

Designing Pro-Poor Service Delivery Strategy at the Grass-roots Level: A Case Study

Syed Shamsul Alam*

S M Zobayer Enamul Karim**

Abstract: *The present study has been initiated as a first phase on the Savar and Dhamrai Upazila as laboratory area for developing an Upazila profile on poverty alleviation. The aim of the present study is an attempt to design pro-poor service delivery strategy on the basis of local natural resources, population and family planning, level of poverty and inequality as well as education at the grass-root level. It also attempts to examine and identify the causes of poverty situation and to determine the underlying dimensions of poverty on the study areas to understand its remedies and formulate appropriate strategies for poverty reduction at the grass-root level and recommendations as policy options for the government.*

Both Upazilas have got the same characteristics except density of population. There is a significant positive correlation between other information of the study area. Ratio of land use pattern is considerably consistent in comparison with various sectors in the study areas. There is a wide difference between the ratio of educational institutions, forestland use and homestead. Comparison of other indicators such as sources of drinking water and use of surface water dependency ratio does not have any significant variation between the villagers.

Distribution of population by different age groups provides a strong positive correlation between two Upazilas. Similar trend is also observed in respect to other demographic aspects such as average size of the family, dependency ratio and birth and death rate except density of population. Other variables indicate that household size, dependency ratio and sex ratio are important factors in explaining differentials in incidence of poverty. The poor households tend to have larger family size, higher dependency burden and higher proportion of female members than non-poor counterparts.

The education profile in the study areas also indicates that the well-to-do sections of people mainly enjoyed the facilities of education available.

* Director, Bangladesh Public Administration Training Centre, BPATC, Savar, Dhaka.

** Deputy Director, Bangladesh Public Administration Training Centre, BPATC, Savar, Dhaka.

This situation has changed to some extent with the introduction of stipend system for the girl students from the primary to secondary level. Collateral system against credit prevents scheduled banks from responding to the need of poor people except Grameen Bank and other similar NGOs in a very limited scale. Thus an appropriate step should be taken from Government for promotion of rural development in general and to provide modern technology to small and marginal farmers in particular. It emerged from the various information of the present study that "Trickle Down" policy of development provided a mixed picture in the study areas. Although there has been some positive impact on agricultural productivity but the benefit accrued from development programmes have by - passed the largest groups i.e. landless rural poor.

Moreover, a target oriented programme to promote local level natural resources through formal and non-formal education and awareness campaign could be implemented. Special programmes for development of natural resources like social forest, homestead forest, roads and highway side etc. could be implemented under various institutional managements with input supports like supplying of different types of plants and extension support services for income generation. Population and family planning component need to be an integral part of every programme and development project in order to reduce the population growth and minimize the pressure on limited resources. The low rate of population growth may be achieved through wide spread literacy, family planning campaign expansion primary health care and strong birth planning policy.

To alleviate poverty in the study areas, it is necessary to allocate more government resources in favour of agro-based and modern technological programme mainly within disadvantaged group. Moreover, NGOs should extend their target-oriented activities for hard-core poor and landless people as well as marginal farmers to provide credit facilities without collateral and other means of fund to generate income. Human resource development and alleviation of poverty, specific target oriented programme including formal and informal training could also be given for asset forming, self-employment opportunities like fisheries, livestock and small business under various institutional support.

An appropriate land use policy in the study area is important for overall development as well as for attaining the goal of higher cropping intensity and higher productivity. These recommendations could be implemented

by adopting three major interconnected strategies such as (a) Creating Opportunities, (b) Empowering the Local Level Poor and (c) Increasing Security. Designing appropriate pro-poor service delivery strategy cannot be made by examining a few issues of two Upazilas in single study but it paves the initial step to start the process of poverty alleviation and local level development. Finally the elimination of poverty in the study area has to be based on increased production in various sectors and thereby increase labour productivity in different economic activities.

1.0 Introduction

Poverty reduction is the greatest single challenge of Bangladesh. The country is trapped in a kind of 'vicious circle' in which one problem leads to another and the new problem makes the first problem worse. It has branded our country not only as one of the poor countries in the world but also termed as bottomless basket to the donors. Historically, poverty has mainly been concentrated in rural areas of Bangladesh but in the midst of a massive urbanization, poverty is becoming an increasingly urban phenomena, where bulk of absolute poor are living in both areas in substandard housing. Moreover, rate of infants mortality are three times higher and rate of tuberculosis is nine times higher than the upper urban residents living in the same city¹.

The country has made notable progress in income-poverty reduction since Independence. The income-poverty trends since the early nineties based on the unit-record data of the Household Income and Expenditure Survey (HIES) show the following pattern. Between 1991/1992 and 2000, the incidence of national poverty declined from 58.8 to 49.8 percent, indicating a modest reduction rate of 1 percentage point per year. The declining trend remains valid for other poverty measures as well. The results further show that progress on reducing the head-count index of poverty was better in urban areas. However, rural areas displayed better progress in reducing the depth and severity of poverty, as captured by trends in poverty gap and squared poverty gap, respectively².

During the period between 1991-92 and 2000 the level of conjunction expenditure inequality increase from 30.7 to 36.8 in urban areas, and

¹ United Nations Population Fund. The state of world poverty 1999, New York 2002, p.16.

² Government of Bangladesh, Bangladesh : A National Strategy for Economic Growth, Poverty Reduction and Social Development, ERD, Ministry of Finance, March 2003. p.7.

from 24.3 to 27.1 in rural areas. The sources of rising inequality are linked with the uneven spread of economic and social opportunities, unequal distribution of assets especially in respect of human capital and financial capital, growing disparity between urban and rural areas as well as between developed and underdeveloped areas³ According to the Human Development Index (HDI) compiled by UNDP in 2004 for the year 2001, out of 175 countries Bangladesh ranks 141. It gives a value/score of 0.365 for Bangladesh, while the scores of some of our neighboring countries are 0.698 for Sri Lanka, 0.442 for Pakistan, 0.451 for Myanmar, 0.332 for Nepal and 0.307 for Bhutan.

