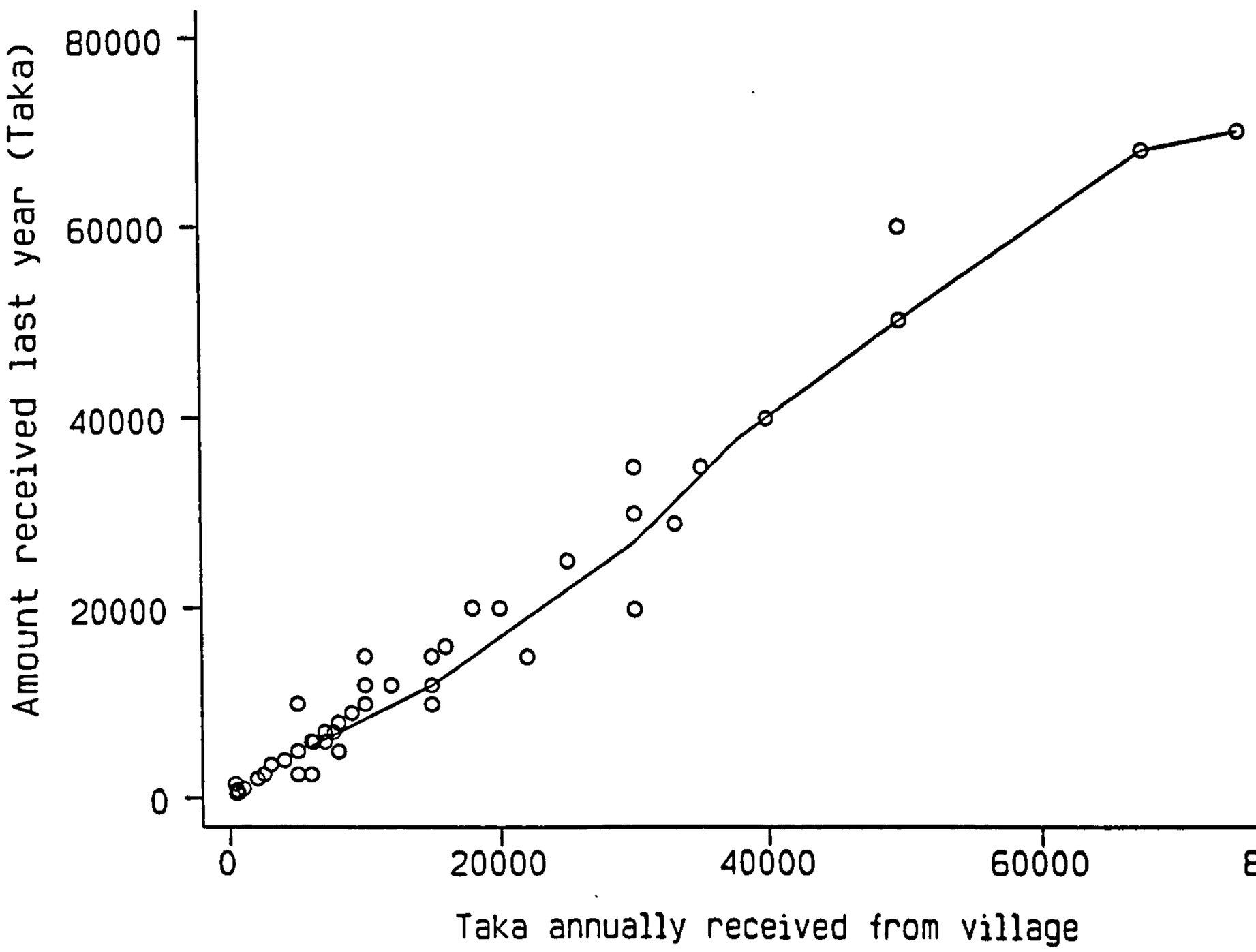


Figure 8.9 The Difference between the Amount Received from Villages and the Actual Amount Last Year

Table 8.26 Average and Total Size of Remittance, and the Value of Goods Sent to the Rural Areas by Different Categories of Urban Households

Remittance in 1991 (Taka)			
Categories	Household number	Mean size of remittance (Taka)	Total amount remitted (in 000 Taka)
By the size of urban centres			
Faridpur town	29	5,028	145.8
Upazila centres	22	9,023	198.5
All households	51	6,750	344.3
By the types of households			
Local households	5	8,020	40.1
Migrant households	46	6,613	304.1
All households	51	6,750	344.3
Value of goods sent to rural areas by urban households in 1991			
By the size of urban centres			
Faridpur town	35	1,042	36.5
Upazila centres	29	1,448	42.0
All households	64	1,226	78.4
By the types of households			
Local households	9	1,092	9.8
Migrant households	55	1,248	68.6
All households	64	1,226	78.4

Source: Field Survey, 1992

Table 8.27 illustrates that a little over one third (37.56 percent) of households received money from rural areas. By the size of urban centre, there is hardly any difference in the proportion of households who received money. A difference can, however, be observed between the locals and the migrant households. For example, about 20 percent of the local households received rural money as against 48 percent of the migrants. The total amount of money received by urban household from rural areas were a little more than a million taka.

A considerable variation has been found between the amount received by the local and migrant households, in respect of the average as well as the total amount of money (Table 8.27). The average size of money received by the migrants was found to be little larger than for the locals. A notable variation in the amount has also been found by the size of town. The households of upazila centres derived a much larger amount on average (Tk. 18,606) compared with those in Faridpur (Tk. 10,509). This contrast between the two categories of towns can be explained mainly by two factors. First, the households living in small towns, such as upazila centres, are in close proximity to their rural resources. This allows them to supervise their resources closely and to accrue the maximum possible return from their rural wealth. Their counterparts in a larger town do not enjoy such facilities.

Second, we found that the larger towns are dominated by both lower and higher income people. The implication of this on the extraction of rural resources is that the high income people do not depend so much on rural resources; and they do not have direct control over their resources in the rural areas either. They seem to be satisfied with whatever they get. The poor, on the other hand, have little or no resources at all in the rural areas, and

Table 8.27 Average and Total Amount Received by Urban Households as Returns from their Resources in Rural Areas

Household classes	Number of households	Mean amount received (Taka)	Total amount received (in 000 Taka)
By the size of urban centres			
Faridpur town	44	10,509	462.40
Upazila towns	30	18,606	558.20
All households	74	13,792	1020.60
By types of households			
Local households	14	12,800	179.20
Migrant households	60	14,023	841.39
All households	74	13,792	1020.60

Source: Field Survey, 1992

hence they benefit by a negligible amount. Both these groups contributed to a lower average receipt from rural areas.

As mentioned earlier, the total amount received by the urban households as a return from their rural resources was Taka 1.02 million in 1991, which was far larger than they remitted to rural areas. This indicates that the balance sheet is in favour of urban areas, although this account is based on a limited number of households. It should be mentioned here that a large number of households do not have any transfer of resources. On the other hand, those who receive money from rural areas indicated that they do not get the full amount they were supposed to get, as the returns from their resources were much higher than they actually receive. A good proportion of rural people also benefit from urban households resources at the rural end.

Conclusion

Three interrelated issues have been discussed in this chapter in its main three sections. In the first section the nature and functional aspects of small- and medium-sized towns have been analyzed. The second part deals with urban households and provides a comparative picture with those of rural households. And the third section focused on the interaction that the urban households were having with rural areas.

In terms of functions small and medium sized towns are typically characterized by their administrative, public social services and commercial activities. In fact, in terms of trade and commerce, there is hardly any difference between rural markets and these towns except for the range of goods and services. A diverse mix of heterogeneous activities, a daily

bazaar, a periodic market and large informal activities are common to these towns' commercial structure. The essential characteristics of small towns are their administrative functions including social services provided mainly by the public sector. However, many non-urban activities such as agriculture, are part and parcel of these towns. These towns are the lowest links in the hierarchy of the government's public functions and in most cases they are formal transport nodes in contact with the large urban centres.

However, one can observe some differences even between small upazila towns and medium-sized urban centres such as Faridpur. In respect of occupational structure, for example, upazila towns have more agricultural functions than Faridpur town. On the other hand, in upazila towns more people were engaged in the service sector than in Faridpur. In Faridpur town, the scope of trade and commercial activities was found to be more than smaller upazila towns of the study area. In demographic and other social conditions, however, there were hardly any differences between them, although the average income was found to be higher in Faridpur town compared with upazila centres.

Compared with households in rural areas, urban households were found to be more diversified in their sources of income and income earning activities. In terms of productive resources, urban households are in an advantaged position. Although most of the urban households do not cultivate land, they own more land than their rural counterparts. Similarly they earn more than double the average rural income. Higher wage rates and low rates of unemployment in towns are perhaps the reasons for such higher incomes. The service sector was found to be the main contributor of income followed by trade and business. In expenditure and investment, although urban households show a better performance, in actual

terms there is hardly any significant difference between rural and urban investment and expenditure behaviour.

In terms of linkages of urban households with rural areas, the present study shows some significant development. A large majority of urban households were found to have links with rural areas. The linkages were, however, not necessarily based on economic aspects, as was found with rural households. Socio-cultural aspects dominated the interaction between urban and rural areas. A large majority of urban households do not bring anything from rural areas. Many of the households, despite having resources in rural areas, do not utilize them by themselves. Roughly one third of urban households remitted money to their rural family members, while a little over a third extracted money from rural areas. It is of course true that some households are to be found in each of these thirds as they both extract and remit. The extraction of resources was much higher than remittances, both on average and as well as by total volume.

Households in small towns had more frequent and intensive linkages than those in larger ones. On the other hand migrant households were better linked with rural areas compared with those of the locally born. It can therefore be observed that rural-urban interaction is a two-way process, although most rural households interact more with economic reasons in mind and most urban households do the same apparently for socio-cultural reasons. This distinction between economic and socio-cultural motives, in any case, blurred partly because of differing perceptions of economic and partly, as illustrated earlier, because many apparently socially-induced linkages can be seen to have a longer term economic consequences.

Chapter Nine

SUMMARY AND CONCLUSION

1. Introduction

Approaches to rural development in the less developed countries, in most cases, seem to be politically-inspired and academically utopian in nature, rather than practically implementable strategies. Despite the major thrust on rural development, these countries, with very few exceptions, have failed to alleviate their ever worsening rural economic conditions. In the process of development, the economies of these countries are divided into a clear duality of modern and traditional sectors, and spatially speaking into urban and rural sectors.

A large body of development literature in the last two decades has emphasized the importance of linkages and interactions between rural and urban areas to reduce the gap between them and achieve a balanced growth of the economy. The empirical evidence, however, shows that such theoretical assumptions, in most cases, are discredited. Urban centres in developing countries, for all practical purposes, are isolated pockets of socio-economic development.

Despite contradictions between assumptions and reality, the question of rural-urban linkages still retains its validity; but in a different development paradigm. As a point of departure from the earlier assumption, a decentralized urban strategy has become increasingly popular as an alternative to urban-industrial growth based strategies. One of the major thrusts of urban decentralization policy is promoting the development of small towns as catalysts for rural development.

