

**Bangladesh
Journal of
Political Economy**

Bangladesh Economic Association

BANGLADESH JOURNAL OF POLITICAL ECONOMY

Vol.9 No. 3

December, 1989

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Bangladesh Economic Association

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* The Price of this volume is Tk.150/ US\$ 15 (foreign). Subscription may be sent to the Business Editor, Bangladesh Journal of Political Economy, Department of Economics, University of Dhaka, Dhaka-1000. Members and students certified by their concerned departments may obtain at 30% discount.

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* Bangladesh Economic Association gratefully acknowledges financial assistance provided by the Government of Bangladesh and the Ford Foundation.

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বাংলাদেশ অৰ্থনীতি সমিতির অষ্টম দ্বিবার্ষিক সম্মেলনে
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This volume contains articles presented at the eighth biennial conference of Bangladesh Economic Association held at Dhaka, July 14 – 16, 1988.

BANGLADESH JOURNAL OF POLITICAL ECONOMY

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ECONOMIC HISTORY OF BANGLADESH - A HISTORIOGRAPHICAL NOTE

MD. NAZRUL ISLAM *

1. INTRODUCTION

The importance of good knowledge of the economic history of a country by its citizens in general, and its intelligentia, in particular, can hardly be disputed. Knowledge of history is crucial in the understanding of the present and also for hypothesizing about the future. Unfortunately, the situation in this regard in Bangladesh is far from satisfactory. Remember, however that what we are talking about here is economic history. For, it will be wrong to say that the paucity of knowledge regarding history in Bangladesh is of the same magnitude for all its branches. Obviously, the implied reference here is to the country's political history. The curricula at secondary schools contain courses on history and going through them the adolescents come to know about the sultans of Delhi, the Mughals, etc. Courses on history at the higher secondary level go still further and the young learn about Kaniska, Harshabardhan, Asoka, and also about the Pala and Sen kings of Bengal. Unfortunately, the higher secondary courses in history are applicable to those students only who opt for the 'Humanities' group, so that the bulk of the students (generally, the more meritorious ones)¹ who pursue their education in the 'Science' and 'Commerce' groups do not have the opportunity of getting enlightened in history to the extent provided in the courses mentioned above. Thus, it is with a very minimum amount of knowledge of history that most of the educated citizens of the country emerge, from so far as the formal education system is concerned. It is only the few who enter into the Departments of History in the Universities of the country, that acquire some specialised knowledge of history—history of Bangladesh included.

Though the courses taught at the secondary and higher secondary levels are ostensibly courses on history in general, i.e. covering all the different aspects viz. political, economic, social, cultural etc., it does not

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1. I offer my apology to those who may take this as an offense but one should agree that apart from inclinations, the marks obtained also play some role in Bangladesh in deciding about the choice in question.

warrant much trouble to prove that it is the political history which forms their pre-eminent focus. It is the chronology of kings or rulers which constitutes their main subject matter while very rough references to the economic and social conditions prevailing at the time come as mere auxiliary components necessary to complete the picture of the era of particular rulers, just as paragraphs devoted to description of their personal traits are deemed equally necessary to this end. In other words, references to economic and social conditions are regarded as more adjuncts to the political history, necessary in order to make the latter somewhat more complete and comprehensive. Whether the same approach is holding its sway in the history-curricula pursued at the universities of Bangladesh is a question we would like to pose in the course of discussion in this paper and would not therefore try to pre-empt in here. In general, we can conclude by saying that whatever knowledge of history that the educated sections of the society in Bangladesh has, is largely made up of the political history. There is an astonishing void when it comes to the question of economic and social history.

Yet, as D.D. Kosambi noted in his extra-ordinarily eloquent language: ". . . the more important question is not who was king, nor whether the given region had a king, but whether its people used a plough, light or heavy, at the time. The type of kingship, as a function of the property relations and surplus produced, depends upon the method of agriculture, not conversely [15;13].

It is from this point of view that we speak of the dissatisfactory state of the knowledge of history in general and economic history in particular in Bangladesh. The aim of the present paper is to gauge the paucity of this knowledge, reveal the areas where it is more acute than others and thus to draw attention of the scholars and researchers of the country to the task of filling up these voids. This is done on the basis of a review of the relevant literature on the history of Bangladesh and an in-depth analysis of some of their more important parts. This is not an attempt to reconstruct the economic history of the country and therefore there is no willingness to draw in the primary sources of historical knowledge into its discussion. Also, though the paper is entirely based on published works on the country's history, there is no claim that all that has been published in this regard could be covered in its review. Thus, it may perfectly be that many of the publications remained outside the survey; however, the author has the belief that the general conclusions drawn in this paper will not be significantly altered even when these will be brought under a more comprehensive review.

2. DISTINGUISHING THE PERIODS AND THEIR GENERAL HISTORIOGRAPHIC FEATURES

Barring the attempt to partition Bengal by Lord Curzon in 1905 (annulled in 1912) the tract of land we now call Bangladesh assumed a separate political and economic existence only since 1947 when East Pakistan was carved out of undivided India as per Radcliff's awards.

Most of its period, therefore, the history of Bangladesh forms only a constituent part of the history of undivided India, and it can be given a separate description only with much difficulty and by constantly referring to the history of India in general, and those of its parts adjoining to Bangladesh in particular. From the latter point of view it hardly needs and mention that for the pre-partition (1947) times, the relevant unit, in terms of which Bangladesh history can more fruitfully be considered within the history of India as a whole, is undivided Bengal. The pre-partition Bangladesh history, therefore, becomes almost identical with the history of Bengal, though this would not mean that the land and people of the present Bangladesh boundaries did not have anything distinct to say for their part in the general account of the history of Bengal. But what needs to be emphasized is that even the distinct tale of the history of East Bengal or present Bangladesh (the two being not exactly the same) needs to be told within the general framework of the history of Bengal (which in turn requires to be expounded in the backdrop of the history of India—as we shall have scope to be convinced later). Thus for a moment we can drop the question of a separate history of Bangladesh and pursue it within the more expedient theme of the history of Bengal.

Again, 'pre-partition times' is an epithet sufficiently vast (in fact limitless) to warrant some further demarcations if we want to be more concrete about where dearth of knowledge of economic history is relatively more acute. Pre-history is a term which has been applied by the archaeologists to designate those periods in the life of a people when it did not as yet have any written script. In other words, availability of written documents mark for the archaeologist the beginning of history of a people. India, as is known in one sense has a very ancient tradition of written script. Peoples of the Indus valley civilization had a script, notwithstanding the fact that it has not been so far, despite continual attempt of scholars, possible to decipher it. With the advent of the Aryans the Indus-script suffered demise, but by the second half of the first millennium B.C. the oral tradition of the Aryans was finally transcended in the form of the emergence of the Brahmi Script of the Asokan edicts. Allchin (1968) suggested that Bengali, among some other languages (including Magadhi) of the Indo-Iranian branch spoken by various peoples of India and classified by Sir George Grierson as the 'outer

band' is associated with earlier waves of Indo-Iranian speaking invaders, so that it may be assumed that in terms of transition to written script, it was not at least a late-catcher, if not the forerunner. This is more so, in view of the fact that it was in the Kingdom of Magadha that Brahmi script flourished. Thus, if existence of written script is the criterion, Bengal had probably overcome its pre-historic stage in quite remote past. But, if availability of written records is given a separate status, alongside existence of script, then definitely in the history of Bengal, as that of India in general, colonisation by the British emerges as dividing watershed. What was confined to the account of a few state (king) appointed chroniclers, written versions of tales of bards, and royal inscriptions (particularly on the land-grant copper plates) for a long period of more than millennium, suddenly exploded into voluminous reports of all kinds, commercial accounts, correspondence, impressionistic writings by the company officials, administrators and other European immigrants. These were soon to be supplemented by equally proliferating literature of all varieties within by the English educated 'natives.' Therefore, regarding availability of written records, historian can have very little to complain so far as the colonial and post-colonial periods are concerned. And, we do actually find very commendable works on the economic history of Bengal for the colonial period. The works by Dutt [7] and Sinha [23] are only the more renowned ones among them.

The real problem, however, lie in the reconstruction of economic history of the pre-colonial times. Of course, archaeology can and does lend some support in gathering some more 'material'—information about life in these relatively distant times, but the situation of general paucity of conventional information required to bring the history of relief is not thereby radically altered. The success of attempts at outlining history in such circumstances crucially hinges upon the deep sense of world history, acuteness of observation, serve intolerance towards the illogical, ability to make scientific projections and hypotheses, and illuminary mind. Since there is not enough rock-solid milestones (data) to go by, the historian is constantly faced with the possibility of heading in the wrong direction unless he has the necessary prudence and ability to decipher and put to masterly use whatever remote indications that can otherwise be searched out. The situation is like that of a navigator sailing without a firm coastline in sight, so that in order to reach the destination he has to depend on the more remote (albeit, correct) information of stars and winds, successful use of which however requires the adequate knowledge of astronomy and geography. On the basis of review of some prominent works pertaining to this period we shall see that this did not always prove to be an easy task.

The problem with the economic history of the colonial period, as has been anticipated earlier, is not so much regarding data and information as with their proper interpretation and integration. Despite the wealth of information on economic happenings of this period there is a remarkable lack of their correct theorization and generalisation. Yet streams of economic information, unless put in the right theoretical framework (which in turn arise out of the assimilation and distillation of the economic information), tend to remain only half-used, with their full significance not quite revealed.

The history of Bangladesh, as has already been mentioned, parts from both history of India and of undivided Bengal with the onset of postcolonial (1947) era. The period of Pakistan may probably be termed as the recent past, while the last 17 years of Independence as still the contemporary period for Bangladesh. While the latter may still await being taking up as an object of research in history, the former (Pakistan period) definitely has long since been a candidate for the same. This is more so because the cause of independent Bangladesh can constantly be recovered and re-inforced only by going into its history and economic history in particular of this period. As more and more people of the generation who had lived through Pakistan are making way to members of the new generation who learn about East Pakistan only from others, the documentation and exposition of the economic history of this period is becoming of particular significance. Yet, as we shall try to show in 5, it will hardly be an exaggeration if we say that the situation in this regard is one of a great void, so far as the economic history is concerned. Having delineated the periods relevant for economic history of Bangladesh and some of their general historiographic features, we may now turn to the consideration of each of them separately.

3. LACUNACS AND MISREPRESENTATIONS IN THE ECONOMIC HISTORY OF ANCIENT AND MEDIEVAL TIMES.

3.1 *Absence of Economic History of the Muslim Period in 'The History of Bengal'*

Two most significant works on the history of Bengal of ancient and medieval times are 'The History of Bengal' (Two Volumes) [20, 21] and "Bangaleer-Itihas" [22]. The first (henceforth THB) was a collective work undertaken in the thirties under the auspices of Dhaka University. It was quite an elaborate project that brought together the leading authorities on the subject at that time. Professor R. C. Majumdar edited the first volume covering the 'Hindu Period' i. e. till the conquest of Bengal by the Turks in the thirteenth century, while the second volume, devoted to the 'Muslim Period' was edited by Sir Jadunath Sarkar. It was planned to be a

comprehensive historical work, covering, alongside political history, the economic, social and cultural aspects as well. Unfortunately, this original plan could not be realised in volume II. In fact, in the original plan, the Muslim period was designed to be split into two separate volumes (one covering the 'Sultani' period and the other, the Mughal) and each of these was supposed to be periods included in them. However, as Sir Jadunath Sarkar had to report in his preface, "The students of our province's economic history have concentrated their attention on the British period² and the late 17th century British trade in Bengal, while in respect of the country's history during the Muslim period, the surface has been hardly scratched and this want of modern research has been most acutely felt in respect of the social, economic and cultural history of medieval Bengal . . ." [21; VIII].

So much so that the editor had ultimately to altogether abandon the idea of incorporating economic and social history in these volumes and make out a second volume of THB by combining only the political history of these two periods. "The social and cultural history of the entire Muslim age was assigned to the final volumes which we could not hope to compile in near future"--wrote in resignation Sir Jadunath Sarkar. Subsequent events quite bore out the assessment of Dr. Sarkar in this regard. As late as 1976 The History of Bengal Publication Committee could inform only that two separate editorial boards had been formed with Professors A.B.M Habibullah and Mahfuzullah Kabir as chairmen to prepare respectively the Part-II of Volume II comprised of the social and economic history of the Muslim Period and Volume III devoted to the comprehensive history of Bengal under the British. As we are all aware, the nation is yet to receive any output from either of the editorial boards, while, in the meantime, neither of the esteemed chairmen is any longer among the living. This would therefore mean that works of national stature (as the two volumes of THB) prepared through the collective effort of the leading authorities on the subject is yet to be accomplished on the economic history of either the Muslim or the British period in Bangladesh. This is, however, not to say that there have been no work at all on these subjects by the scholars of the country since the time of Sir Jadunath Sarkar. We shall subsequently try to see what extent the 'want of modern research in these areas noted by Sir Sarkar may be said to have been fulfilled as a result of these works.

3. 2 *Misrepresentations of the Economic and Social History of Ancient and Early Medieval Periods in 'The History of Bengal.'*

Meanwhile we may turn to an examination of the economic and social history of Bengal of the ancient and early medieval periods as presented in

2. We have earlier tried to indicate some of the reasons for this to happen.

THB. The limited importance of economic history in THB appears from the fact that the chapter on 'Economic Conditions' (Chapter XVI) in this voluminous work of 730 pages spreads over only 28 pages and starts with the statement, "The materials available for the reconstruction of the economic history are meagre" [20; 642]. Faced with this constraint regarding sources materials, the type of description that the authors could offer can be seen in the following example. Regarding rural settlement, THB opined, "The most noteworthy fact concerning the economic life of ancient Bengal is the preponderance of rural settlements. From the commencement of the historical period, these seem to have always dominated the landscape of the province "[20; 642-3].

Obviously, these are quite hollow statements. From a more correct view of history, the pertinent questions demanding answers from an economic historian of the ancient time can be the following. In the light of the geographical conditions it is not difficult to understand that in very ancient times most parts of Bengal were covered with thick marshy forests. When did settlements take place in this region? What was the nature of population that might have lived here before settlements? What was the level of their economy and culture? How settlement became possible? Who are the people that pioneered it? What was the nature of their economy and the types of tools that they used? What happened to the population that had lived (if any) before settlement? Or, were it they who later turned to a settled life? How did the settlements spread? What was the internal organisation of these settlements and what was the external social setting under which these reproduced and extended themselves? What were the subsequent lines of evolution along which the economic and social life in this region progressed?

Unfortunately, as one may be convinced from a re-reading of the chapter, none of these questions were taken up for investigation, let alone answered, by the authors of THB.³ Elsewhere (in the chapter titled 'Society'), however, THB had to face some of these questions in the disguised form of the question of 'Aryanisation' of the society of Bengal and in explaining the castes and sub-castes into which it became divided. It is there that we decipher some major problems.

The question of "Aryanisation", in its conventional presentation, is connected with the question of ethnic or ethnological composition of the people in Bengal. In its treatment of the question, THB, in the section titled

3. These comments should, however, in no way be treated as denigration of the merit of THB, which, despite these shortcomings, remains the epitome of knowledge of the political history of Bengal and which had many important things to say regarding the social structure and cultural life of Bengal during the ancient and medieval times -- as we shall shortly see.

'Ethnological background,' first posed the question of ethnic identity of the people of Bengal before Aryanisation. In view of THB, they consisted of two different ethnic types. The first, older, was the *Nishadas* (according to Raybahadur Ramaprasad Chanda) or who are also termed as the Austric or Austro-Asiatic, and who were people of neolithic culture. But, in view of THB, *Nishadas* were submerged by new waves of people with a high culture and civilisation so that they (i.e., the *Nishadas*) touched only the outer fringe of the society, while the latter formed its very basis and foundation. As to the ethnic identity of the people of the 'new waves', THB cites different authorities who put forward differing views, -- such as Sir Herbert Risley (Monglo-Dravidian), Ramaprasad Chanda (Homo Alpines), Dr. B.S. Guha, H.C. Chaklader-- and seems to be reluctant to take any side, although at one place itself identifies them to be of "the Alpine race." If *Nishadas* were already the people of neolithic culture, in what respect were the people of 'The Alpine race' superior to them? It appears that having termed the latter as of high culture than the former (i.e. the *Nishadas*),⁴ THB is not quite sure where to locate this difference. The following paragraph is quite instructive in this regard: "We know very little of the degree and nature of the civilization possessed by the pre-Aryan population of Bengal, and much less of the contribution of each of the racial elements to the common stock of the covilization developed on the soil of Bengal. But in this respect we may postulate for Bengal what has generally been accepted for the rest of India. It is now generally held that the foundations of civilization of India -- its village life based on agriculture-- were laid by *Nishadas* or Austric speaking peoples and the same was also true for Bengal "[20]. This obviously legets several following questions. For the moment we may ignore THB's view regarding sequence of ethnicity and culture for India as a whole and concentrate on only what applies for Bengal. If it so happens that establishment of such 'village life based on agriculture' as formed the 'foundation of civilization of India' is to be credited to the Austric speaking *Nishadas*, then very little really remains for the succeeding peoples to improve upon it. In that case, why should the latter be identified as of higher culture than the former? Secondly, if *Nishadas* had already established the agriculture-based village life in Bengal and the succeeding ethnic groups had no qualitatively higher economy associated with them, then why the former would be 'submerged' or relegated to 'the outer fringe' of the society by the latter? The THB does not seem to be quite aware of these fatal inconsistencies.

The problem intensifies with passing over to the question of

4. Apart from the one cited above, more of this opinion can be seen as follows: "The Alpine race which succeeded the *Nishadas* and forms the main element in the composition of the present Bengalis other than the tribes mentioned above, possessed a higher degree of civilization." [20; 562].

Aryanisation. One great merit of the discussion of THB on this score is establishment of the fact that what is called Aryanisation of Bengal did not actually mean physical immigration of the Aryans to this part of land in any large numbers. This was contrary to the earlier belief according to which it was held that great many Aryans physically migrated to this area and imposed their order on the local populace and thereby themselves constituted the higher castes. Painstaking research by P.C. Moholanbis and other reputed scholars revealed that by the anthropometric measures the members of the upper castes of Bengal were similar to those of the lower castes of the region than with the upper castes of Upper Indian (believed to be Aryans or proto-Aryans). This led simultaneously to two conclusions. First, despite the fact that some Aryans and their descendents did possibly moved into Bengal, Aryanisation in general did not mean any ethnographic change for the populace of this region. And second,—which is actually the other side of the first,—the members of both upper and lower castes in Bengal did constitute a more or less homogenous ethnic stock (except probably the Nishadas, the people said to be lying at the outer fringe of the society). Both these were sharply at variance with the self gratifying belief of many of the members of the upper castes in Bengal and it was quite commendable that THB did not hesitate to uphold the 'shocking' revelation.

But, in scholarship it is not possible to stop at one correct thesis at one link. It becomes necessary to proceed along the chain and to work out the implications of the 'correction' for the other links that follow. Thus, -- the question arises, -- if Aryanisation for Bengal did not mean large-scale invasion and immigration by Aryans and their descendents to this region, then what did it actually consist of?

Going by THB's discussion of this question, Aryanisation amounted to introduction of the caste system for the populace of Bengal. THB was quite humble to admit that, "The gradual stages in the process of Aryanisation of Bengal are unknown to us" and did correctly note that 'Aryanisation' was of comparatively later date for Bengal, but there is little doubt as to the way it was understood. The following paragraph of THB may well illustrate the point. "One of the earliest steps was an attempt to bring the indigenous people into the framework of Aryan society. This is indicated by the fact that indigenous tribes like the Vangas, the Suhmas, the Sabaras, the Pulindas, the Kiratas and the Pundras are classed as Kshatiyas in early literature. That some classes of the people of Bengal were raised to the rank of the Brahmanas we have no reason to doubt and the story of Dirghamas seem to indicate what even otherwise seem probable, that there was inter-marriage between the immigrant Brahmanas and the native people. The majority of these people were ultimately classed as Sudras." We shall, in a

moment, come to the question of references made in the paragraph above as to some of the indigenous tribes classed as Kshatriyas and to the story of Dirghatamas. For a while we may note, that in course of the discussion, THB presented a very detailed description of the caste system in Bengal. The discussion is important not only for an understanding of the process called Aryanisation, but also for a general portrayal of the caste divisions of Bengal of the past (to some extent, of the present-day Hindu society of the region as well), of which it remains the major documentation to this date. As is now well established in describing the caste-division of Bengal, one has to face two sets of facts. On the one hand are the facts of absence, viz, (i) virtual absence of the Kshatriya caste, (ii) absence of large number of 'pure' Brahmins and (iii) in a sense, absence of the Vaisya caste as well. On the other hand are the facts of presence, or, if it may be said so, 'over-presence'. The first of these has already found mention in the paragraph quoted above, viz., the overwhelming presence of the Sudra caste. It appears that people here were en-masse categorised to be of the aforementioned caste. The second fact of over-presence is that of 'patit-brahmins', or people who are priests, yet classified to be Sudras. And thirdly the over-presence of 'Kayastha' and 'Vaidya' sub-castes, who generally belonging to 'Sudra', nevertheless; were supposed to be of a somewhat higher standing.

The merit of the relevant discussion of THB particularly lies in the fact that it did not try to gloss over these, otherwise, 'unpleasant' aspects of the caste-situation in Bengal. It, definitely, felt uneasy about relative absence of the upper castes and tried to give an explanation of it in the following way: "It is a well-known fact that the division of the people in four varnas, viz., Brahmanas, Kshatriyas, Vaisyas and Sudras, was merely a theory, except perhaps in the most ancient period with which we are not concerned." [20; 565]

However, drawing upon the authoratative sources in this regard, it depicted a picture of the caste-division in Bengal, which showed that although the total number of sub-castes (apart from the lower-most stratum, the melechchas, or the untouchables, —who were deemed to be outside of the main body of the society), was great (in fact, numerous), and there were division of ranks among them—the Uttam (Upper), Madhyam (Middle) and Nimna (lower)—all of them in turn belonged to the Sudra, the lowest of the four 'original' varnas. It were they who formed the vast majority of the populace. Kshatriyas were practically absent, Brahmins very few, and the Kayasthas and Vaidyas both being Sudras formed the (inferior) substitute of the Vaisya.

THB's discussion considered above, therefore, leads to the following

two conclusions. First, Aryanisation, in terms of its socio-structural impact, primarily meant the introduction of the caste system (this was the socio-structural result of the associated religious beliefs, or as many say, *garb*) and second its concrete outcome was the categorisation of the populace in Bengal en-masse into the various sub-castes of the Sudra. So far as the world history goes, such outcomes could be possible only under two circumstances. The first is the presumption that the Aryans (or their various descendents) physically invaded and occupied the country and put the conquered and subjugated populace into the lower caste (as they did with the inhabitants of the Indus Valley Civilization). This they could do even if in many major ways their culture was inferior to that of the local population, but were in possession of some martial or military advantages (such as weapons, organisation, etc.), which was the case with the Aryans invading the Indus region. In such cases, however, the victory assumes a temporary nature and in the long run the conquerors themselves become engulfed in the superior culture of the conquered and a fusion takes place. The other circumstance in which the type of Aryanisation witnessed by Bengal might have been possible is when the Aryans (or their proxies) were the forefathers of a higher material culture. The local populace would then have to submit to this higher culture even if that meant being put into a subjugated position (classed as Sudras). This would, nevertheless, amount to historical progress.

It is in this context that we may examine the earlier noted findings of THB. One of them was that anthropometric investigations ruled out the possibility of any large scale invasion, occupation and settlement by a people ethnically and racially distinct from those of the local populace who have been classed as Sudias, so that this negates the first type of circumstance of Aryanisation of Bengal discussed in the paragraph above. Yet, another conclusion of THB was that the local population of Bengal, even long before Aryanisation, had already laid 'the basis of Indian civilization' through the establishment of agriculture based villages, so that it becomes very difficult to believe that the Aryans had any thing to offer that was superior or higher in terms of material culture than what the local population already enjoyed. This would then go to disprove any presumption of the second type (of the earlier paragraph) as well. Indeed, if the local populace had nothing significant to achieve in terms of material life, and when we know of no large scale invasion or occupation (i. e., no imposition *per force*), then the question as to why the local populace should have accepted a process of Aryanisation that practically meant for them categorisation en-masse into the Sudras, remains largely unanswered.

3.3 *Disappointing Treatment of the Crucial Question of Socio-Economic History of Ancient and Medieval Bengal in 'Bangaleer Itihas'.*

The other work on the history of Bengal which has drawn considerable acclaim is "Bangaleer Itihas" (henceforth BI) by Niharanjan Roy [22]. THB was taken as the point of departure in this work, and its publication came close on the heels of publication of the former. It is of interest to note that in his lengthy exposition of the rationale of writing and publishing yet another book on the history of ancient Bengal when the grandios THB has just been published, Roy emphasized precisely the weaknesses of the discussion of the economic and social questions in THB. He identified three general drawbacks of THB : first, the absence of any evident logic or casual connection in the plan of history of THB; second, insufficient discussion of the economic basis of the society and hence of the life of the greater masses and third, —which is in fact a manifestation and result of the first, —disjointed character of the different chapters devoted to the different aspects of the society, so that the complex interrelationships between politics, economics, social structure, religion, art and culture have remained largely unestablished and unexplained [22; 2-3]. In more explicit formation, Roy counterposed two notions of or approaches towards history, the first being the one in which history is almost equated with political history, and the other, which regards society and economy as of primary importance and tries to comprehend political events only in relation to them. Roy eloquently advocated for the second,—what he terms as the sociological approach towards history and made his case for writing the book on that basis. He proclaimed his goal in the book to be to construct and outline of the history of ancient Bengal on the basis of analysis of whatever information available from the 'sociological' methodology. It is in the backdrop of these proclaimed goals and methodology that the term 'disappointment' becomes appropriate in describing what the enthusiastic reader ultimately finds in the pages devoted to the portrayal of the aforesaid outline in BI.

In contrary to what one would expect in the light of the above enunciated methodological positions and criticisms levelled against THB, one is surprised to find BI itself divided in a fashion quite similar to the former. Instead of treating the economy, society, politics, religion, art and culture, of different phases of the ancient history of Bengal in a casually connected and integrated manner and thereby dividing the book according to these phases, BI, unfortunately, also had a chapter outline similar to THB with discussion of the above mentioned different aspects conducted in separate chapters. While such a lay-out of the material cannot automatically be taken to mean the absence of elucidation of the causal connections among the different aspects that constituted the social life as a whole, it already, to some extent, speaks of the fact—that these connections were

not perceived by the author to such intensity as to make it impossible for him to segregate them into different chapters. A close reading of BI goes only to confirm,—as we shall presently see,—the above stated primum.

Ethnography, Politics, Material Wealth, Land System, Class Structure etc. are, for example, the headings of different chapters in BI. From its discussion of the ethnographic or racial composition of the Bengali nation we get a picture quite at variance from that in THB. According to BI, the first and earliest stratum of population in Bengal, as is also the case for India, was constituted by the Negroboots, who, in its opinion, were fairly widespread in Bengal, as also elsewhere in India. But, BI maintains, a course of the subsequent turbulent ethnic upheavals, they could not much survive and became more or less extinct. The main part of the original and lower-caste population of Bengal is, according to BI, made up of the Veddides, who were allegedly formerly also called the Primitive Australiods. And finally came the much talked about Aryanisation. The vector of ethnic/racial composition of the Bengali nation as per discussion of BI would then appear to be the following :

Negroboot ----- Veddides (or Australiods) ----- Aryanisation. (BI) The reader would remember that this was quite different from the discussion of THB on this account, and which, if required in the manner above, may be distilled into the following form :

Austric (or Nishadas) ----- Alpines ----- Aryanisation. (THB)

In this context it is of interest to note that Roy did not try, in propounding his differing view on ethnic composition, to present a polemic with THB, much though it would have been expected in view of the close sequence of the two publications.

Leaving the confusion regarding ethnic/racial aside, we may direct our attention to the question of more direct relevance to us, i.e. to economics. What was the vector of succession of economic stages, as envisaged by BI? In this regard we find, despite the divergence regarding the question of racial identity, an apparent similarity. It consists in the similar (to THB) view of BI that the agriculture which to date forms the foundation of our economy and material life, was introduced by the Australiods, i.e., by the people who inhabited this land prior to the so-called Aryanisation. In fact BI seemed to be more emphatic and elaborate on this point than THB. In particular, it cited some linguistic evidence to this effect. On authority of Poshilusky, BI opined 'Langál' (the Bengali word for plough) to be of Austric origin and taken up by the Aryan languages at quite an early stage [22:29]. BI took this evidence as to prove the following two significant conclusions. First, the pre-Aryan Austric (or Australiod) population of Bengal were already practising an agriculture with use of plough. Second, the Aryans were

ignorant of agriculture and pocked up the knowledge and the word of plough from the local populace. Obviously, at earlier stage of human progress, when the mere invention of basket making had to wait for hundreds of millenia, plough was not a mere piece of carved out wood; it signified a completely different level of technology, in fact a revolution in agriculture. At the present point of time, when after more than a millennium of its introduction the bullock-driven plough has become the epitome of technological backwardness (particularly of agriculture and also in general), it is of course not at all easy to grasp the momentous difference between the plough and pre-plough agriculture, but suffice it may to say that the difference was incredibly more than that between the bullock plough and the power driven tractors—a change contemporary to our lives. While the latter does not go to mean a total revolution in agriculture, it is precisely what was involved with the transition from pre-plough agriculture to agriculture based on the use of plough.

Elaborating the point BI further mentioned that the 'civilization' created by the Austric-speaking Australiods was village based and the (plough based) agriculture they practised provided them with sufficient sustenance (no acute shortage of food) and the land was fairly well populated. This gives a picture of a plough agriculture-based prosperous and populous village economy existing in Bengal before the event called Aryanisation took place.

We then come to the crucial question what Aryanisation did mean for Bengal—its economy and population. The first thing of note is the significant agreement between BI and THB on the point that Aryanisation for Bengal did not mean any major change in the racial or ethnic composition of its population. In other words, Aryanisation is not to be understood as large scale immigration of the Aryans or their descendents into Bengal, causing thereby any significant shift in the racial texture. Roy unambiguously maintained that "so far as the heredity and body-constitution of the Bengalis is concerned, contribution of this race (Aryans) is very insignificant." [22:18-9].

This then leaves us with the residual question, what it (Aryanisation) then actually mean. On this point also the answer provided by BI is more or less similar to that encountered in THB, namely. Aryanisation for Bengal meant the spread of the Aryan Caste-System among the population of this region. As the reader can well anticipate, this leads us to the same set of question that we have already discussed in similar context in our analysis of THB. Since according to BI pre-Aryanisation population of Bengal was already enjoying a prosperous economy based on plough-agriculture, while the Aryans did not even know of it (and have a word for it in their language), it becomes apparent that the latter could not probably represent

a higher level of economic development or culture than that of the local population. If never the less we have the irrefutable historical fact that Aryan caste system did spread in Bengal and the local populace were en-masse categorised as Sudras, then the only other way in which this can be explained is by assuming military superiority (for various reasons) of the Aryans and their large-scale invasion, occupation of the country and subjugation of the local populace. Yet, as BI admits, there is practically no evidence of such invasion, immigration and occupation which would have definitely left a mark on the racial/ethnic composition of the population in Bengal. Despite inspiring methodological promises, the crucial questions of the socio-economic history of ancient Bengal remain largely unanswered even in BI.

Further probings lead us to doubt as to whether the authors of THB and BI were even quite aware of the import of the various techno-economic questions they were touching upon in course of their discussion. Thus, we may note that despite disagreement on the question of ethnic sequence, both THB and BI were expounding the view that agriculture in Bengal was introduced by the people of the Aurore type and that it was this agriculture which formed the basis of the Indian civilization. But, one has ample reason to ask what type of agriculture this was? Unwittingly THB tried to give some answer to this question and was somewhat explicit in its account as can be seen from the following excerpt : "The Austric tribes of India appear to have belonged to more than one group of the Aurore-Asiatic section --to the Kol, to the Khasi and to Mon-Mhemar groups. They were in the neolithic stage of culture and perhaps in India they learned the use of copper and iron. They brought with them a primitive system of agriculture in which a digging stick ('lag', 'ling' -- various forms of an old world 'lak') was employed to till the hillside. Terrace cultivation of rice on hills and plains cultivation of the same grain were in all likelihood introduced by them" [20;562].

Among many of the utterances contained in this paragraph, we may note the following. First, THB is terming the Austric people to be of neolithic culture. It hardly needs emphasizing that this carries a definite meaning. Second, THB feels it necessary to characterize the agriculture practised by the Austric population as primitive. Third, the principal tool of the Austric agriculture is mentioned to be 'a digging stick' and not plough. And fourthly, hill and hillsides figure very prominently as the site of Austric agriculture in this description. Further, we may note that the root word 'lag', supposed to be of Austric origin, is not necessarily to be linked with 'langal' (the Bengali word for the plough),—which has been the main proof in BI for assuming that the Austric agriculture was plough-based,—it has also the scope of being taken,—as has been suggested above by THB,—to mean

the digging stick. (In fact the word 'laggi' is very widely used to denote the stick or pole with which to ply the boat in shallow water and also sticks in general). An agriculture that would have 'digging stick' as the main tool is definitely not plough-agriculture, presumably hoe-agriculture is the more appropriate term to describe it. Prominent reference to hill and hillsides as the site of agricultural activity then does not evoke much surprise, since the 'slash and burn' (or the 'jhuming', as goes its name for one particular location) agriculture is one form of the pre-plough or hoe-agriculture and in the deltaic marshy forest-conditions of ancient Bengal, hills were sure to be the more favourable and likely above for such agriculture. It is quite instructive to note that even in BI's description of the pre-Aryan (isation) agriculture of Bengal,—which in its view was definitely plough-based, hillsides figure prominently as the site [8;VIII].

Yet the authors of both, THB and BI seem to be quite unaware of the fact that if it is revealed that the 'pre-Aryan' agriculture of Bengal was not plough based, rather represented (in so far as it is assumed to had existed) a primitive form, a hoe - or 'Slash and burn' agriculture, then the entire sets of notions/these regarding socio economics of pre and post. Aryanisation Bengal become completely topsy turvy.

3.4 Works on the Ancient and Medieval History of Bengal Since THB and BI, and Discussion of Socio-Economics Therein.

a). The Pre-Muslim Period

There have been not many works on the ancient and medieval history of Bengal following the publication of THB and BI.⁵ After a gap of about a decade and more, works of a new generation of historians started to come out in the sixties. Of them two notable ones pertaining to the history of pre-Muslim period of Bengal are Chowdhury (1967) and Hussain (1968) [8, 9]. The work by Chowdhury was devoted exclusively to the political history and this was made quite explicit through its title, 'Dynastic History of Bengal,' Chowdhury recognized that THB had provided the best account of the subject, and Niharangan Roy in BI did not have so far as the volume of information was concerned, much to add to it. He justified his endeavour on two grounds. First, in his view, THB was the product of scholars who were writing under a particular politico-ideological setting, and being particularly inspired by Bengali nationalism. This might have had some effect which can be redressed upon a re-examination. The second was the fact that since drawing up of THB, new materials have been discovered. The case at point in particular was the excavations in the Mainamati-Lalmai ridge which resulted in the generation of a new set of historical information including a

5. Note, however, that we are considering monographs or books that came out in this part of the land (i.e., erstwhile East Pakistan and present Bangladesh) only.

good number of copper plates. These new materials allowed and necessitated throwing of new light on the history of the South-Eastern Bengal. Chowdhury's work was probably more successful in accomplishing the latter task. On the basis of analysis of the newly found materials he tried to make two points. First, that, contrary to the earlier assumption, the south-eastern Bengal (Samatata) for a quite long time maintained an independent existence outside the Pala empire Pala rule was imposed on this region during a brief period from 1043 to 1075 A.C. (i.e., during the reigns of Mahipala I and Mahipala II), after which the Varmans took it over. Second, the newly found inscriptions allowed Chowdhury to present a more detailed and complete than what was available in THB list of the dynasties that ruled over the south-eastern Bengal starting from the Khadgas. However, since the exclusive focus of Chowdhury's work was dynastic history, the larger questions of economics and society did not at all appear in its periphery.

But, if treatment of socio-economic questions was something not quite expected of Chowdhury's work, given its title, this can not probably be said of Shahanara Hussain's work which was titled 'Everyday life in the Pala Empire.' Apparently it held some prospect for treatment of the economic and social questions in which to couch the discussion of everyday life. Unfortunately, it appears that the author took the concept of 'everyday life' in a very narrow sense and in the main part of the book (Chapter IV, 'Analysis of the Materials') limits herself almost exclusively to describing, on the basis of the archaeological and epigraphic evidences available, the dresses and other external outfits worn by people at that time [9:70-128]. Relatively more important, from our point of view, was her analysis of the evidence found at the three archaeological sites, viz., Paharpur-Mahasthangarh, Mainamati and Nalanda, regarding the religious condition prevailing at the time. Though the conclusions reached were, to be sure, not entirely new, her analysis of the evidences, however, once again brought to fore the following important facts regarding religious life of Bengal during the time of Pala rulers.

First, not only that the Palas themselves were Buddhists, Buddhism was of considerable influence in Bengal during their reign. In fact, Hussain contended that Buddhism was on the ascendance in Bengal at that time.

Second, even the independent rulers of south eastern Bengal, who were contemporary with the Palas like the Chandras, were Buddhists. This would go to indicate that the Palas were not alien Buddhist kings presiding over a conclusively Hindu population; and that instead, Buddhism had a basis among the populace independent of the Pala Kings' religious belief. This therefore, in an indirect way vindicates the first conclusion just stated above.

Third, Buddhism during the Pala period was significantly influenced by the Jantric cult. As is known, Tantricism had obvious links with the religious beliefs and practices of matriarchal societies, so that its influence on Bengal's Buddhism would indicate to the not so distant link of the population with matriarchal tribes.

Fourthly, evidences further confirm the influence of Tantricism not only on the Buddhism at that time, but also on the later Hinduism of Bengal [9:5]. It is, in this context quite instructive to note that the main god (more properly, goddess) of the Hinduism in Bengal is the female diety, Durga. Laxmi, Saraswati, her daughters, are the other prominent figures in the constellation of god and goddesses for the Bengali Hindus.

And finally, evidences also speak of considerable influence of Hinduism on the Buddhist monasteries of the Pala times. They may be taken apart from as signs of subsequent ascendance of Hinduism vis-a-vis Buddhism, also as indications of co-existence and co-mingling of the two religions at that time.

All these conclusions were also present in THB, so that Hussain's discussion on this score may be regarded as further confirmation of these more or less established facts. Religion always has very intimate links with the socio-economic parameters of life of the population and this was more so for the ancient and medieval times when religion was the main (or almost the sole) ideological expression for the societies at that time. Ideologies, on the other hand, are the non-material instruments to justify the existence of or the cause to bring into existence particular types of society based on particular types of economy. Findings regarding the religious conditions of the time, therefore, provide very important clues to the discovery of the economic and social aspects of life at that time. However, in absence of the proper perspective and the relevant agenda, correct findings regarding religious and caste conditions could not come to the above fruition either in THB [20, 21] or in Hussain [9].

b) Muslim Period (Bengal under the Mughal rule)

The Muslim period of the history of Bengal was also addressed by scholars of Bangladesh during the fifties and sixties. Prominent among the works in this category are, for example, Karim (1959), (1963), (1964), Tarafdar (1965), Karim K.M (1974). It was welcome that Karim concentrated on the social history of the Muslims in Bengal, rightly complaining that Vol. II of THB did "not give adequate importance to the socio-cultural aspects." Unfortunately, however, his study of the social history of Muslims in Bengal could not be adequately conched into the economic facts of life and was focused more on the socio-cultural aspects than the socio-economic ones.

He did not support the viewpoint that Islam had gained ground in Bengal through the preaching of the saints even before the invasion of Bakhtyar Khalji and took this political conquest as the 'great event' which 'laid the foundation of Muslim society in Bengal. It then,—according to Karim,—gained strength from three main supports', viz., the ruling class, the scholars and the saints. He, however, could not avoid noticing that overwhelming part of the Muslim population in Bengal was made up not by the immigrant rulers, scholars and saints but by the local converts. Karim seemed to be pressing for the idea that local converts hailed almost evenly from all the different ranks of the non-Muslim society of Bengal, though he could not avoid mentioning the facts that many humble and persecuted lower class people accepted Islam in order to get rid of caste restrictions and injustices." In sum, however, he appeared to attach almost equal importance to the 'two elements of Muslim population' in Bengal, viz., the 'foreign' and the 'local'.

Apart from the question of genesis, Karim also attempted to give a portrayal of the (social) structure of the Muslim society in Bengal. To this end he analysed source materials both of the Muslim royal and Hindu vernacular origins and arrived at the well-known conclusion that " the Muslim society (was) divided into two broad classes — the higher class and the lower class. The higher class follow the usual pattern of the Muslim society, but the lower class show survivals of local practices or influences from the Hindu society." Karim thought that this two-class structure of the Muslim society of medieval period gradually, by the 19th century, evolved into a four-class structure consisting of the Asharaf (Nobles), Atraf Bhalamanus (middle class gentlemen), Atraf (middle class) and Arzal (lower class). Drawing upon the sociological works of Dr. A.K.M. Nazmul Karim, he indicated to even some sort of endogamy that had developed among particularly the upper of these classes. Karim invited fresh researches into the causes and lines of this subsequent evolution.

This brief resume of Karim's works on the social structure of Muslim society in medieval Bengal brings to fore the following few points. First, his emphasisation of the political conquest as the factor for spread of Islam in Bengal somewhat contradicted with his accreditation that 'a large number of Muslim saints . . . made Bengal the cradle-home of their activities' and that 'it is largely through their preachings that Islam gained popularity in Bengal' and a large number of people accepted Islam.' Although Karim added that many of these saints received stipends from the Muslim Kings, so that the two theses would not seem to be irreconcilable, problem, to some extent, still remains, since many of the other sources would not let us believe that state-stipends were of decisive importance in the saints' activities. This would therefore indicate that for a more successful explanation of the

spread of Islam in Bengal one needs to delve into the deeper and broader aspects of the economy, society, geographically outlying situation vis-a-vis the political centre of the sub-continent, religion etc., of Bengal at the time. A more profound approach of this type could not be adopted in Karim's, otherwise quite commendable, works mentioned above.

Second, his portrayal of the structure of the Muslim society also vindicated the pervasiveness of the caste-system. In particular, it showed that the system represented no less the economic organisation of the society than the spiritual beliefs that went with it. The persistence of the jati-divisions among the Muslims demonstrated that escaping the social stigma of belonging to lower caste by renouncing the (Hindu) faith did not allow pulling down the barriers of jati-divisions, which were at the time a sort of, economic necessity, in other words, particular form of economic organisation of the society.

Thirdly, the distance between spiritual faith and economic order concerning the caste system could also be seen in the persistence of Buddhism in Bengal during the Palas and even the Senas, i.e. on the eve of Muslim conquest—a fact, which found place in Karim's discussion as well.

And finally (fourthly), the numerical strength of the 'foreign' element in the Muslim population of Bengal seems to have been somewhat inflated in Karim's works—a tendency which should fit quite well with a historian inspired by Muslim nationalism.

We shall have scope to return to these points of Karim's discussion soon. Meanwhile, we may note that his other work (Karim, 1963) was exclusively devoted to the man and reign of Nabab Murshid Quli Khan. Within this narrow purview, however, the book goes a long way to enlighten us about social, economic and political conditions of Bengal at that time. In particular, it gives a detailed account of the Mughal system of administration and its evolution over time. One of the most valued, from the point of view of economic and social history, aspect of the book is that it gives a rich account of the zamindary class of precolonial Bengal. As is known, this had been a contentious point for quite some time and drawing upon superficial traveller's account like that of Bernier, many tended to believe in the erroneous thesis of absence of (feudal) ownership of land in the pre-colonial, Mughal India. It hardly needs emphasizing that ownership in the feudal sense was qualitatively distinct from that of bourgeois, and Karim's account of Bengal under Murshid Quli Khan shows quite vividly the ubiquitous nature of such (feudal) ownership in the economy at that time. True, Murshid Quli Khan had conducted some revenue reforms and he confiscated the zamindaries of many defaulting zamindars and tried to put the zamindars in general under more of the royal squeeze. But this did not

go to basically change the hereditary character of this zamindari-ownership. The gradual evolution of the 'fiefs' into 'patrimony' is the landmark of the evolution of feudal ownership in Europe and it is, therefore, not at all surprising that this tension between the 'fief' and 'patrimony' aspects of feudal ownership found reflection in the hitch between the zamindars on the one hand and Murshid Quli Khan representing the royal power, on the other.

The other valuable, from economic history's point of view, aspect of [11] is the detailed description of the process of ascendancy of the European, in particular the British, trading companies in India and Bengal and of the local socio-economic and political milieu in which this took place. It helps us to disentangle the perplexing paradox as to how a handful of foreign merchants could so easily subjugate such a huge country as India.

The work by K.M. Karim [17] is similar to [11] not only in structure and methodology but, in a sense, in subject as well. If Karim [11] dealt with the subah of Bengal under the later Mughal emperors when Murshid Quli Khan was its subahdar, Karim K.M. [17] represents a similar study of it when Shahjahan was occupying the Mughal throne. The two works together, therefore, go a significant way, in producing the picture of Bengal, as it was under the Mughal rule. Like that of Karim [11], the two most valuable, from economic history's point of view, aspects of K.M. Karim [17] are its discussion of the revenue administration and of the process of expansion of the activities of the European trading companies. K.M. Karim [17] also confirmed that "the Zamindars were a universal feature of the agrarian life of Mughal India." But the tension between the 'benefice' and 'patrimony' aspects of feudal ownership was amply evident in the zamindari ownership during the reign of Shahjahan as well. In fact under the strong royal administration of the Mughal times, as K.M. Karim remarked, "the Zamindari was often an office and not merely a land settlement." He probably goes a bit far makes the unqualified statement that, "they (the Mughal Zamindars) occupied the same position as that of the officers because they were also masnabdars of the state", since though such a combination was true for many of the big Zamindars, it is difficult to believe that all the Zamindars, irrespective of their denomination were accorded masnabdaris from the imperial Mughal court. In any case, statements of this sort are indicative of the tension between aspects of feudal ownership mentioned above. As is known, under the Mughal system of land administration, land was generally classified into three types, viz., (i) Khalisa or the crown lands, (ii) jagirs or assignments and (iii) the lands of the zamindars. The distinguishing feature of the zamindari lands consisted not only in their general hereditary character but also in the fact that the Zamindars were obliged to pay

pishkash or a tribute in cash or kind, instead of a varying tax on land or its produce. Though the revenue reforms of Murshid Quli Khan went to put these distinguishing features under more of royal pressure,— in particular, his arrangement of engaging the amils in the collection of revenue alongside zamindars and also attempt to reduce the rights of zamindars on nankar only,— these were not altogether thrown overboard.

Both Karim [11] and K.M. Karim [17] agreed regarding the dearths of source materials for a clear reconstruction of the revenue system and revenue figures that were applicable for Bengal under the Mughals. Todar Mall's settlement (largely theoretical) of 1582, as could be found in *Ain-i-Akbari*, remained the basis for almost all the subsequent revenue assessments of the Mughal administrators of Bengal (namely, of Shah Shuja and Murshid Quli Khan). Analysis of Shah Shujas settlement of 1582 shows that revenue of the jagir lands (Rs. 43,48,892) constituted 33 pct of the total land revenue (Rs. 1,31,15,907 annually). The drive of Murshid Quli Khan to enhance royal revenue earnings through minimum costs resulted in the drop of the revenue from jagir lands (Rs. 33, 27, 477) to only 23 pct of the total (Rs. 1,42,88,186). What was important to note in these revenue statements was the fact that the revenue from zamindari lands was not mentioned separately from that of non-jagir lands. Obviously, this may indicate to the pishkash (tribute) character of the revenue earned from the Zamindari land, a fact which made it sometimes possible to blur the distinction between the Zamindari and khalisah lands from the point of view of the royal coffers. Also instructive is to note that the 1728 list (credited to Shuja at-Din Muhammad Khan and considered to be 'an official correction of that of Murshid Quli Khan) of the jagir lands Included, among its 13 different items, even jagir of Zamindars. This would once speak of the plight of the Zamindars at the hands of Murshid Quli Khan.

Activities of the European traders described in K.M. Karim [17] obviously dated back to more earlier period than that in Karim [11], and we find vivid description of how the English merchants were only making frantic attempts to expand their trading operations in Bengal. K. M. Karim in his portrayal of Bengal under Shahjahan also ventured a discussion of the industries that existed and were developing at that time.

C) Bengal of the Pre-Mughal Muslim Period:

The major work published in Bangladesh or Bengal of the Pre-Mughal Muslim period is that of Tarafdar (1965). Though broader by the penumbra, the focus, as per title, was Bengal under Husain Shah. The author considered the period, vital since, in his opinion, it "marked the evolution of a national life which had not only a homogeneity of language used as a medium of literacy expression in the different parts of the country, but also

political unity and geographacial contiguity forming its basic characteristics." This could come about because, it was at that time that Bengal "was freed from the political and cultural domination of North India", her "isolation from North India had reached its culminating point", so that "Bengal could discover her cultural identity and find herself on her own", and the associated literary and cultural 'renaissance' witnessed by Bengal at that time.

Apart from dynastic and political history, Tarafdar made commendable attempt to throw some light on the economic and social conditions of the period as well. Obviously, he was in this respect much more constrained by paucity of source materials than even were his colleagues who dealt with the Mughal period. And when it came to the question of revenue system,—the most overall aspect in understanding of the economic structure of the society,—the problem of meagreness of materials was still more acute. It is interesting to note that the documents of Abul Fadl, just as they served to be the point of departure for discussion of the revenue system for post-Akbar Bengal, so was also their role for treatment of the revenue question for the pre-Mughal—as was demonstrated by the discussion on the topic by Tarafdar. He had already made the point, during his discussion of general administration, that "the somewhat feudal basis of Bengal administration under the Palas and the Senas does not seem to have undergone any appreciable modification in the early period of the Muslim rule", and, "the system of government introduced by Bakhtiyar clearly indicates what may be called its feudal nature." Subsequently, in his discussion of revenue system proper, Tarafdar presented a variety of fragmentary evidences, which, however, in absence of an explicitly laid down theoretical framework, were not quite easy to be woven together.

He mentioned that the military governors of the Husain Shahi period enjoyed revenue assignments like the muqtis, and this type of division of the country into military holdings was introduced by Bakhtiyar. The system might also be called as the 'aqta'. He, however, counteracted Babur's tendency to see masnabdari under Husain Shahi Sultans and commented that, "He (Babur) seems to have confused the local landlords and provincial governors of Bengal with masnabdars." Referring to Chaitanya-Charitamita Tarafdar spoke of Majumdars, who according to his reading of the sources, were sort of revenue farmers having no hereditary rights over the estates they controlled. However, at the same place, he mentioned that within the estates these 'farmers' conducted (revenue) administration 'as they pleased.' Alongside majumdars, he talked of (Portuguese) ijaradars, whose rights over the estates were more or less similar to those of the former. Tarafdar was not sure as to whether jagirdari prevailed in Bengal as a regular system under the Husain Shahi rule. His sources seemed to barr a

complete yes or no answer. He also declined to see existence of hereditary zamindars in the Husain Shahi Bengal. In general Tarafdar seems to believe that revenue former—like majumdars and ijaradars were the main persona de stage of rural Bengal under the rulers of Husain Shahi dynasty and they "had grown into hereditary landlords (only) during the (subsequent) period of confusion." In other words, in his view hereditary landlordism was to be a feature of the agrarian structure if Bengal sometime after the Husain Shahi rule.

The chapter on 'Economic Condition' incorporated by Tarafdar in his book provides a wide body of information on agriculture, industry, trade, commerce, medium of exchange, units of measurement, advent and expansion of activities of foreign traders etc. It also discussed general features of the rural life of Bengal at that time. Of particular value is Tarafdar's profound discussion of the religious life, different religions and the process of interaction among them witnessed by Bengal during the late fifteenth and early sixteenth centuries. The portrayal of the decline and degeneration of Buddhism, competition between the Brahmanical and Islamic religious beliefs, rise of pre-Chaitanya, Vaisnavism, efflorescence of Vaisnavism with Sri Chaitanya, evolution of post-Chaitanya Vaisnavism, the process of spread of Islam, the specific characteristics acquired by Islam and the Muslim population in Bengal thereby, is probably the most successful aspect of Tarafdar's book. It is during discussion on these points that Tarafdar could touch upon many of the sensitive aspects of the prevailing socio-economic milieu which gave birth to these religious processes. Yet, for all the compilation of available information on economic conditions and penetrating discussion of the religious process, Tarafdar's commendable work fell short of clearing up some of the vital aspects of the evolution of production relations through which Bengal underwent in its pre-colonial past.

3.4 Economic History of Ancient and Medieval Bengal—A Resume

Our somewhat lengthy discussion of the economic history of Bengal of ancient and medieval times calls probably for a resume at this stage before we go over to the question of economic history of the subsequent periods. Perceptive readers might have already sensed that there are two areas which particularly stand out as regions of unsolved questions. The one pertaining to the ancient period constitutes in the following.

Despite all the possibilities of exceptions and specificities, if world history on hand over to us one important generality that is this : everywhere for progress human societies had to pass over from the food-gathering to food-producing stage. Agriculture is the major invention facilitating this transition. It can not be that agriculture existed in Bengal since the earth

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was formed. Who were the people (if there were any) that inhabited this tract of land before agriculture was introduced? What was their mode of life and how numerous were they? What was their racial identity?

Who introduced agriculture in Bengal? Again, as we have noted above, agriculture had its own stages of development. How widespread was hoe-agriculture in Bengal before plough-agriculture could reign supreme? Geographical conditions make it almost certain that Bengal was originally covered with dense swampy forests. Clearing these forests for settlement and agriculture to be possible would require the use of iron. Who introduced iron in Bengal? Was there in the history of the region a period of wooden ploughs before iron-shares were added to them? When did this occur?

What did Aryanisation mean? What was its socio-economic content? When did settlement and introduction of plough-agriculture in Bengal take place? Why did Buddhism persist in Bengal for some time more than it did in North India? What was the basis of the specific shape of the caste-structure that evolved in Bengal? Tarafdar, in his account of economic conditions referred to a story in Shunya-Purana where a Hindu god was depicted to be adopting agriculture. Why had the gods to adopt agriculture? Of what underlying socio-economic process was this a religious reflection?

What was the political setting in which the process of Bengal progressed? What were the methods of settlement? What were the social and organisational moorings of this process? How were the villages organised?

It is not at all difficult to perceive that most of these questions are inter-related with each other and need to be resolved from an integrated perspective. The review presented in 3.2 and 3.3 of the works devoted to the ancient history of Bengal eloquently brought out that despite these commendable efforts, most of the above questions remain far from satisfactorily resolved. Unfortunately, for want of the correct perspective, many of these could not even be adequately posed in these works.

Last few of the above enumerated questions bring us to the second region of the involved queries. The most challenging question faced by the economic historian of medieval Bengal is that concerning feudalism. The question again, may probably be split into two, first, whether Bengal in the middle ages was feudal or not? and second, if it was, what was its concrete form? To be thorough answering these questions would obviously ultimately lead one to the theoretical discussion on feudalism. Since here we have neither the scope nor the intention to drag in such issues, we may, for our present historiographic exercise, take the widely

accepted conclusion of the above mentioned theoretical debate as the necessary framework of reference.

Authoritative discussion on feudalism have amply demonstrated that the structure of feudal relations of production has two distinct parts. On the one side, it is the complex of relationships between the class of direct producers (mainly the peasants and artisans) and the class of surplus appropriators, or the ruling class. The other part of the structure of feudal production relations consists of the web of relationships among the different members and instance of the ruling class. Of course, a third dimension of the feudal production relations may be seen in the relationships among the direct producers, the forms in which they are organised, etc. Most of the contentious questions regarding feudalism are, however, concerning the first two dimensions.

Marx had identified non-economic coercion applied for surplus extraction as the distinguishing feature of feudal relations of production (in comparison to that of capitalist). Obviously, this referred to the first set of relationships mentioned above. He had also alternatively described this type of relationship as one of direct servitude of the producers to the appropriators, or conversely, of direct lordship of the latter over the former. The extra-economic coercion involved in the feudal mode of surplus appropriation was often masked by custom and religion, so that it was not necessary that every act of surplus appropriation had to be associated with application of direct brute force. The direct coercion would, therefore, also appear as the (natural) order of the day.

These references of Marx indicate that in identifying feudalism, of primary importance was the nature of relationship between the direct producers and the appropriators. It is instructive to note that in these reference to feudalism, Marx had almost nothing to say about the type of relationship among the members of the appropriating class that has to go with feudalism. This might be taken to mean that in the identification of feudalism, the specific way in which the members of the appropriating class were organised was not that essential. In other words, certain variations in the mode of organisation of the appropriators was quite compatible with essential feudal characters of an epoch. In similar vein, variations are also possible in the set of relationships between the producers and the appropriators, so long as in this set the element of direct lordship /servitude predominates. Interesting variations have also to be reckoned in the way the direct producers themselves are organised.

As is known, many historians have proposed to narrow down the meaning of feudalism to only a particular type of relationship that existed among the members of the warrior (ruling) class in the early and high middle

ages in certain parts of Europe, namely the relationship that used to be manifested through the performance of 'fealty' and the associated, 'vassalage'. It is of course individual historian's prediction to choose between the above mentioned narrow and broad interpretations of feudalism, but what is otherwise obvious is that historical materialism has very little use of the above cited narrower interpretation. More important however, is the fact that the thesis of exclusiveness of feudalism for Europe does not quite stand even when the 'fief'-type of relationship among the members of the warrior class is taken as the sole attribute of feudalism.

The example at point here is not Japan, whose Tokugawa period has since long been cited as one of unpolluted 'fief'-relationship that was embodied in the Sankin-tokai system. Talking about structural specificities of feudalism of western Europe, Parry Anderson mentioned of "an inbuilt contradiction within feudalism, between its own rigorous tendency to a decomposition of sovereignty and the absolute exigencies of a final centre of authority in which a practice recomposition could occur," and of "a dynamic tension and contradiction within the centrifugal State which it (feudal mode of production) organically produced and reproduced". But this 'dynamic tension' can hardly be said to be specific to West Europe only. In fact, even a cursory review of the political history of India and Bengal from the Guptas down to the Mughals vividly demonstrate the dynamic process of composition and decomposition of central suzerainty, of the contradiction between tendency towards parcellization of sovereignty on the one hand and the exigency of consolidation of power and authority, on the other. Just as the 'vassalage' system of West Europe, originating in the 9th and 10th century did by no means stand at one place and rather went through, in response to the changes in the overall circumstances, an eventualful process of evolution, bringing about thereby significant changes in the texture and complexion of the set of relationship among the members of the ruling 'warrior' class and just as we would be wrong to delimit feudalism for Europe only to the period before onset of Black Death, i.e., to the period when fealty was pure, so also we can find in the history of medieval India and of Bengal, a dynamic succession of changes coming about in the form of organisation of the ruling class, which found its important manifestation in the changes effected in the system of revenue administration, a process which was directly related with the above mentioned process of composition and decomposition of central authority, --and so also we can without much difficulty see the essential feudal method of surplus appropriation remaining unchanged despite the process of evolution and modification. In fact, in a way it is rather paradoxical to note that the mamabdari-system introduced by the Mughal in India at a time when

the country was precisely passing through its last and final stage of feudalism bore many a likenesses with the original 'vassalage' of western Europe. For that matter, Tokyogawa period with its 'vassalage' system of the sankintokai type also happened to be the finale of medieval order and prolonge of the capitalist transition with Meiji restoration as the watershed.

Marxian stress on the relationship between the direct producer and the appropriator as the essential area for identification of the type of production relation does not mean that the question of relationship amongst the members to the appropriating class has to be neglected. In fact, ironically, some of the pronouncements of Marx that actually pertain to this latter question, become subsequently of crucial importance in the debate regarding existence or non-existence of feudalism in pre-colonial India. As is known, in a more immediate sense, these statements were directed to the question of absence or presence of private ownership over land. By now it is more or less established that in these pronouncements Marx was largely misled by accounts of Mughal India as were presented by travellers like Bernier. For one thing, ownership in the feudal setting had a completely different meaning from that in the bourgeois order. Bernier, coming as he did as a representative of the emerging bourgeois culture was in fact destined not to see the bourgeois type (and the nobles' patrimony in West Europe by that time has definitely moved very close to the bourgeois type of ownership) of land-ownership in the Mughal India. But as Bernier saw India from a position more close to the Mughal imperial court than the outlying fringes, it was difficult for him to stretch his view beyond the circle of the masnabdars,—whose ranks was surely anything but hereditary,—and see the multitude of local landlords (under all types of names in different parts of India) whose rights over the estates under their possession or control and the subjects living therein were in most cases and by and large hereditary. Thus instead of looking for the bourgeois type of absolute ownership over land, if Bernier would have been interested in identifying the specificity of hierarchy of feudal interests in land or over peasants' (and other direct producers') produce, his search would prove more fruitful. Fortunately, the cloud of dust that arose out of these superficial observations and the misdirection (toward the so-called Asiatic Mode of production) in understanding and conceptualisation of the society existing in pre-calonial India to which they added fuel have since largely been cleared and corrected. What remains as the major task of the economic historians of medieval Bengal is therefore to Investigate, dig up the relevant evidences and try to analyse and evaluate them in the backdrop of the issues discussed above. In other words, it is not sufficient to just lay hand over some pieces of economic information of the period and summarily incorporate it into the discussion. To the contrary, what is needed is to view whatever evidence on economic history one gets hold of

in the light of the total problematic, trace out its implication for all its major links and only then arrive at an overall assesment.

It is in the light of these considerations that the deficiencies of the above (3.3 b, b, c) reviewed works become more clear to see. Of course, the constraint or the paucity of source materials needs to be recognized all the time. We find that even Tarafdar,—dealing as he was with a relatively later period, and could to some extent fall back for support on the Mughal documents—had to refer to this constraint in course of his discussion of almost all the major points cited above. This constraint becomes more severe more distant we go in our quest of the past. As we could see in 3.3a, neither of the works devoted partially or wholly to the Pala period that we reviewed, could take up economic questions as major aspect of the query. In fact, the information on religion that was available and found reflection in Hussain's work could not be more fruitfully and meaningfully interpreted because of the absence of the paper framework of reference.

Similarly it is difficult to agree to Tarafdar's potrayal of the Husain Shahi Bengal, where the majumdars and Portuguese revenue farmers are presented as the main figures of the agrarian structure, neither of whom had any hereditary claim over the rights they possessed. In fact, Tarafdar himself mentioned that the Muslim Sultans who come to rule Bengal in the wake of its conquest by Bakhtyar Khalji, in most essential features but the revenue system to be the same as it was under the Senas. And, circumstantial evidences are quite strong to indicate that under the Senas, the central authority gradually had become sufficiently weak so to allow the local lords assume hereditary claim over their possessions. In fact, the weak resistance put up by Lakman Sen in the face of Bakhtyar's invasion was quite indicative of absence of such a royalty as would be needed in order to negate any such hereditary claim. Review of the works on the Mughal period of the Muslim rule in Bengal brings to fore the fact that even Murshid Quli Khan, the most aggressive representative of the powerful central authority, could not, in his reforms,—which were directed to enhance royal revenue and which, in fact, to a great degree reduced zamindari to the role of a royal official,—go to the extent of completely doing away with their general hereditary character.

It is now quite clear to see that, despite the commendable works reviewed in 3.3, most of the issues broached in our discussion earlier in this section have hardly been scratched. On distillation, the pertinent questions that arise in this regard are, for example: What was the interrelation between the processes of settlement and feudalisation in Bengal? When did the latter take place and what were its stages? What were the main vehicles of the process of feudalisation in Bengal? What was the nature of the internal

organisation of the villages in Bengal? (a question that directly concerns the issue of interrelationship of the direct producers amongst themselves). What was the precise nature of subsumption of these villages to the feudal mode of surplus extraction? What role did caste division play in this conjunction? What was the type of organisation of the appropriating class under the Palas? And, under the Senas? Can we say anything in the context Bengal about 'feudalism from above' and feudalism from below' and the transition from the former to the latter? If we can, then when in the timescale of political history can we locate it? What was the impact of the spread of Islam on the internal structure of the villages? What was the precise nature of relationship of the direct producers (i.e., the villagers) with the local lords? What is the history of evolution of this relationship with the local lords? What is the history of evolution of this relationship? How was Nankar different from the Demesne of the lords in feudal Europe? What was the 'feudal dynamic' for Bengal? What were the significant developments in the productive forces witnessed in Bengal since the introduction of plough agriculture and under fundalism? Was there any relationship between the rise of cities and parcellisation of sovereignty for medieval Bengal? What was the genesis of the trading classes? What was their role over time either in bolstering the feudal order, or as one of its corrosive agents? What were the sources of the 'New Forces' working? To what extent the bhakti movement in Bengal was an expression of the rise of 'New Forces' and a perturbed reaction to the spread of Islam? What are the details of the chequered history of the mode of organisation of the feudal ruling class in India and Bengal? What were the reasons that feudal India and Bengal, despite the enormous economic base and prosperity, ultimately foil to gain that edge over feudal societies elsewhere which allowed the British and Europe to emerge as the usherers of the new era, that of capitalism and convert India and Bengal into their colonies? These and many others more constitute the second region of question that remain yet to be adequately taken up and solved. The problem of paucity of source materials will continue to haunt us. But, just as in econometrics we find many a ways to overcome the limitations regarding data and produce satisfactory result once we can arrive at the correct predictive model, so also in economic history, the problem of paucity of materials can be to a great extent minimized once we can build up and proceed from the correct theoretical framework, because the latter helps us to bring out enormous amount of meaning (something which was invisible in absence of the frame) from whatever meagre information that is and become available to us. This resume may be concluded by drawing attention of our economists and historians to the task of addressing the questions enumerated above and to the necessity of the theoretical framework that we have just mentioned.

4. ECONOMIC HISTORY OF BENGAL UNDER THE BRITISH RULE.

The subject matter of this and the section following, we shall limit ourselves to some of the points already broached in the introductory section of the present paper. We have mentioned there that from historiographic point of view, one important distinction of these later and recent periods of Bengal's and Bangladesh's history from those of earlier is the relative abundance of source materials. Having already given birth of numerous Ph.Ds, the India Office Library has probably got the potentiality of producing a good many more. In fact, the colonial documentation of the life and events in India is serving as a major source of information for the history of pre-colonial India as well. Not only mere documentation, in a sense, the modern tradition of writing country's history was set by the colonial intellectuals.

Drawing upon this ample documentation, Indians also took up the task of narrating the economic history of the period from quite an early date. Works of Romesh Dutt have been one of the pioneer efforts in this regard and remain to this day example to be envied of how great the use that can be made of the official British documentation of India events. Many a good number of scholars have since then, for various ulterior purposes, tried to do the same taking up one or the other particular aspect for investigation. Among scholars of Bangladesh recent efforts in this regard have been of Huq (1964), Mohsin (1973) and S. Islam. A lot of work on the subject (of economic history of Bengal under the British rule) has been conducted in the other part of Bengal as well.

For the most part, however, these works have been empirical, narrative and compilatory, reaping mainly the benefits of the plentitude of documented evidence. In contrast, there has been very little effort at conceptualisation or theorisation of the economic experience of the British period. Most close to such a desired outcome came the works of Hamza Alavi, who through a commendable scrutiny of the established economic facts, tried to put them in a conceptual framework. Unfortunately, however, in this enlightening effort Alavi ultimately drifted toward viewpoint, which upon close scrutiny can be found to be flawed and hence not quite worthy of endorsement.

Yet, in spite of the misdirection of Alavi's conceptualization, there has been very little of subsequently effort on the part of the scholars to clear this up and put the economic experience of Bengal under the British rule in the more correct perspective. Thus, despite the wealth of documentation and despite the robust empiricist historical tradition, the economic history of (British) colonial Bengal still lacks the theorization that is vital for the completeness of its comprehension.

5. ECONOMIC HISTORY OF BANGLADESH DURING THE PAKISTAN PERIOD.

Unfortunately, the problem with the economic history of Bangladesh during the Pakistan period is not only as to theorization but also to the relatively easy domain of empiricism. In fact, it is really amazing to find that after almost two decades since Independence, there are only two places where one can look for an account of the economic history of country of the 1947-70 period. The first one is the report that was prepared in connection with the process of drawing up of the Fourth Five Year Plan of undivided Pakistan, by the economists of Bangladesh (the then East Pakistan). Obviously, being a report geared for a specific purpose, this work was not purported to be a piece in comprehensive economic history. Yet, for its compilation of relevant economic statistics, cogent argumentation and sharpness of analysis, this report remains, to this date, the only major work done by the scholars of Bangladesh that came most close to being a prototype of economic history of the country during the Pakistan period.

The other work on the subject is by the Soviet scholar, late, S.S. Baranov. In fact, Baranov's book remains the only between covers significant and comprehensive narration and analysis of the economic processes through which Bangladesh had to pass during the period of its inclusion in Pakistan. It is heartening to note that with cooperation from Bangladesh's economists, this book has recently been published in Bangla. The neglect of the Pakistan period by even the empiricist tradition of historical work is all the more disconcerting in view of the fact that with passing years new generations are entering the citizenry of the country who having themselves not lived through the Pakistan period have the scope to know about it only from genuine historical works. Thus both empiricist and theoretical work are urgently called for to be devoted to this recent period of history of Bangladesh. The task of compilation and conceptualization of economic history of the Pakistan period is all the more valuable because many of aspects of contemporary economic reality and processes have their moorings in the events of the aforesaid period, so that its adequate understanding is, in a sense, necessary pre-condition for a correct appraisal of the current day economic happenings.

6. CONCLUDING REMARKS.

The resume provided at the end of section -3 (3.4) saves us from the task of writing a lengthy conclusion. One point that should be noted here is that in writing this note we were not unaware of the several text-book type works on the economic history of Bangladesh that are available. The most prominent among them is that by Dr. A. Farouq (1983), which is probably the only book on the subject written in Bangla by any reputed scholar.

However, since Farouq in his work confined himself exclusively to a text book treatment of the subject and did not try to go into the depth of the issues, his book, despite its merit as a compilation of information on economic history of the country,—drawing upon most of relevant publications in this regard,—did not go much in clearing up the issues cited above (3.4). In fact, his tendency was more to accept whatever there was in the earlier works than to subject them to a critical scrutiny. Moreover, the structure in which he presented the information complied, does not quite conform to the demand of periodisation that would follow from the necessity of the framework stated earlier (3.4). In spite of these, however, Farouq's effort in taking up the subject, more so in Bangla, can serve as a source of encouragement for other economists in Bangladesh to follow the suit.

The last point to be made here is the following. We have already mentioned that as we go back into the past, it becomes increasingly more difficult to separate history of Bangladesh and Bangal from that of India as a whole. It is in this context that the works of D.D. Kosambi become of particular significance for any attempt to reconstruct the socio-economic history of Bengal, especially of the ancient and medieval periods. Kosambi's fundamental works together with the others that followed the tradition,—particularly of R.S. Sharma that dealt with the feudalisation process can prove to be of unmeasurable value in providing that general background, only against which the quest for outlining the economic history of Bangladesh can be more successful.

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মূল্য ও দাম বিষয়ক বিবেচনা

সনৎ কুমার সাহা

আমরা সাধারণতঃ কথা বলার সময় 'মূল্য' ও 'দাম' এই শব্দ দুটোর অর্থে কোন তফাত করিনা। 'মূল্য' যা, 'দাম'ও তাই, কানে যখন যেটা ভাল শোনায়, তখন সেটাকে সেইভাবে কথায় টেনে আনি। যেমন, 'দাম বেড়েছে' বলি। আবার একই অর্থে বোঝাতে বলি 'মূল্য বৃদ্ধি ঘটেছে'। বিছিন্ন ভাবে 'দাম বৃদ্ধি' বা 'মূল্য বেড়েছে' ভাল শোনায় না, অবশ্য বাক্য বিন্যাসে তার নিজস্ব ছাঁদে কখনো কখনো কথার ভেতরে মানিয়েও যায়। মানিয়ে যাক বা না যাক, যে ভাবেই বলি, তাতে বোঝার কোন অসুবিধে হয় না। অর্থের কোন তারতম্য ঘটেনা। যদিও গুছিয়ে কথা বলার স্বাভাবিক ঝোঁক, আমরা সচেতন থাকি বা না থাকি, শব্দের বাছ বিচার আপনি করে যায়।

ঠিক ঠিক বিচারে, বিশেষ করে অর্থনীতিতে, শব্দ দুটো কিন্তু সমার্থক নয়, যদিও তাদের সম্পর্ক খুব ঘনিষ্ঠ। 'মূল্য' একটা বিমূর্ত ধারণা—কোন বস্তুর দ্রব্যগুণ। দাম তার বস্তুগত প্রয়োগিক রূপ। নির্মাণ বা প্রস্তুত ক্রিয়ায় বস্তু দ্রব্যগুণ অর্জন করে। এই ক্রিয়া উৎপাদন। উৎপাদনে শক্তি ও অন্যান্য উপকরণের রূপান্তরে এক এক দ্রব্য এক এক আকার ও গুণ পায়। কোন দ্রব্য তার নিজস্ব বৈশিষ্ট্য পেলে তার আকার ও গুণকে তা থেকে আলাদা করা যায় না। তারাই তার মূল্য নির্দেশক। এই মূল্যকে দ্রব্য থেকে বিশ্লিষ্ট করে কোন বস্তুগ্রাহ্য সাধারণ পরিমাপকে ফেলে প্রকাশ করা সম্ভব হলে তাতে তা যে পরিমাণের সমান বলে গণ্য হবে, তাই তার দাম। এই পরিমাপক যদি সব দ্রব্যের বেলায় সমানভাবে খাটানো যায়, তবে তাদের প্রত্যেকের দামই তাতে প্রকাশ করা চলে, এবং একে দামের সংগে অন্য দামের তুলনাও তাতে সম্ভব হয়। স্পষ্টতই এই তুলনা দ্রব্য বিনিময়ের ভিত্তি রচনা করে। দাম সাধারণ পরিমাপকে দ্রব্যের বিনিময় মূল্যের প্রকাশ ঘটায়। আধুনিক অর্থনীতিতে দ্রব্যের বিনিময় মূল্য নির্ধারণে মুদ্রা সাধারণ পরিমাপকের কাজ করে।

অবশ্য প্রকৃতিদত্ত অনেক বস্তু তাদের মৌলিক অবস্থাতেও মূল্যবান। যেমন, আলো, বাতাস, জল, গাছ পালা, ইত্যাদি। এদের ব্যবহার মূল্য অসীম। কিন্তু মানুষ তাদের প্রস্তুত করে না। উৎপাদন প্রক্রিয়ায় দ্রব্যগুণ অর্জন করার প্রশ্ন তাদের বেলায় ওঠেনা। প্রকৃতির মৌলিক সম্পদ হিসেবে তাদের অবস্থান। এবং তারা মানুষের প্রয়োজন বা ভোগ নিরপেক্ষ। অতএব মানুষের কাছে তাদের ব্যবহার মূল্য অসীম হলেও তাদের কোন বিনিময় মূল্য নির্ধারণ করা যায় না। তাদের দামও তাই কিছুই ধরা সম্ভব হয় না। তবে তাদের কোনটি যদি মানুষ একক বা সম্মিলিত ভাবে আয়ত্তে এনে আপন উদ্দেশ্যের উপযোগী করে গড়ে নেয়, এবং অন্যরাও তার অনুরূপ ব্যবহার কামনা করে, তবে সেই প্রকৃতি দত্ত বস্তুও বিনিময়যোগ্য হয়ে ওঠে, কেনা বেচার সমগ্রী হিসেবে আপেক্ষিক মূল্যের ভিত্তিতে তার দামও নির্ধারিত হয়। যেমন, বসবাস বা চাষ—আবাদের জমি, শোধন কৃত পানীয় জল, ইত্যাদি।

অতএব দেখা যাচ্ছে, বস্তুর রূপান্তরের মাধ্যমে উৎপাদন ক্রিয়া সাধন করে যে মূল্য যোজিত, অর্জিত বা নিষ্কাশিত হয়, বিনিময় মূল্যে কেবল তারই প্রতিফলন ঘটে। অর্থ-মূল্যে দাম দিয়ে তার বাস্তব প্রকাশ ঘটাই। অনুরূপ উৎপাদিত অন্য দ্রব্যের তুলনায় তার আপেক্ষিক মূল্যও এই ভাবে ধরা পড়ে।

কিন্তু প্রশ্ন হলো, দ্রব্যের উৎপাদনের যে মূল্যের সৃষ্টি, তার বাজারে নিখারিত দাম কি সব সময়ে তাকে যথাযথ তুলে ধরে? দুটোর ভেতরে হেরফের কি আদৌ ঘটেনা? যদি ঘটে তবে একটি দিয়ে অন্যটিকে ঠিক ঠিক বোঝাই কি করে? অথচ দুটোর সমমানতার ওপরই অর্থনীতির বিচার প্রচণ্ডভাবে নির্ভরশীল। এই বিচার একটি গ্রহণযোগ্য সর্বজনীন নৈতিক মানদণ্ড রচনা করে সমাজের ভেতরে, ও এমন কি, বিভিন্ন সমাজের পরস্পরের ভেতরে উৎপাদন ও বন্টন ব্যবস্থা এক সার্বিক নিরপেক্ষতার দোহাই দিয়ে পরিচালনা করে। দাম যদি মূল্যের যথার্থ বাস্তব রূপ না হয়, তবে এই ব্যবস্থা তার নৈতিক তাৎপর্য হারায়, এবং তার ভেতরে প্রবঞ্চনা নিঃশব্দে ডাল পালা ছড়ায় বাস্তব এ এক গুরুতর সমস্যা। অর্থনীতির ছাত্ররা কোন ক্রমেই একে উপেক্ষা করতে পারে না। এ দিক থেকে বর্তমান আলোচনা মূল্য ও দামের সম্পর্ক সম্বন্ধ খুঁচিয়ে দেখার এক সৎক্ষিপ্ত প্রাথমিক প্রয়াস মাত্র।

বিষয়টি শাস্ত্রকারদের গুরু থেকেই ভাবিয়েছে। অর্থনীতি যখন বাস্তব জীবনের কর্মকাণ্ড নিয়ে চিন্তা ও প্রয়োগিক কাজের কেন্দ্র ভূমিতে চলে আসতে থাকে, তখনই তার নির্মাতারা সরাসরি প্রশ্নটি মুখোমুখি হন। বাজার ব্যবস্থা যখন সমাজে উৎপাদন ও ভোগের প্রায় সমস্ত ক্রিয়াকর্ম পরিচালনার নৈমিত্তিক মাধ্যম হয়ে ওঠে, তখন উৎপাদন কর্তা ও ভোগকারীর ভেতর অভেদ সম্পর্ক বেশীর ভাগ ক্ষেত্রেই উবে যায়। মূল্যসৃষ্টি আর আবশ্যিক ভাবে উৎপাদনকর্তার মূল্য প্রাপ্তি ও ভোগের সঙ্গে একান্ত সম্পর্কে প্রতিষ্ঠিত থাকে না। বাজারে দাম দিয়ে মূল্যের কেনা-বেচায় উৎপাদন ও ভোগের ভেতর সংযোগ স্থাপিত হয় ঠিকই, কিন্তু উৎপাদনকারীর সংগে ভোক্তার বিছিন্নতাও একই সংগে রচিত হয়। উৎপাদিত বস্তু সামগ্রীকে কোথায় ভোগ করছে এ নিয়ে উৎপাদকের কোন মাথা ব্যথার কারণ থাকে না, ভোক্তাও তার বাজারে কেনা জিনিস কার ঘরে তৈরী হয়ে কহাত ঘুরে তার কাছে এলো, এ নিয়ে কোন প্রশ্ন করে না। কিন্তু বাজারের দামে যে বিনিময় মূল্যের প্রকাশ, তা কি সব সময় উৎপাদন কর্তার দ্রব্যে সৃষ্টি মূল্যের সংগে তার ভোক্তার প্রাপ্ত মূল্যের সমতা ঘটায়? বাজারে অসংখ্য একই দ্রব্যের অসংখ্য ক্রেতা কি একই দাম দিয়ে একই দ্রব্য কেনে? মূল্য সৃষ্টির পেছনেও একাধিক কারণ থাকতে পারে। দাম ব্যবস্থায় তাদের প্রত্যেকের অবদানের কি যথার্থ মূল্যায়ন ঘটে? যে যৌক্তিক কাঠামোর ওপর এই ব্যবস্থা দাঁড়িয়ে আছে, তার কি কোন নৈতিক ভিত্তি আছে? যদি থাকে, তবে তার কার্য-কারণ সূত্র কি? বাজারে কেনা বেচায় কি তার প্রতিফলন সব সময় ঘটে? যদি না ঘটে, তবে স্বয়ং ক্রিয় বাজার ব্যবস্থার স্বায়ত্ত শাসনের যথার্থতায় আস্থা রাখি কি করে?