Further, UNDP in its Human Development Report in 2004 estimates that 51.00 percent of the people of Bangladesh are income poor (headcount index), while 76.9 percent of the people are poor. On the basis of this report 52.85 percent were without access to health service, 63.35 percent were without sanitation and 26 percent of children were not attending primary school. It also reveals that life expectancy at birth was 39.6 years in 1960 and 60.40 years in 1999, while infant mortality rate per thousand live births was 153 in 1975 and 66.00 in 2000, adult literacy rate was 24 percent in 1970 and 37 percent in 1999, gross enrollment ratio for all (6-23) was 30 percent in 1980 and 46 percent in 1999.

Over the years, there has been remarkable improvement in some of these social indicators. First, Bangladesh has achieved impressive success in the area of population control. The population growth rate has come down from 2.9 percent per annum in 1975 to 1.5 percent in late nineties. Second, the country has achieved a desirable objective of self-sufficiency in rice production, third, it has achieved considerable success in mainstreaming the women in to the development process as well as progress towards a viable democratic transition.

In spite of these declining trend in income-poverty during first half of the nineties, the comparison picture of this information shows that the population of landless and the functionally landless in extreme poverty in the rural areas grew several time as fast as the natural growth of rural population. Moreover, the measure of progress recorded in income measure of poverty has not been equally matched by concomitant improvement in several crucial dimensions of poverty. Finally, after every statistical adjustment, the challenge of poverty alleviation in Bangladesh remains a momentum one with nearly 50 percent of the rural

³ Ibid.

population living in poverty of which approximately half are in extreme poverty level.⁴

2.0 Importance of the Study

The new century opened with an unprecedented declaration of solidarity and determination to rid the world of poverty. In 2000 the UN Millennium Declaration, adopted at the largest-ever gathering heads of states committed to eradicate poverty, promote dignity and equality and achieve peace, democracy and environmental sustainability. World leaders including Bangladesh promised to work together to meet concrete targets for advancing development and reducing poverty by 2015 or earlier.⁵

Following this commitment Government of Bangladesh formulated a national strategy for economic growth, poverty reduction and social development plan.⁶ It embraces a comprehensive approach promised on a right-based framework, that highlights the need to progressive realization of rights in the shortest possible time. For this, poverty reduction and accelerating the pace of social development have been made the major strategic goals.

The strategy envisages that by the year 2015, Bangladesh would achieve the targets⁷. Remove the 'ugly faces' of poverty by eradicating hunger, chronic food-insecurity and extreme destitution; reduce the member of people living below the poverty line by 50 percent; attain universal primary education for all girls and boys of primary school age; eliminate gender disparity and secondary education and reduce infant and under five mortality rates by 65 percent and eliminate gender disparity and child mortality;

As a formal field of inquiry, design and develop an Upazila Development Profile for poverty alleviation at the grass-root level through action research is quite new and the literature on it is very scanty in Bangladesh. Bangladesh Public Administration Training Centre (BPATC) was quite concerned about the gap and is interested to undertake a longitudinal

⁴ Most of the dominants including World Bank Clearly indicate that poverty scenario in real-sense has not substantially improved.

⁵ UNDP, Human Development Report 2003, p.1.

⁶ Ministry of Finance, Bangladesh: A National Strategy for Economic Growth Poverty Reduction Development , 2005 Government of Bangladesh , p. viii.

⁷ Ibid.

study to prepare an Upazila Development Profile for poverty alleviation to evolve guidelines and appropriate strategies. Given the above scenario, micro-research at the Upazila Level would not only help to formulate an appropriate development strategies and guidelines but also provide policy options for the Government.

The present longitudinal study has been initiated as a first phase on the Savar and Dhamrai Upazila as a laboratory area for developing an upazila profile on poverty alleviation. Moreover, findings of the study would be used as concerned public representatives for properly managing and administering at the Upazila, Union and village level.

3.0 Objectives of the Study

On the basis of the above background the present study is an attempt to delineate the poverty alleviation within the ambit of social development at the Upazila Levels in longitudinal perspectives. The aim of the present study is an attempt to design pro-poor service delivery strategy on the basis of general information on the study areas, local natural resources, population and family planning, level of poverty and inequality and education at the grass-root level in order to provide a reference document to the Upazila administration and training input for the members of Bangladesh Civil Service.

More specifically the objectives of the present study are as follows:

- (i) to examine and identify the causes of poverty situation of Bangladesh;
- (ii) to determine the underlying dimensions of poverty on the study areas to understand its remedies and
- (iii) to formulate appropriate strategies for poverty reduction at the grass-root level and recommendations as policy options for the government.

4.0 Methodology

The present study has been mainly based on collecting various type of interrelated information available in the study areas. In collecting this information, the authors of the present study therefore adopted following methods. Researchers along with data collectors initially made several field visits of two Upazilas to observe and to select the location of unions.

This was followed by additional visits to have the opinions of UNO, and Chairman of selected Union Parishads. Besides, secondary information has been collected from various published documents and records available at BPATC Library and Upazila Library.

4.2 Plan of the Paper

In the first section, introduction, objectives and scope methodology and limitations of the study have been presented.. Section two highlights analysis of data which begins with description of basic information of two Upazilas and respondents opinion regarding their problems and suggestions. Section three proposed some recommendations, which have been discussed, followed by conclusions.