Within a short span of time, attitudes towards the development of small towns as focal points of economic growth for rural regions have fluctuated, once again on the grounds that these towns too, like big cities, are the centres of exploitation, and therefore, contribute to underdevelopment of rural areas. The proponents of this view believe that, if rural areas are to be developed, investments and planning should be made directly in those rural regions. Their opponents, however, have considered this as a myopic focus on rural development, which has lost its appeal. They are increasingly emphasizing more interaction and linkages between rural and urban areas.

Against this backdrop the present study has aimed at enhancing our understanding of the dynamics of interaction between small towns and rural regions in a less developed economy, in terms of whether or not the urban centres are conducive to rural development. The main focus of the study was on a) finding the relevant urban places for rural people which they interact with most; b) evaluating the impact of such interaction at the rural and urban ends; and c) assessing the impact of decentralized growth of urban places on rural development. The empirical context has been in Bangladesh, where a policy of decentralization has been experimented with since the early 1980s. The strategies include *inter alia* the development of small urban centres for rural development as a remedy for a) a continuing distortion of rural economic conditions on the one hand, and b) a rapid growth of urbanization on the other.

The study has been carried out in three methodological phases, from a wider view to specific cases. In the first phase the theoretical literature and empirical studies were reviewed in order to outline the general contours of research in the field and to put the present research

into a proper perspective. In the second phase urbanization and the rural development situation have been reviewed to provide a brief profile of development in Bangladesh. In the third phase an in-depth empirical investigation has been carried out aimed at answering the questions raised in the first phase.

As the objectives dictated, data were collected from rural as well as urban locations in one of the moderately developed districts of Bangladesh, namely Faridpur. At the rural end, four villages were selected at varied locations, to be representative of the other villages in the district. At the urban end, all eight urban centres of the district were studied. Households were chosen as units of study, considering their importance in the rural economy and in establishing links between rural and urban areas. Altogether 507 households were studied, 310 from four villages and the rest from eight urban locations. A wide range of variables were studied at the household level so that their relevance with rural and urban systems can be fully understood.

2. The Development Experiments in Bangladesh

A survey of published literature, studies, census documents and government policies associated with rural and urban development in Bangladesh (Chapter Three) shows two distinct but interrelated characteristics. First is a continuous experiment with development models, since the end of colonial rule in 1947. The frequent changes in policy direction, particularly in the field of economic development, are directly related to the country's chronic political instability. On average Bangladesh experienced more than one new development approach every five years. Most of these approaches were politically inspired, and therefore, the political viability of these approaches suffered from serious setbacks

because of the weak legitimacy of the new régimes which introduced these approaches. The economic viability of the development models has hardly been explored, and the economy and the polity of the country have been so damagingly ill-managed that there has been hardly any sustained period of economic growth and development. The real outcome of these experiments has, therefore, been very disappointing.

The latest addition in these experiments was the decentralization of the development administration, known as the upazila system, introduced in 1982. Under this system, major authorities for development planning and implementation were developed from the previous national or sub-national levels to 460 upazila levels. Decision-making authorities were delegated to local elected bodies, the upazila *parishads*. To give a spatial dimension to development and planning, the new approach conceived the idea of developing all the 460 upazila centres as small towns and as focal points of economic, commercial, industrial, administrative and socio-cultural activities, so that the common people can reach these facilities easily. After eight years of experiments, the system suffered serious setbacks, first from a legitimacy question; and second, from an alleged widespread corruption at the local level. When the new government came into power in 1991, the system was abolished once again.

Second is the deterioration of the overall economic condition of the people. In fact, this deterioration is the direct outcome of aimless experiments, which failed to boost the process of development. In aggregate statistical terms, although there are signs of limited progress over time (for instance in per capita GNP), in reality, the cumulative effects are rather depressing. Particularly distressing is the fact that gaps between groups of people, and

between rural and urban areas, have actually widened in the process of development.

Apart from the above econo-political explanation of the development process of Bangladesh, there are some other factors of which we must take cognizance. Some of these factors are extremely crucial. The demographic circumstances of the country in relation to its size and resources, for instance, are extremely unfavourable for its rapid economic growth. The environmental circumstances of the country are not helpful either. Catastrophic ravages of floods, cyclones, riverbank erosion, etc., are so frequent that they not only shatter the pace of economic growth, but also keep the economy backward.

The rapid urban growth in the country is the direct result of its demographic, environmental and econo-political circumstances, rather than a process of societal transition. A massive rural exodus, mainly of the poor landless to the big cities in search of alternative means of living, is the main force of urbanization in Bangladesh. A few large cities therefore grow disproportionately, and dominate the process of urbanization and economic development, while a large number of small towns lack the necessary stimulus for growth. It is in this context that the development of small towns in Bangladesh gained some attention from the policy makers, initially as a policy of developing 1200 rural growth centres all over the country, and later, under the decentralization programme of upazila development, the development of 460 upazila centres. These upazila centres are a subset of the 1200 growth centres identified earlier.

3. Characteristics of Small Towns

Despite wide differences in the definition of a small town, the present study considers that

in the context of Bangladesh urban settlements having a population below 25,000 are small, and those between 25,000 and 100,000 are medium-sized (or intermediate) towns. By this definition, 83 percent of Bangladesh's 491 urban centres were small, with a quarter of its urban population in 1981. The smaller share of population in the small town categories indicates that the big and medium sized towns are growing faster than the smaller ones. Most of these small towns are administrative and service centres along with business and commercial activities. Most have no municipal authorities. They have a mixture of rural and urban characteristics, many not being properly built-up and nearly half of their population engaged fully or partially in agricultural activities. They also lack basic services such as water and sanitation, etc.

Trade and commercial activities are the most ubiquitous functions of these towns. Their main features are: (1) The structure of trade and commerce is characterized by a diverse mix of heterogeneous activities. (2) A daily bazaar which serves primarily the residential population of these towns. (3) A periodic market (hat) where a large volume of local goods and services are exchanged. (4) A large informal trade and commercial service activity. These characteristics are not restricted to smaller towns only; medium and big cities also have some of these characteristics such as informal activities, a daily bazaar, etc.

In respect of industrial activities, the small and medium sized towns show weak performance. Less than half of the industrial units in the region are located in urban centres. The distribution of these industries among towns varies substantially. Faridpur alone contains more than half of industrial units located in the urban areas. Most of these units are small, owned and operated by individual owners and their unpaid family members. These industries

are characterized by their labour-intensive, low capital and low productivity nature. There are no unions, or organizations of either workers or owners in these industries. It is difficult to identify a locational pattern of these industrial units. Most are based in household premises. And finally, neither the owners nor the workers have had any formal or even informal training for better management and productivity.

Traditionally, rural industries had strong linkages with urban centres. These linkages are diminishing because of capital intensive and mechanized urban-based industries. The industries in the smaller urban centres have more backward linkages than forward. One reason for the stagnation of industrial activities, especially in the small towns is diminishing demand from the rural end (BIDS 1979). Many rural households depend on low cost rural industrial products rather than expensive urban goods.

One of the important functions of small towns is providing transport facilities for rural people. Small towns are linked with larger ones by formal transport, but in most cases not with rural areas. The rural people, therefore, start and finish their journeys to and from distant places from these small towns. Between small towns and rural areas, the main transport is by rickshaw, bicycle or motorcycle and in some places by boat. Most people, however, walk to get services from small towns. None of these towns have any internal formal transport system. Rickshaws are the main mode of passenger traffic. In fact, the transport sector is one of the main providers of employment in the small and medium sized towns.

Small urban centres are predominantly service centres. These centres provide a wide range

of social economic and administrative services, although the level and the range of services vary among the centres of different size categories. The threshold areas of these services are not restricted to the town itself; rather the services, especially the administrative services, are located in these centres for the population of the whole administrative region. The nature of public services is basically similar in all small towns; however, the economic services vary by the size of town. One fundamental shortcoming of small towns is that they do not, in most cases, have a municipal authority, and therefore cannot provide municipal services and planning control. The central government, however, has prepared a master plan for all these small towns to guide their future development.

4. Nature of Rural Household Economy

One of the core objectives of the present study was to explore the relevance of small urban centres to the rural household economy. Four key variables, namely occupation, income, expenditure and investment, were studied in order to find such relevance.

It has been revealed in the study that in rural Bangladesh agriculture as a household occupation is gradually decreasing, although as a single largest occupation it still dominates. More than half of the household members (56 percent) seek their livelihood outside agriculture in a variety of non-farm activities. Among the household members, heads of households were found to be more absorbed with agriculture than the other members, which indicates that agriculture is losing its capability to absorb the surplus household labour force.

As a source of household income, agriculture still occupies the principal position for more than half (54%) of rural households, but shows a declining trend. Non-farm activities are

growing in importance as sources of household income. However, in the study area, a large majority (62%) of households were found to be dependent upon mixed sources of income (agriculture as well as non-agriculture). Those who depend purely on agriculture or purely non-farm sources were respectively 21 and 18 percent of all households studied.

In the context of population increase and diminishing natural resources, especially of cultivable land, diversification of the sources of household income has become essential for survival. The constant search for sources of income has given rise to a number of alternatives. The present study shows how sources of household income have increased over time (Table 6.7). But this increase merely in the number of sources did not add much to the total household income in most cases. This multiplicity of sources is connected with low productivity and hence generated little income. Those who owned land, and at the same time had other non-farm sources of earning (i.e., mixed occupation households), enjoyed a better income than those who had only farm or non-farm sources of income. It should be mentioned here that more than one-third (35%) of households in the study area had no cultivable land at all.

Rural households' income was found to be positively correlated with the ownership pattern of land: the larger the size of farms, the higher the household income. This does not, however, mean that high rural income can be fully explained by the factor of land. Those who were dependent only on land in rural areas had the lowest annual average household incomes. The highest average income was accrued by the mixed households, followed by non-farm groups.

If the total household income is disaggregated among the five major contributing components, average income from salary earning and trades was found to be higher than in the land or crop sector. Those who were engaged in informal businesses or worked as tenant farmers had lower incomes than owner operated households. The land and crop sector contributed 45 percent of the total average rural household's income, while the non-farm sector contributed 38 percent. This shows the significance of non-farm activities in rural areas. It should be mentioned here that the non-farm sector is gradually expanding its share of the total household income. The sources of the remaining 17 percent of income remained unexplored. These are obviously a wide variety of small sources, in most cases irregular, inconsistent and undetectable.

Household expenditure gives rather a better idea of income. The present study shows that more than half of the households spent more than their visible income. About 17 percent of household income was found to be invisible. On average, 85 percent of total household income was consumed on food, clothing, housing, education, transport, recreation, narcotics and tea; 15 percent was saved for further investment. Expenditure on food was found to be the most important consumption item, accounting for 73 percent of total expenditure on average. However, the pattern of expenditure substantially varies among the households of various categories, particularly among income groups. As income goes up so does the level of expenditure, but the proportion of expenditure in total income goes down. On the other hand, when consumption expenditure increases, the percentage share of expenditure on food decreases, but per capita expenditure on food increases.