আমরা জানি, এ্যাডাম স্মিথ প্রথমেই ব্যবহার মূল্য ও বিনিময় মূল্যের ভেতর তফাতটা মোটা দাগে চিনিয়ে দিয়ে ছিলেন। বাজার ব্যবস্থায় শুধু ব্যবহার মূল্য অপ্রাসংগিক, এবং মুদ্রার পরিমাণে দ্রব্যের বিনিময় মূল্য দামে স্থির করে দিয়ে অর্থনৈতিক কর্মকাণ্ড অব্যাহত পরিচালনাই

তার কাজ। বিনিময় মূল্যের অগ্র পচাৎ বিবেচনা করে তার যৌক্তিকতা খোঁজা তাই এ্যাডাম শ্বিথকে বেশী করে ভাবায়। তবে তাঁর চিন্তাকে তিনি প্রধানতঃ দাঁড় করান মূল্য সৃষ্টিতে ও তার নির্ধারণে শ্রমই নিয়ামক, এই তত্ত্বের ওপর। কিন্তু মূল্য সৃষ্টি ও মূল্য নির্ধারণ, এই দুটোর ভেতর সামঞ্জস্য আনতে গিয়ে তিনি বেকায়দায় পড়েন। প্রকৃতপক্ষে বাজার ব্যবস্থায় তার সন্তোষজনক সমাধান তাঁর চোখে পড়ে না।

মূল্য সৃষ্টির বিবেচনা তিনি নির্দিধায় বলতে পারেন, দ্রব্য উৎপাদনে নিয়োজিত শ্রমের পরিমাণই নির্ধারণ করে তার মূল্য সৃষ্টির পরিমাণ। যদি একটি দ্রব্য প্রস্তুত করতে দশ ঘণ্টা শ্রমের প্রয়োজন হয়, তবে এই দশ ঘণ্টা শ্রমের মূল্যেই নির্ধারিত হয় ওই দ্রব্যের সৃষ্ট মূল্য। কিন্তু বাজারে তার বিনিময় মূল্য স্থির হয় চাহিদা ও সরবরাহের পারস্পারিক যোগাযোগে। এ্যাডাম শ্বিথের বিখ্যাত উপমা, বাজারের অদৃশ্য হাত অনিবার্যভাবে চাহিদা ও যোগানকে এক করে দ্রব্য কেনা বেচার পরিমাণ ও তার দাম ঠিক করে দেয়। ওই দাম তার বিনিময় মূল্য। দ্রব্যের প্রতিটি একক কতটা শ্রম মূল্য অর্জন করতে পারে, তাই নির্ধারিত হয় তার বাজারের দামে। দ্রব্যের নিহিত শ্রমমূল্য ও বাজারে নির্ধারিত দামে অর্জিত শ্রম মূল্য, দুটোর ভিত্তি আলাদা। দুটো যে সমান হবে, এমন কোন নিশ্চয়তা নেই। যে জিনিস তৈরি করতে প্রয়োজন হয় দশ ঘণ্টা শ্রম বাজারে তার দাম যদি হয় পঞ্চাশ টাকা, আর প্রতি ঘণ্টা শ্রমের বিনিময় মূল্য যদি হয় পাঁচ টাকা, তবেই তার অন্তর্গত মূল্য ও বাহ্যিক বিনিময় মূল্য এক হতে পারে। অন্যথায় নয়। অন্যথা যা ঘটে, তা হর হামেশা দেখ যায়। দুই এর ব্যবধান এ্যাডাম শ্বিথকে বিপাকে ফেলে। তিনি এর কোন সংগত সমাধান খুঁজে পান না।

আসলে এ্যাডাম শ্বিথের তাত্ত্বিক নির্মাণে কিছু কিছু ফাঁক থেকে যায়। প্রথম উৎপাদনের প্রতিটি ক্ষেত্রে কার্মরত শ্রম ও নিয়োজিত মূলধনের সমানুপাতের এক অবস্থা ধারণা তাঁর মনে কাজ করেছিল। ফলে দ্রব্যে নিহিত ক্রিয়াশীল শ্রম মূল্য ও তার অর্জনযোগ্য শ্রম মূল্য যে সমান হবার প্রবণতা দেখিয়ে একই বিষয় নির্দেশ করবে, এটা তিনি মোটামুটিভাবে এক রকম ধরে নিয়েছিলেন। শ্রম নির্ভর মূল্যকে আরো দৃঢ় ভিত্তির ওপর দাঁড় করাবার যুক্তি কাঠামো তিনি গড়ে তোলেননি। তা ছাড়া দ্রব্য সামগ্রীর প্রত্যক্ষ মূল্যের দিকেই তাঁর নজর ছিল। আপেক্ষিক মূল্যের হেরফের তেনম খেয়াল করেননি। পূর্ণ প্রতিযোগিতায় একটি বাজারে ক্রেতা-বিক্রেতা প্রত্যেকের চাওয়া পাওয়া ঐক্য প্রতিষ্ঠা ঘটবে, এটা যুক্তিসিদ্ধ ভাবে তাঁর কাছে অত্যন্ত মনে হয়েছিল। প্রতিটি বাজারে যোগাযোগের ক্রিয়া-প্রতিক্রিয়ায় ব্যাপারটা কেমন দাড়াই তা তার সমস্ত প্রেক্ষাপটে শেষ বিন্দু পর্যন্ত দেখে নিয়ে একটি স্পষ্টতর অখণ্ড তাত্ত্বিক ধারণা নির্মাণ তাঁর অনায়েত্ত্বই থেকে যায়। ফলে কোন দ্রব্যের সৃষ্টি মূল্যের সংগে বাজারে তার বিনিময় মূল্যে যে অনৈক্য তিনি লক্ষ করেন তার এক সংগত ব্যাখ্যার ভিত্তি রচনা তাঁর পক্ষে সম্ভব হয় নি।

উৎপাদনে কোন দ্রব্য বা সেবা যে মূল্য ধারণ করে, তার পরিমাণগত রূপ খুঁজতে গিয়েই যত ঝামেলা। তার নিহিত মূল্য যদি নির্ভর করে তার অন্তর্গত শ্রমের পরিমাণের ওপর, তবে সেই শ্রমের পরিমাণের বিনিময় মূল্য দিয়ে প্রকাশযোগ্য ওই সৃষ্ট মূল্যের সাধারণীকৃত মান। কিন্তু শ্রমের বিনিময়ে মূল্য বের করতে যাওয়া মানে আবার তার মূল্য থেকে দামে রূপান্তর ঘটানো। এবং এখানেও সেই রূপান্তরেই থেকে যায় বিমূর্ত মূল্যের যথার্থ মান বজায় রাখার প্রশ্ন। বাজারে

যদি কোন এক সময়ে এক ঘণ্টা কাজের দাম হয় দশ টাকা, তবে ওই দশ টাকা কি আবশ্যিকভাবে সেই কাজের যথার্থ মূল্যায়ন? কাজের সামাজিক পটভূমি অনেকখানি তার চাহিদা ও সরবরাহকে প্রভাবিত করে। দামে তারও প্রতিফলন ঘটে। অতএব তা অনপেক্ষভাবে শুধুই শ্রমের কার্যকারিতার মূল্য প্রকাশ করে না। দ্রব্য বা সেবার বাহ্যিক দামে যে অর্জন যোগ্য শ্রম মূল্যের হিসাব খোঁজা হয়, সেখানেও এই লুকোনো সমস্যা মাথা চাড়া দিয়ে ওঠে। এ্যাডাম স্মিথ এই জটিলতার কোন সন্তোষজনক সমাধানের ইংগিত দেননি।

আধুনিক অর্থনীতিকে যাঁরা প্রথম শক্ত মাটির ওপর দাঁড় করান তাঁদের ভেতর এ্যাডাম স্মিথের পর যাঁর নাম সবার আগে মনে আসে, তিনি ডেভিড রিকার্ডো। মূল্য ও দাম নিয়ে রিকার্ডোও কম মাথা ঘামাননি। বিষয়টিকে তিনি অনেকখানি গুছিয়ে আনেন তবে সব প্রশ্নের সদুত্তর তিনি দিতে পেরেছেন, এমন দাবি করা ঠিক নয়। আসলে অর্থনীতির তাত্ত্বিক নির্মাণে গাণিতিক আত্ম অভ্যন্তর আশা করাটাই নির্বুদ্ধিতা। বাস্তব অবস্থা অনিবার্য ভাবে প্রতিমুহূর্তে পালটায়। আর অর্থনীতির বিষয় বস্তু যে সমাজবদ্ধ মানুষ, তার চাওয়া-পাওয়া, হরণ-পূরণ সমভাবে একে অন্যে মেশানো যে তাদের প্রত্যেককে আলাদা করে নিজের ওজনে বিচার করা এক রকম প্রায় অসম্ভব। জীবনের তাগিদ মানুষের আচরণকে পরিচালিত করে। এবং তার আশা আকাঙ্ক্ষার জগতে বৈপরীত্যের সহাবস্থানও অমূলক নয়। তাই অর্থনীতির ধ্যানধারণায় কখনোই অভ্যন্ত বলে কিছু নেই। শেষ কথা বলেও কিছু নির্দেশ করা যায় না। কারণ মানুষের সমাজ সভ্যতা রূপান্তরের ধারা এখনও অশেষ। তবু ঘটমান বাস্তবতার প্রেক্ষিতে মানুষের বেঁচে থাকার-বেড়ে ওঠার প্রয়াসে দৈনন্দিন কর্মকাণ্ডে প্রধান প্রধান প্রবণতাকে চিনে নেবার চেষ্টা করা যায়। এই প্রবণতাগুলোকে বিচ্ছিন্ন করে কর্মকাণ্ডের ক্ষেত্রকে তার চলমান সমগ্রতা থেকে স্থান-কালে বিশিষ্ট করে মানুষের আচরণে ও তার কর্মফলে যদি কোন পৌনঃপুনিকতা ও ধারাবাহিকতা ধরা পড়ে, তবে তাদের ওপর নির্ভর করে ওই সব কর্মকাণ্ডে এক ধরনের নিয়ম শৃঙ্খলার প্রত্যাশা রচনা করা চলে। অর্থনীতিতে এই রকম প্রত্যাশার ছকই বড় জোর তৈরী করা যায়। রিকার্ডো তাই করেছিলেন। তাঁর বিশেষ কৃতিত্ব এই খানে যে তাঁর তাত্ত্বিক নির্মাণ অর্থনীতির নিয়ম শৃঙ্খলার প্রত্যাশিত ছকটিকে স্পষ্টতর, ব্যাপাকতর ও অধিকতর গ্রহণযোগ্য করে তুলতে পেরেছিল।

রিকার্ডোর প্রিন্সিপালস অফ পোলিটিক্যাল ইকোনমি'র অনুসরণে তাঁর মূল্য ভাবনার একটা রূপরেখা এই রকম গড়ে তোলা যায়। উপযোগ আছে এমন সব দ্রব্যের বিনিময় মূল্যের সৃষ্টি তা দুভাবে হতে পারে: তাদের দুষ্প্রাপ্যতা থেকে, এবং তাঁদের অন্তর্গত শ্রমের পরিমাণ থেকে। এমন অল্প সংখ্যক কিছু দ্রব্য আছে যাদের মূল্য কেবল দুষ্প্রাপ্যতা দিয়েই নির্ধারিত হয়ে থাকে যেমন, মণি-মুক্তা, পুরানোমুদ্রা, দুর্লভ ছবি, ইত্যাদি। কিন্তু সাধারণভাবে বাজারে যত জিনিস কেনাবেচা হয়, তাদের প্রতিনিধিস্থানীয় নয় বরং অনেকটাই তাদের ব্যাভিক্রম। অন্যদিকে মানুষ যে সব জিনিস পেতে চায়, তাদের বেশীর ভাগই কোন না কোন ভাবে শ্রমের ফসল, এবং শ্রমের প্রয়োগ বাড়িয়ে তাদের পরিমাণও ইচ্ছামত অনেকগুণ বাড়ানো যায়। যখন দ্রব্য সামগ্রীর বিনিময় মূল্যের তাদের আপেক্ষিক দামের ও বাজারে তাদের নিরূপণের নিয়ম কানূনের কথা বলা হয়, তখন আবশ্যিকভাবে এই জাতীয় দ্রব্য সামগ্রীর কথাই ভাবা হয়ে থাকে। আর এই দাম বিবেচনার যোগ্য হয় তখনই, যখন উৎপাদিত দ্রব্যের বাজার পাবার জন্যে উৎপাদনকারীরা

একে অন্যের সংগে বিরতিহীন প্রতিযোগিতায় অবতীর্ণ হয়। স্পষ্টই বোঝা যায়, মূল্য ও দামের বিষয়টি রিকার্ডো কেবল মাত্র প্রতিযোগিতার প্রেক্ষাপটেই বিচার করতে চেয়েছেন। ক্রেতার চাহিদার দিকটি তাঁর কাছে মনে হয়েছে তুলনায় নিষ্ক্রিয়। দাম নির্ণয়ে ও তা নিয়ন্ত্রণে পরস্পর প্রতিযোগী বিক্রেতাদের ভূমিকাই প্রধান। শুধু প্রধান নয়, বলতে গেলে তারা ই সব।

তাহলে দেখা যাচ্ছে, দ্রব্যের নিহিত শ্রমমূল্য ও অর্জন যোগ্য শ্রম মূল্যের সমীকরণের প্রশ্নে এ্যাডাম স্মিথ যে মুশকিলে পড়েন, তাকে রিকার্ডো পুরোপুরি উড়িয়ে দেন। অর্জনযোগ্য শ্রম মূল্যকে তিনি একেবারেই আমল দেন না। বিক্রেতাদের পূর্ণ প্রতিযোগিতায় দ্রব্যের নিহিত শ্রম মূল্যকে তিনি তার বাজার দামে প্রতিফলিত হতে দেখেন। বুঝতে অসুবিধা হয়না, সবটাই তাঁর উৎপাদন ব্যয়ের দৃষ্টকোন থেকে দেখা। উপযোগের মাত্রা খোঁজার ভাববাদী অনুশীলন তাঁকে আকৃষ্ট করেনি। তিনি সরাসরি দ্রব্যমূল্যের বস্তুগত ভিত্তি তার উৎপাদন ব্যয়ের পরিমাণ থেকে পেতে চেয়েছেন। প্রতিযোগিতা বিভিন্ন উৎপাদকের কোন একটি দ্রব্যের প্রস্তুত ব্যয় এক পর্যায়ে নিয়ে আসে। তারই নির্দেশ মেলে ওই দ্রব্যের বাজার নির্ধারিত দামে। অন্তর্গত শ্রমের ভিত্তিতে দ্রব্যমূল্যের বাজার দামে রূপান্তর এই ভাবে যথাযথ হবার দাবি করতে পারে।

এ বিষয়ে রিকার্ডো পুরো সচেতন ছিলেন যে বাজারে পূর্ণ প্রতিযোগিতা না থাকলে তাঁর ওই তাত্ত্বিক নির্মাণ ভেংগে পড়ে। এই প্রতিযোগিতা দ্রব্যের বাজারে যেমন, তেমনি শ্রমের বাজারেও। বিভিন্ন কাজে বিভিন্ন শ্রমের ধরণ, অথবা একই কাজে বিভিন্ন শ্রমিকের দক্ষতায় যে তারতম্য ঘটতো এটা তাঁর অজানা ছিলনা। এই সমস্যার সমাধান তিনি দেখেন ওই বাজারের প্রতিযোগিতাতেই। কারিগরি নৈপুণ্যে বা শ্রম নিবিড়তায় তুলনামূলক ভাবে পার্থক্যের কারণে বিভিন্ন ধরণের শ্রম বাজারে বিভিন্ন দামে বিকতে পারে কিন্তু বাজারের প্রতিযোগিতাই এই বিভিন্নতার পরিমাণ স্থির করে দেয়। এটা স্থির হয়ে গেলে তাদের এক সাধারণীকৃত মানে রূপান্তর আর কোন সমস্যার সৃষ্টি করে না। বাস্তবে কোন শ্রমের বাজার দাম যদি সাধারণীকৃত মানের তুলনায়, ধরা যাক, তিনগুণ বেশী হয়, তবে ওই সাধারণীকৃত মানে তাকে তিন-একক শ্রমমূল্যের সমপরিমাণ বলে গণ্য করা হবে। রিকার্ডোর বিবেচনায় শ্রম তাই কেবল মাথাগুণতি নয়, যদিও বাস্তব শ্রমেরই তা এক যুক্তিস্বাহ্য রূপান্তরিত পরিমাপ।

এটা নয় যে রিকার্ডো উৎপাদনে পুঁজির, অর্থাৎ, উৎপাদনে উৎপাদিত উপকরণের ভূমিকা সম্পর্কে উদাসীন ছিলেন। তবে সাধারণভাবে তিনি ধরে নিয়েছিলেন, প্রতিযোগিতামূলক বাজারে উৎপাদন যেকোনো হোক না কেন, পুঁজির অনুপাত সব দ্রব্যের বেলায় ক্রমশ সমান হয়ে আসে। তা নইলে বাজারে প্রতি একক উৎপাদিকা শক্তির হিসেবে পুঁজির দামে বিভিন্নতা প্রকট হয়ে উঠত। রিকার্ডোর কাছে জিনিস পত্রের প্রতক্ষ্য দাম নয়, মুদ্রায় নির্ণিত তার আপেক্ষিক দামই ছিল বিচার্য। প্রতিটি দ্রব্যে সমানুপাতিক পুঁজি ধাক্কার ফলে তাদের আপেক্ষিক দামে তারতম্য ঘটে কেবল অন্তর্গত শ্রম পরিমাণে বিভিন্নতার কারণেই। প্রাথমিক ভাবে এই যুক্তিসূত্র অনুসরণ করলেও পরের দিকে রিকার্ডো তাঁর শ্রম নির্ভর মূল্যের ধারণায় আরো কিছু বিস্তার ঘটান। তিনি লক্ষ্য করেন সময়ের সংগে স্থায়ী পুঁজির মূল্য বৃদ্ধি ঘটে। এটাকে তিনি চিহ্নিত করেন তার নিহিত শ্রমের পৌনঃপুনিক ব্যবহারযোগ্যতার দাম হিসেবে। আয়ুষ্কাল সব পুঁজির বেলায় সমান নয়। যে শ্রমশক্তি পুঁজিতে আটকা থাকে, বার বার ব্যবহারে আয়ুষ্কালের সংগে সংগতি রেখে

মোটামুটিভাবে তার অনুপাতে সে মূল্য সৃষ্টি করে চলে। দ্রব্যের বাজার দামে পুঞ্জির অন্তর্গত শ্রমের সময় সৃষ্টি মূল্য ও যোগ হয়ে প্রতিফলিত হয়। এটা রিকার্ডের শ্রম নির্ভর মূল্য তত্বকে খণ্ডন করে না, বরং তাকে আরো যৌক্তিক সংগতি দেয়।

এই সংগতি রিকার্ডে বজায় রাখেন তাঁর মূল্য বন্টন আলোচনায়। দ্রব্যের বাজারদামকে তিনি মেলান তার দৃষ্ট মূল্যের সংগে। এই সৃষ্টি মূল্যের উৎস শ্রম, তা সে প্রত্যক্ষ বা পুঞ্জিতে রূপান্তরিত, যাই হোক না কেন। তার অতিরিক্ত যা কিছু থাকে, তা প্রকৃতি দত্ত, অতএব সৃষ্টি মূল্যের অংশ নয়, কোন প্রকৃত উৎপাদন ব্যায়েও যুক্ত নয়। কাজেই বাজার দামেও তার প্রতিফলন ঘটার কোন কারণ ঘটেনা। এই যুক্তির শৃংখলায় খাজনা উৎপাদন ব্যয়ে প্রবেশ করে না। বাজার দামও তাকে বাইরে রাখে। কারণ খাজনা মোট মূল্য প্রাপ্তির সেই অংশ, যা জমির মৌল অধিবাসনী শক্তির ব্যবহারের জন্য ওই জমির মালিকের হাতে তুলে দিতে হয়। বাজার দামে যদি খাজনা না ধরা হয়, তবে উৎপাদনে সৃষ্ট শুদ্ধ শ্রমজাত মূল্যের সংগে ওই বাজার দামকে মেলানোর যুক্তি আর খণ্ডিত হয় না।

রিকার্ডে মনে করেন, জমির দুস্থাপ্যতা ও বিভিন্ন জমির মৌল উৎপাদিকা শক্তির বিভিন্নতার কারণে খাজনার উদ্ভব। যে জমি কেবল ব্যয়িত শ্রম মূল্যের পরিমাণ পণ্য উৎপাদন করে সে কোন খাজনা সৃষ্টি করে না। তার চেয়ে অতিরিক্ত উৎপাদন কোন জমিতে হলে ওই বাড়তি উৎপাদন তার খাজনা। জনসংখ্যা বৃদ্ধির ফলে জমির চাহিদা বাড়তে থাকে। সর্বোত্তম জমি থেকে ক্রমশ নিরস জমি চাষের আওতায় চলে আসে কিন্তু উৎপাদনের অতিরিক্ত শ্রমমূল্য ব্যয় করতে হলে সে জমিতে চাষ করা আর লাভজনক থাকে না। উৎপাদক সেই জমি পর্যন্ত চাষ করতে প্রস্তুত থাকবে, যেখানে শ্রম মূল্যে তার উৎপাদন ব্যয় উঠে আসে। জমির ক্রমহ্রাসমান উৎপাদিকা শক্তি ও শ্রমের মূল্য সৃষ্টি ক্ষমতা দুদিক থেকে ক্রিয়াশীল থেকে চাষের জমি ও তার উৎপাদনের পরিমাণ স্থির করে দেয়। পণ্যের দাম ব্যয়িত শ্রম মূল্যের বাজার দামের সমান নির্ধারিত হয়।

তাহলে পণ্যের বাজার দামে অংশ থাকছে দুটোঃ প্রত্যক্ষ শ্রমজনিত ব্যয় ও পুঞ্জির অন্তর্গত শ্রম ব্যবহারের ব্যয়। প্রকৃতির মৌল শক্তির অবদানটুকু বাদ দিয়ে মোট উৎপাদন এই দুই অংশের জোগানদারদের ভেতর ভাগ হয়ে যায়। শ্রমের মজুরি ও পুঞ্জির মুনাফা। এখানেও তাদের বাজার দাম স্থিতিশীল হয় বিক্রেতাদের প্রতিযোগিতার পরিণামে। যদিও স্বল্প সময়ের প্রেক্ষাপটে উভয় উপাদানেরই দাম বাড়া অবসম্ভব নয়। জনসংখ্যা বৃদ্ধি ও শ্রম বিক্রয়ে শ্রমিকদের প্রতিযোগিতা পরিণতিতে শ্রমের দাম তার ব্যয়ে যে শক্তি ক্ষয় তার সমপর্যায়ে নিয়ে আসে। ক্ষয়পূরণ শ্রমিককে আবার তার স্বাভাবিক কর্ম ক্ষমতা ফিরিয়ে আনে। অর্থাৎ শ্রমের মজুরী শেষ পর্যন্ত স্থিতিশীল হয় শ্রমিকের বেঁচে থাকার ন্যূন্যতম চাহিদা পূরণের জন্য প্রয়োজনীয় দ্রব্য সামগ্রীর সমকালীন বাজার দামের সমপরিমাণে। মোট সৃষ্টি মূল্য থেকে মজুরির সমস্তটা বাদ দিলে পাই মুনাফার অংশ। স্বল্প মেয়াদে মুনাফার উদ্ভূত হওয়া সম্ভব। উদ্ভূত মুনাফা উৎপাদন বিস্তারে উৎসাহ জোগায়, শ্রমের চাহিদা বাড়ে এবং কিছু কালের জন্যে মজুরি বৃদ্ধিও ঘটতে পারে। কিন্তু মুনাফার জন্য পুঞ্জিপতিদের প্রতিযোগিতা ও উৎপাদনে অনিবার্য ক্রমহ্রাসমানতা মুনাফার স্তর নামিয়ে আনতে থাকে। পুঞ্জির অন্তর্গত শ্রম মূল্যের কালানুক্রমিক

বাজারদামের অতিরিক্ত কিছু মুনাফায় আর অবশিষ্ট থাকে না। তাতে নতুন বিনিয়োগ থেমে যায়। মজুরি ও গ্রহনযোগ্য সর্বনিম্নস্তরে মানে নামে। এইভাবে মূল্য বন্টন উৎপাদন প্রক্রিয়ায় গতি এনে চূড়ান্ত পরিণামে কোন না কোন সময়ে তাকে স্থিতি দিয়ে তার বিস্তারে ক্ষান্তি আনে।

রিকার্ডোর তাত্ত্বিক নির্মাণ অবশ্যই বাস্তব কর্মকাণ্ডের যথাযথ প্রতি চিত্রন নয়, তবে তা নিঃসন্দেহে বাস্তবতা প্রসূত। মূল্য ও দাম নিয়ে তাঁর বিচার বিবেচনা আজকের প্রেক্ষিতে হয়ত একটুকু বেশী সরলীকৃত। পূর্ণ প্রতিযোগিতার যে বাতাবরণ তাঁর যৌক্তিক কাঠামোয় অত্যাবশ্যিক, তা প্রকৃতপক্ষে একটা কল্পিত আদর্শ মাত্র। তা থেকে বিচ্যুতি বাস্তব পিরিস্থিতিকে জটিলতর ও তার অন্তর্নিহিত সম্পর্ক সমন্বয়ের অস্থিরতাকে তীব্রতর করে তোলে। তবু তিনি বিষয় বিবেচনায় তাঁর অসাধারণ বাস্তবজ্ঞান ও অন্তর্দৃষ্টির পরিচয় দিয়ে যে চিন্তা পদ্ধতি গড়ে তোলেন, তা আজকের প্রেক্ষাপটেও সমান প্রাসংগিক ও গুরুত্বপূর্ণ। তাঁর বন্টনসূত্র অবলম্বন করে আধুনিক কেমব্রিজ স্কুল তাঁদের বক্তব্যকে দাঁড় করান। এবং যাঁরা তাঁকে ছাড়িয়ে যেতে চান, তাঁরা তাঁর তৈরী জমিতে দাঁড়িয়েই তাঁদের বল সঞ্চয় করেন। আধুনিক বিশ্বের অন্যতম শ্রেষ্ঠ চিন্তাবিদ কার্লমার্ক্স তাই করেছিলেন। রিকার্ডোর তাত্ত্বিক-ভূমিতে দাঁড়িয়ে তাঁর তাত্ত্বিক কাঠামো ভেঙ্গে তিনি মূল্য দামের কার্য-কারণ সূত্র তাঁর আপন চিন্তার পরিমণ্ডলে দ্বন্দ্বিক বস্তুবাদের অনুসরণে ধরতে চেয়েছেন।

মার্ক্স রিকার্ডোর কাছ থেকে শ্রম নির্ভর মূল্য তত্ত্বের যে ধারণা পান তার সারবস্তুকে তাঁর যুক্তির বৃন্তে তিনি যে শুধু বাস্তব বলে গ্রহণ করেন তাই নয়, তাঁর নিজস্ব প্রেক্ষিতে স্থাপন করে তিনি তাতে আরো নতুন মাত্রা যোগ করেন। মার্ক্স অবশ্য খাজনাকে সৃষ্ট মূল্যের অতিরিক্ত হিসেবে দেখেন না। তাঁর মতে শুদ্ধ প্রকৃতিদত্ত ব্যবহার-মূল্যের রূপান্তর যোগ্য কোন দাম ধরা যায় না। মানুষের শ্রম প্রকৃতিদত্ত বস্তুর উৎপাদিকা শক্তি কাজে লাগিয়ে তবেই তাকে বাহ্যিক বিনিময় মূল্যের যোগ্য করে তোলে। অতএব জমির মৌল অবিনাশী শক্তি যতই থাক না কেন, যতক্ষণ তা নিজের মত পড়ে থাকে, ততক্ষণ তার কোন দাম নেই। মানুষের দৈহিক ও মানসিক শ্রমের সংযোগেই তা মূল্যবান হয়ে ওঠে। এই সংযোজিত মূল্য মানুষেরই সৃষ্টি। উৎপাদনের সব রকম উপকরণ, তা যে প্রকৃতির মৌল অবদানই হোক, আর মানুষের পূর্বশ্রমে অর্জিত উপাদানই হোক, কাজে লাগিয়ে মানুষের বাস্তব শ্রম বস্তুর রূপান্তর ঘটিয়ে কোন না কোন ভাবে ব্যবহারযোগ্য দ্রব্য সামগ্রী প্রস্তুত করে। শ্রম নিজেও একটা বস্তু নির্ভর শক্তি। নিজের রূপান্তর ঘটিয়েও সে সেবা মূল্য সৃষ্টি করতে পারে। যেভাবেই হোক, এই রূপান্তর প্রক্রিয়াতেই মূল্যের সৃষ্টি, অথবা পূর্বে অর্জিত রূপান্তরিত মূল্যের সঙ্গে মূল্যের সংযোজন। এবং শ্রমই তার একমাত্র নিয়ামক।

তাহলে উৎপাদন মূল্য মানেই শ্রম সৃষ্ট মূল্য। কিন্তু বাজারের কেনা-বোচার পরিণামে উৎপাদিত দ্রব্য-সামগ্রী যে দামে বিকোয়, তার সবটাই শ্রম পায়না। তাতে ভাগ বসায় ভূ-স্বামী, আরো বেশী পর্জিপতি। মূল্য ও দামে ঐক্য ভেঙ্গে যায়। উৎপাদিকা শক্তির সঙ্গে উৎপাদন সম্পর্কের সংযোগ স্থির করে দেয়, কার কি দাম। উৎপাদন-সম্পর্ক গড়ে ওঠে সমাজ-রূপান্তরের দ্বন্দ্বিক ধারায়। সম্পর্কের ভিত্তি উৎপাদন-উপকরণের ওপর প্রভূত্বের অধিকার। এই অধিকারের ভিত্তিতে সমাজে শ্রেণী বিন্যাস দেখা দেয়, যদি না, অবশ্য শ্রম তার উৎপাদিত

মূল্যের সবটাই নিজের হাতে পাবার সুযোগ পায়। পূজিবাদী উৎপাদন ব্যবস্থায় শ্রম এমন সুযোগ পায় না। কারণ উৎপাদনের উপায় সবটাই তাকে শ্রেণীগতভাবে পূজিপতিদের দখলে। এই দখল শ্রমের ওপর তাদের কর্তৃত্বকে অবাধ ও নির্বিচার করে তোলে। কর্তৃত্বের অধিকারে তারা শ্রমকে বঞ্চিত করে তার উৎপাদিত মূল্যের সিংহভাগ নিজেরা আত্মসাৎ করতে থাকে। শোষিত মূল্য পূজিতে রূপান্তরিত হয়ে উৎপাদনের বিস্তার ঘটাতে থাকে। মুনাফার হার বেড়ে চলে। কিন্তু তা স্থায়ী হয় না। অব্যাহত শোষণ বৃহত্তর জনগোষ্ঠী শ্রমিক শ্রেণীকে দারিদ্রের প্রান্তসীমায় ঠেলে দেয়। এবং পূজির রূপান্তর ও বিস্তার শ্রমের আপেক্ষিক চাহিদা কমিয়ে দেবার ফলে বেকার শ্রমিকের সংখ্যা বেড়ে চলে। ফলে উৎপাদিত দ্রব্য সামগ্রীর বাজারের বিস্তার সংকুচিত হতে থাকে। তার আয়তন হ্রাসও বাস্তব সম্ভাবনা হয়ে দেখা দেয়। এমন পরিস্থিতিতে মুনাফার হার অনিবার্যভাবে হ্রাস পেতে থাকে। মুনাফা হ্রাস পেলে উৎপাদন ও শ্রম নিয়োগ দুই-ই কমতে শুরু করে। সংকট আরো ঘণীভূত হয়। শোষক ও শোষিতের দ্বন্দ্ব তীব্রতর হয়ে উঠতে থাকে। এই দ্বন্দ্বের নিরসন মার্কস মনে করেন, কেবল মাত্র শ্রমিক শ্রেণীর উৎপাদন ব্যবস্থায় পূর্ণ কর্তৃত্ব প্রতিষ্ঠার মাধ্যমেই সম্ভব। কারণ একমাত্র সে অবস্থাতেই উৎপাদিকা শক্তি ও উৎপাদন সম্পর্কের ভেতর নিছন্দিক সামান্য গড়ে উঠতে পারে। শ্রমের মূল্য সৃষ্টি ও তার মূল্য প্রাপ্তির ভেতর ব্যবধান তখন ঘুচে যায়।

স্পষ্টতই মার্কস বিষয়টিকে দেখেন সমাজ রূপান্তরের ধারায় তার ঐতিহাসিক প্রেক্ষাপটে। এ্যাডাম স্মিথ বা রিকার্ডের মত অর্থনীতির চলকগুলোকে আলাদা করে বাস্তব-নিষ্কাশিত এক তাত্ত্বিক জগৎ তিনি রচনা করেন না, যদিও ওই চলকগুলো সম্পর্কে তাঁর প্রাথমিক ধারণা গড়ে ওঠে কীর্তমান পূর্বসুরিদ্বয়ের চিন্তা ভাবনার অনুসরণেই। পূর্ণ প্রতিযোগিতার পূর্বশর্তকে তিনি প্রত্যাখ্যান করেন। কারণ পূজিবাদী উৎপাদন ব্যবস্থায় সমাজ বাস্তবতা পূর্ণ প্রতিযোগিতা থেকে ক্রমবর্ধমান দূরত্বই রচনা করে চলে। পরিবর্তে মানুষের সামাজিক ও শ্রেণীগত অবস্থানকে তিনি তাঁর বিবেচনায় সামনে নিয়ে আসেন। সমাজে কর্মরত শ্রম বিভিন্ন দ্রব্য সামগ্রীতে যে সব মূল্য সৃষ্টি করে তাদের আপেক্ষিক মান সম্পর্কে এক প্রাথমিক ধারণা তৈরী করে দেয় প্রভুত্বকারী শ্রেণী। তাদের বাজার দামের পেছনে তা সব সময়ে ত্রিস্রাশীল থাকে, যদিও প্রত্যক্ষ দাম স্থির হয় প্রতিযোগিতায়। এই প্রতিযোগিতা কিন্তু অবাধ নয়, পূর্ণও নয়। উৎপাদনের বিস্তারের সংগে সংগে পূজিপতিদের আকারও ক্রমশ বড় হতে থাকে। প্রতিযোগিতা একদিকে এক বৃহৎ পূজির সংগে অন্য বৃহৎ পূজির, অন্য দিকে তা মজুরির আশায় অসংখ্য শ্রমিকের একের সংগে অন্যের। পূজিপতিদের লক্ষ্য থাকে বাজার দখলের। জিনিসপত্রের দাম ঠিক করায় কার্যরত সামাজিক চাহিদার বিষয় তাদের খেয়াল রাখতে হয় বই কি। কিন্তু তাদের মূল চালিকাশক্তি মুনাফা। শ্রমিকের উৎপাদিত মূল্য থেকে যত বেশী তারা নিয়ে নিতে পারে, তত বেশী তাদের মুনাফা লাভ। এই মুনাফার পেছনে ছোট্ট তাদের স্বার্থকে শ্রমিকদের স্বার্থের ঠিক বিপরীতে দাড়া করিয়ে দেয়। উভয়ের স্বার্থের এই দ্বন্দ্বের অবসান ঘটতে পরে একমাত্র পূজিবাদের অবসানেই। মার্কস এর ঐতিহাসিক বস্তুবাদ সেই সম্ভাবনাকে অবশ্যাস্তাবী ঘোষণা করে।

এ্যাডাম স্মিথ যার সংগত ব্যাখ্যা পাননি, রিকার্ডো যাকে তাঁর যৌক্তিক গির্মাণে ব্যয় মূল্যের সংগে এক করে দেখেন, সেই দ্রব্যের শ্রম মূল্য নির্ধারণের বিষয়টি আবার সামনে চলে আসে।

সাহা : মূল্য ও দাম

মার্কস ব্যাখ্যা দেন, শ্রম এমন এক উৎপাদিকা শক্তি, যার ক্ষয়ের তুলনায় উৎপাদনে বেশী পরিমাণ অর্জন সম্ভব। অতএব দ্রব্যের নিহিত শ্রম মূল্যের তুলনায় তার অর্জন যোগ্য শ্রম মূল্য অধিকতর হওয়া আদৌ অস্বাভাবিক নয়। ধরা যাক, মোট শ্রম পাঁচ ঘণ্টা দিয়ে উৎপাদিত দ্রব্যের বাজার দাম আট ঘণ্টা শ্রমের বাজার দামের সমান। অথবা অন্যভাবে বলা যায়, দ্রব্য উৎপাদনে শ্রমজনিত ক্ষতিপূরণ যে পরিমাণ দ্রব্য সামগ্রীর প্রয়োজন, তার বাজার দাম পাঁচ ঘণ্টা শ্রমের সমান। কিন্তু ওই দ্রব্য একই সময়ে ওই জায়গায় বিকোয় আট ঘণ্টা শ্রমের বাজার দামে। অর্থাৎ শ্রম নিজেকে অক্ষুন্ন রেখে অতিরিক্তি উৎপাদন করে। কিন্তু এই অতিরিক্ত উৎপাদন কদাচিৎ তার ভাগ্য জোটে। পূজিপতি উৎপাদিকা শক্তির ওপর মালিকানার জোরে তার সবটুকু আত্মসাতে তৎপর হয়। এবং পূজিবাদী উৎপাদন ব্যবস্থা তাকে তার উদ্দেশ্য হাসিলের সুযোগ পুরোপুরি করে দেয়।

মার্কসিয় ভাবনায় প্রত্যক্ষ কর্মরত শ্রমের মজুরী ও পূজিতে আটকে থাকা শ্রমের উৎপাদনের সময়সীমায় ব্যবহার জনিত দাম বাদ দিয়ে মোট উৎপাদন মূল্যের বাজার দামের যা অবশিষ্ট থাকে, তাই উদ্বৃত্ত মূল্য। এই উদ্বৃত্ত মূল্য সমাজে অনুৎপাদক শ্রেণীর ভেতর ভাগ হয়ে যায়। তা থেকে পূজিপতির সঞ্চয় ক্রমান্বয়ে বেড়ে চলে। একই সংগে পূজিপতি চায় পূজির রূপান্তর, যা কর্মরত শ্রমের উৎপাদিকা শক্তি বাড়ালেও তার আপেক্ষিক প্রয়োজন কমিয়ে দেয়। তাতে লাভ দুদিক থেকে। প্রথমত, শ্রমের ব্যবহার তুলনায় কমিয়ে রাখা যায়। দ্বিতীয়ত, উৎপাদন বাড়লেও শ্রমের চাহিদা না বাড়ায় মজুরির হারে সম্ভাব্য উর্ধগতি দাবিয়ে রাখা সহজতর হয়। ফলে পূজিপতির মজুরি জনিত আপেক্ষিক ব্যয় না বেড়ে বরং কমতে থাকে। এই ব্যয় যত কমে, উদ্বৃত্ত মূল্যের আপেক্ষিক পরিমাণ তত বাড়ে। তার মানে, শ্রমিক শ্রেণীকে বঞ্চিত করে তাকে শোষণের হার বেড়ে চলে। পূজিপতি ত্রই প্রবণতাকে অব্যাহত রাখতে চায়। কিন্তু পরিণামে উৎপাদন প্রক্রিয়ায় সীমা ও স্ব-বিরোধ তাকে স্তিমিত করে শেষে তার গতি বিপরীত মুখে পতিচালিত করে। পূজিবাদী উৎপাদন ব্যবস্থায় এই সম্ভাবনা কোন ক্রমেই বাড়ানো যায় না।

শ্রম তাহা হলে যে মূল্য সৃষ্টি করে, তার পুরো দাম সে পায় না। এবং তার প্রাপ্তির হার, মার্কস মনে করেন ক্রমশ কমে আসে। রিকার্ডোর এ বক্তব্য তিনি খণ্ডন করেন না যে শ্রমিকের হার নির্ধারিত হয় তার ব্যয় মূল্যে। এই ব্যয় মূল্য প্রায় স্থির। কারণ শ্রম নিয়োগ সক্ষমতা বজায় রাখার নূন্যতম প্রয়োজনের হিসেবে তেমন হের ফের ঘটেনা। রিকার্ডো অবশ্য তাকে পুরোপুরি অনমনীয় মনে করেন নি। উন্নয়নের সংগে জীবন যাত্রার মান যদি বাড়ে, তবে তাঁর মতে, অন্যান্য স্তরের মানুষের সংগে শ্রমিকদের ওপরও তার সাধারণ প্রভাব পড়ে, ফলে তাদের জীবন যাপনের নুণ্যতম চাহিদার পরিমাণও অভ্যাসের পরিবর্তনের সংগে তাল রেখে উচ্চতর পর্যায়ে উঠে আসে। পূজিপতি শ্রেণীর সর্বগ্রাসী ক্ষমতা ও কায়েমী স্বার্থের তাগিদে শ্রেণীতে মার্কস এমন কিছু ঘটনার কোন কারণ দেখেন নি। উৎপাদন ব্যবস্থার অন্তর্নিহিত দ্বন্দ্বের ন্যায়ই তাঁর দৃষ্টিতে এ জাতীয় সম্ভাবনাকে নাকচ করে।

মার্কস দেখান, এবং অতি সঠিক ভাবেই, যে, শ্রমের বাজার দাম পূজিবাদী অর্থ ব্যবস্থায় কখনোই সৃষ্ট মূল্যের সমান হয় না। কিন্তু দ্রব্য মূল্যের বেলায় কি হয়? এখানে মার্কস-এর

ব্যাখ্যা যথেষ্ট স্পষ্ট বলা চলে না। একদিকে তাঁর মাথায় পূর্ণ প্রতিযোগিতামূলক বাজারের পূর্ব সৃষ্টি ধারণা কাজ করে, অন্যদিকে বৃহৎ পুঞ্জির দাপটে বাজারের বিকার সম্পর্কেও তিনি সচেতন। দুই বিপরীতমুখী ধারণা তাঁর যুক্তিকে অভ্রান্তভাবে কোন গ্রহনযোগ্য সূত্রে গাঁথতে পারে না। বাজারে জিনিস পত্রের দাম প্রায়ই তিনি পূর্ব নির্দিষ্ট বলে ধরে নেন। এটা পূর্ণ প্রতিযোগিতার বৈশিষ্ট্য। সেটি মেনে নিলে তাঁর উদবৃত্ত মূল্যের তত্ত্ব আর ধোপে টেকে না। কারণ পূর্ণ প্রতিযোগিতার স্থায়ী যৌক্তিক পরিণাম উদবৃত্ত মূল্যের অপসারণ। অপসারণ। অন্যদিকে দ্রব্যের বাজার যদি বৃহৎ পুঞ্জির প্রতিযোগিতার ক্ষেত্র হয়, তবে কোন পুঞ্জিপতি এককভাবে ও দামের ওপর প্রভাব ফেলতে পারে। তাছাড়া বাজারের বিকৃতি দামে যে বিকৃতি ঘটায় তাতে দ্রব্যের উদবৃত্ত মূল্য সবটাই যে শ্রম-মনজাত, এ যুক্তি প্রমাণ করা বেশ কঠিন হয়ে পড়ে। বাজারের পরিস্থিতি কৃত্রিমভাবে নিয়ন্ত্রণ করে পুঞ্জির মালিক কোন দ্রব্যের আপেক্ষিক দাম বড়াতে কমাতে পারে। দামের এই বাড়া-কমার সংগে শ্রমের মূল্য-সৃষ্টির কোন সম্পর্ক নেই। ফলে বাজার দামে দ্রব্যের অন্তর্গত সৃষ্ট মূল্যের সঠিক প্রতিফলন ঘটেনা। তা যদি না ঘটে, তবে উদবৃত্ত মূল্য কতটা উৎপাদনে শ্রমকে ফাঁকি দিয়ে, আর কতটা বাজারের কেনা-বেচায় ক্রেতা-সাধাণেকে ফাঁকি দিয়ে তা ঠিক করা মুশকিল হয়ে পড়ে। পরোক্ষভাবে যদি ধরে নেওয়া হয়, সমাজে শ্রমিকরাই ক্রেতা, তবে ফাঁকির বোঝা শেষ পর্যন্ত একই জনগোষ্ঠির ওপর পড়ে ঠিকই, কিন্তু শ্রম মূল্যের সরল হিসেব মেনে নেওয়া আর সহজসাধ্য থাকে না। তাছাড়া বাজারে সব জিনিষের আপেক্ষিক দাম একই সংগে বাড়ে না, বা কমে না। সংজ্ঞার্থেই তা অসম্ভব। কিন্তু কারিগরি কুশলতা যদি অপভিবর্তিত থাকে, তবে বিভিন্ন দ্রব্য উৎপাদনে শ্রমের আপেক্ষিক নিয়োগ অপভিবর্তিতই থাকবার কথা। এমন অবস্থায় দ্রব্যসমূহের আপেক্ষিক দামে যদি তারতম্য ঘটে, তবে তার সংগে তাদের উৎপাদনে শ্রম মূল্যের ব্যবহারের আপেক্ষিক হিসেবের কোন সংগতি থাকে না। মূল্য ও দামে ঐক্য অবশ্যই ভেঙ্গে যায়। কিন্তু কোথায় তাঙ্গে, তা এই তাত্ত্বিক কাঠামোয় খুঁজে বের করা কঠিন হয়ে পড়ে।

তবু মার্কস যে উৎপাদনে শ্রম মূল্যের তাত্ত্বিক ধারণা স্পষ্টতর করেন, এবং সমাজ-বিকাশের দ্বন্দ্বিক ধারায় শ্রমের মূল্য ও দামে ব্যবধানের সংগত ব্যাখ্যার নতুন ভিত্তিভূমি রচনা করেন, তার গুরুত্ব কোনক্রমেই খাটো করে দেখা যায় না। বিষয়টি দেখবার চোখ আমাদের তিনি সম্পূর্ণ বদলে দেন। উৎপাদনকে বিচ্ছিন্নভাবে নয়, সমাজ বিকাশের সার্বিক কর্মকাণ্ডের কেন্দ্র ভূমিতে তিনি স্থাপন করেন। অর্থনীতির ক্ষেত্রও তাতে প্রসারিত হয়। কিন্তু নিও-ক্লাসিক্যাল অর্থনীতিবিদদের কাছে এই দৃষ্টিভঙ্গিই আপত্তিকর। অর্থনীতির স্বয়ংসম্পূর্ণ জগৎ তাঁদের মতে অনন্য নির্ভর। এবং সেখানে বাজারের ভারসাম্যের কার্য কারণই ন্যায়। তার বাইরে ভাল-মন্দ বিচার অবাস্তর। ওই ন্যায় বোধ বাজারের দামের “হির বিন্দু” খুঁজে পাওয়াকে অর্থনীতির চূড়ান্ত লক্ষ্য বলে ধরে নেয়।

সমাজ ব্যবস্থার রূপান্তরে প্রতিটি পর্যায়ে তার ভূমিকার সপক্ষে একটি করে তাত্ত্বিক আদর্শ গড়ে ওঠে। পুঞ্জিবাদী সমাজ ব্যবস্থার বেলাতেও তার ব্যতিক্রম ঘটেনা। এই আদর্শই পূর্ণতা পায় নিও-ক্লাসিক্যাল অর্থনীতিবিদদের হাতে। পুঞ্জিপতি শ্রেণীর স্বার্থ অবশ্যই পশ্চাদ-ভূমিতে কাজ করে। কিন্তু প্রত্যক্ষে থাকে প্রতিযোগিতা মূলক বাজারের নৈমিত্তিক নিরপেক্ষতা ও সমাজের সর্বস্তরের প্রতিটি মানুষের চাওয়া-পাওয়ার মীমাংসা ঘটাবার স্বয়ংক্রিয় ক্ষমতা। বাজারের এই

সাহা : মূল্য ও দাম

আদর্শ সমাজকে পরিচালিত করে। তার মূল্যবোধে আস্থা রাখায় সাধারণ মানুষও অভ্যস্ত হয়ে গড়ে, যদিও তা প্রকৃতপক্ষে প্রভুত্বকারী পূজিপতি শ্রেণীর স্বার্থ রক্ষার তাগিদেই গড়ে ওঠে। কিন্তু আপাত যুক্তিনিষ্ঠা তাদের ওই তাগিদ আড়াল করে রাখে। কেনা-বেচায় যে যেমন দাম পায়, সেইটিই তার ন্যায় সংগত প্রাপ্য, এই বোধ একটা নিয়মের মত সমাজের ওপর কাজ করে। তার প্রতি আনুগত্য সমাজ ব্যবস্থায় শৃংখলা বজায় রাখে।

কিন্তু নিও-ক্র্যাসিক্যাল ভাবনার জগৎ যথার্থ বাস্তব-নির্ভর নয়। সমাজ-মানুষের আচরণের একটা আদর্শ নমুনা খাড়া করে সমান্তরাল বাস্তবতার এক যুক্তি সিদ্ধ জগৎ তাঁরা রচনা করেন। সুত্রাবলী ও সিদ্ধান্তসমূহ এমন গাণিতিক অধ্যাত্তায় সেখানে প্রতিষ্ঠিত যে ওই সমান্তরাল বাস্তবতার বৃন্তে তাদের খণ্ডন করার কোন উপায় থাকে না। কিন্তু পূজিবাদী সমাজ-ব্যবস্থার নৈতিক মতাদর্শ ঘটমান বাস্তবতার ওপর তাদের সরাসরি আরোপ করে, যেন তাদের ভেতরই ঘটে শুদ্ধ বাস্তবতার প্রতিবিম্ব। এবং এভাবেই উৎপাদন মূল্যের বাস্তব সৃষ্টি ও তার বন্টনে পূজিবাদী শোষণের দিকটি আড়ালে চলে যায়।

নিও-ক্র্যাসিক্যাল তত্ত্বে বাজারের বিপরীতমুখী দুই শক্তি চাহিদা ও যোগান। পূর্ণ প্রতিযোগিতার সর্বব্যাপ্ত আবেহে উভয়েরই লক্ষ্য তাদের নিজ নিজ প্রাপ্তির সর্বাধিকীকরণ। ক্রেতার লক্ষ্য বাজারের দামে তার কাংখিত জিনিস কিনে নীট উপযোগের পরিমাণ সর্বোচ্চ পর্যায়ে নিয়ে যাওয়া। বিক্রেতা চায় তার পণ্য বেচে মুনাফা যতদূর সম্ভব বাড়াতে। তাদের দ্বৈরথ ও বোঝাপড়া বাজারে দ্রব্য সামগ্রীর দাম ও কেনা বেচার পরিমাণ স্থির করে দেয়। প্রত্যেকেই নিজ নিজ ইচ্ছায় পরিচালিত। কারো ওপর জুলুম নেই। আরোপিত কোন নির্দেশ নেই। অতএব বাজারে যা স্থির হয়, তাই ন্যায্য। প্রত্যেকের স্বাধীন ব্যক্তিসত্তা ও স্বাধীন উদ্যোগ বাজার সর্বতোভাবে রক্ষা করে। প্রত্যেকের সার্বোত্তম প্রাপ্তির আশা শেষ পর্যন্ত প্রান্তিক আয়-ব্যয়ের সমীকরণে উৎপাদককে তার ভারসাম্যে পৌঁছে দেয়। ভোক্তার বেলাতে তা ঘটে যখন প্রতিটি কেনা জিনিসের প্রান্তিক উপযোগ তার কাছে ওই জিনিসের বাজার দামের সমানুপাতিক হয়। অতীতের মার্শাল, জেভনস্, ওয়ালরা থেকে শুরু করে সাম্প্রতিক কালের স্যামুয়েলসন, সোলো, সবাই এই প্রাথমিক সিদ্ধান্ত মোটামুটি মেনে নেন।

একজন উদ্যোক্তা বা একজন ভোক্তার ভারসাম্য থেকে নিও-ক্র্যাসিক্যাল চিন্তাবিদরা সমস্ত বাজারের প্রতিটি ভোক্তা ও প্রতিটি উদ্যোক্তার ভারসাম্যের তাত্ত্বিক কাঠামো রচনা করেন। প্রত্যেকে তার সহায় সম্বল নিয়ে বাজারে আসে। কিছু বেচতে পারলেই ক্রয় ক্ষমতা মেলে। ক্রয় ক্ষমতা জুটলে তবেই নিজের কাংখিত জিনিস কেনা। বিক্রয় দ্রব্য যেমন হতে পারে উৎপাদনের উপকরণ বা ভোগ্য পণ্য, ক্রয়ের দ্রব্যও তেমনি। একই ব্যক্তি একাধারে ক্রেতা ও বিক্রেতা হতে পারে একই সংগে একাধিক দ্রব্যের। আরার একই দ্রব্য হতে পারে ভোগ্য পণ্য ও উৎপাদনের উপকরণ। বহুমাত্রিক বহুমুখী কেনা বেচার সমীকরণ ঘটে বাজারে। একাধারে সব সমীকরণের একত্র সমাধানে মেলে প্রতিটি পণ্যের বাজার দাম। একটি দ্রব্যের বেলায় যেমন, তেমনি একই সংগে প্রতিটি দ্রব্যের বেলাতেও বাজার দাম স্থির হয় মুক্ত অবাধ প্রতিযোগিতার পরিণামে। অতএব স্থান কালের প্রেক্ষিতে দ্রব্য সামগ্রীর আপেক্ষিক গুরুত্ব বোঝাতে বাজারে নির্ধারিত তাদের বাস্তব দামই যথেষ্ট। অন্য কোন মূল্য ভাবনা অবাস্তব। উৎপাদন যে কেবল শ্রম-সৃষ্টি, এই

ধারণা নিও-ক্র্যাসিক্যাল চিন্তাবিদরা প্রত্যাখ্যান করেন। মূল বা আদি কারণ আছে কি নেই, এ নিয়ে তাঁরা মাথা ঘামান না। বাজারে যে অসংখ্য দ্রব্য সামগ্রীর কেনা-বেচা এইটুকুই কেবল প্রত্যক্ষ। এবং সেখানে শ্রমও একটা পণ্য, যেমন পণ্য উৎপাদনের অন্যান্য উপকরণ। বাজারের প্রতিযোগিতা তাঁদের প্রত্যেকের ন্যায্য দাম স্থির করে দেয়। সে দাম শুধুই উপকরণ হিসেবে নাও হতে পারে। তার ব্যবহার হতে পারে ভোগ্যবস্তু হিসেবেও। কিন্তু বাজারে সে যে পণ্য, এইটিই তার দাম নির্ধারণের ভিত্তি। এবং এই রকম সব পণ্যের দাম নির্ধারিত করে বাজারে যে ভারসাম্য আনলো, বিষয় বিবেচনায় এটুকুই যথেষ্ট।

নিও-ক্র্যাসিক্যাল চিন্তায় অতএব দামই সর্বসর্বা। উৎপাদনের সৃষ্টি প্রক্রিয়ায় মূল্যের ধারণাই ফলে উড়ে যায়। বাজারের ন্যায্য দাম যার যা প্রাপ্য তাকে তা মিলিয়ে দেয়। প্রত্যক্ষ দামের বাইরে আর কিছু খোঁজা অর্থহীন। কারণ তার কোন পরিমাপযোগ্য বস্তুগত সর্বজনগ্রাহ্য ধারণা রচনা করা যায় না। যেহেতু তা করা যায় না, কাজেই তার আলোচনা যতই জটিল ও গুরুত্বপূর্ণ হোক, তা কোন সুস্পষ্ট প্রায়োগিক সিদ্ধান্তে আমাদের পৌঁছে দেয় না। তেমন কোন সিদ্ধান্ত বা ফল অর্জন করা না গেলে নিও-ক্র্যাসিক্যাল ধ্যান-ধারণায় তা একান্তই অসার। অন্যদিকে অসংখ্য সমীকরণের গাণিতিক সমাধান বাজারে নির্ধারিত প্রতিটি দামের প্রকৃত মান চিনিয়ে দেয়। সমাধান যদি শূন্য হয়, তবে দামও যথাযথ। সমীকরণে নির্ধারিত বাজারের সম্পর্ক সম্বন্ধের বাইরে আর কিছুই জানার প্রয়োজন করে না। অর্থনীতির নিজস্ব ক্ষেত্র ওই সব সমীকরণে চিহ্নিত হয়ে যায়। দামের একাধিপত্য সেখানে প্রশ্নাতীত। বাজারের ভারসাম্যের প্রয়োজনে তা প্রাসঙ্গিক প্রান্তিক অর্জন বা বর্জনের মানের সমান। সেখানে উদ্বৃত্ত সৃষ্টির অভিযোগ অনর্থক। উল্টো দিক থেকে দাম যদি বাজারের কেনা বেচায় ভারসাম্য অব্যাহত রাখে, তবে নিশ্চিতভাবে তা সংগত। এবং সংগত হলেই কোন অন্যায় বা অযৌক্তিক বিনিময়ের আশংকা অমূলক।

নিও-ক্র্যাসিক্যাল পরিকল্পনায় যেমন দ্রব্যের বাজারে, তেমনি শ্রম ও পুঁজির বাজারেও প্রান্তিক উৎপাদনশীলতায় তাদের প্রত্যেকের দাম নির্ধারিত। মূল পদ্ধতি প্রতিটি ক্ষেত্রে এক। তার প্রয়োগ কৌশলও অভিন্ন। বস্তুনের পরিণামে অতএব মোট উৎপাদনের কিছুই আর অবশিষ্ট থাকার কথা নয়। এই বস্তুব্যের সংগে খাপ খাইয়ে নিও-ক্র্যাসিক্যাল উৎপাদন অপেক্ষকের ধারণার সৃষ্টি — এক রৈখিক সমজাতীয়, যার বহুল প্রচলিত উদাহরণ কব-ডগলাস বা সি ই এস উৎপাদন অপেক্ষক। নিও-ক্র্যাসিক্যাল অর্থনীতিবিদদের দাবি, পূর্ণ প্রতিযোগিতার বার্তাবরণে ধরে নেওয়া উৎপাদন অপেক্ষকে তাঁদের বস্তুব্য খাপে খাপে মিলে যায়। অতএব তাঁদের বস্তুব্য সত্য। যুক্তির চাতুরি যে ফাঁকিকে আড়াল করে, এটা তাঁদের চমৎকার গাণিতিক প্রদর্শনীর প্রচ্ছদ ওলটালে তবেই ধরা পড়ে।

মূল্যভাবনাকে মঞ্চের বাইরে ছুঁড়ে ফেলে দেওয়ায় বাজারের ক্রেতা-বিক্রেতা, প্রত্যেককে এই বলে আশ্বস্ত করা চলে যে, যে দাম সে পায়, সে শুধু তারই যোগ্য। তার অতিরিক্ত তাকে কিছু দেওয়া মানে অন্য কাউকে তার ন্যায্য পাওনা থেকে বঞ্চিত করা। অতএব দুঃস্থ শ্রমিকের সাহায্য সহযোগিতার কোন উদ্যোগ, অথবা বিশেষ বিশেষ উৎপাদনে ভৃত্তিকি বা পরিপোষণ মূল্যের ব্যবস্থা বাজারের ন্যায্য নীতির বিরোধী। সমাজে উৎপাদন ও ভোগে সর্বোত্তম সীমা

স্পর্শ করার সম্ভাবনাকে তা নিশ্চিত ভাবে ব্যাহত করে।

নিও-ক্ল্যাসিক্যাল যুক্তি কাঠামো আপাত দৃষ্টে যতই চমৎকার মনে হোক, বাস্তবে তা নিতান্তই হীনকো। সমান্তরাল বাস্তবতার যে যুক্তিসিদ্ধ জগৎ তার চিন্তানায়কেরা রচনা করেন, প্রকৃত বাস্তবতার সর্কর্ষক প্রতিচ্ছবি তা কোন ক্রমেই নয়, বরং তার অন্তর্নিহিত দূরভিসন্ধির এক সুচারু আড়াল মাত্র। বাস্তব জগৎ যে নিও-ক্ল্যাসিক্যাল ধারণার জগৎ থেকে কতটা ভিন্ন তা চোখে আংগুল দিয়ে দেখিয়ে দেন স্রাফা, জোন রবিনসন ও এডওয়ার্ড চেম্বারলিন। অপূর্ণ প্রতিযোগিতা বা একচেটিয়া কারবার উৎপাদন ও বন্টনের ক্ষেত্রে অনেক বেশী বাস্তব। উৎপাদন ও ভোগের সার্বোত্তম সীমায় তা কিছুতেই পৌঁছতে দেয় না। শ্রমের প্রাপ্তিকেও তা সাধারণত বেঁধে রাখে তার প্রান্তিক উৎপাদনশীলতার অনেকখানি নিচে। পুঁজিপতি অতএব অনিবার্য ভাবে গ্রাস করে তার সংগত পাওনার চেয়ে অতিরিক্ত মুনাফা। বাজারে জিনিসপত্রের দামেও তার প্রতিফলন ঘটে। নিও-ক্ল্যাসিক্যাল ন্যায় পরায়নতার খোলস খান খান হয়ে ভেঙ্গে পড়ে। দাম কেবল বাজারের কেনা-বেচাকেই সম্পন্ন করে না, পুঁজিপতিদের হাতে তা শোভাযাত্রার কার্যকর মাধ্যমেও পরিণত হয়।

পরে আবার স্রাফা তাঁর বিখ্যাত বই 'প্রোডাক্সন অফ কমোডিটিজ বাই মীনস্ অফ কমোডিটিজ'-এ বিকল্প উৎপাদন বিধের বাস্তবসম্মত ধারণা দিয়ে বিপরীতে নিও-ক্ল্যাসিক্যাল যুক্তি কাঠামো যে ভীষণভাবে বিভ্রান্তিপূর্ণ তা সন্দেহাতীতভাবে প্রমাণ করেন। উৎপাদনে বহিঃসূত্রে ব্যয় হ্রাসের ফলে পূর্ণ প্রতিযোগিতামূলক বাজারে একটি শিল্পে, এবং তার প্রতিক্রিয়ায় অন্যান্য শিল্পেও, তারসাম্য পৌঁছনো যে অসম্ভব হয়ে পড়ে এটা তিনি বিশেষ দশকেই স্পষ্ট করে তুলে ধরেছিলেন। পড়ে তার সংগে তিনি আরো যোগ করলেন সহ-উৎপাদন, পুঁজি পরিমাপ ও উৎপাদন পদ্ধতির সংগে পুঁজি পরিবর্তনের মত গুরুত্বপূর্ণ সব মৌলিক প্রশ্ন। তাদের সামনে নিও-ক্ল্যাসিক্যাল তাত্ত্বিক ভূবন সম্পূর্ণত অকেজো হয়ে পড়ে। বাজারের দামের নৈতিক জোর আর কিছুই অবশিষ্ট থাকে না।

উৎপাদনে মূল্যসৃষ্টির বিষয়টি অতএব আবার বিবেচনার বিষয় হয়ে দাঁড়ায়,— বিশেষ করে পুঁজিবাদী বাজার ব্যবস্থায়, যেখানে দামে ওই মূল্যের কোন সঠিক প্রতিফলন ঘটেনা। সমাজে ব্যক্তি, গোষ্ঠি বা শ্রেণীর পছন্দ বিকার দামকেও বিকৃত করতে পারে। পরিণামে দ্রব্যের সৃষ্ট মূল্যের সংগে তার দামের দূরত্বক্রম্য বিচ্ছেদ ঘটে। এবং উৎপাদনে মূল্য সৃষ্টিতে বিভিন্ন উপাদানের দাম যেহেতু তাদের সরবরাহকারীদের বাজার নিয়ন্ত্রণের আপেক্ষিক ক্ষমতার ওপর প্রধানত নির্ভরশীল, তাই তারা কোনক্রমেই বিচ্ছিন্নভাবে তাদের প্রত্যেকের প্রকৃত অবদান তুলে ধরে না। শাসক ও শোষক শ্রেণী নিজের স্বার্থেই বাজারকে প্রতি নিয়ত ব্যবহার করে চলে।

শ্রম সৃষ্ট মূল্যের ধারণা ও উদ্বৃত্ত মূল্যের হিসাব বাজারের কর্মকাণ্ডে কোন পক্ষপাত ঘটলে অবশ্যই তা অতি প্রকট ভাবে ধরিয়ে দেয়। এদিক থেকে অর্থনীতির বিচার বিশ্লেষণে শ্রমসৃষ্ট মূল্যের ধারণা যদি ফিরিয়ে আনতে চাওয়া হয়, তবে তা অযৌক্তিক মনে করার কোন কারণ নেই। আপাতদৃষ্টে তা মোটা দাগের ও অপরিণত মনে হতে পারে। কিন্তু উৎপাদনে শ্রমের সার্বিক ভূমিকা সঠিকভাবে বুঝে নিতে পারলে এই ধারণার অনেক বেশী সঠিক ও অনেক বেশী উন্নত প্রয়োগ সম্ভব। শ্রমের বর্গীকরণের প্রাথমিক ধারণা আমরা রিকার্ডের কাছ থেকে পাই।

উৎপাদন পদ্ধতি জটিলতর হবার প্রেক্ষিতে প্রত্যাখ্যান না করে, বরং তার প্রয়োজনীয় সংশোধন করে তাকে কাজের উপযোগী করে নেওয়া চলে। বিভিন্ন উপকরণ পুঞ্জীভূত শ্রমকে এই ভাবে সমমানে নিয়ে এসে এবং বিভিন্ন ধরনের শ্রমের যোগ্যতা লাভের ব্যয় ও সময়কে বিবেচনায় এনে তাদের এক মাত্রায় ফেলে শ্রম ও উৎপাদনের সমীকরণ থেকে বর্তমান মূল্যে প্রতি একক শ্রমের, তা সে পুঞ্জিতে হোক, আর কার্যরত শ্রমশক্তিতেই হোক, উৎপাদিত দ্রব্যের পরিমাণ, অথবা, বিনিময় মূল্যে রূপান্তিত বাজার দাম, বের করা সম্ভব। এই হিসাব মূল্য থেকে কোন উপকরণের বাজার দাম কম-বেশী হলে বুঝতে হবে সে ফাঁকি পড়ছে অথবা ফাঁকি দিচ্ছে। মূল্য ও দামে অর্ধবহ যোগসূত্র আবার রচিত হতে পারে এভাবেই।

কিন্তু প্রকৃত বিনিময় মূল্যের পরিমাপ হিসেবে বাজার দামই বা কতখানি নির্ভরযোগ্য? অপূর্ণ প্রতিযোগিতায় বৃহৎ পুঞ্জির কারবারেত বটেই, এমনকি পূর্ণ প্রতিযোগিতাতেও এ প্রশ্ন ওঠে। এ্যাডাম স্মিথ যে উৎপাদিত মূল্যের নিহিত শ্রম ও অর্জন যোগ্য শ্রমের সামঞ্জস্য খুঁজে পাননা, তার কারণ অনেকটা এখানেই। এ ব্যাপারেও বোধ হয় রিকার্ডের অনুসরণই শ্রেয়। দুটি দ্রব্যের নিহিত শ্রমের অনুপাত থেকে তাদের সত্যিকারের বিনিময় মূল্যের অনুপাত বের করা যেতে পারে। অর্থ মূল্যে রূপান্তরিত করলে পাওয়া যাবে তাদের প্রকৃত বাজার দাম। প্রত্যক্ষ বাজার দামের সংগে তাদের যে ব্যবধান থাকতে পারে না, এমন নয়। চাহিদার রীতি প্রকৃতি এই ব্যবধান রচনার একটি উৎস। কোন দ্রব্যের আপেক্ষিক দাম তার নিহিত শ্রমের আপেক্ষিক পরিমাণের তুলনায় বেশী হলে বুঝতে হবে সে উদ্বৃত্ত মূল্য অর্জন করছে।

ব্যাপারটি শুধু যে আভ্যন্তরীণ বাজারে ঘটে তাই নয়, আন্তর্জাতিক বিনিময়েও তা প্রবলভাবে কার্যকর। বিষয় বিনিময়ে যে সমস্যা, তাকে এই দৃষ্টিকোন থেকে দেখা যেতে পারে। গরীব দেশগুলো আন্তর্জাতিক বাজারে তাদের উৎপাদিত দ্রব্যসামগ্রীর উপযুক্ত দাম পায়না, অথচ ধনী দেশগুলোর কাছ থেকে নিজেদের প্রয়োজনীয় জিনিসপত্র চড়া দামে কিনতে বাধ্য হয়। পরিণামে বানিজ্য হার ক্রমাগত তাদের প্রতিকূল হয়ে চলে। ধনী দেশগুলো খোলা বাজারে ঘোষিত দামের দোহাই পাড়ে। কিন্তু সেই দামের ভেতরেই থেকে যায় নিহিত শ্রমের অনুপাতের অতিরিক্ত উদ্বৃত্ত মূল্য। উদ্বৃত্ত মূল্যকে এভাবে চিহ্নিত করতে পারলে অন্তত বিষয় বিনিময়ের যৌক্তিক কাঠামোটা আরো স্পষ্ট হয়ে ওঠে।

আমরা এখানে প্রশ্নটির সমস্তদিক বিবেচনা করে যথাযথ সমাধান খুঁজে পেয়েছি, এমন দাবি করি না। তার গুরুত্বটুকু বোঝার চেষ্টাই এখানে প্রধান। এবং মূল্য ও দামের ব্যবধানে যে অর্থনীতি শাস্ত্রের বিধিসম্মত উপকরণ ছাড়াও চলমান সমাজ ও রাষ্ট্রীয় জীবনের আরো অনেক উপকরণ কার্যকর থাকে, এটাও আমাদের মনে রাখা প্রয়োজন।

ECONOMIC DEVELOPMENT, POLITICAL MODERNISATION AND INTERNAL SECURITY: A REVIEW OF CERTAIN CONCEPTUAL ISSUES

MUZAFFER AHMAD^{*}

INTRODUCTION

There is an allegation that developmental planning being techno-economic in nature, have failed to recognise the primacy of politics and dictates of security consideration. One may legitimately take issue with such conclusions, as developmental policies are outgrowth of the interactive interest functions of ruling groups which for their own survival cannot neglect security interests as perceived by them. There exists an oblique reference to crisis in development theories. Being schooled in a university which never recognised existence of development economics as a separate area of study, I tend to believe that the alleged crisis is being overplayed in the context of resurgence of conservative economics and the crisis is more imaginary than real. Having made this prefatory remark, the critics seem to have asked for many two dimensional considerations viz. development and politics, development and security and politics and security. They expect that commonality of axes would finally produce a three dimensional picture with politics, security and development brought together. In addition, in consideration of their inter-relations the critics are interested to get national, regional and international, perspectives. Thus the three dimensional perspective has to be considered along three dimensions. This juxtaposition is indeed difficult and complex. I do not have the necessary accumen nor the expertise to deliberate on this complex configuration. The basic approach have to be segmented and partial. The job of producing the integration would remain with the reader.

SOCIETY, ECONOMICS AND DEVELOPMENT

The concept of Development has evolved overtime. Etomologically the word development has its root in Latin *de* (from) and *Volvere* (to roll); thus to develop basically means, to unfold or to unravel. The basic nature is evolutionary indicating to evolve into fuller and better state of being. In this context development means stages in growth and advancement. It is to be noted that growth and advancement are value laden words and possibly means different things to different people. It is not possible to get into the

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debate on the definition of development in this short (and necessarily incomplete) paper. Being more conversant with the literature pertaining to economics, my treatment of development would be biased (and coloured) by views and ideas related to economic development. Economists have always been cognizant of the fact that economic development and sociopolitical changes are interrelated. The experience of developed and developing nations show that economic functions used in analysing nature of different economies vary from country to country due to political, social and institutional factors. Bert Hoselitz in his article on 'Non-economic Factors in Economic Development', Benjamin Higgins in his paper in the book called *Social Aspects of Economic Development in Latin America*, Paul Baran in his book called *The Political Economy of Growth*, Karl Polanyi in his book entitled *The Great Transformation* or A.G. Frank in his writing have drawn our attention to this aspect.

In this connection, it may be useful to recall Talcott Parson and Nail Smelers thesis on the integration of Economic and Social theory. They concluded as follows:

Firstly, Economic Theory is a special case of the general theory of social action and hence of the general theory of action.

Secondly, an economy is a special type of functional social sub system differentiated from other sub-systems (polity, cultural-motivational and integrative sub-systems) by specialization in the society's adaptive function. The four functional bases of differentiation of the economy relates to physical, cultural and motivational resource endowments and their dynamics; production relations including distribution and exchange; organisational structure involving entrepreneurial function and capital accumulation; and investment opportunities. As a social system the economy has all the required properties viz. a value system, institutional structure and adaptive goal oriented integrative pattern-maintenance processes.

Thirdly, the economy exchanges inputs and outputs over its boundaries with its situation defined by cognate functional sub-system and institutionalised value-system.

Fourthly, interchange between the economy and its situation is not randomly distributed, but particular input-output categories are concentrated vis-a-vis other specific cognate societal sub-systems. The interchange between economy and pattern maintenance involves

decision to offer and accept employment and decision to produce and consume. The interchange between economy and polity involves control over capital funds, rights to intervene, encouragement and organisation of productive enterprises and control of productivity. The interchange between economy and integrative sub-system involves opportunity for entrepreneurial services and profit as well as demand for new product combination and technology and decision to change consumption pattern.

Fifthly, concrete economic processes are always conditioned by non-economic factors as defined by parametric characteristics of non-economic sub-systems of the society. This implies that analysis of concrete economic processes must always rest upon non-economic assumptions.

Sixthly, the contention of treating the non-economic factors as given is unsatisfactory. To treat them as propensities when empirically valid is a step in the right direction. But this should not degenerate into universality of one-law. A theoretical scheme to analyse these non-economic factors in a way to articulate successfully the economic theory is the ideal that needs to be attained. The phenomena of institutional change in an economy is a case in point as the factors involved in such changes cannot only be economic.

Finally, economic theory is an important part of a family of theories concerning the society as a whole. Treating economic theory in isolation in a technical theoretic way has lent it sophistication but it needs to establish closer relation with other branches of social sciences.

In this perspective it is only proper to conclude that development need be viewed in the broader context of society involving polity as well as Pattern-maintenance and Tension Management (Security) sub-systems.

EARLY THEORIES OF ECONOMIC DEVELOPMENT

Economists, compared to political science, can claim to have a long tradition of development orientation and conceptual continuity. In the writings of mercantilists and physiocrats we find the elements of theory of economic growth. This is due to the sustained economic progress in Europe during the fourteenth century. The absence of any coherent theory of material welfare before this period is ascribed to absence of a conducive value system in the society and polity. Renaissance and Reformation created the pre-requisite objective conditions for the rise of Politico-Economic liberation.

The main purpose of mercantilists was to emphasise the need for acceleration of the rate of aggregate output through full, skillful and efficient use of available factors as well as augmentation of stock of factors and improvement of technology of production with the help of state intervention for development of industry and trade which would in turn help growth in primary sectors. This in its essentials do not sound much different from today's growth theories. Further it underscores the need to organise the political apparatus and social forces of production in order to bring changes in the mode of production. Thus it would not be proper to say that even the early economists were unaware of the importance of political and social factors that contribute to material growth. The mercantilists were quite aware of the role of the state in providing security within the country as well as abroad. The critique of mercantilist growth theory is directed towards inadequate or imprecise development of concepts and advocacy of protectionism.

Figure 1

Sub-systems of Society

Economy	Polity
Pattern-Maintenance and Tension-Management (Cultural-Motivational, Security Sub-system)	Integrative Sub-system

Figure 2

Functional Differentiation of the Economy as a Sub-system

Savings Investment and capital Formation	Production, Distribution and Exchange
Physical, Cultural Human and Motivational Resources	Organisational Structure and system including Entrepreneurial Function

The overriding concern of the physiocrats was the establishment of economic and political conditions that would fulfil precondition for full realisation of the potential in agriculture and consequently in non-agricultural sectors. The growth of the economy according to them is conditioned by the progress of annual reproduction which in turn is governed by surplus generation, continuation of expenditure on agricultural products, capital formation and introduction as well as diffusion of improved methods of technology. The physiocrats envisaged a socio-political system based on the role of individuals supported by the state legal system, a competitive economy where non-interference by disruptionist practices are ensured by the state and freedom of exchange.

Adam Smith is considered to be the Father of Modern Economics. His classic work is entitled 'An Enquiry into the Nature and Causes of Wealth of Nations.' Smith's theory of growth is often presented in terms of *laissez-faire*, invisible hand of free market, self-interest, competitive market system and division of labour which helps and are helped by accumulation of capital and technological innovation. Most people fail to read his 'Theory of moral Sentiments.' Here he devoted his attention to the problem of social arrangements which would help promote general interest of mankind even when individual pursue self-interest. He asserted that under certain condition it is possible to reconcile personal liberty and economic growth within a system of social organisation which remove impediments to free choice of occupation and to free trade in factors and products internally as well as internationally. For this he required a political system that would ensure equitable access to education and health as well as administration of justice and security. He emphasised the need for stable, democratic and responsible government and impartial system of laws. He was an advocate of a governmental role to promote welfare of masses through such arrangements that contain conflict and violence and increase access of masses to decision-making and productive resources. Adam Smith is misjudged and misrepresented when his views on social and political matters are kept separate from his economics.

Ricardo is credited by economists for giving the first rigorous classical theory of economic growth. His presentation, based on the realities of Britain, recognised the limited availability of land and emphasised the role of capital accumulation in increasing production. The question posed by Ricardo is what rate of Economic growth is compatible with given resources, technology and socio-political institutions of a country at a given time? Ricardo emphasised the role of efficient organisation, political and social, for satisfactory economic progress. In this context, like Smith, he

recognised the importance of availability and organisation of knowledge, of democratic and responsible governing institutions, of providing security to individuals and property, of entrepreneurship and technological improvement, along with capital accumulation, social overhead capital and free and competitive exchange system in product and factor markets. Ricardo's growth theory is consistent with the nineteenth century liberal outlook and thus with political, social and economic institutions of that tradition.

I think, it will be proper to conclude that founders of modern economics were conscious of social, political including security conditions that are conducive to economic development. They did not deal with the dynamics of interaction adequately as that legitimately was not their area of deliberation. However, this observation would be less valid for Mill and certainly for Marx. Mill was moulded in moral philosophical tradition of political economy and did not keep abreast of statistical and mathematical contribution to the science of economics. But he is respected for being an integrative thinker. Mill carried forward the analysis of Smith and Ricardo but more consciously took account of political and economic changes as well as philosophical influences, specially of Comte. He considered political economy as a non-experimental moral science where deductive method was normal. In his discussion of the pursuit of wealth, based on behavioural nature of man, he examined cumulative character of the results of production along with circumstances underlying the progress of societies with respect to wealth and in doing so he did not forget to bring in the role of the state and laws including stability and security to create the environment for progress. This is made clear when Mill discusses the non-economic factors of development. He clearly states that, economic backwardness is closely associated with political and social backwardness manifested in despotic and anti-progressives character of the state, society and groups. Mill emphasised the importance of change-producing role of individuals who flourish in an atmosphere of freedom which tolerates non-conformity and experimentation and at the same time promotes and protects individuality. He concluded that economic progress depends on man's knowledge of the laws of nature and his capacity to remove barriers imposed by an unbeneficent nature. Mill explicitly discusses dynamics of political economy but he found social phenomena to be too complex to yield invariable prediction-yielding laws. Mill certainly envisioned the interactive dynamics of economic, social and political factors, but his logical mind would not permit a categorisation in order to produce a treatise. In discussing all these, he never lost sight of generation of surplus, use of surplus, methods of production but in discussing their role and function he

Ahmad : Economic Development

consciously put the social (and political) dimension in terms of values and institutions that promote economic development. This becomes evident when he contrasts Asia with Europe. He finds solution to many of Asian problems with respect to development in education as successful production depends on qualities of human agents (i.e. skill, knowledge, behaviour, attitude etc.) and in association of labourers on the basis of equality. He believed that social and economic progress can only be ensured by a just relation between capital and labour. Mill however was sceptical about the role of government in creating and guaranteeing such a relationship overtime. But ultimately he entrusted state with the responsibility of creating the milieu which promotes individualism which work as change-agent.

Marx's contribution to the theory of economic development is based on his materialistic interpretation of history which asserts that historical evolution results from a continuous struggle between classes. The conflict is caused by incompatibility between mode of production and relations of production. The mode of production is rooted in the social, political and ethical arrangements while the relation of production relates to class structure, uniquely characterised amongst others by the organisation and status of labour with respect to degrees of freedom or servitude, means and processes of production and nature and use of materials and resources. As mode of production changes overtime the forces of production come into clash with the class structure. This results in class struggle. But the social order never disappears before all the productive forces for which there is room for it have been developed and new higher relations of production never appear before the material conditions for their existence have matured in the "womb of the old society." Marx uses surplus value as the economic basis of the class struggle under capitalism and on the basis of this theory of surplus value his analysis of economic development is built. Surplus value is the unpaid value of work that capitalists usurps and capital accumulation results from this process of deprivation of labour and such deprivation increases with increase in productivity of labour through technological change. The concentration of capital in few hands leads to increase in "constant capital" (i.e. stock of capital including inventory) and increase in constant capital relative to variable capital (i.e. labour etc.) leads to greater deprivation of labour. The rate of profit however is inversely related to the proportion of constant and variable capital. Thus the process of development leads to decline in profit which leads to deepening of exploitation which further intensifies the crisis. This is overcome through new opportunities for capital which is basically new material basis for next turnover cycle. Marx not only presents

dynamics of development but he roots his dynamics in the social and political changes involving modes and relations of production (as depicted through class struggle). We may not agree with Marx but it is not proper to say that development as envisaged by him ignored social, political and security dimensions.

RECENT THEORIES OF ECONOMIC DEVELOPMENT AND UNDERDEVELOPMENT

The study of economic development over the last decades have been classified as (1) stages of growth theories (2) structuralist internationalist theories and (3) neo-Marxist theories.

The first category of theories view the process of development as a series of successive stages. The best exposition was given by Rostow. Rostow found five stages of economic development. The traditional stage is characterised by limited production opportunities, low level of technology, hierarchical society and concentration of political power in the hands of landed aristocracy. The second stage is a transitional one. In this phase the pre-conditions for take-off are created. Basic change comes from replacement of 'blind faith' and 'absolute authority by reasoning and skepticism and rise of nation states based on integration of divided societies and recognition of their rights. Such a state encourages change in social attitudes, expectations, values, social structures and innovations. New institutional arrangements appear which increases scope of production, trade and industry. This stage sees the building-up of social overhead capital, technological revolution in agriculture and efficient organisation of production in industry and trade through plough back of profits into investment by an entrepreneurial class protected by the organised political state power.

The third stage is called take-off when economic growth becomes the normal condition of the society. This state is characterised by high rate of productive investment, development of substantial manufacturing sectors with high rate of growth and presence of a political, social, cultural as well as an institutional framework which protects and exploits the impulses of expansion through legal provision of security and continuity.

The fourth stage (maturity) is reached when the society has effectively applied the range of modern technology to the bulk of its resources. The appearance of new production technology and evolution of new leading sectors help this state of development to be extended. In this state the

character of working force and entrepreneurship change through deepening of skill and managerial and corporate revolution.

The fifth stage sees the pursuit of national policy to enhance power and influence beyond national frontier as the problems of political consolidation of society and provision of security have been well accomplished. It also sees a shift in emphasis to broadening the base of general welfare of all citizens of the country, particularly the poor, not only to sustain higher production but also to create mass-consumption

Rostow wrote a companion volume called 'Politics and the Stages of Growth' nearly two decades after he presented his alternative to Marx's views of economic development. Rostow indeed found that Politics as an internal triangle of competing imperatives--the imperatives of security, welfare and the constitutional order--also manifests various stage of Growth. Not only that, Rostow concluded that growth and change are results of interaction of economic, social and political forces.

One of the principal propellor for development is mobilization of adequate investible resources, domestically as well as externally. The logic for this is given in Harrod Domar Model which became the theoretical foundation of the planning models. It is asserted that generation of savings and investing them in productive lines which create its own multiplier effect through linkages would allow a country to grow at a rate defined by those parameters. It was soon realised that historians' generalisation as formulated by Rostow did not work. The reason for this is that savings and investment are merely necessary conditions but they by themselves are not sufficient conditions for growth. Some of these conditions are well integrated with the commodity and money markets, highly developed physical infrastructure, well trained educated manpower, conducive cultural-motivational milieu, efficiency promoting administrative system, basic human and economic right protecting legal system, meaningfully participative political system and individual social and national security system based on popular acceptance of politico economic norms and values. The Rostow-Harrod-Domar model implicitly assumes fulfilment of these non-economic factors but in many developing countries of the Third World (possibly also second world) these conditions are in effect absent in various degrees. Furthermore, the stages of growth theories draw upon the experience of countries when the world was not as small and integrated as it is today. Thus it failed to take account of the impact of highly integrated and complex international system where external factors can nullify the best efforts of a Third World country. Thus development is no

longer a task of capital formation, foreign exchange, technology, skill and/or management available but, creating appropriate social, political and cultural environment and values in the broader sense of the terms.

The second set of development theories view institutional and structural economic rigidities in the arena as the prime cause of continuance of a dependency status which deters development. The underdevelopment is thus caused by highly unequal exchange relation under international capitalist system. Thus a country is not only poor because it is poor but it is made to remain poor through internationally exploitative exchange relation. Raul Prebisch articulated this through centre-periphery concept. This concept has been further expanded to include an internal center-periphery relation wherein domestic power elite with the help of international capitalist trade and financial system perpetuates an exploitative relation on the dependent poor class within the country. The power elite is rewarded by governments of capitalist countries, multinationals, multinational donor agencies by promoting such projects and programmes which ensure continuance of internal and external exploitative system with marginal and gradual increase in per-capita income, increasingly distributed unequally to the extent it helps maintenance and continuity of the socio-politico-economic system. Thus not only the gap between the rich and the poor countries widen but also the gap between the rich and the poor within the country is enlarged. Thus underdevelopment is manifested in dualism.