5.0 Analysis of Data

An attempt has been made in this section to briefly discuss the socio-economic situation on the basis of the framework mentioned in the previous chapter. As the causes of poverty are however much more complex and no single factor is sufficient to understand the dynamics of socio-economic process of poverty at the grass-root level.

6.0 Savar Upazila

6.1 Background: Savar Upazila is the second biggest Thana of Dhaka district in respect of area and population. Savar Thana was established in 1912 and it was declared as an Upazila in 1983. It occupies an area of 280.13 sq. km. including 5.05 sq.km. river and 0.28 sq.km. forest area. The Upazila is located between 23° .44' and 24° .02' north latitudes and between 90° 11' and 90° 22' east longitudes. It is bounded to the north by Kaliakoir and Gazipur Sadar Upazila, on the east by Mirpur, Mohammadpur, Pallabi and Uttara, on the south by Keraniganj and on the west by Dhamrai Upazila of Dhaka and Singair Upazila of Manikganj district.

6.2 Demographic characteristics: The Thana has a population of 378,034 of which 206,669 are males and 171,365 are females. The sex ratio of the Thana is 121 males per 100 females as against 113 males per 100 females in 1981. The literacy rate is 37.8% for both sexes 7 years and over, 44.8% for male and 29.1% for female. In this Thana, the literacy is the highest i.e. 63.1% in Ward no. 02 Union and the lowest i.e. 20.3% in Bhakurta Union. The child-woman ratio (Children 0-4/ Women 15-49)

per thousand for the Thana area is 585. School attendance at the age group 5 - 24 for male is 42.4% and for female is 36.7%. This shows increases over the 1981 figures of 25.0% and 14.4% respectively.

7.0 Dhamrai Upazila

7.1 Background: Dhamrai is the largest Thana of Dhaka zila in respect of area and it was established in 1914 and it turned into an Upazila in 1985. Nothing is definitely known about the origin of the Thana name. It is learnt that in the past the area was named Dhamrai after the name of an influential man Dhama Khoje and his wife Rai Goalini.

7.2 Area and Location: The Thana occupies an area of 307.40 sq. km. including 5.98 sq. km. river area. It is located between 23° 49' and 24° 03' north latitudes and between 90° 01' and 90° 15' east longitudes. The thana is bounded on the north by Mirzapur thana of Tangail zila and Kaliakair thana of Gazipur zila, on the east by Savar thana, on the south by Singair thana of Manikganj zila and on the west by Saturia thana of Manikganj zila. The main rivers are Bangshi, Dhaleshari and Gazikhali. The Thana consists of 16 Unions, 307 Mauzas and 398 villages. The average population of Union, Mauza and village are 19,549, 1,019 and 786 respectively.

7.3 Demographic Characteristics: The Thana has a population of 312,777 of which 157,553 are males and 155,224 are females. The sex ratio of the thana is 102 males per 100 females as against the same number of males per 100 females in 1981. The decadal population growth rate is 17.77% and annual compounded growth rate is 1.65%.

The literacy (7 years and over) is 29.5% for both sexes, 37.0% for male and 21.9% for female. In urban area, it is 59.3% for both sexes, 65.6% for male and 52.1% for female which are as higher compared to the corresponding rates in rural area of 27.2% for both sexes, 34.6% for male and 19.7% for female. In the thana, the literacy is highest i.e. 52.0% in Dhamrai union and the lowest i.e. 17.8% in Rawail union. The child-woman ratio (children 0-4/women 15-49) per thousand for the Thana, rural and urban areas is 584, 586, and 554 respectively. School attendance at the age group 5-24 for male is 43.9% and for female is 32.0%. This shows increases over the 1981 figures of 23.9% and 12.5% respectively.

8.0 Comparative Scenario of Study Area

Table-1 reveals the comparative scenario of study area on general information of the sampled two upazila at a glance. Savar is the biggest upazila in terms of population having 5.80 lakhs inhabitants of which 52.51% percent are male and the rest (47.49%) are female followed by 50.27% and 49.73% male and female in Dhamrai Upazila comprising 3,47,520 population.

Table-1 Basic Information about Sampled Upazilas

Basic Information	Upazila	
	Savar	Dhamrai
Total Area (in Sq.Km)	282.45	307.40
Population:	5,80,516	3,47,520
Male	304812(52.51%)	174700(50.27%)
Female	275704(47.49%)	172820(49.73%)
(Census-2001)		
Density of Population (Per Sq.Km)	2055	1131
Average family size	5.40	5.12
Number of Union	12	16
Literacy rate (in %)	62.00	62.5%
Distance from district HQ(in Km)	22	36
No. Mouza	274	308
Number of village	376	408
Cultivable land(in hector)	22630	25300
Single crop land (in hector)	3676	2510
Double crop land (in hector)	17810	13895
Triple crop land (in hector)	12600	8895
Number of agri block	57	48
Govt. Primary School	99	139
NGOs	82	19
Bank	25	13
Deep Tubewell	172	118
Shallow Tubewell	503	3850
Power Pump	491	46

Source : Field Survey

9.0 Local Natural Resources

Distribution of land use by upazilas is shown in Table-2 that 55.21% of the total land is cultivable at Dhamrai Upazila, whereas for Savar Upazila this figure is 48.80% followed by homestead land 16.90% and 15.08% for Dhamrai and Savar respectively. While road occupies 9.23 percent and 10.19 percent which is third largest land use in both Upazila. Amongst other canal and river share 7.19 percent and 7.16 as well as 5.28 and 6.46 respectively.