The implication of the above accounts of income and expenditure on the rural economy is

important on several grounds. First, the low average income of farm households as against the mixed and non-farm households indicates the subsistence nature of their economic activities. Mixed households, on the other hand, diversified their economic activities outside farming, and perhaps commercialized their farm products as these households are already linked with the non-farm sector. This finding supports the hypothesis that commercialization and diversification of farm products raises farm households' income, while the subsistence type of activities keep incomes low. Alternative sources of earnings provide a form of insurance to farmers in the event of crop failure or low productivity.

It is argued that consumption expenditure creates multiplier effects in various other sectors of the economy (Mellor 1976). Therefore, stronger consumption linkages increase the growth of the economy. Our findings on consumption expenditure indicate that sectors of production other than food crops are less diversified, i.e., the linkages of growth in the agricultural sector are broader than the other secondary and tertiary sectors. Lower income and expenditure by non-farm households can be explained by this factor. The mixed occupation households, however, have some limited linkages with other sectors.

Production expenditure among rural households is extremely low. It cannot be otherwise, as the major portion of their income is consumed. However, non-monetary expenditure, such as using family labour, was found to be quite high. It has been estimated that half of the expenditure on agriculture is non-monetary in nature. On average, less than 10 percent of household income was spent on agriculture, although the proportion varies substantially among various income and occupation groups.

5. Nature of Employment Linkages an its Impact on Income

As one of the main objectives of this study, the relevance was examined of urban places in the process of household economy, and the influence of linkages between rural and urban centres particularly on income. Two key aspects of linkages were investigated. First, what proportions of rural households were linked with urban centres through occupation or employment; and what difference existed between those who had or did not have linkages with urban centres. All 310 households were then classified into 4 mutually exclusive groups of households to find the actual nature of linkages as shown in Table 6.21. About 45 percent of households in the four study villages were labelled as rural based, as no-one from these households had any employment or income links with either urban places or rural markets. The rest of the households had some income earning links with urban centres (28 percent) and rural market places (15 percent). About 11 percent of households had members who worked in both urban and rural settings.

If the working members of households are considered, the largest proportion (60%) were found to be rural-based. Among the rest, 32 percent were fully absorbed in markets and urban centres and 8 percent were partially involved in urban income earning activities. It should be noted here that 17 percent of rural households in the study villages did not have the means to derive income from rural areas, although they live there.

On the question of whether towns or cities are more relevant to rural people, the study reveals that by the criteria of income and employment, the rural market centres contained the largest proportion (33 percent) of rural non-farm working people, followed by those who worked in both places, rural as well as urban. These dual working people in fact used

mainly upazila centres. Therefore, although upazila centres (or small towns) apparently show a low figure as employment centres, their rôle seems to be more significant. But as a medium sized town, Faridpur showed a poor performance in providing employment to only 4 percent of working members of households. Contrary to this, Dhaka and other neighbouring large towns accommodated more than one third of the working people. The pattern shows that the closer towns are important for the rural non-farm workers, although some large towns also give ample opportunity for employment.

The average household income (Tk 36,907) of rural-based households was found to be higher than those earned from both places, rural and urban (Tk 24,607). But, the households which were linked with urban places derived about 55 percent more income than the rural-based households. But those linked with rural market places, and those who work in both urban and rural areas, were found in a worse condition in terms of income level. This is because the landless working people work as manual labourers or in informal activities, in both farm and non-farm sectors. There is no division of labour among them. Because of their vulnerability from landlessness, they usually accept lower rates of wages. Moreover, these households are integrated with neither urban nor rural areas. Contrary to this, those who are well integrated with urban employment enjoy a better income irrespective of what productive resource they have at the rural end. All four villages show that household incomes are higher if they are linked with urban centres, although the range of income varies among the villages.

Household income increases sharply with the increase of ownership of land among rural-based households. With some exceptions, a similar pattern can be observed among those

which were linked with market places and urban centres. It is important to observe that there exists a remarkable difference in average income among those without linkages and those with linkages. More important is that the differences of income between these two groups of households are significantly higher among the landless categories than among the large landowners. This indicates that, without urban-based employment and income, the landless group can hardly survive. The large landowners, on the other hand, although they earn much of their income from within the villages, enhanced that income by having employment and income-earning linkages with urban places and rural market centres.

By occupation category, agricultural households linked with urban places seem to be reaping much less income than their counterparts who have no linkages with urban centres. The reason is perhaps that they do not own sufficient land to earn more income, and hence work in nearby urban places as agricultural workers. The mixed occupation group reaps maximum benefit from linkages with urban centres, followed by non-agricultural occupation groups of households.

Finally, two more observations can be made on the impact of rural-urban linkages on income from various sources. Income from land has been earned more by rural-based households than those which are linked with urban centres. But the income from non-agricultural sources, such as trade, business, salary earning, etc., was found to be much higher among those having linkages.

6. Other Linkages Between Rural and Urban Areas

Besides employment and income linkages of rural households with urban centres, there are

a number of other issues intimately related to such interactions between rural and urban areas. Some of these issues are: (a) the kind of towns and cities with which rural people have frequent interaction through migration, journey to work and by movements of people for a variety of other reasons; (b) the pattern of rural-urban exchange through the flow of goods and services from either direction; and (c) the kind and location of facilities and utility services used by the rural people.

(a) Kind of Towns and Cities with which Rural People Interact

The first issue is the towns which the rural people interact with most. This study shows as many as 45 towns and cities were visited by the heads of households, of which 14 were large, 15 were medium and 16 small. The pattern of visits shows that only a few towns, Dhaka, Faridpur, and their own upazila town, were visited by most of the respondents. This indicates that the local small towns and the district HQ were visited by most of the people from within the defined administrative hinterlands, irrespective of their size and distance from the village. Large towns, although located outside the region at different distances, were visited by the respondents, but a dominance of the capital city is clearly visible. However, three important variables, namely function, distance and size, seem to be crucial in making decisions for visits.

A complex pattern has emerged on the nature of reasons for visiting towns and cities. The main categories of reasons are (a) official works, (b) employment, (c) trade and business, (d) buying goods, (e) selling goods, (f) taking a holiday, and a number of other miscellaneous reasons.

The frequency and the volume of trips to the towns and cities seem to be influenced mainly by two factors: (a) the nature of services and opportunities which the towns and cities offer, and the level of demand from the threshold population, and (b) the distance factor. The smaller towns do function more as service centres, particularly those which are hierarchically designated towns for certain population thresholds. However, this study reveals that a low proportion of households in the study villages visited such designated towns for public services. This indicates that either these services are not relevant to the majority people or they do not have access to them. On the question of distance, although it is generally a trend that if distance increases the frequency of visits decreases, our findings show that this rule is modified by factors such as opportunity (mainly of jobs in big towns) and household income. On the other hand, it is also notable that the distance travelled by an individual depends upon the purpose of the visit.

Kinship contacts between rural and urban dwellers seem to be an important factor in rural-urban interaction. The concentration of a large number of relatives in a big town or city like Dhaka influences rural-urban ties more with big cities than with the smaller ones. The present study, however, shows that Faridpur town also contains a large number of relatives of the rural households studied. This dominance of Dhaka and Faridpur again indicates a hierarchical pattern of linkages between rural households and their urban destinations.

(b) <u>Commodity flow and rural-urban exchange</u>

It has been observed that urban centres were visited for commodity exchanges by very few rural households. This raises two fundamental questions on the viability of the development of urban centres for agricultural growth: (a) what is the nature of rural surpluses for

marketing, and (b) how important are the urban centres, especially the small ones, to rural people?

The study reveals that a large majority of rural households are deficit producers of food. This generates substantial demand for food items. Surplus production is constrained by low productivity, on the one hand, and access to a moderate sized holding of land. The prevailing conditions, therefore, create a situation whereby more people are buyers than sellers. Since substantial demand is generated within rural areas, the bulk of food crops are exchanged through smaller rural markets. The small size of surpluses is another reason why producers prefer local rural markets.

Due to the overwhelming demands for food crops, the production of cash crops is losing its importance. Yet a large number of households produce some cash crops, such as jute, sugarcane, chili, etc., to meet their cash requirements. But the size of production is so small that the producers can hardly influence the market. The benefit goes to the traders who collect from small traders and sell on to the large merchants in urban areas.

The disaggregated picture of marketing rural produce by villages, by occupation and income and by rural-urban linkages is more revealing. The households of the four study villages, for instance, do not show the same performance. Developed villages marketed more surpluses than underdeveloped villages, irrespective of proximity to urban places. By occupation and income class of households too, the pattern of marketing goods was found to be highly elastic. Rich and landed farmers, especially those in the mixed occupation group, showed better performance. These differences among various households classified

by village occupation and income were found to be statistically highly significant, except by rural-urban linkages. The findings demonstrate that household income and employment linkages with urban centres do not have enough influence on rural households to encourage them to grow surplus marketable agricultural products, as was postulated. It has therefore yet to be proved that rural households having links with urban places are in a better position to produce more agricultural products.

On the other hand, the flow of goods from urban centres (or from rural markets) to rural areas shows that the essential items like medicine and garments are bought by most households, while the luxury items were purchased mainly by the rich. Distance was not found to be a barrier for the rich to procure goods, but the poor, despite being closer to urban centres, show an extremely low propensity to buy urban goods, except those which are essential.

The village household's marketing behaviour seems to be extremely localized. The overwhelming majority of households used their closest market for buying and selling goods. However, some higher order goods were bought from urban centres, even from Faridpur and Dhaka. Distance and transport were found to have influenced the selection of markets for buying higher order goods.

(c) Utility Services and Linkages

Small centres are considered to be essential for providing a variety of utility services (public or private), not only for their own dwellers but also for the surrounding rural people. The pattern of rural households' use of some selected services, like health, transport and media

and recreation facilities were found to be as follows.

(i) Health Care Facilities On the receipt of health care services, two different pictures emerged. First, during general sickness, a remarkably low proportion of patients were found to have visited public doctors/hospitals located in urban centres. A large majority received health services from traditional healers and quacks in their village. By contrast, during acute illness patients used more modern services in towns and cities.

The study reveals that modern hospitals located in urban centres are not usually the primary target of rural people for health care facilities. They use urban hospitals in desperation. The statistical analysis shows that the variation in the use of different types of health care facilities by villages and by income groups is significant, while that by occupation and linkages are not significant. The important observation is, however, that household income and distance from urban centres play a dominant rôle in the general behaviour of those receiving health care.

Although general health services are inadequate in reaching rural people, especially the low income groups, birth control and family planning services, as the present study indicates, have reached most village people irrespective of their income, occupation and other characteristics. However, the mixed occupation group, and the households which were linked with urban places, did show greater use of contraception.

(ii) Media and Recreational Services: The present study shows that 42 percent of households in rural areas own a radio, and 8 percent a television. The real access of people to these

media is, however, not restricted to their ownership. On average 62 and 41 percent of respondents mentioned that the members of their households enjoyed radio and television. Of those who did not own a television, a large proportion of them watched at a neighbouring house (41%) followed by market places (22%) and urban centres (13%). Because of the low level of literacy, use of newspapers is quite low among rural people. Similarly, the use of other means of recreation such as cinema, theatre and exhibitions was also extremely low.

A close relationship has been found between the use of all seven media and recreational services (radio, television, newspaper, cinema, theatre, exhibition, and sports) and levels of income. Similarly rural-urban linkages and occupation were also found to have profound influence in using these services.