The basic contention of the dependency dualism theory is that strategy of development has to be rooted in national self-reliance where benefits of trade and economic cooperation results in fairer redistribution of resources and opportunities both within a nation and amongst the nations so as to satisfy at least the basic needs properly and adequately. This implies national self-confidence, primary reliance on own human and national resources, capacity for autonomous goal setting and decision making based on a political system and institutional structure that promotes consensus and congruence rather than deprivation, alienation and division which in turn creates conditions for instability, insecurity and insurgency. However, it has to be said that the structuralist models whether of Marxist variety or of traditional institutional nature (Prebisch, Myrdal, Singer etc.) have not been able to provide an unequivocal answer to the problems of underdevelopment. It has been able to question the mechanistic evolutionary approach to development and has brought the developing countries away from eurocentric developmental conceptions. The dependency school played an important political role in Latin America and

has contributed to the growth of the ideas incorporated in NIEO. The contribution of dependency school is, basic as it draws attention to the fact that development has to be understood in the broad social economic and political context as a process of achieving self-actualisation in an interdependent world on the part of a sovereign and equal nation which guarantees basic human rights and needs to all citizens.

The third approach to development theory rests on the theory of monopoly capitalism and the theory of Imperialism. The fundamental proposition of this school is that the relationship between the rich and the poor countries are such that the centre is actually inimic to development of peripheral countries and that capitalist development in periphery is impossible. This is a departure from Marx and Engles and this also negates the world system's theory which sprang from international structuralist theory. According to this theory the exploitative relation between the rich and the poor countries results in transfer of surplus to the centre which aggravates surplus--absorption capacity of the centre and in turn intensifies the expansion of exploitative relation between the two. Baran, Sweezy and Magdoff find the ever-present surplus drain as the decisive factor in making LDC's development efforts fractuous. Amin and Thoman find that the drain is necessary but to meet sufficient conditions for impossibility of development one has to add inappropriate economic structure. The inappropriate economic structure is seen in the behaviour of power elite who promote conspicuous consumption investment in real estate, extreme risk aversion and export of savings abroad through immeserising trade and investment policies. This is perpetuated by non-democratic government, lack of administrative efficiency and absence of schumpeterian entrepreneurs. LDC's thus became willing victims of exploitative foreign aid and foreign investment as well as by absence of patriotic political system.

It can be claimed that in recent decades the economists of developing countries supported by radical economist of developed countries and holistic social scientists have put forward the concept of development which has been rescued from a narrow interpretation and linkages with polity, society and security (Pattern maintenance and tension management) have been emphasised.

MEANING OF DEVELOPMENT AND UNDERDEVELOPMENT

The economists have meant by development a state of socio-economic conditions which cause a country to move away from below poverty level

static equilibrium trap to a state where the country is in a position to generate and sustain above threshold level growth in real gross national product (GNP) as well as per capita GNP in real terms. This is considered feasible through an alteration of structure of production and employment such that the country moves away from dominant subsistence level primary sector toward commercially operated secondary and tertiary sector which helps meeting of basic needs and is helped by development of technology, human capital and resultant innovation. The concept of distribution is related to productivity and thus equality of income and access to productive opportunity was left to be dominated by market forces, however imperfect; and trickle down approach was considered just and desirable as only a larger cake can allow for larger sharing by poorer section however inequitable that may be. Thus poverty and inequality are considered in the problematics of development considered narrowly but as a benign impact of rapid development. Such a society has a dominant power elite who create a system of internal security for themselves and their property at the cost of vast helpless majority often in collusion with their counterparts in developed countries who in their own global security interests need such networking. Very few of these elites realise that " a society that is not socially just and does not intend to be so put its own security and future in danger".

Fortunately the narrow economic concept related to economic development was largely dropped at the initiative of third world countries working in collaboration with human rights and dignity oriented groups in developed countries. The revival of conservatism in the garb of Reganomics may put these concepts and movements in danger. The new criteria of development has emerged through evaluation of the accomplishment of development decades.

Today development has come to be defined as elimination of poverty, inequality and unemployment within the context of a growing economy as well as acceptance of freedom of choice, liberty and consensus on the socio-political issues in the context of a democratic polity and finally elimination of exploitation of man by man within the boundaries of the nation and by a socio-politico economic entity in a country by another in the same or in a different country. Thus development has a human face based on egalitarian democratic value system which alone can create an atmosphere of individual, social, national and international environment of security. The three core values of development has been identified as ability to produce and make available basic need goods (food, health, clothing, education and protection) to all people in order to raise the level

of living, self esteem i.e. a sense of worth and self-respect which lend dignity, identity, honour and respect to an individual through proper inculcation of social, cultural and humanistic values and freedom from servitude i.e. emancipation from alienating material conditions of life, freedom to choose as development would increase range of economic and social choice and freedom from the power of strong and undignified dependence on the mighty, nationally as well as internationally.

DEVELOPMENT PLANNING.

Long ago Abraham Lincoln had observed if we could first know where we are and whither we are tending, we could better judge what to do and how to do it. Development planning is about all these issues. Jawaharlal Nehru had aptly said planning is the exercise of intelligence to deal with facts and situations as they are and find a way to solve problems.

Planning has become a way of functioning in many of the third, second and even first world countries. Many developing countries considered development planning to be the only meaningful institutional and organisational mechanism to overcome major obstacles to development through mobilisation and allocation of resources so that a high rate of growth in GNP could be attained and sustained. The economic planning, concerned with resources, targets, institutions and policies, is basically a deliberate attempt on the part of the Government to coordinate economic decision making and to control basic economic variables in order to attain a set of socio-economic objectives, given the political and administrative institutions and policies defined therefor.

Planning process has been discussed generally in techno-economic terms. Economic planning models, like all other models, are abstraction. The elementary planning model is an aggregate growth model which concern itself to project macro economic variables which determine levels and growth rates of GNP viz. rates of savings, investment, capital stock, exports, imports etc. A more complicated approach is an input-output model in which the activities of major sectors of the economy is interrelated with the help of a set of simultaneous equations.

A third approach is a general equilibrium model which combines the macro-variables and input-output relation under certain assumptions. However in selecting investible projects, cost-benefit analysis of some variety is chosen; a favourite one is social cost-benefit analysis. These mathematical treatment of development planning creates a mystique that is wholly undesirable.

However in formulation and implementation of plan, including priorities and objectives as well as mobilisation and allocation of resources, the political will and aptitude become important. This is so not only in formulating appropriate policies and supporting institutions but also in making decisions about rural-- urban balance, choice of technique, factor prices and employment creation etc. etc. The Indian planning experience as well as that of Bangladesh underscores the role of dominant political forces (its composition and forces), socio-political perspective of planners and powers that be, political commitment of the politico-administrative system and attitude towards economic systems and disciplines. The articulated presentation by Prof. Nurul Islam and Prof. Sukhomoy Chakravarty leads us to conclude that no matter how good economic models for planning are, without political commitment and administrative discipline in aid of implementing policy and institutions, the objectives of a plan could hardly be achieved given national and international climate.

POLITICAL DEVELOPMENT

Importance of socio-cultural values and politico-economic institutions in moulding economic change has been recognised from the early days. There are authors who would identify absence of appropriate social, political and economic values and institutions as the prime cause of slow or negative growth. However, it is recognized that unlike economics, there is no equivalent level of common language or agreement on the theory and practice of social and political development in general and that in the context of economic development in particular. Rostow has pointed out that there has been little effort to take stock of human experiences in ways which might help development of social and political institutionalism in general or in particular context. That such an effort is necessary is made clear by the fact that many third world countries, after gaining independence, have faced collapse of democratic government and have been subjected to non-democratic political order promoting social, political and economic institutions which made governance by consent and governance to guarantee freedom of choice impossible. This is also important because we have seen that high per capita income is no guarantee that access to resources and opportunities are equal or equitable for all citizens under law and thus economic growth in narrow sense of the term has neither ushered democratic political order nor made it secure. Third, what does the pining for changes in eastern Europe's transition to multiparty rule from one party domination in recent weeks mean in terms of development and democratisation is indeed important to understand in the context on development. Fourth, political democracy in

institutional format may not ensure social and economic democracy due to social polarisation, differentiation and discrimination. The experience of many old democracies have underscored this in recent years in clearer terms than ever before.

The rise of new nations after the second world war required the political scientists to look at these new states and this may be considered to be the beginning of political development studies. At this time western political scientists adopted the systems approach which viewed political system as a sub-system of social system. The political systems considered the job of the state to be rule-making, rule application and rule adjudication in search of security and integrity, welfare and growth, and constitutional order. The inputs for attaining these outputs are man, non-human resources, values and institutional -- structure. The political change came through challenges to the form of output and the adjustment and response of inputs provided the sustenance for change. At this time remarkable studies on developing nations were made by amongst other Lucien Pye, Leonard Binder, David Apter and Myron Winer. The studies, mostly concentrated on former British colonies including India, Pakistan, Sri Lanka, Burma focused on type of nationalism; political, economic and cultural values; schism and dilemmas; role of bureaucracy and army; crisis of constitutional democracy; political attitudes and political parties; nation building process and economic backwardness etc. At the same time large amount of political data (voting behaviour, public opinion, political elite etc.) were collected. These helped to measure level of political, social and economic development but no attempt was made to trace the process of development or identify cause and effect relationships. Thus empirical political indices was not underpinned by an empirical political theory and normative political philosophy. These three trends remained apart despite attempts by Gabriel Almond and others.

The search for a theory of political development however continued. Lucien Pye analysed the concept of political development and concluded that it needs to be considered in terms of "cultural diffusion and adapting, fusing and adjusting old patterns of life to new demands." The basic step in political development was evolution of nation-state with all supporting institutions. The political development, according to him, need be considered at the level of the people as a whole, with respect to governance and governmental performance and finally with respect to organisation of polity. The important aspect with respect to people is growth of responsible citizenship involving a transformation from passive recipient of orders from authority to participation in decision making thus

shaping and sharing political decisions as partners. The fundamental aspect with respect to government is the growth of capacity to manage public affairs, control controversy, manage tension and maintain the system through evolutionary change. Limited creative and participatory support of the people on an equal footing limits the capacity of the government in its true sense and in the long run. The basic aspect with respect to polity and political organisation is structural differentiation, functional specificity and meaningful integration of institutions.

It was recognised that because of differences in the nature of the past government and in the nature of inherited value system, various developing states may adopt different paths of political development. David Apter identified two pure models viz "secular libertarian model approaching democracy through reconciliation system" and "sacred -- collectivity model, approaching totalitarianism through mobilisation systems." Shils and Kautsky have provided more categories that fit into these two basic models. In passing, it should be noted that governmental capacity is vital to economic development as is specificity and integration of political institutions. However capacity and integration in a democratic system and under totalitarian system would promote or restrict the participation of the people in the developmental process.

The limitation of this structural-functional approach rooted in sociology, forced the political scientists to shift attention on will and capacity of political actors and institutions. Political Development, considered as a continuous process has dealt with issues, demands and needs thrown up by modernisation process and the effectiveness and efficiency of the political modernisation dependent on the adaptability, complexity, autonomy and coherence of institutionalised polity. Political development is a continuous but not a linear process. In this new version also it is the capacity and efficiency of polity that fundamentally determines the nature and success of economic development policies which are formulated to meet the changing issues, demands and needs.

The political development theories mentioned above are basically based on western political philosophy. Consequent to the rise of socialist or communist polity, a need to understand political modernisation under Marxist regimes was felt. This was helped by the study by Milovan Djilas which underscored the emergence of politico-technocratic elite in communist countries. Brazinski and Huntington identified growing differentiation and secularisation in communist system. This led Meyer to define totalitarianism under communist system as one "which tends to

politicise all human endeavour, and to plan all human (including production) relationships" and such an approach amounts to "the extension of bureaucratic principles of organisation in decision-making and control over all aspects of human existence" which is possible due to existence of an elite "hierarchy powerful enough to affect restructuring of the entire society." The political development in this condition is linearly connected with developmental and security goals.

Political development has been analysed as a social process (viz. capital accumulation and investment, population growth and urbanisation, commercialisation and change in production relation, technological change necessitating skill development and rise of mass education). The system theorists were concerned with functions carried out by social and political institutions while the process theorists, being more oriented to behavioural approach, was interested in correlating processes so as to find cause-effect relationship amongst variables and between changes in one set of variables with changes in others. This empirical quantitative approach was able to emphasize the role of political institutions, culture and leadership in the context of political development in much greater depth than ever before. However, even this empiricism failed to provide a testable theory of political modernisation. The reason for such failure has been well put by Huntington who said that comparative history approach of early days was weak in theory, while structural-functional approach was weak in study of change and social process approach was weak in study of politics itself.

However theories of political change was not lagging behind. Such theories have been grouped into (1) theory of componential change (2) theory of crisis change and (3) theory of complex change. The componential change theorists were of the view that a political system has five components viz culture, structure, groups, leadership and policies and to understand political change (development) one has to analyse changes in each one and also the relation of changes in one with that in another. This is so because these five factors influence political participation and political institutionalisation which is the determinant of political change and development.

The crisis-change theory, as developed by Rostow, placed emphasis on choices made by political leadership and the change starts when polity is dissatisfied with current state of affairs and produces political action, the success of which develops new goals, groups, structure and system to meet the aspiration of the governing polity and their supporters. The same has been presented in a sophisticated manner by Almond as a journey

from 'antecedental equilibrium' to a 'consequent equilibrium.' In this journey exogenous variable from the non-political domestic environment and those from the non-domestic external environment play a role to bring about changes in the structure of political demand and in the distribution of political resources both of which are manipulated by political leadership.

The complex-change theory as developed by Bruner and Bruner is a general equilibrium approach to the political system involving 20 variables and 20 parameters ranging from demography to economics, and from social to political dimensions.

These approaches seem to underscore the fact that there is no pre-ordained law of political development as there is no precise theory of economic development though both can be described in static or comparative-static format involving value judgement. The concept of political development are rooted in ideological offensive of free market capitalism or Marxist socialism. Relation to this has given rise to pan-European sociological approach to political development as opposed to American sociological paradigm. Similarly Eastern European sociology, notably of Poles and Yugoslavs have placed greater emphasis on humanist dimension of Marx compared to monolithic dialectical political sociology of the Soviets. The polycentrism in sociology of politics has reemphasized that development cannot be regarded as co-terminous with industrialisation and modernisation cannot be equated with westernisation. Thus development, political as well as economic, has to be understood in terms of societal assets, capabilities, means, liabilities and restraint in the broader context of human-system as a continuous inter-perception, interaction and inter-penetration. At the political plane a nation has to be studied in the context of its evolving realities with respect to political system, structures and institutions as well as political processes which influences the working of these political structures and is in turn influenced by it in addition to the political problems at domestic and international levels. The economic development, it may be noted, can be studied in a parallel way.

In the context of the third world (i.e. newly emerging nation states) political development, Helio Jaguaribe of Brazil noted means a process of political modernisation involving rational orientation, structural differentiation and capability and political institutionalisation involving political mobilisation, political integration and political representation. Political development thus means (1) development of the capability of political system, (2) development of the contribution of the political system

to the overall development of the society through political means and (3) development of responsiveness of political system increasing its legitimacy, representativeness and servicability through political consensus on social, political and economic issues. This formulation integrates political modernisation as a component of general development including economic development. The implication of this formulation is that non-legitimate regimes capability development cannot contribute effectively towards longrun social, political and economic development as a participational regime alone is the necessary condition for such overall modernisation and development and without consensus spurts of development and modernisation leads to longrun social and political decay. Many experiences of non-democratic regimes in the third world bear testimony to this thesis as such non-democratic regimes failed to build national viability which means existence of a nation state where groups enjoy congruent existence indicating meaningful political integration and the polity draws its moral and material sustenance from spontaneous support which allows use of human and non-human resources in an effective manner for the greatest good of the greatest member. Political development understood in this manner spells out the intricate interrelation between political and economic development.

INTERNAL SECURITY

Internal Security, or for that matter external security, is not primarily a matter of military and para-military strength and preparedness; though it has been so perceived by many non-democratic states where power has been seized through non-democratic means. Internal security is basically dependent on internal cohesion which reduces tension and allows for systematic evolution of political and economic development based on the concept of popular support and policy directed towards betterment of the bottom majority of the people. History is replete with examples of strongmen and dictators, who were acclaimed to have given new political dimension and to have persued policies conducive to economic development, but in reality they created in the long run the greatest problem for internal cohesion and security and even subjected the countries to external threat. As noted by the experts in this matter, security and for that matter internal security has social, cultural, political and economic dimensions; the military and para-military dimensions are mere manifestation of technical aspects. Capacity for self-defence has long been regarded as a necessary component of lasting sovereignty and capacity to reduce tension internally and create internal cohesion in the sense of social, economic and broadly national integration have always been regarded as a desired goal of political governance and economic

development. It may be restated that even a large state with considerable economic and human resources may face critical problems of internal security due to incoherent politico-administrative institutional structure, divisive social and economic policies which creates dominance of a small group over others, and absence of a national commitment in terms of people as a whole without discrimination in terms of race, colour, ethnicity, region, religion or socio-economic class. Without internal cohesion political development and economic viability becomes well-nigh impossible. Internal security perceived as absence of internal threats and vulnerability cannot but be understood as ability to mobilize popularly accepted national identity that has roots amongst all classes and groups and also the ability to mobilise human and financial resources to strengthen such identity. The military and paramilitary strength, when posited against non-integrated national groups or when such superstructure is not supported by the strength of socio-economic sub-structure, amounts to an ineffective venture to provide and maintain internal security.

In this context it may be mentioned that India, a country with ethnic, cultural, religious and ideological pluralism, have faced problems of internal security. Economic development policies at times increased urban-rural differences, regional disparities and class-based social distances. The problems of internal security did often deepen regional, ideological or racial ethnic identities. But India's political system has been able to face these challenges without jeopardising national cohesiveness due to democratic form of governance and evolution of national consensus regarding basic issues. It is not to say that India has been able to solve its conflicts emanating from religious differences, caste or class or even language and ethnicity. But so far, India's political development and economic growth have continued to face these challenges to security and integration reasonably successfully largely because of participative nature of governance despite rule by dynasty or commanding leadership as the polity as a whole have worked towards national cohesion. India has to work out a meaningful centre-state relationship and develop a process of electoral understanding and cooperation among political parties on the basis of policies and programmes rather than personalities, but the problems of internal security seem to have remained contained within limits.

The story is different for Pakistan. The rise of non-democratic government dominated by civil-military bureaucracy led to adoption of such economic policies that led two geography to become gradually two economy and later two polity and ultimately two nation as the perception of

national interest by the ruling elite precluded participation, equity, capacity and functional differentiation on the basis of adaptability, autonomy and coherence. Thus internal security was a created phenomena by the ruling class who invoked ideology and ignored cultural pluralism, as a result a mighty army failed to face effectively ill-trained, ill--armed, ill-fed freedom fighters and Bangladesh was born. Even after 1971, Pakistan has not been able to overcome the problem of internal insecurity as it has not been able to define national objective properly, national institutions does not seem to have evolved in a consensual manner through popular participation and the dominant social forces have failed to value homogeneity and thus encouraged deepening haterogeneity through divisive economic and social policies.

DYNAMICS OF POLITICS, ECONOMICS AND INTERNAL SECURITY

We have attempted to touch on all these aspects in the presentation above. In conclusion it may be interesting to recall the results of the quantitative studies with respect to society, politics, and economic development. Though dated in terms of data, it contains certain interesting observations and conclusions. I have however taken liberty to redefine some of social, political and economic variables as security variabes in order to be relevant to our discourse.

Development Dynamics Viewed as Social Change i. e. differentiation and integration of social structure improving internal security seem to be positively influenced by small but efficient traditional agriculture, decline is the extent of economic dualism, lower degree of metropolitanism, differentiated character of social organisation, large size of indogenous middle class, greater social mobility, high rate of literacy, effectiveness of mass communication, high degree of socio-cultural homogeneity, high degree of national integration, low crude fertility rate and effective existance of modernisation of outlook. These factors indicate the nature of social organisation, the strength of professional and entrepreneurial class, social mobility, access to better skills and better productive processes as well as an effective process of social integration. Such factors seem to explain 53 per cent of intercountry differences in levels of economic development.

The strength of democratic institutions, effectives freedom of political association and freedom of press, effective popular participation in decision making, high degree of competitiveness of political parties, effective strength of labour organisation, seem to contribute positively towards economic development and internal security. Internal security and

Table 1: Classification of Factors

Social	Political	Economic	Internal Security
1. Prevalence of inherited social values and organisation.	1. Degree of National integration and sense of national unity/consensus on basic issues.	1. Size of Traditional Economic sectors-measured in terms of employment and contribution to GNP indicating predominance of conventional technology.	1. Social cultural and ethnic Homogeneity.
2. Character of organisation in terms of paternalism and patron-client relation.	2. Degree of centralisation of decision making.	2. Extent of Economic Dualism linked to rise of modern sector.	2. Degree of social tension, prevalence of social conflict and deepening of social distance and alienation.
3. Importance of indogenous middle class (professionals and entrepreneurs)	3. Strength of Democratic institutions.	3. Extent of urbanization linked to industrialisation.	3. Effectiveness of tension management system and integration.
4. Extent of social mobility through individual achievement.	4. Degree of freedom of political association and press.	4. Crude fertility rate.	
5. Extent of literacy and participation in education.	5. Freedom of Judiciary.	5. Structure of Foreign Aid and Trade.	
6. Extent of Mass communication as a means of diffusion of knowledge and creating demands for participation.	6. Degree of competitiveness and accountability of political parties and institutions.	6. Per capita Real GNP.	
7. Modernisation of outlook.	7. Social and economic base of political parties.	7. Resource-Man ratio.	
	8. Strength of Labour Movement.	8. Gross rate of Investment.	
	9. Strength of "ruling elite."	9. Capacity of absorption of modern technology.	
	10. Political strength of military.	10. Character of production organisation.	
	11. Degree of administrative efficiency.	11. Adequacy of physical infrastructure.	
	12. Political commitment to development.	12. Effectiveness of Resource mobilisation effort.	
	13. Degree of participation of common men in political process.	13. Degree of capital formation including Human capital.	

Ahmad : Economic Development

economic development seem to be strongly and negatively influenced by strength of military involving dominance of civil-military class and centralisation of decision-making power.

Development dynamics and internal security is negatively correlated with political strength of traditional elite and positively with political will and commitment to development and administrative efficiency of abroad based ruling group.

In conclusion, let me state that my job has been basically to review the issues as found in the literature in a selective way. I am conscious of the incomplete and incoherent nature of this essay which I hope will be mended by later contributions.

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AN OVERVIEW OF EDUCATION SECTOR IN BANGLADESH

MUZAFFER AHMAD *

HISTORICAL BACKGROUND

Educational facilities has always been meagre and the principle that education is a basic human right has never been recognised in action by any government over the last decades or even before. Traditionally, education has remained the preserve of the elite. During Hindu era, education (as distinct from skill formation through apprenticeship) has been the preserve of male children of higher castes. The spread of Buddhism removed the caste exclusiveness in the arena of education. But it was the spread of Islam that laid the basis of a functional broad based education for all but religious bias was certainly pronounced. The British rule ushered the secular education but the content was made subservient to the needs of the colonial interests. Education became centrally directed, structurally organised, elitist in orientation, and non-responsive to the needs of society at large. But they allowed private and local initiative to survive alongside the transplanted western liberal educational system that received governmental attention.

After the establishment of Pakistan, the basic approach and structure was allowed to continue despite the desire to orient the educational system "to suit the ideals and aspirations of the new state," [1; 122-6]. The government either was unable or was unwilling to extend substantially its involvement in the education sector. Government desired mobilisation of private effort. The proposal was that in case of primary schools, all capital costs must be met by the local community, in case of secondary schools ratio of new government and private schools should be 1: 3 and government could meet 50% of capital costs. The same principle was to be followed in respect of colleges.

Government recognised the need for free and compulsory primary education, and need for augmenting technical, vocational and commercial education along with expansion of teacher training capabilities and incorporation of technical and science subjects with appropriate staff and equipment in schools, colleges and universities [2]. The FFYP(P) stated

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that the responsibility for ensuring needed facilities for primary education must rest with the government, while the local communities must be encouraged to participate in the development and management of such facilities.

In respect of present-day Bangladesh FFYP(P) noted that 26,260 schools were adequate to provide coverage to the school going children. It identified the problems of low salary of teachers (Tk. 22/per month =US \$ 5) as very low and problems of heavy dropout. The plan proposed better coverage through substantial improvement of 6000 schools, improvement in school enrolment by 400,000, better teaching and supervision of teachers, improved learning materials, more trained teachers and higher salary for teachers.

The FFYP(P) viewed secondary education as a terminal stage and visualised that very few would proceed to the next stage including technical training institution. It proposed that secondary schools should be multipurpose schools providing a general education with a prevocational bias rooted in the community where it is located. Thus the schools were not to train pupil in specific vocations but would subsume rural-urban bias. The curriculum were to be enriched and provide for wider coverage of science subjects. The responsibility for the development of secondary schools would rest with the private initiative, while the government's responsibility was to maintain standards, provide for better geographical distribution and greater access to secondary schools irrespective of economic status, sex or location. For present day Bangladesh, the plan proposed to develop 1000 strong junior high schools by upgrading primary schools.

In 1947 there was no organised system of technical and vocational education. The FFYP(P) proposed establishment of trade schools for skill development, establishment of Technical High Schools with engineering, commercial and agricultural bias and establishment of polytechnics alongside with monotecnics for development of supervisory personnel. The later two types of institutions would become the responsibility of a Directorate of Technical Education.

Shortage of trained teachers was recognised as a problem but FFYP(P) found the Primary Training Institute, normal schools and Teachers Training Colleges were basically sound as a structure. But the academic attainments of pupils of these institutions were low; there were lack of courses for teachers in specialised schools and research in education was virtually nonexistent.

In the field of higher education, FFYP(P) recommended integration of degree colleges and universities for development of strength and

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standards, transfer of all professional colleges to the universities, inspection of colleges by the universities, promotion of research, expansion of science education and research, accountability for shortcoming along with freedom to make administrative and academic decisions and improvement of quality of teaching and curricula . The plan supported the idea of limited but quality education.

For Bangladesh, FFYP(P) made an allocation of Tk. 241.34 milion(out of Tk.580.70); out of this 21.4% was allocated for primary education, 35.2% for secondary education, 17.2% for college education, 11.96% for universities, 5.9% for technical education and 6.2% for teacher education. This underscores relatively higher and absolutely higher per student expenditure in the upper echelous of education. Though it is largely due to higher cost of higher education but the inequities are accentuated by inequities in access to quality education. This fact though recognised, was not corrected in any manner through the planning effort.

The second plan of Pakistan recognised limited success of FFYP(P). It was noted that simultaneous and equalised development of education pyramid was beyond its means. It also noted that universal literacy can only be approached gradually and skill development was urgent for economic growth. It further noted that persuit of higher quality involved time and expenditure which was unavailable and thus expansion of education of limited centent imparted speedily to a large number had to be the order of the day [3]. The Commission on National Education recommended compulsory schooling for 6-11 yr. group within 10 yrs. and within another 5 yrs. the net was to include 11-14 yr. group. The Commission simultaneously recommended persuit of quality and expansion of scientific and technological education.

During the FFYP(P), except for increases in salary of primary school teachers, nothing was done to improve its quality. Despite increase in population, SFYP(P) regarded 26,300 schools sufficient to cater for targeted primary education but this time recommended improvement of physical condition and of facilities of 13,300 schools. The plan drew attention to the need for greater opportunities of education for girls.

The secondary education scene was no better. The number of existing schools (3100) were considered adequate and the plan only recommended upgrading of 1600 primary schools to junior high level. The plan recommended development of one residential model school for 'talented students from rural area' and establishment of a 'pre-cadet' school.

Teacher education was emphasized as the teacher requirements for SFYP(P) period was considered large. In the then East Pakistan existing

Teachers Training Colleges failed to attract sufficient number of trainees due to poor pay in teaching. Even then limited expansion of training facilities were planned. Further in-service training facilities for educational administrators were to be created.

In the sphere of technical education differentiation of skill, improvement of quality, establishment of Technical Education Directorate and a university were proposed alongside introduction of diploma and certificate courses.

In the Higher Education sector colleges were to be upgraded and universities were to be encouraged to engage in research alongside its affiliating and examining functions which were to be minimised.

The planned expenditure for Bangladesh was estimated to be Tk. 352.9 million of which 19.8% was allocated for primary education, 22.3% for secondary education, 17.5% for Technical Education, 17.8% to universities, 6.2% for colleges and 4.7% to teacher training. The bias in favour of high-cost higher education as was noticed in FFYP (P) remained to be a basic feature of SFYP (P), despite pronouncement to the contrary.

The third plan is not much different from the earlier two. The TFYP (P) promised to provide an educational system that would facilitate transition into an era of science and technology. Thus greatly increased facility for technical and vocational education became the basic strategy for TFYP (P). Even then the educational pyramid had to be kept in view [4].

The expansion of primary education depended on prevention of drop outs, bringing more pupils in the net, increasing supply of qualified teachers and making Education attractive. For the first time, besides improvement of existing primary schools, the plan proposed establishment of 4000 new ones in the then Bangladesh. The plan recognised that drop outs was a special problem of Bangladesh. The retention rate was to be increased from below 20% to over 50%. In order to provide quality education the syllabi were to be improved, teachers have to be trained and the profession was to be made more remunerative. However, the limitation imposed by finance was duly recognised.

The plan provided for expansion of educational facilities in the then East Pakistan to accommodate 400,000 additional children with a view to eventually making 8 yrs. of education compulsory through improvement of 500 junior high schools and upgrading 2000 primary schools. The plan viewed primary education as one of creating potential and secondary education as one for providing requisite skill. The plan therefore concluded that the country could ill afford to provide the subjects of study for which there was no economic demand at the secondary stage. Thus curriculum

had to be diversified and more emphasis had to be placed on science. The model was 'comprehensive' schools with diversified curricula supported by effective guidance system. To the extent feasible there was to be expansion of existing high schools to provide for laboratories and libraries. The scheme was to be helped by a determined and continuous efforts for larger supply of trained teachers. The plan required improvement and expansion of 1000 high schools in Bangladesh. At the Higher Secondary level science education was to be encouraged, improved and expanded through improving the facilities at existing colleges and establishing 15 new colleges.

The plan desired to make a major breakthrough at all levels of technical education through upgrading technical institutes into polytechnics and establishment of new polytechnics. The plan provided for expansion of and improvement of facilities at engineering colleges and the university. The capacity in vocational schools was to be expanded and improved.

At the level of Higher education the plan wished to rectify the low level of academic achievement through provision of facilities in order to improve instructional efficiency and to make study of science and technology attractive. The emphasis was on consolidation of institutions of higher learning. This programme for consolidation was to cover 63 colleges in Bangladesh. The same principle was extended to the universities with the proviso that affiliatory function was to be restricted, unitary type universities were to be preferred and quality of instruction and research was to be promoted.

For East Pakistan, total public sector allocation in TFYP(P) was 1400 million of these 22.8% was for primary education, 22.1% for secondary education, 25.7% for technical education, 17.1% for higher education and 4.3% for Teacher education.

The Third plan targets were not realised and there were financial shortfalls. In this backdrop the fourth FFYP(P) was drafted for 1970-75. This was not implemented in Bangladesh. But it provides a review of the sector that is helpful. The strategy recognised the basic necessity for literacy and felt that universal literacy could be realised by 1980. The fourth plan wished to make education more functional in terms of its contributions to productivity and economic growth. The plan recognised that the disparity in quality and standard of schools between the rural and urban areas has widened and this needed to be corrected [5].

In reviewing the situation in the primary education sector, the planners concluded that the goal of universal primary education has receded with the lapse in time. The planners recognised that the allocation of resources

for development or for meeting current needs have declined relatively overtime despite increase in population. The planners also pointed out that the quality of primary education was inadequate to provide basis for universal education or for lasting literacy. They noted that heavy dropouts were largely due to poor quality of education. During the fifteen years of planned development the number of primary schools increased from 26,300 to 29,400 and enrolment increased from 40% to 55% only. The number of trained teachers remained as few relative to need as before. The fourth plan, having met the quantitative expansion requirement of West Pakistan, shifted the strategy in favour of comprehensive and integrated programmes of improvement of teaching materials and teaching methods. In the secondary school sector, the fourth plan recognised the disunifying effect of three different systems of secondary education i. e. madrasah, english medium elite schools and vernacular medium national schools. The plan wished to develop a comprehensive curricula with a common base for all three in order to ensure mobility from one stream to another. The plan review recognised the failure to change the orientation from arts to science and vocational education over the past years, due to large presence of private schools without adequate financial base and non-availability of qualified teachers and general lack of resources. The review also noted that this change in orientation was achieved largely in urban areas thus creating a gulf between urban and rural education. The plan review noted the failure of the system to make secondary education as terminal in quality for employment purposes. The number of junior high schools and high schools increased from 1600 and 3100 to 1780 and 3420 in 15 years; and employment increased from 10% to 15% over these years.

The plan review of vocational and technical education laid emphasis on expansion of vocational training facilities in industries and expansion of instruction in agriculture basically for elementary school leavers and high school dropouts. The planners felt that the system of polytechnic education was well developed and diploma courses with extensive on-the-job training could enrich the programme and there was some scope for introduction of degree courses; professional education at the degree level was reasonably expanded and required quality improvement and the consolidation process would, however, increase the number outputs. It may be noted that this state of affairs arose due to non-development of the economy which restricted the absorptive capacity for technical school and college graduates.

In respect of higher education, the plan reviewed with concern continued expansion of colleges but relatively less expansion of enrolment in science subjects. The reasons identified were poor teaching in science, unattractive conditions of work for science graduates and inadequate

preparation for science education in schools. The review also established the necessity for expansion of university education through conversion of degree colleges with basic physical facilities. For East Pakistan, they identified Daulatpur, Barisal and Sylhet as distinct possibilities.

In the draft fourth plan for the then East Pakistan an allocation of Tk. 2230 million was made, of which 18.16% was for primary education, 17.93% for secondary education, 28.25% for technical education, 9.86% for college education, 7.6% for university education and 4.48% for Teacher education respectively. Except for Technical education the original bias continued.

BANGALDESH EDUCATION DEVELOPMENT POLICY

The constitution of the People's Republic of Bangladesh has embodied in itself few guiding principles in respect of education. Firstly, Education system shall be uniform, mass-oriented and universal. Secondly, it shall be free and compulsory for children. Thirdly, it shall be directly related to the needs of the society i.e. outputs of educational system shall meet the manpower needs and they shall be motivated to serve those needs. Fourthly, removal of illiteracy is an obligation.

The FFYP(B) was framed in this light. The First plan of Bangladesh accepted that all citizens have an inherent right to minimum education and all children must be assured of a minimum basic education. In order to achieve this the planners did not accept strict compartmentalization of education into various levels, instead they viewed educational system as a totality and as a spectrum. The planners visualised an open educational system where learners would have maximum choice and movement vertically and horizontally would be ensured. The planners also advocated non-discriminatory educational system so that a minimum standard is ensured in all rural and urban as well as government and non-government educational institutions. This was also necessary for mobility amongst schools. The basic objective of the education system was to produce a cadre of skilled manpower for productive employment in response to specific needs of the nation in its efforts directed to development [6].

As a strategy the FFYP(B) laid emphasis on improvement of quality of teaching, strengthening science education, expanding vocational and technical education and selective higher education. The planners laid emphasis on intensive use of existing facilities with the introduction of second shift and use of central laboratories. The planners also emphasised adult literacy and female education. Out of the total allocation of Tk. 3223 million, 17.91% was allocated to primary education sector, 18.58% to secondary education, 7.66% to college education, 4.97% to teacher education, 15.51% to technical education, 10.86% to university education

and 12.41% to adult literacy programme.

In the primary education sector the FFYP(B) planned to increase enrolment from 58% to 73% i. e. to raise enrolment to about 86 lakh. This would mean 90% of boys and 55% of girls of 6-11 yrs. would be in primary school. This would also require reducing dropout rates from 63% to 52%. The plan envisaged that 5000 schools would operate in two shifts of three and a half hours with the same teachers for 220 days a year having teacher strength of seven. 5000 new primary schools were to be built anew which will operate similarly. The 15,000 primary schools which were developed earlier will be consolidated to operate optimally and 10,500 schools will be developed later. The plan provided for supply of improved teaching materials free of cost or at subsidised rate.

In the secondary education sector, FFYP(B) visualised increase in enrolment from 17.2% to 23.5%, raising the number from 1.7 million to 2.66 million. The needs of increased enrolment was to be met through establishment of 625 new junior high schools, double shift in 50% urban schools and 19% rural schools, afternoon shift in 1530 primary schools and consolidation of 4000 junior and secondary schools. As the expansion at upper level would be moderate, this need could be met through the first two measures. The plan also envisaged increase in the science and vocational education from 30 to 40% of students enrolled in class IX-X. This would require strengthening of science educational facilities generally and specifically in all schools.

The plan provided for 50.68% increase in the number of primary and secondary school teachers, with preference given to female teachers (27,500), science graduates (7000) and trained teachers. This increase would be made possible through establishment of 15 new primary training institutions (PTI), 5 new teachers training colleges (TTC), 1 additional education extension centre for in-service training double shift training in 48 PTI, consolidation of training in 12 TTC and organising more short-term courses.

In the college education sector FFYP(B) envisaged an expansion of enrolment by 52% but wished to restrict it to science, commerce and home-management. It provided for increase of enrolment of girl students from 8.5% to 14% and improvement of science teaching. The plan provided for 10 new colleges which would have no facility to teach arts and humanities, building science annexe to 100 existing intermediate colleges, increasing enrolment in science in 320 existing intermediate colleges. Double shifts were to be provided in 100 selected colleges for commerce and annexing "Home management wing" provided for 30 colleges. The degree colleges that offer science instruction (100) would increase their intake, those who

offer commerce (100) would operate in double shifts, 40 colleges would be upgraded to accommodate degree students and facilities in existing degree colleges would be consolidated.

Technical and vocational education was to be geared to gain self-sufficiency in essential skill including graduate engineers. This was to be achieved through completion of three engineering colleges, establishment of four new polytechnics, upgrading six technical institutions, consolidating fourteen polytechnics, establishment of 112 vocational training institutes, completing thirteen such institutes and consolidating existing 22 and establishment of 10 commercial institutes besides consolidating 16 existing ones.

In the case of university education accelerated expansion of under graduate and postgraduate education in science and technology was to be emphasized and enrolment in each discipline has to keep levels with demands for their graduates. The plan visualised a growth of student population of 13% per annum. The plan also proposed setting up affiliating universities and to encourage technical universities to develop their full potential.

The two year plan (TYP) followed similar objectives, but allocations in favour of technical education was increased to 26.33%. while 15.10% was given to university education, 15.28% to primary education, 19.61% to secondary education, 9.44% to college education and 8.34% to teacher education. These allocations were made out of a total of Tk. 1467m. [7].

The SFYP(B) noted that traditional urban focused education system has continued and it has failed to attract all school age children. Furthermore, the education is not attuned to the needs of rural people. The dropout rates continued to be high. The urban-rural gap in educational facilities remained wide. The education system failed to supply outputs as per demands of employment market. The preponderance of liberal arts education has resulted in large number of educated unemployed. The plan also refers to internal inefficiency of the system, imbalance in the pattern of investment in education sector and lack of coordination with other sectors[8].

Universal primary education was identified to be the prime objective. This was to be achieved by providing adequate physical facilities for enrolment of primary school age children. For this purpose a separate Directorate of Primary Education was to be established with decentralisation of authorities at upazila level to provide for effective supervision. The programme envisaged construction of 2000 new schools, development of 10,000 schools and construction of 15,500 additional

rooms in developed schools, besides development of 48 PTIs. The plan also provided for furnitures, free books, adequate supply of teaching aids, and provision of sanitary latrines and tubewells. The plan expected to enrol 91% of all in the 6-11 age group and increase enrolment of girls.

Mass functional literacy was strongly advocated in SFYP(B). The plan proposed to set up a Directorate of Mass Education and utilise all public, educational, religious and community buildings to cover 40 m of 55 m illiterates in 10-45 age group. The work was to be done by village squads consisting of students of secondary schools.

At the secondary level, vocational education was to be emphasized in order to reduce increasing unemployment. In order to do this, Vocational Training Institutes will be allowed to offer core subjects of secondary schools and one secondary school at upazila and union level were to be developed as community schools to offer core subjects and community based courses. The programme proposed to narrow the urban-rural gap and gap between sexes. In addition workshop and laboratory equipment for vocational and science education was to be supplied to these schools.

For teacher education, the objective as identified in SFYP(B) was reorientation. The intake capacities of 48 PTIs and 10 TTCs were to be increased. Academy of Fundamental Education would provide in-service reorientation for primary school teachers and administration. IER at DU was to be strengthened to undertake curriculum research. Education Extension centres were to provide refreshers courses. And a research institute was to develop instruction materials and teaching aids.

The plan recommended restriction on entry into higher education starting with H.S.C. The plan discouraged establishment of new colleges except for women. The plan provided for development of colleges at sub-divisional (now district level) and Dhaka city.

In the case of Technical education, the plan recommended consolidation of facilities in all engineering colleges, completion of Technical Education Staff College, upgrading of TTIs, and monotchnics, establishment of a polytechnic for girls, completion of VTIs, introduction of second shift in polytechnics, updating curricula and supply of equipment and teaching aids.

In the university education sector, the plan recommended consolidation of existing facilities, rationalisation of enrolment on the basis of felt need and introduction of selectivity in admission. The plan advocated introduction of Faculty of Agriculture in general universities, upgrading four degree colleges and establishment of an Islamic University.

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The contradictions are real.

II

The development policy in the education sector in this country has pursued few limited objectives :

- (a) adult literacy,
- (b) universal primary education,
- (c) vocational and technical education to meet the needs of manpower requirement,
- (d) reduction of urban-rural gap,
- (e) reduction of male-female gap,
- (f) making secondary education terminal in nature for job and restricting entry into higher education,
- (g) improvement of teacher education and its required expansion, and
- (h) improvement of quality and standard of education at all levels including the universities.

We shall discuss these objectives and their attainments sequentially.

A. Literacy:

The data on literacy is difficult to get and census data is made problematic by changes in definition. Literacy rate for the population in the region that is Bangladesh is estimated to 7.6 for 1921 and it increased to 13.9 in 1941. At that time literacy was defined as ability to read and write Bengali. For 1951, if same criterion is applied the rate was 14.0 and it increased to 17.0 in 1961. The 1974 census estimates it at 20.2% and 1981 census puts it at 27.2%.

However, the rate based of total population is considered inappropriate; since children below age of 5 normally do not go to attain literacy. On the basis of population aged 5 and above, the literacy rate for 1961, 1974 and 1981 is reported to be 21.5% 24.3% and 32.7%. If criterion of at least completing first grade of education is applied, the rates are lower, being 18.1%, 20.7% and 23.8% for these years. Bangladesh is no where near mass literacy but trend shows some improvement overtime.

It is to be noted that male population is more literate than female. Literate male as per census criterion accounted for 26.0% in 1961, 27.6% in 1974 and 34.3% in 1981. If this is calculated on the basis of population aged five years and above, the rate are 31.4%, 32.9% and 41.1% per cent respectively. The rates are depressed if stricter criterion of completing first

grade is applied. These then comes to 26.5%, 28.2% and 31.0% on the basis of population aged five years and above.

In case of females, literacy rate on the basis of total population and conventional literacy criterion, were 8.6% in 1961, 12.2% in 1974 and 19.6% in 1984. If we calculate this on the basis of population aged five years and above, the rates are 10.7% for 1961, 14.8% for 1974 and 23.7% for 1981. If the stricter definition of literacy is applied and the rates are calculated on the basis of population aged five years or above, the rates become 8.8%, 12.4% and 16.0% respectively. The women have been late starters but they seem to be catching up slowly.

The literacy rates are different for urban and rural areas, partly because of differential in available facility and partly because of the environment. In 1961 the urban literacy rate was 38.7% as against rural rate of 16.5%. In 1974 these rates were 37.7% and 18.5% respectively. The lowering of urban rate is due to rapid increase in urban population. In 1981, the rates were 34.8% for urban areas and 18.0% for rural areas, showing the literacy efforts were not keeping up with the growth in population. If we calculate the rates on the basis of population aged five years and above, the urban rates for those years are 45.7% (1961), 44.0% (1974) and 40.7% (1981); the corresponding rural rates are 20.2%, 22.3% and 21.6%.

The urban male literacy rate has shown a declining trend. On the basis of total urban male population, the rates were 47.7% (1961), 45.3% (1974) and 42.3% (1981) and on the basis of urban male population aged five years or more these rates are 54.8% (1961), 52.0% (1974) and 48.6% (1981). This indicates inability to keep up with growth of male urban population. The same trend is noticed in the case of rural males. The rates based on total rural male population are 24.5% (1961), 25.7% (1974) and 22.6% (1981). The rates calculated on the basis of rural male population aged five years or more are 29.9% (1961), 30.8% (1974) and 29.3% (1981). The gain attained in the 60s could not be sustained in the 70s.

As to the urban female literacy, similar phenomenon is noticed. In 1961, the rate on the basis of total urban female population was 26.1% and based on urban female population aged five years or more, it was 31.9%. In 1974, we notice some increase; the rates calculated on these criterion are 27.9% and 33.3% respectively. However, in 1981, calculated on the basis of either denominator, the rates declined. These are 25.5% and 30.3% respectively. The story is slightly different for rural female population. In terms of total rural female population, the rates increased from 7.8% in 1961 to 10.8% in 1974 and 11.2% in 1981. But calculated on the basis of rural female population aged five years or more the rates are 14.9% (1961), 15.2% (1974) and 15.7% (1981) respectively. The male- female gap seems

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to be narrowing in the same manner as urban rural gap i.e slowly.

Adult literacy rate, calculated on the basis of population aged fifteen and over, indicates an improvement in 1981 over 1974. The rate for 1981 is 29.2% for Bangladesh, while it was 25.8% in 1974. Thus the downturn in overall literacy must be due to less than proportionate coverage of population below 15 years of age. However, urban adult literacy rate remained unchanged at 48.1% and rural adult literacy rate improved from 23.4% in 1974 to 25.4% in 1981. The adult male literacy rate also increased from 37.2% to 39.7% and that for female from 13.2% to 18.0%. However, recently there has been a depression in urban adult male literacy rate, it decreased from 62.5% (1974) to 58.0% (1981). While that for female increased from 33.1% (1974) to 34.1% (1981). The rural adult male and female literacy rates increased from 34.6% (1974) to 35.4% (1981) and from 12.1% (1974) to 15.3% (1981) respectively.

Religion seems to be a factor in literacy. Christians, a small group in terms of members, are most literate. The adult literacy rate is 45.5% for them. Hindus follow them with 37.3% and Muslims come third with 28.0%. There are regional variation in literacy rates as well. The highest literacy rates in terms of total population is noticed in Barisal (28.0), followed by Dhaka (26.4), Khulna (26.3), Patuakhali (25.1), Chittagong (23.4) and Noakhali (21.8). These are the areas with literacy above national average (19.6). Literacy is lowest in Jamalpur (12.1), followed by Bandarban (12.5), Kushtia (14.3), Mymensingh (14.6) and Rangpur (14.0). The other ten districts (old) fall in between.

In terms of male literacy, Dhaka (33.3) is followed by Barisal (33.0), Patuakhali (31.2) and Chittagong (30.7). Lowest male literacy is recorded in Jamalpur (16.3) followed by Bandarban (18.8). Female literacy is highest in Barisal (22.6) followed by Patuakhali (18.8) and Dhaka (18.5). Lowest female literacy rate is recorded in Bandarban (4.9), followed by Jamalpur (7.8), Rangpur (8.3), Chittagong H.T. (8.5), Kushtia (9.4) and Dinajpur (9.6).

Mass literacy has remained on objective of the education sector for many years. The Constitution of Bangladesh recognises removal of illiteracy as an obligation of the state. But for removal of illiteracy there has been a larger dependence on non-governmental and non-formal approach. The First Plan recognised that Integrated Rural Development Programme would be the vehicle of non-formal education. Some of the PVOs/NGOs have attained remarkable success in providing programmes for removal of illiteracy. The plan suggested "workers schools" in factories, "feeder schools" in villages, "women's programme" along with family planning projects, "people's schools" during vacation in available premises, "youth camps" in rural areas and "literacy schools" attached to colleges as possible

modules, except few localised ones none of these modules gained any measure of operationality or success.

Realising limited ability of sporadic, localised and spasmodic activity in the area of mass literacy, the draft Second Five Year Plan of Bangladesh proposed to establish a Directorate of Mass Education with overall responsibility. The proposal required utilisation of existing public buildings for this purpose and made it obligatory for H.S.C. and S.S.C. students to serve as teachers for this purpose. Every village was to organise two or more squads under union parishad. The programme was implemented in so far as the H.S.C. and S.S.C. students component in a light-hearted manner. The revised second plan has dropped this package and proposed to develop institutional facilities of primary schools for support services for mass education. In sum, the mass literacy campaign remains a wish only to be pronounced and not to be acted upon.

B. Universal Primary Education

Universal primary education, free or subsidised, has remained a goal of the planners since early fifties. This has been recognised to be so in the Constitution of the People's Republic of Bangladesh. But it has a long history. In 1854, Mr. Wood in his despatch proposed establishment of graded education system with primary schools at the bottom and universities at the top. The primary schools were conceived to be indigenous but aided. The suggestion was partly implemented outside Bengal where local taxes were imposed to meet the cost of primary education. In Bengal large government grants coupled with local initiative allowed some degree of expansion of primary education. In 1882 Indian Education Commission set up by Lord Ripon recommended that Local Authorities should be made responsible for management of primary schools and it should be financed through locally raised funds and government subsidy. After 1898, when Lord Curzon became the Viceroy, government followed a generous policy of funding primary education which allowed for nearly 50% expansion in number of schools and nearly 100% expansion in enrolment. After the World War I, Bengal Presidency passed Compulsory Education Act which provided for implementation in selected urban and rural areas. After 1935, education became provincial subject and compulsory primary education was on the agenda. In 1944, Sergent Report called for preprimary education for children aged 3-6 yrs. and universal compulsory and free education for children aged 6-14 years. During the post-partition era, universal free primary education was pronounced to be a goal in all development plans. The National Education Commission recommended 8 years compulsory education to be achieved in two stages over fifteen years. The thrust of the plans were to develop existing primary schools and increase the enrolment.

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In 1948 there was 29,633 primary schools with an enrolment of 23,89,000 which represented 39.95% of relevant age-group. In 1960 the number of primary schools was 26,583 with an enrolment of 31,80,000 which represented an enrolment of 43.60%. In 1965, the number of schools increased to 27,649 and enrolment rose to 41,58,000 which is 51.91% of the age-group. In 1970 the corresponding figure is 29,052 with 52,50,819 enrolment i. e. 59.08% of the age-group. The student per teacher for those years are 31.6 ('48), 40.53 ('60) and 46.58 ('70) respectively. These figures however hide the problem of retention. The school attendance rate for 1974 for both sexes in the 5-9 age-group is recorded as 18.7. If we assume this to be the level in 1970, the drop outs account for over 2/3 yrs. of enrolment (68.4%). In this very important sense the enrolment rate is misleading.

Bangladesh has constitutionally accepted universalisation of education as an obligation. The primary education was accepted in the First Plan as the basic education which all children must be assured of. This has been reiterated in the Second Plan which recognised introduction of universal primary education as its prime objective in the education sector.

In 1972 there were 31,613 primary schools with 1,33,270 male and 3,238 female teachers for 41,95,451 boys and 22,21,503 girls enrolled. The plan projected an increase in enrolment up to 73%. The plan laid emphasis on increasing the enrolment of girls. The plan envisaged that 5000 schools would operate in two shifts of three and a half hours with same teachers for 220 days a year; 5000 new schools were to be established to operate similarly and 15,000 primary schools which were developed earlier would be consolidated to operate optimally and the remaining schools were to be developed later.

The number of schools did increase from 30,446 in 1973 to 40,445 in 1980 and 10,033 primary schools were developed. The total enrolment also increased to 70 lakh in 1980 and number of teachers increased to 1,59,000. But the nature and intensity of the problems remained, i. e. low quality of education, preponderance of untrained teachers, high dropouts, unattractive environment, non-involvement of community, increasing cost of education with increasing neglect of larger segment of populace. The studies also found inequities in access to primary education.

The second plan proposed to create a separate Directorate of Primary Education and devolution of authority to the local level. The plan provided for construction of 2000 new primary schools, 16,943 new class rooms, renovation of 14,454 schools, sinking of 20,000 tubewells, construction of toilets in 97% of schools, supply of uniforms to girls and textbooks to all children and provision of furniture and teaching aids to schools. But

question remains how far is universalisation of primary education in Bangladesh?

It is very far if it is to be attained through government efforts in a formal way. The government is unable to allocate adequate fund to meet the requirements of education sector in general and primary education subsector in particular. On the other hand, the tradition of community participation and local authority managed schools have waned. Most of the primary schools lack basic amenities—a reasonable house, required number of benches and blackboards, a library, a playground, sanitary environment, basic financial arrangement, trained teachers, enlightened leadership and a clientele that can bear the cost of education.

The government has undertaken the task of preparing text books which are published for free distribution. The system has not worked satisfactorily. The government, failing to manage distribution of uniform has abandoned it. The school health programme has never reached the primary schools. The school sanitation is poor, arrangement for drinking water and sanitary latrine is basic but absent. The schools are poorly maintained and children do not have adequate benches to sit on. The teachers, mostly untrained, often do not take classes in time and properly. Inspection and supervision is weak. Dropouts are caused by poverty and irrelevance of education.

Besides there are problems of rationalisation of school location. Less developed areas have less number of primary schools. There are more primary schools in urban and semi-urban centres. There are reported under-utilisation of capacity in many cases. Absence of pre-primary feeder schools may be one of the causes of low retention rate. More female and trained teachers could help improve teacher absenteeism problem. Local level autonomous school administration through local bodies could improve community participation and supervision. School works programme could induce community participation. Student squads for community based education could improve its relevance. Attachment of vocational component as an elective part of primary education could also make it attractive to parents. Schools should be planned to become financially self-reliant in order to ensure continued service and development. But these aspects have rarely been attended to in the planning and development of primary schools.

C. Vocational and Technical Education

In 1947, there was no organised system of technical and vocational schools, nor were such components integrated with the general stream of education programme. In 1955, proposal for establishment of trade schools for school development was seriously considered. Pakistan's first plan also

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proposed to establish technical high schools with engineering, commercial and agricultural bias. There were schemes to establish polytechnics and monotechnics for development of supervisory personnel. It was also proposed to establish a Directorate of Technical Education. A beginning was made but no significant effort was noticed. Vocational schools remained the responsibility of the Ministry of Labour and it was never integrated with the efforts of Ministry of Education.

In 1972 fourteen polytechnics and six technical schools were functioning and the first plan proposed to develop four new polytechnics. In 1983 seventeen polytechnics were functioning and two were awaiting to be functional. Total enrolment in these polytechnics is about 12 thousand and annual outturn about 2 thousand. Most of them offer courses in Civil, Mechanical, Electrical and Power Technologies. In 1980, the number of students appearing at Diploma Examination in Engineering was 4161 of whom 2705 passed the examination (65.0%). Amongst them 1326 (49.0%) were in Civil Engineering, 598 (22.1%) in Mechanical Engineering, 421 (15.5%) in Electrical Engineering, 219 (8.1%) in Power Technology, 68 (2.5%) in Electronics, 33 (1.2%) in Agriculture, 30 (1.1%) in Chemical and 15 (0.5%) in Architecture. There has been complaints from polytechnic graduates about non-availability of jobs and from employers about their poor quality. The politicised graduates have been pressing for an avenue to earn degree in engineering which they hope would improve their job prospect and social status. The Ministry is proposing to launch an apprenticeship programme.

Most of the monotechnics have become degree colleges. College of Textile Technology, despite jute and cotton textile being the most important industry, suffers for inadequate laboratory, workshop and trained faculty. College of Leather Technology fares no better though it once had a complete factory to work with.

Thirteen Agricultural Training Institutes were designed to produce Agricultural Extension Workers; if these work at capacity, requirement of personnel at sub-technical level would be met. Much of the trained personnel for Forestry, Fishery, Livestock and Agriculture are the products of Agricultural University and Agriculture Colleges. But their effectiveness and competence remains an issue.

Commercial Institutes were designed to produce personnel to man business offices at the pre-management level. The demand for such services is increasing. The students wish to have opening for degree courses.

40 Vocational Training Institute (out of planned 54) and 8 Technical Training Centres (out of planned 22) offer trade courses in various areas.

There is a great shortages of teacher in all the technical institutions. As a matter of policy, it is necessary to consider whether vocational education should become part of the primary education and be available to dropouts as well. Technical education could similarly be part of secondary school curricula. This however does not mean abolition of current technical institutes. The main constraints would remain i.e. shortage of trained teachers and absence of proper workshop facilities. Promotion of self-employment schemes through student cooperatives under guidance of teachers could also become a probable part of post-school activities.

D. Secondary Schools

While most of the primary schools (87.3%) are managed by the government, the secondary schools are mostly in the non-government sector. Out of 8,960 secondary schools, only 173 are managed by the government, most of the rest are government aided. Even though universal primary education is a far cry, there has been an increasing pressure on the secondary schools which has resulted in opening of schools in an unplanned manner without appropriate arrangement leading to dilution of quality secondary education. The current enrolment in secondary schools is estimated at 22.0% of the age group. It may be recalled that making education up to junior secondary level compulsory has remained a goal for a long time.

There is a wide gap in the quantity and quality of secondary education in urban and rural areas. For about 13% of urban population there are 17% of secondary schools by number and 30% of total enrolment in such schools. The rural schools suffer from unending financial problems, large number of unqualified teachers, bad housing and sanitation, poor furniture and facilities, absence of library or laboratory as well as of playground. The government schools, including cadet and model schools and those in rich urban areas, are much better managed. The other urban schools, though poor compared to those mentioned earlier, are better than most rural schools.

There is a disparity in the educational facilities for girls. The primary education is mostly coeducational. The junior secondary education at times is coeducational. Only 9% of the secondary schools are exclusively for girls, however, 30% of enrolment in secondary schools are estimated to be girls. It is estimated that 28% of girls of the 10-14 age group attend schools. The sex disparity is lowest in Dhaka (only 2% in favour of girls) and highest in Chittagong (15% points).

There is also geographical disparity in the distribution of schools. Dhaka (old) is fortunate to have 23 government and 394 non-government

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secondary schools, followed by Rajshahi with 14 government and 151 non-government schools, Comilla with 5 government and 175 non-government schools and Khulna with 3 government and 164 non-government schools. Those in the bottom rung of the ladder are Faridpur (63), Pabna (60) and Chittagong Hill Tracts including Bandarban (16).

The objective of the government to develop 400 community schools with emphasis on vocational education, financed by Asian Development Bank, is making slow progress. This is to complement government efforts to promote vocational education. The other programme of introducing vocational education at secondary level so as to make school leavers employable has not made much progress due to paucity of fund, absence of trained teachers and absence of work oriented approach to curriculum development.

The government has been experimenting with curriculum. Besides "modernisation, of curriculum, they have reversed the compartmentalisation to an integrated syllabus without proper preparation of text books or training of teachers. Privatisation of text book trade has neither improved availability nor quality.

E. Teacher Education

Non-availability of qualified teacher has been a great handicap for acceleration of the education process. That training is needed has been long recognised and there are training institutions for primary and secondary level schools teachers. But those are few in numbers and their quality overtime has deteriorated. But expansion of school network, introduction of new curricula and integration of vocational, technical and science courses require more methodical and intensive training.

There are only 48 primary teachers training institutions which has an enrolment capacity of about 7200 which can roughly serve 10,000 primary schools for training requirements and retraining. There are already over 44 thousand primary schools and 150 thousand primary school teachers of whom 90% are untrained. And actual enrolment for training is much too small. Thus there is a need at least to double the number of PTIs. Ideally there should be one PTI in each upazilla with complete facilities and each PTI must adopt a school in a union by turn as a laboratory school for development. This also requires training the trainers of these PTI's.

The scene is no different at secondary level. In secondary schools there are over 90,000 teachers in over 9000 schools. The ratio of trained to untrained teachers is 1:9. There are ten teachers training colleges which has capacity to train about 2500 a year. The number of TTC's need be doubled and they should be required to adopt an upazilla school as a

laboratory school where refresher training courses could be organised during vacations.

The teachers of technical and vocational schools also need training and the capacity to train such teachers is much too small. In addition, if vocational training is to form part of primary and secondary school curricula, there is an expanded need for such training.

The Institution of Education and Research is not integrated well with the educational development in schools. This requires effective integration and more such institutes in other universities should have been started in order to man the training institutions. Except at the personal level, contribution of IER to development of curricula and training of manpower have been very limited. In order to improve the quality of teaching in colleges, it has become essential to launch a training programme for college teachers. The function need be taken up by the universities in a planned manner through summer refresher courses, college based pedagogic workshops, extension lecture system and college outreach programmes. The entire area currently is untouched and require immediate attention. Foreign assistance to Teacher Training programme has remained limited.

F. College Education

There are nearly 230 government recognised Intermediate colleges and another 50 non-recognised ones. There are 3 government Intermediate Colleges. On the other hand, there are 110 Degree Colleges most of whom offer intermediate courses. There are nearly 220 private but government aided degree colleges. There has been mushroom unplanned growth of colleges all over the country since 1972, and this trend has recently reversed.

The enrolment at Intermediate level is estimated at 2.5 lakh of which 40% are in humanities, 36% in science, 20% in commerce and 4% in others. As per corresponding records of secondary school leaving examination, the proportion should have been 42,30,18 and 10, respectively. Thus the dropouts at this level seem to be from humanities and others. Even then the proportion of students in science, commerce, agriculture or technical sections seem to be still below desired level. Part of this is explained by non-availability of facilities for teaching science properly in primary and secondary schools. It may be noticed that at S.S.C level students from rural areas account for nearly 70% of those passed; while in H.S.C because of the location of colleges 78% of students appear from urban-centred institutions. The viability of locating colleges in non-urban areas is in question.

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The sex gap in colleges is much wider than in schools. In colleges there are more than five male students for each female student. At the intermediate level there are three female students for five male students in Dhaka and the ratio is one female for three male at degree level. In Noakhali where there are more than seven male students for each female students at intermediate level but 12 male for 1 female students at degree level. In most of the districts the ratio is around 5:1. Most colleges are coeducational. There are few exclusively female colleges, mostly in the public sector. Government intends to promote more exclusively women's college; of the 20 exclusive womens degree colleges and 19 intermediate colleges 7 are in Dhaka.

The geographical dispersal though uneven, colleges exist in all districts. Dhaka and Rajshahi seem to lead in numbers. Kushtia, Patuakhali, Jamalpur and Chittagong Hill Tracts have fewer colleges. Barisal has most degree colleges after Dhaka.

Most of the non-government colleges suffer from paucity of funds, poor quality of teachers, inappropriate environment and absence of library or laboratory. The colleges, because of the curriculum, stand in isolation from the community. Further, colleges seem to be producing unemployable dropout or graduates. While it is essential to promote the quality of education in these institutions.

G. University Education

Enrolment in the universities have expanded faster than planned; it increased from 1700 in 1947 to 39,699 in 1982. During this period the number of teachers increased from 216 to 2484. The number of female students increased from 19 to 7348. The number of universities increased from 1 to 6. There are university colleges. Even then relevance of higher education has remained a most issue. There has been allegation that much of the expenditure for university education entails wastage both in financial and physical terms. The basis of the allegation probably lies in the fact that the universities have not been able to play a role in the social engineering process and they have failed to assume the role of an R&D organisation for the nation. The failure is as much of the university community as with the system within which it operates. The universities had always operated as a teaching institution to produce graduates for employment in offices. This role has to change but it has not changed over these years.

University administration system needs to be revamped to make room for creative academic leadership, to enforce accountability for teachers, to require students work imaginatively in the national context and to reduce

wastage of time and resources. No programme in these directions have been attempted from within or from outside.

H. Professional Education

Professional education is still very limited. Medical and Engineering including Architecture have had a long run despite recent dilution of quality. Law education has suffered through proliferation of private colleges. So has the professional education for Bankers and Accountants. Management Education is still in its infancy. Agriculture oriented Education do not get the attention it deserves.

I. Religious Education

The country has a system of religious education which is antiquated in nature and unless this is well integrated with the main stream of education based on science and scientific enquiry, such isolated education may indeed be divisive and counter productive. The government has increased its allocation to religious educations over the years.

CONCLUDING REMARKS

Bangladesh spends less than 2% of GNP on education through public expenditure. This is much too little. Much of the revenue budget in the education sector goes to pay salaries in government and aided institutions.

Foreign aid flow into this sector has been marginal. Only recently funding for primary education and technical education has been forthcoming. Besides scholarships, bilateral aid to education sector has been negligible. Ford Foundation's involvement in the 60s is promoting higher education in Agriculture, Business Administration and Education was considerable. Recently UNDP and World Bank has become involved in building training units and ILO has always been interested in the vocational education sector. But these patch work of assistance have failed to build an integrated, socially relevant and individually rewarding national education system. The emphasis has been on structures and not on the contents or trainers.

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ECONOMICS OF EDUCATION

AZAHARUL HOQ CHOUDHURY*

"One Who Studies for Four Years Without Aiming at Job is Either A Fool or an Angel" – Chinese Proverb

PROBLEM

The paper seeks to discuss the economic aspects of education specially, relationship between investment in education and economic development. Humane, humanising and sensitizing processes apart, education is all deliberate learning activities which prepare one for a living and to earn a living. Development is enlargement, diffusion, and realisation of economic opportunities which open new ways of doing things.

METHODOLOGY

The paper consists of four parts. Part I reviews a recent development in the field of economics of education and underscores its importance. Part II traces the origin of economics of education. Part III focusses on economic aspects of Indian Education System. In the light of the above, Part IV looks closely into Bangladesh education system and finally conclusion.

PART I: REVIEW OF RECENT DEVELOPMENT

Thirty years ago there was hardly such a subject as economics of education. Today, It is one of the most rapidly growing branches of economics. It is the core of the economics of human resources, a field of inquiry which in the last few years has been silently revolutionising growth of economics. It is now realised that the improvements in the quality of labour force can have the dramatic effects on economic development and expansion of education therefore needs to be related to specific targets and objectives of development without undermining however the fundamentals of education. In short, the economics of education with its concept of human investment has rapidly transformed large areas of orthodox economics. The question is, what contribution does education make to overall development of human resources and how can the rate of economic development be accelerated by making educational investment on desired lines particularly in Bangladesh.

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Birth of economics of education can be clearly dated from the presidential address of Theodore W. Schultz to the Annual Meeting of American Economic Association (1960) ---- 'people are an important part of wealth of nations. Measured by what labour contributes to output, the productive capacity of human beings is now vastly larger than all other forms of wealth taken together (Blaug 1971). He has led the economists into increasingly dynamic perceptions of how education may affect productivity in a context of change. He looks upon education as an investment in the creation of future income streams. The essence of it is to regard capitals including anything that yields stream of income over time. Thus he paved the way with his writing that education is an investment in economic growth. Schultz is unique among the economists who have analysed empirical aggregate input output services in that he explicitly linked his analysis with the theme of investment in human beings. To put in Bowman's words, 'relation between the resources utilised to form human competencies (resource costs of education -whether in school, on the job or elsewhere) and the increments to productivity that results.' (Blaug). Actually Schultz extended the definition of capital to include diverse activities: (a) Capital goods, (b) Human capital: the distinguishing characteristic of it is that both inherently and by legal tradition, the control over the use of the capital is vested in the individual embodying the capital regardless of the source of finance of the investment in it, (c) Social capital, and (d) Intellectual capital or knowledge. The distinguishing characteristic of it is that once created it is a free goods in the sense that the use of it by one individual does not diminish its availability to others. Applying existing knowledge or discovering and applying new knowledge to increase the efficiency of productive process also comes under capital and thus in Schultz's generalisation human being are a form of capital. This conception of economic growth as a generalised process of capital accumulation provides unifying principle of the statistical explanation of past growth and formulation of policy for future growth or plans for economic development. The evidence is quite strong that individuals with requisite ability would be well advised to continue their education through University level - and there is no reason to think that this pattern will not continue. Experiences in the US economy offer consistent support for the notion that education on average pays significant financial as well as economic rewards.

By far the biggest contribution of Schultz is that he has infiltrated into Keynesian revolution and has started a counter revolution. The General Theory emphasises that physical capital is a key variable in economic development. It shifted the emphasis of a whole generation of economists from viewing labour as an active agent of production to viewing labour as a passive agent that would find employment only if there were high enough

rate of investment and in most specially of investment in production of physical capital. Schultz has reversed this process of thinking.

Four Approaches: In the meantime Schultz's friends and foes engaged themselves in a running battle to assess economic contribution of education which appeared to be unassailable. In attempting to assess the economic contribution of education, they have adapted four main approaches viz. the simple correlation approach, the residual approach, the rate of return to education approach and forecasting manpower-needs approach. Since the return to education approach is less plagued with problems than other, this approach gets a bit more space. The simple correlation approach consists of correlating some overall index of educational activity with some index of the level of economic activity. It is found that there is indeed a positive relationship between the two. The residual approach consisting of taking the total increase in economic output of a country over a given period of time, identifying as much of the total increase as possible with measurable inputs (capital and labour) and then saying that the residual is attributable to education and technology which are said to be unspecified inputs. Denson attributed to education 23 percent of the growth in total national income and 42 percent of growth of per capita income in the US over the period 1929-57.

The forecasting manpower needs approach is not really directed at assessing the economic contribution of education. The approach provides the persons responsible for educational planning with the information as to the likely future needs of the economy for persons with various kinds of training.

Direct returns to education approach is a way of studying the economic consequences of education by comparing the life time earnings of people who had more education with life time earnings of people who have less education. The direct rates of return to education approach has an attraction in the sense that educational benefits are related to educational costs in a way that holds out hope of providing useful information concerning the adequacy of the overall level of investment in education and the extent to which economic benefits accrue directly to private individuals. No doubt there are unresolved riddles here also. But this approach can to some extent be relied on to prove conclusively even to a staunch unbeliever that investing resources in education makes a good economic sense as it enables one to obtain results in a form which permits comparison of costs of education with benefits.

In a study "Returns to Education : An Updated International Comparison" PascharPoulos works out rates of return by level of education

which has the following specific policy implications.

Table I: The Returns to Education by Level and Region or Country Type
(In percentages)

Region or Country Type	Private				Social		
	No.	primary	Secondary	Higher	Primary	Secondary	Higher
<u>Developing</u>							
Africa	(9)	29	22	32	29	17	12
Asia	(8)	32	17	19	16	12	11
Latin America	(5)	24	20	23	44	17	18
Average	(22)	29	19	<u>24</u>	27	16	<u>13</u>
<u>Intermediate</u>	(8)	20	17	17	16	14	10
<u>Advanced</u>	(14)	a/	14	12	a/	10	9

No. = Number of countries in each group.

a/ = Not computable because of lack of control group of illiterates.

Source : Education and Income, July 1980 World Bank Staff Working Paper No. 402, p.87.

- * Top priority should be given to primary education as a form of investment in human resources;
- * Secondary education is also profitable investment and therefore should be pursued along with primary education in a programme of balanced development of human resource;
- * The large discrepancies between private and social returns to investment in higher education (24 versus 13 percent respectively) suggests, there exists room for private financing of university education. A shift of the part of the cost burden from the state to the individual and his family is not likely to be a disincentive to investing in higher education, given its present high private a margin of profitability.

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According to Angela Little, this approach is framed in terms of relationship between costs of education and resulting increased productivity of graduates in whatever economic activity they work.

Mark Blaug who advocates rates of this return approach conducted a research survey in Thailand to demonstrate the usefulness of the rates of return approach for planning. According to Blaug's findings the social rate of return at the primary level was higher than that of secondary and higher levels. Hence he recommended more investment at the primary level.

Thus there is enough evidence that education induces development and plays a dominant role in economic growth and that simple accumulation of physical capital in, and of itself has not played crucial role in economic growth sometimes ascribed to it. However, debate over varying influence of education on the economy continues.

Blaug, for instance, maintained that relationship between education and economic growth is not simple, and not always linear or even stable in time. He used some of the choicest epithets to condemn what he described as the pseudo-scientism of the over enthusiastic frings of mathematical economists and econometricians. He asserted that this relationship would be different in different countries, at different periods and at different stages of development and that in seeking such relationship the prevailing sociopolitical framework cannot be held neutral. According to him the investment in human capital approach is conservative and retrogressive in outlook and devised to avoid awkward and controversial questions.

From the other end, the Marxian approach, Bowles and Gintis maintain that the relationship between schooling and income distribution cannot be understood with a model which ignores the theory of reproduction in the capitalist economy. They assert that contribution of human capital theory is minimal if not actually perverse.

Importance : While economics of education is still subject to challenge, Harbert Simon often has stated that the greatest resource we have is man's head. Simon Kuznets has laid before us the evidence of labour's dramatically increased share in production of the GNP with progression from poverty to affluence. Arther Lewis who has close touch with developing countries says that there is the linkage between education and research, and development. Gunar Myrdal and Galbraith also hold more or less similar views. So all five Nobel Laureates, different as their views may be in other respect, have turned a spot light on human factor as the generator and multiplier of knowledge that can be the foundation of growth and explanation of high marginal productivity of human capital.

So much so, Schultz who is an authority on agriculture as well rejects among others, the erroneous view that limitation of crop land and their physical properties of earth are the decisive constraints to economic development. He demonstrates that the acquired abilities of people- their education, experience, skills and innovativeness are basic in achieving economic progress. He says that Ricardo's concept of land "the original and indestructible powers of the soil" is no longer adequate, if ever it was. He points out that the corn acreage cultivated in the US in 1979 was 33 million acres less than in 1932. But in 1979 the US produced 7.76 billion bushels three times the amount produced in 1932 (Schultz 1980). He attributes this dramatic increase in production among others to technological developments. He points out that earlier giants of economics such as Adam Smith and Thomas Malthus could not have foreseen that economic development of European countries would depend primarily on education. He further points out that a predominant part of the national income of the USA (four fifths) is now derived from earnings and only a small part from property.

Developing Countries : Besides valuing education in its own right it is looked upon as a survival kit in developing countries as it has materialistic value; it is a means of higher income and the evidence linking increased education with higher income and lower incidence of poverty is considerable. Above all educational growth causes economic growth and economic growth permits educational growth. Of course, relative importance of the two simultaneous effects has not yet been demonstrated satisfactorily.

So there is strong possibility that the developing countries may be able to catch up with the advanced countries far more rapidly by quick accumulation of knowledge than by accumulation of material capital. It is exemplified by successful development of exports of some technologically fairly advanced products from otherwise under developed countries because the greatest comparative advantage for such countries lies in skilled labour intensive products. So, the future of these countries are open-ended.

Since literacy is an indispensable window unto the surroundings and changing society, and returns from primary education are highest primary education should be first among the priorities of investment in education in developing countries. Schultz stressed importance of literacy to women as well. Summing up his analysis later he observed that the wide array of effects of education of females that investors in education in the developing countries can illafford to overlook. Among those diverse effects

are improved nutrition and the marked advantage that children derive from being reared in the homes where mothers have this schooling.

Universities turn more long lived assets than machine. An educated man contributes more on account of his innovative education much of the rest of his life. Since private rate of return of higher education is very high in developing countries because of heavy government subsidy a shift of part of the cost to the community is both possible and desirable.

PART II : ORIGIN OF ECONOMICS OF EDUCATION

The concept of economics of education is not entirely new. Turning the pages of the *Wealth of Nations* we come to Adam Smith's analogies between men and machines, where acquisitions of skills is viewed specifically as an investment- an unambiguous anticipation of recent work. Alfred Marshall wrote, knowledge is the most powerful engine of production, it enables us to subdue nature and satisfy our wants. There is no greater extravagance more prejudicial to the growth of a national wealth than that wasteful negligence which allows the genius that happens to be born of lowly percentage to expand itself in lowly works (Marshall, P. 121). He devoted several chapters of his *Principles of Economics* to education and industrial training.

If one looks to Japan it is found that beginning from the early Meiji period the Japanese have taken an integrated view of learning process in schools and on-the-job and policies have been developed accordingly. The notion of planned education on national scale appealed to benevolent despots during the first half of the nineteenth century. The Prussian Kings, for instance, built schools and trained teachers in advance of existing demands, guessing how that demand might grow. During the first few decades of this century great pressure was brought to bear upon American educational administrations by commercial and industrial groups, and the schools were forced to operate in accordance with the managerial techniques. The Principals accepted the role of business executives. The education system of the USA is linked closely and organically to the whole production process just as it is to political and social environment.

In monolithic societies too the investment aspect of education in relation to economic development of the society is well recognised. Strumlin's work in the USSR in the first few years of Soviet Socialist economy is well known. But it is only recently, particularly after well publicised contribution of Schultz and his colleagues that the role of education as an important factor in rapid economic growth has attracted widespread attention all over the world.

Part III : Economic Aspect of Indian Education

From the very beginning, India considered education as a very important instrument, if not the most important one, of social change. In the wake up human capital revolution, the Third Five-Year Plan of India described (1961-1965) education as the most important single factor in achieving rapid economic developing and technological progress. The Report of the Education Commission (1964-1966) bearing an eloquent enough title, Education and National Development, made the even stronger assertion that for achieving change on grand scale there is one instrument and one instrument only, that can be used : "Education". The Commission also believed that "in fact what is needed is a revolution in education which will in turn set in motion the much desired social, economic and cultural revolution. Naturally education is the most important factor for rapid economic development and social change is the song of all the India's Five -Year Plans.

At the same time Indian economists went through the motions of all the stages of investment in human capital theory. S.C. Goel (1975) has investigated some of the possible associations. For instance, he finds a high correlation between an index of educational advance and per capita income at constant prices as an index of growth. It is more likely that one may get a stronger relationship between the growth of only science, engineering and technological education and growth of per capita income. It also revealed from his study that basic education is necessary to work modern industrial economy competently. Indian experiences confirm the view held by many that 40-50% literacy is the launching pad of economic development.

Another important aspect of education viz. differential income distribution according to differences in education has been verified. The income education tables of several socio-economic surveys of urban as well as rural areas clearly demonstrate that, in general, the higher the education, the higher are the earnings. The elaborate investigations on the rates of return to different levels and categories of education show that by and large there is correspondence between graduations in education and income. These surveys also show that expenditure on lower levels of education has better returns than on the higher education. In view of disproportionate investment on higher education now, it is clear that the state policy with regard to higher education in developing countries is anything but based in relative rates of return.

The cyclical relation that the higher the education of the parents the more the education of their offspring, leading to higher earnings for them in

the next generation, also holds in general for India.

In the study 'Investment in Indian Education : Uneconomic?' (1979), it appears that (i) returns are much higher for primary than for secondary and higher for secondary than for general tertiary, (ii) the returns are much higher for engineering and agriculture than for general B. A., M. A. and B. Sc. degrees, (iii) despite the most common impression that investment in formal education is uneconomic, the rates of return appear to be positive at all levels inspite of educated unemployment problem. It is forgotten that unemployment is less serious among the educated than uneducated. These conclusions are by and large borne out by another. World Bank Study (July 1980).

Still another study, however on India cautions that returns from education are not as high as claimed and point out that many socioeconomic variables move together, that they advance, stagnate or regress in a cluster without their being a direct cause effect relation. There is a point. The relationship between education and economy is dialectical. Possibly, Gunnar Myrdal also holds similar view.

To sum up, in the post-Second World War period the relationship of education to economic development received serious attention in national and international forums. The UNESCO supports education as a prime mover in developing countries. In the meantime, the economics of education has made inroad in many other developing countries. In India for the first time education has assumed mass character. Indian studies on economics of education makes two things clear. First, these studies give some evidence that though not conclusive education and economy which are two sub-systems of the entire social system do interact in quite large measure but these studies hasten to point out that existing education strengthens old inequalities and creates new ones in the absence of fundamental change in the out-dated internal politico-economic power structure and change in India's dependent relationship with the developed countries.

PART IV : BANGLADESH: A SYNOPTIC VIEW OF EDUCATIONAL SCENARIO OF BANGLADESH STAGGERS STOUTEST HEART.

While education has taken a mass character in India, illiteracy has taken a mass character in Bangladesh. There are over 60 million illiterates now as against 35 million in illiterates in 1974. Of the total 31 million school-age population as will appear from the Table 219 million are still out of school. Naturally the pool of illiteracy is filled in faster than it is emptied. The narrowness of the educational pyramid at the first and second level is mainly responsible for it. Illiteracy begets illiteracy and it has become hereditary.

It simply reveals criminal neglect of human resources development. The country is politically cool to the fact that there is a close association between literacy and economic development and the relationship between them is dialectical each affected by and affecting the other. On the other hand, there has been rapid development in the field of primary education in India which has closely followed the educational developments in both the competitive and monolithic societies. Even in our backyard there has been spectacular development of primary education as will appear from the Table3.

Table 2 : In and Out of School Population in Bangladesh 1985.
(Number in Million)

Level of Education	Age group population	Enrolment	Percentage enrolled	out of School	Percentage out of school
Primary (5-10)	20.094	10.082	50.17	10.012	49.83
Secondary (11-15)	11.653	2.638	22.64	9.015	77.36
ToTAL	31.747	12.720		19.027	

Source : BAMBEIS ANNUAL Report 1985

Table 3 : Profile of Elementary Education (West Bengal)

	Period			
	1983-84	1984-85	1985-86	1986-87
Number of enrolment (in lakh)	73.75	77.05	80.20	82.74
Enrolment as % of total number of children in age group (6-10 yrs)	92.48	94.31	96.02	96.40
Number of primary schools	48,898	50,098	50,111	50,111
Number of Teachers	167,211	173,805	173,805	174,050

Bangladesh does not have an inkling of tremendous stride taken by India during the last forty years. It is now 8th industrialised country of the World.

Describing the basic scenario of Bangladesh it is said, Bangladesh is a high risk delta. It is one of the poorest countries of the fourth world. While poor cultivators of West Bengal live in tiled and brick-walled house with C.I. sheet roof, their counterpart in Bangladesh must make do with leaving thatch and cane (B.Curry 1979). So it appears that the country has fallen prey to a grossly unrealistic venture, particularly when literacy lamp is dim and appallingly so for women. It may be recalled that the demand for universal primary education was raised in 1882. It was shelved. The excuse was money. One stands amazed that after one hundred years wisdom has dawned to enrol 70% of the primary school age group population by 1990 in order that UPE may be achieved by the close of the century. In other words, the government has shelved the introduction of universal primary education for twenty first century. Again, the familiar excuse is money. It is a tragic paradox; while millions are deprived of literacy which is a survival kit for the nation, money is heartily abused in multiplying number of traditional type of universities without balancing and modernising the existing universities which are said to have become dysfunctional. What else can one expect from a tiny Anglo-Americanised superelite who have sentiment but no support for the universal primary education?