Table-2 : Distribution and Use of Land by Upazila

Pattern of Land Use	Area in Acre %	
	Dhamrai(8 Union)	Savar (6 Union)
Cultivable	55.21	48.80
Uncultivated/Fallow	2.87	2.89
Forest	0.08	0.20
Low-lying	1.83	1.90
Industries	-	0.87
Homestead	16.90	15.08
Road	9.23	10.19
Canal/Waterway	7.19	7.16
Education/Institution	1.08	5.71
River	5.28	6.46
Other	0.32	0.74
Total	100.00	100.00

Source : Field Survey

The Table-2 also shows that land use for other items are very significant in the study area but the trend of land use pattern has got similar characteristics of both Upazilas. While, Table-3 shows that the study areas unfortunately do not have any natural forest under the Department of Forest although these areas commonly known to the local people as a forest area. 100 percent forest area in both the Upazilas remain under homestead forest.

Table-3 : Land Available for Forestry by Upazila

Type	Area in Acre(%)	
	Dhamrai	Savar
Natural Forest	-	-
Homestead Forest	100.00	100.00
Forest under department of Forest	-	-
Total	100.00	100.00

Source : Field Survey

The Table-4 clearly indicates that river, canal, pond and bil are the sources of surface water in both the upazila. For Savar and Dhamrai Upazila 47.27% & 41.12% accounts for surface water from river respectively followed by 21.31% and 22.80% from canal. For Dhamrai Upazila 22.31% surface water sourced from pond. Whereas, this figure is 18.60% for Savar upazila. It is noticed that both in Dhamrai and Savar Upazila, the surface water is used for bathing, washing, cultivation, communication and pisciculture.

Table-4 : Sources and Use of Surface Water by Upazila

Sources of water	Area Coverage in Acre(%)		Nature of Use of Water	
	Dhamrai	Savar	Dhamrai	Savar
Pond	22.31	18.60	Bathing, Washing and Pisciculture	Bathing, Washing and Pisciculture
River	41.12	47.27	Bathe, Wash & Communication	Bathe, Wash & Communication
Canal	22.80	21.31	Communication	Communication
Bil	13.77	12.82	Cultivation & Pisciculture	Cultivation & Pisciculture
Total	100.00	100.00		

Source : Field Survey

The survey revealed that tube-wells are the prime sources of drinking water for the sampled area. Table-5 shows that most of the tube-wells (95.00%) are operating properly followed by pond and kua. The remarkable finding is that people still drink water of pond, which may not be hygienic.

Table-5 : Sources of Drinking Water by Upazila

Sources	Dhamrai		Savar	
	Existing No.	Actually used for	Existing No.	Actually used for
Tubewell	12520	11977(95.67)	9630	9120(94.70)
Indra	14	00(0.00)	16	00(0.00)
Kua	150	45(30.00)	128	35(27.34)
Pond	552	434(78.62)	320	240(75.00)

N.B. Figures in the parenthesis indicate percentage of the Utilization of existing sources.

10.0 Population and Family Planning

In respect of age distribution, it is found that for Dhamrai upazila male consists of 50.71% of the total population followed by 49.29% female. It is evident from Table-6 that 51.27% of the total population is male. The study revealed that highest percentage of the population, (43.53% in Dhamrai & 43.87% in Savar) belonged to the age between 18-59 years followed by in between 5-17 years. The composition of population for both the sample Upazila noticed to be almost same.

Table-6 : Distribution of Population by Age

Age (in year)	Dhamrai (8 Union)			Savar (6 Union)		
	Women	Men	Total	Women	Men	Total
0-4	11975 (6.64)	12350 (6.85)	24325 (13.49)	9118 (6.65)	9350 (6.82)	18468 (13.47)
5-9	13255 (7.35)	13850 (7.68)	27150 (15.03)	9748 (7.11)	10280 (7.49)	20028 (14.00)
10-14	12220 (6.78)	12490 (6.93)	24710 (13.71)	9082 (6.62)	9646 (7.03)	18728 (13.65)
15-17	6650 (3.69)	6875 (3.81)	13525 (7.50)	5190 (3.78)	5840 (4.25)	11030 (8.03)
18-34	22675 (12.58)	23225 (12.88)	45900 (25.46)	17204 (12.54)	17930 (13.07)	35134 (25.61)
35-59	16125 (8.95)	16452 (9.12)	32577 (18.07)	12328 (8.98)	12735 (9.28)	25063 (18.26)
60+	5964 (3.30)	6120 (3.39)	12080 (6.69)	4230 (3.08)	4455 (3.24)	8685 (6.32)
Total	88860 (49.29)	91362 (50.71)	180222 (100.00)	66900 (48.73)	70236 (51.27)	137136 (100.00)

N.B. Figures in the parenthesis indicate percentage of the total population.

Table-7 depicts that density of population for per square km Dhamrai & Savar is 1131 & 2055 respectively. It is shown that average size of the household for Savar & Dhamrai is 5.10 & 5.06 respectively and dependency ratio is quite close in both the sample areas.

Table-7 : Density of Population and Dependency Ratio of Population

(Per Sq.Km.)

Features	Dhamrai	Savar
Density of Population	1131	2055
Average size of the family	5.06	5.10
Birth Rate	2.01	1.90
Death Rate	0.39	0.45
Dependency ratio	1:4.67	1:4.75

Source : Field Survey

Table-8 shows the distribution of population by occupation of study area, it may be observed that day labour was dominated (more than 37%) as percentage of total population for both the sampled Upazila followed by agricultural labour and business. Details may be shown in Table-8.

Table-8 : Distribution of Population by Occupation

Occupation	Dhamrai(%)	Savar(%)
Agriculture	27.67	26.55
Service	5.46	4.94
Business	20.00	22.47
Day Labour	37.33	38.22
Housework	4.05	4.60
Others	5.49	3.60
Total	100.00	100.00

Source : Field Survey

The researchers tried to know the migrational variety of the sampled areas. It is noticed that 57.46% of the migrated people of Dhamrai upazila are staying inside the country (not in the locality) and the rest 42.54% are residing outside the country (overseas). And for Savar upazila this figure was 59.94% and 40.06% respectively (Table-9).