(iii) Transport and Communication: Transport and communication establish direct links between rural and urban areas. But the present study shows that such links are stronger between urban centres than between rural and urban areas. Despite considerable improvement in the transport and communication networks, rural areas were found still to be isolated and remote. Two factors are crucially important: availability of transport and ability to pay.

The availability of transport depends largely on the overall infrastructural facilities, which were found to be inadequately developed in the study area. Only about one third of all villages are within 3 km of the nearest hard surface road in the study region. It is important to note here that the transport services, in most cases, end at the upazila centres (small towns). A vertical pattern of transport network radiates from big cities to smaller towns.

There is hardly any horizontal pattern of movement from one small town to another. Lack of this horizontal movement of transport reduces the overall transport connectivity.

In the study villages, one quarter of the households did not spend anything on transport. Even among those who did, the amount is so small that it hardly shows a real affordability. On average the expenditure on transport is about 4 percent of total household income. A large majority of households did not use transport of any kind for journey to their work, to hospitals, post offices, banks rural markets and, so on. But those who travelled to the towns, such as upazila centres and other big cities, used transport.

7. Urban Households and Urban-Rural Linkages

The study of urban households provides insights into two important aspects of rural-urban relations: a) precise comparison of household economic conditions with their rural counterparts; and b) the nature of urban households' links with rural areas.

(a) Occupation and Urban Households' Sources of Income

The largest proportion (42 percent) of urban working people in the study towns were absorbed in the service sector, followed by trade and business (27 percent) and the informal type of activities (8 percent). It should be indicated here that the volume of informal sector activities in this study has been under represented because the methodology adopted for this study was not appropriate to trace all of these informal activities. Households engaged in the productive sectors such as industry and agriculture were found to be only 3 and 5 percent respectively.

In respect of occupational structure, several remarkable differences can be observed between small upazila centres and Faridpur town. a) The proportion of household members in agriculture was higher in upazila towns than in Faridpur. b) Household members working in the service sector were relatively more numerous in upazila towns than in Faridpur. c) More opportunities for trade and business were available in Faridpur town than in upazila centres. d) The proportion of households engaged in informal activities was greater in upazila towns than in Faridpur. e) Economic activities were wider in scope in Faridpur town than in the upazila centres.

In terms of diversity in the number of income sources, urban households had larger average numbers than rural households. The study shows that 65 percent of urban households had two sources, while those with a single source were 20 percent. Households with more than three sources were about 20 percent. Therefore urban households were found to be more diversified in their sources of income than their rural counterparts. In fact, in rural areas innumerable minor sources of income were very common, which remained unaccountable in this study.

In the urban setting, land and agriculture did not appear as the principal sources of household income, nor can they fully explain the increase in general household income. Land provides some addition of income to about 94 percent of urban households as their second and third source. This indicates that a large proportion of urban households have access to rural land. However, their largest proportion of income is generated from the service sector.

In terms of ownership of cultivable land, urban households remain in a better position than

rural households. On average an urban household owned 445 decimals (4.5 acre) of land, compared with only 139 decimals for rural households. The proportion of landless households in the study towns was also found to be lower than in the villages studied. However, the comparatively larger urban centres contained more landless than the smaller ones. The distribution of land among urban households was found to be more skewed than among rural households.

(b) Pattern of Income

An average urban household earns much more than a rural household. In fact, the annual average income for an urban household was found to be more than double the average rural income. This differential in income between rural and urban areas can be explained in several ways: first, the urban areas enjoy a higher wage rates; second, unemployment is relatively lower in urban locations; third, urban households have a comparatively stronger resource base; fourth, women in urban areas participate more in cash earning activities, while such opportunities in rural areas are limited; and, finally, urban incomes are more easily accountable than the rural income. Between Faridpur town and upazila centres, there also exists an income differential. Smaller towns have lower average incomes than the larger ones.

As a contributor of household income, the service sector played a dominant rôle in all urban centres, followed by trade and business, and land. These three components together constitute 85 percent of urban households' income. Given the size of land holding, urban households generated a lower proportion of their income from land owned. This indicates that the involvement of urban households in rural land is not direct. Urban households' kin

or the members of their extended family seem to be associated with this.

(c) Expenditure

Urban households' average expenditure on consumption items was Taka 56,844, which is about 66 percent of their mean income. If compared with rural households, which spent 85 percent, urban households saved more than the double the proportion saved by the rural people. However, it has been observed that, like in rural areas, the largest proportion of urban households' income goes on food consumption. The proportion spent on food varies widely from as low as 40 percent to about 96 percent of the total income. As we observed among rural households, the pattern of expenditure on food among urban people also does not support Lipton's (1982) irreducible 80 percent hypothesis. In urban areas, the extent of poverty and prosperity are both wider compared with rural areas.

On other consumption expenditure items, such as education and housing, urban households spent more than rural households. This is a paradox that, despite having less income, rural households have spent more on health and recreation than their urban counterparts. This indicates that the cost of receiving medical and recreational facilities was less in urban than rural areas.

Capital investment induces further the growth of economy, if it is made in an appropriate direction. The present study reveals that most urban households made investments on housing, land purchase and trade, etc., which can be considered as unproductive sectors from the general economic point of view. About 60 percent of urban households invested in these three sectors. A similar pattern has been observed in rural investment also, although the size

of investment varied substantially between rural and urban areas.

Among the investing households (147 out of 197), more than half used money merely from their own sources, and only 20 percent were dependent fully on credit. Credit borrowing households were found to be more than twice as common in urban areas as rural. In rural areas one of the major sources of money investment was remittances. For instance, remittances contributed 12 percent of rural households' total investment. On the other hand, urban households had more access to credit compared with rural households. If institutional credits are considered rural households' share goes down further.

(d) Urban-rural Linkages

One of the main objectives of this study was to examine whether urban households have links with rural areas, especially with the places of their origin (if migrants), and the nature of such links, if any. First we have seen the origin of urban households in the study towns, and second, we identified households which had links with rural areas. Out of 197 households in urban locations, only 71 (36 percent) were urban residents by birth or were local. The remaining 64 percent of households have migrated into these towns at different times. We have observed little difference between Faridpur town and upazila centres in the proportion of migrant households. The larger towns usually have a greater proportion of migrants. In this study, however, Faridpur town accounted for 62 percent of migrants as against the upazila centres' 66 percent. This indicates a comparatively slower growth of Faridpur town, while upazila centres are growing faster perhaps because of the government's recent decentralization policy.

A large majority of urban households (79 percent) were found to have maintained contacts with the rural areas. Migrant households had more contact than the locals. It is important to note that the largest number of households (42 percent) visited rural areas in order to look after their rural resources followed by meeting relatives and celebrating festivals. This traditional linkage between rural and urban areas is still significant. Many of these households keep contacts generation after generation, and identify themselves by the names of their place of origin. Reasons for linkages such as business, agricultural activities, politics, employment and the like were found to be limited cases.

The nature of contacts varies between the households of Faridpur town and upazila centres. Primary contacts were higher among the households of Faridpur town than those in upazila centres. It can be observed that people living in small towns, such as upazila centres, have more secondary and tertiary contacts with rural areas than the residents of the larger towns. The reason is perhaps the stronger economic base of larger towns, which can provide ample economic opportunity for all of their people. Households of smaller towns often visit rural areas for economic reasons.

(e) Urban-rural transactions

There are many aspects of urban-rural and rural-urban economic transactions. Our attempt was to prepare a balance sheet of how much of the resources of urban households were transferred to and brought back from rural areas. The present study shows that less than one-third of urban households transferred resources, in either cash or kind. Such transfers, however, varied between migrants and local households, but not significantly between Faridpur and upazila centres.

The average size of remittance per remitting household was Taka 6,700, and the total amount remitted by the urban households was Taka 420,000 in 1991. The size of remittance was found to be higher in upazila centres than in Faridpur town. The reverse flow of resources from rural areas to urban households, however, outweighed the urban remittances. Urban households received more than a million taka from their rural resources in the same period. The balance sheet is therefore in favour of urban areas.

Conclusion

The survey of literature on rural-urban linkages for rural development in general, and the role of small towns in particular, shows a substantial gap between theoretical knowledge and empirical evidence. Compared with divergent theoretical approaches in the field and their expectations, supporting empirical studies are too scant. The present study is an attempt to provide some empirical evidence from Bangladesh, first on the nature of linkages between rural and urban areas and second whether the linkages are beneficial or detrimental for the rural areas and their people.

More than half of (55%) households in rural areas were found to have links with the urban system by employment and income. If those who are linked with rural markets (15 percent) are excluded, at least 40 percent of rural households partially or fully depend on urban income, no matter how significant this urban income is for their respective households. Even those without income links to urban areas were found to have some contacts with the social, cultural, health, administrative and educational facilities provided in small and other regional urban centres. Many of these households used urban centres for the exchange of their products. Our study shows, all households had some contacts with their own upazila towns

in 1991, for a variety of reasons, and up to 70 percent with Dhaka over a five year period. It seems that urban functions have deeply penetrated in most rural areas of Bangladesh, although it is not usually recognized by many including the policy makers. This finding supports Rondinelli and Hardoy and Satterthwaite's contention that most rural people are linked with small towns.

The impact of rural-urban linkages is reflected in household income, expenditure and in other social aspects. All four villages, despite their different levels of development, show that household incomes are higher if they are linked with urban centres. These differences in income between rural-based and urban-linked households were found to be significantly higher among the landless having links with urban areas than the large land owners in the same group. This indicates that the lions' share of poor households' income comes from urban centres, without which they hardly can survive. However, the mixed occupation group, having access to both agriculture and non-agriculture activities benefited the most from urban links. In the process of interaction, although the rural rich remained the major beneficiary of urban links in absolute term, for the rural poor such links are extremely vital for their survival.

Despite widespread use of modern inputs in agriculture mainly by the large farmers, and a moderate increase in agricultural productivity, there is hardly any evidence that urban centres influenced the development of agriculture in the study area. Improvement in the agricultural productivity seems to be more associated with favourable land distribution than rural-urban linkages, a point also highlighted by many including Mohit and Choguill (1987). Commercial production of agricultural goods is also a phenomenon associated with large-

scale farming. Although the development of agriculture is vital for the nation to feed its landless millions, its development alone will not ensure the security of food for those who do not own land, or own only small amount of land, unless they earn sufficient to buy food. Their earnings are related to non-farm activities mainly in urban centres. In this context, the development of agriculture, prices of agricultural goods, are related to the development of urban centres and economic activities therein. Whether the urban centres are parasitic or generative (Harriss and Harriss 1984), or the development policy is urban or rural biased (Lipton), landless or near landless households (who constitute the majority of the people) have hardly any option but to be associated with non-farm urban activities.

Our findings suggest that characteristically the small towns are closer to being service centres than centres of economic growth and activities. But the services available in these centres, paradoxically though, did not reach the majority of rural people. The low income households, especially the poor, hardly used services from these centres, except in a desperate situation. The nature of rural households' expenditure clearly demonstrates that the main reason for lower use of services is affordability, rather than physical accessibility, as Wanmali (1992) identified in rural India. Second, the nature of services available in the small upazila centres and medium-ranking district towns seems to be more appropriate to the needs of the rural rich. Even educational and medical facilities in these centres are easier and more relevant for the rich than for the poor. For a greater access to various economic and social services a general improvement of the economic condition of rural households is necessary and, at the same time, the present system of providing services should be reconsidered to make it more appropriate for the poor.