The policy flies against all facts. It is said that death is a great leveller, it is not in Bangladesh. Death is indeed a distinguisher in our country. A good number of people are around famine line. Infant mortality among them is 3 times more than among their tiny affluent section. Those who survive suffer from malignant malnutrition which permanently impair learning ability and produce mental retardation. The agricultural labourers, when no longer fit for normal work and have no other course except to face destitution creep into cities and get relieved only by death. Further according to one projection, there will be one million more poor in 1990 than in 1981. These poor are real huddled masses yearning to breathe free. Scientists have now found that the people suffering from protein-calorie malnutrition show sign of delayed cognitive development as measured by standard intelligence and development tests and brain is irreversibly altered by early malnutrition. If it is true, it would be catastrophic for Bangladesh which is trying to make leeway of the centuries in the technological field. So, of all the ills of poverty, malnutrition is perhaps the cruelest, for it robs the people of one of the most precious characteristics of the young and possibly, one of the most important thing for the ultimate attainment of their intellectual potential - the hunger to learn. It appears that Bangladesh is behaving like Ostrich and yet to reach threshold of economics of education.

An analysis of educational developments over seventeen years of liberation reveals that the old pre-independence system and structure of

education have, by and large, been maintained and continued. There has been no radical break or restructuring in spite of the radical sounding declarations.

Secondary Education : The domination of the socio-economic and political elite's interests in Bangladesh education is clearly seen in the persistence and deliberate nurturing of the so-called dual structure in education. Actually the system is not merely dual, it has several hierarchical channels of education. The top or elitist channel of the system is well known. It serves the children of the top and upper layers of society who join exclusive Kindergarten schools and proceed via expensive cadet colleges to select institutions of higher education. English Medium later facilitates their entry to the leading positions of power, pelf and prestige in technology, industry, business and in high-level central services and defence services. These exclusive schools viz., the so-called cadet colleges, convent schools, christian missionary schools, etc, and their enrolments have increased many-fold during the post-liberation period. There are now schools of this type also in rural areas. Its irony lies in the fact that in the original home of public schools in England they have lost much of their old glamour.

The strengthening of this clearly inegalitarian trend is not just due to drift or inertia. The newly emerged leadership is very well aware of bountiful harvests that come the way of English-medium schools. From here starts the road that leads to (status, wealth, and power) - if not this generation, at least in the next. Politicians who thunder against the existence of these institutions and against the continuing dominance of English, and publicly champion the cause of Bangla on 21 February make it a point to send their own children to cadet colleges and exclusive English-medium schools. They declare that public schools serve no useful purpose, in fact, are harmful and need to be abolished, and in the same breath allocate handsome amounts for them in the budget at the expense of universal primary education and non-government secondary schools. This they do without any sense of embarrassment or abashment. Bureaucracy also lends a hand. It is not, therefore, surprising that the educational establishment had done nothing to close this elitist nor even to reverse the growth trend which is in such blatant contradiction with its own egalitarian protestations about the principle of equal opportunity in education.

University Education : It is a cautionary tale. The universities are started by those who want to be famous and endured by the anonymous. Once Nehru said that all is well in a country if the universities are well. But the universities in Bangladesh have turned into violence prone zones. The question is when the existing universities are positively sick, should the

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country go in for new universities without looking first into causes of the ailments. So along with the demand for widening the access, there should be simultaneous demands for relevant higher education, change in its character and duration. The demand for adding quantitative strength is only one of the four constraints at work.

Relevance : Relevant higher education is a crying need. There should be a turn around in the system of higher education from the morass of noninvolvement and irrelevance to interdisciplinary structures in order to enable the universities to adapt themselves to the society that is in the process of redefining itself. The first thing that emerges from research is that investment in all types of higher education do not give equally high returns and in Bangladesh there is a high propensity to invest in those types from where the returns are least. Development of higher education in Bangladesh appears to be a caricature of the worst features of Western development which have much of its appeal in West itself. Much money is spent on politically inspired new western type of universities graduates of which cannot find jobs. Many of the universities of the West have now totally rejected the structures and academic training of the single-subject 3 year honours and two year pass course in favour of multi-subject courses which try to avoid the divisions inherent in traditional learning patterns and are more stimulating and more useful to the students who do not want to be confined to a single academic discipline but hope to gain from training that will be of benefit in whatever career they may choose from wide range of occupations now open. But Bangladesh still clings to the three-year honours and two-year pass courses. So the system of higher education in Bangladesh is in a way a means of perpetuating the ways of thought and life that are different from those needed for a society in transition. Actually a university in Bangladesh is not a torch that is primarily fueled by the hearth and homes of Bangladesh, but it is a mirror that diffuses a misleading light of Western Europe and its cousin across the Atlantic. Needless to say these universities generate stronger pull for middle and upper classes in Bangladesh towards the foreigners than towards their own people.

The universities in the USA on the other hand, derive their intellectual inspiration and instructional orientation first and foremost from the society within which they function. They gear their educational programme foremost to the needs and conditions of the US society and economy. Syllabi texts and exercises, all reflect these orientations, as do more importantly the conceptual and theoretical paradigm. Bangladesh must overcome colonial traces in the pattern, substance and content of higher education and replace them with more independent education message. It calls for decolonisation of curriculum. Sometimes local teachers differ only in colour not in attitude. Genuine, self reliance and independence in more.

than just in name has become important because the English cultural and intellectual ancestry have virtually remained intact. Bangladesh universities confirm the dependency theory that these universities dutifully tend to work toward the reorganisation and setting up of the universities around the Western thinking and shape. Naturally these universities never call into question what Lenin called 'primitiveness and poverty in Asia'. In a bold move backed by remarkable political will for self-reliance in more than words, Tanzania's Musoma policy 'has begun to change the nature and social identity of the Tanzanian universities. China too has turned the corner. She has given up patch work reforms. A school in China is expected to teach facts and skills. A Chinese university does not create a stratum of unemployable and semi-intellectuals. The experience of China stands out as a monumental achievement in human resource development. The release of full potential of almost one forth of humanity has transformed this once feudal and colonial society. But in Bangladesh where higher education characterised by brighter promise and widespread the frustration, the universities are still a sort of umbrella for discontented semi-intellectuals. Creativity which is the hall mark of higher education ends up in aidity. Even India has made considerable headway in this regard. She has abolished two year pass course. It proposes to put moratorium on expansion of traditional liberal education preferring the opening of institutions with distinct vocational bias. In the field of higher education India has introduced innovative measures which originated in the University of Madras and is now spreading to all the universities in the country and has become party of the University Grants Commission Policy. All the undergraduate and post-graduate curricula include two to four hours a week of application of theory learned by each student to the relevant problems being faced in the villages or urban slums under guidance of the teacher responsible for classroom teaching. Academic credit is given for this work to both the student and teacher and appears in the final grading and performance report of each. This academic work link is developed by the boards of studies in each subject and field tested by the students and members of the local community.

A B.Sc. student in physics works on repair of farm implements and maintenance of pumps or a solar cooker. A chemistry student studies problems of paper pulps in the villages or textile yarn or compost pits. A biology student works on plants, poultry and fishing. A student of commerce helps rural cooperatives, maintains its daily accounts and prepares the periodic balance sheets. Economics and sociology students work on social and economic surveys, and a law student serves as a clerk of the Union Council or in the local courts. This relationship between higher education curricula and its applications to local situation is beginning to

become two-way relationship. While many problems faced by the rural poor or urban slums are being cooperatively attended, there is feedback from the students and teachers in the board of studies. This leads to continuous revision of curricula to fit in with the data and analysis resulting from these exercises. Higher education gains as much as local community in this two-way relationship.

Change in Character: Perfection is beyond us. Once higher education is made relevant which is a continuous process, efforts to expand higher education on the desired lines might be accelerated. Higher education of Bangladesh is characterised by unyielding rigidity. It should be broken. In view of overriding importance of development of human resource and critical skills, the opportunities for higher education should expand; but resource constraint and dearth of qualified teachers will be cited as excuse. The difficulties may be circumvented.

Since private returns from higher education are very high, it suggests that there exists room for private financing of university education. To begin with a university may be set up in the private sector. If the government cannot be part of the solution, it should not be the part of the problem. Government has no right to debar the students from admission into institution of higher education, if they have abilities, and willingness and profit by it. If government cannot open the way, it should not stand on the way. India has quite a good number of universities which were started by the community. One doubts that any one would argue that 65 private universities and other 1266 private institutions of higher education in the USA do not serve public interest. A man passes through a university but once. Government run universities which are enclaves of the elites have good many defects too. First the more heavily dependent a university is on the government patronage less is the freedom of enquiry and consequently excessive emphasis on teaching which often degenerates into dictation of unrevised notes prepared years ago. Secondly, bureaucracy kills teacher's initiative. Given good teachers alive with living thoughts good consequences will follow. Thirdly, many scholars reject the concept of centrally funded and administered higher education. So much so, the notion of private universities and various private-public configurations are viewed as possible pattern of higher education even in China. The architects of advancement propose to apply their theorem that 'less is more'. The intention is to strip away much of the state's involvement in education and give campus as well as the students themselves freer rein over their domain and even propose to allow students options- to seek post-graduate placements independently. Fourthly, institution of higher education, if should be remembered, is governed by one over-riding consideration - its commitment to truth. Where independent thinking dies

out from lack of courage, there evil weeds of propaganda and authoritarianism proliferate unchecked. Possibly, Bangladesh experiences bear it out. historical fact is that it is not necessarily the material motives, but non-material motives which led to the greatest triumph of science, art and literature. These were the products of private enterprises not under the guardianship of official truth, Finally, when a government starts a university it easily become subsceptible to Politics which is a license for self -seeking in Bangladesh.

The case of setting up of new universities in public sector on the existing line without knowing first why the students bite their own hand is methodologically weak, empirically questionable and historically irrelevant. The situation call for revamping of the entire set up of education of the country . The existing universities are possibly, fast becoming subsidized public places for the students who can neither get full time jobs nor were optimistic that their prospects would improve immeasurably if and when they receive their degree. By tending the wounds and mending the educational fences we deceive no one but ourselves.

Affiliating University :

A new university is a strong drink in Bangladesh. But an affiliating university is the worst drink. It is a relic of past. In a way development is intelligent imitation of the West. But that does not necessarily mean that Bangladesh where the pool of illiterates is filled in faster than emptied, which alternates between subsistence and destitution and whose distinguishing colour in the comity of nations is poverty should be a salve of some defunct institution of higher education of many years back.

CONCLUSION

Development is seamless. Emerging from grinding poverty and landing to plenty is therefore a long and arduous task. Education can however facilitate the emergence as it is analogous to production process. Primary education makes a person production-conscious, Secondary education production-minded, and high education innovative. Moreover, although a basic need itself, education can help to meet other basic needs. The key lesson one learns from recent developments is that human ingenuity which education develops is a survival kit for Bangladesh. It is because unlike other factors of production man's brain is not subject to law of Diminishing Returns.

In Bangladesh the difficulties are enormous, as a considerable number of population is teeped in endemic destitution caused by flood and famine between which Bangladesh alternates. Secondly, the school-age population of the country is 30% (5 to 15) compared to 15 percent in the

rich countries. It is obvious that the size of educational task is daunting and the cost is staggering. Moreover, the cost of formal education is on an increase. It is dysfunctional too. Finally, because of its historic abuse and built-in limitations the system is content to contain the discontent of relatively rich and hardly takes care of the learning needs of the children of poverty. So the need for mass education has stemmed out of disillusionment with the incapacity of the country's education system to respond adequately to the demands of new social and economic conditions.

It is yet to crawl into era of economics of education. Economics of education approach is hardly used in Bangladesh. It is still a distant drum. In fact, the general experience in Bangladesh is that educational expenditure and its allocations for different levels are determined by historical legacy, social demands and political pressures rather than rates of return criteria discussed earlier. For instance, higher rates of private return to higher education more than justifies steep rise in the tuition fees in the Third Level, even starting of non-government universities in Bangladesh. But instead of doing so, universities are being established one after another in public sector. It is a story of formidable combination of self-preserving elites and bureaucracy. It also reflects the control of concerned political - economic elite over wage structure. Bangladesh education is in a run away crisis. Adhocism is no answer. The old thought sitting so long over education is being challenged. Eric Ashby rightly cautioned "At independence Indians inherited in their education a massive invalid unable to respond to any simple treatment". It is no longer true about India. We have qualified ourselves for this indictment. In the last 17 years we have succeeded in making our education more invalid and there seems to be no cure except equally massive surgery.

EDUCATIONAL NEEDS AND BASIC EDUCATION

F. U. MAHTAB*

1.0 INTRODUCTION

Bangladesh, like every developing country is faced with many inherent problems of its own. As a slowly evolving society this has tended to present itself to the problems of the coming generation (the new comers unfamiliar with its ways, but vital to its continuation, culturally as well as biologically) but in a rapidly changing society, the problem is posed no less for its current adult membership. Practices, skills, values, expectations, etc. acquired in childhood, become redundant or unsuited to the changing conditions, and need to be revised, replaced, upgraded or restructured.

The current education system relates the individual much too passively to the changes occurring in society. Education should enable the individual to transform and not simply to conform. Further it does not pick out sufficiently explicitly the critical function of education, especially the role of basic education in national development.

Development essentially means a changed society in its every aspect—new men with new ideas, attitudes, knowledge and skill, new institutions in the social, political and economic arena and a dynamism in every aspect which is capable of generating a momentum in the society which would lead it to a path of self-perpetuating growth. In fact development requires a transformation in the very nature of man, a transformation that is both means to a greater growth and at the same time one of the greater ends of the development process. Bangladesh has to move from pre-industrial stage to industrial stage in a much shorter time than western industrialized countries. Therefore, the people of Bangladesh will have to be more aggressive, flexible, creative and responsive than the people of industrialized countries, in order to adapt themselves to a rapidly changing technological era. This is not impossible.

Education is the most effective means to meet these challenges. Only education can imbue people with the knowledge, the sense of purpose

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and confidence essential for building a dynamic, vibrant and cohesive nation capable of providing its people with adequate skill and means for creating better, fuller and more purposeful life.

2.0 LEGACY OF THE PAST

The most severe handicap of Bangladesh as she emerged from colonial rule was the ignorance of her population, in which one element was, and, still is, the low level of literacy and even lower level of functional literacy. But the situation was not new; the mass, especially rural mass of Bangladesh had always lived in a state of ignorance. The high cultural activity involved only small number of urban elite whose real concern was, and, still is, with higher education, which is key to the government employment and not with the basic need of the mass.

This has produced surplus of people with liberal education having limited employment prospect against an acute shortage of technical manpower. Moreover, being elitist, it has also created a serious urban-rural imbalance. The rate of literacy in the rural areas was 17 per cent in 1981 against 35 per cent in urban areas. Moreover, the quality of education in rural areas is much poorer than that of urban areas. As more than 80 per cent of the population live in rural areas, this existing elitist education system has, in general, an inhibiting effect on the growth of mass education.

The existing method of teaching is heavily weighted in the direction of making people memorize text whether they understood or not. Teaching is dogmatic and authoritarian. It does little to encourage a question, critical attitude or an interest in self education outside and beyond curriculum. The legacy of authoritarianism has been carried over into higher education to a marked extent. In fact, a teacher expects a kind of inhibiting obedience from his students. Teaching in our schools, discourage independent thinking and growth of that inquisitive and experimental bent of mind that is so essential for national development.

The objective of education during colonial rule was not to encourage indigenous manufacturing industry, but to produce small number of docile clerks and minor officials for expanding colonial administration. This policy also matched perfectly with inherited cultural pretensions and prejudices against manual work of upper and middle class Bangladeshis. When engineering college and other technical training institutes were established, students commonly wanted to become "deskmen". This negative attitude of the educated youths towards manual work prevails even today .

The above traits, inherited from colonial times, constitute formidable

inhibitions and obstacles to national development. Although, the British left this country more than forty years ago and more than 16 years have passed since we got our independence, unfortunately, there have been little change in the people, in educational system and the society. The educational system is a part of larger institutional system and this system is supported by the attitude of the people who themselves have been molded by the institutions, especially educational institutions. In general, if we want to come out of this vicious circle, "the reform that the educational system needed are both different in nature from and far more radical than those suggested by popular slogan of increased investment in education" and its linear expansion. Most of the people of Bangladesh are not merely illiterate. Even those who are supposed to be educated are, in fact, miseducated on a large scale. "And there are important vested interests, embedded in the whole attitudinal and institutional system, that exists or wraps policies intended to overcome both deficiencies ". Only a determined and committed pro-people mass based government can break this resistance to change and provide good quality basic education to all children and youth of this country.

3.0 NEED FOR MASSIVE EFFORT

The rapid growth of population has also hindered government's efforts to provide even the most basic education to the bulk of the population. In addition to 2-5 million population to be added to primary school going age-group by 2000, about 3 million will be added to the secondary school age population. The size of the unschooled and school dropouts also appears enormous. In other words, if universalization of the primary education is to be translated into a reality, a massive effort to educate out of school children, youth and adults has to be made.

3.1 Major Problem of Primary Education System

The Second Five Year Plan (FY 80 to FY 85) marked the beginning of the Perspective Plan (1980-2000) for universal primary education, which was defined as target of enrolling, without compulsion, 91% of the primary age group (6-10) by 2000 with 46% of allocations to the education sector for primary education development. The strategy was built around school construction, decentralization of administration, improved teacher training and supervision, together with the increased supply of free text books and uniforms for girls, in an effort to achieve a better balance of enrollments. Although utilization of financial allocation and physical progress made during Second Five Year Plan (SFYP) period reflect improved implementation and absorptive capacities in education sector, primary school enrollments increased only by 4.7 per cent per annum (10.7 per cent for girls) and drop-out rate has been reduced by only 2 per cent per year.

The major problems of primary education system are still manifested in low enrollments as well as high drop-out rates and repetition rates. Primary school age children are integrated into the subsistence activities of the family and benefits of primary education are not readily apparent to the parents who are mostly illiterate as well as poor. Parental attitudes determining enrollment are also influenced by the lack of adequate physical facilities, appropriate text books and instructional materials, as well as lack of adequate number of trained teachers. Crowded, uncomfortable and unsanitary conditions not only deter the teacher and child from effective learning and teaching but also reinforce the reluctance of parents to send their children to school.

4.0 OBJECTIVE OF THE STUDY

The present paper shall attempt :

- i) to assess the needs of non-formal education of the target groups which include illiterate and out-of-school people in the age cohorts of 5-10, 11-15 and 16-30 through self-report, survey of experts, planners, teachers, and community leaders;
- ii) to analyze the existing non-formal education programmes and activities in Bangladesh;
- iii) to specify strategies and programmes on different aspects of non-formal education in Bangladesh, including linkages between the formal and non-formal education system in terms of institution-building requirements, pupil transfer and academic equivalency, and curricular implications.

5.0 ANALYTICAL FRAMEWORK OF THE STUDY

5.1 Introduction

The basic purpose of education is human resource development, which is not only a necessary input in economic, political and social development of a country, but its role which must be analyzed in conformity with such other aspects as physiological, psychological, moral development etc. of human beings as well as different aspects like economic, political, institutional etc, of a society, If education is to contribute to the development of a productive, harmonious and just society, more explicit attention is required to be given to the development of constructive citizenship and ideal character. The educational objectives, must include the development of social interest, attitudes, values, skills and habits as well as knowledge. To meet these expectations each citizen needs concerted and lifelong learning efforts.

5.2 The Total Education System And Institutions Involved

Educational must not be confused with schooling, and the school

cannot be the sole source of education. A good education programme requires constructive learning activities far beyond those which can be provided within a school and, therefore, should be based on a more realistic understanding of the total educational system.

The total educational system consists of a series of major institutions loosely linked to each other, which, together, are responsible for teaching the skills and competences needed by a population to participate constructively in a modern and developing society. What a child experiences in the home, in social activities in the community, in chores and jobs, in religious institutions, in reading, in listening to radio and viewing television and school, are all part of the total educational system through which he or she acquires knowledge, ideas, skills, habits, attitudes, interests and basic values. A good educational institution can furnish opportunities to learn, read and compute, to discover and use facts, principles and ideas that are more accurate, balanced and comprehensive than what can be provided in most families (specially poorer ones), work places and other social institutions.

Most of the target groups for proposed NFE programmes belong to the poorest section of the population. At the moment, they acquire, whatever knowledge, skills and competences they can get from the elder members of their families. This kind of educational system may be sufficient for a traditional, relatively static and predominantly agrarian society. In future, the employment opportunity in the traditional sector of the economy, including agriculture, will be rather limited and majority of the newcomers will have to find employment in non-traditional and non-farm economic activities. Moreover, the experience of rural communities demonstrates that development beyond a particular level can proceed only through structural change. Therefore, with development, the traditional functions performed by the existing families of rural Bangladesh will also undergo substantial changes and will lose several conventional functions such as education, employment and recreations which are now identified with family and these would gradually become the domain of specialized agencies, such as educational institutions, sports and cultural organization etc.

Therefore, it is only logical to expect that in future, the different institutions which constitute the total education will make contributions towards development of Bangladeshi youth than what they are doing now.

5.3 Basic Principal And Sources Data

Such being the case, this paper of NFE needs a scientific analytical framework where education can be viewed in a wider perspective and its interactions with other variables can be properly analyzed, this paper has

essentially followed Tyler's rationale with some modifications to suit the objective situation in Bangladesh. The rationale proposed by Tyler for analyzing and developing the curriculum begins with a mandate for seeking answer to the following four fundamental questions;

1. What educational purposes should the educational institution seek to attain?
 2. What educational experiences can be provided in order to attain these purposes?
 3. How can these educational experiences be organized?
 4. How can we determine whether these purposes are being attained?
- In essence Tyler's questions represent the four sequential steps of;
1. identifying educational objectives and requirements
 2. selecting the means for the attainment of these objectives and requirements.
 3. organizing these means, and
 4. evaluating the outcomes.

In answer to Tyler's first question, Tyler identified the following three sources:

- a) studies of the learners themselves
- b) studies of the contemporary life outside educational institutional, and
- c) suggestion from subject specialists.

In Bangladesh, where the society, is still in the early stage of development, and people, especially the poor, are predominantly traditional, to get realistic answer to Tyler's questions we have to look for more than three sources as suggested by Tyler. The sources of data are indicated in the Table presented in the next page.

5.4 Methodology

In order to collect background materials for the purpose of stratifying the sample, a census of 9,661 heads of households have been carried out from which 905 respondents were then selected proportionately from 27 villages of 9 upazilas to form the stratified sample. The various categories of respondents included adults, youths, children, parents, experts and community leaders.

The two methods used to investigate the existing NFE programmes of the government and the NGOs were, use of secondary published and unpublished materials and survey of 20 selected NGOs.

In addition to survey and literature review, theoretical /analytical deductions were made to formulate educational needs of the target groups.

6.0 STATE OF UNDER DEVELOPMENT OF BANGLADESH

6.1 Introduction

The socio-political and economic situation may be conceived as social system consisting of a number of conditions that are casually interrelated and any change in one will cause change in others. These conditions may be classified in the following broad categories :

Table : Basic Sources of Information for Assessing Educational Needs

Type of Education	Source	Nature of data
Basic Education	a) Learners, their parents, teachers, head-master and school inspectors of the existing formal education system and local leaders	Field survey
	b) Existing curriculum of formal primary education of Bangladesh and other countries both developing and developed -- countries	Secondary
	c) Research finding of both national and international development experts, educational planners, educational psychologists and sociologists	Different books and Publications
Pre-Vocational and Vocational	The above three and different survey and reports on manpower planning, evaluation of existing technical and vocational education, existing non-formal programmes and survey of existing non-formal programme	Different Research reports & books and other publications

- 0 poverty and unemployment
- 0 condition of production
- 0 spatial distribution of economic activities
- 0 attitude towards life and work
- 0 institutions

The conditions in the first three categories represent broadly what is usually referred to as the "economic factors" while the last two categories represent "non-economic" ones.

6.2 Poverty And Unemployment

From economic point of view, the most important general characteristics of the state of underdevelopment of Bangladesh is low average productivity and consequently low income and widespread poverty. Available data show that despite significant development efforts poverty

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and employment situation in Bangladesh continue to deteriorate. Whatever yardstick one uses, nearly three quarters of the population are found to be deprived of a conservatively defined threshold living.

Hence, in the struggle for the attainment of a minimum income and the alleviation of poverty, productive and remunerative employment has to be used as an important weapon. Unfortunately, the number of assetless families is continually growing whose employment prospect seems to be bleak.

The problem of poverty is primarily due to the unprecedented growth of population -77% during past two decades -which had led to gradually more adverse high man/land ratio and increasing landlessness. In addition, the ability of the landless to take initiatives towards diversifying the rural economy is severely limited by their illiteracy, lack of skills, inadequate financial and other resources and absence of opportunities for human resource development.

A reduction in farm size generally results in an increase in labour input per acre, so this might sound like good news to the underemployed. But the smaller the farm, less likely is that hired labour will be required. This is illustrated in the Table below. While total labour use in farms under 2 acres is 17%, higher than in larger farms, the use of hired labour is 33% lower. While farms over 5 acres rely on hired labour for 58% of their entire labour needs, farms below 2 acres use hired labour for only 33% of their needs. Smaller farms below 1 acre generally need almost no hired labour at all.

Table : The Pattern of Labour Use by Size of Farms, 1982

Size Group (acres)	Labour Days Per Household			Labour Days Per Acre of Cropped Land			Use of Hired Labour (Per cent)
	Family labour	Hired labour	Total labour	Family labour	Hired labour	Total labour	
Small owner (upto 2.0)	68.7	33.7	102.4	37.6	18.5	56.1	32.9
Medium owner (2.01-5.0)	114.0	82.3	196.3	29.5	21.3	50.8	41.9
Large owner (5.01 and above)	159.4	218.3	377.7	20.3	27.8	48.1	57.8
All Farm Households	96.6	76.2	172.8	28.7	22.6	51.3	44.1

Source : IFPRI/BIDS. Study on the Development Impact of Food for Works Programme, Bangladesh (Washington, D.C. 1985), cited in Raisuddin Ahmed, A Structural Perspective of Farm and Non-Farm Household in Bangladesh, Draft, August 1986.

6.3 Condition of Industrial Sector

The manufacturing sector in Bangladesh is quite small and accounts only around 12% of GDP and about 8 per cent of total employment. However, 82% of the employment and 42% of the value added originates in small and cottage industries.

Therefore, the growth of small and cottage industries will have to play crucial role in any strategy in creating productive employment. Unfortunately for the majority of cottage industries, the technique of production are primitive and the labour productivity are very low. Therefore, savings are lower still.

In 1980, the urban informal sector constituted about 67% of the labour force of Dhaka city. With the anticipated rapid increase in urban population, informal sector is likely to increase at a rapid rate, as the organized sector is not likely to grow at the same rate as population.

Thus for long-term growth of this sector, it is necessary to (a) improve existing technologies, (b) improve quality and design of the product and introduce standard product specifications, (c) introduce new products having urban and export market and (d) up-grade and re-orient skills and provide necessary technical, financial and other assistance for successful implementation of the above programmes.

6.4 Spatial Distribution of Economic Activities

The economic strength of Dhaka and Chattagong is reflected by their dominance in the national urban hierarchy. The two districts containing these cities presently account for 22% of GDP and more than 70% of the country's large-scale manufacturing activity and are growing at least 25% faster than other districts. Although these urban centres can be expected to dominate, there is a need to develop district and other small towns for more equitable distribution of income and employment.

6.5 Attitude Towards Life And Work

In terms of modernization characteristics, our survey results indicate that the prevailing attitudes and pattern of individual performance in life and work are from development point of view, still deficient in various respects. They are low level of work discipline, punctuality and orderliness, superstitious belief, lack of initiative, fatalism, submissiveness to authority and exploitation, low aptitude for co-operation and lack of trust and low standard of personal.

6.6 Institute

In Bangladesh, the national community is also characterized by a number of institutional conditions unfavourable for economic development; notably

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a land tenure system, detrimental to agricultural advance; undeveloped institutions for enterprise, employment, trade and credit, deficiencies of national consolidation, imperfections in the authority of government agencies; instability and low effectiveness in national political bodies, low standards of efficiency and integrity in public administration, ineffective organs for provincial and local self-government; and a weak infrastructure of voluntary organizations. At the root of all these institutional debilities is a low degree of popular participation and a rigid inegalitarian social stratification.

All these institutional deficiencies are closely related. So are attitudes and institutions; attitudes generally support the institutions and at the same time are supported by them. Low levels of living and in particular, low level of literacy and education also perpetuate the deficiencies in communal institutions.

7.0 EDUCATIONAL NEEDS AS PERCEIVED BY THE TARGET GROUP

7.1 *Introduction*

A major purpose of this paper is to assess the educational needs of the millions of illiterate adults and out-of-school youths and children in Bangladesh so that effective programme of non-formal education can be developed. Since these needs are essentially social in nature and are tied with interpersonal transactions, their assessment involves exploration of the perceived needs by the clientele or target groups themselves as well as the perception and analysis of their needs by other members of the community. This study, therefore, covers different categories of respondents, a) children aged 5-10, b) youth aged 11-15 and c) their parents, d) illiterate adults, e) heads of household and f) experts and community leaders to make a rational assessment of the present educational needs. Data obtained from these six groups of respondents by means of questionnaires, interviews and group discussions are summarized in the following sections.

7.2 *Basic Needs*

The discussion of educational needs becomes relevant only when education is recognized as a basic need. To ascertain this, the respondents of this study were asked about their perceived basic needs. All of these respondents identified food, shelter, clothing, healthcare, employment and education as the minimum basic needs of life. Education was viewed as a means of development of self as well as raising standard of living. In other words, education was believed to have an utilitarian value.

7.3 *Educational Needs of 5-10 Year Old Out-of-School Children*

7.3.1 *Perceived Benefits of Education*

One way of assessing the educational needs of these children was to

ask the young children to report their perception of the benefits of literacy. Data showed that the major benefits as viewed by these children, in order of importance, were, being capable of reading books (84%), reading religious books (32%), reading newspapers (29%), writing letters (25%), understanding radio/television programme (24%), and keeping accounts (19%). Only 13% of the respondents thought that literacy would raise their social status and only 10% perceived literacy as a means of getting a better job. None of the children who never went to school or who were dropouts, thought that having literacy would either raise their social status or help them get better jobs.

Table : Ranks of the Benefits of Literacy Perceived by Children aged 5-10
(N=223)

Benefits	Rank
Reading books.....	1
Reading Religious books.....	2
Reading Newspapers.....	3
Writing Letters.....	4
Understanding Radio/Television.....	5
Keeping Accounts.....	6
Raising Social Status.....	7
Getting Better Job.....	8
Understanding Official Documents.....	9
Understanding Land Measurement.....	10

7.3.2 General Knowledge of Children as an Indicator of Educational Needs

The general knowledge of the children about certain basic information was also listed as another measure of assessing their educational needs. Data showed that these children had serious deficiency in general knowledge. About 74% of the children failed to tell correctly the year of independence of Bangladesh, 30% failed to identify the name of the president of the country, 92% did not know why 21st February is observed every year as Shaheed Day and 45% failed to say that the shape of earth is round.

7.3.3 Perceived Usefulness of Different Subjects And Children's Liking For School

Bangla was reported to be the most liked subject by the school goers, followed by English and Mathematics. The order of the degree of liking for subjects by dropouts is Bangla, Mathematics and English. It was also found that these children were fond of poems and story books outside their required school curricula. It is also encouraging to note that almost all of the

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out-of-school children (91%) expressed their willingness to go to school. These findings point to the needs and motives of this group of clientele which may be useful in developing plans for the fulfilment of educational needs.

According to the parents of the children, literacy in general and learning Bangla in particular, are the most important factors for preparing their children for a better life. Getting technical training or learning some trade outside school curricula were considered important for enabling their children earn money and make living more comfortable.

7.4 Educational Needs of 11-15 Year Old Out-of-School Youth

7.4.1 Perceived Benefits of Education

The following Table shows the benefits of literacy as viewed by the youth aged 11-15:

Table : Ranks of the Benefits of Literacy Perceived by Youth aged 11-15

	(N=390)
Benefits	Rank
Reading books.	1
Reading Religious books.	2
Reading Newspapers.	3
Writing Letters.	4
Understanding Radio/Television.	5
Keeping Accounts.	6
Raising Social Status.	7
Getting Better Job.	8
Understanding Official Documents.	9
Understanding Land Measurement.	10

The above Table shows that being able to read books was the most important benefit of literacy for the youths. The next, in order, were reading newspaper, writing letters, reading religious books, understanding Radio/Television, keeping accounts, gaining social status, getting better job, understanding official documents and understanding land measurement. The perceived benefits of literacy of this group of youths are almost like those of the children. As such, the difference between adults perception and that of these youths remain more or less the same. A closer look at these data indicates that the perceived benefits of literacy by drop-outs matched perfectly with those of the school going boys and girls.

7.4.2 General Knowledge of Youths as an Indicator of Educational Needs

Testing general knowledge as means of assessing educational needs

highlighted the comparative picture of the general knowledge of in-school and out-of-school youths. The out-of-school youths in general, were more incorrect in their answers than their school going counterpart on all items of general knowledge as shown in the Table below. This fact speaks for the need for education of the out-of- school youths.

Table : Percentage of Correct Responses of Out of-school and School-going Youths on General Knowledge Items

Questions	% of Correct Responses			
	Never went to School (N=77)	Drop-out (N=74)	School going (N=239)	Total (N=390)
Who is the President of this Country	82	88	95	91
What is the year of Liberation War in Bangladesh?.....	17	45	67	53
Why do We Observe 21st February ?.....	7	27	46	35
What is the Shape of Earth ?...	42	67	93	78

7.4.3 Perceived Usefulness of Different Subjects And Youths Linking For School

Bangla was perceived as the most useful subject by these children as it was found with younger age group. Next, in order of usefulness, were Mathematics and Religion, English, Science and Social Studies. Bangla was also the most favourite subject and Mathematics and English were cited as the least liked subjects. Like younger group of children, these youths were also found to be fond of poems and story books.

Liking for studies on going to school varied with their status of school attendance. While 99% of the school- going youths expressed their willingness to study, only 62% of those who never went to school and 63% of the drop-outs shared similar attitudes. Perhaps it was their staying out-of-school for a long time that had made them less enthusiastic about studying.

7.4.4 Present Situation of The Youths : Daily Time Shedule

Of all youths aged 11-15, 20% never went to school and 19% were drop-outs. This is even more alarming than the figure of children's drop-out. Financial constraints and lack of parents interest in their children's education were indicated as causes of the very high rate of drop-outs by the youths as well as the experts and community leaders. Helping parents,

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playing, and part-time wage employment are the major activities of the out-of-school Youths. The school going youths also help their parents and play in their spare time. The only activity in which the out-of-school youths differed from school-going ones was part-time wage employment. The out-of-school youths (8%) out-numbered the school-going ones (2%) in this respect. An obvious reason for this was their being out-of-school for which poverty was shown as the main reason.

In short, poverty, lack of awareness of the parents of the necessity for children's formal education and absence of any substitute system of education to overcome the difficulties due to financial constraints are the characteristic features of the present situation that prevent these youths from receiving proper education.

7.5 Educational Needs of The Illiterate Adults Aged 16-30

In order to assess educational needs certain attitudes considered instrumental in the development of self and others are measured. These are attitude towards national development, continued education, morality, risk taking, family planning, scientific outlook and women. On the whole, it is found that respondents have need for various types of education, house keeping, and food etc. Tables below summarize the findings on basic educational needs of the illiterate adults.

The respondents were found to show a favourable attitude towards the need for training in various forms of household work. A five point scale was used to measure the felt need for different household work.

The experts and community leaders underscored the need for learning needle work and other handicraft for women. Education in poultry, home economics, health care/nursing, family planning, food and nutrition, as well as religion, were regarded important for women.

Vocational and technical education for both males and females were recommended most emphatically by the experts and community leaders. Non-formal education, religious and moral education and training in modern agriculture were among other areas mentioned important by them.

Table : Educational Needs of the Illiterate Adults

Educational Needs	(in per cent)				
	Needed	Uncertain	Not Needed	Total	N
Political	83.5	9.6	6.8	100%	292
Adult Education	82.9	8.2	8.9	100	292
Family Planning	87.4	7.2	5.5	100	292
Modern Farming	62.3	-	37.7	100	292
New Techniques	88.4	2.1	9.6	100	292

Table : Need for Training in Different Household Work
(N=292)

Household Work	Average Score	Rank
Good house-Keeping	4.47	1
Health Care	4.41	2
Nursing	4.34	3
Imparting Education to Children	4.44	4
Need for Austerity	4.25	5
Preparing Nutritious Food	4.19	6

7.5.1 *Types of Educational Institutions Needed*

Only 13% of the respondents expressed their satisfaction with the existing educational institutions in their areas relative to their necessity; the others showed either dissatisfaction (58%) or ambivalence (13%). Table below gives the recommended educational institutions, shows that most respondents wanted craft centres (37%) and primary schools (35%).

Table : Types of Educational Institutions Recommend
(N=292)

Educational Institutions	per cent
Madrasah/maktab	28
Primary School.	35
Adult Education Centre.	23
Craft Centre.	37
High school.	12
Technical Training Centre.	20
College.	3

7.5.2 *Perceived Benefits of Literacy*

Benefits of literacy as perceived by the respondents are shown below. It is quite obvious from the above order that they expect their fulfilment of economic need through education. This has been reflected in their placement of getting job in the second rank.

Table : Benefits of Literacy Perceived by the Illiterate Sample

(N=292)

Benefits	Ranks
Reading books.	1
Reading Religious books.	2
Reading Newspapers.	3
Writing Letters.	4
Understanding Radio/Television.	5
Keeping Accounts.	6
Raising Social Status.	7
Getting Better Job.	8
Understanding Official Documents.	9
Understanding Land Measurement.	10

7.6 Educational Needs as Perceived by The Parents

It was the parents, who perceived literacy as a means of getting better job and raising social status. According to the parents of the children, literacy in general, and learning Bangla in particular, are the most important factors for preparing their children for a better life. Getting technical training or learning some trade outside school curricula were considered important for enabling their children to earn money and make living more comfortable.

7.7 Educational Needs as Perceived by The Experts And Community Leaders

In order to assess the opinions of the persons concerned, more or less directly, with the system of education of our country, a sample of 229 experts (190 Males, 39 Females) including teachers of schools, colleges and universities (N=68), specialists in education (N=74), Planners (N=45) and community leaders (N=42), elected and non-elected were administered a questionnaire consisting of twenty one open-ended questions. Their age ranged from 20 years to 60 years and were purposively selected from the sample upazilas and Dhaka city.

The major findings are summarized below :

1. The general feeling expressed by the experts concerning the present condition of the country, including education, was primarily negative. The role of education was considered extremely important in this context.
2. Poverty (37%) and lack of motivation of the parents (25%) were cited as the most important reasons for illiteracy or non-attendance of

school by a large number of children of our country. Improving the economic condition of the people and raising consciousness of the parents were the strongest recommendations made by the experts to improve the present state of affairs. Taking strong steps by the Government, to make primary education free and compulsory, providing adequate financial assistance to schools and ensuring employment opportunities were among other important recommendations.

3. The major drawback of the primary education, according to the experts, was administrative deficiency (74.2%). Next in order were lack of materials/aids for teaching (27.1%), ineffective methods of teaching (23.6%), scarcity of class rooms and playgrounds (16.2%) and unsatisfactory teacher-student ratio (6.6%).
4. Majority of the experts expressed their dissatisfaction (59.4%) with the curricula and the methods of teaching at the primary level. Improvement in curricula/syllabus (55.5%) and use of modern techniques (27.5%) were recommended for improving the present status of primary education.
5. According to the experts, the local people should take initiative in setting up schools, keep an eye to whatever is going on in schools and offer their help and cooperation in procuring grants and running the school.
6. Financial insolvency or poverty was considered as the primary reason for drop-out (92.1%). Lack of parents motivation/interest (41.0%) and lack of spare time beyond work (3.5) were cited as other reasons for dropping out from schools.
7. While asked which level of education should be emphasized most, for the overall development of the country, the experts most frequent answer was primary education (66.7%). Next in order of frequency were secondary (17%), higher secondary (10.5%) and all levels (5.8%).
8. Vocational (70.7%) and technical (45.4%) education were considered highly necessary besides general education. Non-formal education (17.9%), religious/moral education (16.6%) and agriculture (10.9%) were among others mentioned important by the experts.
9. For women, learning, sewing and handicraft were considered most important beyond general education (80.8%). Education in poultry (20.1%), home economics (16.2%), health care/nursing (15.7%),

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family planning (13.5%), food and nutrition (9.2%) as well as religion (13.1%) were regarded important for women.

10. Attitude towards female education was extremely positive for about 32%, positive for 64% and negative for 4% of the respondents. Most of the experts were of opinion that women should be educated just like men of our country (61.7%). Only 2 of the total number of 229 experts (9%) said that no education is necessary for women, 3.2% of them considered reading religious books as the sufficient level of education for women.
11. While asked to identify the major barriers/impediments for undertaking any programme or implementing any project, the most frequent answer was financial (71.2%). Next in order were social (46.3%), religious (23.1%) and political (5.7).
12. Engineering (47.2%), General education (43.7%), Agriculture (37.6%) and Medicine (31.0%) were considered as the most suitable fields of higher study in our country.
13. Adult education was considered 'necessary,' by 56.3% and 'essential' by 30.1% of the experts, 9.6% of them considered it to be unnecessary while 3.9% refrained from giving any opinion.

8.0 EDUCATION FOR NATIONAL DEVELOPMENT

8.1 Introduction

The different conditions discussed above are characterized in various respects, as undesirable for Bangladesh. Thus judgement is made neither from speculative nor from prior point of view of some form of "welfare economics" nor is it in terms of some postulated absolute ethical norms. The conditions discussed above are considered unfavourable simply from the point of view of concrete development goals of the people of Bangladesh, more precisely for the policy makers.

Development process is a complex and multi-dimensional affair, affecting every realm of human activities. It involves transformation of all the systems by which man organizes his society, that is, economic, social, political, technical, institutional, intellectual, psychological, moral and ethical systems. The experience of changing rural communities demonstrates that development beyond a particular level can proceed only through structural changes. As new institutions develop, old ones are altered, sometimes substantially, and even demolished. Every innovation may result in a new form of social organization and changed status for at least some of the social factors into the social system.

Development therefore, essentially means a changed society in its

every aspect -new men with new ideas, attitudes, knowledge and skill, new institutions in the social, political and economic arena and a dynamism in every aspect which is capable of generating a momentum in the society which would lead it to a path of self-perpetuating growth. In a development process it is, therefore, important to identify the forces that are crucial in generating such a momentum and are equally important to point out how these forces can be changed or used to reach the desired goal.

For each of the above aspects of development, education has a major role to lay. In fact development requires a transformation in the very nature of man, a transformation that is both means to a greater growth and at the same time one of the greater ends of the development process.

Education is the most effective means to meet these challenges. Only education can imbue people with the knowledge, the sense of purpose and confidence essential for building a dynamic, vibrant and cohesive nation, probable of providing its people with adequate skill and means for creating better, fuller and more purposeful life.

8.2 Education For Breaking Down The Mental Accommodation of Poverty And Development of Modern Man

In a least developed country like Bangladesh where most of the people lived for generations in poverty and these poor people have come to terms with this existence, it is the basic education that can break down this mental accommodation of poverty. It is the basic education which gives them continuous access to the world outside the culture of poverty and its controlling equilibrium and helps him to escape from accommodation. Moreover basic education also gives individuals a scientific outlook which helps him to free himself from dogmatic authority, superstition and prejudice, thereby enabling him to exercise greater control over his own destiny and serving as the key tool of democracy.

Based on their study of "becoming modern" in six developing countries including Bangladesh, Inkeles and Smith found that in all six countries education emerged as unmistakable the most powerful force in shaping a man's modernity score. Indeed, judged by the number of points on the overall modernization (OM) scale a man gained for each additional year of schooling, education was generally two or even three times as powerful as any other single input. In this, the conclusions confirm findings in several other studies of modernity. Occupational experiences and mass media exposures shared the second rank.

8.3 Education to Develop Technological Foundation Skill And Orientation

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Technology, the application of science and scientific progress in solving economic problems, with all its ramifications, perhaps, offers the single most important home for the future of all nations including Bangladesh. However, the technologies which most of the people of Bangladesh specially use are simple and traditional. Their experience in highly complex advanced technology of the industrial work are rather limited.

If one sees genuine technological development as a process of appropriation and development of new technology by the people for their own purpose (which is essential for self perpetuating and long-term growth of the economy) and if one can identify certain abilities or orientations which seem to be pre-requisite to this process. But one not reliably transmitted through informal socialization experiences, then one needs to consider more organized means of transmitting these pre-requisites within the population. In the context of Bangladesh such training should

- 0 impart basic skills and knowledge related skills and orientations
- 0 lead people to see new possibilities for technology based economic activities,
- 0 orient them in maximizing use of locally available resources
- 0 be broad-based and can be made available to most of the people especially children and young people.

8.4 Human Capital Development

While modernization theory dominated the thinking and research of sociologists, the economists also formulated their own theory of development based upon structural and functional notions. The economists, focused upon the productive capacity of human manpower in the development process and in so doing treated the improvement of the human workforce as a form of capital investment. Thus the human capital theory postulates that the most efficient path to the national development of any society lies in the improvement of its population, that is, its human capital.

8.5 Entrepreneurial Trait

If our future generation is to develop Bangladesh into a pluralist and modernizing society within a reasonable period of time, then a substantial number of these must possess entrepreneurial traits. It is possible to develop entrepreneurial attributes such as, self-confidence, initiative, drive industriousness, problem solving, planning, motivation, creativity, and negotiating skills, though appropriate child rearing practices and developing achievement-motivation, especially during early years. McIntyre (1970) identified the six basic steps to be followed in order to develop achievement motivation.

1. focus attention on what is happening here and now
2. provide an intense, integrated experience of new thoughts, actions and feelings.
3. help the person make sense out of his experience by attempting to conceptualize what happened
4. relate the experience to the person's values, goals, behaviour, and relationships with others
5. stabilize the new thought, action and feelings through practice
6. internalize the changes.

9.0 BASIC EDUCATION

The ability of a society to prosper depends first on its having institutions capable providing the members of each generation with value, attitude, knowledge and skill that will enable them to meet the challenges they will encounter as they grow up and assume their adult roles as workers, parents and citizens. All accomplishments from earning a livelihood to protecting his life or his property, are predicted on prior learning. This implies that every citizen must be provided with a basic education which should meet the basic need of an individual to receive a foundation of knowledge, attitude, values, skills on which to build in later life for his own benefit and the benefit of his society, whether or not he receives further instruction. Many young people may achieve more than this minimum package of essential learning, but the society guided by democratic ideals must give high priority to ensuring at least this minimum for all. To do otherwise is to create a privileged elite at the sacrifice of everyone else.

The idea of minimum educational needs has to be defined with great care so as not to be used to fossilize lower standards for one section of the population (those who will be educated through non-formal education) and higher one for the elite. It is, therefore, necessary that programmes of minimum education have either to be incorporated in the over all education system or they must, if conducted outside through non-formal education, be linked to it by at least a minimum set of ladders and bridges to create further educational opportunities. Considering the dimension of problems of universalization of primary education, it is more realistic to follow the second option and, ultimately, merging both the systems into one at the final stage of universalization of primary education of five year cycle.

10.0 NEED FOR PRE-SCHOOL AND PARENTAL EDUCATION

Educators have long observed that conventional school practices have

not been successful in case of many children who are the product of socio-economically handicapped situations. Various studies indicate that important factors are generally due to relative lack of conversation and discussion with the child in poor home, the absence of suitable toys and play materials, lack of books, lack of interest in the child's learning, limited visits to places of interest, outside home and punitive discipline.

In Bangladesh most of the out-of-school children and primary school dropouts are from poorer sections of the society. Their parents are mostly illiterates and unable to help them to learn. According to Erikson (1963) the social problems encountered in the course of development are more important than the biological one. In his famous book, childhood and society, he described a progression of psycho-social stages in which the child faces a wider range of human relationship as he grows up and has specific problems to solve at each of these stages. Again, as with Freud's theory, how well the child solves his problem at any one stage may determine how adequate a person he will become later and how well he will be able to cope with new problems. It is important to note that according to Erikson (Table follows) psycho-social development during first six years of life (pre-school years) involve the achievement of a basic sense of trust, autonomy and initiative.

11.0 PROPOSED EDUCATIONAL NEED

11.1 Introduction

From the discussion above, we may conclude that in the context of national development, the role of education is related with its five major functions :

- a) promotion of early childhood (pre-school) education;
- b) literacy and basic education;
- c) information diffusion;
- d) pre-vocational education and training;
- e) specialized vocational /career education and training.

These five functions constitute the main contribution of education in the developmental process. The educational system is hence called upon to deliver an astonishingly wide range of output to match the varying requirements of modern development. Thus, it is important to identify the minimum essential learning need.

11.2 Objectives for basic education

There are five major objectives of basic education. They are (a) Academic, (b) Social, civic and cultural, (c) Personal, (d) Development of Technological foundation skill and orientation, (e) Development of Entrepreneurial /leadership trait.

Table : Eight Stages of Psycho-Social Development

Stages (Ages are Approximate)	Psycho Social Crises	Radius of Significant Relations	Psycho-Social Modalities	Favourable Outcome
1. Birth-first year	Trust vs. mistrust	Mother or mother substitute	To get To give in return	Drive and hope
2. Second year	Autonomy vs. shame, doubt	parents	To hold (on) To let (go)	Self-control and willpower
3. Third-year-fifth year	Initiative vs. guilt	Basic family	To make (going after) To "make like" (playing)	Direction and purpose
4. Sixth year-onset of puberty	Industry vs inferiority	Neighbourhood; school	To make things (Competing) To make things together	Method and competence
5. Adolescence	Identity and repudiation vs identity diffusion	Peer groups and outgroups; models of Leadership	To be oneself (or not to be) To share being oneself	Devotion and fidelity
6. Early adulthood	Intimacy and solidarity vs. isolation	Partners in friendship, sex, competition, cooperation	To lose and find oneself in another	Affiliation and love
7. Young and middle adulthood	Generativity vs. self-absorption	Divided labour and shared household	To make be To take care of	production and care
8. Later adulthood	Integrity vs despair	"Mankind" "My kind"	To be, through having been to face not being	Renunciation and wisdom

Source : Erikson (1963) : modified from original

a) *Academic objectives*

- i) Mastery of basic communicative skill and fundamental processes.
- ii) Intellectual development

b) *Social, civic and cultural objective*

- i) Interpersonal understandings
- ii) Citizenship participation
- iii) Enculturation
- iv) Moral and ethical character

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c) Personal objectives

- i) Emotional and physical well-being
- ii) Creative and aesthetic expression
- iii) Self-realization

d) Development of technological foundation and orientation

- i) Technological foundation skill, such as, ability to use arithmetic, geometry and basic science and simple technology, ability to read and draw simple technical drawing, ability to plan and manage, various activities in his work place etc.
- ii) Technological orientation to make an individual technical minded.

e) Development of entrepreneurial/leadership trait.

- i) learn to focus attention on what is happening here and now
- ii) learn to provide an intense, integrated experience of new thoughts, actions and feelings.
- iii) Develop ability to make sense out of his experience by attempting to conceptualize what happened.
- iv) Learn to develop ability to relate the experience to the person's values, goals, behaviour, and relationships with others.
- v) Learn to develop ability to internalize the changes.

11.3 Educational Objectives for Pre-Vocational and Vocational Training

Career education-vocational educations:

- i) Learn how to select an occupation that will be personally satisfying and suitable to one's skill and interests.
- ii) Learn to make decisions based on an awareness and knowledge of career options.
- iii) Develop salable skills and specialized knowledge that will prepare one to become economically independent.
- iv) Develop habits and attitudes, such as pride in good workmanship, that will make one a productive participant in economic life.
- v) Develop positive attitudes toward work, including acceptance of the necessity of making a living and an appreciation of the social value and dignity of work.

12.0 PROPOSED LEARNING PROGRAMME FOR NON-FORMAL EDUCATION

The target groups for non-formal education are out of school children and youth, and illiterate adults by age groups 5 to 10 years, 11-15 years and 16 to 30 years. The minimum learning needs for these target groups

are of four types:

- a) Early childhood education
- b) Basic education
- c) Pre-vocational education and training including clustered vocational education
- d) Specialized vocational/career education.

The proposed learning programme have been designed according to various educational needs of the different target groups. Thus based on age, educational background (in case of drop out and trainee for vocational education and their educational) need the potential learners are grouped into six different categories of learners. The type of educational programme recommended for these six categories of learners are given in the following page.

Basic education as defined earlier include :

- 0 General education
- 0 Exploratory and enrichment education
- 0 Entrepreneurship/leadership/management training
- 0 Technology foundation and orientation,

It should be given to all age groups. However, it may not be possible to achieve some of the objectives of basic education related to the behaviour, attitude and values, among the adult learners (age group 16 to 30 yrs). Thus it is possible as well as logical to impart condensed form of basic education including family planning and parental education.

As regards the learners between 11 to 15 years of age, in addition to basic education, they need special education related to adolescent period. They are also ready to receive pre-vocation courses consisting of clustered vocational and mini-vocational courses. The potential learners who have completed formal primary education but are not enrolled in secondary education and the secondary school drop-outs, will need all the courses required for the age group of 11 to 15 years excluding the general education part of basic education. It may be noted that the existing formal primary education system does not or is not able to impart other component of the basic education. Moreover, considering the poor standard of many formal primary schools especially in rural areas, some of the primary school graduates may also need some refresher course on general education.

Adult NFE Target groups between age 16 to 30 years will require specific vocational education, and co-operative and management education in addition to condensed basic education, family planning and parental education. However, for those who completed primary education

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but could not complete secondary education, the general education portion of condensed basic education may be excluded after proper assessment.

Table : The Recommended Programme for Different Categories of Learner

Age Group	Course Group	Categories of Learner	Type of Programme
5 years and below	A	Pre-school	Early Childhood Education
6 to 10 years	B	Unschoolled and primary school drop-outs	Basic Education
11 to 15 years	C	Unschoolled and primary school drop-outs	Basic Education, Pre-vocational education including clustered vocational and mini vocational courses and special education needs for adolescence period
	D	Completed primary education but not enrolled in secondary school and drop-outs from secondary school	Same as Course C, excluding general education portion of Basic Education.
16 to 30 years	E	Unschoolled and primary school drop-outs	Condensed basic education, parental education family planning, specific vocational education and co-operative management education.
	F	Completed primary education but not completed secondary education.	Same as E, excluding general education portion of condensed basic education.

It is important to note that secondary school dropouts are small in number and mostly come from middle class families. Their interest in specialized vocational education are limited and, therefore, can be neglected. This lack of institutes is supported by the fact, that the existing Vocational Training Institutes (VTI) and technical training centres are grossly under utilized.

12.1 Importance of learner's participation

The learner will respond best where he is encouraged to participate fully in the learning process and when he derives satisfaction from it. The

contents of the learning activities, therefore, must meet his requirement. Wherever possible relationship should be indicated between what is known to him, either from former discussion or through daily experience, and whatever is to be taught new and which is at present unknown to him. Progression towards the new knowledge and skill should be seen to be a gradual process, the new being used to reinforce what has gone before. Clearly defined and reasonably attainable goals should be set and at the conclusion of every stage the learner should be stimulated by a sense of accomplishing something new which has been learned or discovered. A sense of satisfaction will also grow where the learning process has been enjoyable. For children and youth especially, and also for adults, the act of learning should be made a thrilling and adventurous activity.

It is important to note that participation of learner does not rule out the methods of teaching through lectures, but it does demand that in very learning situation there should be a two-way flow of communication. Closely allied to the need for learner-participation is the importance of variety. Boredom must be avoided. Reinforcement of material, through various ways, enables new skill to be thoroughly learnt, without losing the essential interest of the learner.

12.2 Learning situation

There are various ways in which non-formal education can be provided. An inventory of learning situation that may be adopted for the proposed non-formal education is listed below:

- i) Those associated with individual learners
 - a) individual tuition, b) Tuition through correspondence
- ii) Those associated with a class or group
 - a) Class or Group learning (supervised)
 - 1) Formal situation
 - 2) Practical work
 - 3) Demonstration
 - 4) Study visits
 - 5) Projects
 - 6) Role playing
 - 7) Performances
 - b) Class or Group learning (unsupervised) :
(often called study groups)
- iii) Those associated with a mass audience
 - a) Radio, b) Television, c) Campaigns

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The above list might give impression that each situation is wholly separate from other. This of course is not true.

It is wise for those controlling non-formal education to take careful account of the variety of methods and situations which are available in our country and to ensure that the wisest combination is used in each case. Table shown in the next page gives an indication of the combination which are applicable to some of the aspects of non-formal education.

12.3 Teaching methods

12.3.1 Curriculum model and teaching methodology

There are contexts relating to curriculum and climate which need to be taken into consideration in any attempt to decide a suitable teaching methodology. A knowledge based curriculum model which is now predominant in Bangladesh has influenced the experience of students, for whom, for obvious reasons, it has not been suitable. Basically this system recognizes only a limited range of objectives related to cognitive ability. Such a narrow perception of process of learning has conditioned the teaching methodology, which is necessarily didactic, assuming activity only on the part of the teacher, who has monopolized wisdom and dispensed knowledge. The learner plays the part of passive recipient and misinterprets memory for understanding.

Table : Teaching Situation Applicable for different Levels and Types of Non-Formal Education Programme

	Class/ group	Study groups	Indivi- dual tuition	Corresp educat.	Radio **	TV **	Press
5-10 years	*					*	*
11-15 years	*	*		*	*	*	*
16-30 years	*	*	*	*	*	*	*
Vocational training	*			*		*	
Civic/Social Groups	*	*		*	*	*	
Public as a whole	*	*		*	*	*	*
Campaigners	*	*		*	*	*	*

** These columns refer to the use of the media as a Vehicle for teaching.

On the other hand, if we want to achieve the various curriculum objectives we require a model which will serve the educational needs of all learners and would be able to make a positive contribution to the nature of

the society, its institutions and the quality of life. This proposed model recognizes that experiencing success is a major motivational force and that the narrow range of objectives of the present system has reinforced a pass/fail mentality which has failed to recognize and value the educational needs of the majority of learners. As a range of teaching strategies needs to be deployed. The role of teacher will change and become more of a facilitator and an enabler. Much of the learning will be achieved through activities that groups of learners co-operatively engage themselves in and would conceivably negotiate, and, plan for themselves.

12.3.2 Need for multiple teaching methods

The goals of education are to provide a child with intellectual skills, social skills and physical skills. All of these skills involve the acquisition and utilization of knowledge. Teaching involves not merely the transmission of raw facts from a teacher to a child, but the development of skills within the child to utilize or exercise knowledge, so that he knows how to solve problems in his future life.

The degree of sophistication or depth of knowledge acquisition and utilization may be described as follows:

1. Description : the acquisition of factual knowledge, or basic skills (reading, writing, mathematics).
2. Analysis : the evaluation of knowledge, or the exercise of value judgements.
3. Problem solving : the actual participation in constructive activity projects, exercising initiative, synthesizing knowledge, writing, art work, field trips, and athletic competition.

Each of these degrees of sophistication applies to each of the three types of skill-intellectual, social, and physical, perhaps the emphasis will be different from school to school, or from class to class within a school.

12.4 non-graded system of education for non-formal education

The existing graded school system is based on a borrowed European concept for organizing pupils in some orderly fashion by chronological age. Because of individual differences, however, all students do not spend ten years in existing grade formal schools. Those who fail to meet the requirements of different grades must repeat a grade or several grades and they may have to spend more than ten years in existing graded formal schools. In some cases more than ten years are spent in schools if they wish to receive a Secondary School Certificate (SSC). Following are some of the major weaknesses of this type of school organization :

1. They do not account for the difference in learners in their academic

- readiness, social, mental and physical maturity. For example, it does not follow that thirteen-year old girls and boys, who are vastly different physically, mentally and emotionally, should be grouped together in class VII or VIII. Similarly all five or six-year olds may not possess similar maturity.
2. They do not account positively for what a learner has learned when school decides that grade level requirements have not been met and the child is forced to repeat the whole grade in the following year. Experience indicates that early failure rates among young learners only help to contribute to school drop out. Retention and failure, with all of the attendant frustrations and social stigma, are still practiced today. If progress is primarily based on mastering certain subject matter in a given period of time, then failure, retention, or non-promotion are clearly basic by products of such system. Moreover most of the children of the poor and uneducated parents live in a rather unfavourable learning environment and hardly get any help from their parents. It is, therefore, not unrealistic formal school (mainly due to poor readiness) especially during first few years of schooling when they need special and careful attention most. No child, therefore, should be judged on the basis of only learning rate. Rather the basis should be what he can accomplish according to his intellectual growth pattern.
 3. Since most graded schools tend to use group rather than individual test of performance and since so few of them meet accepted criteria for good test making, learners who do not meet standards for grade levels are unnecessarily penalized in terms of the assessment of their progress.

Non-graded arrangement is, especially suited for non-formal education programme where the learners would have varying level of capability, maturity and readiness to learn, and non-graded learning activities are planned on the basis of readiness and not merely by seniority.

For non-graded non-formal educational plans, especially, the objectives that must be sought through the basic education programme are:

- 0 an educational programme where every potential learner may have an appropriate and pertinent place which reflects his/her educational development;
- 0 a clearly written curriculum whose stated objectives and philosophy are clear, sequential, adaptable and fit to be defined operationally;
- 0 to diagnose the pupil's competence in relation to the stated curriculum;
- 0 a developmental check list that screens out the components of the

- c diagnosis in order to establish an accurate, pertinent and appropriate learning stage of the pupil;
- 0 learning stage (or learning level) arranged longitudinally and organized according to the essential educational concept, idea and skill needed by the learner regardless of grade level and not applicable to the concept of grade level (except the terminal level);
- 0 an appropriate reporting and record keeping system that is consistent with this sequential development and the operationally defined and adaptable curriculum.

12.5 Essential learning activity package

The system which permits a wide latitude of choice but ensures the meeting of performance objectives, was devised by a group of educators representing the Nova schools, Nova university and Florida State university of United States, which, we think, is worth adopting in our proposed non-formal education programme, at least on an experimental basis. This model, after much discussion of the learning habits of the pupils as found in various research reports, was designed by these educators that met the requirements. It included a rationale, a set of behavioral objectives, a set of self-assessment devices, a set of learning activities and a final evaluation. This model was called the Learning Activities Package, or LAP. Similar package need be developed for Bangladesh for NFE in order to attain universal literacy.

EDUCATION AND ECONOMIC PERFORMANCE IN RURAL BANGLADESH

MAHABUB HOSSAIN*

INTRODUCTION

The most dismal performance of Bangladesh since independence is perhaps in the field of basic education. The literacy rate is very low and remained stagnant for a long time; 23.8% in 1981 compared to 24.3% in 1974 and 22% in 1961.¹ About 40% of the primary school age population never attend schools, and among those who enroll in school about 31% drop out by grade 2, and 70% by grade 5 [1;51]. According to the 1981 census, in the prime school age group of 10-14, 33% of the population attended schools in 1981, 31% in rural area, compared to 45% in urban area; and 38% among male population, compared to 28% among female. In 1974, the school attendance rate in this age group was 34%, 41% for male and 26% for female. Thus, for the male population there was in fact a decline in the school attendance rate during the 1974-81 period.

It cannot be argued that there has been no effort from the supply side to improve the situation. Achieving Universal primary education has been the avowed policy of the government for a long time. The allocation of public resources for the education sector particularly for basic education may be inadequate. The government allocates about 8% of the public expenditure (revenue plus development) on education, which amounts to about 1.5 per cent of the GDP. In 1988-89 budget only 41% of the public expenditure was allocated for primary schools and 29% for secondary schools [2]. But, since 1976 the allocation to the education sector increased at a rate of about 17% per year compared to a rate of inflation of about 10-11 per cent. The government has undertaken large projects for primary schools, for development of curriculum, supply of text books and development of school facilities. Apparently these efforts did not pay off.

This leads one to look at the issue from the demand side. Being able to

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1. The concept of literacy used in various censuses has not been uniform. The 1981 census treated a person as literate if he could write a letter in any language, while the 1974 census defined literacy as the ability to read and write, and 1961 census, as the ability to read and write with understanding. Because of changes in definition, one may raise questions about the stagnancy of the literacy ratio. It will be shown that there has been some improvement in the education status of the adult members.

read and write may give a person psychological satisfaction. But that may not be enough incentive for a poverty stricken household to send the children to schools. They might like to have some material gains since there is some opportunity cost of sending children to schools. Even when education services and text books are provided free, the household would have to incur additional costs on better clothing for school attendance, and purchase of other teaching materials. More important, after a certain age, which may be quite early depending on the economic status of the household, the children may be used for various household activities, such as rearing of cattle and poultry, production of fruits and vegetables in kitchen gardens, and supervision of hired workers, which would earn income for the household or at least save expenditures. The extreme poor household may even hire out the services of their children to the upper income groups as attached workers for domestic service of various agricultural activities, and thereby save at least the cost of food and clothing on account of the child and in some cases may even earn some income. The return from education must be high enough to compensate the cost on account of these opportunities foregone. The removal of the supply side constraints may be a necessary but not a sufficient condition to attract children to school.

This paper makes a modest attempt to assess the return from education in rural areas from household level data collected through a field survey. The survey was conducted in 16 purposively selected villages scattered through the four administrative division in the country and represent the principal ecological zones.² A census of all household in the selected villages was carried out to serve as the sample frame for the study. The household were classified into eight groups based on the size of landholding (four groups) and the occupation of the head of the household. A proportionate random sample was then drawn from each stratum so as to have 40 household in each village. The total sample size consists of 640 households with 4006 members. The survey was conducted during September 1981 to January 1983 and collected information on production, employment, income, consumption and investment for the sample household for 1982 calendar year.

The paper is organised as follows: As a background to the study, Section ii reviews the level and change in education status of adult population in rural Bangladesh from the available national statistics and survey data. Section iii assesses the impact of different levels of education on input use and productivity in rice cultivation and on the adoption of modern technology. Section IV studies the impact of education on

2. The survey design and methodology is described in details in, [3; 1-3].

occupational mobility and employment in agriculture and non-agricultural activities by using a multivariate regression technique. Section V estimates the return from education in general and for different landholding groups. Section VI recapitulates the major findings and draws some policy implications.

II EDUCATIONAL STATUS OF RURAL POPULATION

The information obtained from population census of 1974 and 1981 regarding educational attainment of adult rural population (who actively participate in economic activities) are presented in Table 1. The following features emerge from the table.

Adult illiteracy is widespread. Nearly 71 per cent of the adult population recorded in 1981 never attended schools and another 17 per cent had only upto primary level education, many of whom would not have the skill of reading and writing with comprehension. Only 8.3 per cent of the population attended secondary schools and 3.8 per cent had higher education.

Temporal and across age-group comparisons reveal some progress in educational attainment, contrary to the popular notion that there has been no progress at all in the field of literacy. The proportion of adult population with no formal schooling was reduced from 81% in 1974 to 71% in 1981. The higher-age population cohort spent their school age period earlier than the lower-age population cohort. So across age-group comparison regarding educational attainment for a particular year (from static, cross-section data) provides dynamic information regarding changes in educational attainment. In 1981 about 37% of the population in the 15-19 age group attended schools compared to about 25% for the population who were at least 20 years older than them. In 1974 32% of the 15-19 age group attended schools compared to only 16% for the population aged 35 years and over. One should note however that the progress in educational attainment is too slow in relation to the need. Also, the comparison of the figures for the two younger age groups (the 15-19 and 20-24 age cohorts) show that the progress has become slower in recent years.

The advancement in the attainment of secondary education appears to be much slower in comparison to both primary and higher education. Among the 15-19 age group, for example, the proportion of population who attended only primary schools increased from 12.9 to 18.9% during the 1974-81 period, and those who attended colleges or universities increased from 0.7 to 3.6% while those who attended secondary schools dropped from 18.0 to 14.5%. Thus, a larger proportion of those who enroll in schools-drops out after primary level, but a larger proportion of those who

crosses the secondary level go for higher education.

Table-1 Level and Changes of Educational Status of Adult Population, Rural Areas, 1974 and 1981

(Figures in per cent of total population in the age group)

Age group of population	No formal schooling		Attended primary schools		Attended secondary schools		Attended colleges or university	
	1974	1981	1974	1981	1974	1981	1974	1981
15 -19	68.3	63.0	12.9	18.9	18.0	14.5	0.7	3.6
20 -24	74.3	65.4	11.1	18.3	11.0	10.6	3.5	5.7
25 -34	81.3	69.7	10.5	17.2	6.1	7.4	2.1	5.7
35 -44	84.3	74.4	9.8	16.6	5.2	5.7	0.7	3.4
45 & above	87.0	77.4	8.7	15.5	4.0	5.6	0.3	1.5
Total	80.5	70.8	10.3	17.1	7.9	8.3	1.3	3.8

Sources: Bangladesh Bureau of Statistics. Reports of 1974 and 1981 population censuses, Dhaka, 1978 and 1984.

The population census reports do not provide information on educational attainment for different socio-economic groups. The BIDS field survey however noted vast differentiation among various landownership group in this respect. Educational attainment of the head of the household was found to be highly positively correlated with the amount of land owned by the household (Table 2). About 56 per cent of the sample household heads in 1982 reported that they never attended schools, the figure was 74% for the functionally landless households, compared to only 39% for the households with more than five acres of land. The differentiation was even more among household heads who attended at least secondary schools. They were 39% among large land owners compared to only 8% for the landless and 21% for small owners.

The figures in Table 2 also suggest a strong correlation of school drop-out rates with the size of land owned by the household. For the landless 26% sample heads of households reported having some formal education, about 63% of them dropped out before reaching secondary schools. For the large landownership group 61% of the household heads had some formal education, among them only 37% dropped out before reaching secondary schools. The corresponding figures for the small and medium land owners are 53% for both groups, although a larger proportion for the small land owners (18%) dropped out before reaching Grade 3, than that

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(15%) for the medium land owners.

Table -2: Distribution of the Head of Household by Landownership Status and Level of Education, 1982

Level of Education (years of schooling)	(Per cent of total)				
	Less than 0.5 acres	0.5 to 2.0 acres	2.0 to 5.0 acres	5.0 & over	All house holds
Nil	73.6	54.9	44.8	38.7	56.4
Upto two years	7.3	7.9	8.6	8.1	12.5
Three to five years	9.3	15.8	20.9	14.5	15.0
5 to 10 years	7.8	12.6	15.3	27.4	13.3
More than 10 years	Nil	8.8	10.4	11.3	7.4
Total	100.0	100.0	100.0	100.0	100.0
Per cent of samples in the group	30.5	34.0	25.8	9.8	100.0

III EDUCATION, AGRICULTURAL MODERNISATION AND FARM PRODUCTIVITY

Agriculture is the main economic activity of the rural household and nearly two-thirds of the total income are derived from it. In Bangladesh, agricultural production centres around crop husbandry. So the first step to assess the return from education in rural areas should be to look at its impact on management on crop production activity.

It is argued in the literature [4,5; 37-76, 6; 92-6, 7; 699-709] that education would have very little role to play in improving farm management in a static, traditional environment, where the optimum crop husbandry practices have been developed long ago and hence the knowledge has already been disseminated widely- and the skills have become family tradition. Better education could provide a higher pay off to farmers only in a changing modernising environment, which would need exposure to new

information and extension services. Access to information about the sources of new inputs, the knowledge about how they could be optimally used, and the channels and timing of marketing of additional output could be important factors in determining the rate of adoption of a new agricultural technology and the extent of economic gains from it. A better educated farmer could acquire the new knowledge quickly and could have more contact with the extension agent who supply this information. In Bangladesh, the growth of agricultural production now depends on the diffusion of the modern 'seed-fertilizer-water' technology. So farmer education should assume a critical role in promoting agricultural growth.

Table 3 reports the findings of the BIDS field survey on the relationship of some key variables regarding input use and farm productivity with the level of education of the adult members (age 16 and over) of the household. No systematic relationship is observed from the data. As expected, the better educated had larger size of land holding and they also had more fixed non-land assets per acre of land. The access to irrigation and the amount of labour used per unit of land was found almost random across the scale of educational attainment. In fact, the less educated adopted the modern crop varieties relatively more than the better educated, a finding contrary to the a priori hypothesis. The household with less educated adult members also used more fertilizer per unit of land than the better educated, which is the result of higher rates of adoption of modern varieties, as they are highly fertilizer-intensive. The per acre yield of paddy for both local and modern varieties was found in variant across the education scale upto the secondary education level. Only household whose adult members had on average more than secondary level education achieved higher crop yields. But the number of observations in this cell is so small (13 out of 484 farm household) that it would be unwise to draw firm conclusions from this information.

Agricultural performance may depend on many other factors besides farmer education. The effect of those factors needs to be dissociated for estimation of the true effect of education. Since education may affect agricultural production through facilitating adoption of modern agricultural practices, a multi-variate regression model was fitted to explain the adoption of modern varieties of rice in which education was included as one of the explanatory variables. The following results were obtained from the farm survey data:

$$\text{MVP} = 0.17^* \quad -0.429 \text{ OWNL} + 0.283^{***} \text{ TNC} \quad +1.084^{**} \text{ IRGP}$$

(2.34) (-0.74) (4.64) (12.56)

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$$\begin{aligned}
 & -0.550 \text{ LBR} + 0.337 \text{ FSZ} - 0.416 \text{ EDN} + 0.742 \text{ ***CRDTI} \\
 & (-0.25) \quad (0.38) \quad (-0.66) \quad (2.74) \\
 & +0.695 \text{ ** CRDTN} - 0.290 \text{ * NAGRI} \quad R^2 = 0.48 \\
 & (3.82) \quad (-1.99)
 \end{aligned}$$

Table -3 Relationship of Some Variables with the Average Level of Education of the Adult Members, 1982

Variables	No formal schooling	Up to two years of schooling	3 to 5 years	6 to 10 years	Over 10 years
Average size of land owned (acres)	1.33	2.44	3.00	3.37	4.46
Capital per acre of land (Tk)	2.992	2.746	3.322	4.979	4.276
Per cent of land irrigated	21.8	34.4	26.0	38.9	32.5
Per cent of area under modern Variety of cereals	49.7	48.2	44.8	33.4	33.5
Fertilizer use per acre (lbs)	145	129	145	119	102
Labour use per acre (days)	57	52	51	45	53
Paddy yield (maunds/acre)	26.3	25.9	25.5	24.3	27.9
Paddy yield for HYV (maunds/acre)	36.6	36.5	36.6	36.3	46.1

where, MVP is the proportion of land cultivated with modern varieties of rice, OWNL is the area of land owned by the household (acres), TNC is the proportion of land under tenancy, IRGP is the proportion of land irrigated, LBR is the amount of land cultivated per worker (acre) FSZ is the number of members in the family, which is a measure of the consumption pressure in the household, CRDTI is the amount of loans received from institutional sources (TK. 100 per acre), CRDTN is the amount of loans received from non-institutional sources (Tk. 100 per acre), NAGRI is the income from non-agricultural sources (TK 100) and EDN is the level of education of the head of the household measured by completed years of formal schooling.

Since the observed values of the dependent variable has a limited range (zero to one), which is the case of a limited dependent variable model a Tobit (two limit probit) model was applied to estimate the parameters of the equation. The figures within parentheses are asymptotic 't' values of the regression coefficient. The value of R^2 is for the ordinary least square

estimate of the equation. The sign ** denotes that the coefficient is statistically significant at 1 per cent probability level, and * at 5 per cent level.

The results show that the factors which significantly affect the adoption of modern varieties are availability of irrigation facilities, credit received from both institutional and non-institutional sources and the area under tenancy.

The statistically significant positive coefficient of the tenancy variable indicates that the extent of adoption of modern varieties is higher on rented land than on owned land. This is contrary to the a priori hypothesis that the terms of tenancy (sharecropping which is the most common arrangement) discourages adoption of modern varieties [8; 120-137, 9,10; 48-64]. Since the modern varieties are more labour intensive than the traditional ones, and the tenant rents in land for minimising the underutilisation of family workers and farm establishment, large land owners may gain more by getting modern varieties cultivated by sharecroppers than by self-cultivating with wage labourers. Since there is excess demand for land, the tenancy market may be governed more by the interest of the land owners than by those of the tenants, who would be discouraged to cultivate MVs on rented land under crop sharing arrangement.

Another surprising result is the negative coefficient of the non-agricultural income variable, which is also statistically significant. Farmers who earn some income from non-agricultural sources may have less liquidity constraint than those who depend mostly on agriculture. So the access to non-agricultural income should ease the capital constraint to adoption of modern varieties. The negative value of the coefficient however indicate that farmers who have more access to non-agricultural income have adopted less, which is contrary to the above hypothesis. This suggests that the association between the two variables may be the other way round. Farmers who cannot adopt modern varieties due to technical constraint (non-availability of irrigation, deep flooding of land etc.) try to augment household incomes by engaging themselves in various non-agricultural activities.

The value of the coefficient of the education variable is negative which supports the earlier result that the less educated adopt modern varieties more intensively. The value of the coefficient is not however statistically significant. M.I. Hossain tried to explain the determinants of the adoption of modern varieties with district level cross-section data and also found similar result about the effect of education [11]. He however found positive relationship between education and the use of chemical fertilizers.

Thus, in Bangladesh education does not seem to contribute to agricultural production even under modernizing circumstances. It may be

explained by the fact that the type of education provided in schools is not work oriented. Schooling is basically regarded as a means to escape from the hard manual labour which farming requires. Those, who have some formal education seek non-agricultural jobs, which are less arduous and often more higher paying than agriculture. This type of education may promote occupational mobility than increasing coefficient of operation in a particular occupation. The role of education in the choice of occupation and employment is studied in the next section.

IV EDUCATION, OCCUPATION AND EMPLOYMENT

Does education affect the choice of occupation in rural Bangladesh? Table 4 presents information on the educational status of the heads of the household according to the major sources of income of the household, obtained from a census of 40 villages conducted by the BIDS in 1988. The following features can be noted from the table.

The illiterate are concentrated mostly in manual occupations like agricultural wage labour, transport operation and construction work. About 54% of the household heads reported having no formal schooling, the proportion was 88% for the household engaged in agricultural wage labour, and 71% for both construction workers and transport operators (cart and boat operators and rickshaw pullers). Persons with secondary level education were only 3.5%, 7.9% and 5.5% in these three occupation respectively.

The higher educated on the other hand were concentrated in two occupations, services and trade and shopkeeping, which are the major sources of income for about 18% of rural household. Only 16% of the heads of the household reporting services as the major source of income had no formal schooling, while 36% had at least secondary school certificates, and another 21% attended secondary schools. About 27% of the persons reporting trading as the major source of income had at least secondary level education, while 36% in this occupation were illiterate. Quite a large proportion of people who cultivate own land are also better educated (about 24% attended at least secondary schools). Some of them may pursue trading and services as a supplementary source of income.

For a rigorous analysis of the effect of education on farm and non-farm employment, we estimated a labour supply function on the 1982 household survey data in which education was included as one of the explanatory variables. The survey collected information for the adult members of the household on their participation in productive work for each day of the week preceding the day of interview, for eight weeks scattered throughout the year 1982. The periods were selected on the

basis of a priori knowledge of the cropping pattern of the area so as to represent the normal, busy and slack periods of employment. The supply of labour of the household was built up from this eight weeks data.

Table- 4: Educational Attainment of Household Heads by Major Source of Income for the Household, 1988

Major source of income	No. of sample household	Level of education of the household head				
		No formal schooling	Classes 1 to 2	Classes 3 to 5	Classes 6 to 10	Classes 11 and more
Cultivation of own farm	2846	46.5	8.4	21.2	14.0	9.9
Agricultural wage labour	1670	80.8	5.8	9.9	2.9	0.6
Cottage Industry	167	56.3	4.2	24.6	11.4	3.5
Trading and shopkeeper	536	35.8	10.1	27.1	15.7	11.3
Transport operation	198	71.2	5.6	17.7	5.5	nil
Construction work	76	71.1	9.2	11.8	5.3	2.6
Services	606	16.0	3.0	23.8	21.1	36.1
Other self-employment	150	72.0	5.3	6.7	6.0	10.0
Total	6252	54.1	7.1	18.3	11.0	9.4

Source: Census of 40 randomly selected villages conducted by BIDS for the study on Differential Impact of Modern Rice Technology in Bangladesh: (work in Progress).

Following Yotopoulos and Lau, and Bardhan,³ the following labour supply function was fitted on the data:

$SLBR = f(WAGE, FSZ, WRKR, FEM, OWNL, TECH, CPTL, EDCN, LVNG)$
 where, SLBR is the average weekly hours of labour put in by all adult members of the household; WAGE is the wage rate (TK / day) prevailing at the village level; FSZ is the number of members in the household; WRKR is the total number of workers and FEM is the number of female members participating in income earning activities; OWNL, the amount of land owned by the household (acres); TECH, the amount of land cropped with modern varieties (acres) CPTL, the amount of non-land fixed assets owned by the

3. Yotopoulos and Lau derives a labour supply function of the household from an indirect utility function, while Bardhan employs a pragmatic approach to explain the labour market participation behaviour of peasant households. [12; 105-127, 13; 73-83].

household (100 Tk); EDCN is the number of completed years of schooling for the head of the household; and LVNG, is the standard of living in the village as measured by the per capita consumption expenditure (100 Tk).

In the utility function of an individual, leisure is considered as one of the consumer goods. Its cost is the wage income which has to be sacrificed if leisure is consumed. So the choice between leisure and consumer goods is determined by their relative prices, i.e. the wage rate and the prices of consumer goods. An increase in income from non-wage sources shifts the indifference curve upwards and hence the individual can have more leisure and consumer goods at the same level of relative prices. Thus labour, which is the residual of the time available for work, is determined mainly by the wage rate, the prices of the consumer goods and the income from non-wage sources. The main determinants of the non-wage income are physical and human capital. The variables *OWNL*, *TECH*, *CPTL* and *EDCN* have been incorporated to take care the effect of this factor. Education, by increasing the quality of human resources, provides scope for increasing labour productivity or mobility to higher paid employment in the service sector, and hence for earning higher income from the same amount of labour.

The decision regarding the consumptions of goods services and the supply of labour is determined at the household level. So the composition of the household and the working members may also affect the supply of labour. The higher the number of consumers (*FSZ*) relative to workers (*WRKR*) the lower would be the per capita income from labour in the household and the higher would be the supply of labour. The larger the proportion of female workers, the lower would be the supply of labour, since women have to supply domestic labour.

Which reduces the time available for income earning work. So, other things remaining constant, labour supply would be positively associated with family size and negatively associated with the number of female workers.

The results of the exercise are presented in Table 5. For the present purpose we are interested in the coefficient of the education variable. After controlling for the effects of the other variables, the coefficient of education is found negative in the equation for agricultural labour, which suggest that the higher educated supply less labour to agriculture. The value of the regression coefficient indicates that with each additional year of schooling the supply of labour to agriculture is reduced by 1.44 hours per week, that is about 9.4 standard eight-hour days a year. The coefficient of education in the equation for non-agricultural labour is however positive which shows that the higher educated supply more labour to non-agricultural activities.

The value of coefficient indicate that with each additional year of schooling the supply of labour to non-agricultural activities is increased by 0.78 hours per week or about 5 days per year. Thus, on balance education seem to reduce the supply of labour. The value of the estimated coefficients would mean other things remaining constant, a worker with secondary school certificate would work about 44 days a year less than a worker with no formal schooling; about 94 days less in agriculture and 50 days more in non-agricultural activities. Since the labour productivity of the educated person may be higher than the illiterate, the income of the former need not necessarily be lower because of the reduced work effort.