Table-9 : Statement of Population by Migration

Description	Dhamrai	Savar
No. of people staying outside the country(Overseas)	42.54	40.06
No. of people staying inside the country (not in the locality)	57.46	59.94
Total	100.00	100.00

Source : Field Survey

Table-10 : Statement about Family Planning Methods

Item	Dhamrai	Savar
Eligible couple	19245	14638
Persons practicing the method in %	63.35	65.56
About the method		
Pill	49.47	50.63
Condom	13.63	14.43
Coper-T	8.86	8.96
Injection	15.36	15.81
Ligation	10.78	8.43
Vasectomy	01.89	1.71
Total:	100.00	100.00

Source : Field Survey

Table-10 shows that 63.35% percent of eligible couple of Dhamrai is practicing family planning methods and for Savar upzila the corresponding figure was 65.56 percent. Among the different method, pill taking by women was leading followed by injection. It is evident that contraceptive methods are being practiced mostly by female.

It is noticed from the Table-11 that for Savar, male & female voters accounts for 51.97% and 48.03% respectively, whereas for Dhamari it was 51.47% & 48.53%.

Table-11 : Distribution of Voter by Sex

Category	Dhamrai	Savar
Male	51.47	51.97
Female	48.53	48.03
Total	100.00	100.00

Source : Field Survey

The Table-12 illustrates that family planning department, agriculture department, Ansar and Village Defence Party (VDP), Union Parishad is taking part for expanding family planning activities in both the upazila, NGOs also rendered services to the people in this connection. It was known that the mentioned organizations render counseling and expansion of education and thus aware the people about the family planning programmes.

Table-12 : Description about the Organizations Related to Family Planning Activities

Organization	Dhamrai		Savar	
	Type of organization		Type of organization	
	Government	Others	Government	Others
Family Planning Department	†	-	†	-
School	†	-	†	-
Agriculture Department	†	-	†	-
Local Parishad (UP)	†	-	†	-
Ansar & VDP	†	-	†	-
NGOs		†		†

Source : Field Survey

It was found from the Table-13 that both Dhamrai and Savar the trend of literacy rate amongst the male and female by their classification are in the same direction. In percentage of unemployment, begging, disabling and disease affected, male are leading than female. Unemployed persons share more illiteracy in terms of education. Among the landless, female held more weightage (52%) in Dhamrai Upazila, which is almost reverse in case of Savar Upazila.

Table-13 : Distribution of Population by their Classification and Literacy Level

Class	Dhamrai					Savar				
	Sex		Education		Total	Sex		Education		Total
	Female	Male	Literate	Illiterate		Female	Male	Literate	Illiterate	
Unemployed	43.02	56.98	53.29	46.71	100.00	44.18	55.82	51.90	48.10	100.00
Landless	52.00	48.00	48.88	51.12	100.00	48.00	52.00	48.35	51.65	100.00
Begger	33.1	66.90	38.62	61.38	100.00	29.50	70.50	38.00	62.00	100.00
Sex worker	-	-	-	-	-	-	-	-	-	-
Disable	47.06	52.94	51.17	48.83	100.00	47.80	52.20	50.45	49.55	100.00
Disease affected	46.94	53.06	52.91	47.09	100.00	47.00	53.00	51.60	48.40	100.00
VGD Card holder	100.00	00.00	24.17	75.83	100.00	100.00	00.00	28.00	62.00	100.00

Source : Field Survey

The Table-14 demonstrates that 9.55% of the educated women in the study area of Savar are being in services followed by 7.96% in Dhamrai. The magnitude of child marriage is higher (12.70%) in Dhamrai, which

accounted for 11.55% in Savar. It is noticed that divorce rate in Savar upazila is higher (5.60%) than that of Dhamrai (4.88) Upazila.

11.0 Income Distribution

Table-14 : Information about Women in Service, Child Marriage & Related Issues

Item	Dhamrai	Savar
No. of Women in Service	07.96	9.55
No. of Child Marriage as % to total marriage	12.70	11.55
Divorce due to dowry	4.88	5.60

Source : Field Survey

Table-15 : Distribution of Household by Income

Income (in Tk.)	Dhamrai	Savar
	Percentage of Household	Percentage of Household
<750	3.13	3.16
750-999	4.81	4.54
1000-1249	7.33	7.58
1250-1499	16.32	16.86
1500-1999	8.89	8.85
2000-2499	4.24	4.36
2500-2999	11.57	11.67
3000-3999	10.16	09.79
4000-4999	8.11	08.43
5000-5999	7.66	7.35
6000-6999	6.01	5.82
7000-7999	4.20	4.23
8000-8999	3.31	3.20
9000-9999	1.50	1.39
12500-14999	0.33	1.60
10000-12499	1.76	0.30
15000-17499	0.42	0.44
17000-19999	0.24	0.22
2000+	0.19	0.17
Total Household	100.00	100.00

Source : Field Survey

The comparative Table-15 clearly shows that the distribution of household by income is concentrated in between Tk. 1250-1499 where Dhamrai Upazila has got 16.32 percent and Savar Upazila has got 16.86 percent respectively. The table also indicates that second highest group of distribution of household by income is concentrated in between Tk. 2500-2999 where 11.57 percent in Dhamrai Upazila and 11.67 percent in Savar Upazila. While the third highest group is concentrated in between Tk. 3000-3999 where 10.16 percent in Dhamrai 09.79 percent in Savar Upazila.