For the exchange of commodities most rural people use their nearest centres, whether urban or rural. Perhaps the small size of surpluses does not encourage rural producers to go to larger centres for relatively better prices. Since a large majority of rural households are deficit producers of food, substantial demand for food crops is generated within rural areas, and hence these are exchanged through smaller rural markets. On the other hand, urban-based consumer items were hardly bought by the common rural people unless they are essential, such as medicine, fuel or the bare minimum of clothes. However, the rich landed farmers, especially those in the mixed occupation group, used local as well as distant urban markets for buying and selling of their goods and services. Distance is not a barrier for the rich to procure goods, but the poor, even if they live closer to urban centres, show an extremely low propensity to buy urban goods.

Between villages and urban areas, rural market centres play an important role, especially when the urban centres are far away. These centres not only contain the largest proportion of rural non-farm working people, but also provide opportunity to exchange goods and services. Because of smaller size of the products, rural people prefer market centres close to them, rather than having to go to big urban centres away from villages. However, distance has not been found to be barrier for the large producers.

Rural-urban disparities, especially in income, have been widely reported by many. Our findings are also in conformity with these reported disparities elsewhere. The average income of urban households, even in the small and medium-sized towns, is about three times the average rural household income. Even among rural households, those who have income links with urban centres show higher average incomes than those without links. The larger

the urban centres, the higher the size of income, a rule which is perhaps the function of the demand and supply mechanism. From the functional characteristics of the study urban centres, it is evident that the smaller towns are involved mainly with low productivity and low income activities, in which rural people can easily be involved (for instance self-employment with low capital). Rural households, which need some income support from urban centres, in fact earn very little from small towns, compared with larger ones, but this small income is bigger than that they can generate within rural areas. Those who own land can earn better in urban as well as rural areas.

Urban households' contact with rural areas were found to be based mainly on two grounds: looking after their rural resources and contacts with the members of their extended families or kin. Migrants' households have more contacts than the locals, and the households of small urban centres have more economic contacts with rural areas than the larger ones. The people in the larger towns visited rural areas, in most cases, for social reasons. The present study reveals that urban households own much larger amounts of land on average than their rural counterparts, and they receive some of the return from their resources in rural areas. In the process of contacts, urban households earn more than do the rural households from urban centres. Urban people exploit their rural resources and the rural people exploit the income earning opportunities in urban areas. Urban people are grabbing more and more rural resources, especially land; and rural people, losing their resources, are becoming more and more associated with urban centres.

What then is the future of rural and urban areas in Bangladesh? At the rural end, land fragmentation has been acute, and it goes hand-in-hand with the accumulation of land by the

rich rural and urban households, and thereby marginalizes small rural farmers. The labour absorptive capacity of rural areas, especially of agriculture, are extremely low. The present study reveals a sharp decline in the dependency on agriculture and consequent increase in the non-farm activities within rural areas, although most of these activities are characterized by low capital, low productivity and hence low income in nature. Many of the rural households are adopting non-farm activities along with agriculture in order to diversify the intra-household income earning possibilities. Recent research in a number of densely populated South East Asian countries suggests that such diversification can take place in a low productivity and low income setting (Barros 1990). What these households need is backstopping or supports from the authorities concerned.

At the urban end, as suggested by a series of studies mainly on large cities, concentration of rural people in towns and cities is the manifestation of rural poverty and stagnation in agriculture in rural areas. Our findings show that the concentration of poor in small and medium sized towns is relatively low compared with large cities. This does not, however, mean that the smaller centres are less important for the rural people as indicated by some authors (Mohit and Choguill 1988, Seraj 1989). The fact is that the rural poor exploit opportunities in these centres by remaining in the rural setting mainly through commuting. This explains why migration to these towns and the concentration of squatters and slums are comparatively low in small and medium-sized towns. The small towns, on the contrary, seem to be attractive for the rural rich, as most of the migrants in these towns were found to be from the landed rich communities. The reasons for their migration to these towns are securing the power and position and controlling resources at both the rural and the urban ends.

It seems, therefore, that the scenario of urbanization in Bangladesh will continue to be influenced by the prevailing rural conditions. Concentration of the rural poor is likely to be more in larger cities and the polarization of resources at the urban end will continue to remain, although the majority of people in the rural setting will continue their linkages with small centres. The rôle of small towns is in this context potentially important if a relatively healthy urban environment is to be developed in the country. This depends on the policy of the government. If the decentralization strategy initiated in 1982 was used to gain narrow political goals, the whole experiment would be yet another futile exercise.

Areas of Further Research

As indicated earlier, linkages and interactions between rural and urban areas take place in a variety of social and economic circumstances at both ends. It is not possible to investigate all of these circumstances and evaluate them in a single study like the present one. This research was an attempt to investigate the economic circumstances of rural and urban households in order to explore the nature and impact of urban linkages in their respective household economic conditions. The present study in fact has raised more issues than it answered. The conclusions derived from this research are therefore general and tentative, and will need substantiation by further researches, such as the ones suggested below:

- The present study provided evidence that linkages between rural and urban areas are increasing due to the economic circumstances of rural households. Although planned initially as part of the research, the study ignored the impact of the decentralization of the development administration, experimented with in the country since 1982, on the pattern and process of rural-urban linkages, especially with small urban centres. It is extremely important to look at this component as an intermediate variable between the growth of small towns and rural development process.

- Despite the fact that the economic base and the growth potentials are unique to each urban centre, the present study has recognized this issue but has hardly taken it into consideration. The analysis was done mainly as rural versus urban, and occasionally by medium and small urban centres; not by individual towns. It is therefore necessary to investigate the individual towns and their interaction with surrounding rural areas to find variability in the nature of interaction, if any. This will facilitate the classification of small urban centres into appropriate categories for an action oriented programme for the development of these towns.

- In the course of the present research it was observed that rural markets play an important rôle in providing opportunities for employment and exchange of goods and services. A separate study is necessary to evaluate their rôle in the development of rural areas and its people.

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Appendices

Appendix A

Table: A-1 Ownership Pattern of All Land

Land owned (in decimal)	No. of household	Percent	Cumulative percent
0	21	6.80	6.80
1-50	95	30.74	37.54
51-250	116	37.54	75.08
251-750	61	19.74	94.82
751-1000	7	2.27	97.09
1001-2000	9	2.91	100.00
Total	309	100.00	-

Sources: Field Survey, 1992

Appendix B

The Grandfather Graph

Many social scientists are committed to longitudinal studies but they often find difficulties when wishing to compare the results of sample surveys with macro level official data such as population census. In our study occupational change in rural Bangladesh, for instance, checking published regional data from the past against field evidence proved difficult for a number of reasons. First, some of the respondents in our study area had difficulty remembering their own household histories beyond about ten years. Sometimes it was possible to jog people's memories by reference to major political event or environmental disaster but this was not always successful. Second, very few households keep past records in the rural areas, which have a high proportion of poor illiterates. And finally, in a country such as Bangladesh with a youthful population profile, the collective memory may be relatively short.

In field work conducted in 1992 we undertook a Rapid Rural Appraisal, followed by a sample survey. In four study villages, in addition to many other questions, households were quizzed about their family histories and how their economic circumstances had changed over time. We needed a simple methodology which could overcome the problems of recall and allow us to reconstruct the social dynamics of changing occupations over the medium and long term. The experiment was successful and yielded approximate results that have proved valuable and which seem to accord with logical expectations.

We asked household heads (respondents) to state *inter alia* their age or give an estimate, and to describe the nature of their present occupation. This exercise was repeated for 1982, ten years before, if necessary taking the father's occupation where the respondent had been a minor. Further information about family histories was then collected from those who could remember accurately. It was interesting to note that the variability between subjects as to the length and detail of their recall. This did not necessarily vary with any obvious variable such as level of education. Where memories were frail about specific years or even decades, we asked the households heads about the occupation of their fathers and grandfathers. This was almost universally known. It was then up to us to estimate the dates when these forebears flourished and we could then add the information to our database.

The respondents answers were rounded to the nearest decade in order to eliminate from our own minds any spurious impression of accuracy. The graph has been constructed with four classes of occupation and the trend is consistent with the story told by secondary sources. Inevitably there will have been some inaccuracies in the process of compilation. Nevertheless, it has allowed us to produce a graph for sample households in Faridpur District that can be compared with official statistics.

Appendix C

QUESTIONNAIRE 1
Household Survey at Village Level

Name of village_____ Name of interviewer_____
Sample No _____ Date_____

Name of interviewee_____

1. Household information:

Code no.	Name	Relations with HH head	Age in years	Sex (m/f)	Marital status	Education	Principal occupation

Put household head in the first row
Use following code:

Sex:
M= male
F= female

Marital status:
U= unmarried
Md= married
D= divorced
Wd= widow
Se= separated

Education:
0= illiterate
1= primary
2= secondary
3= SSC
4= intermediate
5= HSC
6= Graduate
7= Others specify

Relations:
H/W= husb/wife
F= father
Mo= mother
So= son
Da= daughter
Gs= grand son
Gd= grand daut.
Others Specify

2. Where do people in your household work and what is the nature of their work?

Code No.	Place of work*	P= main work O= other work	Nature of work**

* a. Within village where live
b. Other rural area
c. In nearby market place
d. In upazila centre
e. District town
f. Other towns (_____)
g. Dhaka city

** 1. Owner cultivator
2. Owner + tenant
3. Tenant only
4. Agricultural labourer
5. Day labourer (non-agri)
6. Self employed/informal
7. Government Service (non-teacher)
8. Semi-govt/ autonomus
9. Private organization
10. School teacher: primary
11. school teacher: secondary
12. Others:_____

3. Information about student member(s) of the household.

Code No.	Location of the school(s) / college(s)*

* Use place code as above

4. Information about non-working member(s) of the household

Code No.	Reasons why not working*

* 1. Illness
2. Old age
3. Housewife
4. Others (specify_____)

5. Apart from household work, which of the following work do the women perform and to what degree?

Works	Yes/No	Women do all	Shared	Men do all
Animal rearing				
Poultry rearing				
Marketing				
Shopping				
Working job outside home				
Collecting water				
Collecting firewood				
Other, specify				

6. Do you have any relatives in towns?

Type of relations	Name of towns

7. Do you or any member of your family visit relatives in town?

Yes_____ No_____

If no, why not? _____

If answer is yes, where and how many times during last 5 years?

Name of towns	No. of visits	Average length of stay

B. Household Economy

8. What are the main sources of your household income? (Please tick the relevant boxes at the first column and rank them according to the importance of the source to this HH).