Table-5: Effect of Education on Labour Supply to Agriculture and Non - agricultural Activities--A Regression Estimate

Explanatory variables	Agriculture	Non-agriculture	Total
	(Average number of hours per week)		
WRKR	18.34** (15.23)	12.72** (9.47)	31.06** (9.47)
FSZ	1.55** (3.78)	-0.27 (-0.61)	1.28** (3.34)
FEM	-11.33 (-4.38)	-0.14 (-0.05)	-11.27** (-4.76)
WAGE	0.07 (0.29)	1.03** (3.73)	1.10** (4.71)
OWNL	0.77 (1.83)	-1.86** (-4.04)	-1.09** (-2.80)
TECH	1.86** (2.34)	-4.04** (-4.65)	-2.18** (-2.95)
CPTL	0.16 (1.74)	0.18 (1.72)	0.34** (3.89)
EDCN	-1.44** (-4.97)	-.78** (2.43)	-0.66* (-2.42)
LVNG	-0.97** (-4.00)	-0.50* (-1.88)	-1.47** (6.51)
Constant	28.34** (3.54)	4.26 (0.88)	32.60** (4.38)
R ²	0.47	0.21	0.67

Note: The sample size consists of 624 household with valid observations for all variables. Figures within parentheses are estimated 't' values. The sign * denotes that this coefficient is significant, at 5 per cent probability level, and ** at one per cent level.

V. RETURNS FROM EDUCATION

It is estimated from the BIDS field survey that the sample household earned on average TK 20, 1984 during 1982 at the prevailing prices. The

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per capita income was estimated at TK.3300, which compares with the per capita income of Tk 3015 estimated by the Bureau of Statistics for the country as a whole for 1982/83. About 64% of the income was earned from agricultural activities and 36% from non-agricultural activities.

Table-6: Determinants of Rural Household Incomes: Regression Estimate, 1982

Variables	Agricultural income	Non-agricultural income	Total income
Constant	1978 (1.56)	256 (-.24)	2045 (1.20)
OWNL	3287** (14.87)	200 (1.08)	3459** (11.26)
OWNL ²	-43** (-5.28)	-2.5 (-0.36)	-43** (3.93)
TNC	627 (1.90)	-183 (-0.66)	351 (0.78)
CPTL	-0.005 (-0.13)	0.205** (6.04)	0.101 (2.66)
WRKR	975** (2.65)	2095** (6.68)	3125 (6.22)
TECH	1729** (7.22)	357 (1.89)	1973** (6.13)
DPND	799 (1.75)	827* (2.13)	1649** (2.65)
EDCN	-113 (-1.37)	249** (3.50)	172 (1.52)
R ²	0.55	0.19	0.52

Note : The sample size consists of 629 household with valid observations for all variables in the equation. Capital is measured as value of non-land agricultural fixed assets in the equation for agricultural income, and non-agricultural fixed assets in the equation for non-agriculture income. Figures within parentheses are estimated 't' values.

The following regression model was fitted to study the determinants of household income:

$$INCM = f(OWNL, OWNL^2, TNC, TECH, WRKR, DPND, EDCN)$$

where, INCM is the annual income of the household, and DPND is dependency ratio in the family as measured by the number of consumers per worker. Other variables are as defined earlier. The dependency ratio was included to test the Chayanovian hypothesis that in a peasant economy, the motive force behind the economic activity is the consumer-worker balance in the family. The square of owned land was added to allow the marginal return from land to vary with the size of landownership. In Bangladesh land productivity varies inversely with farm size, [14, 15, 16; 21-42] and we have already noted that larger land owners prefer more leisure, which indicate that marginal returns from land would decline with the increase in the size of landownership.

The estimates of the parameters are reported in Table 6. The main determinants of agricultural income are land, technology and family workers, while the main determinants of non-agricultural incomes are the number of workers in the family, accumulation of non-agricultural assets, the level of education of the worker, and the consumption pressure in the family.

The results show that education increase household incomes mainly through involvement of the worker in the non-agricultural sector which support the findings of the previous two sections. The estimated value of the coefficient suggests that an additional year of schooling increases non-agricultural income on the margin by TK. 250 per annum, but it is achieved partly at the expense of agricultural incomes, so the effect of education on total household income is less. An additional year of schooling reduces agricultural income by Tk. 113, and raises total income by Tk. 172 per annum.

We may now make an attempt at estimating the rate of return on education, for which we also need information about the cost of education. The government spent about Tk. 164 per student per year at the primary level in 1983. There is no accurate estimate of the private cost on account of books, teaching aids and improved clothing. An unpublished BIDS survey in 11 villages conducted during 1981 estimate this cost to be approximately Tk. 250 per annum per student. Thus the total cost per annum per student for primary education comes to about Tk. 414. If a student incurs this cost for a period of five years and then from year 6 gets an additional return of 860 (172×5) per annum for a period of 45 years,⁴ the internal rate of return from this investment is calculated at about 25%. If the cost paid by the government is excluded, the internal rate of return from

4. It is assumed that a student will complete his primary education at age 12 and his working life will continue upto age 57.

private investment comes at 35%. At this rate of return there should be enough incentives to continue schooling upto the primary level.

The above calculations assume that there is no opportunity cost of sending children to primary schools. But this may be a restrictive assumption for the secondary school going age. Many students at this age would have participated in various expenditure saving household activities if they had not attended schools. We may conservatively estimate the alternative earnings foregone at about 1200 per annum (at 1982 prices) and the cost of books, materials and additional cost on improved clothing at Tk. 800 per annum. If a student incurs this cost for a period of another three years in lower secondary schools, and from year 9 (since beginning school) starts earning Tk. 1376 per annum (172×8) as additional income from that investment for a period of 42 years, the rate of return from the private investment would come at 14.5%. It is estimated that the government spent Tk.210 per student in secondary school. If this cost is included the rate of return on investment comes at 12.2%. This calculation suggests that there is little incentive to continue schooling even up to the lower secondary level.

Of course, the rate of return on education may not be the same for different socio-economic groups, and the return per year of schooling may vary at different levels of education. The estimates of annual income for household classified by the educational attainment of adult members will be seen from Table 7. The estimates are provided separately for different landownership groups since land is the major determinant of rural income, and hence its effect needs to be dissociated. The table also gives an estimate of the incremental income per year of schooling for different levels of education. The estimates should however be taken with a grain of salt because we have already noted that the income may be determined by a host of other factors besides land and education. With this qualification in mind the following points may be noted from Table 7.

The functionally landless household who are the bottom 30% of the sample in the landownership scale do not seem to get any return from education at all. Even household whose adult members attended secondary schools, the income was almost the same as the household whose members never attended schools. Although this result is surprising, it is consistent with the observation that the landless household are not interested in sending their children to schools. Members of this group of household generally work as agricultural labourers for others. In this occupation education is of little use, since the employer would not provide higher wage to better educated compared to a less educated worker. An educated member in this category of household may self-employ himself in

a higher productive non-agricultural activities such as trading in which he can utilize the skill acquired through education. This would however require some fixed and working capital, which very few landless household can afford to accumulate. Also, these people do not generally have access to credit from financial institutions. Only if a member could get at least secondary school certificate, he could find a job in the service sector, but the opportunity cost of keeping children in school for so long may be very high for this category of household who for the obvious reason of intense poverty are more concerned about immediate needs than about investment on children.

Table -7: Average Household Incomes By Size of Landownership and Level of Education of Adult Members

Level of education (years of schooling) (sample size)	Less than 0.5 acres (195)	0.5 to 2.0 acres (217)	2.0 to 5.0 acres (165)	5.0 acres and above (62)
Nil	12,165	13,413	22,418	36,324
Upto two years	12,449 (-358)	18,910 (2785)	28,564 (3073)	41,922 (2819)
3 to 5 years	12,252 (22)	19,919 (1627)	24,404 (497)	47,315 (2748)
6 to 10 years	11,655 (-75)	21,648 (1029)	31,115 (1087)	55,000 (2335)
Over 10 years	*	25,196 (1178)	48,182 (1707)	80,113 (4379)
Total	12,039	17,136	26,269	45,693

Note : The figures within parentheses are additional income per year of schooling.

Source : Unpublished data from BIDS field survey

For other categories of household the return from education appears to be positive and quite substantial. But for the small and medium landowning household the incremental income from additional year of schooling does not increase beyond the primary level. In fact the marginal return from education is found to be the highest for the first two years in school. Since the opportunity cost of sending the children in school increases with age, particularly when the child crosses the primary level the constant marginal return from additional schooling would discourage parents from keeping their children in school beyond primary level.

The return from additional schooling is the highest for the large landowning group, and the return appears to increase with the level of schooling. In this category, household with illiterate adult members earned only Tk. 36,328 (in 1982), while those whose members attended secondary schools earned Tk. 55,000 and with members having higher secondary education the income increases to over Tk. 80,000. The incremental income per year of education was about Tk. 2,800 for primary education, and Tk. 4,400 for higher secondary level education. This level of earning would give a very high rate of return on education.

The findings suggest that formal education is a necessary but not a sufficient condition for increasing income. For raising labour productivity and income by application of the skills acquired through education, one needs to have access to other productive resources such as land and capital. Because of the type of education provided in schools, which discourages manual labour, education may not increase labour productivity and income through better management of land. But ownership of land provides access to capital, credit and public services, which could be combined with education to move from agriculture to higher-paid non-agricultural occupations. By facilitating this occupational mobility, education raises income for the larger landowning households.

VI CONCLUSIONS

In Bangladesh illiteracy is widespread and in spite of the governments' emphasis on universal primary education, very little progress has been achieved in this field since independence. This paper relates economic performance of rural household with educational attainment of members in order to see whether the demand side factors pose constraints to progress in this field.

It is found from the study that the management of agriculture has no relationship with the educational attainment of the head of the household. This is surprising because the growth of agricultural production now depends on the adoption of the new 'seed-fertilizer-water' technology and education should have facilitated better understanding of the technology and its proper use. But the rate of adoption of the new technology is found invariant with the level of education. It is found from a multi-variate regression analysis of the household data that the higher the level of education the less is the supply of labour and the lower is the earnings from agriculture.

Education however provides some return through facilitating occupational mobility to higher-paid non-agricultural jobs. The higher educated in rural areas are concentrated in trading and services while the

illiterates pursue agricultural labour, transport operations and construction work--which require manual labour. The supply of labour to non-agricultural activities and income is found to be significantly related to the level of education of the household head.

An additional year of schooling is found to increase income by Tk. 172 per annum at 1982 price levels. This gives a rate of return of 25 per cent on investment on schooling at the primary level, but it is reduced to about 12 per cent for the lower secondary level, as the children reaches the age when they can earn something for the household which is regarded as a cost of sending them to schools. It is found that the landless do not gain at all from education since they do not have the capital necessary to take up the opportunities of employment in the non-agricultural sector. But for the large land owning group the return from education is high and it increases for successively higher levels.

In order to make schooling more attractive the curriculum has to be changed so that education becomes more work oriented and increase efficiency of labour in the work place. Knowledge about new agricultural practices and their practical applications should be taught in schools so that students find education useful in increasing income from farming. The educated landless should be given access to institutional credit without any collateral security, (as provided by Grameen Bank) so that they can use the skills acquired through education for generating self-employment in higher productive non-agricultural activities.

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A MACRO LEVEL ANALYSIS OF EDUCATIONAL PARTICIPATION IN BANGLADESH

KHAN A. MATIN *

ABSTRACT

The study aims at exploring the determinants of educational participation of male and female for the school ages 5-24 by using the district level data of 1981 Bangladesh Population Census. In the absence of micro level data on school participation, this aggregate level analysis is expected to provide valuable information on this vital national issue. For obtaining the relationship and effect of socio-economic and demographic variables on educational participation the techniques of correlation and multiple linear regression analysis have been applied. Using Ordinary Least Squares Method separate models have been obtained for male and female participation. Marked sign reversal in the direction of the effects of the explanatory variables has been observed on the educational participation of male and female. Educational level of parents and adult members produced substantial impact on the participation of both male and female in the positive direction. Urbanisation and per capita availability of land produced negative effect on both male and female participation. The effects of number of school age children, their marital and labour force participation status, and the number of educational institutions on male and female educational participation have been mixed. In general, poverty is standing in the way of educational participation of vast majority of the children.

INTRODUCTION

Studies conducted in several countries provide strong evidence that the level of education attained is closely related to several dimensions of development. It can well be regarded as gateway to labour markets, individual earnings, increasing agricultural and industrial productivity, decreasing human fertility and improving the health and nutritional status. In Bangladesh not many studies have been done to identify the factors contributing to prevailing lower educational participation rates. The present

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paper is an attempt to study the effect of various socio-economic and demographic factors on participation of boys and girls in schools. The district level data of Bangladesh Population Census 1981 have been utilised. It is also expected to reveal some of the dimensions of inequality in participation in male and female and to be able to indicate the size of effect throughout the school-age range 5 to 24. In Bangladesh where household data on children's schooling is not available, the census information on participation in schooling provides a more ready measure of participation than the customary school enrolment data.

SETTING AND DATA

Islam (1975:114) in an analysis of participation in primary school-age (6-10) in two rural areas of Bangladesh obtained that 17 percent of the population of the study area was within the primary school-age group 6-10. The percentage of enrolment in the study area was about 45 per cent while the official enrolment figure around that period was about 72 per cent (BANBEIS, 1984:11). This suggests that the official enrolment rate was misleadingly higher. In a multiple regression analysis it was found that family size had negative effect on school participation rate, but the effects of educated adult members and land-holding were positive. Ahmed et al (1983:23) analysed the participation of primary school age (6-10) children from data collected in 23 villages of rural Bangladesh in 1978, and found the participation rate to be 40 per cent. Slightly over 2 percent were once students but were not going to schools at the time of the interview. Here also we find that the official enrolment figure of 68.8 per cent for 1978 to be too exaggerated. By applying multiple regression analysis it was found that the effects of educational level of adult members and family income on school participation rate were positive while the effect of family land-holding was negative.

The main aim of the present study is to provide an insight about the type of relationship that exists between educational participation rates and other socio-economic and demographic variables in a developing country like Bangladesh using aggregate level data. Further, the study aims to draw some implications from the analysis to guide education policies which seem to increase participation in education. As the census data reveals marked sex differential in the educational participation, separate analysis will be carried out for male and female.

EDUCATIONAL PARTICIPATION RATES BY AGE, SEX AND RESIDENCE: BANGLADESH 1974-81.

According to 1981 Population Census, persons in the age group 5-24 have been considered school age population which includes schooling at

primary, secondary and tertiary level. The status of whether the respondent was attending school was judged from the answer to the question "Are you currently attending school?" School was defined as any educational institution such as primary schools, madrasahs, high schools, colleges and universities, etc., where at least one language is taught. Training schools, motor driving schools were excluded.

Age Specific Educational Participation Rate (ASEDPR)

The age specific educational participation rate was obtained as percent of population in the particular age group who were attending school at the time of interview. In formal terms,

$$\text{ASEDPR}_x = \frac{P_{x\text{school}}}{P_x} (100)$$

Where ASEDPR_x means age specific participation rate for persons aged x ;

$P_{x\text{school}}$ means population aged x who are attending school;

P_x means Population aged x.

Specific participation rates for male-female and rural-urban residence were computed in similar ways. The 1981 Population Census of Bangladesh was conducted in March 1981, and as such we have to keep this fact in mind while comparing the participation rates with other sources. There may be some seasonal variation in the school participation rates. Table 1 in the next page provides information on participation rates for the census years 1974 and 1981. While moving across the ages we find that for both male and female, and for both the census years, the highest participation rate occurs in the age group 10-14. This age group roughly corresponds to 5-10 years of schooling. Participation rates have been computed on the basis of age, and age and grade may not always coincide owing to dropouts and repetition. For the total country the next highest participation rate is in the age group 15-19 followed by the rate in the age group 5-9. The lowest participation rate is in the age group 20-24 which indicates the participation at the high educational level. We find that the overall (both sexes) participation has improved by only 0.6 per cent during the inter-censal period 1974-1981. According to 1974 census 21.3 percent of the population in the age group 5-24 was attending school and in 1981 the participation rate slightly increased to 21.9 per cent.

Table - 1: Age specific Participation Rates of Population 5-24 by Sex and Residence: Bangladesh 1974 - 1981

AGE	1974						1981					
	Total Country		Urban		Rural		Total Country		Urban		Rural	
	Both Sexes	Male	Female	Both Sexes	Male	Female	Both Sexes	Male	Female	Both Sexes	Male	Female
5-9	18.7	22.0	15.4	31.5	33.7	29.2	17.7	21.0	14.4	22.5	24.7	20.2
10-14	33.8	40.5	25.8	50.7	54.4	46.5	32.1	38.1	23.6	33.3	37.9	28.1
15-19	18.8	29.0	7.0	34.6	40.6	27.2	16.9	27.6	4.8	17.0	25.4	8.3
20-24	7.5	14.2	1.1	15.9	21.7	7.0	6.4	12.9	0.5	7.0	12.2	2.3
All Ages	21.3	27.6	14.5	34.5	38.3	30.2	20.0	26.5	13.0	21.9	26.9	16.8
Total Population 5-24 (in' 000)	33128	17156	15972	3024	1630	1394	30104	15525	14579	40734	20782	19862
										6298	3367	2931
										20.3	25.5	15.1
										34436	17415	17021

Source : BBS 1977, Population Census of Bangladesh 1974, National Volume, Table 4, P.73
 BBS 1984, Bangladesh Population Census 1981: Analytical Findings and National Tables, Tables 5 and 12.
 Participation Rates (percent) have been computed on the basis of data given in the above references.

PARTICIPATION RATES BY SEX

According to 1981 Census marked sex differential in educational participation was observed. As many as 26.8 per cent of male in the age group 5-24 was attending school while the female participation in the same age group was much lower being 16.8 per cent. Similar difference in the participation rates for male and female was observed in 1974 census (ref. Table 1).

Male: For the male population, participation rate was highest in the age group 10-14 followed by participation rate in the age group 15-19. Although in 1974 census the male participation in age group 15-19 is about 7 percentage points higher than the participation in age 5-9, this difference has been edged up in 1981 census. According to 1981 census the male participation rate in the ages 5-9 and 15-19 are 24.7 percent and 25.4 percent respectively. Similar situation has also been observed in rural and urban areas.

Female : Female Participation rate also was found to be highest in the age group 10-14 followed by participation in the age group 5-9. The female participation rate in the higher educational age group is much lower compared to male participation rate in the same level. Unlike male participation rate, we find improvement in female participation in all the age groups for the total country over the intercensal period 1974-1981, the highest increase being in the primary educational ages 5-9, where there is 4.8 percentage points increase. The overall increase in the female participation rate over the period 1974-1981 has been 2.3 percentage points from 14.5 percent in 1974 to 16.8 percent in 1981.

Residence.: Another characteristic feature of educational participation in Bangladesh is its rural-urban differentials. The system of education prevalent in the country is more or less a modified version of the colonial system introduced by the British regime which was designed at producing an elite class to serve the economic and political interest of the rulers. Most of the schools were set up in urban areas. Consequently, the disadvantaged section of the people who resides mostly in the rural area do not have any access to basic education. From Table I we find that in 1981 census the participation rate for the population 5-24 was 20.3 percent in rural area and 30.6 percent in urban area. Similar rural-urban differential in educational participation has also been observed in 1974. Further the sex differential in educational participation was prevalent in both rural and urban areas.

According to 1981 census the male-female differential in educational participation was 10.4 percentage points in rural area and in the urban area the male-female participation rate was differing by 7.1 percentage points,

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slight improvement over the differentials in the rural area.

It now turns out that the national increase of 0.6 percentage point in educational participation rate during the inter-censal period 1974-1981 has been due to the increase in female participation rate in the rural area, where the major increase has been in the ages 5-9.

Data

The Bangladesh Population Census 1981 constitutes the main source of data (BBS 1984,1986). In our study districts (former districts) have been considered as the unit of analysis. There were 21 administrative districts in Bangladesh in 1981. The measurement of the variables and their operational definitions are given below:

DEPENDENT VARIABLES:

Educational Participation Rate (EDRP) :

This is given by the percent of population 5-24 who were attending school. They were computed for male (EDRPM) and female (EDRPF).

EXPLANATORY VARIABLES :

1. Parental Education (EDUCBS) :

This is the per cent of population (both sexes 5-9) who are literate. The variable is expected to have positive effect on the educational participation of children. It is expected that literacy level of the community will exert a preponderant influence on the enrolment of children. Educated adult member in the family may probably be taken as a proxy for the cultural level.

2. School Age Population, Male (SAGEM) :

This has been defined as the percent of male population in the school-age group 5-24. The variable is expected to have positive effect on the male educational participation rate.

3. School Age Population , Female (SAGEF) :

This is the percent of female population in the ages 5-24. the variable is expected to have positive effect on female educational participation rate.

Marital Status of School Age Population, Male (MARM) :

The variable is intended to measure the impact of early marriage of male on their educational participation. This has been measured by the per cent of male population 10-24 currently married. A more relevant measure could be percent of male population 5-24 currently married but as the census data gives marital status of Population 10 years above, we have to stick to this age group and also hope that the prevalence of marriage below age 10 is negligible. We do not predict a priori the direction of the effect of percent male married on male educational participation rate as they can still be in school after marriage.

Marital Status of School Age Population, Female (MARF) :

This has been obtained as the percent of female population 10-24 currently married. This is expected to have strong negative effect on female educational participation rate.

Labour Force Participation Status of School Age Population, Male (LFPRM):

This variable has been measured by percent of male population 10-24 who are in labour force participation. Here also a more appropriate measure could be percent of male 5-24 who are economically active, but then we have to restrict our measurement to the age group 10-24 as the census tabulations provide informations on economic activity for population 10 years and above. We mention here that the 1983-84 Labour Force Survey indicated that for children in the age group 5-9, the labour force participation rate was 5.8 percent for male and 1.4 per cent for female. This participation rate for all children (both sexes) in that age group was 4.1 percent (BBS: 1986, P.70-73). We have to keep these factors in mind in making interpretations of the result. We expect that the labour force participation rate of male (LFPRM) will have negative effect on the male educational participation rate.

Urbanization (URBAN) :

It has been measured by the percent of population living in urban area. Urbanization is expected to have positive effect on educational participation rates of both male and female.

Religion (MUSLIM) :

Religion as a cultural variable may have some differential effect on educational participation, especially of female. It has been measured by per cent population Muslim.

Landholding (LAND) :

The variable landholding has been measured by the per capita availability of land. In an agrarian economy like Bangladesh, per capita availability of land may be considered as an index of socio-economic status. Male children, even minor are engaged in family farms and as higher labours in the rural setting. As such we do not say beforehand whether availability will encourage or discourage the participation of children in school. Moreover, the effects are expected to be different on male and female participation rates.

Educational Institutions (INSTIT) :

This variable is an indicator of the extent of supply of educational facilities. It has been measured by the number of educational institutions per 10,000 population. It is very much anticipated that the availability of

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educational institutions will have positive effect on educational participation rate of both male and female.

Income Distribution (INCOME) :

This variable has been included to see the effect of income distribution at household level on the educational participation. This measure has been obtained as the percent of income accruing to the lowest 70 percent households which are below povertyline consumption of 2200 K. cal. The more is the share of income in favour of the poor, the greater participation of their children in school is expected. It may be noted that the Gini Coefficient of Concentration as obtained in 1981-82 Household Expenditure Survey was 0.39 (BBS, 1986, c. 19). If education is not treated as 'inferior goods', participation rate of children is expected to be positively related to income.

METHODOLOGY

For finding the relationship and effects of various explanatory variables on educational participation rates the techniques of correlation and multiple linear regression analysis have been applied. A Zero-order correlation matrix of the variables under study has been provided. The multiple linear regression model can be described as :

$$EDPR = \text{CONST} + b_1\text{SAGE} + b_2\text{MAR} + b_3\text{LFPR} + b_4\text{URBAN} + b_5\text{MUSLIM} + b_6\text{LAND} + b_7\text{INSTIT} + b_8\text{INCOME} e_j \dots (1)$$

where $e = N(0, \sigma^2)$ and is identically and independently distributed. The Ordinary Least Squares (OLS) method has been applied to estimate the regression coefficients. Equation (1) has been estimated for male participation rate (EDPRM) and female participation rate (EDPRF) separately. The regression results have been provided in Table 2.

FINDINGS

Relationship of Educational Participation Rates with Explanatory Variables:

Male : While going through the zero-order correlation matrix in Appendix - A, we find that male educational participation rate (EDPRM) has significant positive relationship with parental education (EDUCBS) having $P/_ .001$ and percent of school age male children (SAGEM) having $P/_ .05$; while, it has significant negative relationship with male labour force participation rate (LFPRM) having $p / _ .001$, per capita availability of land (LAN) having $p / _ .05$. The relationship of male educational participation rate with other variables included in the model (1a) in Table 2 was very weak. Insignificant positive relationship of male educational participation rate was found with urbanization (URBAN), percent population muslim (MUSLIM), and the number of educational institutions (INSTIT). Insignificant negative

relationship of male educational participation rate was found with income distribution (INCOME).

Female: Regarding female educational participation rate (EDPRF) we observe significant positive relationship with only variable parental education (EDUCBS) having $p/_ .001$ and significant negative relationship was obtained with percent female currently (MARF) having $p/_ .10$ and per capita availability of land (LAND) having $p/_ .05$. The relation of other explanatory variables included in model (1b) with female educational participation rate was insignificant but we describe their directions.

Positive but statistically insignificant correlation was found between female educational participation rate and urbanization (URBAN), per cent population Muslim (MUSLIM) and the number of educational institutions (INSTIT), while the correlation coefficients of female educational participation rate with per cent school-age female (SAGEF) and income distribution (INCOME) were negative but statistically insignificant. As it is expected a very high value of correlation coefficient ($r = .96$) was observed between male and female educational participation rates.

The findings on regression analysis of male and female educational participation rates are given in equation (1a) and (1b) respectively in Table 2. The effects of individual explanatory variables under the Multiple regression framework is discussed below:

Parental Education (EDUCBS): Of all the variables included in the model the parental education (EDUCBS) has the most dominant positive effect on both male and female educational participation rates. The effect in both the cases was found to be statistically highly significant having $p/_ .0001$. (see Table 2).

School Age Population, Male (SAGEM) and Female (SAGEF): A very insignificant negative effect of school age male population was found on the male educational participation rate. But the effect of female school age population on female educational participation rate (EDPRF) was found to be positive and statistically significant have $p/_ .10$.

Marital Status of School Age Population, Male (MARM) and Female (MARF): The effect of per cent of school age male population married was positive on male educational participation rate but the effect was statistically insignificant. The effect of per cent of school age female married on female educational participation rates was negative and statistically significant having $p/_ .10$. This suggests that early marriage of female may be working as a discouraging factor on female educational participation rates.

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Table- 2 : OLS Estimates of the Equations for Educational Participation.

Independent Variables	Equations		
		Male (la)	Female (lb)
Per cent Population (both sexes) 5 -literate	EDUCBS	.7112 (4.58)***	.8560 (12.11)***
Per cent Male in ages 5-24	SAGEM	-.0158 (.1a)	
Per cent Female in ages 5-24	SAGEF		.5296 (2.07)*
Per cent Male 10-24 married	MARM	.1219 (1.23)	
Per cent Female 10-24 married	MARF		-.2330 (2.73)*
Per cent male 10-24 in labour force	LFPRM	-.2351 (2.07)*	
Per cent Female 10-24 in labour force	LFPRF		.2651 (1.75)
Per cent population Urban	URBAN	-.1411 (2.64)*	-.1383 (3.22)*
Per cent population Muslim		-.0251 (0.65)	.0038 (0.23)
Per capital availability of land	LAND	-2.2696 (1.36)	-3.1840 (2.36)*
No. of educational institutions per 10,000 population	INSTIT	.4813 (0.25)	-1.2307 (1.39)
Per cent of income accruing to lowest 70 Per cent of households	INCOME	.0277 (0.20)	-.0078 (.014)
Intercept	CONST	23.0142 (1.41)	1.2132 (0.20)
Mean of dependent variable		26.05	16.05
N		21	21
R ²		.96	.99
SER		1.42	.57
F-ratio		33.00	130.24
P-value		0	0

a The figures in parenthesis below regression coefficients are t-ratios.
 ***statistically significant at 1 per cent level.
 **statistically significant at 5 per cent level.
 * statistically significant at 10 per cent level.

Labour Force Participation Status of School Age Population, Male (LFPRM) and Female (LFPRF) : As it was expected the effect of per cent male of school age being in labour force was found to be negative and statistically significant having $p/_ .10$. On the other hand, the effect of female labour force participation on female educational participation rate was found to be positive but insignificant.

Urbanization (URBAN) : Urbanization depicted a negative effect on both male and female educational participation rates and the effect was statistically significant at 10 per cent level in both the cases. The finding is in sharp contrast to the common belief and expectations.

Religion, Per cent Population Muslim (MUSLIM) : The variable per cent population Muslim had insignificant negative effect on male educational participation rate while it had insignificant positive effect on female educational participation rates.

Per Capita Availability of land (LAND) : We find an insignificant negative effect of per capita availability of land on male educational participation rate and the effect of per capita availability of land on female educational participation rate was also negative and statistically significant having $p/_ .10$.

No. of Educational Institutions per 10,000 population (INSTIT) : The variable had positive effect on male educational participation rate and negative effect on female educational participation rate. Although in both the cases the effects were statistically insignificant.

OVERALL PERFORMANCE OF THE MODELS

Our fitted model for both male and female educational participation rates had many desirable statistical properties. The model fitted for male educational participation rate explained 96 per cent of variation ($R^2 = .96$) in male educational participation and had very low standard error and virtually no probability of rejection. The model fitted for female educational participation rate was still better. It explained 99 percent of variation ($R^2 = .99$) in female educational participation rate, very low standard error and no probability of rejection.

DISCUSSION AND CONCLUSION

In our macro-level analysis we have explored the determinants of male and female educational participation. Marked sign reversal the direction of effects of the explanatory variables has been observed in the educational participation of male and female. Educational level of parents and adult members produced substantial impact on participation of both male and

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female. The trade-off between number of male children in the family and male educational participation has not been established. This suggests that some children may be assigned to school while others may be assigned to household and farm tasks. The number of female children in the family produced positive impact on the female educational participation. The negative impact of female marriage during the school years implies that increase of female age at marriage may encourage female educational participation. The negative effect of urbanization on both male and female participation poses more questions than it answers. On the front of per capita availability of land, it exerts negative effect on both male and female educational participation. If landholding is considered as a socio-economic status variable, then may be the families need more income and engage their male children in farm operations. Further, it has been observed that girls of all sections of the society are comparatively in disadvantaged situation except those of educated and rich families. In general, poverty is standing in the way of educational participation of vast majority of the children.

Appendix - A : Correlation Matrix of the Variables under Consideration Number of districts : N = 21

	EDPRM	EDPRF	EDUCBS	SAGEM	SAGEF	MARM	MARF	LFPRM	LFPRF	URBAN	MUSLIM	LAND	INSTIT	INCOME
EDPRM	1.0000													
EDPRF	.9637	1.0000												
EDUCBS	.9246	.9687	1.0000											
SAGEM	.4513	.4020	.3383	1.0000										
SAGEF	1.3521	-.3734	-.3987	.2847	1.0000									
MARM	-.0506	-.0535	-.0846	-.1792	.2199	1.0000								
MARF	-.3482	-.3850	-.3932	.2043	.9527	.1871	1.0000							
LFPRM	-.9147	-.8724	-.8525	-.4599	.4620	-.1166	.4467	1.0000						
LFPRF	-.6362	-.5992	-.4601	-.6289	-.2191	.0877	-.1587	.5761	1.0000					
URBAN	.0525	.1662	.3418	-.2544	-.2669	.1088	-.2982	-.0848	.3538	1.000				
MUSLIM	.2936	.2764	.1079	.5439	.3216	.0062	-.2889	-.2972	-.7477	-.4483	1.0000			
LAND	-.5105	-.4977	-.3714	-.5674	-.2810	.0304	-.2517	.4530	.9004	.1775	-.7840	1.0000		
INSTIT	.2471	.2147	.2665	.1460	-.3210	-.0038	-.2566	-.1317	-.2614	.0432	-.3417	-.3058	1.0000	
INCOME	-.4059	-.0665	-.0185	-.2603	-.4940	-.1240	-.4758	-.0181	.5341	.0276	-.5399	.6035	-.5644	1.0000

Any correlation coefficient greater than + .5439 is statistically significant at 1 percent level.

Any correlation coefficient greater than + .4467 is statistically significant at 5 percent level.

Any correlation coefficient greater than + .3850 is statistically significant at 10 percent level.

AN OVERVIEW OF HEALTH SECTOR IN BANGLADESH

MUZAFFER AHMAD*

The existing health status of Bangladesh is poor. This has been credited to inadequate medicare both in quality and quantity, insufficient nutrition, insanitary condition including non-availability of potable water, inappropriate treatment and inadequate availability of standard essential drugs. Inadequate medicare indicates insufficient immunization effort, less than adequate effort for prevention of locally endemic diseases, not so appropriate treatment of common diseases and use of sub-standard drugs, supported by ill-balanced even ill-trained manpower. Inadequate medicare is complicated by lack of consciousness about health amongst common man and bad environmental sanitation including water supply and night-soil disposal. Insufficient nutrition is primarily caused by the poverty, partially by ignorance. The state of poor health in Bangladesh is caused by the low state of economic development which in turn limits the effort for improvement of health status. The scenario is further complicated by increasing population, socio-economic inequality influencing access to health services, and lack of health information.

HEALTH SERVICE STATUS (JUNE 1981)

	TOTAL	RURAL	URBAN
1. Percentage of physical coverage of population of health services	35%	26%	80%
A. <i>Environmental Health</i>			
2. Percentage coverage of population by safe-water (Tap & Tubewell)	5.67%	53.0%	76.3%
3. Percentage coverage of population by sanitary/water-sealed latrine	1%	Negligible	10%
4. Percentage of people in 'Pucca/Semi-pucca housing'	16.6%	13.5%	36.4%
5. Percentage of population having adequate calorie intake	48.0%		
6. % of markets and food establishment under sanitary surveillance	20%	20%	20%

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B. Health Manpower

7. Population per graduate doctor	7812		
8. Population per medical assistant	66,574		
9. Population per nurse	22,575		

C. Supplies and Services

10. Availability of essential drugs as % of requirement	10		
11. Availability of health laboratory services as percentage of requirement	2	nil	20
12. Epidemiological surveillance : Availability of reporting and monitoring as percentage of desired level	49.5	45	90
13. Health information status	Absolutely inadequate	Negli.	Moder.
14. Supply logistics for PHC :			
Reserve store:		4	
Equip. repair workshop:		2	
15. Health education coverage:	Negligible		
16. Percentage of population attending school :		21.9%	
(Age)	5 - 9	30.0%	
	10 - 14	45.2%	
	15 - 19	22.1%	
	20 - 24	8.4%	

D. Domiciliary Services

(a) Immunization coverage for prevention of TB amongst children under 15 yrs.	40%	35.5%	80%
(b) Percentage of children under 2 immunised against DPT	2%	Negli.	20%
(c) Percentage of children under 2 immunised against polio	1%	Negli	10%
(d) Percentage of children under 2 immunised against measles	0.5%	nil	5%
(e) Coverage of population through distribution of ORS for diarrhoeal diseases	50%	44%	100%
(f) Percentage of pregnant women covered by antenatal care	0.49%	1%	40%
(g) percentage of children under 6 covered against blindness	Negli	Negli	Negli

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E. Static Health Services

1. Population per hospital bed	4088
2. % of coverage of unions by HFWC	2
3. % of coverage of thana by THC	66
4. % of villages covered by RD	13

F. Health Status

1. Mortality rate	15.65	17.39	9.41
2. Infant mortality rate	140	141.25	124.81
3. Child mortality rate (1-4 yr)	23	24.39	13.1
4. Maternal mortality rate	30	31.8	17
5. Neo-natal mortality rate	80	84.8	45.3
6. Life-expectancy of birth	47	55.5	46.6

NATURE OF HEALTH SERVICES IN BANGLADESH

While health problems and practices have their roots in the ecological, social and cultural factors, the health services in general and that in public sector is largely determined by the nature of the state and the political system as the availability and accessibility of health services are directly conditioned by them.

Health services in the public sector in this country only recently emerged under the British colonial rule. Medical services in British India was organized to support the British Army and British civilians. The services were later extended to cover native gentry. Health care of the masses were left to traditional systems and limited number of hospitals and dispensaries. The basic public health approach was containment of epidemics. The system resulted in dominance of Army (later select) medical care; induction of mediocre personnel, urban-bias, elite-bias, curative institution-bias, neglect of rural health, absence of social orientation, ignorance of indigenous systems, lack of innovation and neglect of the poor [1]. This is what was carried over into the medical system of Pakistan, moderated negligibly by thoughts of socialized health services.

The first health conference held at Dhaka in January 1951 drew up a programme that did not present an integrated plan for health. Instead it recommended expansion of medical organizations i.e. hospitals, dispensaries, medical colleges, various specialized institutes and pharmaceutical units.

Only one programme related to environmental sanitation i.e. improvement of water supply and provision of sewerage [2] was included. This programme emphasized continuation of curative programme in expanded facilities with increased manpower mostly in urban areas.

The first plan of Pakistan recognized the absence of a clear national policy and cost advantage of preventive approach. It also underscored the fact that health is treated as a by-product of development rather than a desired 'state' in itself. It recognized continued neglect of school health, health education, nutrition, vital statistics and medical research. The planners accepted the recommendation of third health conference (1956) that asked for abolition of second line of medical men (licentiates) and advocated expanded training of technicians, advocated elevation of the status of nurses, national health service for prevention of diseases, and regulation of indigenous systems. Amongst the preventive measures water supply was identified as the deserving priority area. The containment of malaria and tuberculosis was accepted as deserving priority while adequacy of treatment of infectious diseases like cholera and typhoid was also advocated. But the main core of the programme was expansion of hospitals and dispensaries (49% of expenditure) and expansion of manpower production facilities (26.4%). Though the state machinery recognized the need for attending to the health needs of the wider population, the programme failed to reflect this realization adequately [3].

The second plan of Pakistan records with satisfaction expansion in medical manpower and hospital beds but underscored the non-availability of qualified medical and para-medical manpower as the single restraining factor in providing essential health service. The plan specifically allocated money for prevention programmes in respect of malaria, tuberculosis, small pox, leprosy and trachoma and advocated establishment of rural health centres. It reflected the recommendations of medical reforms commission. The plan continued the policy of expanding hospital facilities and manpower development activities. The government also announced certain incentives for private sector to set up facilities for health services [4].

The third plan similarly noted the success of the earlier plan in increasing the supply of medical personnel and extension of health services facilities. However, it noted that the supply of medical manpower to rural and semi-urban areas are far from satisfactory. The plan raised the issue of integrated health programme and noted with concern overwhelming curative work done by health service centres. The plan further recognized the need for special programme for vulnerable groups like children, mother, industrial workers, especially rural people. However, in the programme area, barring marginal manifestations, the emphasis continued to be in expanding facilities for production of medical personnel and for curative treatment in hospitals and dispensaries [5].

The draft fourth five-year plan of Pakistan, admitted that comprehensive and integrated health services, community involvement in health, rural

Ahmad : Health Sector

health service integrated through a referral system were still a far cry despite expansion of health manpower and health service facilities. The urban-rural gap in health services increased, the basic environmental health prerequisites remained unattended, income disparity made more people vulnerable, while in addition urban health problems started to manifest themselves [6]. Thus during fifteen years of health development efforts which expanded the health service facilities, and reasonably implemented unipurpose programmes, the state failed to provide basic, comprehensive and integrated health services to vast majority of population while the vulnerable population increased in number.

It is in this context, in the liberated Bangladesh the first five year plan was formulated for health sector. The plan extensively reviewed manpower situation and hospital facilities. It continued to emphasize the expansion of hospital facilities and manpower development facilities. The strategy and objectives are strikingly similar as those enunciated in the fourth plan. However, the physical core of the Health Plan became the Thana Health Centres with an announced integrated approach, parallel expansion of urban hospitals and medical colleges were undertaken. The plan specifically recognized the need to develop a cadre of medical assistants and nurses and para-medics but simultaneously specialists were to be more effectively developed [7]. The two year plan continued, on a reduced scale, the same emphasis on physical infrastructure for health and health manpower development [8].

The second plan noted doubling of hospital beds in eight years, and substantial expansion in health manpower. But it went on to recognize failure in producing adequate mid-level health manpower and failure to man the rural health centres; it recognized ineffectiveness of health services delivery system; it also recognized ineffectiveness of health services delivery system; it noted shortage of essential drugs especially in rural areas and inadequacy of health administration to make optimum use of resources for health services. Having done this, the plan, for the first time, made bridging the rural-urban gap a specific objective of health sector along with establishment of comprehensive health care system and integration of indigenous system into the health services. The strategy called for development of health infrastructure as a network of referral system, development of mid-and grass-root level health manpower through appropriate education, integrating health services at thana level for better effectiveness, decentralization of supply of essential drugs and integration of indigenous and homeopathic systems [9]. Nothing much of these proclaimed objectives have been achieved. The third plan is no exception to this trend.

Thus, it will be seen that public policy and administration suffered from a

schizophrenia. The problems of elite-bias, urban-bias, specialist-bias, unipurpose-bias, construction-bias, have been known for a longtime. The plans have always noted the steps needed to avert the problems caused by such bias. But the nature of the state has been such that all administration without exception failed to reverse, the bias. The state is controlled is urbanized petty bourgeoisie and the political system rarely required a popular rural base. Hence the gaps related to vulnerable groups have increased.

MORBIDIY PATTERN IN BANGLADESH

It is difficult to obtain morbidity information in a country like Bangladesh where health consciousness is low and value of documented information is rarely recognized. The information reported below in the paper were obtained from thana health centres, rural health centres, hospitals, etc. and collated by health information unit. There are large number of non-reporting units and thus the data is incomplete. But as an order of magnitude of distribution of morbidity, there may not be far off the mark.

Table-2: Incidence of Reported Diseases as Percentage of total

1. Diarrhoea / Dysentary	24
2. Cold, whooping cough, respiratory infection	18
3. intestinal worm infection	16
4. Malnutrition/severe anemia	13
5. Scabies	13
6. Night blindness	4
7. Malaria	3
8. Measles	2
9. Tuberculosis	1
10. Goitre	0.42
11. Polio	0.23
12. Neonatal complication	0.14
13. Leprosy	0.11
14. Others	5.0
	100

Source : Health Information Unit.

The prevalence of diarrhoea/dysentery is very high in Bangladesh. This is more so for the children. A recent study estimates that out of 16 million

children below 5 years of age, 2.2 million suffer from diarrhoeal diseases in a typical two week period. If this estimate is accepted as valid, then 57.2 million episodes of diarrhoeal diseases occur per year. The study also revealed that 43.3% cases were given no treatment at all; nearly 210,000 deaths occurred due to this and 14% of fatal cases received no medical attention. The mortality rate from diarrhoeal attack is estimated to be 3.67 per 1000 [10]. The second five year plan estimated prevalence rate at 16.5 per thousand. Diarrhoeal and dysentery is water-borne and largely caused by poor sanitation, use of unsafe water, intake of unsafe food, inadequate health knowledge and widespread poverty. Improvement in environmental hygiene and improvement in the quality of living are pre-requisites for its elimination.

The next most prevalent disease is cold, whooping cough and respiratory infection. A survey of NIPORT of diseases treated by village practitioners in 4 upazillas revealed that 91.42% of the patients treated suffered from cold and cough [11]. However, the survey of 1002 patients in 146 rural health centres as presented in the country health programming does not record such high prevalence of common cold, cough and respiratory infection [12]. Another study of children under 15 of Dasherbandi project area records prevalence of URTI as second to worm infestation [13]. A study of distribution of diseases in three villages of Banglari, Patgram and Kaladi showed that 13.1%, 14.3% and 19.8% suffered from respiratory tract infection. The study further showed that the incidence is higher for lower income category [14].

Intestinal worm infestation is widespread in rural Bangladesh. Environmental sanitation and hygiene practices can control it. The problem is poverty and lack of availability of resources. The second five year plan of Bangladesh notes that 80% of children under 15 suffer from worm infestation. Deworming every six months of such a large population is unattainable task. The THCs and RHCs are only treating the symptom and not the cause.

Malnutrition is the direct effect of poverty. Per capita intake of nutrients in rural Bangladesh has declined overtime [15], except for iron and vitamin A. The study also notes that except for iron and thiamine, intake is less than the requirement. After classification of rural population into four income groups, the emergent picture is reported below.

Table-3: Intake of Nutrients of various occupational groups as % of requirements

Nutrients	Unskilled labourers	Semi-skilled Labourer,	Skilled Labourers	Highly Skilled Labourers	ALL
Calorie	80	83	87	98	86
Protein	99	103	105	123	107
Fat					
Carbo-hydrate					
Calcium	52	57	54	39	58
Iron	294	316	309	313	308
Vitamin-A	41	48	30	29	38
Thiamine	149	151	149	164	153
Riboflavin	48	51	50	54	50
Niacin	80	89	86	102	87
Vitamin-c	49	56	48	51	51

Source: Nutrition survey (15).

The survey also found that 14% of household in unskilled labour categories had less than 50% of required calorie intake, while 14% had 100% or more. The percentages for semi-skilled, skilled and highly skilled groups respectively are 8, 3, 0, for less than 50% and 21, 29, 44 for 100% or more. The survey further revealed that average calorie intake of the group with less than 50 taka per capita monthly income is 1493 against 2273 considered as required. It is to be noted that per capita monthly income of unskilled labour was estimated at Tk. 103.18, and roughly 10% of the sample families were in this category. The survey also found 15.10% of children belows 5 years of age were suffering from third degree malnutrition, while 29.40% of children between 5 and 11 years of age to be so, by weight for age criteria. Applying height for age criterion, the figures are 21.18% and 33.12% respectively. The percentages of normal children according to stunting and wasting for those age groups are 36.08% and 24.72%.

Malnutrition is seen conjointly with anemia. There are no separate records available for this. The prevalence was estimated to be 44.6% [16]. The nutrition survey while noting increasing intake of iron from 10.3mg. in 1962-64 to 23.4mg in 81-82 recorded that 'clinical and biochemical

assessment showed widespread prevalence of anemia among 85% of our population' despite the fact that 92% of surveyed household had adequate iron intake [15]. Anemic condition is strengthened by worm infestation.

Protein deficiency was found in 48% of household surveyed in 81-82 as against 71% in 75-76 [15]. Protein deficiency of expectant mother as well as iron and vitamin deficiency was noted in a study by J. M. Bengoa [17].

Scabies and skin diseases is another commonly prevalent ailment. The second plan estimates its prevalence rate at 6 per 1000 [9]. UZHC statistics indicates three-times more severity of this disease. This is largely due to bad personal hygiene, bad environmental hygiene and deficiency in food intake all of which are related to low level of health, education, low level of development and low level of income.

Xerophthalmia and blindness are other common disease in certain parts of the country. These are caused by vitamin A deficiency. It was found that 88% of families were deficient in intake of vitamin A.

Malaria is a commonly recognizable disease. Since early fifties it has been subject to unipurpose vertical result oriented campaign. Malaria eradication programme goes through four phases i.e. preparatory phase when census is taken and staff is trained; attack phase when every structure is continually sprayed before commencement of transmission season and house to house search is made to locate malaria for treatment; consolidation phase when household spraying is discontinued but search is maintained; and finally maintenance phase when normal health services are maintained. It was believed that by 1970 the attack phase was over. It is to the credit of the programme that malaria has been contained but there seem to be a re-emergence of malaria and the process of integration of the programme in the normal health services has slowed the process of search. Available information shows that annual blood estimation rate (ABER) has dropped from 9.1% in 1970 to 2.6% in 1983, but the number of cases detected has increased from 6606 to 42678 which indicates an index of 2243 for 1983 with 1970 as the base [18]. Except for chittagong HT region, death from malaria is unknown.

Measles is another common disease. In 1982, 18881 cases were reported to UZHC/RHC and 41 deaths recorded. This occurs mostly in children. This disease seems to peak in a period between March and June and widespread in February and July to September [19]. The second plan records incidence rate as 360 per thousand due to low rate of case detection and treatment [9]. As the morbidity rate is low (3 per thousand) it is subject to widespread under reporting. The fatal cases are associated

commonly with diarrhoea and /or pneumonia. Based on F. T. Kostler et al's study of Matlab and M. Rahman's study of Teknaf, WHO estimated 130-150 per 1000 deaths per annum from measles [12]. However, there was no national immunization programme in Bangladesh at that time.

Tuberculosis is considered to be one of the major health problems of Bangladesh. On the basis of a sample survey, it was estimated in early sixties that of the population of 10 years and over seven per thousand suffered from sputum positive tuberculosis [12]. The second plan still quotes this as the prevalence rate [9]. In 1982 over 48 thousand cases were detected in TB clinics and another 40 thousand patients attended the UZHC/ RHC's . However, NATAB claimed that there are more than half a million of patients of whom nearly six lakhs are infectious patients and nearly one lakh die every year from this disease [20]. TB detection is not widespread and there is a social sanction against TB patients. TB control assistances in THC rarely carryout detection survey. BCG vaccination coverage is not comprehensive and since its integration with General Health Services for control of myco-bacterial diseases, its activities seem to have become routine.

UZHC/RHC reported nearly 40 thousand cases of goitre. This seems to be mostly prevalent in the former districts of Bogra, Rangpur, Dinajpur, Pabna and Mymensingh. The development plans do not specifically include it as a problematic disease. A limited survey of 227 students in a selected primary schools of Dhaka city was conducted and these revealed that 2.5% of girls in the age bracket of 9-10 and 7.0% of them in the age group of 11-12 suffered from goitre while 1% and 6.5% of boys respectively suffered from the same ailment [21].

Poliomyelitis is reported to be prevalent at the rate of 1 per thousand. This would indicate nearly one lakh cases a year. The UZHC/RHC reported only 13000 cases in 1982 [19]. The disease is prevalent amongst children and immunization effort is underway though its coverage is still limited.

Tetanus is considered to be a major communicable disease and causes large number of deaths amongst new born babies. In 1982 UZHC/RHC reported nearly 7000 cases of neo-natal tetanus [19]. The second plan notes the incidence rate at 27 per 1000 for children under 1 yr. and mortality rate of 8.6, for under 5 yrs of age [9]. The incidence rate has been noted as 2.8 per thousand for children under 15 [16].

A study was made of the morbidity and mortality patterns amongst diphtheria patients in Dhaka city. The sample was drawn over eight months in 1982 twice a week from available patients at the IDH. The study reports a fatality rate (CFR) of 117.5 per thousand. This is as high as 428.7 for

children under one year of age. The CFR for female children is significantly higher (178.7) compared to male (92.2). There is a second mode of prevalence for female child in the age group of 10-14; and this makes mean age of male child patient significantly different from female child. The study found that only 9.4% were immunized, and 31.4% of the guardians had no schooling; and most patients came from families with lower socio-economic status [22].

Leprosy is a problem but information about it is scanty. The second plan estimates a prevalence rate of 2.6 per 1000 [9]. This gives a figure of 200,000 patients; but registration is about 22,534. A survey of 560,000 people in Nilphamari gave prevalence rate of 13 per thousand [13]. The UZHC/RHC in 1982 reported treatment of 6353 cases [19]. But under reporting of leprosy cases due to social stigma is common. The registered cases show highest prevalence in Rangpur (41%), followed by Dhaka (22%), Mymensingh (10%), Rajshahi (7%) and Sylhet (7%). As per UZHC/RHC reports the ranking seems to be Rangpur, Rajshahi, Comilla, Sylhet and Dhaka. There is a leprosy clinic and four mobile units; but this is both inadequate and non-functional. There is no integration with THC either.

Incidence of Diabetes on a national basis is not known. BIRDEM has treated increasing number of patients over the years; in 1982-83 the number was 4080. The maximum number of patients are in the age group of 30-60 with modal group at 40-50. About 53% of patients have secondary education or less; but annual family income of 87% is Tk. 20,000 or above. The large occupation groups are proprietors of business, government and non-government executives and housewives. 69.5% patients are male [24].

Incidence of Cancer is also not known on a national basis. In 1976 five hospitals (IPGMR, DMCH, SMCH, RMCH, CMCH, KH), they treated 1883 cases of which 1736 were studied under Bangladesh Cancer epidemiological research. The study found male to female prevalence ratio to be 2.6 : 1. It also found that in males cancer of bronchus, larynx and oropharynx were most common while for female cancer of uterine cervix, breast and oral cavity were most prevalent. The mortality rate was very high [25]. Information document for country health programming collated data from DMCH, CMCH, and KH over varying periods covering 1964-74 of 12, 147 patients reports similar findings [12].

Cardiovascular diseases are increasing overtime. The vast majority of them belong to valvular type of rheumatic origin often accompanied with hypertension. The morbidity rate is 20-25% [12].

Filaria is present in most of the districts of Bangladesh. Micro-filaria rate varied between 2-5%. Only in Dinajpur and Rangpur it was found to be 14.8 and 9.5 [16,12].

A serological survey in 1976 of 1021 of human sera samples revealed that dengue virus has been highly endemic in Bangladesh, particularly Dhaka, for several years.

Bangladesh has claimed eradication of small pox. But chicken pox is prevalent. Over a lakh cases are reported each year; but its occurrence is much higher. There is no immunization available as such.

No comprehensive study has been made of hypertension patients. This is normally detected in association of other diseases. Two studies of hypertension has been reported, one for urban white collar people and other for a village. The first was conducted at the government secretariate. Of a total population of 8291 the doctors examined 8172 and found diastolic reading of 90 mm Hg for 1090 persons or 13.3%. Amongst them 154 were in the age group of 20-29; 328 in the age bracket of 30-39, 333 in 40-49 and 270 in 50-59. Of the patients 72% had the diastolic reading below 95 and 22.2% between 95-104 and 5.8% above 104. Of those who had BP 95 mm Hg 71.6% [21] were not diagnosed before and 10.8% were diagnosed but was not on treatment; 13.1% diagnosed in treatment but not controlled. They study concludes that vast majority cases of hypertension goes undetected [31].

A similar study of 75% of adult population of a village near Dhaka was conducted. The study found 337 with diastolic reading of 90 and concluded that 67 per thousand was hypertensive. Only 139 had diastolic reading of 95 and 86.5% of them were never diagnosed [32].

No national level information of mental disease is available. A study of IPGMR 409 patients for 1976 indicate that 34.5% were suffering from depression, 31.6% were schizophrenic and 18.13% neurotic, 6.11% maniac. A study by Nazimuddowla of 244 patients indicated that 54.52% were suffering from anxiety neurosis, 24.18% from sexual neurosis, 4.15% from hypocondriasis, 2.86% from hysteria, 4.51% from maladjusted reaction, and 1.64% from compulsive neurosis[12]. A review of 5153 patients in Pabna Mental Hospital over five years revealed that over 70% of patients came from rural background, over 76% were male, over 42% were in the age group of 20-29 and over 28% in the age group of 30-39, over 55% of male and over 90% of female patients were married, 50% of patients were poor and nearly 40% were agricultural labourers [33].

HEALTH ADMINISTRATION

It can be said that it is a topdown highly centralized system where new units were added without planning for coordination and mutual support. Recently there has been an attempt to put the various unipurpose growth into a coordinated system. Ministry of Health and Family Planning is the policy making body. There is a National Population Council with President as the Chairman; health sector has no such high level body for review and coordination. There is no intersectoral or interministerial body at the secretariate level either. This is possibly a manifestation of miopic conception about health; it seems to remain an exclusive domain for the medical practitioners and some bureaucrats.

Recently, the office of the Director-General of Health Services (DGHS) has been reorganized, strengthened and largely integrated. DGHS is assisted by an additional DGHS. There are now five functional divisions and three directly reporting units, under the office of the DGHS. The divisions are related to (1) administration and finance, (2) stores and supplies, (3) drug administration (4) medical education, MPD and Hospitals, (5) disease control, primary health care and THC. The directly reporting units are Bureau of Health Education, Health Information Unit, and Nursing services.

At the division level, there is a health administration unit headed by a deputy director. He is to be assisted by seven officials and supporting general staff of thirty two. These seven functionaries are to carry out supervisory and coordination function with respect to administration, disease control, health education, nursing services, drugs and general health. There is an entomologist and statistical assistant. In other words these divisional offices are equipped to do nothing more than general work of administration including reporting.

The districts have been classified into three categories, presumably by size and population. The civil surgeon is the chief medical officer and is 'responsible for the administration of the development and operational aspects of all health institutions in the district'. The functions relate to hospitals, immunization, sanitation, information and drugs. The hospitals have their separate set of administration. These hospitals have no fulltime administrators. There are 40 district hospitals and 20 specialised hospitals in 1983.

At the Upazilla level, Thana health complex is the central organization UHFPO is the controlling officer. Besides specialists and consultants, there are medical officers, sanitary inspectors, health inspectors, family planning officers for health service delivery at the basic administrative unit. There is a

hospital without patient department and limited laboratory and radiology facilities. But the THCs have not been functioning properly. A recent survey conducted by Bangladesh Medical Association found that 75% of posts of specialists were vacant and 67% of doctors feel that conditions of THCs do not permit specialist medical care. The survey also found that most doctors feel the number of nurses and paramedics are inadequate. The survey found severe inadequacy of equipments and medicine. The survey further reveals problems of social and administrative coordination in the UZHC [26].

In some of the unions rural health centres are functioning. In addition there are 1275 union Health and Family Planning Centres. This is theoretically health care at doorstep. The government field supervisors are also based at the union level. The government also proposes to organise ward committees for health and family planning as a community participatory devices. The Pallichikitshak scheme also proposed to make trained paramedics available in the villages, but the scheme has been dropped. So was the scheme for Medical Assistants.

This simplified discussion does not deal with administration of hospitals or supply of drugs or health education or health laboratory system.

HEALTH MANPOWER

The basic thrust in all the plans since 1955 has been to develop health care institutions and to train health manpower. Even then there is shortage of health manpower and information about it is minimal. There has been greater efforts for producing doctors and specialists rather than nurses and paramedics as a result there is an imbalance in the manpower. The population physician ratio is estimated at 6600 per physician and population per nurse estimated at 21000. Recently DGHS carried out a health manpower analysis in government establishments from Upazila downwards. It revealed great shortage of staff nurse (748 in position against 8800 required) and X-ray technicians (none in position against 370 required). (It also noted shortage of medical assistants, 1351 in position against 3740 required) and also of doctors (1200 in position as against 2590 required) and pharmacists. The analysis found no significant shortage in case of sanitary inspector, health inspectors or EPI technicians [27].

According to the Health Information Unit till 1983 the cumulative number of graduating students of medical institutions were 14616 from medical colleges, 822 from post graduate institutions, 1564 from para medical institutions, 1912 from medical assistants training school, 366 from dental college, 388 from college of nursing, 4934 from Nursing training centres, 2893 from FWVTC, and 15518 from pallichikitshak training units [19]. The

document on country health programming noted lack of information about technical personnel (e.g. opticians, orthopaedic technicians, etc.), or health auxiliaries (e.g. laboratory aids, etc.), other scientific personnel (e.g. medical record librarians, nutritionists, biologists, etc.), sanitary engineers, etc.

The point that can be easily made is that in the absence of comprehensive health sector plan (or information) as well as a stable health policy, health manpower development is difficult. It is the evaluation of current level of health care services as to its quality and quantity and future perception of the required level of services that determines the demand for health personnel. No such exercise has been done. Exercise to pitch a figure for resource allocation has been occasionally done. Besides there are questions related to the use of nurse practitioners, Paramedic practitioners, health administrators and specialists that need to be answered with a futuristic perception. As the administration in public sector health outlets has remained static and moribund there has been rarely any experimentation with economy of health service utilization. Health manpower development can only be done once we have clear answers to policy issues related to the level of quality and quantity of outreach.

The manifestation of manpower and manpower planning problems are the following :

- (1) The greatly expanded thana health complexes, completed at great cost, stands underutilized for lack of various categories of medical personnel.
- (2) The expensive equipment procured for various medical establishments either remain unused for lack of technicians or lack of repairmen.
- (3) The medical graduates do not get absorbed in services for lack of posts or complexity of process or both.
- (4) Pallichikitshak scheme to produce village health worker was abandoned after it was started with great enthusiasm.
- (5) Medical graduates oppose use of non-physician at the union level while they prefer to serve in the cities.
- (6) Posts of specialists have been created in many UZHC, while specialists complain of lack of opportunity in those centres.
- (7) The budget for drugs, equipment, and maintenance of health facilities are so inadequate that health care establishments do not provide adequate service.

- (8) The ratio of physician to paramedics are disproportionate and hence physicians either perform paramedics job or do not perform their own jobs adequately.
- (9) Nursing profession is inadequately developed and structured to attract females and provide career planning prospects.
- (10) Large number of deserving students do not get admission into medical colleges and the colleges fail to keep up standard.
- (11) Absence of differentiation in the services required by various centres of care has failed to supply differentiated types of personnel.

Since most of the causes of morbidity and mortality in Bangladesh can be prevented through simple supervision, advise and attention in time, the use of nurse practitioners (NP) for pediatric, mid-wifery, maternity, family planning services, of physicians assistants (P.A.M.A) for general medicare; village health worker for medical surveillance and common treatment; and non-physician health associates for school health merit serious consideration.

PRODUCTION, STORAGE, AND SUPPLY OF DRUGS AND BIOLOGICALS

The supply of drugs, vaccines, sera and other biologicals have been considered by almost all medical practitioners as grossly inadequate. Since 1955 domestic production of essential drugs have remained a planning objective.

In 1980, it was estimated that the drugs and medicines worth Tk. 100 crores are consumed in Bangladesh of which 20% are imported in completed form. But local production is totally import dependent for raw materials and packing materials. It was also found that public sector medicare institutions use about 15% of this supply while the requirement was of the order of 60% [9]. Price inflation and population change by 1984 has augmented the demand by about another 50% in value terms. In 1984-85, the budgetary provision for supply of drugs and biologicals have been made at Tk. 47 crores.

In 1983-84, against a budget of Tk. 18.6 crores, central medical store supplied Tk. 19.2 crore worth of medical supplies and requisites. Dhaka based hospitals, dispensaries etc. availed 47% of MSR supply; and urban centres received 77% of supply. Nearly 50% of the recipient units did not lift their quota. In addition to centrally supplied MSR, the institutions have authority to buy selected supplies locally.

Medical supplies are procured centrally through import or local purchase by CMSO and supplied through District Reserve Store (DES) to district hospitals and UZHC. Indenting, processing procurement and supply is a

complex system and these are causes of short supply of drugs and biologicals.

A revised physical distribution system is being implemented to cut down on the time for supply. The reports of WHO consultant suggests prior formulation of principles for distribution of drugs (preferably on the basis of population service), adequate storage at UZHC, supply on quarterly basis, proper store mangement and inspection [28].

Local production of pharmaceuticals is about 80% of durgs available. There has been gradual increase in drug production and nearly 170 pharmaceuticals companies operate including 8 multinationals who used to control dominant share of the market. Production of essential drugs is still inadequate but increasing.

Drug testing facilities are inadequate. Drug administration network needs to be expanded to district levels. It is also necessary to establish a national health laboratory network.

Maintenance and repair of equipment is a problem area due to non-standardisation of procurement and non-availability of manpower for this purpose. It is necessary to develop capability for maintenance and repair equipment, and to plan for comprehensive maintenance and repair in public sector establishment. An opinion survey indicates that 30-50% of equipment remain idle due to bad maintenance or lack of repair [29].

Medical research is in its infancy and inter-disciplinary research is a rarity. An exception is ICDDR. The medical education has little emphasis on research, community participation approach is lacking. Much of the research is epidemiological in nature. BMRC has not been very effective in this respect.

Health information is poor and inadequate. The system of family health card is unknown, biological statisticians are a rarity. However, a beginning has been made and an effort is underway. On the other hand reports from medical colleges hospitals have been discontinued and medical record library at IPGMR does not function optimally. The flow of information from village to thana to HIU is not timely or accurate.

Hospital administration is colonial and unscientific, professional health administrators are unknown.

TECHNOLOGY AND HEALTH CARE

Bangladesh has no technolgy policy in any sphere and health is no exception. In developed countries the nature of health care has been revolutionised by the 'accelerating pace of the development and diffusion of a stunning array of technological advances for the diagnosis and

treatment of human disease". One of the impact of this development has been that "the cost of health care has spiraled at a dizzying rate". [30].

In Bangladesh the technological development has been a by-product of foreign training and foreign aid. Bangladesh has no indigenous capability of technological planning or maintenance, not to speak of development. Bangladesh plans or government documents are silent about this aspect indicating unawareness in general. But researches in other countries have shown that there are significant ways of reducing cost of health care through use of appropriate technology and appropriate use of technology. It has to be remembered that because of the high level of economic development which allows for private sharing of costs of health services, 'health is a 'big business' for pharmaceuticals, equipment manufacturing and medical practitioners. The concept of technology that is proper in a privatised medical system or in a socialized system is not necessarily appropriate for a poor LDC.

Bangladesh cannot at this stage think of a Health technology development effort. But, it should make a beginning for this at appropriate educational and research institutions. Bangladesh should through such centres of " Health technology should develop capabilities of evaluation, importation, maintenance, absorption and ultimately improvement in use of imported technology. Bangladesh should move to establish a technology evaluation administration basically to standardize equipment, monitoring level of use and training manpower. All capital expenditures in public hospitals should be scrutinized from this point of view and bank loans for private clinics could be so scrutinized.

In Bangladesh medical education and medical administration technology is a neglected aspect and cost-related aspects of technological development is unknown. A new technological device or procedure is acceptable if its use reduces the cost of treatment, not merely chances of survival. In Bangladesh, technological adaptation should be targeted to health needs and not merely to scientific opportunity or economy in manpower use. The major concern now is to use increasingly sophisticated technology for treatment of as many patients as possible and as soon as possible; even with limited information about its effects on the patient. Hospital system in Bangladesh has failed to generate adequate information on use, cost, effectiveness and effects of medical technology.

Bangladesh faces a hard planning decision regarding quality of medical care. How gradually technological efficiency is to be attained and how much Bangladesh can invest to attain it? Besides health care technology, there is a need to adopt modern information technology for health care and health

administration. How and where to begin is a question that need be attended to. It is generally agreed that unless people are able to share directly or indirectly increasingly larger share of health care cost in an open and market economy, the ability to develop and sustain sophisticated technology is limited and in a socialist economy, in the ultimate sense, it is function of social harnessing of resources and social prioritisation of its use.

In order to contain every increasing pressure from medical professionals for sophisticated technology, there has been suggestion for changing teaching hospital-based medical training as this inculcates a psychic need for sophisticated and expensive technologies for curative purposes. The alternative is community-based medical training where preventive and promotive aspects are emphasized alongside variety of patient-care setting. However, this should not mean non-development of technology in medical care but appropriate adoption of less sophisticated technology in the context of a country like Bangladesh. In order to move into a situation of this type, a health technology evaluation system need be developed in THCs/DHs about use, deficiency and alternatives.

SCHOOL HEALTH

School health, including health examination of school children, health guidance for school children, prevention and correction of physical defects, control of communicable diseases, study of mental health and maintenance of school sanitation, was started in 1951 for Dhaka and Chittagong. At present all district headquarters have school health units.

The programme does not seem to have been evaluated and it is difficult to identify its impact.

A survey of 24 primary schools in twenty four district headquarters revealed that school sanitation is poor, physical or mental health examination of children was not done, no health guidance was available to the children or teachers and immunization was done elsewhere.

A health survey of 4829 students of these primary school revealed the following;

Immunization status :	Small pox :	95.6%		
	D. P. T.	9.5%		
	B. C. G.	1.2%		
<u>Health Status</u>	<u>Age</u>	<u>Girls</u>	<u>Boys</u>	
Malnutrition	5-8	38%	15%	
	8-12	20%	8.5%	
Dental carries	5-8	47%	37.3%	
	8-12	40.0%	48.0%	

Tonsillitis	5-8	28.9%	23.5%
	8-12	23%	14%
Anemia (Virally checked)	5-8	15%	12.8%
	8-12	12.5%	7.0%
Scabies and skin diseases	5-8	20.8	23.3
	8-12	15.6	16.3
Eye infection	5-8	5.2	3.3
	8-12	2.3	2.9
Reports of Occurrence in last one month			
Fever	5-8	5.0	4.3
	8-12	6.0	7.3
Mumps	5-8	0.3	1.2
	8-12	0.2	0.8
Diarrhoea/Dysentary	5-8	9.6	5.3
	8-12	4.2	4.5

School health programme in order to be successful, needs cooperation of school teachers and parents. This cooperation can be sought through health education programme for parents of school children. A study of impact of educational programme on immunization behaviour of parents showed considerable improvement in knowledge about signs and symptoms of six communicable diseases and of vaccines and attitude towards immunization considerably improved. The study analysed the reasons for non-acceptance and it revealed that ignorance (27%) and carelessness (43%) are prime reasons for non-acceptance when immunization is available [34].

The programme of school health has to be made a part of health education. The ultimate goal of school health programme should be to make the school children an active "participant and decision maker", regarding their own health care. This ability is dependent on age, cognitive skill, concepts of health and illness and approaches to health care. This not only requires a curriculum, but also an approach to teach it in practice; it requires observance of environmental and personal hygiene in school and in the family. Thus the approach on paper for school health needs change and vitalization.

INDUSTRIAL HEALTH

Though an office was created in the field of industrial health nothing has been done or achieved here. The workers are illiterate and not aware

of health hazards. The labour unions have not pressed for better industrial health. Most nationalised industries provide for curative services but they have not been active in the area of preventive aspects. As in the case of school children, it is necessary to have health education approach in the industries. The working conditions should be made hygienic. There are enough uncollated data on morbidity in the public sector industries. The most recurrent causes of ailment are ulcer, dysentery, URTI, bronchitis, rheumatism, pneumonia, etc.

FINANCES FOR HEALTH

Like most other areas, there are no precise information available about financial outlay for health care in Bangladesh. The reasons are obvious. First, there are government and non-governmental organizations. There are budgets available for governmental sector but no precise information about actual expenditure. It is also difficult to precisely know net expenditure on health care as against gross expenditure. The division between capital and revenue expenditure is also blurred. Second, in the private sector there are a large number of private practitioners and private organizations working in this area. It is further complicated by presence of different systems, e.g. allopath, homeopath, unani, ayurvedi and folk. Further for each taka spent by a medical unit for health care, preventive or curative, consequential expenditure by patients or target groups are also not known. Hence we shall primarily focus on government expenditure on health.

Before we proceed to do so, it may be of interest to note an estimate of recurrent expenditure in the private sector. It was estimated to be in the order of Tk. 2500 million as against public sector recurrent expenditure, of Tk 842.48 million. In other words, private sector expenditure, mostly based on drug availability figures, was about three times [35]. In the country, such expenditure in other systems (2500 hekims and kaviraj, 7000 homeopaths and 6500 folk healers are estimated on the basis of 300 days and Tk. 40,20, and 10 per day respectively) is about Tk. 91.5 million annually.

Government revenue budget for health and population sector for 84-85 is Tk. 1444.8 million. In 80-81 it was Tk. 671.65 million in health and 122.80 million population, made less for rural water supply. This was less than 5% of total governmental outlay. In 1981-82, these outlay were Tk. 719.84 million, 112.40 million and 20.86 million respectively. This is less than 6% outlay of recurrent expenditure by the government.

In the health sector primary health care accounted for less than 40% of total outlay on health and population control. Slightly less was claimed by hospitals and clinics. About 6% was spent on manpower development,

about 3% on public health services including supply of drugs, and 1.2% on drug administration. Thus it would be seen much of the revenue outlay is spent for medical establishment and little is available for actual health care services. Investigation into pattern of expenditure in hospitals showed that on average about 69% of hospital budget is spent on salary, allowances and benefits; taxes and utilities claim another 10% and another 5% is spent on miscellaneous items. Diet accounts for 20% of the total outlay. Drugs are supplied separately and its proportion to the establishment budget varies widely. For DMCH in 1983-84, cost of MSR was about 50% of total budget, for Mitford, it was 66%, for IPGMR it was 72%, for CMCH it was 27% only, the proportion decreases with geographical and 'social' distance of health care centres from the capital.

In the first plan, the actual outlay on health was Tk. 122 crores (3.2%) and in the two years plan the actual outlay was 97 crores (2.6%) and the second plan the planned outlay was Tk. 288 crores (2.6%). If population is added the shares increases to 5.4%. Inclusive of PHE it is around 6%.

THE DRUG POLICY

The government for the first time officially announced a drug policy in mid 1982 on the basis of a report of an expert committee for evaluation of registered/ licensed pharmaceutical products [37]. Though traces of the objectives of the drug policy could be seen in the development plans. Since 1955, a policy of self-sufficiency in the domestic production of essential and life saving drugs have been followed and to this end encouragement for establishment of pharmaceutical industry have been part of the investment policy. As a result many multinationals started secondary production of drugs under licence, primarily in Pakistan. The first plan of Bangladesh also announced a strategy to manufacture of drugs and medicines, "as far as practicable on the basis of actual requirements" [2] and proposed to review "existing system of imports and manufacture" of the same.

The policy was to make adequate raw materials available and to ensure production of acceptable standard [7]. The second plan further downplayed the pharmaceutical sector. It indicated that production of basic pharmaceutical raw materials such as Glucose, Sugar, Glycerine, Citric acid, vitamins, hormones, steroid, etc. may be started. The projects for the manufacture of these may be prepared during 1980-85 and implemented in phases [9]. But within the country many groups of individuals were raising questions about the nature and efficacy of drugs in use and being prescribed. Instances of imports and manufacture of drugs which are banned in developed countries were pointed out. Examples of drugs with little or no efficacy were also highlighted. The idea of exploitation by

multinationals were focused [38]. It was pointed out in Bangladesh nearly Tk. 150 crores is spent on 3500 different brands of drugs and medicines. Nearly a third is spent on vitamin, cough mixture, enzymes which are non-essential. It was argued that if imports or manufacture of these items are banned, there will be no effect on health status [39].

Earlier, government had identified 31 most essential drugs and it was contended that 150-200 active substances were sufficient to cover the majority of current drug prophylactic and treatment needs. It was further pointed out that for primary health care, the number is even less [12].

The number of manufactures in Bangladesh is about 170; with 8 multinationals who used to control 75% of the pharmaceutical market; 25 of local companies control 15% of that and rest control only 10% The import of basic finished and semi-pharmaceutical raw materials cost nearly/ Tk. 60 crores. The experience of the past thirty years has been the refusal by multinationals to transfer technology completely, to profit through transfer pricing and to sell non-essential, if not harmful drugs. On the other hand, local pharmaceutical companies in the absence of a meaningful share of the market failed to develop and to produce drugs of acceptable standard [39].

The objectives of the drug policy has been stated to be as follows :

1. To produce essential drugs of best standards at minimum cost so as to make them available to common man at least expense and to assure their effectiveness;
2. To reduce retail prices of imported and locally manufactured pharmaceuticals;
3. To prohibit import and manufacture of non-essential drugs and expensive drugs where alternatives can be identified,
4. To encourage local pharmaceutical companies in an effort to become self reliant in essential drugs;
5. To ban import of manufacture of non-essential or harmful drugs;
6. To control advertisement of non-essential, undesirable and harmful drugs;
7. To impose government control over importation of basic raw material and packing materials in order to prevent cost escalation through various measures and to ensure availability of drugs at reasonable price;
8. To give preference to local manufacturers in the production of those drugs that they are capable of producing adequately and as per standard and to induce the multinationals to produce better and

- sophisticated drugs which are beyond the capacity of local manufacturers;
9. To prohibit production of bogus, adulterated or sub-standard medicine and to make such production and sales punishable by law;
 10. To constitute drug courts for early disposal of cases,
 11. To improve the distribution mechanism of drugs;
 12. To prohibit production by multinationals without a factory in Bangladesh through third party contracts any drug that is produced in Bangladesh or its substitute and;
 13. To take steps for basic manufacture of pharmaceuticals in Bangladesh.

Pursuant to this three lists were published : (a) harmful which included 363 locally produced drugs and 40 imported drugs; (b) non-required drugs; i.e. those which mixes various compounds without any medical value and those with some mix for marketing as a different product; those which are produced locally or those which inhibit local production; those which are produced under third party license by parties without establishment in Bangladesh. Nearly 500 items were included in this list. Third list included the essential drugs.

The controversy over the drug policy has been bitter and contested by various lobbies with all the facts and arguments at their command. Bangladesh Medical Association did not agree with the drug policy as it is. The pharmaceutical manufacturers association contested the logic of such a policy. Dhaka University Pharmacy Department also argued in favour of a review. A sample survey of medical practitioners at Dhaka city showed that 75% of them expressly disagree with the drug policy, though they do not present any coherent logic [40]. They think the policy is tendentious and reflect the opinion of a small group of influential physician. The policy however, has been welcomed by WHO.

The policy has been in operation for some years. The effect of the policy can be seen from the following:

(a) Import of drugs in value has gone down. In 1981 import of drug was of the value of Tk. 24.34 crores, in 1982 it was Tk. 23.38 crores and in 1983 it was Tk. 19.91 crores. This has happened despite increase in value of importables. The policy makers contend that this has been due to ban on harmful and non-required drugs.

(b) The production of drugs in Bangladesh and particularly of national companies have gone up. Before the drug policy the national companies

produced drugs worth Tk. 22.8 crores for use at the PHC level; after the drug policy in 1983 it climbed to Tk. 36.9 crores. Multinationals used to produce drugs of the same category of the 11.6 crores in value. In 1983 it accounted for Tk. 11.3 cr. The multinationals used to produce essential drugs of Tk. 12.1 cr. before the drug policy and after the drug policy it accounted for Tk. 17.4 cr. In the same category the national companies production increased from Tk. 5.9 cr. to Tk. 9.1 cr.

The policy makers contend that there has been an expansion in the production of essential drugs and there has been an increase in the market share of national companies.

(c) The prediction of a crisis in the supply of essential products has not come true. Nor has there been any closure of large number of pharmaceutical companies, but there has been a change in product-mix. The multinationals have introduced new essential drugs (Fisons, Pfizer, Glaxo). Their sales value have also increased. None of the medical practitioners interviewed complained on non-availability of drugs. However their product-mix and profitability has been changed.

(d) Prices of pharmaceuticals have increased but how much of it is due to general inflationary pressure, normal pricing practices and how much is due to the drug policy is difficult to determine. Some of the medical practitioners are of the view that cost of medicine to patients have increased due to absence of combination-drug; some others contend that larger availability of essential drugs have stabilized drug prices [39,40]. The Quality of medicine has become less reliable.

EQUITY ISSUES IN HEALTH CARE

Poverty is the endemic cause of high morbidity. As at the global level, despite unprecedented increase in the production there occurred a widening gap between the rich and the poor countries. So at the national level, despite increase in GNP, the socio-economic distance between rich and poor have increased. In Bangladesh more people have gone below the poverty line, more people are at risk, partly because of rapid increase in population relative to economic opportunity, partly because of the development process that promotes accumulation by few in urban areas and partly because of absence of any policy that allows transfer of assets, resources or income to the disadvantaged group for social and economic mobility. The result has been "inadequate nutrition, debility, disease, unemployment, underemployment and risk" for the disadvantaged in terms of socio-economic status.

The inequities in health care in Bangladesh is manifested in three ways: First, rich can afford and avail better health care at home and abroad,

second, urban areas are better serviced than rural areas; third, male avail of more health care facility than female. The dimensions of inequities are awareness availability accessibility and affordability.

A study of health, disease, care and cure in rural Bangladesh [36] was made in three villages. The study collected information through weekly surveillance of sampled household which were classified into four economic categories. The study found that for the lowest economic category the unnoticed, unreported and therefore uncared for illness episodes were as low as 20% and as high as 30%. For the highest economic category the variation was between 8-11%. Consistently with this finding, the lowest economic category depended on home remedies more often. In one village as high as 71% of illness episodes were treated with home remedy by this group. This group also suffered from incapacitating episodes more often than others. In one village, for this group, incapacitating episodes were as high as 40%. This group availed less often the outside medicine/medicare help. In one village only 29.4% of the cases were taken for outside treatment.

No study relating socio-economic status (SES) to morbidity was available. Only relevant study relates to socio-economic differentials in mortality in rural Bangladesh [41]. The study, based on Matlabganj longitudinal data, mortality rates for particular years decline with increasing education. Considering education of household head, the lowest group with no schooling or with Maktab education only, mortality rates for children in 1977 was 26.0% and that for household head with seven years or more education was 15.1%. If one considered lowest and highest education in the family, the rates were 33.9 and 13.4 respectively. Considering education of mother for 1975-77 the rates were 33.3 and 6.3. In the context of landholding child mortality for 1-4 years old, the rate for landless labour was 31.3 and for land owner it was 8.8. For 5-14 yrs. old the rates were 3.6 and 1.5; for 15-44 yrs old, the rates were 2.4 and 1.7 and for 45 and above, the rates were 23.4 and 26.8. Thus mortality rates show consistent decline with increasing socio-economic status measured by landholding.

A census of 42 villages in three unions in three parts of Bangladesh over three months recording morbidity status of inmates of household indicated higher morbidity for lowest-income group. The household with annual income (monetary and commodity) of Tk. 4000 or less accounted for 36.8% of total and morbidity rates were 50 per thousand; the group with annual income of more than Tk. 4000 and upto Tk. 8000 accounted for 35.5% of household and the morbidity rates was 22.5%; the group with annual income of more than Tk. 8000 and upto Tk. 20,000 accounted for

22.3% of household and the morbidity rate was 8.7 per thousand; and the households with more than Tk. 20,000 annual income accounted for 4.7% of household and their morbidity rate was 2.8 per thousand. A report on outdoor patients of 9 UZHC also indicate higher rate of morbidity for lower economic group.

There is a male bias in the use of health care facilities. " Gender and social class not only affect who does not get health care, it also effects the kind of health care sought and used" [43]. The study of three villages in Tangail through weekly surveillance indicated higher morbidity for females [36]. The rate of female morbidity increase with decline in socio-economic status. The age-sex specific mortality rate is higher for female in 10-40 age group. The disease specific mortality rates indicate that females are more vulnerable to diarrhoeal diseases and dropsy [44]. It has also been argued that female-use health facilities less often in case of morbidity because of neglect, social custom and communication difficulties. A survey of 20 UZHC shows that adult male avail of its services more often than female or children. Women proverbially do not visit medical practitioners unless it is considered serious.

Urban bias has been recognized by the government in the formulation of the plans. There are more hospital beds per 1000 population in urban centres than in rural areas. So is the case with doctors, nurses, paramedics, and drugs. The THC/RHC programmes can reverse it partially but it can only be reversed though economic development of villages which will create demand for these services and ensure such supplies. Till then no automacity can be ensured, thus there is a need for policy and surveillance to ensure greater share of health care facilities for the rural areas.