The above table also indicates that more than 80 percent household income distribution range in between Tk. 750 to 5999, while only 20 percent of household income could be classified into higher income group. It is clear from the Table-15 that the trend of distribution of household by income of Savar and Dhamrai Upazila is similar as they have almost equal opportunities of employment and business facilities. Location of Dhaka city and surrounding industrial estate as well as various types of organizations have given these facilities to both the Upazila.

12.0 Poverty and Employment

Household members were questioned about their standard of living in terms of poverty and their employment, including further information on poverty level and the member of people living below poverty line and how many of them are holding valuable group feeding card (VGD). The overall picture emerges from the table below that less than half of total population of Dhamrai and Savar are living below poverty line.

Table-16 : Information about Poverty & Employment

Item	Dhamrai	Savar
People live below poverty line(in %)	40.5%	39.60%
People do not have required food	09.00%	8.5%
People have work/employment	65.00%	67.5%

Source : Field Survey

Table-16 illustrates that 40.5 percent population of Dhamrai and 39.60 percent of Savar Upazila are living below poverty line. While, 65 percent population of Dhamrai and 67.5 percent of Savar Upazila have salaried work and self employed work respectively. Only 09.00% percent people are above poverty level and they do depend on either any employment or business. In fact their available resource do not encourage them to have employment and assistance from government.

13.0 Education in the Study Area

Education is essential for acquiring required knowledge, skill and attitudes for raising awareness of masses about the use of modern technology and information. It plays a vital role in enabling the individuals to have access to economic resources for the development. There is no single instance that illiterate society has been able to develop meaningfully and sustain their progress.

This section begins with the analysis of the educational scenario of two Upazilas covering primary, secondary and tertiary level as well as the different types of professional education such as general, Technical and Madrasha. The Primary Education spread over five years schooling and the secondary education is of seven years duration. It includes three years for junior secondary, two years for secondary and two years for higher secondary courses. The tertiary education is offered in Colleges and Universities.

There are three major types of educational institutes such as (i) Government, (ii) Non-Government and (iii) Private in Savar and Dhamrai Upazila. These educational institutes are again classified into three categories commonly known as Boys, Girls and Co-Education etc. In Dhamrai Upazila there are 54 Government Primary School (general category), 2 Madrasha with Co-Education facilities and only 1 Government Girl's High School (general category), While in case of Non-Government, there are 11 Co-Education Primary School, 13 Co-Education Primary level Madrasha followed by 4 Junior High School with Co-Education facilities 2 Technical Junior High School and 5 Junior High Madrasha with Co-Education facilities. There are also 9 High School (general category), 2 Technical High School and 6 High Madrasha with Co-Education facilities. In tertiary level Dhamrai Upazila has got only two Colleges (general category) and 2 Madrasha with Co-Education facilities. It has 11 Primary Boy's School and 1 Primary level Boy's and 1 Primary level Girl's Madrasha.

In Savar Upazila, there are 80 Government Primary level School with Co-Education facilities having no Madrasha and Girl's School. While, there are 19 Non-Government controlled Primary level School (general category), 12 Madrasha followed by 6 Junior Level High School (general category) and 4 Junior level High Madrasha with Co-Education facilities in Savar. There are also 32 High School (general category) and 5 High Madrasha with Co-Education facilities.

In tertiary level Savar Upazila has got 6 colleges (general category) and 2 Madrasha with Co-Education facilities. The table also indicates Savar Upazila has got 3 Private controlled Primary level Boy's School, 3 Primary level Girl's School and 2 Junior High School for Girls as well as 2 Junior High School with Co-Education facilities. Cross classification of the above information by educational level controlled by NGO's in Table-16 shows a strong and even relation between Dhamrai and Savar Upazila particularly in Co-Education in different level.

Finally, this section reflects standard of living of two Upazilas on the basis of distribution of households by income in general and various aspects of education in particular.

14.0 Level of Education by Unemployed and Landless

Table-17 highlights the level of education by unemployed and landless male and female of Dhamrai and Savar Upazila. 40.30 percent of male and 44.75 percent of female having primary education are unemployed in Dhamrai Upazila. While, 41.4 percent of male and 43.95 percent of female having primary level education are unemployed in Savar Upazila.

Table-17 : Level of Education by Unemployed and Landless of Male & Female

Level of Education	Dhamrai				Savar			
	Unemployed		Landless		Unemployed		Landless	
	Male	Female	Male	Female	Male	Female	Male	Female
Illiterate	21.05	25.04	26.41	31.25	22.54	26.10	27.05	32.10
Can Sign only	17.91	17.58	43.39	32.0	17.3	16.90	40.60	31.40
Primary	40.30	44.75	14.15	20.0	41.4	43.95	16.90	19.98
Junior-high	11.64	4.63	9.06	10.5	10.9	5.25	8.85	09.95
SSC	4.93	4.26	3.77	3.75	4.3	3.98	3.50	3.55
HSC	3.94	3.72	2.83	2.5	3.18	3.65	2.82	2.97
Bachelor/Masters	0.36	0.02	0.38	0.00	0.28	0.17	0.28	0.05
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Source : Field Survey

Above Table indicates that 43.39 percent male and 32 percent of female are landless in Dhamrai Upazila who can sign only and 40.60 percent of male and 31.40 percent female are landless in Savar Upazila who can sign only. Whereas 21.05 percent of male and 25.04 percent illiterate male illiterate of female are unemployed in Dhamrai Upazila. While 24.41 percent of illiterate male and 31.25 percent illiterate of female in Dhamrai Upazila are landless. On the other hand 20.54 percent of illiterate male and 26.10 percent illiterate female are unemployed Savar Upazila. Where as 27.05 percent illiterate male and 32.10 percent of illiterate female are landless in Savar Upazila.