Tick	Sources of household income	Rank
	Land /agriculture	
	Fishing	
	Trade /business	
	Salary earning	
	Wage earning (agriculture)	
	Wage earning (non-agriculture)	
	Industry/mill/factory	
	Others (specify)	

9. What were the main sources of household income 10 years ago? (ie. in 1981/82 (around the time that Ershad came to power); please tick in the first column and rank them in order of priority and contribution)

Tick	Sources of household income	Rank
	Land /agriculture	
	Fishing	
	Trade /business	
	Salary earning	
	Wage earning (agriculture)	
	Wage earning (non-agriculture)	
	Industry/mill/factory	
	Others (specify)	

10. Which of these productive resources do you own and use yourself?

Tick	type of productive resources	unit	amount or quantity	approximate annual income from each
	Agricultural land	acres		
	Other land	acres		
	Industry	no. of lab.		
	Fishpond	number		
	Bagan (perennial trees)	acres		
	Bullock/buffaloes	number		
	Milch cow	number		
	Goat	number		
	poultry	number		
	Boat	number		
	Rickshaw	number		
	Bus/other transport	number		
	Shop	capital		
	others(specify)			

11. Which of these do you own but not use yourself (eg. rent/lease out)?

Tick	type of productive resources	unit	amount or quantity	approximate income from these (yearly)
	Agricultural land	acres		
	Other land	acres		
	Industry	no.of lab		
	Fishpond	number		
	Bagan (perennial trees)	acres		
	Bullock/buffaloes	number		
	Milch cow	number		
	Goat	number		
	poultry	number		
	Boat	number		
	Rickshaw	number		
	Bus/other transport	number		
	Shop	capital		
	others(specify)			

12. Which of these do you use but not own yourself?

Tick	type of productive resources	unit	amount or quantity	approximate annual from each
	Agricultural land	acres		
	Other land	acres		
	Industry	no. of lab.		
	Fishpond	number		
	Bagan (perennial trees)	acres		
	Bullock/buffaloes	number		
	Milch cow	number		
	Goat	number		
	poultry	number		
	Boat	number		
	Rickshaw	number		
	Bus/other transport	number		
	Shop	capital		
	others (specify)			

R= rent
S= sharecropper
L= leaseholder
O= other arrangement, specify

13. Did you make any investment during the last 10 years?

Yes_____ No_____

If yes, please use the following Table

Period	Amount in Taka	Purpose
Last year		
Last five years (1985-90)		
Last 10 years (1981-90)		

14. What are the sources of your investment?

Tick	Sources of investment	% of total	Comment (if any)
	OWN SOURCES		
	Own income		
	Remmitances (from)		
	Father/father-in-law		
	Others (specify)		
	LOAN		
	Relatives		
	Neighbours		
	Mahajan		
	Bank		
	Employers		
	Cooperatives		
	Others (specify)		

15. Have you had any dealings with a bank in the last 10 years?

Yes_____ No_____

If yes, Where is your bank located?

a. Nearest market place (name of market_____)
b. Upazila centre (name of upazila_____)
c. District town (name of town_____)
d. Others (please mention the name_____)

16. Pattern of household expenditure:

Major expenditure items	Ref. period	Amount in Tk.
Food	Monthly	
Cloth	Yearly	
Housing (constrution+repair)	Yearly	
Education	"	
Health/Medicine	Monthly	
Transport	"	
Recreation	"	
Donation/ subscription	Yearly	
Others (specify)		

17. Pattern of productive expenditure

Major heads of expenditure	Amount spent (year)*
Payment to agricultural labourer(s)	
Agricultural inputs: Fertilizer	
Pesticides/ herbicides	
Irrigation	
Payment to factory worker(s) (if any)	
Payment to other workers (specify)	
Other productive expenditure:	
a.	
b.	

* Use farming year. please mention if other years used.

Marketing and Purchase

18. What is the name of your nearest market/ Hat/ Bazar?

Write the name of market mentioned_____

19. Did you buy the following item last year? If yes, please mention from where you bought.

Items	Yes/No	From (name of market
Rice/ Flour		
Fuel/ Kerosine		
Clothes/ Garments		
Books/ stationery		
Agricultural equipment		
Agricultural inputs		
Bullock/ cow/ goat/ buffalo		
Housing (const. materials)		
clock/ watch		
Radio		
Television		
Newspaper		
Cooking utensils		
Crockery		
Medicine		
Umbrella		
Bicycle		
Musical instruments		
Others (specify)		

20. Does your household normally have a surplus of production above its own requirements?

Yes_____ No_____

Did you sell any of the following items last year?

Items sold	Yes /No	Name of market
Rice/ paddy		
Vegetables		
Jute		
Chilli		
Cow/ bullock/ buffalo		
Goat		
Poultry		
Wood		
Handicraft products		
Fish		
Others (specify)		

Housing Condition and Accessibility

21. How many housing units do you own/ use? _____ Number

22. Observe and ask about the housing conditions and fill in the following table.

Unit(s) number	Roof materials*	Wall	Floor	House type
1				
2				
3				
4				

* 1. Brick and cement 2. Tin/ C I sheet 3. Wood/ bamboo
4. Mud 5. Tiles 6. Thatch
7. Others (specify)

23. Access to safe water. Please tick the relevant boxes.

Source of water	Availibilty of sources*	Drinking water	cooking water	washing water
Tap				
Tube well				
Pond				
River/ canal				
Oth. specify				

* 1 Within homestead
2 Nearby homestead
3 Far from homestead but within village
4 Outside the village

24. Do you or members of your family visit the following places? If yes, please mention the frequency, purpose and cost of one journey.

Name of places	Y/N	How*	Frequency **	distance	Cost of one journey
Mosque/ temple					
Bus station					
Launch/ R/stn.					
Hospital					
Clinic					
Police stn.					
Post office					
Bank					
Nearest hat					
Upazila town					
District town					
Other town specify					
College					
High school					

Girls school					
Primary school					
Madrasha					

* a Walk
b Avail transport

** 1 Every day
2 Once in a week
3 At least once in a month
4 Once in three months
5 Once in a year 6. Specify

25. Did you use the following items during the last six months? If yes, where?

Items	Yes/ No	Place
Newspaper		
Radio		
Television		
Cinema		
Drama / theatre		
Exhibition		
Sports/ games		

26. Where have you or members of your family gone for medical treatment during general illness (last year) and serious illness (last five years)? (tick as many as appropriate)

Places/ persons	During general illness	During serious illness
Village doctor/ Kabiraj		
Nearest market place		
Upazila centre: Govt.doctor		
Pvt. doctor		
District town		
Other towns (specify)		

Population Control

27. Have you heard of population control measures by various family planning methods?
Yes
No

28. If yes, do you support the government's efforts to control population by encouraging people to use these methods?
Yes
No
Don't know

29. If no, please say why:
1. I want more children
2. Religious reasons
3. Other, please specify

30. If yes, do you practise family planning?
Yes
No

31. If yes, where did you receive advice? [tick both if appropriate]
1. In the village
2. Some other place, please specify where

32. From whom did you get advice? [tick as many as appropriate]
1. Friends/relations
2. Family planning officials
3. Other, please specify

Appendix D

M.N. Islam Nazem, Codebook for village questionnaire

Variables		Columns	Value labels
1			
HHNO	Observation number	1-3	Actual sample no.
2			
VILL	Name of village	5	1. Thakurpur 2. Maheshardi 3. Charsultanpur 4. Hoglakandi
3			
HHHID	Identity of hh head	7	1. Self 2. Spouse 3. Son/daughter 4. Brother/sister 5. Father/mother 6. Other
4			
HHHAGE	Age of hh head	9-10	Age in years
5			
HHHSEX	Sex of hh head	12	1. Male 2. Female
6			
HHHMAR	Marital status of hh head	14	1. Unmarried 2. Married 3. Divorced 4. Widow/er 5. Separated
7			
HHHED	Education of hh head	16	0. Illiterate 1. Incomplete primary 2. Completed primary 3. Secondary 4. Passed S.S.C. 5. Intermediate 6. Passed H.S.C. 7. Graduate and above 8. Others
8			
HHOCC	Main hh occupation	18-19	0. Retired/ unemployed 1. Cultivation 3. Business/trade 5. Service/paid job 6. Agr-labourer 7. Non ag. labour 8. Self-employed 9. Small/cottage industry 10. Housewife 11. Cultiv + labour

UNIV DUNELM

9 HHSIZE	Size of household	21-22	Actual number of hh members
10 NOMALE	No. of males in hh	24-25	Actual number
11 NOLITHH	No. of literates in hh	27-28	Actual number
12 NOFLIT	No. of female literates	30	Actual number
13 NOINPRI	No. incomplete primary	32	Actual number
14 NOCOMPRI	No. completed primary	34	Actual number
15 NOSECLEV	No. in Secondary level	36	Actual number
16 NOSSC	No. completed SSC	38	Actual number
17 NOINTLEV	No. intermediate level	40	Actual number
18 NOHSC	No. completed HSC	42	Actual number
19 NOGRADS	No. of graduates	44	Actual number
20 NOTHED	No. of other educated	46	Actual number
21 NOSTUDEN	Number studying	48	Actual number
22 TWRKMEM	Total no. of earning mem	50	Actual number
23 TDEPENDT	Tot. no. of dependent	52	Actual number
24 OCCUP1	Occupation of hh head	54-55	Use occupation code (next page)
25 WRKPLAC1	Workplace of hh head	57	1. At home 2. Own village 3. Other village 4. Market centres 5. Upazila town 6. Faridpur town 7. Dhaka city 8. Other towns 9. Village & market

26
OCCUP2 Occupation of 2nd member 59-60 Use occupation code

LIST OF OCCUPATION (Occupation code)

1. Agriculture (Owner cultivator)
2. Agriculture (Owner + tenant)
3. Tenant farmer only
4. Agricultural labourer (on hire)
5. Agricultural support worker
6. Non-cultivating farmer
7. Fisherman
8. Non-agricultural labourer (unskilled)
9. Grocer
10. petty trader
11. Barber/ Washermen/ Cobbler/ Butcher
12. Rickshaw/ Van driver
13. Push cart/ bullock cart driver
14. Potter/Black-smith/ gold-smith
15. Industrial labourer
16. Religious work (Imam, priest, Quazi etc.)
17. Government job, non executive
18. Government job, executive (includes NGO)
19. Private job, non executive (includes NGO)
20. Private job executive
21. School teacher (primary)
22. School teacher (secondary)
23. College teacher
24. Transport worker
25. Construction worker (skilled)
26. Self-employment (Tailor, Electrician, Makers)
27. Shop owner for renting out
28. Business (used capital more than Tk. 25000)
29. Contractor/ supplier
30. Professionals (doctor, engineer, nurse)
31. House servant
32. Beggar
33. Household work
34. Retired from job or profession
35. Unemployed
36. Student
37. Umbrella maker
38. Extracting juice from trees
39. Owner cultivator + agri labourer
40. Tenant + Agri labourer
41. Salaried job 4th class
42. Non-agricultural labourer (Skilled)
43. Various kinds of technical services/ mechanics
44. Small/cottage industry (owner)
45. Sales man/ boy in hotels, restaurant, shops etc.
46. Village doctor
47. Boatmen
48. Service in a foreign country (as labourer and others)