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ECONOMICS OF HEALTH CARE

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Economists have long been stressing Land, Labour, Capital and Organisation as factors of production. During the last few decades, a fifth factor, namely, Health has come to the forefront. Sound health is now regarded as a vital component of the pre-conditions of economic development. Individuals employed as planners, organisers, entrepreneurs, teachers administrators, engineers, medical doctors, technologists, managers or farmers cannot utilise their skill, knowledge and ideas in the effective performance of their respective tasks unless they have sound health. The proverb "Health is Wealth" testifies to this fact. Again, health condition determines whether an individual will have initiative, drive, energy and hard working habit [1;ch.x]. Economic development does not take place unless the people work hard and take initiative. This cannot be expected from sickly persons. These days, development planners allocate relatively more resources to human resource development which includes promotion and maintenance of health side by side formation of job-related technical skills. Underdeveloped countries have not been able to pay adequate attention to the development of healthy citizens. They have failed to allocate required funds to fight diseases which maim the stamina of the people to stand the rigour of hard and sustained work. Investigations have found positive co-relation between people's health condition and their ability and willingness to study and work required for increased production of goods and services needed for a better living. Health condition, however, does not depend alone on preventive and curative medical services. Positive co-relation has been found to exist between health condition and food intake [2;6]. Food is needed for the development of the body in the formative years as also for its maintenance in adult and elderly stages. Besides, food intake supplies energy for work and also contributes to people's being enterprising and innovative. Adequate and right kind of food is needed even when the baby is in the mother's womb. Apparently, while planning for health development and health maintenance, a nation should pay equal attention to disease control and food supply. This points to the necessity of caloric planning, nutrition planning, sanitation planning, health service planning covering both preventive and curative aspects. More important, perhaps, is training, education and creation of awareness. Still more significant is bridging the

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gap between economists and medical scientists. In many countries, the Planning Commission is manned by economists and administrative personnel, health and education sectors not being adequately represented. As a result, these sectors go by default [3; 20]. There is evidence that economists have recently started focusing attention on the value of human capital. Galbraith [4; 3] and Schultz [5] stated that well-trained and well-educated workforce is nation's greatest form of capital, but medical scientists report that human capital is of no use to development unless health is well maintained. Studies have revealed that presence or absence of good health affects every aspect of human behaviour. It is on record that capacity for sustained working and creative thinking as well as meeting challenges and accepting risks hinges on the status of health [6;15]. At lower levels of health and energy people are more subject to attacks of diseases. Repeated attack of infections and diseases quickens the ageing process. [7;21]. This is apparent from higher life expectancy in the developed countries. Due to assaults of malnutrition and diseases, mortality rate is high in the developing countries. They lose most of the investments made in feeding and rearing of the children. This is particularly true for Bangladesh. According to Nutrition Survey of Bangladesh, nutrition is not only inadequate but also unbalanced for which people cannot work effectively for economic development. Average calorie intake is 1750 Kilo per day which is much below the standard of 2120 Kilo considered adequate in Bangladesh situation. Problem of low level of food intake and malnutrition is more serious in the villages. According to Nutrition Survey, 25% of rural children are severely malnourished and 50% are moderately malnourished. Available data show that 70% of the population suffer from anemia. Among the children below 5 years, 73% do not have adequate hamoglobin in the blood. Energy intake has been decreasing contineously. Average food intake was 886 grams in 1962-63, 807 grams in 1975-76 and 765 grams in 1981-82.

In the declining food intake situation, the worst sufferers are women and female children. Women often get left-over food items while male child gets priority over female child. Still more serious is the sale of adulterated food items. In a situation like this, improvement as capital investment [8].

The situation calls for change in the development strategy of the developing nations. They should think of a shift from growth strategy to equitable distribution strategy. Development process has pushed more and more people below the poverty line. Unequal distribution of fruits of economic development is typical for the developing countries in general. For instance, the proportion of income shared by bottom 20% of the people and that shared by top 20% are 7 and 52 in Argentina, 10 and 48 in Burma, 6 and 52 in Sri Lanka, 6 and 48 in Sudan, 4 and 55 in Philippines, 7

and 45 in Pakistan, 3 and 61 in Lebanon, 8 and 42 in India [9]. In Bangladesh, top 20% enjoy about 80% of the income and 75% of the people are in the poverty trap. Apparently, development strategy should promote better health by ensuring more equitable distribution of income, by adoption of more employment intensive projects enabling people to command food, clothing, housing as well as better sanitation and medical service. Unequal income distribution promotes poverty, hunger and malnutrition which hinder production and retard economic development. Studies have shown that work output is related to food intake. For example, in Costa Rica, construction workers were found to move 4 times more stones when improved diet was given to them on the work [6]. In Germany [7], truck workers increased their output by 69% when calorie intake was increased by 33%. Performance at school by German children was found related to food intake. Decrease in food intake was found to lower the ability to concentrate, slow down power of comprehension and power of memory. Students with inadequate calorie intake made poor grades. Equally important is knowledge of balanced food. The ideal ratio of carbohydrate, fat and protein should be known and maintained. But in the developing countries this knowledge and practice is found lacking. For example, a study covering the students of schools attended by the children of better-off families in Dhaka indicated prevalence of unbalanced food habit even in relatively affluent families [10]. In developing countries like Bangladesh, school syllabus does not provide for nutrition education. People at large do not know that calories provide energy requirement for effective health. Protein is needed for cell development and cell replacement. People should know that more protein is needed by the children for building up their body structures. Protein needs for individuals vary depending on body-weight and source of protein. Vegetable protein is poor compared to animal protein.

Any programme designed to promote health of the people should hit on protein and calorie deficiencies as they handicap mental and physical development of young children. Malnutrition is positively co-related with inferior mental performance. Well-fed people remain absent from work less frequently, their behaviour is less languid; they have more imagination and more initiative [11].

The result of malnutrition is higher rate of sickness. Serious food deficiency develops diseases like beriberi, eye-pathology, goiter, anemia, arbo flavinosis, bladder-stones and peptic-acer. These are common in Bangladesh. The disabilities, illness and injury to mental capacity can be offset by special care. But such care is costly and cannot be arranged in the less developed countries because of alternative claims on scarce resources. Government in the developing countries allocate resources at times on the

basis of opportunity cost, but people with competence to collect and analyse costs and benefits of development projects by taking into account the micro and macro perspectives are very much limited [12]. This hampers allocation of resources on the basis of priority and cost effectiveness. For example, the Government in Bangladesh were confused for a long time as to which sector of the medical service should receive priority in the health sector. The case of diabetic medi-care is an example. Policy makers in the Government was under the impression that general hospitals should get more priority since they cater largely to the requirements of the poor sections of the society and diabetes should get lower priority since the diabetes being relatively better-off financially can take care of themselves. Social awareness seems to have developed when the researchers established that internal rate of return on investment in diabetic medi-care can be as high as 84% [13]. In the same way, factories in Bangladesh can increase output by 30 to 40 per cent by spending Tk. 35 to increase hamoglobin [14].

Less developed countries like Bangladesh should prepare their food balance sheet before launching their development programmes particularly with reference to sectors like food and medicine, if the issue of malnutrition as a major contributing cause of illness and critical health problem is to be tackled. Emphasis may be given on the dissemination of health and nutrition related knowledge. For example, traditional practice may be replaced by the spread of elementary principles of nutrition. The practice of not feeding meat, fruit or vegetable to new born babies in countries like Philippines may be cited as an example. The relative lack of interest in less expensive source of protein rich pulses and vegetables as in Bangladesh is another example. Publicity can play an important role in this respect. Loss of food values during preparation and cooking can be reduced through demonstration. The results achieved by Birtan a project of Bangladesh Diabetic Association has indicated good prospect in this area [15]. Poor families can be induced to grow protein-rich food items like vegetables, poultrys and fish by utilising whatever land and water resources they have. Many of the diseases in the developing countries particularly those located in warm and humid climate are the consequence of insanitary sewage disposal, polluted water supply and congested living condition. Research investigations have shown that unhygienic patterns of life associated with mass poverty create pools of infection facilitating rapid spread of diseases. There is evidence that things can be improved with development of public awareness. This has been demonstrated in the Jurain experimental area near Dhaka and at Srinagar Upazila Out-Reach Community Development Project.

Malaria and cholera were at one time serious menace to health.

Investment in preventive and curative measures of cholera have been found to be quite profitable in Bangladesh. Cholera has been eradicated and Cholera Research Laboratory at Dhaka has been renamed as "diarrhoeal Laboratory". Bangladesh is still prone to diarrhoeal diseases caused by geographical characteristics, climatic condition, poverty, malnutrition, inadequacy of safe-water, poor sanitary condition, ignorance and illiteracy of the people. Malaria has now retreated from many of the Asian countries. Bangladesh was declared to have been freed from the menace of malaria a few years ago, but there is evidence that D. D. T. and insecticides are no longer effective in malaria control since mosquitoes have developed resistance to insecticides [1]. Malaria control, therefore, still constitutes an important element of health programme in Bangladesh.

The needs in the area of health development are plain. What is needed is more attention to preventive medicine including hygienic care coupled with generation of awareness in the people about sanitation, pure water supply and cultivation of calorie rich inexpensive food items by making optimum utilisation of whatever limited land and water resources the individual families have. In the area of health care service, rural orientation has got to be inducted. There is evidence that health services and facilities have urban bias. For example, in Kenya, the city of Nairobi has 54% of the physicians though it contains only 5% of the country's population. Bangkok with 8% of Thailand's population has accommodated 60% of the country's physicians. This kind of over-crowding of the physicians in urban centres is true for Bangladesh also. Professional economists and development planners appear to be unhappy with this inequitable distribution of the fruits of medical education. There is evidence that training of physicians is very much costly. In the developing countries, the cost is borne mainly by the poor rural people. Social discontent is apparent because the high income urban-based privileged group are benefited at the cost of rural poor [1].

Less developed nations should collect cost and benefit data on diseases prevalent in their countries and formulate appropriate strategies. For example, the controversy over preventive and curative measures should be resolved. The argument that preventing programmes pay for themselves by savings made in the direct cost of curative services needs careful study.

Bangladesh, as a signatory to the Asian Charter for Health Development, has recognised the importance of health service [16; Health ch.]. National Health Policy now covers objectives like providing primary health care, extending support to population control measures, promoting development of appropriate health personnel, strengthening and integrating epidemiological surveillance, control and containment activities

against communicable diseases, improving specialised services for combating non-communicable health problems like cardiovascular, malignant mental diseases and diabetes, strengthening legislative and administrative support for the elimination of spurious and substandard drugs and development of people oriented health services by ensuring maximum possible community participation. Current health policy aims at improvement of quality of life through the provision of safe water, improvement of environmental sanitation and removal of illiteracy. Major health programmes cover primary health care, maternal and child health care, immunization programme, control of diarrhoeal diseases, malaria control, safe water supply, sanitation and health education programmes, patient care and health manpower development. Health research has received attention. Under the leadership of Bangladesh Medical Research Council and National Institute of Preventive and Social Medicine, efforts are being made to identify problems relating to medical and health science and to determine priority areas for research on health needs. A few private sector organisations like ICDDR and BIRDEM are also engaged in research [17].

Health care is still intolerably inadequate to permit people to work productively. Health care has not been adequately accepted as a basic human right.

Bangladesh has to expand health care budget several times if acceptable standard is to be attained as defined by WHO. There is inadequate awareness about the need of educating people about prevailing health problems and methods of preventing and controlling them. Promotion of nutrition, supply of safe water and basic sanitation, immunization against infectious diseases are very much inadequate. Provision of essential drugs is also scanty. More serious is the problem of below standard and adulterated drug.

The commitment of the Government to provide "Health for All" of which primary health care is the pivotal element is an "ambitious hope". In the rural areas, 80% of the patients do not see the doctors before their death. Of the 460 Upazilas, only 100 has full-fledged hospital seat strength being only 20. Patients have to wait in the que. Patients have to buy most of the drugs prescribed by the doctors, some of the hospitals do not have electric bulbs, cleaning ingredients like phenoile. Many hospitals do not have oxyzen cylinders for emergency patients. Annual grant is spent out in one quarter. There are examples of wasteful use of scarce funds also cost effectiveness is absent although cost effectiveness is seriously effected in affluent countries like the United States. One doctor has to take care of more than 6000 patients though in Bangladesh, a doctor has to spend

more time due to illiteracy of the patients. Master Degree holders of social sciences on being appointed as gazetted officers do not go below the upazila level. But M.B.B.S doctors are required to go to the union level where even accommodation facilities are largely absent. Medical graduates are leaving the country out of frustration knowing that after coming back, they may have to be engaged in the truck business. Upazila level doctors say that patients are not happy with prescriptions. They cannot even supply required tablets. Doctors are mortified by supply of tablets when the patients require good food and sanitary living. Doctors say that health care is meaningless when more than two-thirds of the people are seriously under-nourished and malnourished. Allocation in the health sector per head per year is taka 32 only. If pay and administrative expences are deducted, per head drug allocation comes to taka 2.50 which is less than the cost of one egg or one cigarette. Cat food in U.K. per annum is \$ 260 compared to per-capita income \$ 140 in Bangladesh.

Finally, in the development of health services, the quality of the medical education imported in the country's medical colleges may be mentioned. Diagnosis of the disease depends on the professional competence of the physicians. Imported books written by scholars of non-tropical countries are taught. Teaching remains theoretical having inadequate relevance to the diseases prevalent in Bangladesh. One study has shown that 78% of the question papers set in the medical examinations are not related to conditions in Bangladesh. This is possibly due to reluctance for indigenouisation. Reportedly lectures are not held on non-drug therapy of diarrhoea.

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THE ECONOMICS OF WOMEN AND WORK : THE CASE OF BANGLADESH

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INTRODUCTION

It is now being increasingly recognised that in economic development growth pattern should subservè the goal of distributive justice. Women along with the men should be considered both as agents of production and claimants of equitable shares of the national income. In other words, women also should contribute to the national product and share the benefits of development. But traditionally women have been excluded from the main stream of development activities. The age old tradition has imprisoned them in a network of social limitations forcing women to perform a kind of work which brings them neither recognition from the society nor any monetary compensation. This puts them into a state of dependency which keeps their economic and social status perpetually low as compared to men.

One of the main obstacles to the integration of women with the main stream of economic activities through their full participation in productive activities is the gender division of work resulting from the socio-cultural norms of our patriarchal society. Her role as mother and home maker determines the nature of a women's work. The discriminatory treatment which stems from the traditional beliefs and norms of a patriarchal society denies women's access to the social power structure which controls the society and determine development issues which results in an uneconomic use of women's talents, skill and capabilities.

What is the situation of women in the socio-economic spheres? To answer this question all the issues relating to women's role and position at home, in society, such as their participation in decision making processes, their legal status in relation to property ownership, their access to productive resources, consumption of goods and services, their employment opportunities and control over their own earned income, their wage rates compared to those of men performing the same kind of work, and the recognition and valuation of work they perform at home may be pertinently raised.

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Remunerative work of women which is not only the critical determinant of their socio-economic role but is also a means for alleviating poverty and a step towards achieving distributive justice as the poorest women are the group on whom the burden of poverty falls more heavily.

Lack of access to land and other productive assets which compel women to accept low paid jobs, along with their low labour participation rate, involuntary unemployment and underemployment make them an easy prey to poverty.

The entitlement to income which determines one's access to basic needs and the level of living comes through remunerative work. Recent micro studies reveal that rural and urban women contribute substantially towards maintaining/raising the level of income of the household particularly located at the bottom of the income scale. These studies also reveal that the strategy of existence of the poor household with very little or no income generating assets is to mobilise all the human resources irrespective of sex or age for earning or supplementing their meagre incomes. Generation of remunerative work for women becomes all the more important when one considers it in the context of the poor household where women are the only able bodied workers. In the sample village of micro-study undertaken in 1977-78 such household were to be 5 per cent. In all these cases poverty alleviation by raising the levels of income of these household would crucially depend on the expansion of remunerative work opportunities for women.

The present paper is devoted to an examination of the process and nature of participation of women in remunerative work in Bangladesh and the scope of their participation in such work. It also makes an attempt to identify the obstacles to the expansion of remunerative work opportunities for women.

DATA SOURCE

Data on women's remunerative work have mostly been collected from secondary sources. Reports of the two population censuses (1974 and 1981), the Establishment Survey (1982), Final Reports of Rural Industries Study Projects (BIDS 1981), available annual reports of Grameen Bank, Shahnirvar Bangladesh and Bangladesh Rural Advancement Committee (BRAC) have been heavily drawn upon. In view of the limitations of the secondary data on women's remunerative work, relevant information has also been collected through personal observation.

ECONOMIC ACTIVITIES OF WOMEN : THE EXISTING SITUATION.

Women's Work Defined

Generally women's work assumes four forms :

1. Household work
2. Within homestead productive work
3. Wage employment
4. Self-employment.

A women's principal responsibility as home maker and mother is to perform household tasks such as preparation of food for home consumption, washing, cleaning, rearing of children and looking after the general welfare of the family.

The second category of activities that they have to perform within the homestead (especially in the rural areas) consists of such productive work as threshing, drying, parboiling and husking paddy, at storing paddy and rice and other items; growing vegetables, fruits, raising cattle and poultry; preserving fish and fruits, sewing *kantha*, collecting fodder and fuel; and drawing water, etc.

These two categories of work although essential for living are unrecognized and unpaid. Labour of women that go into these two categories of activities is excluded from employment measurement.

The other two forms of work that women perform are (a) wage work and (b) remunerative work generated through self-employment. The term employment (as conventionally defined) is associated with work included in these two categories.

Wage employment includes work performed in exchange of wages/salaries in cash or kind. The term self-employment is used to refer to subsistence/cash crop/non-crop agricultural work a person performs on his/her own to produce food grains, other goods and services for home consumption or for sale. While women belonging to wage employed or self-employed group are included in the civilian labour force, the vast majority of women, particularly rural women performing the first two categories of work are kept out of it by the census definition of economically active population as consisting of those (a) employed as per definition given earlier; (b) looking for work. From this definition it follows that who are neither employed nor offering themselves for employment would be excluded from the labour force although they may be performing expenditure-saving and remunerative work within the homestead. The concept of civilian labour force as defined in the census is, therefore, too narrow in the context of Bangladesh.

IS WOMEN'S WORK IN THE HOUSEHOLD PRODUCTIVE?

In rural Bangladesh, the question of whether within homestead work especially agricultural and essential household chores performed by women should be termed as productive has assumed great importance. Empirical evidence shows that women not only work longer hours than men, but their work, particularly in post-harvest grain processing, food storage and subsistence production appears to be of fundamental importance to the rural production cycles. It is slowly but inevitably being realised that subsistence production is of fundamental importance and the commodities implied by it are largely substitutable for those available in the market and therefore, logically these commodities should form part of the national output. Chowdhury in 'Revolution of Women's Work' argues that such output saves the cost of subsistence and has the potential of generating income.

In cost benefit analysis, investment projects of some categories not so much income generating as cost saving are also treated as productive. It may, therefore, be logically argued that expenditure saving activities for which women's time is spent should also be termed as productive and treated at par with the work performed for the market.

An early definition of home production included those activities which 'are carried on by and for the members, which activities might be replaced by market goods or paid services of income, market conditions and personal inclinations permit the services to be delegated to some one outside the household group'.

According to this definition household work such as child care, house keeping, socialisation of children which can be delegated to some one outside the family group may be considered as part of active labour. Theoretically, at least, there seems to be no bar in defining female employment to include almost all forms of activities which women perform.

Although there are practical problems of measuring women's non-market household work, these may be solved through determined efforts. Time used for such work may be the first approximation of women's contribution in the household. If measurement of such work is possible, calculation of its monetary value will not be an impossible work.

FEMALE LABOUR FORCE PARTICIPATION : THE CURRENT SITUATION

It is now generally accepted that the socio-cultural norms prevailing in our society coupled with lack of employment opportunities have kept the female labour force participation rate very low. (In this context the term labour force has been used in the conventional sense). BBS data

- (Statistical Year Book 1984) shows that the crude participation rate (which is defined as the ratio of the number of men and women who are either employed, able, willing and looking for jobs at a given time to the total population) of women in Bangladesh in 1961, 1974, and 1981 censuses were 10.8, 2.6, and 2.8 respectively. The corresponding rates for men for the same period were however much higher (56.2, 53.1, and 49.9 respectively).

The refined labour force participation rate which is defined as the ratio of the number of men and women who are either employed, able, willing and looking for work to the population in the relevant age group, shows that in the age group of 10 years and above, the female participation rates in 1961, 1974 and 1981 censuses were as low as 17.2, 4.1, and 4.3, respectively. The corresponding rates for men varied between 77 and 88 per cents over the periods of 1961, 1974 and 1981. In 1961, the female participation rates (both crude and refined) were much higher as compared to 1974 and 1981 rates. The reason has been mentioned as the definitional error which was committed in 1961 by counting a number of housewives as working women. The census reports show that not only has there been a substantial decline in the female civilian labour force over the period between 1961 and 1974, the female agricultural labour force has also decreased in absolute number from 2.42 million in 1961 to 0.61 in 1974. The 1981 census shows that only about 2 per cent of women (of 10 years and above) is engaged in agriculture. It seems 1974 and 1981 census figures not only excluded all household and within homestead productive work, but the figures in respect of wage and self-employment seem to be an under estimation. Some micro studies have recorded female participation rate between 8 and 18 per cent. However, the declining /intercensal trend of the female labour force participation may also be attributed to the following reasons :

1. It is likely that over the period between 1961 and 1981 female agricultural workers have been displaced by increasing number of male workers. Studies reveal that introduction of modern rice milling devices resulted in the displacement of female labour in alarmingly increasing number.

Additionally, poultry raising, livestock care, traditionally a women's responsibility are gradually geared to men by setting up modernised poultry, cattle and dairy farms. Establishment of seed multiplication farms and modern commercial storage plants also narrows down women's traditional opportunities for work.

2. The declining trend of female labour force participation rate may also

be explained to some extent by Turnham's "discouraged labour hypothesis" which states that when the prospect of finding work is very little, the job seeker drops out of the labour market. It is a fact that job opportunities and job options for women in Bangladesh is so very limited that women do not form more than 4.30 per cent of the civilian labour force.

THE IMPORTANCE OF WOMEN'S PARTICIPATION IN ECONOMIC ACTIVITIES

Women's participation in gainful work is of crucial importance for poor household. All available statistics show, that over 80 per cent of the population of Bangladesh is below poverty line. (Poverty line as defined in terms of calorie intake of 2332).

It must be recognised that those below the poverty line do not form a homogeneous group. Women of all these household do not have the same work experiences or prospects. Classification of these household on the basis of land ownership may be a useful exercise.

The land ownership pattern revealed by the land occupancy survey (1978) is as follows :

Table -1: Pattern of Land Ownership in Bangladesh

Land ownership size (in acre)	Per cent of household	per cent of land owned
No land except homestead	28.8	—
Upto 1.0	30.6	8.3
1.0-3.0	23.9	25.1
3.01-5.0	8.3	18.2
5.01-10.0	5.8	22.9
10.0 and above	2.7	25.5

Source : Bangladesh Bureau of Statistics.

The land ownership pattern in the above table shows that above 29 per cent of the rural household is landless (with or without homestead), about 31 per cent own land upto one acre, about 24 per cent own 1-3 acres making a total of about 84 per cent in this categories. And most of this household are below subsistence level. Women belonging to these household seek and participate in activities for generating income, saving expenditure and producing for home consumption.

But women form about 55 per cent of the household owning land upto 3 acres play a major role as unpaid family labour in a variety of agricultural

operations involving rice and cash crops, poultry and cattle raising, kitchen gardening, etc. Women from the landless and land poor household depend mostly on wage employment and participate in agricultural activities through the labour market. They also undertake activities like poultry and cattle raising if and when they are provided with loans through Grameen Bank, Shahnirvar Bangladesh and other programmes. Only some women from the top 10 per cent large land owning household may participate in this kind of agricultural operations as supervisors of hired helpers.

WOMEN IN WAGE LABOUR MARKET

Wage employment for women is of crucial importance as the majority of women entering the labour market comes from the poorest household. In some of these household women are the principal income earners. In a survey of four villages, namely : Baniara, Nordana, Kapurpur, Tulshighat (Rahman 1985) it was found that 8% to 20% household send their women for wage work. They come from household who would not cultivate any land. Among the landless household 50% to 70% have women wage workers.

Manpower Survey (1980) shows that a larger percentage of employed women are in wage employment (agricultural labour 26.5 per cent and non-agricultural labour 6 per cent as compared to self-employment (9.6 per cent in agricultural and 4 per cent in non-agricultural activities).

However important wage employment may be for women from poor and needy household the current situation of women in the wage labour market is not at all encouraging. A recent BIDS Survey conducted by the Rural Study Project Group shows that wage employment for women constitutes a small portion of the total employment for men. This state of affairs may be attributable both to the supply and demand constraints. Employed women were found to work only 40 to 60 days out of a 90 days period. The male unemployment rate worked out to be between 20 and 30 per cent while for women it varied between 17 and 38 per cent between the areas.

Manpower Survey 1980 which defined under-employment as less than 40 hours of work per week revealed that in agricultural self-employment about 83.4 per cent of female and 23.1 per cent of male workers are under-employed while in agricultural wage employment 41.7 per cent female and 21.9 per cent male labourers are found to be under-employed. In non-agricultural wage employment the corresponding figures for female and male workers are 60 per cent and 21.3 per cent respectively.

According to Bangladesh Bureau of Statistics (1982) the percentage of severely under-employed (below 20 hours per week) rise to 51 per cent for

women and 23 per cent for men during the slack season, while during the peak period 65 per cent of employed males and 31 per cent of employed females work more than 60 hours per week.

In a recent study of 4 villages (Rahman 1985) it was found that employed women in the sample were subjected to a large volume of involuntary under-employment. Such under-employment covered about 37 to 70 per cent of their time in four areas of study. It was found that demand side factors (such as the proportion of large lands owners, percentage of area irrigated) were more important for expansion of female employment than the supply side factors.

WAGE RATES FOR WOMEN

Recent studies show that wage rates for women are incredibly low. The Rural Study Project Group (BIDS) found that the wage rates of women in various activities in the rural /agricultural sector was very low as compared to male workers. Except for 3 cases in the sample the rates for men was found higher and in at least 10 cases it was found more than double the rates for women.

In a recent study of 4 villages Rahman found that in all the four villages wage rates for women were consistently lower than those of male workers. The following table shows the wage rates for male and female workers in four villages :

Table -2 : Rates of wages (in taka) per Standard (8 hour) day

Villages	Female	Male
Baniara	8.17	28.00
Nordana	9.64	27.00
Kapurpur	10.19	25.50
Tulshighat	9.73	24.70

In non-agricultural sector, wage rates for women does not compare favourably with those for men either. The RISP (Rural Industries Study Project, BIDS) data show that in rural industries an adult woman received only 70 per cent of the hourly wage rate received by an adult man and a female child received only 70 per cent of that received by a male child.

Male /female wage rate differential may be attributed to economic factors like demand and supply, differences in productivity as well as non-economic factors.

Among the RISP sample workers, 54 per cent of men and 30 per cent of women were found literate. So the differences in the wage rates may to

some extent be attributable to the differences in the levels of education and skills between the male and female workers. But other reasons seem to be that employers are generally biased against women willing to take up any employment.

WOMEN'S WORKING DAY

Five studies (Farouk and Ali, 1974; M. Cain 1976; Barkat-e-Khuda, 1982; R.I. Rahman, 1984 and Khuda, 1983) reveal that work performed by both men and women is devoted to family well-being through income generation, production and processing of goods and services for home consumption and performance of essential household tasks. Four of these studies indicate that the number of hours worked in a day by adult men and women is 8-9 hours on average. One study indicates that it is between 10 and 11 hours. All the five study findings point to the fact that although women work longer than men, a large part of that work remain unrecognised and outside the national statistics.

WORKING WOMEN AND TECHNOLOGY

In view of the almost 'pervasive' role of rural women in agriculture, the impact of any technological change in this area would affect women one way or the other. But there has been very little technological improvement in any other agricultural operations than rice processing. But introduction of modern technology in rice processing has important implications for female employment in the rural area. Displacement of female labour as a result of mechanisation of paddy processing as revealed by some micro studies is highly alarming. Studies show that a displacement per shift of 815 women by automatic mill and 312 women by the rural mill would displace a total 3.4 million very poor and needy women belonging to the landless and near landless household who generally operate in this labour market, if all the mills were to run at full capacity defined as one shift a day for the whole year.

Introduction of seed-irrigation technology however, has implications for women as well to the extent it increases production. As and when larger farmers hire female hands for post harvest operations, increased production resulting from improved technology is likely to increase employment opportunities for the poor rural women operating in that labour market. On the other hand, it would increase work load for those unpaid female family workers who have to work more when there is an increased production to cope with. Some improvement in precessing operation might reduce the drudgery of female unpaid family workers, but even a simple mechanisation may reduce employment opportunities for women in the rural labour market although it may reduce drudgery of those women who would find employment.

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There is, of course, a need for technological improvement to achieve higher productivity, higher income and improved working conditions. This requires a thorough assessment of the socio-economic realities our women are faced with. A national technology policy for women's agricultural and other operations has to be adopted in the light of which the question of technological improvement can be solved.

OCCUPATIONAL DISTRIBUTION OF EMPLOYED WOMEN

Occupational distribution of employed women gives us an insight into the real status of women in economic sphere. The Manpower Survey 1980 shows that while some 55 per cent of rural employed women in the sample were engaged in agriculture followed by manufacturing transport and related activities (28 per cent) and services (11.6 per cent), the majority of the urban employed women were in services (74 per cent), followed by clerical work (7.7 per cent) and sales (5.8 per cent).

RISP data reveal that about 10 per cent of women aged 10 years and above in the study area were economically active of whom 65 per cent were in non-farm activities and 59 per cent in rural industries. Women formed about 37 per cent of all workers in the rural industries in the study area. But interestingly enough 77 per cent of the women workers were found to be unpaid family labourers and only 23 per cent of the female workers were paid. No women was working as proprietor. On the other hand, among the male rural industrial workers 42 per cent were proprietors, 33 per cent were hired hands and only 25 per cent worked as unpaid family labourers. The activities in which women work in large proportion such as kantha making (75%), Dhenki products (53%), mat making (50%), etc. have high proportion of unpaid family labour. As opposed to these activities which have a high proportion of hired labour have a very low proportion of women workers. For instance, the proportion of women workers in jute baling is 0%, saw mills 9%, bricks 6%, tiles 3%, metal furniture 2%, grain milling 19%, bakery 20%.

It may be attributable to women's preference for home based occupations which can be fitted into her daily schedule of household chores more easily as well as employers' unwillingness to employ women as wage workers. In a recent survey when a group of employers were asked the reason for not employing women they mentioned women's frequent absence from duty arising out of the responsibilities, less devotion to work, their need for maternity leave, etc.

In the rural production emphasis seems to be on home as a work place. Even those women who are in wage employment prefer to work in enterprises closer to their homes even though wages may be higher

- elsewhere. In a recent survey (H. Hussain and R. Jahan, 1986) when a group of working women were asked whether they would be willing to migrate elsewhere if they are paid higher wages, majority of them answered in the negative. They mentioned domestic responsibilities as the reason for not leaving the present place of work. Thus problems arising out of their traditional role in the domestic sphere are no less formidable.

A comparison between 1974 and 1981 censuses reveals that non-agricultural sector employed about 30 per cent of employed women in 1974 rising to 72 per cent in 1981. But this increase does not appear to be due to the 'pull factor' induced by a prosperous manufacturing or business sector. BBS (1984) data show that the manufacturing claims only 5.1 per cent and the business sector claims only 4.8 per cent of the employed women. A great majority of women (62%) are employed in the sector called 'others' which includes women in domestic services also. Lack of access to productive resources for self-employment either in the agricultural sector or in the non-agricultural sector seems to be one of the leading factors which compel women to accept low paid jobs and keep their self-employment figure so low. The Manpower Survey 1980 shows that 11.1 per cent of employed women are in the agri-self-employed category, the corresponding figure for employed rural male was 27.7 per cent.

Again very few employed women are in the non-agricultural self-employed category (4.2 per cent) as compared to employed rural male (7.9 per cent).

Lack of access to productive resources is also true in the case of the majority of poor needy men. But in the case of poor women, this factor works more intensely than in the case of men.

In urban areas, however, the percentage of women working as non-agricultural labourer was found to be higher (26.9 per cent). But the largest concentration of urban employed women was in domestic service (61.5 per cent). The corresponding figure for employed urban male is only 2.4 per cent. All the evidences show that the majority of the urban employed women are in low-salaried, low status employment and in a more disadvantageous position than men.

Interestingly enough it has been observed that in the informal sector there is an informal division of labour between different socio-economic classes of women. The richer women are investment, management and procurement while lower middle class and poor women undertake manual production. The poorer women make paper bags, coir fibre or jute string where a lightly better off women make finer products such as stitched garments for the local trade. A chain of sub-contracting coupled with low

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market demand reduces returns. In the absence of a hard and fast contractual terms, risks devolve most on the producer. Besides, such work is of temporary nature and highly unstable. In view of this any form of regular wage employment seem to be preferred by them.

In a recent survey (Rahman 1985) of a group of working women it was found that most of them were eager to work in formal employment in industry/factories located in nearby areas not only for higher wages but for regularity of payment.

In other occupations such as professional, technical and managerial, the picture is extremely gloomy. The establishment survey (1982) which shows the distribution of women employed in establishments (employment 10 persons and above) by skill category reveals that the percentage of women employed in administrative and managerial category is only 2.3 per cent (of all the persons employed in this category).

In the professional category such as doctors, engineers, agri-scientists, teachers, etc. women constitute about 6.8 per cent forming only 2 per cent of all women employed in all categories. The female employees seem to be concentrated at the lowest rung of the employment ladder. The Government is by far the largest employer in the country and the presence of women at all levels of government services (especially at the decision making and implementation of government policies relating to women as well as their implementation. But unfortunately the number of women in the highest administrative responsibilities is very small. The reason put forward is that because of the bar against women's entering civil service, foreign service and police service (which was however withdrawn after independence) in the administrative cadre, women senior enough to hold such responsibility is rarely found. This obstacle can be easily overcome if lateral entries of women (otherwise qualified) from other sectors are made to fill in such vacancies.

The female employment pattern indicates that women are mostly engaged in work where—

- a) High level of education and skill is not required;
- b) Work is in unskilled category;
- c) Need for productive resources is very little—brick breaking, roof beating, bamboo work, net making, etc;
- d) Segregation on the basis of sex is relatively easy (teaching, medicine, etc.).

The unskilled and semi-skilled "female work" seem to be limited to mere manual tasks. In rice mills (if and when they are employed), women clean

and dry rice while men carry and husk rice mechanically.

In a recent survey of a few selected industries in Dhaka city (Hossain and Jahan, 1986) it was revealed that in jute mills women are confined to stitching hessian bags while men work on the machines. In pharmaceuticals and biscuit factories women work as packers. Even in garment industries where workers are pre-dominantly women, it was found that male/female ratio in the management and executive cadre follow the general distribution pattern. A survey (Hossain and Jahan, 1986) of a few units of the garment industries in Dhaka city, found the male/female ratio in management as 4:1 and in executive 3:0. Even in the garment industry which thrives on cheap female labour the largest concentration of women workers are in the unskilled and semi-skilled category. Another survey of four garment industries it was found that out of the total number of 388 helpers, 341 women. But managers, cutting masters, cutting assistants, iron men and officers were all men.

The contribution of the modern manufacturing sector to employment generation is very small. Only 4 per cent of the total labour force is employed in this sector. Its contribution to female labour force is even smaller. The expansion of the modern manufacturing sector is constrained by factors such as lack of capital, low effective demand for industrial goods, under-developed infrastructure and lack of education and skill. It appears that potential for employment generation in this sector is not very bright. A comparison of female employment situation in various industries in this sector over the period 1973 and 1980 it was revealed that in 1973 in jute mills only 1600 women were employed, in 1980 their number came down to 1039 showing a negative growth rate of 31.69 per cent. Sugar mills, engineering and even tea industry showed negative growth rates of 71.43 per cent, 64 per cent and 2.04 per cent respectively over the same period.

The reason for the low female employment in the modern manufacturing sector seems to be that women face a disadvantage at the entry point due to lack of minimum education and skill. A survey (Unnayan Parishad 1980) of female workers in organised industries in and around Dhaka revealed that 83% of these workers were literate and 36% had education upto SSC or HSC level.

Unwillingness of the employers to trust women with any kind of responsibility, the burden of domestic work and absence of child care facilities have also been mentioned in the survey report as other obstacles.

Expansion of educational and skill training opportunities for women on the one hand and providing capital in the form of loans to women

entrepreneurs individually or in groups at concessional rates along with marketing facilities and support services to these groups may help expand both female wage employment and self-employment in almost all the sectors of the economy.

OBSTACLES TO EXPANSION OF FEMALE EMPLOYMENT

The analytical discussion in the preceding sections on women's work in the various sectors of the economy has helped us identify the major obstacles to the expansion of female employment.

WOMEN'S DOMESTIC RESPONSIBILITY AND THE MALE ATTITUDE.

Women's household responsibilities affect both the supply and demand of female labour. Domestic responsibilities which take up a large proportion of the total time available to women is a constraint on the supply of women days for remunerative work. Non-availability of improved technology for domestic work which could reduce the time needed for household work compels women to provide fewer hours for remunerative employment.

On the other hand, employers are unwilling to employ women as they complain of female workers, frequent absence from duty arising out of their household responsibility, lack of devotion to work and need for maternity leave, etc. Whether these complaints can be substantiated or not by study findings, the attitudes of the employers remain the same.

Since men are in the centre of the social power structure of a patriarchal society, male attitude towards female employment has to be considered as a very important factor. In a country where unemployment is acute, women's employment issue is not likely to receive any sympathetic consideration from the society. Men are viewed as the principal bread earner of the family and women's income is considered secondary. Although recent economic trends in Bangladesh demonstrate that income from women's productive labour has become imperative to the family's survival, women's work is still considered supplementary and subsidiary. Since gender division of labour is still deeply rooted in the prevalent value system of this patriarchal society, even women's paid work is viewed as 'work during leisure' (Oboshor Shamayer Kaj). That is how women's work however, crucial it may be for the family's survival has been devalued by the society.

Women are considered suitable only for a few occupations such as teaching, medicine, etc. but not for administrative or managerial responsibilities. Preconceived notions about their inefficiency, superficiality and inability to apply their mind to office work make their entry into service difficult.

A survey (Chowdhury 1978) reveals that a large number of female job seekers felt that men are preferred to women by employers. Male attitudes sometimes create supply side problems also. Some male guardians consider an unmarried women's work outside her home as an obstacle to marriage.

However, in some areas social attitude to female employment is changing for the better. A survey (Unnayan Parishad 1980) of female workers in some selected industries in and around Dhaka recorded that 82% of the husbands, 76% of the fathers-in-law approved of their taking up industrial job.

LACK OF ACCESS TO PRODUCTIVE ASSETS

Access to productive resources is a means to gain control over the production process. In the rural areas land is the most important productive asset. But more often than no women do not own it. Although according to the Muslim Law of Inheritance a daughter or a wife can claim a part of father's land. The right is hardly exercised by women. They consider it as a form of social security which would provide them with a shelter in their paternal home in case of divorce, desertion, or widowhood. They also give up their right to paternal property to acquire the right of 'Nayor' after marriage.

Although rural women look after livestock belonging to the family, its ownership does not rest with them. Programmes formulated to give women increasing control over productive resources would be a sound way of expanding women's employment opportunities.

RURAL WOMEN'S WORK IS SEX-SPECIFIC

In the rural sector remunerative work that women do is sex specific. Since this type of work is in short supply, many female job seekers find themselves without employment. In most cases poor women work as domestic maids in rich household and their activities included the entire post-harvest operations. This explains the seasonal variation in female employment the coefficient of variation of which was found to be as high as 11.38 per cent (Islam 1978).

LACK OF EDUCATION AND SKILL

Low levels of education and skill possessed by women assumes greater importance in the context of technological improvements. Female workers are found unsuitable for those operations where improved technology is used.

INDISCRIMINATE USE OF INAPPROPRIATE TECHNOLOGY

Indiscriminate use of female labour-displacing harmful technology in areas where women workers traditionally predominate, has disastrous implications for female employment. The case in point is the modern rice

milling devices which have been displacing women rice huskers in large numbers.

LACK OF INSTITUTIONALISED CHILD-CARE FACILITIES

A large number of non-working women who are willing to work cannot take any employment outside their homes due to lack of child care facilities. A survey (Chowdhury 1976) revealed that only 2.26 per cent of the working mothers could use such facilities.

OTHER CONSTRAINTS

Inadequate training facilities of technical institutions for women and lack of information, guidance and counselling facilities are some of the obstacles to expansion of female employment.

PROSPECTS OF EXPANDING FEMALE EMPLOYMENT OPPORTUNITIES

Awareness of the need for improvement in the status of women and integrating women in national development began to gain momentum in Bangladesh from mid 1970's when the year 1975 was declared by UNO as the International Women's Year and 1976-85 as UN Decade for women. The elements of a national policy on female employment which could be discerned from the fragmentary information available relate both to the demand for and the supply of female labour. Policy measures for expanding women's education, raising their educational level, imparting various types and kinds of skill training to women, motivating them to take up income generating work, improving their health and limiting their family size through family planning and raising their age limit to 30 years for government service are all designed to increase female labour force participation rate. Policy measures which include reservation of vacancies in all government and semi-government offices (10% in gazetted posts and 15% in non-gazetted posts for women are designed to influence the demand side favourably. (The female quota in primary teaching has been fixed at 50% of the vacancies.)

Programmes for the promotion of income generating activities for women through government and semi-government organisations such as Grameen Bank, BRDB (Bangladesh Rural Development Board), Bangladesh Small and Cottage Industries Corporation, Bangladesh Academy for Rural Development (Comilla) and Rural Development Academy (Boğra), etc. have been designed to create a favourable impact on the demand for female labour.

In addition, a large number of voluntary non-government organisations (NGOs) such as Bangladesh Rural Advancement Committee (BRAC) and Shawnirvar Bangladesh, etc. are launching credit programmes to generate female employment.

Although lack of data on the total impact of relevant policies and programmes on women's employment prevents one from drawing a firm conclusion, available evidence shows that Grameen Bank and Shahnirvar Bangladesh credit programmes for poor/landless/ assetless rural women have produced good results.

While Grameen Bank's emphasis is more on productive utilisation of credit extended without collateral to the target women's group in the rural areas, Shahnirvar Bangladesh not only provides institutional credit to the poor women's group without collateral but aims at the removal of illiteracy and dissemination of knowledge on health, nutrition and family planning as well. BRAC on the other hand, puts as much emphasis on raising the level of consciousness of the organised group of poor rural women through conscientisation programme as on employment generation.

However, the activities in which these groups mostly concentrate are carried on small scales and there is hardly any scope of increasing labour productivity through the use of improved technology. Group ventures which would achieve economics of scale and provide scope for increasing labour productivity through the use of improved technology should be encouraged. There is however a great prospect for expanding self-employment opportunities for women by extending the area of such programmes.

THE CROP SECTOR

Is there any scope for expanding women's income generating work in the crop sector? The question may be legitimately asked. In our tradition-bound rural society, cultivation seems to be out of bounds for women. Except for some northern districts, in Garo Hills and Chittagong Hill Tracts women generally do not work in the field. The contention that women are not strong enough to work in the field is untenable. If they can be engaged in activities like earth cutting under 'food for works' programme they can be easily motivated to work in the fields. Work opportunities may be provided to them by leasing khas land to organised groups of poor rural women. Necessary credit facilities and other support services may be provided to these groups to promote such activities. Once women break the traditional barrier to enter these areas of activities, opportunities for wage employment in weekend, transplantation, and harvesting may also be available to women in future.

However, male attitude towards employing women in these activities do not appear to be favourable. Opinion survey of a group of employers Rahman show that none among the respondents were willing to employ

women in these activities. However, motivational work to change their attitude may ease the situation. Women may at least be employed for such work during the peak seasons when the workers for these activities are in short supply.

THE RURAL NON-CROP SECTOR

In the existing situation the rural non-crop sector can play a very important role in generating employment for women. A survey (1979) of eleven thanas (now called upazilla) revealed that 65 per cent of the employed women were gainfully employed primarily in non-farm activities. It was also noted in the survey that a large proportion (58.8 per cent) of the economically active women were engaged in non-farm activities, particularly in cottage industries.

The proportion of women among Grameen Bank loanees engaged in various activities indicates that non-farm activities, if promoted, can play an important role in generating remunerative work for women. Table 3 in this regard may be seen below.

Table -3 : Proportion of Women among Grameen Bank Project Loanees in Different Activities.

Areas	Percentage
1. Processing and manufacturing	56.2
2. Agriculture & Forestry	4.1
3. Livestock and Fisheries	60.8
4. Trading	7.6
5. Peddling	38.9
6. Shop Keeping	23.6
7. Transport	Ni
ALL ACTIVITIES	37.0

Source : Grameen Bank Project Annual Report 1981.

Special Rural and semi-urban industries may be set up with loans from specialised institutions on concessional terms where preference may be given to women job seekers. There is, of course, a great need for creating job opportunities for women. But the issues of increasing productivity of female labour and control over their income thus generated should also be kept under considerations.

In the ultimate analysis, expansion of female employment (as well as male employment) would depend on the expansion of the non-crop sector activities. The most important factors influencing the demand and supply of the various non-crop sector activities for women are:

- (a) Level of distribution of income;
- (b) Backward and forward production linkages;
- (c) Level of factor productivity;
- (d) Choice of technology in agriculture and competitive non-agricultural products;
- (e) Saving and investment rates of women engaged in these activities.

Processing and manufacturing is one of the main activities of rural women are engaged in (Table-3). The demand for products of the rural processing and manufacturing sector is generated from (a) the income of the rural consumers, (b) linkages with the agricultural and organised sectors, (c) income of the urban people, and (d) exports.

A large proportion of the products processed and manufactured by rural industries such as gur, rice products, milk products, coarse cloth, utensils, etc. are consumed by the rural people. Women in large number are engaged in these processing and manufacturing activities. A steady increase in the level of rural income and a continuous improvement in rural income distribution would to a large extent determine the expansion of employment in activities producing these goods.

A recent study (RISP Final Report, 1981) found the income elasticity of demand for most of the rural industrial products greater than unity. It is, therefore, expected that with an increase in the income of the rural people the demand for locally processed and manufactured goods would rise more than proportionately. This would help expand the activities producing these goods with a resultant increase in employment opportunities.

The wealthy section in rural society may show some preference for goods produced in urban industries. In that case a deteriorating income distribution would have an adverse effect on the expansion of the rural processing and manufacturing sector producing in its turn an unfavourable impact on the female employment situation.

The rural manufacturing sectors also produces intermediate and capital goods which are used in other activities both in the rural and urban areas, such as, baskets, earthen containers, fishing nets, ropes. Large number of women are employed in the activities producing these goods. Women should also be trained to make agricultural and non-agricultural metal implements, rural transport equipment, tools for handlooms, etc. so that avenue for female employment widens. Female employment expansion through the growth of manufacturing activities would depend on the development of those activities which would use these intermediate products.

Demand for rural industrial products produced by women in the urban and foreign markets is still very insignificant. Only cane, bamboo and jute handicrafts, handloom clothes, fine quality mats, etc. have urban market and only jute handicrafts have foreign market. As the proportion of women engaged in the production of these goods is quite high, increase in the level of urban incomes may be an important determinant in the expansion of female employment in these activities.

RISP final report reveals that labour productivity is very low in a large number of rural industrial activities. For some products labour productivity is even lower than the agricultural wage rate. Use of traditional technology, seasonal variation, in input and product prices, lack of sustaining power of the poor artisans to reap benefit from price changes, lack of sufficient working capital and lack of marketing facilities may contribute to low productivity.

Adoption of measures to relieve these constraints by helping these poor working women to pay lower prices for necessary inputs and receive higher prices for these products may help raise the level of production even with the existing technology. In the context of our existing socio-economic and cultural pattern cottage industries are most suited to providing employment to a large number of women because these home based activities require small amount of fixed and working capital. Promotion of this type of enterprises is likely to expand female employment.

FOOD FOR WORKS PROGRAMME

Poor, needy women in large numbers are participating in activities under food-for-works programme. In a recent survey of a group of wage workers nearly 80% expressed their willingness to work in the road building activity under food-for-works programme. Special programmes of this type may be organised for women and the existing ones extended.

URBAN FORMAL SECTOR

The reason for the low female employment in the modern manufacturing sector seems to be that women face a disadvantage at the entry point due to lack of education and skill on the one hand and employers' unwillingness on the other. Absence of child care facilities, distance of the work place and burden of domestic work are some of the other constraints.

Expansion of educational and skill training facilities for women, setting up child care centres, encouraging women entrepreneurs individually or in groups by extending loans to them at concessional rates to set up

industries where women should form the majority of the employees may help expand female employment in industry.

It may be a worthwhile exercise to find out if part time employment opportunities can be created in this sector for women so that they can combine household work and wage work to their best advantage.

In the professional jobs the possibilities of expanding opportunities for female employment on part time basis may be explored. At present the number of educated unemployed of both the sexes is increasing. Under the circumstances expansion of both female employment in this sector would be difficult. However, female employment in this sector can be expanded if the existing quota for women in the government and semi-government organisations can be strictly enforced. With a view to increasing the number of women in jobs carrying highest administrative responsibility, lateral entry of women in these posts from other professions may be allowed.

CONCLUSION

Available empirical evidence on women's work suggests that large number of women in Bangladesh carry out productive activities such as post-harvest agricultural operations and household tasks essential for living and work long hours (9-12 hours) each day in rural Bangladesh. But the female labour force participation rate is reported to be a mere 4.3 per cent in 1981 census report: The reason is that women's household work and within homestead productive work go unrecognised and are excluded from national statistics.

The official definition of labour force permit the inclusion of only those women in the civilian labour force who are in wage or self-employment or willing, able and looking for work. Even then, the census estimate of female labour force seems to be an under estimation as some micro studies recorded higher figures for female participation rate ranging from 8 to 18 per cent.

Lack of education and skill has forced women to accept low-salaried jobs. The largest number of employed women are in domestic service in the urban areas which has no specification on wages, hours of work or job security.

In the rural areas the highest concentration of working women is in post-harvest operations. In the professional jobs a good number of women are found in socially approved professions like teaching, medicine, nursing, etc. Women hold very few positions in senior administrative or managerial cadres.

In both rural and urban situations, women have far fewer employment opportunities than men. They receive low wages/salaries as compared to their male counterpart.

Critical attitude of the society towards female employment limited access of women to productive resources, low level of education and skill resulting from limited educational and skill training facilities, and above all women's domestic responsibilities create obstacles to the expansion of women's remunerative work opportunities.

On the question of technology it may be said that very little technological improvement has taken place in post-harvest agricultural operations except husking. But introduction of inappropriate technical devices in this area is displacing women in large numbers engaged in rice processing work.

However, the institutional and policy making framework for expanding female employment exist in the country. The various sectors of the economy have potentials for expansion of remunerative work for women. Organised efforts to change social attitude towards female employment and other measures like launching special programmes for expanding women's income generating work with provisions for extending credit and other support services (including marketing facilities) enforcing of existing quota for women in the government and semi-government services and a gigantic effort to expand educational and skill training facilities for women would go a long way in expanding female employment and reducing gender inequality in this country.

Lack of data on women's work is a formidable hurdle which does not permit a proper assessment of the female employment situation in Bangladesh. Remedies lie in undertaking large scale surveys on national basis in this area which would generate necessary data for the formulation of sound policies and programmes for the expansion of female employment.

RECOMMENDATION

1. Adoption of purposeful policies at the operational level is necessary to bring about an improvement in the female employment situation. Policies should relate to such matters as women's access to productive resources, employment opportunities, educational and skill training facilities, credit and marketing facilities which may facilitate women's integration into development process and reduce gender differentials in these areas.
2. Skills to be imparted to women should be carefully selected on the

basis of their market demand potential for development.

3. Women's household work and within homestead productive activities should be properly evaluated and recognised. In justice, women should be compensated for performing household tasks which may termed as highly essential for living and other productive activities carried on by rural women some of which are of fundamental importance for rural women some of production cycle.
4. Women do not form a homogeneous group. Women belonging to different socio-economic classes face different situation and employment prospects. In order to formulate meaningful programmes to create female employment opportunities detailed information about women belonging to different classes should be collected.
5. The role of credit, essential inputs and other support services in the expansion of female employment cannot be over-emphasised. Programmes for the timely supply of necessary credit, other inputs and services to the poor and needy women should be ensured so that they can set up economic activities of their own.
6. Choice of technology is of crucial importance for the expansion of female employment. It determines who works and who does not as well as the ownership structure of enterprises. Instead of using inappropriate harmful female labour displacing technology in activities where women predominate, if technical improvements are made on traditional technologies and are kept within the reach of the poor women individually or in groups, the drudgery of working women would be reduced on the one hand and the labour productivity would increase on the other.

Introduction of improved technology for household work is called for. Because it will reduce the drudgery of women in the household as well as release some more time for them to participate in remunerative activities.
7. To expand female employment in the crop sector 'khas land' may be distributed to the organised groups of poor women for cultivation. It may encourage them to break the age old tradition, borrowing them to work on the fields. Hired female labour may be used on this land for weeding, transplantation and harvesting activities also. This will not only give women access to productive resources in the rural areas but is likely to increase female wage employment in the crop sector.

Joint ownership of land and livestock by husband and wife in a family may give women some access to productive resources.
8. Commercial banks may come forward to launch credit programmes for

the poor urban women. A specialised bank for the urban poor for extending loans and necessary guidance for the urban women (as is done by the Grameen Bank for the rural/assetless women) may be set up.

9. Group activities rather than individual activities should be encouraged under the Grameen Bank/Shawnirvar /BRDB programmes for the rural poor women so that activities on larger scale can be undertaken where there is a better scope for using/owning improved technology.
10. Inclusion of women on a larger scale in all training programmes should be ensured to increase the number of skilled and trained women. The Bureau of Manpower and Training may incorporate such programmes for women.
11. Fixation of minimum wages for domestic servants and other forms of wage employment in the informal sector would improve condition of working women.
12. With a view to ensure presence of women in the highest administrative posts, lateral entry of experienced and qualified women from other sectors on contractual basis may be considered.
13. Establishment of women's employment agencies for guidance, counselling and job placement may be a step forward for increasing female employment.
14. Setting up of day care centres for working mothers, tightening labour laws to prevent exploitation of young girls in various occupational groups, encouraging working women to set up trade unions, and increasing toilet and other facilities for women in offices and work places are likely to create favourable impact on female employment situation.
15. Job quota for women should be raised to 30 per cent of all vacancies in all Ministries and government and semi-government organisations. Existing job quota for women should also be strictly enforced.
16. Last but not the least a big publicity campaign should be launched to raise the consciousness level of men and women about the necessity of increasing the participation of women in directly productive work.

WOMEN WORKERS IN THE GARMENT INDUSTRY

ROUSAN JAHAN*

INTRODUCTION

This report presents the findings of a study exploring the interaction between macro and micro socio-economic factors and the impact these have on women's work, as illustrated by the case of women workers in the garment factories in and around Dhaka, the capital city of Bangladesh.

OBJECTIVES

This study attempts to collect information on both the working and living conditions of these workers. The general objectives of the research was to see how development processes impinge upon families by changing the socio-economic context in which they are located and how families adopt various strategies in reaction to these changes, trying all the time to preserve some continuities with established patterns, especially relating to prevailing cultural norms and how the difficult act of balancing between the two often contradictory trends are achieved through subordination of women's interests to that of the collective family. The specific objectives were :

1. To identify the factors determining poor women's entry in wage labour in general and garment industry in particular;
2. To analyse the role and status of women in their work-space, especially relating to wages, opportunities for skill-formulation and working condition;
3. To assess the attitude of management, and colleague to women working in garments factories; and
4. To describe the scope of organization and supportive network in the factory and the neighbourhood.

METHODOLOGY

A random sample of 200 women workers drawn from 20 garment factories were surveyed for the study. In addition 30 male workers and the management of all 20 factories were also met and interviewed. The factories were selected from a listing of industries obtained from the Ministry of Industries. The criteria of selection was variation of size in terms of investment and work force, location and also the nature of investment.

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Care was taken to include both joint ventures and locally financed establishments.

Two sets of questionnaires were prepared—one for the management, the other for the workers. Structured interviews were held with the management of the industries at the factory, to elicit information about recruitment policy and procedure, criteria for selection, standards of wage, reasons if any for female recruitment, training, facilities offered, criteria for promotion, attitude to unionization and evidence of gender-discrimination.

The workers were first visited in the factory though twenty of them were also visited at their home so that in-depth open-ended interviews could be held with them and their family members. The structured interviews followed a standard schedule. Most of the questions were factual, especially those relating to socio-economic background, migration, working condition and household consumption, some vagueness was noticed in responses related to figures, e.g. exact age of self and older family members, size of land holding, price of food items etc. This was more pronounced in workers who could not keep written accounts of expenditure because of low educational level.

To gauge the human capital and personal and family resources, information about socio-economic background of the workers was sought. This information was also expected to indicate the available range of job-options and opportunities, besides providing the immediate context of their family's need to enrol them in wage-employment.

To analyse the role and status of the workers in the industry, information was sought on occupational categories, gender-concentration if any, scale of wages, skill formation, opportunities given for training and gender-differential if any, working hours, benefits, congenialities in the working condition and so on.

THE WOMEN'S WORK

The emergence and growth of garments industries, an export oriented labour intensive industry is quite recent in Bangladesh, the first consignment exported to West Germany by the Jewel Garments was made in 1977. In Bangladesh, the trade policy had been liberal. The growth process is mixed capitalistic, with substantial state involvement in all sectors of development. The emphasis on agriculture and rural development in public policy formulation and implementation has been described briefly earlier. However, the importance of industrialisation as a means of lessening dependence on over extended agricultural resources is also manifest in the development plans. In the interest of balancing trade deficit through import substitution and export oriented industries, national policy

is fostering local capital through liberal credit, tax exemptions, import benefits.

Foreign capital is encouraged through lifting of trade barriers, tax, rebates and other measures which facilitate maximum reduction of production costs, primarily wages which is assured by the availability of cheap labour. Bangladesh shares with other third world countries the characteristic conditions which ensure an abundant supply of cheap labour: Low wages, high unemployment, limited natural resources, low level of unionization, and strong centralised (militaristic) regime. The high rate of female employment which sets the garment industries apart from other industries in Bangladesh is a manifestation of the investors' search for cheap and unskilled labour. This is not uniquely limited to Bangladesh. The history of labour intensive industry garment, manufacturing textiles, food processing, electronics, show that they traditionally utilized female labour, from the earliest stages of the industrial revolution in England and France to the present day (L. Tilly and J. Scott.).

Cheap labour is essential for this industry because it is highly competitive. The very nature of this light industry – comparatively simple technology, low capital investment and low skill labour requirement—makes it easy for new firms to enter. As an example we may look at a typical project profile for an industrial unit with a capacity of producing 2000 pieces of basic wear per day in Dhaka.

A. FIXED COST RELATED FACILITIES (IN US \$ DOLLARS)

	<u>Amount</u>
1. House rent (one year's advance for 1000 sft floor space)	20,000.00
2. Import of Machinery (Except top -fuse machine)	40,000.00
3. Air Conditioners (Locally bought)	6,000.00
4. import duties, taxes, etc.	5,500.00
5. Instalment of Electricity, security deposit and other expenses	4,000.00
6. Furniture and Interior decoration	4,000.00
7. Telephone, Publicity, etc.	1,000.00
8. Initial expenditure	1,500.00
9. Feasibility study	500.00
Sub -total :	82,500.00

Jahan : Women Workers

B. WORKING CAPITAL

1. Salary for 200 workers for three months	20,000.00
2. Contingency	10,000.00

Total Cost : 112,500.00 Us dollars.

However, if the entrepreneur wishes to buy land in Mohakhali (a commercial area in the metropolitan Dhaka being developed) and construct a two-storied building with a four-storey foundation, then the cost would be almost double e. g. 250, 000.00 dollars approximately.

In 1985, 95 per cent of the Bangladesh factories produced basic wears as the demand for these was highest and production was relatively simple. Marketing is controlled by representatives buyers from USA, West Germany and Italy. The representatives of several other countries who stay either in Delhi or Colombo, also visit Bangladesh periodically. Agents sometimes take 5 per cent commission in local currency against each order. The Americans generally place orders as follows:

- (a) Sample Order: 10 Pieces or a dozen;
- (b) Trial Order (for a new supplier): a minimum of 60 dozens; and
- (c) Basic Order : One lakh to two lakhs dozens.

No single Bangladesh unit is capable of handling such big sized orders. Agents therefore, distribute the order among several units. Generally, the orders are placed during April-June. The time limit is frequently 3-6 months. The order is placed on FOB basis; finished goods are sent by sea. Buyers are very particular in demanding strict maintenance of schedule, especially in the case of summer dress, because of changing fashions. Thus while national policies are exceedingly encouraging, the unstable external market, and the highly competitive conditions extent considerable pressure on the entrepreneurs. The fact that many of the owners and managers are new-comers in the field with little experience or training in business, adds to the tension in the existing scenarios and to a certain extent influences managerial policy and attitude to workers and working conditions, as shall be shown later.

Table I shows that even in the garments industries an overall pattern of gender concentration exists, at different levels of employment. While the majority of workers are women, the male-female ratio in the top categories (Management/Executive) reflects the prevalent socio-cultural pattern of female subordination. A similar pattern was found in the BILIA study where the male-female distribution of employees in fifteen types of industries under the broad occupational categories is as follows:

Table 1: Sex distribution of employees

Management		Executive		Clerical		Workers	
Male	Female	Male	Female	Male	Female	Male	Female
236	18	1620	78	2882	245	40845	3672

The national situation also shows a similar pattern.

While there is nothing unique about such gender concentration in employment (in fact it bears similarity with the prevalent pattern in many developed and developing countries) a striking feature is the relative absence of women in the clerical sector, although in other developed countries this is a heavily women-dominated sector. The explanation lies perhaps in the relatively more pronounced tendency to conform to purdah 'norms' in the lower middle and the middle income families, where non-participation of women otherwise qualified for such jobs in wage employment outside home is still considered a status symbol. As the low wages paid for clerical jobs neither adds to the prestige nor to the family income in a substantial degree, there is no inducement for such families to break with tradition.

SOCIO-ECONOMIC AND DEMOGRAPHIC DETAILS

The focus of this study is the base of the pyramid, where the majority of the women are employed. The profile of the industrial workers is developed from them.

The age distribution, presented in the following table shows that a considerable number of young women belonging to the age group of below 15 and between 15-19, are pushed into the urban labour force.

Table 2: Age Distribution of Women Workers

Age	Number	Percentage
Below 15 years	9	4.50
15-19 years	79	39.50
20-24 years	58	29.00
25-29 years	39	19.50
30-34 years	19	4.50
35-40 years	6	3.00
Above 40 years	—	—
Total	200	100

Fortyfour per cent of our sample belonging to this group are working unlike their sisters of the same age group in developed countries and

indeed many girls is Bangladesh upper class urban families, who are going to school. The table further shows that 20 per cent of the sample belong to 20-24 years and 19.50 per cent belong to 25-29 years group.

The proportion declines as the age increase, 4.50 per cent belongs to 30-34 years, 3 per cent belong to 35-39 years, while there is none who is above 40 years. This particular concentration of very young persons show that the compulsion, amongst poor families to utilize all available sources, including the non-adults, to feed the family is still continuing as a basic survival strategy. Acceptance of child labour as a fact of life acts as disincentive for adoption family planning as well as for discontinuing formal schooling of children. Secondly, this is also consonant with the preference for recruiting young workers shown by garment industries elsewhere in the region.

This early entry in wage employment would lead on to expect a group of workers with a low level of education, little or no previous work experience and no relevant training. Such a group would obviously qualify for recruitment in non-skilled low paid jobs where stringent criteria for selection would not be applied.

The distribution of workers by education shows a great variation in the level of education. Almost one-fifth of the workers had no formal schooling seems to strengthening our previous argument. However, as the rest are educated and we find a concentration at the lower secondary level (Class IV-VIII together accounts for 40 per cent of our sample). It appears that some education is obviously preferred as a requirement by employers. While those who finished school but did not take the secondary school certificate examination (Class IX-X) is quite high (18 per cent). The proportion declines sharply beyond this level. It is interesting to note that in comparison to the level of education obtained in the workers of older established industries, as found in the BILIA study, the level of education of this sample appears to be higher. The BILIA study found 42 per cent of the female workers with no schooling and 10 per cent belonging to the lower secondary level. 80 per cent of the management interviewed did mention that they went to recruit workers with some education, the preferred level being lower secondary (Class IV-VIII). The other reason for the concentration is of course, the scarcity of job opportunity offered for similar qualifications. The other interesting point that emerges is gender-differential in educational level attained by industrial workers. The BILIA study found that male-female proportion of illiteracy is 24.43. Another study found the male-female ratio of the term 34.41 (F. R. Khan). The general pattern of high level of female 31.16 according to the 1981 census figures. We have already presented the macro and micro factors which

influence family decisions regarding differential investment in children's education. The parents are socially expected to provide a son with opportunities for earning, the prime duty towards a daughter is to provide a shelter through marriage as early in her life as possible.

In view of this it is not surprising to find that despite their youth, a large number of the sample are at least once married.

Table 3: Distribution of Respondents by Marital Status

Marital Status	Number	Percentage
Single (Unmarried)	90	45.00
Married	53	26.50
Married more than once	6	3.00
Abandoned	15	7.50
Divorced/Separated	21	10.50
Widow	15	7.50
Total	200	100

Above table shows that while the proportion of unmarried workers is considerable (45 per cent), the number of at least once married is large (53 per cent). Of the latter group, a little more than half are currently married including those who are unmarried. Nearly one fourth of the total sample have no husbands.

That deprivation drives women to join the urban labour force is clear from the fact that a considerable number of them come from landless and land-poor families. Leaving aside the 12 per cent who said that they did not know the size of the land holding but indicated that the size was small, we find from Table 4 that 36 percent of women come from landless families who only own a homestead, and another 5 per cent claim that their families land holding between 1-30 decimal size.

Table 4: Distribution of Respondents by Size of Landholding (in decimal)

Land Holding size	Number	Percentage
Does not Know	24	12.00
Landless	72	36.00
Just homestead	27	13.50
1 - 31 decimal	30	15.00
32 - 61 decimal	25	12.50
62 - 91 decimal	16	8.00
Above 92 decimal	6	2.00
Total	200	100

The appreciably higher proportion of women coming from landpoor and landless families seem to be related to the increasing landlessness and shrinking of the traditional agro-based income opportunities in the rural areas mentioned earlier in the paper. The other recent studies of industrial workers also found a similar pattern.

That the majority of these women needed to enter wage employment to save their families from starvation or near-starvation, is more clearly seen when family income of the workers is considered along with the land holding pattern. Leaving aside those workers who seemed unsure about the actual amount of family income (27 per cent) perhaps because they did not directly control the total income (most of these were young single girls living with their parents, who controlled the total family income), we find that a majority of the workers (57 per cent) belong to families whose monthly income falls between Taka 500 and 2000 only.

This puts the families of the majority of these workers below the poverty line recognized by the Government of Bangladesh as the line is drawn at US dollars 100 per month at the current rate of exchange (BILIA). The detailed breakdown of table 5 shows that while 13.50% belong to families whose monthly income is below Tk. 500, 22.5 per cent belong to families whose monthly income fall between Tk. 500 and 1000, 10.5 per cent belong to families whose monthly income falls between Tk. 1001 and 1500 and another 10.50 per cent belong to families whose monthly income is between 1501 and 2000 taka only. The proportion declines sharply when higher range is considered. Only 15 per cent belong to families whose monthly income falls between Tk. 2001 and 4000. Only two fortunate women have a monthly family income over Tk. 4000. It is interesting to note that they are single girls staying with their parents, with more than one family member contributing to the income. The high proportion of women belonging to the lower bracket is related to the fact that the personal income of many of these women (very low to start with) is not supplemented significantly by income from either land or any other sources. Thus, of the 27 women (13.50 per cent) whose income falls below 5000 Taka, 24 claimed their own income (Tk. 300 and less) is the major contribution to the family income. This is especially true of the women who are divorced, widowed, abandoned by or separated from their husbands (25 per cent of the total sample). Inheritance, which is based on religious personal laws is favourable to men, who also traditionally control cash flow. Widows are often deprived of their lawful share (one-eighth of the total estate). Women who are married without the benefit of kabin (Marriage contract) and Registration, as they often are in rural areas and quite a few of our sample were married thus, do not get any 'dower' when they are divorced. Widespread ignorance about legal rights among the guardians

and the women themselves and extreme poverty obstructs these women from exercising their rights granted within the provisions of existing civil and religious laws.

Table 5: Distribution of Respondents by Monthly Family Income.

Monthly Family Income (Taka)	Number	Percentage
Cannot Say	54	27.00
500 and Below	27	13.50
501 - 1000	45	22.50
1001 - 1500	21	10.50
1501 - 2000	21	10.50
2001 - 2500	12	6.00
2501 - 3000	6	3.00
3001 - 3500	6	3.00
3501 - 4000	6	3.00
4000 and Above	2	1.00
Total	200	100

No matter what their marital status, however, one thing is obvious. Since the price of rice stands at Tk. 10 per kg. (subject to seasonal variation) and in one thirty-day month about 13-15 kg. rice is needed per adult in the family, the disparity between family income and basic needs is glaring.

The high proportion workers having no dependents living with them seems to be related to the fact that many of the single girls live with their parents, who (especially the father) contribute the major share of the family income and thus the family members are not dependents of the workers. The same is true in the case of a fair portion of the married workers also, especially those who are childless and live by themselves. However, in-depth interview revealed that many of these workers (70.50 per cent) are wage earners not only for themselves but they have to send regular assistance in cash and kind to dependent family members living in rural areas.

The common explanation elicited from the workers for these dependents living in the rural areas are (a) congested living facilities in town, which forces some of these workers to share rent with other people mostly relatives, and (b) The reluctance of aged rural people (parents and parents-in-law), to migrate to urban areas which would expose them to unfamiliar surroundings. It is interesting to note that studies looking at sample of female workers working in other industries, where the proportion

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of married women is higher, find a higher ratio of dependents living with them.

Questions about migration reveal a similar willingness to cling to accepted values and norms, attuned to an established pattern of life which is disintegrating. As was mentioned before, one of the long established survival strategy for rural poor families was male migration from rural areas to urban centres, leaving the family in the rural home, a pattern seen in many other contries also. However, sudden crises may affect this pattern as studies on slum dwellers of Dhaka city have shown a high female migration during the period of sever of socio-economic crisis in the early seventies (Table 6).

Table 6 : Distrubution of Respondents by their Stay in Dhaka

Length of Stay	Number	Percentage
Below 1 year	6	3.00
1-3 years	33	16.50
4-6 years	12	6.00
7-9 years	6	3.00
10-12 years	27	13.50
13-15 years	17	8.50
16-18 years	15	7.50
19 years & above	6	3.00
Permanent	78	39.00
Total	200	100

The large scale of female migration in the face of sudden crisis does not alter our perception that this is a course of action women take only when there is no other option available to them. This is especially true of married women with husbands and children. Early socialisation teaches them to put a priority on their efficient performance of the socially ascribed role of home maker. Paid jobs are taken primarily to satisfy the needs to the family, it should not be allowed to interfere with other demands of the household on the time and energy of the women. Thus, leaving the family behind for a job is not considered a desirable option for a married women either by the family or the woman. Married women generally migrate with husband and children the decision to migrate being the husband's decision. A married woman usually looks for a job in an establishment which is not far from the place she lives. This perception arises from the fact that 39 per cent of the female workers are Dhaka born and raised.

This is further strengthened when the reason for migration is compared. Leaving aside those who are permanent residents of Dhaka, a majority of

the migrant workers (34.50 per cent said that they migrated to the city with their family (parents/husbands) and started looking for job later. The BILIA study found that in response to a question, "Will you leave your family behind if you find a better job elsewhere?" "Yes while the corresponding female figure is only 10 per cent and all of them are either unmarried or without husbands (widow/divorced/ abandoned) with grown-up children who did not need looking after.

Thus, the socio-economic background throws some light on the factors that combine to create a great vulnerability and exploitability in the garments workers. The most striking feature is that while rural poor families are now compelled to permit their women to be employed outside home to maximise the change of family's survival, their inadequate perception of the changes taking place in the rural economy and their continued adherence to socio-cultural values which sanction strict gender-division of labour and gender discrimination in allocation of resources adversely affect the potential of the role of female workers. The fact that many women are now required to sustain not only themselves but also their families, is being viewed as a necessary evil and a temporary one at that. Such attitude prevailing both at home and the work place, would create serious obstruction in the way of women's training and preparation for becoming an efficient worker. A man, would not be constrained by such inhibiting attitude and dual burden of work both at home and the factory. A brief review of the workers' working condition and living condition would show the various implications of the continuing and simultaneous demands by the family and work place made on female workers to conform to the stereotype of subordination.

WORKING CONDITION

"How do they locate the jobs?" The process suggests that women, more than men, continue to depend on the informal kinship network for such information. Despite the stresses and strains, which recent economic changes put on kinship ties, it still operates quite effectively and extensively as a network for disseminating information about job opportunities. A majority of our respondents came to know about their present job from a relative. This is quite consonant with the socialisation of Bangladeshi women who are discouraged from having contact with strangers. As a matter of fact kinship and locality of origin often play quite an important part in recruitment for jobs especially in the private industrial establishments. This is true not only for the workers but in many cases for the management as well, particularly in unstable industries such as garment factories, where from time to time the management finds it necessary to exercise extra-curricular controls. In one garment factory, when the owner faced the unpleasant (for him) prospects of an attempt to organise labour, he managed with the assistance from police, use of bribery, etc. to

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suspend and sack his trouble-making workers. He then made fresh recruitment from his own village. Instances obtain where friends and neighbours also play an important role, for both migrant workers and non-migrant workers.

The proportion of women who relied on themselves to find work (30 per cent) seems surprisingly high in a culture which teaches women to be dependent and submissive. However, when one considers the heavy demand made by the daily routine of industrial work and domestic chores on the time of women already employed, it seems highly likely that they would not be in a position to offer more help and companionship to other women looking for jobs. They can take very little time out of their extremely busy schedule. The significance of this fact on prospects of organisation and group formation would be elaborated later.

A majority of the workers, were appointed on an adhoc basis without any stringent selection procedure. All were employed as temporary workers on an adhoc basis though many of them were later made permanent, at which time in some factories, an appointment letter is issued. It is interesting to note such letters are mostly issued for semi-skilled workers who already had some experience and were appointed as machine operator. In one case, a worker's further was asked to sign a bond, stipulating her working for three years. Management in several establishments, however, claimed to issue appointment letters. In fact most of the workers are issued only a 'time-card' which shows the attendance in regular shift, and overtime. In quite a few cases, the time card showed attendance, in regular shifts but the overtime was not shown and the workers did not get the expected amount of pay.

The prevailing pattern of informal appointment entails little legal obligation on the employers towards female workers. For unions, where they exist this recruitment pattern for female workers becomes a deterrent for them to press for the workers' legal entitlements. Though in other industries, regular training is given to management and executives, for non-skilled and semi-skilled workers the rudimentary training on the average lasts for one week. In many garment factories, however, machine operators receive a short training of one week whenever fashions change, helpers receive no formal training. The apprenticeship may last between three-months and 6 months as in the case of majority of our sample (85 per cent), while for the rest (15 per cent) it lasted between 6 and 9 months, the extension obviously intended to help keep the wages low. In few instances the period extended over ten months, though this is not frequent, management uniformly claimed the probation period to last only three months. The lack of training prevents any skill formation and limits the

opportunity for promotion. There is a great variety in the salary obtained during the probation period. Over half of the sample (60 per cent) received between take 100 and 200 as probationer, 10 per cent received less than Tk. 100 per month, 25 per cent received between Tk. 200 and 300 per month while the rest, who had some experience, received between Tk. 350-500 per month.

Though a majority of the workers are quite young, the pressure on them to work is considerable. It is surprising that many of them were not already engaged in work before joining the present job. As table 7 shows a significant proportion (43 per cent) have no work experience; another 22 per cent have worked for less than six months, the number of workers with work experience of 7 months to 5 years is considerable. The break-up is as follows: 11 per cent of the workers have previous experience between 7 months and one year; 6 per cent of them work for less than two years; 7.5 per cent worked for 2-3 years and 5 per cent worked for 3-4 years and 6 per cent worked for over five years.

Table 7: Distribution of Respondents by Length of Previous Work Experience.

Length of Work Experience	Number	Percentage
Nil	86	43.00
6 months but less than 7 months	43	21.50
1 year but less than 2 years	22	11.00
Less than 2 years	12	6.00
2 to 3 years	15	7.50
3 to 4 years	10	5.00
5 years and above	12	6.00
*Total	200	100

However, during in-depth interviews when questions were asked about the type of previous work experience, the quality of responses altered. Quite a few of the workers, said that they were engaged as unpaid family labour in and around the household (seasonal agricultural and agriculture related work included), the majority of the unmarried girls had skills in domestic chores, though only a few workers (5 per cent) had previous experience of working as domestic servants. None of the workers were engaged in trade. However, 25 per cent of the women had worked in garment factories previously. All of them now working in factories other than the ones where they worked before. A few had worked in the informal sector, especially in jute handicraft before joining the present work. It is

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interesting to see that excepting the garment workers, for the rest previous work experience is not relevant to their present job. Since industries are urban-based and many of the workers are migrants from rural areas, it is not surprising that this would be so. The marginal training and non-relevant work experience tends to obstruct workers especially women workers' opportunity for skill formation, promotion and mobility. This is further exaggerated by the low level of employment and industrialization. Only in the rapidly expanding garment industries sector, there are instances of some lateral mobility. The tendency of workers of remaining stationary in the same work place may be seen from the fact that a significant number of them (25 per cent) have been working at the present establishment for over three years (some even working for 7 years). In garment industries, which are comparatively recently established the proportion of workers working for less than three years is high but in older establishment, such as Adamjee Jute Mills, workers have worked for over 18 years (BILIA). The women workers tend to change jobs less than men because their situation is of the much more vulnerable than men. It is interesting to note, however, that while the management may want to exercise extra-curricular control, the sort of patron-client relationship with stringent obligations on the part of the employer towards employee, that one finds in Japanese business, is not found here even when employees work for years in the same factory.

Though in many industries men and women do similar work, women generally are not assigned to heavy machines. They are given work which is considered light which nevertheless entails manual dexterity and concentration to detail. Though no fault of theirs, this sort of assignment often results in an appreciable difference in mobility, in opportunity of skill formation and ultimately in the scale of salary. It is hardly surprising to find that an overwhelming majority of the women workers (68 per cent) earn less than TK. 500 per month.

Table 8 : Distribution of Respondents by their Monthly Salary (in taka).

Monthly Salary Range	Number	Percentage
100 and below	6	3.00
101 - 300 Taka	56	28.00
301 - 500	75	37.50
501- 700	21	10.50
701 - 900	21	10.50
901 and above	21	10.50
Total	200	100

Table 8 shows that while only a few (3 per cent) have a monthly salary

range of Tk. 100 and below, 28 per cent have a range of Tk. 301 - 500 only. The proportion of the workers whose salary falls between Tk. 501 and 700 is 10.50 per cent. Another 10.50 per cent earn between Tk. 701 and 900 Tk. per month. The rest of them (10.5 per cent) have a range of salary above Tk. 901 only. The proportion of workers gradually decline as the salary scale rises. There are exceptions, for example, one of the lucky woman who works as a senior machine operator earns Tk. 1000 per month. Her husband earns Tk. 5000 per month. But this is a rare case. The BILIA study found that women in general have low salary and lower total family income in relation to male workers, when samples from industries other than garments are also considered.

Yet, they have to work very hard and long hours to earn this salary. Generally they work six days a week in eight hour shifts. But in private establishments, especially in the garment factories, where women form the majority of the work force, a worker usually works 3-4 hours overtime daily. In some instances, especially when deadlines draw near, workers reported clocking over six hours overtime, though management denied this. Instances obtain when they were required to also work overtime on their day off. A recent survey of 1000 garment workers found that 52 per cent of the workers on an average work overtime three hours a day. This overtime is hardly ever shown on the time card, and great irregularity and delay occurs regarding payment of overtime. Asked if they have ever refused to work overtime. 75 per cent indicated that they have never thought about it. 20 per cent conceded that they were tempted to do so but resisted from it because they did not think it would be possible to persuade the management to agree. Only 5 per cent indicated that they had, at one time or another, protested but ineffectively. They thought that their protests were ineffective as they had undertaken to do so in isolation, on an individual basis. In the absence of any union, they felt, their demands have not strong base. later in the paper, it would be seen however, that even where a union exists, various reasons prevent it from performing effectively.

The management of all the factories claim to follow the government holiday list. Though this is regularly followed in the government managed units and many other establishments, garment factories are often defaulters in this respect, coercing workers to work on weekly holidays to meet big orders. Where other facilities are concerned, women in comparison with men seem to be deprived of more of their legal entitlements, e.g. maternity leave with pay. The BILIA study found that while the government-managed establishments seem to follow the law regarding maternity leave, as is to be expected, the private establishment, especially the smaller ones, such as garments, rice mills, construction works, seem to

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frequently disregard this. As a matter of fact, garment industries try to recruit unmarried women mostly to avoid meeting this contingency. The cavalier attitude of the management is seldom challenged by workers, who are often not in a position to risk losing their jobs (unions for reasons that would be presented later), very rarely press for women-oriented demands).

The physical condition and safety measures obtaining in most of the establishments is far from satisfactory. Here again there is variation in the working situation of bigger and smaller factories. The BILIA study found that the government-managed establishments, such as the jute and textile mills, have separate toilets, canteens and sick rooms for male and female workers. The other establishments, especially big ones (one 500 workers) have separate toilets for men and women. However, very few seem to have canteen or sickrooms. The big multinational establishments i.e. pharmaceuticals, electronics, and a few garments are on the whole clean, have adequate light and ventilation. However, when one considers that many of these buildings were originally constructed to provide office space to establishments of a very different type, it becomes clear that the improved facilities are unplanned and accidental. The cleanliness noticeable in these concerns is perhaps a reflection of the frequency, and regularity, of inspection, made by buyers and representatives of foreign co-owners. In comparison, in the rest of units, including public enterprises, the work space is hot, humid and dimly lit. During a visit, we found that the workers in one of the biggest jute mills were working without protective masks which is a legal stipulation. In several glass factories and smaller electronics establishments workers were seen to work without protective gloves. Handling sharp glass silvers with bare hands seemed a sure way of inviting an injury.

In garment factories, toilet facilities are generally inadequate. In one typical factory where over 200 women and fifty men were working, only one toilet for women and one for men existed, in direct contravention of existing labour laws. There was no canteen; the only space for eating was a small verandah (7x4) directly in front of the toilet. The workers, in groups of tens and twelves, had to squeeze themselves and eat in a rush in order to make room for others, so that every body could finish eating within the lunch period. All the while their other colleagues, intent on reaching the toilets were trying hard not to step over them. Questions revealed that even six months ago, one of the rooms was used as a canteen. But now as more storage space is needed. The room had been converted to an additional store room, where finished products are stacked. Only the fear of the foreign buyer's disapproval prevented the management from allowing the workers to eat inside the work space itself. Needless to say that when foreign buyers come on inspection, the newly converted store room is

hastily emptied and gets show as the canteen. The nature and quality of medical attention, if and when needed, in the shape of nurses, doctors, first aid boxes, varies to a great extent. Management often claim the availability of such attention which in-depth interview and personal observation prove to be non-existent.