Comparative picture of level of education of Dhamrai and Savar Upazila provides striking scenario among the SSC, HSC and Bachelor/Masters degree holders are less unemployed and landless in both Upazila. Table also indicates educated persons are less unemployed and illiterate persons are unemployed in greater number.

15.0 Literacy rate of Study area

The table indicates that average literacy rate of Dhamrai and Savar Upazila is higher than national average at the age of 7 and above. In also indicates average literacy rate of Dhamrai Upazila in higher than Savar Upazila.

Table-18 : Average Literacy Rate (Can sign only) of the Study Area

Age	Dhamrai		Savar	
	Male	Female	Male	Female
7+	73.0%	67.50%	71.4%	64.8%
15+	58.25%	52.75%	56.75%	53.70%

Source : Field Survey

The above Table shows that 73 percent of 7 years old and above male and 67.50 percent of 7 years old and above female are educated in Dhamrai Upazila. Whereas 71.04 percent of 7 years old and above male and 64.8 percent of 7 years old female are literate in Savar Upazila. But the comparative picture shows that average rate of male and female at the age of 15 years and above are less in Dhamrai Upazila. While similar picture also emerges in the Savar Upazila.

16.0 Drop-out in education and ratio of teachers and student

Average rate of dropout in the study area is better than that of the other areas of Bangladesh. This might be the reason that the study area is located in and around Dhaka Metropolitan city. Table-19 indicates that drop-out rate in education is higher in college level. Where 28.0 percent of boys and 33.50 percent boys and girls are giving-up their education in Dhamrai Upazila. Whereas average drop-out in college level 29.0 percent of boys and 35.0 percent boys and girls are giving-up their education in Savar Upazila.

Table-19 : Statement of Average Dropout in Education and Ratio of Teacher & Student.

Level of Education		Rate of Droup out				Ratio of Teacher-student	
		Dhamrai		Savar		Dhamrai	Savar
		Boy	Girl	Boy	Girl		
Primary	General	12.5%	12.0%	13.20%	12.7%	1:65	1:63
	Madrasha	14%	13.0%	15.00%	13.6%	1:73	1:70
Secondary	General	19.75%	22.50%	20.4%	23.7%	1:47	1:44
	Madrasha	20.0%	23.5%	21.0%	24.0%	1:56	1:52
College	General	28.0%	33.50%	29.0%	35.0%	1:42	1:41
	Madrasha	29%	31.75%	28.0%	30.5%	4.50%	1:57

Source : Field Survey

Table-19 also shows an impressive picture on the ratio of teacher and students of both Upazila. Where teachers and student ratio is increasing from college level to secondary level as well as primary level in Dhamrai and Savar Upazila. This picture can be compared with other Upazila of Bangladesh.

17.0 Physical Infrastructure of Educational Institutes

Physical infrastructure of various levels of educational institutes of Dhamrai and Savar Upazila provides constructing picture in Table-20. 100 percent primary level school. Where there is no semi-pucca and kancha primary school in Dhamrai and 54.55 percent Madrasha are pucca and 45.45 percent Kancha in Dhamrai Upazila. Whereas, 89.36 percent and 10.64 percent primary level schools are pucca and semi-pucca.

Table-20 : Information about Physical Infrastructure of Educational Institute

Level of Education		Dhamrai			Savar		
		Pucca	Semi-pucca	Kacha	Pucca	Semi-pucca	Kacha
Primary	General School	99 (100.00)	-	-	42 (89.36)	5 (10.64)	
	Madrasha	06(54.55)	-	5 (45.45)	2 (11.11)	16 (88.89)	
Secondary	School	15 (78.95)	-	4 (21.05)	22 (68.75)	8 (25.0)	2(6.25)
	Madrasha	2 (66.67)	-	1 (33.33)	-	18 (94.74)	1(5.26)
College College	General Colleges	5 (55.55)	-	4 (44.45)	8(80.0)	-	2 (20.0)
	Madrasha	2 (50.00)	-	2 (50.00)	-	16 (94.11)	1 (5.89)

N.B: Figures in the Parenthesis show the percentage of the corresponding type of infrastructure.

The above Table-20 also shows college level physical infrastructure of the study area. In Dhamrai Upazila 54.55 percent colleges have pucca building and 44.45 percent colleges have kuncha walls. Whereas 50.00 percent Madrasha have got pucca building and another 50 percent have got kancha wall. In Savar Upazila the overall condition of physical infrastructure of the colleges are better than that of the Dhamrai Upazila. 80 percent colleges have pucca building and only 20 percent college do not have this type of infrastructure. The cross classification of physical infrastructure in two Upazilas in the Table-19 demonstrates Dhamrai has got larger number of pucca educational institutes than that of Savar Upazila.

It is revealed so far that physical infrastructure of educational institutes of two Upazilas is segmented and uneven in character. Table-21 indicates that 29.74 percent male population have got general education, 2.91 percent technical education and 20.10 percent Madrasha education at School Secondary Certificate level . While 36.00 percent female population having general education, 1.15 percent technical and 19.84 Madrasha educations at SSC level.

Table-21 : Information about Educated Population by Upazila

Type of Certificate	Population:				
		Dhamrai		Savar	
		Male	Female	Male	Female
SSC	General	29.74	36.00	32.50	34.75
	Technical	2.91	1.15	2.20	1.80
	Madrasha	20.10	19.84	19.85	18.10
HSC	General	19.70	22.35	18.77	21.25
	Technical	-	-	1.95	1.50
	Madrasha	6.54	2.43	7.80	3.40
Bachelor	General	15.91	18.08	14.65	17.0
	Technical	-	-	-	-
	Madrasha	3.10	0.09	2.98	2.20

Source : Field Survey

18.2 The above table also demonstrates similar picture between male and female. Education in all levels (i.e. SSC, HSC and Bachelor) is higher amongst the female population in both Upazila. Provision of stipends from Government to the girls students might be one of the major reasons for this situation. Moreover, work opportunities for the educated female persons call for an appropriate motivational factor of education these two Upazila.