27 WRKPLAC2

Workplace for 2nd earning member	62	1. At home 2. Own village 3. Other village 4. Market centre 5. Upazila town 6. Faridpur town 7. Dhaka city 8. Other town 9. Village and town
28 OCCUP3 Occupation of third member	64-65	(Use occupation list on page 3)
29 WRKPLAC3 Workplace of 3rd earning member	67	(As variable 26)
30 OCCUP4 Occupation of 4th member	68-69	(Use occupation list on page 3)
31 WRKPLAC4 Workplace of 4th earning member	71	(As variable 26)
32 OCCUP5 Occupation of 5th member	73-74	(Use occupation list on page 3)
33 WRKPLAC5 Workplace of 5th earning member	76	(As variable 26)
34 NONEARN Tot. number of adults not earning	78	Actual number
35 REASONM Reasons why not working, male	80	1. Old/ Rtd. 2. Disabled 3. Sick 4. Unemployed 5. Student

Record-2

36 REASONF Reasons why not working, female	1	1. Old/ Retd. 2. Disabled 3. Sick 4. Unemployed 5. Student 6. House wife 7. Waiting for marriage

37 ANIMAL Who does animal rearing?	3	0. No animal 1. Women do all 2. Shared by men and women 3. Men do all
38 POULTRY Who does poultry rearing?	5	0. No poultry 1. Women do all 2. Shared by men & women 3. Men do all
39 SHOPP Who does shopping/ marketing	7	0. No shopping 1. Women do all 2. Shared by men and women 3. Men do all
40 WATER Who collects water?	9	0. No one/ at home 1. Women do all 2. Shared by men and women 3. Men do all
41 FWOOD Who collects fire wood?	11	0. Don't have to collect 1. Women collect all 2. Shared by men and women 3. Men do all
42 VISITOWN Whether visited any town in 5 yr	13	0. No 1. Yes
43 UZTOWN Visited upazila town	15-16	0. Not visited 1. Yes, give reason Use list of reasons
44 FRDPUR Visited Faridpur town	18-19	0. Not visited 1. Yes, give reason Use list of reason
45 DHAKA Visited Dhaka town	21-22	0. Not visited If Yes, give reason Use list of reasons
46 KHULNA Visited Khulna town	24-25	0. Not visited If yes, give reason Use list of reasons

47 RAJSH Visited Rajshahi town	27-28	0. Not visited If yes, give reason Use list of reasons
48 CHITTG Visited Chittagong Town	30-31	0. Not visited If yes, give reason Use list of reasons
49 BRISAL Visited Barisal town	33-34	0. Not visited If yes, give reason Use list of reasons
50 KUSHTI Visited Kushtia town	36-37	0. Not visited If yes, give reason Use list of reasons
51 PABNA Visited Pabna town	39-40	0. Not visited If yes, give reason Use list of reasons
52 BOGRA Visited Bogra town	42-43	0. Not visited If yes, give reason Use list of reasons
53 RANGPU Visited Rangpur town	45-46	0. Not visited If yes, give reason Use list of reasons
54 DINAJP Visited Dinajpur town	48-49	0. Not visited If yes, give reason Use list of reasons
55 COMILA Visited Comilla town	51-52	0. Not visited If yes, give reason Use list of reasons
56 MYMEN Visited Mymensigh town	54-55	0. Not visited If yes, give reason Use list of reasons
57 SYLHET Visited Sylhet town	57-58	0. Not visited If yes, give reason use list of reasons

58 NGONJ Vistted Narayangonj town	60-61	0. Not visited If yes, give reason Use list of reasons
59 PATUA Visited Patuakhali town	63-64	0. Not visited If yes, give reason
60 MADARI Visited Madaripur town	66-67	0. Not visted If yes, give reason Use list of reasons
61 RAJBRI Visited Rajbari town	69-70	0. Not visited If yes, give reason Use list of reasons
62 GOPLGNJ Visited Gopalgonj town	72-73	0. Not visited if yes, give reason Use list of reasons
63 CHADPUR Visited Chandpur town	75-76	0. Not visited If yes, give reason Use list of reasons
64 JESSORE Visited Jessore town	78-79	0. Not visited If yes, give reason Use list of reasons
	Record-3	
65 OTHTWN Visited other towns	1-2	0. Not visited If yes, give name Use list of towns
66 ABROAD Visited foreign country	4-5	0. Not visited if yes, give reason Use list of reasons
67 RURLDIS Visited rural areas of other dist.	7-8	0. Not visited If yes, give reason Use list of reasons
68 RELTVE Whether have any relative in town	10	0. No 1. Yes

69 TWNREL1 Name of 1st town where relative live	12-13	(Use list of towns)
70 TWNREL2 Name of 2nd town with relative	15-16	(Use list of towns)
71 TWNREL3 Name of 3rd town with relatives	18-19	(Use list of towns)
72 TYPEREL Type of relations in towns	21	1. Parents 2. Son 3. Daughter/daughter in laws 4. Brothers/ Sisters 5. Inlaws 6. Cousins 7. Neighbour/ Friend 8. Nephews/ nieces 9. Uncles/ aunts
73 CONTACT Whether have contact with relatives in towns	23	0. No 1. Yes
74 NOVISIT If yes, number of visits in 5yrs	25-26	Actual number
75 DURSTAY Average duration of stay in days	28-29	Actual number
76 INCSORCS Number of sources of hh income	31	Actual number of sources
77 SOURCE1 First source of income	33-34	0. Nill/Rtd./Unempl. 1. Agri(owner cult.) 2. Tenant farming 3. Small trading 4. Business (large) 5. Salary earning 6. Agri labourer 7. Non-agri labour 8. Self-employment 9. Cottage industry 10. Fishing 11. Cultivation + lab 12. House servant 13. Private tution 14. Bovine/milch cow 15. Molla/Brahmin 16. Personal service

17. Chairman/member
18. Transport work
19. Pension
20. Help from others
21. Rent from shop or house

78 SOURCE2 Second source of income	36-37	(Same as above, 77)
79 SOURCE3 Third source of income	39-40	(Same as above, 77)
80 NOTENYR No. of sources of income 10yr ago	42	Actual number
81 STENYR1 1st source of income 10 yr ago	44-45	(Same as 77)
82 STENYR2 2nd source of income 10 yr ago	47-48	(Same as 77)
83 STENYR3 3rd source of income 10 yr ago	50-51	(Same as 77)
84 NGENAGO No. of income source one gen. ago	53	Actual number
85 SOGEN1 1st income source one gen. ago	55-56	(Same as 77)
86 SOGEN2 2nd income source one gen. ago	58-59	(Same as 77)
87 SOGEN3 3rd income source one gen. ago	61-62	(Same as 77)
88 CLTLAND Amount of agri land owned and cultivated	64-66	Actual amount of land (in decimal)
89 OTHLAND Amount of other (non agri) land	68-70	Actual amount of land in dec.
90 ABSLAND Amount of agri land owned but not cultivated	72-74	Actual amount of land in dec.
91 TOTLAND Total amount of land owned	76-79	Actual amount of land in dec.

Record-4

92 OLNDINC Annual income from land owned	1-6	Actual amount in Tk.
93 TENLAND Tenanted land under cultivation	8-10	Amount of land (dec)
94 TLNDINC Annual income from tenanted land	12-16	Actual amount in Tk.
95 INDUSTRY Whether own an industry	18	0. No 1. Yes
96 NEMPLOY No.of employed persons in industry	20-21	Actual number
97 NFISHPO Number of fish ponds owned	23	Actual number
98 NBOVINO Number of bovines owned & used	25	Actual number
99 NOMCOW Number of milch cows (own & used)	27	Actual amount
100 NOGOAT Number of goats owned and used	29	Actual amount
101 NOPOULT Number of poultry	31-32	Actual number
102 NRIKSHW Number of rickshaws owned & used	34	Actual number
103 OSHOP Whether owner of a shop	36	0. No 1. Yes
104 SHOPCAP Estimated capital in the shop	38-43	Amount in Taka
105 SHOPINC Annual income from shop	45-49	Amount in Taka
106 SALINC Annual income from salary	51-55	Amount in Taka
107 BISNINC Income from other business	57-61	Amount in Taka
108 BOVNUSE Number of bovines owned, not used	63	Actual number
109 COWNUSE Number of cows owned, not used	65	Actual number

110 GOTNUSE Number of goats owned, not used	67	Actual number
111 RIKNUSE Number of rickshaws/vans owned not used	69	Actual number
112 BUSNUSE Number of buses/trucks owned and used	71	Actual number
113 USEBOV Number of bovine used, not owned	73	Actual number
114 USEMCOW Number of milchcow used, not owned	75	Actual number
115 USEGOAT Number of goats used, not owned	77	Actual number
116 USERICK Number of rickshaws used, not owned	79	Actual number

Record-5

117 USEBUS Number of bus/trucks used, not owned	1	Actual number
118 ALINCOM Total income from all sources	3-8	Amount in Taka
119 INVEST Whether made any investment in last 10 years	10	0. No 1. Yes
120 AMINVST1 Amount invested last year	12-17	Amount in Taka
121 RSINVST1 Reasons for this investment	19-20	1. Agriculture 2. Building house 3. Buying land 4. Renting land 5. Shop/ business 6. To go/send abroad 7. Wedding/ marriage 8. Buying cattle 9. Buying rickshaw/ other transport 10. Education 11/12 .Others 13. Buying ag. equip.

14. Cottage industry
15. Savings in bank
16. Water pump machine for ag.
17. For job
18. Spent as dowry
19. Fishing net
20. Litigation
21. Renting tree
22. Industry

122 AMINVST5 Amount invested last 5 year	22-27	Actual amount in Tk.
123 RSINVST5 Reasons for this investment	29-30	(Use reasons in 145)
124 MINVST10 Amount invested last 10 years	32-37	Actual amount in Tk.
125 RSINVTEN Reasons for investment last 10yr	39-40	(Use reasons in 145)
126 MONYSO Sources of money invested (or consumed)	42	1. Own funds 2. Loan 3. Own + loan
127 OWNEARN Investment from own earnings	44-48	Amount in Taka
128 REMITT Investment from remittances	50-54	Amount in Taka
129 PARENT Investment from parents/ inlaws	56-60	Amount in Taka
130 OTOWNSO Other own sources (Selling asset)	62-66	Amount in Taka
131 LORELTV Loan from relatives	68-72	Amount in Taka
132 LONEIGH Loan from neighbour	74-78	Amount in Taka

Record-6

133 LOMLEND Loan from money lenders	1- 5	Amount in Taka
134 LOBANK Loan from commercial bank	7-12	Amount in Taka

135 LOEMPLO Loan from employer	14-18	Amount in Taka
136 LOCOOP Loan from cooperatives	20-24	Amount in Taka
137 LONGO Loan from NGOs	26-30	Amount in Taka
138 LOOTHSO Loan from other sources	32-36	Amount in Taka
139 BNKACCT Whether have any bank account	38	0. No 1. Yes
140 LOCBANK Location of bank	40	1. Own village 2. Nearest market 3. Upazila town 4. Faridpur 5. Other towns
141 EXPFOOD Annual expenditure on food	42-46	Actual amount in Tk.
142 EXPCLTH Annual expenditure on cloth	48-52	Amount in Taka
143 EXPHOS Annual expenditure on housing	54-58	Amount in Taka
144 EXPEDU Annual expenditure on education	60-64	Amount in Taka
145 EXPHEAL Annual expenditure on health	66-69	Amount in Taka
146 EXPTRAN Annual expenditure on Transport	71-74	Amount in Taka
147 EXPREC Annual expenditure on recreation	76-79	Amount in Taka