None of the establishments, not even the government-managed ones, have creches, which are again stipulated under the existing labour laws. The absence of creches is now creating a curious situation in Bangladesh, where we find migrant women workers, whose mothers have invariably breast-fed their babies and who themselves were socialised to do so, now are compelled to cease breast-feeding their babies for lack of opportunity. On the other hand, many of their sisters belonging to the urban female or upper class, whose mothers were not keen on breast-feeding, are now eager to breastfeed their babies, as a result of the extensive campaign by the UNICEF and the advice of their family physicians emphasizing the urgency for doing so. While no study specifically designed to measure the adverse effect of this deprivation of mother's milk on the babies of industrial workers exist in Bangladesh and such studies are highly recommended, a great deal of relevant literature based on research done elsewhere exists which argues convincingly about the vital role mother's milk plays in the nutrition and health of children. Absence of creches is always explained by management in terms of additional investment which is to be avoided. That consideration of present gain should be allowed to cause positive damage to the health and potential of future generations indicates a dangerous short sightedness and lack of enlightenment not only among the management and owners of industry but also among the relevant department in the government, which are responsible for implementation of labour laws. In a country where the workers are illiterate, unorganized and unaware of their legal rights, the government, as the largest social institution for protecting the rights of citizens, needs to be conscious and enlightened in exercising the powers and authority vested in it respect of the disadvantaged group. Unfortunately, this has not always been evident in Bangladesh.

Access to the work place acts as a deterrent for the workers. Excepting for few who live very close to their work place (5 per cent), most workers spend considerable time and energy just to travel to the work place and back. Considering the low income range and resultant inability to spend much on transport, it is hardly surprising to find that 70 per cent of them walk, 25 per cent use bus/rickshaw, preferably bus, and only 2 per cent are provided transport by their employer. Ironically, these last are the ones who fall among the highest paid bracket and could most easily afford paying for transport. In average time spent by those who walk is 50 minutes to an

hour, those using bus spend 30-40 minutes, those using rikshaw spend 25-30 minutes everyday for their trip to and from the work place. No wonder, so many of the workers mentioned transport facilities when asked what they would demand from the authorities in an ideal situation. Young unmarried women workers, especially the garment workers, emphasized the need for provision of transport as many of them have to go home late at night after finishing the required overtime; at such times they run a great risk of becoming the targets of eve-teasting, molestation and even rape. Quite a few cases of sexual violation of this nature was reported in newspapers. The fact that the managers and owners of these factories conscientiously try to ensure the safety and protect the honour of the women of their own families and yet seem to feel no urge or compunction to do the same for the women workers of their factories illustrate a dismaying reality of our class-bound society, where the upper class often turn a blind eye to the essentially same human condition and needs of the lower income group. Married women workers also emphasized this need as many of them have to finish cooking family meals before they leave the house in the morning. Those who have to walk are compelled to get up very early in the morning which cuts short their rest period. Considering the fact that this is their only rest period, as many work places allow only half an hour for lunch break, drainage on their physical reserve, which is meagre to begin with, is considerable. Unmarried workers, however, who live by themselves are not affected similarly as they have a lighter domestic work load. Male workers also do not suffer from such extra burden.

The workers are conscious about the poor working condition. In-depth interviews reveal deep resentment about irregularity in payment of overtime, the lack of physical amenities, toilet facilities, ventilation and light, and anxiety about babies left under the dubious care of older children. While the generally bad working condition affects all workers, women seem to suffer more from such conditions. Yet they seldom articulate these grievances. Partly the reason is that they are socialized to be patient in the face of adversity and to suffer inconveniences in silence; partly they are afraid of losing their job. Even when grievances are articulated and demands made especially in the garments factories, the absence of unions and the infrequent, off-delayed and in some places, non-existent visits of government inspectors, (in our sample only four were regularly inspected) make it quite easy for the management to disregard such demands.

CONCLUDING OBSERVATIONS

The growth of industrial pockets in Bangladesh cannot conceal the essentially rural nature of its economy. Nevertheless in cities such as Dhaka and Chittagong, the growth of export oriented light industries like garments has been responsible for the emergence of a small but highly visible female

industrial labour force. In documenting their working and living conditions an attempt was made to record the likely changes such employment brought to individual lives and the parameters of social and familial hierarchy; to consider the probabilities of organisation and development which such employment may offer to women, and to identify the controls and constraints at home, in the factory and at the national policy level which may abort such development.

Optimistic forecasts have been issued recently in the press to suggest that industrial employment of women has brought about significant changes in their role and status, due to the visibility of work place, the regular nature of employment and consequent liberation from domestic confines. These would indeed be significant indicators of change if certain conditions are present. These are continued numerical strength and the ability of women workers to make themselves indispensable in various occupational categories. Also important is whether the growing labour surplus would permit to assert themselves and given the nature of market control how far they can redress their vulnerability through organization. In addition, much would depend on whether their families are prepared to support them by lessening their domestic work load and how far they would help develop the potential of their daughters as paid workers by investing in their education and training.

The study found that although a growing number of women have entered non-traditional wage-employment in urban areas with their family's acquiescence, they are still required to subordinate individual needs to family interest. Poor Bangladeshi families seem to have adopted a gradual relaxation of control over women's mobility as a survival strategy to cope with recent disruptions in rural economy. However, they seem to perceive this as a temporary measure because they have not shown any willingness to adjust family resource allocation which would facilitate women's entry in jobs but fully expects the worker to perform efficiently as crisis-manager. A young single girl walking briskly with her lunch box to a garment factory may appear care-free but she shoulders the unseen burden of dependent parents and siblings. Submission to the interest of capital is the condition of patriarchal interest characterises her role-performance at home.

The study also finds that though the encouragement given by national policy to capital investment, both local and foreign, is leading to growing industrialization and seem to be opening up opportunities for women, in reality this is very limited in scope. Gender-discrimination prevails in occupational distribution and options, in the scale of wages and in opportunities for skill formation even in garments industry. The real reason for employing women in garments lies in their relative willingness to accept

cheaper rates, their lack of organization and expendability vis-a-vis men. Similarly, in the household, family resources (food, health care and education), are still allocated along gender lines, cash is still generally controlled (no matter what the proportion of female contribution to family income is) by men, important decisions regarding acquisition and distribution of resources and still made by men, and house-work is still done by women. In short, no significant change in gender-relation at home has resulted so far from women's entry in wage employment, especially in garments.

It is also found that the working condition lack sadly insanitation hygiene and other congenialities. Though factories are required by law to maintain a minimum standard, irregular and some-time non-existing inspections by labour law enforcing authorities, among other things make it easy for employers to adopt a cavalier attitude towards providing and maintaining congenialities. Irregularity in paying overtime, refusal to grant maternity leave, neglect of providing canteen facilities, let alone creche, is frequently found. Workers are forced to work till midnight to meet deadlines yet their demand for transport is ignored. In view of the vulnerability and powerlessness of their workers to unionize themselves in the face of managements hostile attitude, only strong and coordinated efforts undertaken by women's organizations and national trade unions may bring the necessary pressure on the employers and the government to improve the situation and protect women in industrial employment from crass exploitation. Such efforts, however, are still not very evident in Bangladesh. The rather grim conclusion one reaches is that though the efficient performance by women in the role of worker and housewife is vital for the industry and their family, their work is not given due recognition and reward either at home or at the work place.

However, cases studied indicated that exposure to the outside world limited though it is, and continued wage employment seem to create self-confidence in women especially the young, better educated ones and enhance their status in the neighbourhood. The women workers themselves and their families indicated they would invest more seriously their daughters for wage employment, if the employment base is strengthened and stabilized and working conditions are improved. In such an event, the existing pattern of unequal gender-relations at home and the work place would not be accepted by these women in silence. How Bangladeshi society and families face that changed situation remains to be seen.

At present, the excessive dependence upon an intricate international balance between capital, labour, costs and the domestic economic

pressures in the purchasing countries make garment industry an extremely fragile employment base. As international capital flow into Bangladesh for an expansion of this sector is predicated upon high yields for low production costs, the combined interests of state policy, international trade and local capital are likely to narrow the terms of exchange for the workers. It appears that as Bangladesh, a weak, dependent economy is being drawn into international capitalist system, its female labour force is likely to become a tool for maximising the interest of international capital. In the circumstances, an enlightened and responsible state policy would have to create alternate employment, which is, of course, predicated on a strong economy and adoption of a policy ensuring a more equitable allocation of social resources. This is difficult.

Yet, in the long term interest of the state and private investors, development of this small industrial force into an efficient and competitive one is worth investing. Similarly, it is extremely short sighted of the poor families to continue to regard women's entry into wage employment as a short-term, temporary phenomenon. They would indeed further the common interest if they contribute to the development of women's potential as wage worker by making the existing pattern of resource allocation, especially food, health care and educational opportunities, a gender-neutral one.

Workers need not only a minimum wage but a minimally decent environment. This is often dismissed by the management and given little importance by trade unions or welfare workers, since the equivalent living conditions in a slum or as labour do not compare favourably. The need for hygienic sanitary conditions, for dining facilities, for child care is important equally at work and at home. The task of providing the minimum conditions conducive to efficiency rather than squeezing labour costs is certainly within the compass of a rational, long term strategy for industrial development that take into account the basic needs of the work force.

For the government this would simply making a review of labour laws relating to women; to paying attention to the application of such laws, and to activate the machinery for its implementation. There is a need to update and reconsider the rationale of protective legislation, which bars women access to specific jobs. Structures about women's use of machines when operating modern machines do not require great physical strength, or when a blind eye is turned to their exploitation through overtime at night, only isolate women from occupational categories which are better paid. One feels that such protective legislation is often used as an excuse to deprive women access into male categories of work. Such laws need to be reviewed not to impose more burdens but to give women more options.

Jahan : Women Workers

An effective implementation of existing labour laws would themselves favourably alter the conditions of women's work, in particular laws relating to their working conditions such as those which relate to the provision of a sufficient number of toilets, adequate washing and bathing facilities, suitable drinking water to mention just a few.

While it is difficult for the state to directly shape the gender-relation at the family level, effective implementation of laws relating to women's rights in marriage, divorce, inheritance and alterations demanded by women for ensuring their equal rights would help.

To persuade the management that profitability is in this case synonymous with exploitation remains the tasks of the organizations which support and work for women's rights. The trade unions and women's organizations should build up a network amongst women workers so that their demands are articulated. They should provide a forum for advocacy and mediation to strengthen the collective bargaining power of the workers. They should provide service through legal literacy training, adult literacy courses and raise awareness about the need for improved working conditions. At a minimum, if they can persuade the government and the entrepreneurs to ensure better working conditions and job security, female labour promises to be competitive and strong.

শিক্ষিতা নারীদের উৎপাদন কর্মে অংশগ্রহণ ও শিশু পালনের সংগে তার বিরোধ

প্রতিমা পাল মজুমদার*

সাম্প্রতিক বিশ্বের বিশেষ করে অনুরূপ বিশ্বের প্রায় সব সমাজ হতেই একটি সোচ্চার জিগির উঠেছে, নারী (যারা দেশের জনগোষ্ঠীর অর্ধেক জুড়ে আছে) পুরুষের সমহারে দেশের অর্থনৈতিক কর্মকাণ্ডে অংশ গ্রহণ করছেন না। কিন্তু কেন অংশ গ্রহণ করছে না তার অন্তঃনিহিত কারণটি তলিয়ে দেখার তাগিদ অনুভব করেননি কেউ। প্রাকৃতিক নিয়মে আবহমান কাল থেকে নারী পুনরুৎপাদনের কাজে নিয়োজিত আর পুরুষ শাসিত সমাজের নিয়মে তিনি নিয়োজিত সেই পুনরুৎপাদনকে লালন পালনের কাজে। এই দুই কাজ সম্পন্ন করতে গিয়ে নারী যে তার জীবনকালের সবচেয়ে পারদ্রম সময়টিকে (১৫-৪০ বৎসর) ব্যয় করছেন—এই মহাসত্যটি সমাজের কর্তা ব্যক্তির অনুধাবন করতে সমর্থ হয়নি। তারা অনুধাবন করতে পারেননি সন্তান ধারণ এবং পালন করার পর বর্হিকর্মে ব্যয় করার জন্য নারীর কাছে খুব কম সময়ই অবশিষ্ট থাকে এবং এই জন্যই বর্হিকর্মজগতে নারী আজ পুরুষের অনেক পেছনে পরে আছেন। এমন কি পুরুষের সমান শিক্ষা পেয়েও নারী বর্হিকর্মজগতে পুরুষের সমান অংশ গ্রহণ করতে পারছেন না। অথচ শিক্ষাই কিনা কর্মজগতে প্রবেশ করার প্রধান চাবি কাঠি। প্রাপ্ত তথ্য হতে জানা যায় শিক্ষা বরং নারীগোষ্ঠীকে নিজের সমন্ধে সচেতন করার চাইতে সন্তান পালনের দায়িত্বেই বেশী সচেতন করেছে [১০]। বুদ্ধি বিকাশের সংগে সংগে নারী শেখে সন্তান ধারণ এবং পালনই তার জীবনকালের মহাব্রত এবং এই ব্রত নিষ্ঠার সংগে পালন করলেই তার জীবন মহিমান্বিত হবে। এই আদর্শে শিক্ষিত হয়ে নারী সন্তান পালন উপেক্ষা করে বর্হিকর্মে কতটা উৎসাহী হবেন তা সহজেই অনুমেয়। অবশ্য পারিবারিক অর্থনৈতিক দুরবস্থা বহু নারীকেই আজ কর্মজগতে টেনে এনেছে। কিন্তু বাইরের কর্ম গ্রহণ করার পরও তার সন্তান পালনের দায়িত্ব এতটুকু কমেনি। ফলে কর্মবাজারের নিয়মকানুনগুলি তিনি নিষ্ঠার সংগে পালন করতে পারছেন। সন্তান পালনের দায়িত্ব প্রতিনিয়তই নারীর পেশা - জীবনে নানা সীমাবদ্ধতার সৃষ্টি করছে। অবশ্য এই সত্যটি তুলে ধরে আজ পর্যন্ত বিশেষ করে বাংলাদেশে কোন গবেষণা কর্ম সম্পন্ন হয়নি যদিও নারীর বর্হিকর্ম সন্তান পালনে কি কি সীমাবদ্ধতা সৃষ্টি করে সেই সমন্ধে বেশ কিছু গবেষণা কর্ম রয়েছে [৫,৬,৮], ইত্যাদি। বর্তমান প্রতিবেদনে এই অভাবটি পূরণ করার প্রয়াস নেওয়া হয়েছে। সন্তান পালনই নারীর উজ্জ্বল পেশা জীবন তৈরীর পথে প্রধান অন্তরায়— এই প্রকল্পিত ধারণা নিয়েই বর্তমান প্রয়াসটি এগিয়েছে। প্রকল্পিত ধারণাটি প্রতিষ্ঠিত করতে বর্তমান প্রতিবেদনটিকে চার অনুচ্ছেদে ভাগ করা হয়েছে। প্রথম অনুচ্ছেদের বাকী অংশে তথ্যের উৎস এবং তথ্য বিশ্লেষণ প্রণালী বর্ণনা করা হয়েছে।

* বাংলাদেশ উন্নয়ন গবেষণা প্রতিষ্ঠান

মজুমদার : শিক্ষিতা নারীদের উৎপাদন কর্মে অংশগ্রহণ

দ্বিতীয় অধ্যায়ে পুনরুৎপাদী কাজের প্রাকৃতিক এবং সামাজিক দায়িত্ব কিভাবে নারীর বহিঃকর্মজীবনকে প্রভাবিত করছে তার তথ্য ভিত্তিক আলোচনা করার চেষ্টা করা হয়েছে। নারীর উৎপাদী এবং পুনরুৎপাদী কাজের মধ্যে বিরোধের ব্যাপ্তি নিরূপনের প্রয়াসও এই অধ্যায়েই করা হয়েছে।

উৎপাদী এবং পুনরুৎপাদী কাজে কিভাবে নারীর সময় নেওয়ার জন্য প্রতিযোগিতা করে তারই তাৎক্ষিক ছবি তুলে ধরার চেষ্টা করা হয়েছে তৃতীয় অধ্যায়ে। দ্বিতীয় এবং তৃতীয় অনুচ্ছেদের আলোচনা হতে যে সব নীতি নির্ধারনীর অবতারণা হয়েছে তা লিপিবদ্ধ করা হয়েছে চতুর্থ অনুচ্ছেদে।

তথ্যের উৎস এবং তথ্য বিশ্লেষণ প্রণালী

এই নিবন্ধে যেসব তথ্য ব্যবহার করা হয়েছে তার সবটুকুই নেওয়া হয়েছে সম্প্রতি বি, আই, ডি, এস, কর্তৃক সম্পাদিত কর্মজীবী এবং অকর্মজীবী মহিলাদের উপর জরীপ থেকে। এই জরীপে ৫৫৫ জন মহিলাকে অন্তর্ভুক্ত করা হয়েছিল। তার মধ্যে ২৮৪ জন ছিলেন কর্মজীবী যাদেরকে ঢাকা শহরের বিভিন্ন প্রতিষ্ঠান (মহিলা কর্মজীবীদের কেন্দ্রভবন অনুযায়ী ৮ রকমের প্রতিষ্ঠান) থেকে নেওয়া হয়েছে। এই জরীপের একটি প্রধান শর্ত ছিল যে জরীপে তালিকাতুল্য হতে হলে মহিলার অন্ততঃপক্ষে একটি অনূর্ধ্ব ৮ বৎসর বয়সের সন্তান থাকতে হবে। আনুষ্ঠানিক বিভাগে যেহেতু শিক্ষিতরাই স্থান পায় সেহেতু শিক্ষিত কর্মজীবী মহিলারাই (পঞ্চম শ্রেণী হতে স্নাতকোত্তর এবং তার উর্ধ্ব পর্যন্ত) এই জরীপে অন্তর্ভুক্ত হয়েছে। কর্মজীবী মহিলাদের সমান শিক্ষা প্রাপ্ত অকর্মজীবী মহিলাদের নেওয়া হয়েছে। প্রতিটি কর্মজীবী মহিলার কাছ থেকে ঠিকানা পেয়েই তাদেরকে খুঁজে বের করা হয়েছে। শিক্ষা এবং পেশা অনুযায়ী জরীপভুক্ত মহিলা গোষ্ঠীকে নিম্নরূপে ভাগ করা হয়েছে।

সারণী-১ঃ শিক্ষা এবং কর্ম অবস্থা অনুযায়ী জরীপভুক্ত মহিলা গোষ্ঠীর শ্রেণী বিন্যাস

শিক্ষার মান	কর্মজীবী মহিলা		অকর্মজীবী মহিলা	
	সংখ্যা	শতকরা সংখ্যা	সংখ্যা	শতকরা সংখ্যা
১। স্নাতকোত্তর এবং তার উপরে (এম, এ, +)	৮১	২৮.৫	৮১	২৯.৯
২। স্নাতক (বি, এ,)	৫৪	১৯.০	৫২	১৯.২
৩। মাধ্যমিক ও উচ্চমাধ্যমিক (এস, এস, সি এবং এইচ, এস, সি)	১৩৩	৪৬.৮	১২৪	৪৫.৮
৪। মাধ্যমিকের নীচে	১৬	৫.৬	১৪	৫.২
মোট	২৮৪	১০০.০	২৭১	১০০.০

এই নিবন্ধের বিশ্লেষণ প্রণালী অত্যন্ত সরল, বেশীর ভাগ ক্ষেত্রেই গড় এবং শতকরা মান ব্যবহার করা হয়েছে। নারীর উজ্জ্বল পেশা জীবন গড়ে তোলার উপর সন্তান পালনের প্রস্তাব কতটা গুরুত্বপূর্ণ তা'বের করার জন্য কোন কোন ক্ষেত্রে এর মান বের করা হয়েছে। একটি সম্পূর্ণ দিনের (২৪ ঘণ্টা) সময় তালিকা এই নিবন্ধের বিশ্লেষণ প্রণালীর একটি অন্যতম উপাদান। পূর্বোল্লিখিত জরীপের অন্তর্গত মহিলাদের একটি সম্পূর্ণ দিনের সময় ব্যবহারের পুঙ্খানুপুঙ্খ বর্ণনা নেওয়া হয়েছিল। সেই সময় তালিকা হতে বর্তমান নিবন্ধের প্রয়োজন অনুযায়ী কেবলমাত্র সন্তান পালন এবং কর্মক্ষেত্রে নিয়োজিত সময়কে নেওয়া হয়েছে। যেহেতু এই নিবন্ধের একটি প্রধান উদ্দেশ্য হলো- কিভাবে সন্তান পালন এবং বর্হিকর্ম মহিলাদের সময় নিয়ে টানাটানি করে তা তুলে ধরা।

২। পেশাজীবন গড়ে তোলার উপাদানসমূহ:

(ক) কর্মবাজারে সম অংশ গ্রহণ

উপযুক্ত পেশাজীবন গড়ে তুলতে হলে নারীকে পুরুষের সমহারে কর্মবাজারে অংশ গ্রহণ করতে হবে। কিন্তু গ্ৰাণ্ড তথ্য^১ হতে জানা যায় যে সম শিক্ষায় শিক্ষিত হলেও নারী পুরুষের সমহারে কর্মবাজারে অংশ গ্রহণ করতে পারেন না। কর্মবাজারে অংশ গ্রহণের এই তিরতর হারের অন্যতম প্রধান কারণই হচ্ছে নারীর সন্তান পালনের দায়িত্ব। পূর্বোল্লিখিত জরীপে দেখা যায় বর্তমানে ঘরে বসে থাকা শিক্ষিত মহিলাদের প্রায় শতকরা ৫৫ জনই উল্লেখ করেছেন সন্তান পালনের দায়িত্ব সম্পন্ন করতে গিয়েই তারা ঘরের বাইরে কোন অর্থকরী কাজ নিতে পারছেন না। (২ নং সারণী দেখুন) শতকরা ২৪ জন বলেছেন ঘরের কাজ এবং বাইরের কাজ এক সংগে করা সম্ভব নয়। সম্প্রতি সমাপ্ত গবেষণা কর্ম হতে আমরা জানতে পারি যে, নারীর (যে নারীর কমপক্ষে ৮ বৎসর বয়সের কম সন্তান আছে) গৃহস্থালী কাজের অর্ধেকের বেশীর ভাগ কাজই সন্তান পালন সঙ্ঘব্ধীয় [১০]। তাই এই ২৪ জনকেও আমরা ৫৫ জন এর (যারা শিশু পালনকে ঘরের বাইরে কাজ না নেওয়ার একটি প্রধান কারণ হিসেবে উল্লেখ করেছেন) সংগে যোগ করতে পারি। তাছাড়া স্বামীর অনিচ্ছার জন্য যারা ঘরের বাইরে কাজ দিতে পারছেন না তাদেরকেও এই দলভুক্ত করতে পারি। কারণ পূর্বোল্লিখিত জরীপে দেখা গেছে - স্বামীর অনিচ্ছার মূল কারণই হচ্ছে - স্বামীর মনে করেন স্ত্রী ঘরের বাইরে কাজ করলে সন্তান অবহেলিত হবে। সুতরাং দেখা যাচ্ছে নারীর ঘরের বাইরে কাজ না করার প্রধান এবং একমাত্র প্রভাবশালী কারণই হচ্ছে সন্তান পালন। নারীর শিক্ষাও এই কারণটিকে গৌণ প্রতিপন্ন করতে পারেনি। বরং উচ্চ শিক্ষিতারা বেশী হারে এই কারণ উল্লেখ করেছেন (৩ নং সারণী দেখুন)। তাদের অনেকেই বলেছেন সন্তান বড় হলে তারা চাকুরী নেবেন। তবে সর্বোচ্চ সন্তান বড় হতে হতে তাদের বয়স হবে ৩০ থেকে ৪০ বৎসর। এই বয়সে তারা প্রাতিষ্ঠানিক চাকুরীর বাজারে কোন চাকুরী পাবেন কিনা সন্দেহ আছে। অপ্রাতিষ্ঠানিক চাকুরীর বাজারেও তীর প্রতিযোগিতা এবং অভিজ্ঞতার অভাবের জন্য চাকুরী পাওয়া নিঃশ্চিত নয়।

শিক্ষা সমাপ্তি এবং চাকুরী গ্রহণ করার মধ্যকার ফারাক

১। ডাক্তার, প্রকৌশলী, কর্মকর্তা, ম্যানেজার, শিক্ষক (যে পেশাতে শিক্ষার প্রয়োজন) ইত্যাদি পেশার মাত্র শতকরা ৬.৪ টি পদে মহিলারা নিয়োজিত আছেন। অথচ মহিলা এবং পুরুষের শিক্ষার হার যথাক্রমে (এষ্টাবলিষ্টমেন্ট সার্ভে ১৯৮২) শতকরা ১৬ এবং ৩১।

মজুমদার : শিক্ষিতা নারীদের উৎপাদন কর্মে অংশগ্রহণ

এই ফারাকটি যত বড় হয় ততই চাকুরীর বাজারে প্রবেশ কঠিন হয়। পুরুষদের এই কঠিন অবস্থার সম্মুখীন হতে হয় না যেহেতু শিক্ষা সমাপ্তির সাথে সাথেই তারা চাকুরীর বাজারে প্রবেশ করে। কিন্তু সবক্ষেত্রে মহিলাদের বেলায় ইহা সত্যি নয়। পূর্বোল্লিখিত জরীপে দেখা গেছে শতকরা প্রায়: ৫২ জন বর্তমানে কর্মরত মহিলা শিক্ষা সমাপ্তির সঙ্গে সঙ্গে চাকুরীর বাজারে প্রবেশ করতে পারেন নি। শিক্ষা সমাপ্তি এবং চাকুরী গ্রহণের মধ্যে তারা ১ হতে ১৩ বৎসর পর্যন্ত সময়কাল নষ্ট করেছেন। ৪ নং সারণী থেকে দেখা যাবে এই সময় নষ্টের পেছনে প্রধান কারণই হচ্ছে সন্তানের জন্ম এবং সন্তান পালন। চাকুরীর বাজারে এত বিলম্বে প্রবেশ করে তারা কতটা দক্ষ কর্মী হবেন তা সহজেই বুঝা অনুমেয়।

সারণী-২ : ঘরের বাইরে পেশা গ্রহণ না করার কারণ অনুযায়ী ঘরে বসে থাকা মহিলাদের বিন্যাস

কারণ সমূহ	১ম কারণ	২য় কারণ	৩য় কারণ	মোট সংখ্যা	
				সংখ্যা	শতকরা
১। সন্তান-পালন	৬৫	৬২	২১	১৪৮	৫৪.৬
২। স্বামীর অনিচ্ছা	৫৪	১১	৩	৬৮	২৩.৬
৩। পছন্দমত চাকুরীর অভাব	৫২	৮	৩	৬৩	২৩.২
৪। দ্বৈতবোঝা বহনে অক্ষম	৩৮	২৪	৩	৬৫	২৪.০
৫। অর্থনৈতিক সচ্ছলতা	১৯	৩	-	২২	৮.১
৬। অপ্রতুল শিক্ষা	১৬	১৪	৮	৩৮	১৪.৫
৭। নিজের অনিচ্ছা	১৪	৫	২	২১	৮.১
৮। শিশুর শ্বাস্তরীর অনিচ্ছা	২	২	-	৪	১.১
৯। অন্যান্য	১১	১৪	৮	৩৩	১২.২
মোট	২৭১	১৪৪	৪৯	৪৬৪	১৭১.১

* একজন মহিলা একের অধিক উত্তর দেওয়ার জন্যই শতকরা সংখ্যা ১০০ অতিক্রম করেছে।

সারণী - ৩ : বর্তমানে ঘরে বসে থাকা মহিলাদের (যারা সন্তান পালনের জন্য ঘরের বাইরে চাকুরী নিতে পারছেন না) শিক্ষা অনুযায়ী বিন্যাস

শিক্ষার মান	জরীপভুক্ত উত্তরদাতার মোট সংখ্যা	সন্তানের জন্য চাকুরী গ্রহণের অপারগ	
		সংখ্যা	শতকরা
স্নাতকোত্তর অথবা তার উপরে	৮১	৪৯	৬১.৫
স্নাতক	৫২	৩৮	৭৩.১
মাধ্যমিক ও উচ্চ মাধ্যমিক	১২৪	৫৯	৪৭.৬
মাধ্যমিকের নীচে	১৪	২	১৪.৩
মোট	২৭১	১৪৮	৫৪.৬

সারণী - ৪ঃ শিক্ষা সমাপ্তি এবং চাকুরী পাওয়ার মধ্যকার সময় নষ্টের পরিমাণ এবং কারণ অনুযায়ী বিন্যাস

কারণ সমূহ	মোট নষ্ট সময়ের পরিমাণ (বছর)	শতকরা নষ্ট সময় (বছর)	গড় সময় নষ্ট
১। সন্তান পালন এবং সন্তানের জন্ম	২২১	৩১.১	০.৪০
২। চাকুরীর অভাব	১৪৭	২০.৭	০.৫১
৩। অর্থনৈতিক সঙ্কলতা	১১২	১৫.৯	০.৩৯
৪। নিজের অনিচ্ছা	১০৪	১৪.৬	০.৩৪
৫। অভিভাবকের অনিচ্ছা	৪২	১১.৬	০.২৮
৬। অন্যান্য	৪৪	৬.২	০.১৪
মোট	৭১০	১০০.০	২.৫০

পেশাজীবনে নিরবিচ্ছিন্নতা

উজ্জ্বল এবং দক্ষ জীবন গড়ে তোলার জন্য নিরবিচ্ছিন্ন পেশা জীবন অত্যন্ত গুরুত্বপূর্ণ শর্ত। কারণ বিচ্ছিন্ন পেশা জীবন দক্ষতা অর্জনের পথে প্রধান অন্তরায়। কিন্তু মহিলা পেশাজীবির নানা কারণে যেমন-বিবাহ, সন্তানের জন্ম, স্বামীর বদলী ইত্যাদি কারণে এই শর্তটি পূরণে ব্যর্থ হন। পুরুষ পেশাজীবীদের বেলায় কিন্তু কোন ক্ষেত্রেই এই কারণগুলোর অবতারণা হয় না। আমরা ৫ নং সারণী হতে দেখতে পাচ্ছি ৯৩ জন বর্তমানে কর্মরত মহিলা (যারা মোট কর্মজীবী মহিলার শতকরা ৩২ জন) কমপক্ষে একবার তাদের পেশা জীবন ছিন্ন করেছেন। একই সারণীতে একটি লক্ষণীয় বিষয় হচ্ছে যে বর্তমানে যারা ঘরে বসে আছেন তাদের মধ্যে ৭২ জনই (শতকরা প্রায় ২৭ জন) পূর্বে চাকুরী করতেন। উভয় ক্ষেত্রেই পেশা জীবন ছিন্ন করার প্রধান কারণ হচ্ছে সন্তানের জন্ম এবং সন্তান পালন। যে দেশে বেকার সমস্যা এত তীব্র সেখানে একটি চাকুরী ছেড়ে আর একটি উপযুক্ত চাকুরী পাওয়া কতটা কঠিন তা সহজেই অনুমেয়। তাছাড়া পেশা জীবন ছিন্ন করার ফলে নারী কর্মীরা তাদের দক্ষতা হারান এবং কর্মক্ষেত্রে বয়োজ্যেষ্ঠ হওয়ার সর্বরকম সুযোগ সুবিধা হতে বঞ্চিত হন। এই তথ্য আবার প্রমাণিত করছে যে নারীদের উপযুক্ত পেশাজীবন গড়ে তোলার পথে সন্তান পালনই সবচেয়ে বড় অন্তরায়।

সারণী - ৫ঃ পেশা ছিন্ন করার কারণ অনুযায়ী পেশা ছিন্নকারী মহিলাদের বিন্যাস

কারণ সমূহ	বর্তমানে কর্মরত মহিলা		বর্তমানে ঘরে বসে থাকা মহিলা	
	সংখ্যা	শতকরা	সংখ্যা	শতকরা
১। সন্তানের জন্ম এবং পালন	৫২	৫৫.৯	৩৭	৫১.৪
২। অস্থায়ী চাকুরী	১৬	১৭.২	৯	১২.৫
৩। চাকুরীর প্রতিকূল পরিবেশ	১১	১১.৪	৯	১২.৫
৪। বিবাহ	৬	৬.৫	১০	১৩.৫
৫। বদলী	৩	৩.২	৮	১১.১
৬। স্বামীর অনিচ্ছা	২	২.২	৪	৫.৬
৭। অন্যান্য	৩	৩.২	১	১.৪
মোট	৯৩	১০০.০	৭২	১০০.০

মজুমদার : শিক্ষিতা নারীদের উৎপাদন কর্মে অংশগ্রহণ

কর্মস্থলে নিয়মিত উপস্থিতি

চাকুরী বাজারের সর্বত্র হতেই একটি অনুযোগ সোচ্চার যে নারী কর্মীদের অনুপস্থিতির সংখ্যা বেশী। এই অনুযোগের অবতারণা করে বহু ক্ষেত্রে কর্মকর্তারা নারী কর্মী নিয়োগ করতে অনীহা প্রকাশ করেন। কেন তারা কর্মস্থলে অনুপস্থিত থাকেন তার কারণটি কিন্তু কোন দিন তলিয়ে দেখা হয়নি। নারী তার আরাম আয়েশের জন্য কর্মস্থলে অনুপস্থিত থাকেন না, বেশীর ভাগ অনুপস্থিতির কারণই হচ্ছে সন্তানের নানাবিধ লালন পালন এবং নারীর নিজের অসুস্থতা। পূর্বোক্ত জরীপে দেখা গেছে কর্মজীবী মহিলারা তুলনামূলকভাবে অকর্মজীব মহিলার চেইতে বেশী অসুস্থ হন। এই তথ্য এটাই প্রমাণিত করে যে ঘরের কাজ (যার বেশীর ভাগই সন্তান পালন সহকারী) এবং চাকুরী এই দৈত্যবোঝার চাপেই কর্মজীবী মহিলারা বেশী অসুস্থ হন। কর্মস্থলে অনুপস্থিত থাকার বিভিন্ন কারণ সমূহ ৬ নং সারণীতে লিপিবদ্ধ করা হয়েছে। সারণী হতে দেখা যাচ্ছে নিজ অসুস্থতা এবং সন্তান পালন সহকারী কাজ— এই কারণ দু'টি প্রায় সমান গুরুত্ব বহন করছে। সামাজিক ভ্রমণ ছাড়া অন্যান্য কারণগুলো এককভাবে নারী কর্মীদের জন্যই প্রযোজ্য। সুতরাং অনুপস্থিতির জন্য কর্মক্ষতির বোঝাটা নারী কর্মীকেই বইতে হয় বেশী। ফলে অনেক ক্ষেত্রেই কর্মস্থলে তারা অদক্ষ কর্মী হিসাবে পরিগণিত হন এবং পদন্নোতির প্রতিযোগিতায় পুরুষ কর্মীদের কাছে সহজেই হেরে যান।

সারণী - ৬: কর্মস্থলে অনুপস্থিতির কারণ অনুযায়ী বর্তমানে কর্মরত মহিলাদের (জরীপভুক্ত) বিন্যাস

অনুপস্থিতির কারণ সমূহ	অনুপস্থিত মহিলার সংখ্যা	অনুপস্থিত মহিলা মোটকর্মরত মহিলার শতকরা * অংশ	অনুপস্থিত দিনের সংখ্যা	শতকরা সংখ্যা	অনুপস্থিত দিনের গড় সংখ্যা
১। নিজ অসুস্থতা	৮৬	৩০.৩	৩২০	৩৭.৪	১.১
২। সন্তানের অসুস্থতা এবং অন্যান্য সন্তান পালন সহকারী কাজ	৭২	২৫.৪	৩০৫	৩৬.২	১.০
৩। স্বামীর অসুস্থতা	১২	৪.২	২৭	৩.২	০.১
৪। সামাজিকতা	২০	৬.৬	৮০	৯.৫	০.৪
৫। সামাজিক ভ্রমণ	১৫	৫.৩	৮৭	১০.২	০.৩
৬। অন্যান্য	১০	৩.৫	২৬	৩.৫	০.১
মোট	২১৫	৭৫.৩	৮৪৫	১০০.০	৩.০

* জরীপভুক্ত বর্তমানে কর্মরত মহিলার মোট সংখ্যা ২৮৪ জন। তার মধ্যে শতকরা মাত্র ২৪.৩ জন গত মাসে (জরীপের ঠিক আগের মাস) একদিনও ছকের ছুটি ভোগ করেন নি।

কর্ম নিষ্ঠা এবং প্রশিক্ষণ

কর্ম নিষ্ঠা এবং ট্রেনিং কর্মদক্ষতা অর্জনের একটি প্রধান শর্ত। নিষ্ঠা, মনোযোগ এবং ট্রেনিং এর মাধ্যমে পুরুষ কর্মীরা যে কর্ম জয় করেন নারী কর্মীদের বেলায় তা অনেক ক্ষেত্রেই

সম্ভব নয়। যেহেতু কর্মস্থলে এসেও তারা বাড়ীতে ফেলে আসা সন্তানের জন্য চিন্তা করে” থাকেন। “কর্মস্থলে অবস্থানকালীন সময়ে আপনাকে কোন বিষয়টি সবচেয়ে বেশী চিন্তিত করে এই প্রশ্নের জবাবে বেশীরভাগ কর্মজীবী মহিলাই (উপরোক্ত জরীপভুক্ত) কোন দিখা না রেখে উত্তর দিয়েছেন “সন্তানের জন্য চিন্তিত থাকি ”। কেবল শতকরা ২০ জন বলেছেন অফিসের কাজ এবং পদোন্নতি নিয়ে চিন্তা করেন। শতকরা ১৪ জন বলেছেন ঘরের বাইরের কাজ নিয়ে নিয়তই স্বামীর সংগে ঝগড়া হয় এবং কর্মস্থলে এসে সেই ব্যাপারেই মন খারাপ থাকে বেশীর ভাগ দিন। মনের এই অবস্থায় নারী কর্মীরা তাদের কাজে কতটা নিষ্ঠাবতী বা মনোযোগী হবেন তা সহজেই অনুমেয়। পেশা জীবনের এই সমস্ত সীমাবদ্ধতার জন্য নারীকর্মীরা খুব কমই প্রশিক্ষণের জন্য নির্বাচিত হন। আবার প্রশিক্ষণের জন্য নির্বাচিত হয়েও একই কারণে অনেকে তা গ্রহণ করতে পারেন না। পূর্বোক্ত জরীপে দেখা গেছে শতকরা ১৭ জন কর্মজীবী মহিলা ট্রেনিং এর জন্য নির্বাচিত হয়েছিলেন, তার মধ্যে মাত্র ৮ জন ট্রেনিং গ্রহণ করেছেন। ট্রেনিং গ্রহণ না করার পেছনে প্রধান কারণই ছিল সন্তান পালনে অবহেলার সম্ভাবনা এবং স্বামীর অনিচ্ছা যা আবার বেশীর ভাগ ক্ষেত্রে সন্তান পালনের সংগে সম্পর্কিত (শতকরা ৭৪ জন)। খুব নগণ্য সংখ্যক মহিলাই শ্বশুর শ্বশুড়ী এবং অন্যান্য আত্মীয় স্বজনের অনিচ্ছার কথা বলেছেন। আমরা আবার দেখতে পাচ্ছি নারীর কর্মদক্ষতা অর্জনের পথে তার সন্তান পালনের দায়িত্বই প্রধান অন্তরায় হয়ে দাঁড়ায়।

কর্মবাজারের ব্যাপ্তি এবং পরিসর

কর্ম বাজারে ব্যাপ্তি এবং পরিসর যতই বিস্তৃত হবে উচ্চ বেতনে কর্মলাভের সম্ভাবনাও তত উজ্জ্বল হবে। তাছাড়া বিস্তৃত কর্মবাজারে ন্যায্য পাওনা নিয়ে দর কষাকষির সুযোগও থাকে। কিন্তু নারী কর্মীরা অধিকাংশ ক্ষেত্রেই কর্মবাজারের এই সুযোগ সুবিধাগুলি হতে বঞ্চিত, যেহেতু তাদের গতিবিধি অতি সংকীর্ণ কর্ম বাজারে সীমাবদ্ধ। নারী কর্মের ইতিহাস থেকে দেখা যায় কয়েক যুগ ধরে নারীরা কেবল কয়েকটি বিশেষ পেশাতেই (শিক্ষকতা, কেরানী, টাইপিং, নার্স ইত্যাদি) নিয়োজিত আছেন। ৭ নং সারণীতে দেখা যাচ্ছে শিক্ষকতা, কেরানী, টাইপিং, টেলিফোন অপারেটর ইত্যাদি এবং নার্সের পেশাতেই শতকরা ৭০ জনেরও বেশী মহিলা নিয়োজিত আছেন। যারা অন্যান্য পেশায় নিয়োজিত আছেন তারাও কিন্তু সকলে মনে প্রানে তাদের পেশাকে গ্রহণ করতে পারেন নি। তাদের মধ্যে অনেকেই (শতকরা ৬০ জন) বলেছেন ভাল বেতন পেলে শিক্ষকতায় ফিরে যেতে চান। বর্তমানে ঘরে বসে থাকা শিক্ষিতা মহিলাদের মধ্যে অনেকেরই ভবিষ্যতে চাকুরী নেওয়ার পরিকল্পনা আছে (শতকরা প্রায় ৫৩ জনের)। কি চাকুরী নেবেন জিজ্ঞাসা করা হলে শতকরা ৫৫ জনেরও বেশী মহিলা (৮ নং সারণী দেখুন) বলেছেন তারা শিক্ষকতার চাকুরী নেবেন। মাত্র শতকরা ৭ জন বলেছেন দাপ্তরিক কাজ নেবেন। শিক্ষাও নারী কর্মবাজারের পরিসর বিস্তৃত করতে পারে নি। সারণী ৮ হতে আমরা দেখতে পাচ্ছি উচ্চ শিক্ষিতরাই অধিক হারে শিক্ষকতার জন্য পক্ষপাত প্রকাশ করে কর্ম বাজারকে আরো কোন ঠাসা করেছেন। এই দুই ধরনের চাকুরীর জন্য সবাই মিলে প্রতিযোগীতা করলে বেতনের হার নীচে নেমে যেতে বাধ্য কিন্তু কেন এই অবস্থার অবতারণা হল? এই প্রশ্নের উত্তর খুঁজতে অবশ্য বেশী দূর যেতে হবে না। ৯ নং সারণীর দিকে তাকিয়ে আমরা সহজেই বুঝতে পারছি নারীর সন্তান পালনের দায়িত্বই এই অবস্থার জন্য দায়ী। সারণীটি

মজুমদার : শিক্ষিতা নারীদের উৎপাদন কর্মে অংশগ্রহণ

হতে দেখতে পাচ্ছি, শতকরা প্রায় ৭২ জন মহিলা শিক্ষকতার জন্য পক্ষপাত প্রকাশ করেছেন সন্তান পালনের সঙ্গে এই পেশার সুসংগতির জন্যই। শিক্ষকতায় অন্যান্য আনুষ্ঠানিক পেশার মত প্রতিদিন নিয়মিত ৮ ঘণ্টা, সপ্তাহে ৬ দিন এবং বছরে ২৮৮ দিন কাজ করতে হয় না। তাই সন্তান পালন এবং চাকুরী দুইই সুষ্ঠুভাবে চালানোর জন্য নারী শিক্ষকতাকেই পেশা হিসাবে বেছে নেয়।

সারণী - ৭ : পেশা এবং শিক্ষার মান অনুসারে জরীপভুক্ত বর্তমানে কর্মরত মহিলাদের শ্রেণীবিন্যাস

পেশা সমূহ	শিক্ষার মান			
	স্নাতক এবং তার উপরে (সংখ্যা=১৩৫)	মাধ্যমিক ও উচ্চ মাধ্যমিক (সংখ্যা= ১৩৩)	মাধ্যমিকের নীচে (সংখ্যা=১৬)	মোট (মোট সংখ্যা =২৮৪)
১। ডাক্তার/প্রকৌশলী	৪.৫	০.৮	-	২.৫
২। কর্মকর্তা/ম্যানেজার	৪০.০	১.১	-	২০.৮
৩। শিক্ষক (বিদ্যালয়, মহাবিদ্যালয়, বিশ্ববিদ্যালয়)	৪৩.৭	৩৩.২	-	৩৬.২
৪। কেরানী/টাইপিষ্ট/টেলিফোন অপারেটর, সহকারী	৬.৮	৫০.৬	৬.২	২৭.১
৫। নার্স	১.৫	১২.০	১৮.৮	৭.৪
৬। অন্যান্য (বিক্রেতা, পিণ্ডন, দাই ইত্যাদি)	১.৫	২.৩	৭৫.০	৬.০
মোট	১০০.০	১০০.০	১০০.০	১০০.০

সারণী - ৮ : ভবিষ্যতে চাকুরী গ্রহণের পরিকল্পনা অনুযায়ী বর্তমানে ঘরে বসে থাকা মহিলাদের শ্রেণী বিন্যাস

পেশার ধরণ	শিক্ষার মান				
	স্নাতকোত্তর অথবা তার উপরে (সংখ্যা=৫১)	স্নাতক (সংখ্যা= ৩১)	মাধ্যমিক ও উচ্চ মাধ্যমিক (সংখ্যা=৫৯)	মাধ্যমিকের নীচে (সংখ্যা=৫)	মোট (সংখ্যা= ১৪৬)
১। শিক্ষকতা	৬২.৯	৭০.৩	৪৫.৮	-	৫৫.৫
২। দপ্তর সহকারী	৪.০	-	১৩.৬	-	৬.৮
৩। যে কোন সম্মান জনক চাকুরী	১৯.৬	২২.৬	৩২.২	৪০.০	২৭.৪
৪। অন্যান্য	১৩.৬	৬.৪	৮.৪	২০.০	১০.৩
মোট	১০০.০	১০০.০	১০০.০	১০০.০	১০০.০

সারণী - ৯ : শিক্ষকতার জন্য পক্ষপাত প্রকাশ করার কারণ অনুযায়ী বর্তমানে ঘরে বসে থাকা মহিলাদের শ্রেণী বিন্যাস

কারণ সমূহ	মোট সংখ্যা	শতকরা সংখ্যা
(ক) সন্তান পালন সহায়ক কারণ		
১। শিক্ষকতা সন্তান পালনের সঙ্গে সুসংগত	৩০	৩৭.২
২। শিক্ষকতায় প্রচুর ছুটি আছে	২৩	২৪.৪
৩। পেশা স্থলে সন্তানকে নিয়ে যাওয়া যায়	৫	৬.২
(একই স্থলে ভর্তি করে)		
মোট=(১+২+৩)	৫৮	৭১.৪
(খ) অন্যান্য কারণ		
১। শিক্ষকতা সম্মানজনক পেশা	১৫	৪.৫
২। শিক্ষকতা ভাল লাগে	৪	৪.৯
৩। অন্যান্য	৩	৪.৮
সর্বমোট (ক+খ)	৮১	১০০.০

পেশা এবং সন্তান পালনের মধ্যে নারীর সময় বন্টন

এ পর্যন্ত আলোচনা হতে আমরা দেখতে পাচ্ছি নারীর জন্য সন্তান পালন এবং চাকুরী এই দু'টি পরস্পর বিরোধী কাজ। একটি সুসম্পন্ন করতে গেলে আরেকটি অবহেলিত হয়। কিন্তু আজ নারী চাচ্ছে এই দুই-এর মধ্যে একটি সুসমন্বয় ঘটাতে যেহেতু পুরুষ শাসিত সমাজের নিয়মে তাকেই সন্তান পালনের ভার একক ভাবে বইতে হবে এবং পরিবারের অর্থনৈতিক দুরবস্থাকে সহজ করার জন্য তাকে আবার ঘরের বাইরে অর্থকরী কাজও করতে হবে। সন্তান পালন এবং ঘরের বাইরের কাজের মধ্যে নারী কিভাবে তার সীমিত সময়কে ভাগ করেন এই অনুচ্ছেদে তাই আলোচনা করার প্রয়াস থাকবে।

এই অনুচ্ছেদের প্রয়োজনে নারীর পূর্ণ সময় তালিকা (যাহা পূর্বেক্ত জরীপ চলাকালীন সময়ে সংগ্রহ করা হয়েছিল) হতে কেবল মাত্র চাকুরীস্থলে এবং সন্তান পালনের জন্য ব্যয়িত সময়কেই নেওয়া হয়েছে। সন্তান পালনের কাজকে তিনভাগে ভাগ করা হয়েছে। যথা সন্তান পালনের প্রাকৃতিক কাজ (গোসল করানো, খাওয়ানো, ঘুম পাড়ানো, ইত্যাদি) সন্তান পালনের সামাজিক কাজ (স্কুলে নিয়ে যাওয়া, পড়ানো, গল্প করা, বেড়াতে নিয়ে যাওয়া ইত্যাদি) এবং যৌথ সন্তান পালন (যেমন একই সংগে রান্না এবং সন্তানকে পড়ানো, সন্তানকে খাওয়ানো এবং টি ভি দেখা ইত্যাদি) সন্তানের সংখ্যা, বয়স এবং লিংগ অনুযায়ী এই কাজের পরিধিরও তারতম্য ঘটে এবং সেই অনুযায়ী নারীর চাকুরীস্থলে সময়দানের পরিধিরও তারতম্য ঘটে। অবশ্য আনুষ্ঠানিক চাকুরীর ক্ষেত্রে নারী তার সন্তান পালনের প্রয়োজন অনুযায়ী সময়ের পরিমাণের তারতম্য করতে পারেন না। সেই জন্যে বেশীর ভাগ ক্ষেত্রেই তিনি তার সময়ের

মজুমদার : শিক্ষিতা নারীদের উৎপাদন কর্মে অংশগ্রহণ

উপর সন্তান পালনের চাহিদা মেটান এমন সব চাকুরী নিয়ে যেগুলোতে কম সময় ব্যয় করতে হয়। (যেমন শিক্ষকতা, খন্ডকালীন চাকুরী ইত্যাদি) তাছাড়া চাকুরীস্থলে অনির্ধারিত অনুপস্থিতির দ্বারাও তিনি এই চাহিদা মেটান (পূর্বোক্ত আলোচনায় দেখেছি শতকরা ৩৬ ভাগেরও বেশী অনুপস্থিতির কারণ হল সন্তান পালন)।

নারীর চাকুরীস্থলে সময় দানের ব্যাপারে তার সন্তানের বয়স একটি গুরুত্বপূর্ণ উপাদান। যেহেতু সন্তান যত ছোট হয় ততই সে মায়ের সময় দাবী করে [১১,৯]। সারণী ১০-এ (সন্তানের বয়স অনুযায়ী নারীর সময়ের বিন্যাস দেখানো হয়েছে) প্রদত্ত তথ্য কিন্তু এই কথার সত্যতা প্রকাশ করছে না। সারণীটিতে দেখা যাচ্ছে তিন বছরের বয়স পর্যন্ত সর্ব কনিষ্ঠ সন্তান নিয়েও তারা প্রায় সমপরিমাণ সময় চাকুরীস্থলে ব্যয় করেন। সারণীটি হতেই এর কারণটি স্পষ্ট। সারণীটিতে আমরা দেখতে পাচ্ছি সন্তানের বয়স বাড়ার সংগে সংগে সন্তান পালনের প্রাকৃতিক কাজে নিয়োজিত সময়ের পরিমাণ দারুণ ভাবে কমে গেছে। কিন্তু প্রায় সমহারেই বেড়ে গেছে সামাজিক কাজে নিয়োজিত সময়ের পরিমাণ। (যেহেতু সন্তানকে সামাজিকী করার দায়িত্বটা আজকাল সম্পূর্ণ ভাবে শিক্ষিত মায়ের উপর বর্তাচ্ছে)। অবশ্য ছোট সন্তানের সময়ের দাবী মা তার কর্মস্থলে অনুপস্থিত থেকেই মেটান। দেখা গেছে যারা সন্তানের জন্য ছুটি নিয়েছেন তাদের মধ্যে প্রায় শতকরা ৮০ জনেরই সর্ব কনিষ্ঠ সন্তানের বয়স তিন বছরের নীচে।

সারণী - ১০ : সর্ব কনিষ্ঠ সন্তানের বয়স অনুসারে সন্তান পালন ও কর্মস্থলের মধ্যে নারীর সময়ের বন্টন

(সময়ঃ দৈনিক ঘন্টায়)

কাজ সমূহ	সর্ব কনিষ্ঠ সন্তানের বয়স	
	তিন বছর পর্যন্ত (মোট সংখ্যা)	তিন বছরের উপরে (মোট সংখ্যা)
১। সন্তান পালনের প্রাকৃতিক কাজ	১.৯০	০.৯৮
২। সন্তান পালনের সামাজিক কাজ	০.৫১	১.১০
৩। যৌথ সন্তান পালন	১.৮০	১.৯৮
মোট সন্তান পালন (১+২+৩)	৪.২১	৪.০৬
৪। কর্মস্থলে নিয়োজিত সময়	৭.০৩	৭.১১
মোট সময়	১১.২৪	১১.১৭

সন্তান সংখ্যাই নারীর সময় বন্টনে সবচেয়ে বেশী তারতম্য ঘটায়। সারণী ১১-তে সন্তান সংখ্যা অনুযায়ী সন্তান পালন ও কর্মস্থলের মধ্যে নারীর সময়ের বন্টন দেখানো হয়েছে। সারণীটি হতে আমরা দেখতে পাচ্ছি সন্তান সংখ্যা যখন তিনের অধিক হচ্ছে তখন সন্তান পালনে মায়ের সময় বিনিয়োগের পরিমাণ প্রায় অর্ধেক হয়ে যাচ্ছে। ফলে তিনের অধিক সন্তানের কর্মজীবী মা

কর্মজীবী মা কর্মস্থলেও বেশী সময় বন্টন করতে পারছেন। একটি ' টি পরীক্ষা এই তারতম্যকে লক্ষণপূর্ণ প্রমানিত করেছে। সন্তান পালনের ক্ষেত্রে শতকরা ১০ ভাগ অনুভূমিতে এবং কর্মস্থলের ক্ষেত্রে শতকরা ১ ভাগ অনুভূমিকত্বে।

সন্তান সংখ্যা বৃদ্ধি হওয়ার সঙ্গে সঙ্গে মায়ের সন্তান পালনের দায়িত্ব বৃদ্ধি পাওয়া স্বাভাবিক। কিন্তু সারণী ১১ ঠিক বিপরীত তথ্যই প্রদান করেছে। এর প্রধান কারণই হচ্ছে সন্তান পালনের দায়িত্বের কিছু বোঝা বহন করে। সারণী ১২-তে প্রদত্ত তথ্য এই কথার সত্যতা প্রমাণ করছে।

সারণী - ১১ : সন্তান সংখ্যা অনুযায়ী সন্তান পালন ও কর্মস্থলের মধ্যে নারীর সময় বন্টন

(সময়ঃ দৈনিক ঘণ্টায়)

কাজ সমূহ	সন্তান সংখ্যা	
	১ - ৩ (সংখ্যা= ৪৪৬)	৩-এর অধিক (সংখ্যা=১০৬)
১। সন্তান পালনের প্রাকৃতিক কাজ	১.৩৫	১.৬০
২। সন্তান পালনের সামাজিক কাজ	১.০০	০.৩২
৩। যৌথ সন্তান পালন	২.১৫	০.৫০
মোট সন্তান পালন (১+২+৩)	৪.৫০	২.৪২
৪। কর্মস্থলে নিয়োজিত	৬.৯০	৭.৮৮
মোট সময়	১১.৪০	১০.৩০

সারণী - ১২ : জেষ্ঠ সন্তানের বয়স অনুযায়ী সন্তান পালন এবং কর্মস্থলের মধ্যে নারীর সময় বন্টন

(সময়ঃ দৈনিক ঘণ্টায়)

জেষ্ঠ সন্তানের বয়স	কর্মস্থলে নিয়োজিত সময়	সন্তান পালনে নিয়োজিত সময়	মোট সময়
১ মাস - ৫ বছর	৬.৬২	৩.৯৬	১০.৫৮
৫.০১ - ১০ বছর	৬.৫০	৪.৮৭	১১.৩৭
১০.০১ - ১২ "	৬.৯০	৩.৮০	১০.৭০
১২+	৭.৪৮	২.১৮	৯.৬৬

বয়স এবং সংখ্যা ছাড়া সন্তানের লিংগও কর্মজীবী নারীর সময় বন্টনকে প্রভাবিত করে বিশেষ করে আমাদের দেশে যেখানে ছেলে সন্তানের জন্য দারুণভাবে পক্ষপাতিত্ব রয়েছে [৪;২০১-২৭,৭]। এই দেশে ছেলে সন্তান সম্পদ হিসেবে পরিগণিত হয় আর মেয়ে সন্তান পরিগণিত হয় খরচের বোঝা হিসেবে। সমাজের এই রকম দৃষ্টিভঙ্গির জন্য ইহা সম্পূর্ণ

মজুমদার : শিক্ষিতা নারীদের উৎপাদন কর্মে অংশগ্রহণ

স্বাভাবিক যে মা ছেলেসন্তানের লালন পালনের জন্য মেয়ে সন্তানের চাইতে বেশী সময় ব্যয় করবেন এবং প্রকৃত পক্ষে করেনও তাই। পূর্বোক্ত জরীপে দেখা গেছে সর্ব কনিষ্ঠ সন্তান যখন পুরুষ হয় তখন কর্মজীবী মা সন্তান পালনের জন্য দৈনিক প্রায় ০.৪০ ঘণ্টা সময় বেশী ব্যয় করেন এবং প্রায় একই হারে তিনি কর্মস্থলে কম সময় ব্যয় করেন। একই জরীপে দেখা গেছে যারা কর্মজীবন ছিন্ন করেছেন তাদের মধ্যে শতকরা ৭৮ জনের সর্ব কনিষ্ঠ সন্তান ছিল পুরুষ।*

শিক্ষাও কিন্তু নারীগোষ্ঠীকে সন্তান পালনের সামাজিক দায়িত্ব হতে মুক্ত করতে পারেনি। বরং দেখা গেছে নারীর শিক্ষা যত উচ্চ হয় তার সন্তান পালনের দায়িত্বও (বিশেষ করে সামাজিক করণের দায়িত্ব) তত উচ্চ হয় এবং ততই তিনি উচ্চ হারে সন্তান পালনে সময় ব্যয় করেন। সারণী ১৩ হতে আমরা দেখতে পাচ্ছি সর্বোচ্চ স্নাতকোত্তর এবং তার উপরে) শিক্ষিত মহিলারাই সর্বোচ্চ পরিমাণ সময় সন্তান পালনে ব্যয় করেছেন। ফলে কর্মস্থলে তাদের সময় বন্টনের পরিমাণও সর্বনিম্ন। আমরা পূর্বেই দেখেছি সন্তান পালনের জন্য বেশী সময় পাওয়ার জন্য উচ্চ শিক্ষিতরাই বেশী হারে শিক্ষকতার পেশা গ্রহণ করেন।

সারণী-১৩ঃ শিক্ষার অনুভূমিত্ব অনুযায়ী সন্তান পালন এবং কর্মস্থলের মধ্যে নারীর সময় বন্টন

কাজ সমূহ	শিক্ষার অনুভূমিকত্ব				মোট
	স্নাতকোত্তর এবং তার উপরে	স্নাতক	মাধ্যমিক ও উচ্চ মাধ্যমিক	মাধ্যমিকের নীচে	
১। সন্তান পালনের প্রাকৃতিক কাজ	১.৬১	১.১১	১.২২	১.২০	১.৩৭
২। সন্তান পালনের সামাজিক কাজ	১.৫০	১.১০	১.০০	১.১৮	১.১৪
৩। যৌথ সন্তান পালন	১.৬৩	১.৭৬	১.৬০	১.০৫	১.৮০
মোট সন্তান পালন (১+২+৩)	৪.৭৪	৩.৯৭	৩.৮২	২.৪৩	৪.১০
৪। কর্মস্থলে নিয়োজিত সময়	৬.৩৭	৭.১৮	৭.৩০	৭.৯০	৭.০৫

৪ উপসংহার

সন্তানের জন্য নারীর পেশা জীবনের সীমাবদ্ধতার পরিসরটি উপরোক্ত বিশ্লেষণ হতে সহজেই অনুমেয়। নারীকে পেশাজীবনে টেনে আনতে হলে এবং সত্যিকার অর্থে নারীকে (যারা মোট জনসংখ্যার অর্ধাংশ জুড়ে আছে) দেশের উন্নয়ন কর্মকাণ্ডে সম্পৃক্ত করতে হলে এই সীমাবদ্ধতার অপসারণ অপরিহার্য। সমাজের অস্তিত্ব রক্ষার জন্যে প্রাকৃতিক নিয়মে নারীকে সন্তান ধারণ করতেই হবে। সমাজের কোন রকম পরিবর্তনই নারীকে এই দায়িত্ব হতে মুক্ত করতে পারবে না। তবে সমাজের আর্থ-সামাজিক কাঠামোর একটু পরিবর্তন করলেই নারীকে

সন্তান পালনের মহাদায়িত্ব হতে সম্পূর্ণরূপে না হলেও আংশিকভাবে মুক্ত করা যায়।

দশ মাস দশ দিন গর্ভে ধারণ করার জন্য মা'ই তার সন্তান সশব্দে সবচেয়ে বেশী জানেন। সে জন্য মা'ই হচ্ছেন সন্তান পালনের জন্য উপযুক্ত ব্যক্তি। মায়ের অনুপস্থিতি সন্তান পালনে বিরাট প্রতিবন্ধক সৃষ্টি করে যার ফলে সন্তানের মধ্যে মানব সম্পদ উন্নয়নে বিঘ্ন ঘটে—সমাজের এই বন্ধমূল ধারণাগুলো অনেক গবেষণা কর্মেই ডাল বলে প্রমাণিত হয়েছে [৩; ১৮৫, ১০]। সম্প্রতি সমাপ্ত এক গবেষণা কর্মের [১০] প্রাপ্ত ফল থেকে দেখা গেছে কর্মজীবী এবং অকর্মজীবী মহিলার সন্তানদের মধ্যে শিক্ষাগত কার্যকারিতা এবং মানসিক উন্নয়নের মধ্যে তেমন কোন পার্থক্য নেই, বরং কোন কোন ক্ষেত্রে দেখা গেছে কর্মজীবী মহিলার সন্তানদেরই শিক্ষাগত কার্যকারিতা এবং মানসিক উন্নয়ন বেশী হয়েছে। এই তথ্যের ভিত্তিতে অতি সহজেই সন্তান পালনের দায়িত্বকে মা, বাবা এবং অন্যান্যদের মধ্যে ভাগাভাগি করে নারীকে সন্তান পালনের দায়িত্ব হতে আংশিকভাবে মুক্তি দেওয়া যায়। কিন্তু যুগ যুগ ধরে পুরুষ দ্বারা শাসিত সমাজে এই ভাগাভাগির কাজটি কতটা বাস্তবায়িত হবে সেই সশব্দে দারুণ সন্দেহ আছে। বর্তমান সামাজিক অবস্থায় পুরুষ কিছুতেই এই ব্যবস্থা মেনে নেবে না। সমাজে নারীর ভূমিকা সশব্দে বিদ্যমান দৃষ্টিভঙ্গির আমূল পরিবর্তন হলেই কেবল এই ব্যবস্থা বাস্তবায়িত হতে পারে। এবং এই আমূল পরিবর্তন সম্ভব একমাত্র সমাজের মধ্যে বলিষ্ঠ অনুপ্রেরণা জাগানোর মাধ্যমেই। এ ব্যাপারে নারীকেই সক্রিয় ভূমিকা নিতে হবে। কারণ নারীর জন্য নারীকেই লড়তে হবে। প্রথমতঃ নারীকে নিজের সশব্দে তার ধারণা পাল্টাতে হবে। তাকে জানতে হবে তিনি শুধু মা, স্ত্রী বা বোন নন, তিনি একজন ব্যক্তিও। ব্যক্তি হিসাবে তিনি কেবল সন্তান বা পরিবারের কথা ভাবেন না, ভাববেন নিজের উন্নতির কথাও। একজন ব্যক্তি হিসাবে গড়ে উঠলে নারীকে পুরুষ আর মাতৃত্বের দোহাই দিয়ে গৃহবন্দী করে রাখতে পারবেন না। নারী নিজেও তখন চাইবেন না ঘরের অনুৎপাদী কাজে তার শিক্ষা এবং শ্রমকে সম্পূর্ণভাবে নিয়োগ করতে। বর্তমান নারী শিক্ষা ব্যবস্থার (ঘরে এবং বাইরে) আমূল পরিবর্তন করেই নারীর মধ্যে একজন ব্যক্তিকে প্রতিষ্ঠা করা সম্ভব। মা, দাদী, নানীর (শিশুর আদি শিক্ষক) কাছ হতে শিশুকাল হতে তিনি কেবল শিখবেন না মাতৃত্বেরই তার গৌরব নিহিত। তাদের কাছে তিনি আরও শিখবেন পরিবার, সমাজ এবং দেশের আর্থ-সামাজিক উন্নয়নে অবদান রাখতেও তার জীবনের গৌরব নিহিত। বিদ্যমান পাঠ্যতালিকা বদলে স্কুল কলেজেও নারীকে একই শিক্ষা দিতে হবে। দেশের বিভিন্ন প্রচার মাধ্যমেও নারীকে কেবল মা এবং গৃহকর্ত্রী হিসাবে তুলে না ধরে ব্যক্তি হিসাবে তুলে ধরতে হবে। তবেই নারী গৃহ ছেড়ে বাইরে আসতে দ্বিধা করবেন না এবং বাইরে এসে কোন পাপবোধে ভোগবেন না। তিনি তখন পুরুষের সমান রোজগারী হয়ে উঠবেন। পুরুষ তখন বাধ্য হবেন সন্তান পালন এবং গৃহের অন্যান্য কাজ সমান ভাগে নারী পুরুষের মধ্যে ভাগ করে নিতে। এই অবস্থায়ই হবে নারী মুক্তির স্থায়ী ব্যবস্থা।

কিন্তু এই ব্যবস্থার উদ্ভব সময় সাপেক্ষ। যত দিন না এই অবস্থার উদ্ভব হচ্ছে ততদিন নারী কর্মীকে রক্ষা করতে হবে বিভিন্ন আইন কানুন প্রণয়ন করে। তাছাড়া আইন কানুনের মাধ্যমে তার সন্তান ধারণ এবং পালনের দায়িত্বকেও সহজ করতে হবে। কিন্তু নারীবাদীরা কর্ম বাজারে নারীর জন্য বিশেষ কোন আইন প্রণয়নে প্রতিবাদ মুখর। তারা চাইছেন গৃহস্থালীর কাজ নারী পুরুষের মধ্যে সমানভাবে ভাগ করতে। তাদের মতে বিশেষ আইনের দ্বারা নারীকে কর্ম

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বাজারে এক ঘরে করে দেওয়া হয়। এ যুক্তি অবশ্য অকাটা। কিন্তু নারীর সন্তান ধারণের প্রাকৃতিক দায়িত্বটা যে অপরিহার্য এবং এ দায়িত্ব কোন অবস্থাতেই স্থানান্তর সম্ভব নয়—এই সত্যটি স্বীকার করতে হবে। এই দায়িত্ব সহজ করার জন্য অবশ্যই কিছু পক্ষপাতপুষ্ট আইন কানূনের প্রয়োজন। তাছাড়া সমাজের দৃষ্টিভঙ্গির পরিবর্তন সাধন পর্যন্ত সময়টির জন্যও আইন কানূন দরকার। আমরা সেই রকম কিছু আইন কানূনেরই সুপারিশ করবো।

আইন প্রণয়নের ব্যাপারে প্রথম চেষ্টা হবে এমন এক আইন গঠন করা যার ফলে মেয়ে পুরুষ উভয়েই সমহারে বাধ্যতামূলক শিক্ষায় অংশ গ্রহণ করবে এবং একই পাঠ্য বই পড়বে। পাঠ্য পুস্তকে বিদ্যমান নারী চরিত্রের সঙ্গে নতুন নারী চরিত্র সম্পৃক্ত করতে হবে যাতে ব্যক্তি নারীর পরিচয় পাওয়া যাবে।

দ্বিতীয় চেষ্টা হবে বর্তমান উত্তরাধিকার আইন পরিবর্তন করে এমন আইন প্রবর্তন করা যেখানে সম্পত্তিতে নারী পুরুষের সমানাধিকার থাকবে। সম্পত্তিতে সমান অধিকার পেলে নারী নিজ স্বয়ং সচেতন হবেন এবং একটি ধারণা পাবেন যে তিনি কোনভাবেই পুরুষের চাইতে নিকৃষ্ট বা হীন নন। এই ধারণা তার ব্যক্তিত্বকে সবল করবে এবং তাকে ব্যক্তি হিসেবে গড়ে উঠতে সাহায্য করবে। তাছাড়া সম্পত্তিতে সম অধিকারের ফলে পুরুষও নারীকে পদানত করে রাখার চেষ্টা হতে বিরত থাকবেন। শিক্ষা ও সম্পত্তি আইন বাস্তবায়িত হলে নারীর ভূমিকা স্বয়ং বিদ্যমান সামাজিক দৃষ্টিভঙ্গির পরিবর্তন অবশ্যম্ভাবী।

কর্মজীবী নারীদের দ্বৈত বোঝা (সন্তান পালন ও চাকুরী) হালকা করার জন্য বর্তমান কর্মবাজারে বিদ্যমান আইন কানূনের কিছু রদ বদলের প্রয়োজন। কর্মবাজারের কর্তা ব্যক্তিদের মনে করিয়ে দিতে হবে, নারী কর্মীরা দাপ্তরিক কাজ ছাড়াও সমাজের একটি অতি গুরুত্বপূর্ণ দায়িত্ব (সন্তান ধারণ ও পালন) পালন করেন। নারীকর্মীরা যতদিন পর্যন্ত এই দায়িত্ব একক ভাবে পালন করবেন ততদিন পর্যন্ত তাকে কর্ম বাজারে কিছু বিশেষ আইনানুগ সুযোগ সুবিধা দিতে হবে।

একটি সন্তানের ধারণ তার জন্ম এবং জন্মোত্তর লালন পালনের জন্য কমপক্ষে ১ বছর সময়ের প্রয়োজন। কিন্তু বর্তমানে আমাদের দেশে প্রসূতি ছুটি আছে মাত্র ৯০ দিন। এই স্বল্প সময়ের মধ্যে মা এবং শিশু কারোই যত্ন ঠিক মত হয় না। কর্মজীবী মা তখন স্বাস্থ্য নিয়েই দগুত্রে যোগ দেন যার ফল সহজেই অনুমেয়। এখানে প্রসূতি ছুটি আরও অন্ততঃ ৯০ দিনের জন্য বাড়িয়ে দেওয়ার সুপারিশ করা হচ্ছে। সমাজতান্ত্রিক দেশগুলিতে ভবিষ্যতে চাকুরীর নিশ্চয়তাসহ এক থেকে তিন বছরের প্রসূতি ছুটি দেওয়া হয়। আমাদের দেশের কর্তা ব্যক্তিরূপে ভেবে দেখতে পারেন। অবশ্য এত লম্বা ছুটি নিলে অতিজ্ঞতা এবং দক্ষতার দিক দিয়ে নারী কর্মীরা পুরুষ কর্মীর চাইতে অনেক পিছিয়ে যাবেন এবং সন্দেহ নেই যে তার পেশা জীবনে এক অলংঘনীয় সীমাবদ্ধতার সৃষ্টি হবে। এই সীমাবদ্ধতা অন্ততঃ আংশিক ভাবে দূর করা যাবে যদি প্রসূতি ছুটিকে কর্মজীবী মা এবং বাবার মধ্যে ভাগ করে দেওয়ার ব্যবস্থা প্রণয়ন করা যায়। ইচ্ছা এবং চেষ্টা থাকলে বাবাও সদ্যজাত সন্তানের যত্ন নিতে পারেন।

পুনরুৎপাদনের দায়িত্বটি নারীর পূর্ণ নিয়ন্ত্রনে রাখতে হবে। তা না হলে তার পেশা জীবন ঘন

যন ছিন্ন হবার আকাংখা থাকবে। জন্ম নিয়ন্ত্রণ এবং পরিবার পরিকল্পনার উপায়গুলির সহজ লক্ষ্যতাই এই দায়িত্বটি নারীর পূর্ণ নিয়ন্ত্রণে এনে দেবে। পরিবার পরিকল্পনার উপায়গুলির বিনা খরচে সরকারী সরবরাহই হবে এ ব্যাপারে কার্যকরী পদক্ষেপ। তাছাড়া চাকুরী ক্ষেত্রে ছোট পরিবারের জন্য কিছু উদ্দীপক উপায় রাখতে হবে এবং সংগে সংগে দুই এর বেশী সন্তান সংখ্যার জন্য জরিমানার ব্যবস্থাও রাখতে হবে। এই দুই ব্যবস্থা থাকলে নারী কর্মী এবং পুরুষ কর্মী উভয়েই ছোট পরিবারের জন্য উৎসাহী হবেন।

আমরা পূর্বের আলোচনা হতে দেখেছি নারী কর্মীরা অনির্ধারিত ছুটির ৩৬ ভাগ নিচ্ছেন সন্তান পালনের কারণে। ফলে তিনি পুরুষ কর্মীর চাইতে ৩৬ ভাগ বেশী কাজ নষ্ট করে চাকুরী ক্ষেত্রে দক্ষতা হারাচ্ছেন। এই সীমাবদ্ধতা দূর করার জন্য আইনানুগ এমন ব্যবস্থা নিতে হবে যাতে নারী পুরুষ উভয়েই এই অদক্ষতা ভাগ করে নিতে পারেন। সুইডেনের সরকার পিতৃত্মত্ব ছুটির প্রবর্তন করেছেন যার আওতায় পিতা এবং মাতা ৯ মাস সময় ছুটিকে শতকরা ৯০ ভাগ বেতনে যে কোন অনুপাতে ভাগ করে নিতে পারেন। এমন কি পুরো ছুটিটা বাবাও নিতে পারেন [১; ২৯-৩০]।

সরকারী পিঠপোষকতায় শিশু সদন অথবা শিশু পালন প্রতিষ্ঠান গড়ে তোলাই হবে নারীর পুনরুৎপাদী এবং উৎপাদী কাজের মধ্যে বিরোধ মিমাংসার প্রকৃষ্ট উপায়। আমাদের মত অনুন্নত দেশে নির্ভরযোগ্য এবং স্বল্প মূল্যের শিশু পালন প্রতিষ্ঠান একমাত্র সরকারই গড়ে তুলতে পারেন। এবং এই ভাবে নারীর শিশু পালন কাজের অংশীদার হতে পারেন। অথবা সরকার এমন আইন প্রণয়ন করতে পারেন যার বলে প্রতিটি প্রতিষ্ঠানের কর্তা ব্যক্তির তাদের প্রতিষ্ঠানে শিশু পালনের ব্যবস্থা রাখতে বাধ্য হবেন। এ রকম সুষ্ঠু শিশু পালনের ব্যবস্থা প্রতিষ্ঠানকে কেবল অনির্ধারিত ছুটির জন্য কর্মক্ষতি হতেই বাঁচাবে না তাছাড়া এই ব্যবস্থা নারী কর্মীর মন হতে শিশু পালনের অবহেলা জনিত পাপবোধ দূর করে তার মনে একটি আস্থার ভাব গ্রোথিত করবে যার ফলে তিনি দাপ্তরিক কাজে মনোযোগী এবং নিষ্ঠাবতী হয়ে দক্ষতার পরিচয় দিতে পারবেন। সমাজতান্ত্রিক দেশগুলো এ ব্যবস্থা প্রবর্তনে সফল হয়েছে। আমাদের দেশের নীতি নির্ধারকরা ঐ সব দেশের অভিজ্ঞতার ফল বিশ্লেষণ করে দেখতে পারেন।

অবশ্য শিশু পালনে মায়ের ভূমিকার ধারণাটি সমাজের মনে এমন গভীর ভাবে গ্রোথিত যে উপরোক্ত সবগুলো আইন এক সংগে হয়েও তা সমূলে উপড়ে ফেলতে অপারগ। সুইডেন হচ্ছে এমন একটি দেশ যেখানে গত কয়েক দশকে নারীর উৎপাদী এবং পুনরুৎপাদী কাজের মধ্যে বিরোধ মেটানোর জন্য বহু সংখ্যক আইন প্রণয়ন করা হয়েছে। কিন্তু প্রকৃত অর্থে বিরোধ নিষ্পত্তিতে এই আইনগুলো তেমন কোন অবদান রাখতে পারেনি। আইন প্রণয়নের এত বছর পরেও গৃহস্থালী কাজের প্রথাগত ঐতিহাসিক ভাগই বহাল রয়েছে [২]। সন্তান পালনে নারীর ভূমিকা সম্বন্ধে সমাজে নারী পুরুষ উভয়ের মৌলিক দৃষ্টিভঙ্গির তেমন পরিবর্তন হয়নি। অথচ সুইডেনের জাতীয় জীবনের প্রায় প্রতিটি ক্ষেত্রেই নারীরা কোন কোন ভাবে অবদান রাখছেন। সুতরাং নারীর দ্বৈত বোঝা হালকা করার সঠিক পথটি খুঁজে বার করা গবেষণা সাপেক্ষ। তবে এটাও চরম সত্যি যে সমাজের প্রতিটি ব্যক্তি এ ব্যাপারে সচেতন এবং সহানুভূতিশীল না হলে কোন দিনই এই সমস্যা সমাধানের সঠিক পথ খুঁজে বার করা সম্ভব হবে না।

মজুমদার : শিক্ষিতা নারীদের উৎপাদন কর্মে অংশগ্রহণ

গ্রন্থপঞ্জী

- ১। আদমস ফেরলিন টেইচ এন্ড উইনষ্টন কেথারিন টেইচঃ মাদারস এট ওয়ার্ক, পাবলিক পলিসিস ইন দি ইউনাইটেড স্টেটস, সুইডেন, চায়না, নিউইয়র্ক, ১৯৮০।
- ২। উইস্ট্রেভ বিরজিতাঃ দি মিথ অব সেক্স ইকোয়ালি ইন সুইডেন-দি স্টাগল কনটিনিউড, এই প্রবন্ধ উইস্ট্রেভ সম্পাদিত ওমেন ফ্রম উইচ হান্ট টু পলিটিকসে আছে, ইউনেস্কো পাবলিকেশান, ১৯৮৫।
- ৩। ওকলে এনঃ সেক্স, জেন্ডার এন্ড সোসাইটি টেম্পল শিথ, লন্ডন, ১৯৭২।
- ৪। কেইন মিড টিঃ দি ইকনমিক একাটিভিটিস অব চিল্ড্রেন, এ ভিলেজ ইন বাংলাদেশ পপুলেশান এন্ড ডেভেলপমেন্ট রিভিও, ভলিয়ুম ৩ নং ৩, ১৯৭৭।
- ৫। চৌধুরী রফিকুল হুদাঃ দি ইফেক্ট অব মাদারস ওয়ার্ক অন চাইল্ডকেয়ার ডায়েটারী ইনটেক এন্ড ডায়েটারী এভিকোয়েসি অব প্রি-স্কুল চিল্ড্রেন, ডেভেলপমেন্ট স্টাডিজ, বি, আই, ডি, এস, ভলিয়ুম ১০, নং ৪, ১৯৮২।
- ৬। পপকিন বেরী এমঃ টাইম এলোকেশান অব দি মাদার এন্ড চাইল্ড নিউট্রেশান, ইকোলজি অব ফুড এন্ড নিউট্রেশান, ১৯৭৬।
- ৭। বাংলাদেশ ফারটিলিটি সার্ভে, ফাষ্ট রিপোর্ট, গভার্ণমেন্ট অব বাংলাদেশ, ১৯৭৫।
- ৮। ফ্রেইবার্গ সেলমাঃ এডরি চাইল্ডস বার্থরাইট ইন ডিফেন্স অব মাদারিং, বেসিক বুক, নিউইয়র্ক, ১৯৭৭।
- ৯। বাউএন উইলিয়াম জি এন্ড ফাইনগান টি এঃ দি ইকনোমিকস অব লেবার ফোর্স পারটিসিপেশান, প্রিন্সটন ইউনিভার্সিটি প্রেস, প্রিন্সটন, ১৯৬৯।
- ১০। মজুমদার প্রতিমা পালঃ "ওমেন ওয়ার্ক এন্ড হোম", বি আই ডি এস রিসার্চ রিপোর্ট, নং ৪৯, ১৯৮৬।
- ১১। মেনিং সারা এলঃ টাইম ইউজ ইন হাউজ হোল্ড টাঙ্ক ইন ইনডিয়ান ফেমিলিজ, আরলিন লিভবিচের এডুকেশান এন্ড দিন এলোকেশান অব ওমেন্স টাইম-এ উদ্ধৃতি দেয়া হয়েছে। ইউনিভার্সিটি মাইক্রোফিলস ইন্টারন্যাশনাল, মিসিগ্যান, ইউ, এস, এ, ১৯৬৮।

অর্থনৈতিক প্রেক্ষাপটে বাংলাদেশের মহিলা

ফাতেমা জোহরা

বাংলাদেশে মহিলাদের সামাজিক অবস্থা বিবেচনা করলে দেখা যায় এই শতাব্দির গোড়ার দিক থেকেই মহিলাদের আর্থ-সামাজিক অবস্থানের ক্রম অবনতি ঘটছে। গত তিরিশ দশক আগেও মহিলারা সামাজিক দৃষ্টিতে যে মূল্যবোধে মূল্যায়িত হত, তা যথেষ্ট পরিমাণে হ্রাস পেয়েছে। এমনকি অর্থনৈতিক ও ডেমোগ্রাফি দিক দিয়ে ক্রমাগত পরিণত হয়েছে ব্যবহার যোগ্য দ্রব্য। বিশেষ করে অর্থনৈতিক ভাবে তারা তাদের উৎপাদনশীল পরিমন্ডলেও নির্দয় ভাবে নিষ্পেষিত এবং বঞ্চিত হয়ে কেবল মাত্র ভোগকারী হিসাবে পরিগণিত। সুতরাং যেহেতু তারা প্রধানতঃ অনুৎপাদনশীল (অর্থনৈতিক ভাবে) কেবল ভোগকারী একক হিসাবে বিবেচিত, এই কারণে সমাজে তার গ্রহণ যোগ্যতাও কম। এবং এই দৃষ্টি ভংগি অবচেতন ভাবে সমাজে প্রায় সর্বাংশই পরিব্যাপ্তি করে রেখেছে। ফলে মহিলা জনগোষ্ঠি স্বীকৃত খাতে উৎপাদন কর্মকাণ্ড তথা জাতীয় উন্নয়ন কর্মকাণ্ড থেকে প্রায় পৃথক। তবে বর্তমানে এই সত্যটি উপলব্ধি হয়েছে যে মহিলা জনগোষ্ঠিকে উন্নয়ন কর্মকাণ্ডের সঙ্গে সম্পৃক্ত করতে না পারলে দেশের সার্বিক উন্নয়ন সম্ভব নয়। কিন্তু মহিলাদেরকে আনুষ্ঠানিক ভাবে উন্নয়ন কর্মকাণ্ডের অংশিদারিত্ব প্রদানের আগে এটা নির্ধারণ করা প্রয়োজন মহিলা এবং অর্থনৈতিক কর্মকাণ্ড এ দুটো শব্দের মধ্যে দূরত্ব কতটুকু। সত্যিই তারা কি কেবল মাত্র ভোগকারী হিসাবেই অর্থনীতির সঙ্গে সম্পর্ক যুক্ত? তাদেরকে কি অর্থনীতির সঙ্গে নতুন করে সম্পৃক্ত করতে হবে। না উৎপাদন ক্ষেত্রে তাদের প্রত্যক্ষ অবদান আছে যা সামাজিক দৃষ্টি ভঙ্গির কারণে তাদের মতই পর্দার আড়ালে অন্তর্নিহিত থেকে যাচ্ছে।