18.0 Summary and Recommendations

On the basis of the information and data used in the study the following summary and major recommendations have been suggested for the development of Upazila profile and to formulate appropriate strategies for poverty reduction at the grass-root level.

- (i) Dhamrai Upazila is bigger than Savar in terms of area, Unions, Mouza and number of villages and cultivable land but Savar Upazila shows higher population with diversity 2055 per sq mile and other characteristics are almost similar and even in character. In addition, there is a significant positive correlation between other information of the study area.
- (ii) Ratio of land use pattern is considerably consistent in comparison with various sectors in the study areas. There is wide difference in case of educational institutions, forest land use and homestead. Comparison of other indicators such as sources of drinking water and use of surface water dependency ratio does not have any significant variation between the villagers.

- (iii) Distribution of population by different age groups provides a strong positive correlation between two Upazilas. It was found that more than 45 percent of population is concentrated between 10 to 34 years age group. Similar trend also observed in respect to other demographic aspects such as average size of the family, dependency ratio and birth and death rate except the density of population.
- (iv) The analysis of other variables indicates that household size, dependency ratio and sex ratio were important factors in explaining differentials in incidence of poverty. The poor households tend to have larger family size, higher dependency burden and higher proportion of female members than non-poor counterparts.
- (v) The main cause of uneven poverty in the study areas seems to be unequal access to income earning opportunities of people not only due to prevailing socio-economic differences but also presence of Export Promotion Zone (EPZ) other industries, business facilities. Location of both various government, private and NGOs' office as well as proximity of Dhaka Metropolitan City.
- (vi) The analysis of employment situation shows that a significant portion of rural labour force remained unemployed and under-employed throughout the year. The available information also indicates that employment opportunities had not grown as quickly as the rural labour force. Moreover, seasonality in employment in certain sectors both in terms of employment level as well as wage rate was mentioned as one of the important causes of greater hardship for the poor.
- (vii) The education profile in the study areas also indicates that the facilities of education available were mainly enjoyed by the well to do sections of people. This situation has changed to some extent with the introduction of stipend system for the girls students from the primary to secondary level. The poor students still drop-out to participate as child labour force outside family. The important reflection of the analysis is that lack of proper job oriented education system is mainly responsible for unemployment in the labour market and is one of major causes of poverty.
- (viii) Collateral system against credit prevents scheduled banks from responding to the need of poor people except Grameen Bank and other similar NGO's in a very limited scale. Thus an appropriate step

should be taken from Government for the benefits of rural development in general and modern technology in particular can reach small and marginal farmers.

- (ix) Introduction of functional education for the mass as well as vocational and technical education for the dropout can create with employment opportunities.
- (x) The Picture that emerged from the analysis of various information of the present study indicates "Trickle Down" policy of development provided a mixed picture. Although there has been some positive impact on agricultural productivity and the benefit accrued from development programmes have by -passed the largest groups i.e. landless rural poor.

19.0 Recommendations

- (i) As a part of employment generation strategy, a target oriented programme to promote local level natural resources through formal and non-formal education and awareness campaign could be implemented. Special programmes for development of natural resources like social forest, homestead forest and highway side etc. can be implemented under various institutional managements with input supports like supplying of different types of plants and extension support services for income generation.
- (ii) Population and family planning component need to be an integral part of every programme and development project in order to reduce the population growth and minimize the pressure on limited resources. The low rate of population growth may be achieved through widespread literacy, family planning campaign expansion primary health care and strong birth planning policy.
- (iii) To alleviate poverty in the study areas, it is necessary to allocate more government resources in favour of agro-based and modern technological programme mainly within disadvantaged group. Moreover, NGO's should extend their target-oriented activities for hard-core poor and landless people as well as marginal farmers to provide credit facilities without collateral and other means of fund to generate income.
- (iv) As education is pre-condition for overall human resource development and alleviation of poverty, specific target oriented programme including formal and informal training could also be

given for asset forming, self-employment opportunities like fisheries, livestock and small business under various institutional support.

- (v) Besides, intensive use of agricultural land and employment generations in non-farm sectors such as small-scale cottage and agro-based industries could be promoted as a matter of policy. Socio-economic equality, redistribution of assets and providing access to resources appear to a basic pre-condition for developing the present study area out of poverty trap.
- (vi) The elimination of poverty in the study area has to be based on increase production in various sectors and thereby increase labour productivity in different economic activities. An appropriate land use policy in the study area is important for overall development as well as for attaining the goal of higher cropping intensity and higher productivity.

20.0 Major Interconnected Strategies to be Adopted for Implementation of the Recommendations: -

- (i) Creating Opportunities: Special attention needs to be given to support the pro-poor growth and market opportunities for the local level poor as well as for the women and other disadvantage groups. Thus, appropriate investments are necessary to ensure that the benefits of growth could be easily shared by them.
- (ii) Empowering the poor: Strengthening the capacity of poor community not only in taking the right decisions that have important bearing on their lives, but also in removing barriers that prevent them from engaging effectively in socio-economic and political activities.
- (iii) Increasing Security: Development is seriously hampered by the frequent occurrence of both natural and man-made disasters particularly in rural areas. Poor people must be aware and motivated to manage their risk to sustain their socio-economic development.

21.0 Conclusion

Designing appropriate pro-poor service delivery strategy cannot be made by examining a few issues of two Upazilas in a single study but it paves the initial step to start the process of poverty alleviation and local level development. It demands a series of inter-related comprehensive studies in a holistic way to provide complete scenario.

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