Record-7

148 EXPAN Annual expenditure on pan,cig etc	1-4	Amount in Taka
149 EXPOTH Other expenditure	6-9	Amount in Taka

150 TOTEXPN Total annual consumption expense	11-16	Amount in Taka
151 EXPLPUR Expenditure on land purchase	18-23	Amount in Taka
152 EXPLRNT Expenditure on land rent	25-29	Amount in Taka
153 EXPAGRI Expenditure on agriculture last yr	31-35	Amount in Taka
154 EXPINDL Exp. on industrial labour last yr	37-41	Amount in Taka
155 OTHPEXP Other productive exp. last year	43-47	Amount in Taka
156 MARCERE Marketing cereals	49	0. Neither bought nor sold 1. Bought only 2. Sold only 3. Bought and sold
157 MARKNAM Name of most visited market	51-52	(Use list of market)
158 FUEL Fuel bought/ sold	54-55	0. No If yes, name market Use list of market
159 GARMENT Garments bought/ sold	57-58	0. No If yes, name market Use list of market
160 AGRINPU Agricultural inputs bought	60-61	0. No If yes, name market Use list of market
161 BOOKS Shopping books and stationeries	63-64	0. No If yes,name market Use list of market
162 CATTLE Cattle/ goat bought and/or sold	66-67	0. No If yes, name market Use list of market

163 MATERIAL Building materials bought/ sold	69-70	0. No If yes, name market Use list of market
164 RADIO Radio bought / sold	72-73	0. No If yes, name market Use list of market
165 TV Television bought /sold	75-76	0. No If yes, name market Use list of market
166 COOKING Cooking utensils bought/ sold	78-79	0. No If yes, name market Use list of market
	Record-8	
167 MEDICIN Buying medicine	1-2	0. No If yes, name market Use list of market
168 MOTBIKE Buying motor bike/ bicycle	4-5	0. No If yes, name market Use list of market
169 VEGET Vegetable buying /sold	7	0. Neither bought nor sold 1. Bought 2. Sold 3. Bought and sold
170 NMARKVE Name of market for vegetables	9-10	(Use list of market)
171 PULSES Pulses bought /sold	12	0. Neither bought nor sold 1. bought 2. sold 3. bought and sold
172 NMARKPU Name of market for pulses	14-15	(Use list of market)
173 JUTE Jute bought/ sold	17	0. None 1. Bought 2. Sold 3. Bought and sold

174 NMARKJU Name of market for jute	19-20	(Use list of market)
175 CHILLI Chilli bought /sold	22	0. None 1. Bought 2. Sold 3. Bought and sold
176 NMARKCH Name of market for chilli	24-25	(Use list of market)
177 SUGARCA Selling sugar cane	27-28	0. No If yes, name market Use list of market
178 POTTERY Pottery bought and sold	30-31	0. No If yes, name market Use list of market
179 TREES Trees sold and bought	33	0. None 1. Bought 2. Sold 3. Bought and sold
180 NMARKTR Name of market for trees	35-36	Use list of market
181 HANDICR Handicrafts /cottage industry goods bought/sold	38	0. None 1. Bought 2. Sold
182 NMARKHA Name of market for cott. ind.	40-41	Use list of market
183 SURPLUS Whether the hh is food surplus	43	0. No 1. Yes
184 NOHOUS No.of housing units owned/ used	45	Actual number
185 HOTYPE1 House type (main house)	47	1. Semi pucca 2. Permanent 3. Semi permanent 4. Thatch

186 HOTYPE2 House type (2nd house)	49	1. Semi pucca 2. Permanent 3. Semi permanent 4. Thatch
187 HOTYPE3 House type (3rd house)	51	1. Semi pucca 2. Permanent 3. Semi permanent 4. Thatch
188 HOTYPE4 House type (4th house)	53	1. Semi pucca 2. Permanent 3. Semi permanent 4. Thatch
189 CLEAN Overall cleanliness	55	1. Clean 2. Less clean 3. Not clean
190 DRINKWTR Type of drinking water used	57	1. Tubewell 2. Pond 3. Canal/ rivers 4. Others
191 SODIWTR Source of drinking water	59	1. At home 2. Near the home 3. Far away, but in the village 4. Outside village
192 COOKWTR Type of water used for cooking	61	1. Tubewell 2. Pond 3. Canal/ river 4. Others
193 SOCKWTR Source of cooking water	63	1. At home 2. Near the home 3. Far away, but in the village 4. Outside village
194 BATHWTR Type of water used for bath/wash	65	1. Tubewell 2. Pond 3. Canal/ river 4. Others

195 SOBAWTR Source of bath and washing water	67	1. At home 2. Near the home 3. Far away, but in the village 4. Outside village
196 BUS Whether use bus station If use, mention mode of transport	69	0. Do not use 1. Walk 2. Take a transport 3. Use own transport 4. Himself is a driver of transport
197 FREQBUS Frequency of going to bus stn.	71	1. Every day 2. Several time a week 3. Several time a month 4. Once a week 5. Once a month 6. Once in three months 7. Less than once in three month 8. Occasional/ when needed
198 LSTBUS Last date of visiting bus stn.	73	1. Today/ yesterday 2. This week 3. Last week 4. This month 5. Last month 6. In three month 7. In six month 8. This year 9. Do not remember
199 HOSPIT Whether use hospital,if yes,mode	75	0. Do not use 1. Walk 2. Take a transport 3. Use own trans.
200 FREQHOS Frequency of going to hospital	77	(Same as 197)
201 LSTHOSP Last date of visiting hospital	79	(Same as 198)

Record-9

202 CLINIC Whether use private clinic if use mode of transport	1	0. Do not use 1. Walk 2. Take a transport 3. Use own trans.
203 FREQCLC Frequency of visiting clinic	3	(Same as 197)
204 LSTCLC last date of visiting clinic	5	(Same as 198)
205 POLICE Whether visit police station If yes, mode of transport	7	0. Do not visit 1. Walk 2. Take a transport 3. Use own trans.
206 FREQPOL Frequency of visiting police stn.	9	(Same as 197)
207 LSTPOL Last date of visiting police stn.	11	(Same as 198)
208 POSTOF Whether visit post office if yes, mode of transport	13	0. Do not visit 1. Walk 2. Take a transport 3. Use own trans.
209 FREQPOS Frequency of visiting post office	15	(Same as 197)
210 LSTPOST Last date of visiting post office	17	(Same as 198)
211 BANKING Whether use bank, if yes, mode	19	0. Do not use 1. Walk 2. Take a transport 3. Use own trans.
212 FREQBNK Frequency of visiting bank	21	(Same as 197)
213 LSTBNK Last date of visiting bank	23	(Same as 198)
214 MARKET Whether visit nearest market if yes, mode of transport	25	0. Do not visit 1. Walk 2. Take a transport 3. Use own trans.

215 FREQMRK Frequency of visiting market	27	(Same as 197)
216 LSTMRK Last date of visiting market	29	(Same as 198)
217 UPAZILA Whether visit upazila town if yes mode of transport	31	0. Do not visit 1. Walk 2. Take a transport 3. Use own trans.
218 FREQUZ Frequency of visiting upazila town	33	(Same as 197)
219 LSTUZ Last date of visiting upazila town	35	(Same as 198)
220 OTHCITY Whether visit other town if yes, mode of transport	37	0. Do not visit 1. Walk 2. Take a transport 3. Use own trans.
221 FREQCTY Frequency of visiting other town	39	(Same as 197)
222 LSTCTY Last date of visiting other town	41	(Smae as 198)
223 NEWS Whether read newspaper	43	1. Can not read 2. Do not read 3. Read newspaper
224 NEWSPLC Place where read newspaper	45	1. At home 2. Neighbour's home 3. Club 4. Office 5. Market place 6. Upazila town 7. Other places
225 RADIOS Whether use radio if yes, where	47	0. Do not use 1. At home 2. Neighbour's home 3. Club 4. Market place 5. Upazila town 6. Other places

226 TELEVIS Whether use television if yes, where	49	0. Do not use 1. At home 2. Neighbour's home 3. Club 4. Market place 5. Upazila town 6. Other places
227 CINEMA Whether use cinema if yes, where	51	0. Do not use 1. Market place 2. Upazila town 3. Other town 4. Video
228 DRAMA Whether gone to theatre if yes, where	53	0. Do not use 1. In the village 2. Market place 3. Upazila town 4. Other town 5. Other places
229 EXHIBIN Whether seen exhibition if yes, where seen	55	0. Did not see 1. In the market 2. Upazila town 3. Dist. town 4. Other town
230 GAMES Whether play/ watch games/sports if yes, where enjoyed	57	0 Do not play/watch 1. In the village 2. Market place 3. Upazila town 4. Dist. town 5. Other towns 6. TV
231 SICK Where go during ordinary sickness	59	1. Nowhere 2. Spritual people 3. Village doctor 4. Pharmacy shop 5. Doctor at market 6. Govt. doctor at Upazila town 7. Pvt. doct. at UZ 8. District town 9. Other town 0. Not applicable

232 LSTVST Last visit during ord. illness	61	1. This week 2. Last week 3. This month 4. Last month 5. In three months 6. In six Months 7. This year 8. Do not remember 9. Last year or before
233 SERILL Where go during serious illness	63	(Same as 231)
234 LSTILL Last visit during serious illness	65	(Same as 232)
235 BCONTRL Whether heard and support birth control	67	0. Not heard 1. Not support 2. Heard & support 3. Dont know
236 RESNSUP Reasons, if not support	69	1. No reason 2. Anti religious 3. Want more child 4. Want a baby boy 5. Facilities are not good 6. Complications 7. Others
237 PRACTIC If support & applicable whether use it	71	0. No 1. Yes
238 ADVICE If use, who gives advice	73	0. Do not take adv 1. Relatives 2. Friends/neighbour 3. FP Worker 4. Doctor 5. Mass media 6. Others
239 ADVPLC The place where get advice	75	1. At home 2. In the village 3. Market place 4. Hospital 5. Upazila town 6. Other town 7. Mass media 8. Others

240 FFW Whether took par in Food for Works	77	0. No 1. Yes
241 CANAL Whether took part in canal dig.	79	0. No 1. Yes

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242 MASSLIT Mass literacy programme	1	0. No 1. Yes
243 COOPTV Participation in cooperatives	3	0. No 1. Yes
244 OTHEMP Participation in other employment programme	5	0. No 1. Yes
245 NGOS Participation in NGO prog.	7	0. No 1. Yes
246 GOVTLON Participation in govt. loan prog.	9	0. No 1.Yes
247 NGOLON Participation in NGO loan prog.	11	0. No 1. Yes
248 REASONM2 Reason why not working, male2	13	(Same as var. 35)
249 REASONM3 Reason why not working, male3	15	(Same as var. 35)
250 REASONF2 Reason why not working, female2	17	(Same as var. 36)
251 REASONF3 Reason why not working, female3	19	(Same as var. 36)
252 RELIGION Type of religious affinity	21	1. Muslim 2. Hindu 3. Others

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