অর্থনৈতিক কর্মকাণ্ডে মহিলা এ বিষয়ে বিস্তারিত লেখার আগে একটা কথা বলা প্রয়োজন (যদিও তা বলার অপেক্ষা রাখেনা) তা হচ্ছে এ বিষয়ে তথ্যাদি খুবই অপরিপূর্ণ। ফলে বেশ কিছু ক্ষেত্রে অনুমান সিদ্ধ ভাবে মহিলা ও অর্থনীতি এই বিষয়ক উৎপাদনগুলোকে উৎসর্গ করে চেষ্টা করা হয়েছে। তবে যে তথ্য গুলো ব্যবহার করা হয়েছে সেগুলোর উৎস হচ্ছে : (১) বাংলাদেশ সরকারের প্রকাশিত তথ্য ও (২) প্রকাশিত ম্যাক্রো এবং মাইক্রো পর্যায়ে গবেষণা। অবশ্য এগুলো ব্যবহার করতে গিয়ে কতগুলো সমস্যার মুখোমুখি হতে হয়েছে। তা হচ্ছে, প্রথমতঃ উপাত্তগুলো সংখ্যাবাচক এবং কেবলা অর্থনৈতিক দৃষ্টিকোন থেকে গৃহীত বলে অর্থনৈতিক বর্হিত্বত গুণাত্মক উপাত্ত খুব সামান্যই পাওয়া যায়। দ্বিতীয়তঃ পদ্ধতিগত ভিন্নতার ফলে কোন দুটো উৎসের তথ্যকে অনেক ক্ষেত্রেই তুলনা করা বা সংযুক্ত করা কঠিন। তৃতীয়তঃ অনেক স্থানে তথ্য সংগ্রহের পদ্ধতি উল্লেখ করা হয়নি। ফলে তথ্যের মান নির্ণয় করা সম্ভব হয়নি। চতুর্থতঃ সরকারী উপাত্ত সংগ্রহের নীতি নির্ধারকগণ সনাতন এবং সামাজিক বা

জোহরাঃ বাংলাদেশের মহিলা

ধর্মীয় ইমোসান নিরপেক্ষন। ফলে সেখান থেকে মহিলাদের সম্পর্কে কখনই পূর্ণ তথ্য পাওয়া যায় না। পঞ্চমতঃ কতগুলো ক্ষুদ্র গবেষণায় সার্বিক যৌক্তিকতা পাওয়া যায় না। বরং সেখানে দেখা যায় বিষয় মুখিতার চেয়ে মন্যুয় গত বিবেচনাই বেশী কাজ করছে। ফলে সেগুলোকে সামগ্রীক ভাবে প্রতিনিধিত্ব বলে মনে করা যায় না।

এসব প্রতিবন্ধকতা সত্ত্বেও এই নিবন্ধে বাংলাদেশের মহিলা ও অর্থনীতি এই বিষয়ক বিভিন্ন উৎপাদনগুলোকে উদঘাটন করতে চেষ্টা করা হয়েছে।

অর্থনৈতিক কাজে মহিলাদের অংশগ্রহণের হার ও নিয়োজিত মহিলাদের অভিক্ষেপন

১। জাতীয় পরিসংখ্যানে মহিলাদের নিয়োগ :

জাতীয় ভাবে প্রকাশিত তথ্যের ভিত্তিতে অর্থনৈতিক প্রেক্ষাপটে বিচার করলে দেখা যায় মহিলা জনগোষ্ঠী সমগ্র জনসংখ্যার প্রায় অর্ধেক ৪৯.৪ মিলিয়ন (সারণী-১) হলেও অর্থনৈতিক ক্ষেত্রে স্বীকৃত খাতগুলোতে মহিলাদের অবদান খুবই সামান্য। ১৯৭৪ থেকে ১৯৮৪-৮৫ পর্যন্ত অর্থনৈতিক কাজে মহিলাদের অংশ গ্রহণের হার যথাক্রমে ১৯৭৪ সনে ৫.১ শতাংশ, ১৯৮১ সনে ৪.৩ শতাংশ, ১৯৮২ সনে ৫.১ শতাংশ, ১৯৮৩-১৯৮৪ সনে ৮ শতাংশ এবং ১৯৮৪-৮৫ সনে ৮.২ শতাংশ (সারণী -২)। এই মহিলারা কোন কোন খাতে কিভাবে নিয়োজিত তার বন্টন ৩ নং সারণীতে দেখান হয়েছে। এতে মোট নিয়োজিত মহিলাদের ২.৪ শতাংশ পেশাজীবী ও ট্যানিক্যাল পেশায় নিয়োজিত, কারনিক ১.৫ শতাংশ, বিক্রেতা ৪.২ শতাংশ, চাকুরীজীবী ১৯.৬ শতাংশ, কৃষিকাজে নিয়োজিত ৪৭.৬ শতাংশ কারখানা ও অন্যান্য পরিবহন ও অন্যান্য কাজে নিয়োজিত ২৪.৭ শতাংশ।

২। মহিলা শ্রমিক কারা :

প্রকাশিত উপাত্তে শ্রম শক্তিতে সে সব মহিলাদেরকে অন্তর্ভুক্ত করা হয়েছে, যারা দ্রব্য বা অর্থের বিনিময়ে শ্রম বিক্রি করছে। যারা আত্মতোষন ও অর্থকরী ফসল উৎপাদন অথবা অশস্য কৃষিকাজে নিয়োজিত অথবা অকৃষি খাতে, যেমন গ্রামীণ শিল্প, ব্যবসা-বাণিজ্য, পরিবহণ বা সেবা এগুলো থেকে নিজের এবং পরিবারের অন্যদের জন্য ভরণ-পোষণ এবং সেবা সংগ্রহ করে, ব্যয় হ্রাস করে অথবা বাজারে বিক্রি করে অর্থ উপার্জন করে থাকে।

৩। মহিলাদের অর্থনৈতিক নিয়োগ সম্পর্কিত কিছু ব্যাপ্তিক গবেষণা থেকে প্রাপ্ত তথ্যঃ

একই সংস্থার ভিত্তিতে কিছু ব্যাপ্তিক এবং নিবিড় গবেষণা থেকে দেখা গেছে অর্থনৈতিক কাজে মহিলাদের অংশ গ্রহণের হার ৮ থেকে ১৮ শতাংশ (সারণী -৫)। এদের মধ্যে সবাই অবৈতন ভোগী পারিবারিক শ্রমিক নয়।

রুশিদান ইসলাম [২] চারটা গ্রামের উপর একটি নিবিড় জরিপের সাহায্যে দেখিয়েছেন, সেই গ্রামগুলোতে অবস্থিত মোট খানার ৮ থেকে ২০ শতাংশ পরিবারের মহিলারা

পারিশ্রমিকের বিনিময়ে শ্রম বিক্রিও করে থাকে (সারণী -৬) ভূমিহীন ৫০ থেকে ৭৭ শতাংশ পরিবারের মহিলারা শ্রম বিক্রি করে থাকে। তিনি আর একটি পর্যবেক্ষণে মির্জাপুর উপজিলায় ২৩টি শ্রম এবং ভাংগা উপজিলায় ২৩টি গ্রাম, মোট ৪৬টি গ্রামের উপর গ্রাম পর্যায়ের সংগৃহীত তথ্যে দেখেছেন যথাক্রমে দুটো উপজিলায় সামগ্রিক ভাবে ১০.৮ এবং ২৩.৮ শতাংশ পরিবার এবং ভূমিহীন পরিবার গুলোর ৫৯.৮ এবং ৬১.৯ শতাংশ পরিবারই মজুরীর বিনিময়ে শ্রম বিক্রি করে এ ধরনের মহিলা শ্রমিক রয়েছে।

৪। মহিলাদের অর্থনৈতিক কর্মকাণ্ড সম্পর্কিত তথ্য সঠিক না পাওয়ার কারণঃ

একই সংগ প্রয়োগ করে অর্থনৈতিক কাজে নিয়োজিত পুরুষদের ক্ষেত্রে তথ্য সংগ্রহে যে ভাবে কার্যকর মহিলাদের ক্ষেত্রে তেমন কার্যকর নয়। ফলে মহিলাদের অর্থনৈতিক কার্যকারীতা সম্পর্কে যথার্থ চিত্র পাওয়া যায় না। এবং এর জন্য প্রধানত দায়ী হচ্ছে মহিলারা কোন কাজ করেনা এই বিশ্বাসের ক্রমিকতা, তথা মহিলাদের কাজের অদৃশ্যমানতা। কারণ মহিলাদের পক্ষে ধর্মীয় এবং সামাজিক বিধি নিষেধের জন্য ঘরের বাইরে পুরুষদের সাথে কাজ করা বেশীর ভাগ ক্ষেত্রেই সম্ভব হয় না। অন্য দিকে বাড়ীর মধ্যে থেকে শস্য মাড়াই, শস্য সংরক্ষণ বা প্রক্রিয়াকরণ অথবা অন্য কোন উৎপাদন সংক্রান্ত কাজে যে শ্রম প্রদান করে, তার আর্থিক মূল্যায়ন হয় না। এবং যে সব দ্রব্য উৎপাদন করে, তার পরিবর্তে বা বিক্রি করে যে নগদ অর্থ পাওয়া যায় তা তাদের হাতে সাধারণত পৌঁছায় না বা তাতে তাদের কোন অধীকার থাকেনা। তার মালিকানা বর্তে সাধারণ পুরুষ গৃহ প্রধানের উপর। ফলে তথ্য সংগ্রহের সময় পুরুষ উত্তরদাতা মহিলা সদস্য কর্তৃক উৎপাদিত দ্রব্যের বা তার থেকে অর্জিত আয়ের তথ্য প্রদান করলেও উৎপাদনকারী সম্পর্কে তথ্য প্রদানের প্রয়োজন বোধ করে না। অবশ্য যদি কারণ অনুসন্ধান করা হয় তবে দেখা যাবে উৎপাদনের উপকরণ বা সম্পদের মালিকানা বা অধীকারহীনতাই এর জন্য দায়ী।

অর্থনৈতিক কর্মকাণ্ডে অংশগ্রহণকারী মহিলাদের আর্থ সামাজিক অবস্থা

বাংলাদেশের কয়েক বছরের আর্থসামাজিক অবস্থা পর্যালোচনা করলে দেখা যাবে ধনী থেকে ধনীতর এবং দরিদ্র থেকে দরিদ্রতর হওয়ার যুগৎপট ঘটমান প্রক্রিয়ার স্বক্রিয়তার মধ্য দিয়ে সম্পদের মেরুসংকরণ বৃদ্ধি পাচ্ছে। ১৯৬৩-৬৪ সনে দরিদ্র সীমার নীচে জনসংখ্যা ছিল শতকরা পাঁচ জন। ১৯৭০ তা বেড়ে দাড়িয়েছে ৪০ জন [৩;১৪৭]। ১৯৮১-৮২ সনে তা দাড়িয়েছে ৮৭ শতাংশে [৪;৫০]। অন্যদিকে সম্পদ বিশেষ করে ভূসম্পদের বটন পর্যালোচনা করলে দেখা যায় ভূমিহীন এর সংখ্যা ক্রমাগত বেড়ে চলেছে। ১৯৫১ সনে অনুমিত ভূমিহীনদের সংখ্যা ছিল শতকরা ১৪ জন। ১৯৬১ সনে তা দাড়ায় ১৮ শতাংশ। ১৯৭৩ -৭৪ সনে ৩৮ শতাংশ [৫;৯৪-৯৫]। ১৯৮৩-৮৪ সনে তা দাড়ায় ৪৬.৪ শতাংশে বাড়ীসহ মোট চাষের জমির পরিমাণ ০.৫১-১.০০ একর পর্যন্ত জমির মালিককে যদি ভূমিহীন ধরা হয় তবে ভূমিহীনের সংখ্যা দাড়াবে ৫৮.৭ শতাংশ [৬;৯৮]।

জোহরাঃ বাংলাদেশের মহিলা

অন্যদিকে দেখা যায় ১৯৬০ এবং ১৯৭৭ এর কৃষি শুমারি থেকে জানা যায়, বাংলাদেশে এই সময়কালের মধ্যে কৃষি খামারের সংখ্যা বেড়েছে মাত্র ২ শতাংশ (৬১.৪ লক্ষ থেকে ৬২.৬ লক্ষ) [৭]। তবে ১৯৭৭ থেকে ১৯৮৩-৮৪ এই সময়কালের মধ্যে কৃষি খামারের সংখ্যা হঠাৎ করে অনেক বেশী বৃদ্ধি পেয়েছে। ১৯৭৭ সনের তুলনায় তা বেড়ে দাড়িয়েছে ৬০.৫ শতাংশে। তবে বিশেষ লক্ষণীয় বিষয় হল এই সময়কালে যে পরিমাণ কৃষি জমি বেড়েছে (২২৬৭৮০০০ একর - ২১৯৫০০০ একর = ৭১৯০০০ একর) তাতে বর্ধিত খামার প্রতি জমি পড়ে ০.১৯ একরের মত। অর্থাৎ ৩.৮ লক্ষ খানা যায় কৃষি খান বলে ১৯৮৩-৮৪ তে প্রকাশিত কৃষি ও পশু শুমারিতে স্বীকৃতি পেয়েছে তাদের সবাইকে ভূমিহীন শ্রেণীর অন্তর্ভুক্ত করা চলে। এতো গেল সার্বিক ভূমি বন্টন অবস্থা। এবার আসা যাক মহিলাদের সম্পর্কে।

প্রথমতঃ ভূমিহীন পরিবাণ্ডলোর অর্ধেক জনাংশ মহিলা। এবং ভূমিহীন পরিবারগুলোর মধ্যে সবচেয়ে দরিদ্রতম পরিবার গুলোর গৃহ প্রধান মহিলা। অর্থনৈতিক কাজে নিয়োজিত মহিলা কর্মিরা মূলতঃ এই ভূমিহীন শ্রেণী থেকেই আসছে।

দ্বিতীয়তঃ ভূমিহীন কথাটার সংগে দারিদ্র, ঋণ গ্রস্ততা, বেকারত্ব এবং ক্ষমতাহীনতা ওতপ্রোত ভাবে জড়িত। মহিলা গৃহ প্রধানদের ক্ষেত্রে এগুলোর প্রকাশ খুবই প্রকট।

তৃতীয়তঃ এই অবস্থা গুলো ছাড়াও ভূমিহীন মহিলারা আরও দুই ভাবে প্রতিকূল অবস্থার সম্মুখীন (এক) ভূমিহীন শ্রেণীর মতই তাদের জীরন ধারণের জন্য শ্রম বিক্রি ছাড়া অন্যকোন পথ নেই। অন্যদিকে (দুই) সেখানেও তারা জাতীগত (মহিলা/পুরুষ) সমস্যার কারণে তারা যদি একই খানার বাসিন্দা হয় তথাপি ভূমিহীন মহিলাদের সমস্যা এবং পুরুষদের সমস্যা এক রকম হয় না। পুরুষদের শ্রমের বাজার প্রশস্ত। অন্যদিকে সামাজিক কারণে মহিলাদের শ্রমের বাজার খুবই সংকীর্ণ। অথচ তাদের পারিবারিক সাথেরই আয় উপার্জন কাজে নিয়োগ পাওয়া একান্তই আবশ্যিক।

চতুর্থতঃ আয় উপার্জন কার্যক্রম এবং গৃহী-উৎপাদন দুটোর মধ্যে যথেষ্ট পার্থক্য রয়েছে। একটি হচ্ছে অত্যাবশ্যিক, অন্যটি পরিবারের অন্য আয়ের সম্পূরক। এই ভূমিহীন পরিবাণ্ডলোর মহিলা সদস্যদের আয় উপার্জন কাজে নিয়োজিত হওয়া একান্ত আবশ্যিক এবং এতে তাদের একমাত্র পুর্জি তাদের দৈহিক কারণে খুবই প্রান্তিক মূল্যে তারা তাদের শ্রম বিক্রি করে থাকে (সারণী-৮)।

পঞ্চমতঃ মহিলাদের প্রথমে সংসারের কাজ করে তার পর আয় উপার্জন কাজ করতে হয় ফলে দেখা যায় মহিলাদের কাজের সময়ও পুরুষদের চাইতে বেশী। যেখানে পুরুষ শ্রমিকরা দিনে ১০ থেকে ১১ ঘণ্টা কাজ করে সেখানে মহিলাদের কম দিন ১০-১৪ ঘণ্টা [৯]।

এখানে একটা কথা উল্লেখ করা প্রয়োজন, তা হল সম্পদহীনতা ভূমিহীন পরিবারের মহিলাদের জন্য স্বাভাবিক। কিন্তু সমাজের অবস্থাপন্ন ঘরের মহিলাদের সম্পদের উপর কোন অধীকার নেই। অনেক ক্ষেত্রে কাগজে তাদের সম্পত্তির অধীকার থাকলেও বাস্তবে তারা, তাদের সেই অধীকার থেকে বঞ্চিত। সেই সম্পদ নিয়ন্ত্রন বা তার সম্পর্কে সিদ্ধান্ত গ্রহণ খানার পুরুষ প্রধানই নিয়ে থাকে। এমনকি সেই সম্পত্তি থেকে অর্জিত আয় উৎপাদনের সরাসরী অধীকার থেকে তারা বঞ্চিত। ফলে তাদের পক্ষেও নিজস্ব ভাবে যে কোন ধরনের বিনিয়োগ সংক্রান্ত সিদ্ধান্ত গ্রহণ সম্ভব হয় না।

অর্থনৈতিক কাজে মহিলাদের নিয়োগ

এই সম্পর্কে আলোচনা করবার আগে প্রথমে এদেশের মহিলাদের কাজের প্রকৃতি সম্পর্কে আলোচনা করা প্রয়োজন। সনাতন ভাবেই মহিলাদের এবং পুরুষদের কাজের একটা ভাগ রয়েছে। এরই প্রেক্ষিতে মহিলাদেরকে স্বাভাবিক ভাবেই গৃহ কর্মের জন্য সময় ব্যয় করতে হচ্ছে। এটা অনশ্বিকার্য যে, আত্মতোষন কৃষি সমাজে এই সময় প্রদান অত্যাাবশ্যিক। তার এই সময় প্রদানের পরেও মহিলারা অর্থ অর্জনকারী বা ক্রয় বিকল্প দ্রব্য উৎপাদন করে পরিবারকে সহায়তা করে থাকে। বিশেষ করে আত্মতোষন এবং তারও নিম্নপর্যায়ে বা চরম দারিদ্র্যের মধ্যে যাদের অবস্থান সেই ৮০ শতাংশ পরিবারে একেবারে শিশু ছাড়া কেউ কেবল খাচ্ছে এটা চিন্তা করা অবাস্তব। তবে তাই বলে এই মহিলাদের কাছ থেকে অর্থনৈতিক কাজে পূর্ণ নিয়োগ আশা করা যায় না। সুতরাং যখন তাদের অর্থনৈতিক কর্মকাণ্ড সম্পর্কে আলোচনা করা হয় তখন তাদেরকে আংশিক সময় -কর্মী হিসাবেই ধরে, আলোচনায় অগ্রসর হওয়া উচিত।

১। কৃষিতে মহিলাদের নিয়োগ ও অবস্থান :

শস্য মাড়াই বাদ দিলেও কৃষিকাজে ২.৬ লক্ষ মহিলা শ্রমিক সরাসরি জড়িত। এছাড়াও ধান বানা থেকে আরম্ভ করে চাল প্রস্তুত পর্যন্ত ধরা হলে দেখা যায়, মোট কৃষি কাজে কম করে ধরলেও প্রায় ১৫ শতাংশ কাজ মহিলারা করে থাকেন। পাট ধোয়ার কাজেও নিযুক্ত মোট শ্রমিকের মধ্যে মহিলা শ্রমিক কম নয়। গ্রামীণ প্রায় খানাতেই মহিলারা আংশগিনায় সজি উৎপাদন করে থাকেন। ১৯৮০ সনে অনুষ্ঠিত জনশক্তি জরিপের রিপোর্টে আমরা দেখেছি নিয়োজিত মহিলাদের ৪৮ শতাংশ কৃষিতে নিয়োজিত। তবে এখানে বিশেষ লক্ষ্যনীয় বিষয় হল, ১৯৭৪ সন থেকে ১৯৮৪-৮৫ পর্যন্ত কৃষি ক্ষেত্রে মহিলাদের নিয়োগের পরিমাণ ক্রমশঃ হ্রাস পাচ্ছে। ১৯৭৪ সনে নিয়োজিত মহিলাদের ৬৯.৮ শতাংশ কৃষিতে নিয়োজিত ছিল, ১৯৮১ সনে তা দাড়ায় ২৮ শতাংশে, ১৯৮৪-৮৫ সনে তা দাড়িয়েছে ৯.৩ শতাংশে [৬:৮১]। অন্যদিকে খানা প্রধানদের পেশার বন্টন (সারণী - ৪) দেখলে দেখা যায় ১৯৮৩-৮৪ সনে ৬.৫ জন মহিল খানা প্রধানের পেশা ছিল কৃষি, ১৯৮৪-৮৫সনে তা হ্রাস পেয়ে দাড়ায় ৪.৩ শতাংশ। এমনতেই কৃষি শ্রমিকরা প্রান্তিকতায় ভুগছে। কিন্তু মহিলা শ্রমিকদের অবস্থা আরও প্রান্তিক। মজুরীর হার দেখলে দেখা যায় পুরুষ শ্রমিক গড়ে যেখানে ১৪.৭ টাকা পাচ্ছে মহিলা শ্রমিক সেখানে পাচ্ছে ৭.১০ টাকা (সারণী-৮)।

জোহরাঃ বাংলাদেশের মহিলা

২। অশস্য কৃষি :

অশস্য কৃষিতেও মহিলারা যাথেষ্ট ভাবে জড়িত। এবং এক্ষেত্রে খসড়া জাতীয় উৎপাদনে (জি এন পি) অবদানের পরিমাণ ও কম নয়। এ হিসাবে বাদ দিয়ে যদি সংখ্যার হিসাবে দেখা হয় তবে দেখা যাবে, ১৯৮৩-৮৪ এর হিসাবে হাঁস মুরগী উৎপন্ন হয় প্রায় ৭৯৩৬৮ হাজার এবং উৎপাদিত ডিমের সংখ্যা ৩৫৬১২০ হাজার। মোট ছাগল ও ভেড়ার সংখ্যা ১২৬৮ হাজার [৬]। একথা বলার অপেক্ষা রাখে না যে বাংলাদেশে হাঁস মুরগীর এদের ডিম, এবং ছাগলের উৎপাদন প্রায় সম্পূর্ণ ভাবেই মহিলারা। তার এই উৎপাদকেরা কোথাও স্বীকৃতি পায়নি, যদিও তাদের উৎপাদনের হিসাব সরকারী পরিসংখ্যানে স্থান পেয়েছে।

৩। অকৃষি কর্মকাণ্ডে মহিলাদের নিয়োগ :

এবার দেখা যাক অকৃষি কর্মকাণ্ডে মহিলারা কতটুকু জড়িত। অকৃষি কর্মকাণ্ডে মেয়েরা কতটুকু জড়িত এর কোন তথ্য পরিসংখ্যান গ্রন্থগুলোতে তেমন পাওয়া যায় না বা পরিকল্পনা দলিলেও তেমন নেই। অথচ সাম্প্রতিক কিছু গবেষণা নিবন্ধে উদঘাটিত হয়েছে যে অসংখ্য মহিলা অকৃষিজ অর্থনৈতিক উৎপাদন কর্মকাণ্ডে নিয়োজিত রয়েছেন। ১৯৮১-তে বি, আই, ডি, এস কর্তৃক প্রকাশিত গবেষণা রিপোর্টে দেখা গেছে জরিপকৃত খানার মোট লোক সংখ্যা ২১২৭৬ হাজারের মধ্যে (দশ বছরের উর্দে) ২১১৩ হাজার জন কুটির শিল্পে নিয়োজিত। এদের মধ্যে ৩৩ শতাংশ মহিলা [১০]। বিভিন্ন শিল্পে মহিলাদের অংশ গ্রহণের একটা চিত্র ৯ নং সারণীতে দেওয়া হয়েছে। তাতে দেখা যায় মোট নিয়োজিত শ্রমিকের মধ্যে ঘানি শিল্পে ৪২.৫ শতাংশ মহিলা, ধান বানাতে ৫৬.০ শতাংশ, মাদুর তৈরীতে ৬২.৮ শতাংশ বাঁশের দ্রব্য ৪৯.০ শতাংশ, ছোবড়া শিল্পে ৬৪.৩ শতাংশ, তাত বোনাতে ৩৭.৬, মৃৎ শিল্পে ৪৭.০ শতাংশ।

ধান বানা শিল্পে সবচেয়ে বেশী মহিলা নিয়োজিত। এখানে মিল এবং ঢেকি এ ছাটার মধ্যে একটা তুলনা মূলক পর্যালোচনা করলে দেখা যায়-মিলে ধানবানা একটি স্বীকৃত শিল্পখানা। অন্যদিকে ঢেকি শিল্প হিসাবে স্বীকৃতি পায়নি। অথচ ১৯৬৭-৬৮ সনে দেশে যখন মোট ৬৫০০টি ছোট হলার যুক্ত ধানের মিল ছিল, তখন এই মিলগুলো মোট ব্যবহার্য ধানের ১৫ শতাংশ ধান বানতো। ১৯৭৭ সনে যখন ৭৬০০টি চালের কল লাইসেন্স বন্ধ ছিল তখন ধানবানতো ৩০ শতাংশ [১১]। ১৯৭৮ সনে কমনওয়েলথ সাইন্স এন্ড টেকনোলজি ওয়ার্কশপে প্রদত্ত কান্ডি পেপারে দেখানো হয়েছে দেশের চালের কলগুলো যে পরিমাণ ধানবানে তার পরিমাণ হচ্ছে মোট উৎপাদিত ধানের ২০ শতাংশ [১২]। এই পরিসংখ্যান গুলোর ভিত্তিতে যদি আমরা ধরে নেই প্রায় ৩৫ শতাংশ ধান বর্তমানে মিলে বানা হচ্ছে, তার পরেও প্রায় ৬৫ শতাংশ অর্থাৎ ৮০২০ হাজার টন ধান থাকে যার চাল প্রস্তুত মহিলারা ঢেকির সাহায্যে করে থাকে। অথচ বাংলাদেশ সরকারের বাংলাদেশ ক্ষুদ্র ও কুটির শিল্প সংস্থা কর্তৃক প্রকাশিত সার্ভে রিপোর্টে ধান বানার ক্ষুদ্র মিলের কথা উল্লেখ থাকলেও কোথাও এই কাজে নিয়োজিত মহিলা শ্রমিকের কথা দূরে থাক 'ঢেকি' বলে যে একটা অতি প্রাচীন শিল্প ব্যাপক ভাবে বাংলাদেশের সর্বত্র ছড়িয়ে আছে তার কোন উল্লেখ তাতে নেই [১৩]। এখানে আরও দুঃখের

ব্যাপার হল মিলে ধান বানা হলে তার ভ্যালু এডেড জাতীয় আয়ে সংযুক্ত হয় কিন্তু দেশের দরিদ্রতম মহিলারা যে ধান বানে তার হিসাব হয় না।

গ্রামীণ শিল্প গবেষণা প্রকল্পের তথ্য নিয়ে কাজ করবার সুযোগ আমার হয়েছিল। সেখানে ঘানি শিল্পের একটা বিশেষত্ব আমাকে বিশেষ ভাবে আকর্ষণ করে। তা হচ্ছে, যে সব পরিবারে মহিলাদের সংখ্যা বেশী সে পরিবারগুলোতে ঘানিতে নিয়োজিত শ্রমিকের সংখ্যা কম। খোঁজ নিয়ে জানা যায় এই পরিবারগুলোতে গরুর সংগে মহিলারা ঘানি টানাতে অংশ গ্রহণ করে।

৯ নং সারণীতে আর একটা বিষয় পরিষ্কার ভাবে পরিষ্কৃত যে, যে সব শিল্পে ভূমিহীনদের সংখ্যা বেশী, সে সব শিল্পেই মহিলাদের অংশ গ্রহণের অনুপাত বেশী।

মহিলাদের অর্থনৈতিক কাজে নিয়োগের উপর আধুনিক প্রযুক্তির প্রভাব

সুলভ মূল্যে বিদ্যুৎ সরবরাহ এবং আধুনিক প্রযুক্তির আমদানি গ্রামের দরিদ্র মহিলাদের নিয়োগের উপর বেশ বিরূপ প্রতিক্রিয়া ফেলছে। এই প্রসঙ্গে একটা সহজ উদাহরণ হতে পারে ধান বানা। বেশ কয়েকটা জরিপে দেখা গেছে স্বয়ংক্রিয় ধান বানার মিলের প্রচলন বৃদ্ধির সংগে সংগে ঢেকিকে অবলম্বন করে যাদের জীবন চলত, সেই দরিদ্র কর্মজীবী মহিলাদের উচ্চহারে কর্ম বিচ্যুতি ঘটছে। একটি হিসাবে দেখা গেছে যদি পুরো বছর পূর্ণ ক্ষমতায় স্বয়ংক্রিয় মিলগুলো চালু থাকে, তবে স্বয়ংক্রিয় মিলের প্রতি শিফটে ৮১৫ জন এবং সাধারণ মিলগুলো প্রতি শিফটে ৩১২ জন করে মহিলার ধান প্রক্রিয়াজাত-করণ থেকে কর্মবিচ্যুতি ঘটাবে। তাতে করে কর্ম থেকে অপসারিত মহিলাদের সংখ্যা দাড়ায় ৪ মিলিয়ন (এখানে প্রতি দিন এক শিফট ধরা হয়েছে) [১৪]।

এর প্রেক্ষিতে বলা যায় বর্তমানে লাগসহ প্রযুক্তি (appropriate technology) উদ্ভাবন এবং প্রচলনের পরিবর্তে বিদেশী আমদানী করে সরাসরি দেশীয় শিল্পে ব্যবহার করা হচ্ছে। এগুলো আর্থ-সামাজিক পরিস্থিতির সংগে যেমন সামঞ্জস্য বিহীন অন্যদিকে কর্ম সংস্থানের ক্ষেত্রে বিরূপ প্রতিক্রিয়ার সৃষ্টি করছে এবং আয় বন্টনের ক্ষেত্রেও বৈষম্য বৃদ্ধি করে চলেছে। দেশীয় শিল্পের এই সামঞ্জস্যবিহীন আধুনিকীকরণ বেশীর ভাগ ক্ষেত্রেই গ্রামীণ দরিদ্র মহিলাদের দুর্ভোগ বাড়িয়ে চলেছে অনেক বেশী।

মহিলাদের নিয়োগ বৃদ্ধির সম্ভাবনা

গ্রামীণ শিল্প গবেষণা প্রকল্প [১৪] এর চূড়ান্ত রিপোর্টে এবং গ্রামীণ ব্যাংক এর বার্ষিক রিপোর্টে [১৫] থেকে জানা যায় গ্রামীণ ক্ষুদ্র এবং কুটির শিল্প মহিলাদের কর্ম সম্প্রসারণের উপযোগী ক্ষেত্র হতে পারে। কারণ বিশেষ করে এই আত্মতোষণ অর্থনীতির পরিমন্ডলে বসবাসরত মহিলাদের পক্ষে গৃহকর্ম পরিচালনার দায়িত্ব অণ্যের চাপানো সম্ভব নয়। সাধারণতঃ তারা যে অর্থকরী কাজ করে এটা গৃহ কর্মের ফাঁকে ফাঁকে বা অবসরে। ফলে এই ক্ষুদ্র ও কুটির শিল্প গৃহ ভিত্তিক হওয়ার কারণে মহিলাদের কর্ম সংস্থানের জন্য খুবই উপযোগী।

জোহরাঃ বাংলাদেশের মহিলা

গ্রামীণ ব্যাংক, ব্রাক, বাংলাদেশ রুন্স্যাল ডেভেলোপমেন্ট বোর্ড ইত্যাদি সরকারী এবং বেসরকারী সংস্থাগুলো দরিদ্র, বিত্তহীন, মহিলাদের যে ঋণদান ও উন্নয়ন কর্মসূচী প্রণয়নের ও বাস্তবায়নের যে ব্যবস্থা গ্রহণ করেছে, তাতে দেখা গেছে এই সম্পদহীন মহিলাদেরকে ঋণের মাধ্যমে কিছুটা উৎপাদনের সহায়ক সম্পদ লাভে সহায়তা করলেই তারা কিছু দিনের মধ্যে, গৃহে বসে স্বনিয়োগের মাধ্যমে আয় উপার্জনের সক্ষম হতে পারে।

মহিলাদের উন্নয়নকল্পে, নিয়োগ বৃদ্ধির জন্য জাতিসংঘ ঘোষিত নারী বর্ষে (১৯৭৫) এবং নারী দশকে (১৯৭৬-৮৫) সরকারী এবং বেসরকারী প্রচেষ্টায় কতগুলো পদক্ষেপ গ্রহণ করা হয়েছে।

- ১। সরকারী গেজেটেড চাকুরীর শূন্য পদ এর ১০ শতাংশ, নন গেজেটেড চাকুরীর শূন্য পদের ১৫ শতাংশ এবং প্রাইমারী শিক্ষকের শূন্য পদের ৫০ শতাংশ মহিলাদের জন্য সংরক্ষিত হয়েছে।
- ২। গ্রামীণ দরিদ্র মহিলাদের কর্ম সংস্থান ও আয় বৃদ্ধির জন্য সরকারী সংস্থার মাধ্যমে কর্মসূচী গ্রহণ ও বাস্তবায়ন এবং এই ক্ষেত্রে কোন কোন বেসরকারী উদ্যোগকে সহায়তাদানের ব্যবস্থা করা হয়েছে।
- ৩। বিভিন্ন কর্মে মহিলাদের দক্ষতা বৃদ্ধির জন্য প্রশিক্ষণের সুযোগ সৃষ্টি করা হয়েছে। তবে উন্নয়ন পরিকল্পনায় এগুলোর যথাযথ প্রকাশ পাওয়া যায় না।

মহিলাদের অর্থনৈতিক কর্মকাণ্ডে নিয়োগ বৃদ্ধি ও উন্নয়ন পরিকল্পনা

উন্নয়ন পরিকল্পনার বিনিয়োগ খাতগুলো পর্যালোচনা করলেই এটা স্পষ্ট হয়ে যায়, পরিকল্পনায় নারী উন্নয়ন কিতাবে নির্ধারণ করা হয়েছে। নারী উন্নয়নের প্রকল্পগুলোর অধিকাংশই পড়েছে জন্ম নিয়ন্ত্রণ, স্বাস্থ্য, শিক্ষা কর্মসংস্থান ও বিনিয়োগ খাতে। তবে এই খাতগুলোর গুরুত্ব অনুসারে পর্যালোচনা করলে দেখা যায়, তিন ভাবে নারী উন্নয়নের প্রচেষ্টা করা হয়েছে।

প্রথমতঃ নারী সন্তান উৎপাদনে মূখ্য ভূমিকা পালন করে। সুতরাং সামাজিক উন্নয়নের উদ্দেশ্যকে সামনে রেখে, জন্ম নিয়ন্ত্রণের মাধ্যমে তাদের এই শক্তিকে নিয়ন্ত্রণ করা একান্তই প্রয়োজন। বিভিন্ন গবেষণা কাজেও দেখা গেছে মহিলারাই জন্ম নিয়ন্ত্রণ কর্মসূচীর মূল উপলক্ষ।

দ্বিতীয়তঃ ভূমিহীন এবং যুবকদের মত মহিলাদেরকেও সামাজিক ভাবে বঞ্চিত গোষ্ঠী হিসাবে বিচার করা হয়। দরিদ্রের নারীয়ায়ন, অর্থ উপার্জনার্থে কর্মসংস্থান যোগাবার উদ্দেশ্য প্রনোদিত দারিদ্র দূরীকরণ নীতিমালার অন্তর্ভুক্ত। বহু সরকারী ও বেসরকারী প্রতিষ্ঠান এদের উন্নতির জন্য অর্থ-উপার্জনের লক্ষ্যে বিভিন্ন প্রকল্প শুরু করেছেন। তবে এ সব প্রকল্পে নারী শোষণ উচ্ছেদের পরিবর্তে শোষণ আরও ঘনীভূত করছেন। এমন আশংকা বা সম্ভাবনা নেই বলা যায় না।

ব্যাপার হল মিলে ধান বানা হলে তার ভ্যালু এডেড জাতীয় আয়ে সংযুক্ত হয় কিন্তু দেশের দরিদ্রতম মহিলারা যে ধান বানে তার হিসাব হয় না।

গ্রামীণ শিল্প গবেষণা প্রকল্পের তথ্য নিয়ে কাজ করবার সুযোগ আমার হয়েছিল। সেখানে ঘানি শিল্পের একটা বিশেষত্ব আমাকে বিশেষ ভাবে আকর্ষণ করে। তা হচ্ছে, যে সব পরিবারে মহিলাদের সংখ্যা বেশী সে পরিবারগুলোতে ঘানিতে নিয়োজিত শ্রমিকের সংখ্যা কম। খোঁজ নিয়ে জানা যায় এই পরিবারগুলোতে গরুর সংগে মহিলারা ঘানি টানাতে অংশ গ্রহণ করে।

৯ নং সারণীতে আর একটা বিষয় পরিষ্কার ভাবে পরিষ্কৃত যে, যে সব শিল্পে ভূমিহীনদের সংখ্যা বেশী, সে সব শিল্পেই মহিলাদের অংশ গ্রহণের অনুপাত বেশী।

মহিলাদের অর্থনৈতিক কাজে নিয়োগের উপর আধুনিক প্রযুক্তির প্রভাব

সুলভ মূল্যে বিদ্যুৎ সরবরাহ এবং আধুনিক প্রযুক্তির আমদানি গ্রামের দরিদ্র মহিলাদের নিয়োগের উপর বেশ বিরূপ প্রতিক্রিয়া ফেলছে। এই প্রসঙ্গে একটা সহজ উদাহরণ হতে পারে ধান বানা। বেশ কয়েকটা জরিপে দেখা গেছে স্বয়ংক্রিয় ধান বানার মিলের প্রচলন বৃদ্ধির সংগে সংগে ঢেকিকে অবলম্বন করে যাদের জীবন চলত, সেই দরিদ্র কর্মজীবী মহিলাদের উচ্চহারে কর্ম বিচ্যুতি ঘটছে। একটি হিসাবে দেখা গেছে যদি পুরো বছর পূর্ণ ক্ষমতায় স্বয়ংক্রিয় মিলগুলো চালু থাকে, তবে স্বয়ংক্রিয় মিলের প্রতি শিফটে ৮১৫ জন এবং সাধারণ মিলগুলো প্রতি শিফটে ৩১২ জন করে মহিলার ধান প্রক্রিয়াজাত করণ থেকে কর্মবিচ্যুতি ঘটাবে। তাতে করে কর্ম থেকে অপসারিত মহিলাদের সংখ্যা দাড়ায় ৪ মিলিয়ন (এখানে প্রতি দিন এক শিফট ধরা হয়েছে) [১৪]।

এর প্রেক্ষিতে বলা যায় বর্তমানে লাগসহ প্রযুক্তি (appropriate technology) উদ্ভাবন এবং প্রচলনের পরিবর্তে বিদেশী আমদানী করে সরাসরি দেশীয় শিল্পে ব্যবহার করা হচ্ছে। এগুলো আর্থ-সামাজিক পরিস্থিতির সংগে যেমন সামঞ্জস্য বিহীন অন্যদিকে কর্ম সংস্থানের ক্ষেত্রে বিরূপ প্রতিক্রিয়ার সৃষ্টি করছে এবং আয় বন্টনের ক্ষেত্রেও বৈষম্য বৃদ্ধি করে চলেছে। দেশীয় শিল্পের এই সামঞ্জস্যবিহীন আধুনিকীকরণ বেশীর ভাগ ক্ষেত্রেই গ্রামীণ দরিদ্র মহিলাদের দুর্ভোগ বাড়িয়ে চলেছে অনেক বেশী।

মহিলাদের নিয়োগ বৃদ্ধির সম্ভাবনা

গ্রামীণ শিল্প গবেষণা প্রকল্প [১৪] এর চূড়ান্ত রিপোর্টে এবং গ্রামীণ ব্যাংক এর বার্ষিক রিপোর্টে [১৫] থেকে জানা যায় গ্রামীণ ক্ষুদ্র এবং কুটির শিল্প মহিলাদের কর্ম সম্প্রসারণের উপযোগী ক্ষেত্র হতে পারে। কারণ বিশেষ করে এই আত্মতোষণ অর্থনীতির পরিমন্ডলে বসবাসরত মহিলাদের পক্ষে গৃহকর্ম পরিচালনার দায়িত্ব অণ্যের চাপানো সম্ভব নয়। সাধারণতঃ তারা যে অর্থকরী কাজ করে এটা গৃহ কর্মের ফাঁকে ফাঁকে বা অবসরে। ফলে এই ক্ষুদ্র ও কুটির শিল্প গৃহ ভিত্তিক হওয়ার কারণে মহিলাদের কর্ম সংস্থানের জন্য খুবই উপযোগী।

জোহরাঃ বাংলাদেশের মহিলা

গ্রামীন ব্যাংক, ব্রাক, বাংলাদেশ রুর্যাল ডেভেলোপমেন্ট বোর্ড ইত্যাদি সরকারী এবং বেসরকারী সংস্থাগুলো দরিদ্র, বিত্তহীন, মহিলাদের যে ঋণদান ও উন্নয়ন কর্মসূচী প্রণয়নের ও বাস্তবায়নের যে ব্যবস্থা গ্রহণ করেছে, তাতে দেখা গেছে এই সম্পদহীন মহিলাদেরকে ঋণের মাধ্যমে কিছুটা উৎপাদনের সহায়ক সম্পদ লাভে সহায়তা করলেই তারা কিছু দিনের মধ্যে, গৃহে বসে স্বনিয়োগের মাধ্যমে আয় উপার্জনের সক্ষম হতেছে।

মহিলাদের উন্নয়নকল্পে, নিয়োগ বৃদ্ধির জন্য জাতিসংঘ ঘোষিত নারী বর্ষে (১৯৭৫) এবং নারী দশকে (১৯৭৬-৮৫) সরকারী এবং বেসরকারী প্রচেষ্টায় কতগুলো পদক্ষেপ গ্রহণ করা হয়েছে।

- ১। সরকারী গেজেটেড চাকুরীর শূন্য পদ এর ১০ শতাংশ, নন গেজেটেড চাকুরীর শূন্য পদের ১৫ শতাংশ এবং প্রাইমারী শিক্ষকের শূন্য পদের ৫০ শতাংশ মহিলাদের জন্য সংরক্ষিত হয়েছে।
- ২। গ্রামীন দরিদ্র মহিলাদের কর্ম সংস্থান ও আয় বৃদ্ধির জন্য সরকারী সংস্থার মাধ্যমে কর্মসূচী গ্রহণ ও বাস্তবায়ন এবং এই ক্ষেত্রে কোন কোন বেসরকারী উদ্যোগকে সহায়তাদানের ব্যবস্থা করা হয়েছে।
- ৩। বিভিন্ন কর্মে মহিলাদের দক্ষতা বৃদ্ধির জন্য প্রশিক্ষণের সুযোগ সৃষ্টি করা হয়েছে। তবে উন্নয়ন পরিকল্পনায় এগুলোর যথাযথ প্রকাশ পাওয়া যায় না।

মহিলাদের অর্থনৈতিক কর্মকাণ্ডে নিয়োগ বৃদ্ধি ও উন্নয়ন পরিকল্পনা

উন্নয়ন পরিকল্পনার বিনিয়োগ খাতগুলো পর্যালোচনা করলেই এটা স্পষ্ট হয়ে যায়, পরিকল্পনায় নারী উন্নয়ন কিভাবে নির্ধারণ করা হয়েছে। নারী উন্নয়নের প্রকল্পগুলোর অধিকাংশই পড়েছে জন্ম নিয়ন্ত্রন, স্বাস্থ্য, শিক্ষা কর্মসংস্থান ও বিনিয়োগ খাতে। তবে এই খাতগুলোর গুরুত্ব অনুসারে পর্যালোচনা করলে দেখা যায়, তিন ভাবে নারী উন্নয়নের প্রচেষ্টা করা হয়েছে।

প্রথমতঃ নারী সন্তান উৎপাদনে মূখ্য ভূমিকা পালন করে। সুতরাং সামাজিক উন্নয়নের উদ্দেশ্যকে সামনে রেখে, জন্ম নিয়ন্ত্রনের মাধ্যমে তাদের এই শক্তিকে নিয়ন্ত্রন করা একান্তই প্রয়োজন। বিভিন্ন গবেষণা কাজেও দেখা গেছে মহিলারাই জন্ম নিয়ন্ত্রন কর্মসূচীর মূল উপলক্ষ।

দ্বিতীয়তঃ ভূমিহীন এবং যুবকদের মত মহিলাদেরকেও সামাজিক ভাবে বঞ্চিত গোষ্ঠি হিসাবে বিচার করা হয়। দরিদ্রের নারীয়ায়ন, অর্থ উপার্জনার্থে কর্মসংস্থান যোগাবার উদ্দেশ্য প্রনোদিত দারিদ্র দূরীকরণ নীতিমালার অন্তর্ভুক্ত। বহু সরকারী ও বেসরকারী প্রতিষ্ঠান এদের উন্নতির জন্য অর্থ-উপার্জনের লক্ষ্যে বিভিন্ন প্রকল্প শুরু করেছেন। তবে এ সব প্রকল্পে নারী শোষণ উচ্ছেদের পরিবর্তে শোষণ আরও ঘনীভূত করছেন। এমন আশংকা বা সম্ভাবনা নেই বলা যায় না।

এর উপর একটা উদাহরণ দেওয়া যাক। মার্ক্সিষ্ট সমাজ বিজ্ঞানী মারিয়া মাইস, ভারতের অন্ধ্র প্রদেশের নাসারপুরের গৃহভিত্তিক শিল্পে একটি কেস ষ্টাডিতে সম্প্রতি দেখিয়েছেন কি ভাবে পুর্জি গৃহের মধ্যকার শ্রমকে ব্যাহার করে রপ্তানীর জন্য পন্য উৎপাদন করছে। এর ক্ষেত্রে হচ্ছে ফিতা উৎপাদন। মহিলা ফিতা উৎপাদকদেরকে 'গৃহ বধু' এবং তাদের কাজকে "সাস্থ্য" উৎপাদন এই হিসাবে লেবেল লাগিয়ে পুর্জিপতিরা (মালিক, স্থানীয় বাবসায়ী এবং রপ্তানী কারকরা) সুখম বেতন এবং অন্যান্য মৌল শ্রম অধীকার থেকে মহিলাদেরকে বঞ্চিত করেছে।

তৃতীয়তঃ নারী উন্নয়ন চিত্র তৃতীয় নম্বরে আসছে— মহিলারা তাদের নিজ অবস্থান সম্পর্কে অসচেতন। সুতরাং তাদের সম্পর্কে তাদেরকে সচেতন করতে হবে। এই সচেতননতা বৃদ্ধির ভার রয়েছে বেসরকারী প্রতিষ্ঠান অর্থাৎ এন জি ও দের উপর। নিজেরা করি, সপ্তগ্রাম ব্যাক, প্রশিকা, বিভিন্ন এন জি ও এই কৌশলকে অবলম্বন করেই তাদের সমিতিগুলো গঠন বা সংগঠিত করছে। এখন প্রশ্ন হচ্ছে, যে উপলব্ধি থেকে তারা এই কাজে নিয়োজিত অর্থাৎ নিপীড়িত নির্যাতিত জনগোষ্ঠীকে তাদের অধীকার সম্পর্কে সচেতন করে সেই অধীকার অর্জনের জন্য লড়বার সাহস যোগান। এই দায়িত্ব পালন করাবার জন্য তারা কতটুকু নিযুক্ত? এই বিশেষ কাজের দায়িত্বে নিয়োজিত হওয়া উচিত রাজনৈতিক দলগুলোর। বৈদেশিক সাহায্য এবং নির্দেশিকা নির্ভর বেসরকারী প্রতিষ্ঠান এবং তাদের বেতন ভুক্ত কর্মচারীর পক্ষে একাজ আশা করা যুক্তি যুক্ত নয়।

উপসংহার

এটা সত্য যে তৃতীয় বিশ্বের তথা বাংলাদেশে দরিদ্র পরিবারগুলোর মহিলারা কোন রকমে বেঁচে থাকার লড়াইয়ে যে ধরণের কাজ পায় তাই করতে বাধ্য হয়। শুধু তাই নয়, জাতীয় আয়ে মহিলাদের অবদান নেহাতই নগন্য বলে এড়িয়ে যাওয়া কোন যৌক্তিকতা নেই। অথচ জাতীয় স্বীকৃতির অভাবে তাদের অধিকাংশ কাজ কর্ম গননা করা হচ্ছে অথবা তাদের অবদান উৎপাদনের হিসাব থেকে পুরোপুরি ভাবে বাদ দেওয়া হচ্ছে। মহিলাদের কাজের অদৃশ্যমানতা এবং পুরুষরাই সংসার—চালায় এই বিশ্বাসের সার্বজনীন ক্রমিকতাই এর জন্য মূলত দায়ী। কিন্তু সুষ্ঠু উন্নয়নের জন্য এবং উন্নয়নের ফল ভোগে সমতা আনয়নের জন্য—মহিলারা যে কাজ করছে, তার স্বীকৃতি প্রদান করে, তাদের কাজের গুণগত ও দক্ষতার উন্নয়ন সাধন করে এবং নূতন মহিলা কর্মীদের উৎপাদনশীল কাজে অংশ গ্রহণের সুযোগ সৃষ্টির মাধ্যমে মহিলাদেরকে অর্থনৈতিক কাজে তথা উন্নয়ন কাজে জড়িত করা প্রয়োজন।

কেবল মাত্র দৃষ্টি ভংগির সংকীর্ণতার কারণে ও তথ্যের অপর্থাগততার জন্য কোটি কোটি টাকা উন্নয়ন পরিকল্পনায় মহিলাদের উন্নয়নের স্বার্থে অনুৎপাদনশীল খাতে বিনিয়োগ হচ্ছে। এই অর্থ যদি সুষ্ঠু পরিকল্পনার মাধ্যমে বন্টন করা হয়, তবে তা কেবল মহিলা বা তাদের পরিবারের জন্যই নয়, দেশের জন্যও হবে মংগল জনক এবং উন্নয়নের জন্য তা হবে ফলপ্রসূ বিনিয়োগ।

জোহরাঃ বাংলাদেশের মহিলা

সারণী-১ : জনসংখ্যা

	১৯৮৩	১৯৮৪	১৯৮৫	১৯৮৬
মোট জনসংখ্যা	৯৪.৭	৯৮.০	১০০.৫	১০২.৯
পুরুষ	৪৮.৭	৫০.৫	৫১.৪	৫৩.০
মহিলা	৪৬.০	৪৭.৫	৪৮.৭	৪৯.৮
গ্রাম	১৬.৩	১৮.৯	২০.৪	২১.৯
শহর	৭৮.৪	৭৯.১	৮০.১	৮১.০

উৎস : B. B. S. : Statistical Pocket Book of Bangladesh, 1987, Page - 42

সারণী-২ : সংক্ষিপ্ত শ্রমশক্তি পরিসংখ্যান

	সেঙ্গাস ১৯৬১	সেঙ্গাস ১৯৭৪	সেঙ্গাস ১৯৮১	শ্রমশক্তি জরিপ ১৯৮৩-৮৪	শ্রমশক্তি জরিপ ১৯৮৪-৮৫
১. শ্রমশক্তি (মিলিয়ন)					
-বেসকারী শ্রমশক্তি	১৬.৯	২১.৯	২৫.৯	২৮.৫	২৯.৯
পুরুষ	১৬.১	২১.০	২৪.৪	২৬.০	২৬.৯
মহিলা	০.৮	০.৯	১.৫	২.৫	২.৭
- নিয়োজিত জন সমষ্টি	১৬.৮	২১.৪	২৫.৩	২৭.৭	২৯.০
পুরুষ	১৬.০	২০.৫	২৩.৯	২৫.৩	২৬.৫
মহিলা	০.৮	০.৯	১.৫	২.৪	২.৫
-বেকার জনগোষ্ঠি	০.১	০.৫	০.৬	০.৫	০.৬
পুরুষ	০.১	০.৫	০.১	০.১	০.৪
মহিলা	-	-	০.১	০.১	০.২২
অশোধিত কর্মশীলতার হার (শতাংশে)	৩০.৬	২৮.৭	২৮.৮	২৯.৩	৩০.২
পুরুষ	৫৬.২	৫৩.০	৫২.৭	৫৩.৩	৫৩.৮
মহিলা	৩.২	২.৫	৩.৪	৫.৪	৫.০৩
শ্রমশক্তির অংশ গ্রহণ (শোধিত কর্মশীলতার হার)	৪৮.৬	৪৪.৩	৪৩.১	৪৪.০	৪৩.৯
পুরুষ	৮৭.৬	৮০.৪	৭৮.২	৭৮.৪	৭৮.২
মহিলা	৫.১	৪.০	৫.১	৮.০	৮.২

উৎসঃ BBS: Statistical Year Book 1984-85, Page -171.
BBS: Statistical Pocket Book 1987, Page - -70-71.

সারণী-৩ : বিভিন্ন পেশায় নিয়োজিত মহিলা শ্রমিকদের পেশা ভিত্তিক বন্টন, ১৯৮০ (নমুনায গৃহীত মহিলাদের শতাংশ)

পেশা	বাংলাদেশ	গ্রাম	শহর
পেশাজীবী ও টেকনিক্যাল	২.৪	২.১	৪.৫
প্রশাসনিক ও ম্যানেজারিয়াল	-	-	-
কারণিক	১.৫	০.৫	৭.৭
বিক্রেতা	৪.২	২.৯	৫.৭
চাকুরী	১৯.৬	১১.৬	৭৪.৪
কৃষি	৪৭.৬	৫৪.৭	৪.৫
কারখানা, পরিবহন ও অন্যান্য	২৪.৭	২৮.২	৩.২
মোট :	১০০.০	১০০.০	১০০.০

উৎস : BBS: 1980 Manpower Survey, Statistical Pocket Book 1983, Page -173.

সারণী-৪ : পেশা ভিত্তিক মহিলাদের বন্টন। ১৯৮৩-৮৪ এবং ১৯৮৪-৮৫

পেশা	১৯৮৩-৮৪	১৯৮৪-৮৫
	শ্রমশক্তি জরিপ	শ্রমশক্তি জরিপ
পেশাজীবী ও টেকনিক্যাল	০.১	১.২
প্রশাসনিক ও ম্যানেজারিয়াল	০.১	-
কারণিক	০.৭	১.৫
বিক্রেতা	৩.১	১.৪
চাকুরী	১৮.৪	১৩.৪
কৃষি	৬.৫	৪.০
কারখানা, পরিবহন ও অন্যান্য	১০.৮	৭.৫
নিষ্কৃয় ৫৮.৯	৭০.৪	
মোট :	১০০.০	১০০.০

উৎস : BBS : Statistical Pocket Book of Bangladesh 1987.

জোহরাঃ বাংলাদেশের মহিলা

সারণী-৫ : অর্থনৈতিক কাজে মহিলাদের অংশ গ্রহণ : কিছু মৌলিক গবেষণায় প্রাপ্ত (দশ বছরের ঊর্ধ্বে বয়সের মহিলা)

উৎস	বছর	হার	মন্তব্য
১. Socio Economic Impact of Roads in Rural areas (Bangladesh Unnayan Parishad, Dhaka).	১৯৮৪	৮.৯	তিনটি উপজেলার গড়
২. A Socio Economic Evaluation of the Chandpur II Irrigation Project P. 2-48 (Bangladesh Unnayan Parishad Dhaka).	১৯৮২	১৪.৩	চারটি গ্রামের গড় (প্রকল্প গ্রাম)
		১৮.৩	দুইটি গ্রামের গড় (প্রকল্প বহির্ভূত গ্রাম)
৩. Rural Industry Study Project Final Report BIDS, page 31.	১৯৮১	১০.৩	দশটি থানার গড়

সারণী-৬ : চারটি গ্রামের মজুরী গ্রহণকারী মহিলাদের শ্রম বাজারের আকার

গ্রাম	মজুরী গ্রহণকারী মহিলা শ্রমিক	% মজুরী গ্রহণকারী মহিলা শ্রমিক সম্পন্ন থানা
বানিয়ারা	১৫	৮.০২
নারদানা	২১	১১.১১
কাপুরপুর	২৩	১৬.০৪
তুলশি ঘাটা	২১	১৯.০৯

উৎস : Rushidan Islam Rahman : The Wage Employment Market for Rural Women in Bangladesh Page 19.

সারণী-৭ : মহিলা শ্রমিক ভূমিহার খানার শতাংশে

গ্রাম	মহিলা শ্রমিক ভূমিহার খানার শতাংশে	মহিলা শ্রমিক পুরুষ শ্রমিকদের শতাংশে
বানিয়ারা	৫৮.৩৩	৩৭.৫০
নারদানা	৫৮.৩৭	৫৭.৮৫
কাপুরপুর	৭৬.৬৭	২১.৩০
তুলশিঘাটা	৫১.২২	২৮.০০

উৎস : Rushidan Islam Rahman, The Wage Employment Market for Rural Women in Bangladesh Page 19.

সারণী -৮ : কৃষি এবং অকৃষি খাতে নিয়োজিত দিন মজুরদের দৈনিক মজুরী ১৯৮৩-৮৪ (টাকায়)

শ্রমিক	বাংলাদেশ			শহর			গ্রাম		
	মোট	পুরুষ	মহিলা	মোট	পুরুষ	মহিলা	মোট	পুরুষ	মহিলা
কৃষি	১৪.৫	১৪.৭	৭.১	১৫.৩	১৫.৩	-	১৪.৫	১৪.৭	৭.০
অ-কৃষি	১৫.৯	১৮.১	৭.১	১৮.৬	১৭.৬	৯.৬	১৫.১	১৭.৬	৬.৯

উৎস : BBS, Final Report Labour Force Survey 1983-84 Page - 62.

সারণী -৯ কিছু গ্রামীণ শিল্পে নিয়োজিত কর্মীদের জমির পরিমাণ ও মহিলাদের অংশ গ্রহণ

শিল্প	পরিবার প্রতি জমির পরিমাণ			শিল্পে নিয়োজিত মহিলা কর্মীদের হার
	০.৫০ একর	০.৫১ থেকে ২.০০ একর	২.০০ একরের উর্ধ্বে	
ঘানি	৭৪.৩	১৮.৬	৭.১	৪২.৫
ধানবানা	৮৭.৫	১১.৭	০.৪	৫৬.০
মাদুর তৈরী	৬৪.১	৩৪.৭	১.১	৬২.৮
বাঁশের দ্রব্য	৭৫.৪	২০.৩	৪.৪	৪৯.০
ছোবড়া শিল্প	৮৭.৬	১২.৪	-	৬৪.৩
তাঁত বোনা	৭৩.০	১৬.৯	৬.৬	৩৭.৬
মৃৎ শিল্প	৮৩.০	১৩.০	৩.৯	৪৭.০
সমগ্র শিল্পা :	৭৯.৪	২০.০	৯.৭	৩২.৩

উৎস : Rural Industry Study Project : Final Report, BIDS, February 1981 and Bangladesh Bureau of Statistics : Land Occupancy Survey, 1978.

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ঢাকা শহরের শিক্ষিতা কর্মজীবী মহিলাদের কিছু আর্থ-সামাজিক সমস্যা

নীলুফার বানু*

সম্প্রতি ঢাকা বিশ্ববিদ্যালয়ের অর্থনৈতিক গবেষণা ব্যুরো কর্তৃক সম্পাদিত উপরোক্ত শিরোনামে এক গবেষণা প্রকল্পের কার্যক্রমের ফলাফলের ভিত্তিতে ঢাকা শহরের বিভিন্ন আয়ের কর্মজীবী মহিলাগণের আর্থ-সামাজিক সমস্যাদি সংক্রান্ত উল্লেখযোগ্য ও চাঞ্চল্যকর তথ্য প্রকাশ পেয়েছে। ইতিপূর্বে গবেষণা ব্যুরো কর্তৃক আয়োজিত এই গবেষণা প্রকল্পের প্রাথমিক চিন্তাধারা নিয়ে কিছু আলোচনা হয়েছিলো। বর্তমান আলোচনা, বলতে গেলে, পূর্ববর্তী বক্তব্যের সংগে সংযোজিত অপর একটি অংশ বিশেষ। অধিকাংশ পাঠকের সুবিধার্থে পূর্বের বক্তব্যের সারাংশ স্থান বিশেষে উল্লেখিত হলো।

মেথোডলজি

বর্তমান গবেষণা প্রকল্পে ৫৫০ জন কর্মজীবী মহিলাকে নেয়া হয়েছে। সর্বপ্রথম বিভিন্ন কার্যালয় থেকে তালিকা সংগ্রহ করে একটি মূল তালিকা প্রস্তুত করা হয়েছিলো। সংখ্যাধিক্য ও অন্যান্য গুরুত্বহেতু ৩৫টি ভাগে বিভক্ত করার পর প্রত্যেক ভাগে Stratified Random Sampling Method প্রয়োগ করে বিভিন্ন আয়ের ৫৫০ জন মহিলাকে গ্রহন করা হয়। বিভিন্ন পেশায় নিয়োজিত এই মহিলাদের মধ্যে আছেন শিক্ষক, প্রকৌশলী, চিকিৎসাবিদ, আইনজীবী, ব্যাংকার, অডিটর, হিসাব-রক্ষক, ম্যাজিস্ট্রেট, গ্রন্থাগার পরিচালক, ফার্ম-পরিচালক, সাংবাদিক, TV অভিনেত্রী, পুলিশ, জাদুকার, বিক্রোতা মেয়ে (সেলস গার্ল), অভ্যর্থনাকারী, টাইপিষ্ট, টেলিফোন অপারেটর, অফিস সেক্রেটারী, নার্স, পিয়ন, মসজিদের খাদেম ও বিমান বন্দরে নিয়োজিত কর্মচারী।

এদের মধ্যে শিক্ষকদের একটি শ্রেণীতে এবং অন্যান্য কর্মজীবীদের ৩টি ভাগে ভাগ করা হয়েছে, যথা, নিম্নআয়কারী (Low Standard Living), মধ্যআয়কারী অর্থনীতি বিভাগ, ঢাকা বিশ্ববিদ্যালয় (Middle Income Group), উচ্চ আয়কারী (Upper Income Group), যদিও শহরবাসীরা সাধারণভাবে গ্রামীণ অধিবাসীদের চেয়ে আর্থিক দিক দিয়ে অধিকতর স্বচ্ছল, তবুও দেখা যায়, অর্থকরী কার্যাদিতে অংশগ্রহণের ক্ষেত্রে গ্রামীণ মহিলারাই অধিক অগ্রসর।

এদেশের শহরাঞ্চলে, বিশেষত, ঢাকায় সর্বপ্রকার চাকুরীর সুবিধা অধিক, সেহেতু অধিক মহিলাগণ গ্রামাঞ্চল থেকে শহরে আসেন। বর্তমান গবেষণা-প্রকল্পের উদ্দেশ্য ছিলো মহিলাদের চাকুরীতে যোগদানের ক্রমবর্ধমান হারের কারণ অনুসন্ধান করা, তাঁদের সমস্যাগুলো খুঁজে বের করা সমাধানের চেষ্টা করা। প্রকল্পের সমীক্ষায় দেখা গেছে যে, এঁরা মূলতঃ অর্থনৈতিক অসুবিধাহেতু অর্থকরী কার্যাদিতে যোগ দিয়ে থাকেন। এছাড়া নিম্ন জীবন যাত্রার (Low Standard of Living) প্রতি অপরের জুকুটি, অধিক মর্যাদায় সখ, শিক্ষাকে কাজে লাগানো, সময় কাটানো, দুঃখ ভুলে থাকা,

* অর্থনীতি বিভাগ, ঢাকা বিশ্ববিদ্যালয়

বানুঃ শিক্ষিতা কর্মজীবী মহিলা

গৃহকলহ এড়ানো, গৃহকর্ম থেকে অব্যাহতি লাভের উদ্দেশ্যেও চাকুরি গ্রহণের কারণরূপে গন্য হতে পারে।

জরীপে দেখা যায়, নিম্নআয় গ্রুপের কর্মজীবীগণের শতকরা ৯৪.৫ জন, মধ্যবিত্তদের শতকরা ৮৩.১ জন ও উচ্চবিত্ত গ্রুপের শতকরা ৭১.২ জন এবং শিক্ষকতা গ্রুপের ৮৩.৬ঃ আর্থিক প্রয়োজনে চাকুরীতে যোগদান করেছেন।

কোন কোন ক্ষেত্রে চাকুরিতে যোগদানেচ্ছুদের জন্যে কিছু পারিবারিক বাধা এসে পথ রোধ করে দাড়ায়। সংগৃহিত তথ্যে প্রতীয়মান হয় যে এ বাধা সর্বাধিক মধ্যবিত্ত কন্যা জায়া গৃহিনীদের ক্ষেত্রে। এঁদের শতকরা ২৬.৪ জন এ ধরনের সমস্যার সম্মুখীন হয়ে থাকেন। এবং নিম্নআয় শ্রেণীর ১৫.৫ঃ চাকুরিতে যেতে বাধাপ্রাপ্ত হচ্ছেন। তবে উচ্চ আয় শ্রেণীর ক্ষেত্রে এ বাধা সর্বাপেক্ষা কম পরিলক্ষিত হয়। শেবোক্ত শ্রেণীতে মাত্র ১০.৩ঃ এ ধরনের বাধাপ্রাপ্ত হচ্ছে বলে প্রকাশ।

বিভিন্ন প্রকার ব্যক্তিগত ও সামাজিক সমস্যা দিতে আক্রান্ত হয়ে এবং শহরের সুবিধাদিতে উৎসাহিত হয়ে ওঁরা শহরে আসেন। কিন্তু চাকুরী করতে গিয়ে প্রথমেই বাসস্থানের সমস্যায় পড়ে যান। কিছুদিন হয়তো পরিচিত বা আত্মীয়ের কাছে এসে ওঠেন কিন্তু সেখানে বেশীদিন থাকা সম্ভব হয়ে ওঠে না বিধায় আবাসিক সমস্যায় তাদের চাকুরী করার সম্ভাবনা কমে আসে। এ সমস্যা পুরুষ কর্মজীবীদের জন্যেও একটি উল্লেখযোগ্য সমস্যা। কিন্তু তাদের জন্য কিছু স্বল্প ব্যয়ের মেস আছে। অথচ মহিলাদের ক্ষেত্রে স্বল্প ব্যয়ে আবাসিক ব্যবস্থার একান্ত অভাব। ঢাকা শহরে Carrcer Womens Hotel-গুলোতে স্বল্প আয়ের কর্মজীবীদের পক্ষে বাস করা বলতে গেলে একরূপ অসম্ভব। এঁদের জন্যে স্বল্প ব্যয়ে আবাসিক ব্যবস্থা ব্যবসায়িক দিক থেকে হতে পারতো, কিন্তু তা হয়নি। সম্মানজনক আবাসিক ব্যবস্থা স্বল্প বেতন ভোগীদের জন্যে নেই বললেই চলে। এ সমস্যার প্রকৃতি অনুসন্ধান করতে গিয়ে দেখা গেছে যে, সমীক্ষার অন্তর্গত কর্মচারীগণের মধ্যে শতকরা ৬৫.০৯ ভাগ, আবাসিক সমস্যায় কালান্তিপাত করছেন। এবং তন্মধ্যে নিম্নআয়কারী মহিলাদের শতকরা ৭৬.৩ ভাগ, মধ্যবিত্ত শ্রেণীর- ৩.৩ঃ এবং উচ্চবিত্ত গ্রুপের শতকরা ৬৪.৪ ভাগ এবং শিক্ষক শ্রেণীর শতকরা ৫১.৩ ভাগ আবাসিক সমস্যার মুখোমুখি। নিম্ন আয়ের গ্রুপের ক্ষেত্রে দেখা গেছে যে, এঁরা প্রধানত গ্রামাঞ্চল থেকে আগত। জরীপে দেখা যায়, এঁদের অভিভাবকগণের শতকরা ৫৫ ভাগ গ্রামাঞ্চলে বসবাসকারী। কৃষি ও অন্যান্য গ্রামীণ পেশায় নিয়োজিতদের শহরে বাসস্থানের প্রয়োজনীয়তা নেই।

আবাসিক সমস্যা সাধারণত কয়েকটি কারণ থেকে উদ্ভূত। যথা, Higher Rent-বা উচ্চ ভাড়াজনিত,-Expensive Conveyance due to Long Distance from Working Place-বা কর্মস্থল থেকে দূরবর্তী বিধায় ব্যয়বহুল যাতায়ত ভাড়াজনিত, Insecurity-বা নিরাপত্তার অভাবজনিত ও Low Standard of House-অর্থাৎ বসত বাটির নিম্নমান সংক্রান্ত। প্রথম দু'টি কারণই অধিকতর গুরুত্বপূর্ণ। শতকরা ৫০.৭ ভাগ বাড়ী ভাড়ার উচ্চহারজনিত, শতকরা ৩৪.১ ভাগ ব্যয় সাধ্য যাতায়ত ভাড়া সংক্রান্ত আবাসিক সমস্যায় ভুগছেন বলে বর্তমান জরীপের তথ্য থেকে জানা গেছে।

গৃহে দীর্ঘসময় অনুপস্থিত থাকতে হয় বলে গৃহে কিছু সমস্যার সৃষ্টি হয়ে থাকে। যথা, শিশু পালন, শিশুশিক্ষা ও শিশুর সংগে সম্পর্কের ক্ষেত্রে সৃষ্টি সমস্যা, গৃহকর্ম, গৃহরক্ষণাবেক্ষন সংক্রান্ত,

পরিবারের অন্যান্য সদস্যদের সংগে সম্পর্কের ক্ষেত্রে সৃষ্ট অন্যান্য সমস্যাদি। শিশুসংক্রান্ত সমস্যায় নিম্নআয়ের কর্মজীবীদের শতকরা ৭২.৭ ভাগ, মধ্যবিত্ত কর্মজীবীদের শতকরা ৪৫.৮ ভাগ, উচ্চআয় গ্রুপের কর্মজীবীদের ৪১.৯ ভাগ এবং শিক্ষকতা পেশার কর্মজীবীদের শতকরা ৪২.৭ ভাগ ভুগে থাকেন বলে বর্তমান প্রকল্পে জরীপকৃত তথ্য থেকে অবগত হওয়া গেছে।

কর্মস্থলে সমস্যা

(ক) সকল গ্রুপের ক্ষেত্রেই একই ধারা পরিলক্ষিত হচ্ছে। অন্যান্য^১ সমস্যাই অধিক। Service Sector-এ নিম্নআয় গ্রুপের ক্ষেত্রে ৮১.৮%, মধ্যবিত্ত গ্রুপের ক্ষেত্রে ৮০.৫%, উচ্চ বিত্ত গ্রুপের ক্ষেত্রে ৭৫.৩% এবং শিক্ষকতা গ্রুপের ক্ষেত্রে ৮৪.৫% এ ধরনের সমস্যার শিকার হচ্ছেন বলে মন্তব্য করেছেন। উর্ধ্বতন কর্মকর্তাদের দুর্ব্যবহারের শিকার হচ্ছেন সর্বাপেক্ষা অধিক নিম্নবেতন ভোগী কর্মচারীগণ। এঁদের শতকরা ১২.৭ ভাগ এ ধরনের সমস্যা কবলিত হচ্ছেন। মধ্যবিত্তদের ১১.৯% ভাগ এবং উচ্চ বিত্তদের ১১.২% এ অসুবিধার সম্মুখীন। শিক্ষকতা পেশার কর্মজীবীদের মধ্যে অপেক্ষাকৃত কমসংখ্যক অর্থাৎ ৯.১% এ ধরনের দুর্ব্যবহার পাচ্ছেন বলে জানিয়েছেন।

(খ) গৃহ কার্য বিষয়ক সমস্যায় আক্রান্ত হচ্ছেন Service Sector-এর নিম্নআয়ের কর্মীদের ৫২.৭%। গৃহকার্য বিষয়ক সমস্যায় আক্রান্ত হচ্ছেন Service Sector-এর মধ্যবিত্ত কর্মীদের ৪২.৪%। গৃহকার্য বিষয়ক সমস্যায় আক্রান্ত হচ্ছেন Service Sector-এর উচ্চবিত্ত কর্মজীবীদের ৩০.৯%। শিক্ষক শ্রেণীর মধ্যে এ সমস্যা ৬০.৯% অর্থাৎ সর্বোচ্চ বলে জরিপের তথ্যে প্রকাশ।

(গ) পরিবারের অন্যান্য সদস্যদের সংগে সম্পর্কের ক্ষেত্রে সৃষ্ট সমস্যায় সর্বাপেক্ষা অধিকহারে ভুগছেন উচ্চবিত্ত গ্রুপের মহিলাগণ। তাদের শতকরা হিসাব ২৯.৬। মধ্যবিত্ত শ্রেণী শতকরা ২৫.৪% ভাগ ও নিম্নবিত্ত শ্রেণীর শতকরা ২০ ভাগ এ ধরনের সমস্যা জড়িত। শিক্ষকতা পেশায় নিয়োজিতগণের শতকরা ২১.৮% এ সমস্যায় ভুগছেন।

(ঘ) এছাড়া গৃহে সৃষ্ট অন্যান্য সমস্যায় ভোগান্তির ক্ষেত্রে	২৩.৬% নিম্নবিত্ত
" " "	১৮.৬% মধ্যবিত্ত
" " "	১৮.৪% উচ্চবিত্ত

অন্তর্ভুক্ত। এবং সর্বাধিক ৫৭.৩% শিক্ষকতা পেশায় নিয়োজিত শ্রেণীর সমপর্যায়ের কর্মচারীদের দুর্ব্যবহারের ক্ষেত্রে মধ্যবিত্তগণ সর্বাধিক অসুবিধা পোহাচ্ছেন, এ ক্ষেত্রে শতকরা হিসাব ৭.৬, নিম্নবিত্তগণের ৫.৫%, উচ্চবিত্তগণের ৫.২% এ সমস্যায় আছেন। শিক্ষকতা পেশার কর্মজীবীদের ক্ষেত্রে এ সমস্যা মাত্র ৩.৬% অর্থাৎ সর্বাপেক্ষা কম। নিম্নপর্যায়ের কর্মচারীদের অবাধ্যতাও দুর্ব্যবহারে উচ্চ শ্রেণীর কর্মজীবীদের ৮.২% বিরক্তিবোধ করছেন এবং শিক্ষকতা গ্রুপের ৩.৭%। নিম্ন ও মধ্যবিত্ত শ্রেণীর কর্মজীবীগণ এ ধরনের কোন সমস্যার কথা উল্লেখ করেননি।

ব্যয়ের ক্ষেত্রে ক্রমবিন্যাস

Pattern of Expenditure এর ক্ষেত্রে যথাযথ তথ্যের অভাবে কোন আয়ের গ্রুপ কিভাবে তাদের আয় ব্যয় করছেন তা বিশ্লেষণ করে দেখা গেছে যে, নিম্নবিত্তদের শতকরা ১০০ ভাগ খাওয়া-

১. অন্যান্য-Prayer, Refreshment এর সুবিধে নেই। প্রয়োজনে দুটি পাওয়া যায়না। এর সুবিধে নেই। যোগ্যতা থাকা সত্ত্বেও পদোন্নতি হয় না, বেতন বৃদ্ধি হয় না ইত্যাদি।

বানুঃ শিক্ষিতা কর্মজীবী মহিলা

দাওয়া বাবদ আয়ের একটি উল্লেখযোগ্য অংশ ব্যয় করছেন এবং ৩৮.১৮% কর্মজীবী পোষাক পরিচ্ছদ ও সজ্জার উপকরণে (Dress and Cosmetics) উপর ব্যয় করছেন। ৫.৪৫% সামাজিকতা ও বিনোদন বাবদ (Social and Recreational Sector) ব্যয় করছেন। এবং ৯.৯% অন্যান্য^২ খাতে ব্যয় করছেন। এই গ্রুপ কাজের লোক বাবদ কিছুই ব্যয় করছেন না বলে জানাচ্ছেন।

এ সমীক্ষাতে তে দেখা গেছে, মধ্যবিত্ত গ্রুপের ৭৬.২৭% মহিলা খাওয়া-দাওয়া বাবদ, ৫৫.৯% সামাজিকতা ও বিনোদন বাবদ ব্যয় করছেন। ৪৪.৯% কাজের লোক বাবদ ব্যয় করছেন। পোষাক পরিচ্ছদ ও প্রসাধনী বাবদ ৩২.২% কর্মজীবী তাদের বেতন থেকে ব্যয় করছেন। অপরাপর খাতে ১০.১৭% কর্মজীবী ব্যয় করছেন। উচ্চবিত্ত গ্রুপের ৮০.১৫% কর্মজীবী মহিলা নিজস্ব খাওয়াদাওয়া বাবদ ব্যয় করছেন। এই শতকরা হিসাব নিম্নবিত্তদের থেকে কম, কিন্তু মধ্যবিত্তদের অপেক্ষা বেশী। উচ্চ আয় গ্রুপের উল্লেখযোগ্য অংশ পরবর্তী যে খাতে ব্যয় করছেন সেটি হচ্ছে সামাজিকতা ও বিনোদন বাবদ ৫৯.৫৫%। পোষাক ও প্রসাধনী বাবদ ৪৮.৬৯%, কাজের লোক বাবদ ৩৭.৮৩%, অন্যান্য খাতে ১৩.১১% কর্মজীবী ব্যয় করছেন। শিক্ষকতা পেশার কর্মজীবীগণের ৯৫.৪৫% নিজস্ব খাওয়া দাওয়া বাবদ, ৯০.৯% পোষাক ও প্রসাধনী বাবদ, ৭৭.৩% সামাজিকতা ও বিনোদন বাবদ, ৭৭.৬% কাজের লোক বাবদ এবং অন্যান্য খাতে ২২.৭% কর্মচারী রয়েছে বলে জানা যায়।

নিজের উপার্জন ব্যয় করার অধিকার

সাধারণভাবে কর্মজীবী মহিলাদের কারো কারো কথাবার্তায় নিজের উপার্জনের অর্থ নিজের পছন্দ অনুযায়ী খাতে ও নিজের প্রয়োজনীয় সময়ে ব্যয় করতে পারার সুযোগ পাচ্ছেন না বলে কিছু ক্ষোভ লক্ষ্য করা যায়। কিছুসংখ্যকের মতে, ব্যয় করার ক্ষমতার সংগে মর্যাদাও স্বাধীনতার একটি অত্যন্ত সম্পর্ক বিদ্যমান। সেহেতু এ বিষয়ে অনুসন্ধানার্থে বর্তমান জরীপের প্রশ্নপত্রে এই মর্মে একটি প্রশ্ন রাখা হয়েছিলো যে, গতমাসে আপনার বেতনের টাকা কে খরচ করছে? উত্তরগুলো ৪ ভাগে ভাগ করা হয়, যথা, সম্পূর্ণ নিজে। কিছু টাকা অপরের মারফৎ খরচ হয়েছে। অধিকাংশ অপরের মারফৎ খরচ হয়েছে। অন্যান্য সংগৃহিত তথ্যে দেখা যায় যে, শিক্ষক শ্রেণী ব্যতীত অন্যান্য গ্রুপে, আয়ের পরিমাণ বৃদ্ধির সংগে স্বর্ভার্জনের অর্থ স্বহস্তে ব্যয় করার সুযোগ বৃদ্ধির একটি নিকট সম্পর্ক বিদ্যমান।

৫৫০ জন কর্মজীবীর বর্তমান জরীপ থেকে প্রকাশ যে, শিক্ষক শ্রেণীর ক্ষেত্রে এ ধরনের সুযোগ সর্বাধিক অর্থাৎ ৭৭.৩% কর্মজীবী তাদের বেতন নিজেরাই ব্যয় করার সুযোগের অধিকারী। এ সুযোগ যদি কর্মজীবীগণের মর্যাদা ও স্বাধীনতার প্রতীক হয় তাহলে বলতে হয় যে, এ মানদণ্ড অনুযায়ী নিম্নবেতনভোগী কর্মচারীগণের মর্যাদা ও স্বাধীনতা সর্বাপেক্ষা নিম্নমান জ্ঞাপন। এবং একইভাবে উচ্চবেতন ভোগীগণের মর্যাদা ও অধিকার সর্বাধিক। নিম্ন আয় গ্রুপের ২৭.৩% মধ্যআয় গ্রুপের ৪৭.৫% এবং উচ্চ আয় গ্রুপের ৫০.৬% নিজেদের উপার্জন নিজেরাই ব্যয় করতে পারছেন সমীক্ষার সংগ্রাহকদের নিকট তথ্য সরবরাহ করেছেন।

উপার্জনের কিছু অংশ অন্যের মারফৎ ব্যয় হয়েছে, এই বিভক্তি অনুযায়ী দেখা যায়, শিক্ষকতা পেশায় এই উপায়ে ব্যয় হচ্ছেন শতকরা ১২.৭% জন কর্মজীবীর। Service Sector-এ নিম্নআয় গ্রুপ

২. যাতায়াত, আকাঙ্ক্ষিক কোন ব্যয় ইত্যাদি।

এ কলামে শূন্য অংশ ধারণ করে আছে। মধ্য ও উচ্চবিত্ত শ্রেণীর যথাক্রমে ২১.২% ও ৩৪.৮% বেশীর ভাগ অন্যের মারফৎ ব্যয় হয়েছে, সারণীয় এই স্তরে লক্ষ্য করলে দেখা যাচ্ছে নিম্নআয় গ্রুপের কর্মজীবীগণের ক্ষেত্রে এ হার ৪৫.৫% (তাদের ইচ্ছায় বা অনিচ্ছায়)। মধ্য গ্রুপ ২৮% ও উচ্চবিত্ত গ্রুপ এ কলামে রয়েছে ১১.২% এবং শিক্ষক শ্রেণীর ক্ষেত্রে এ স্থানের অংকের হিসাব ৫.৫%।

সঞ্চয়ভ্যেস

কর্মজীবীগণের সঞ্চয়ভোগ সম্পর্কে জরীপ চালিয়ে দেখা গেছে যে, সর্বনিম্ন আয়ের কোন কর্মজীবীই কিছু save করতে পারছেন না।^৩ শতকরা একশ জন No saving বিভাগে থেকে যাচ্ছেন। এইটে এই শ্রেণীর জন্যে নিঃসন্দেহে একটি সমস্যা। এর পরবর্তীতে আসছেন মধ্যবিত্ত গ্রুপ। এ গ্রুপে শতকরা ৮০.৫ ভাগ কর্মজীবী প্রথম গ্রুপের ন্যায় আচড়ন করছেন, এঁরাও কোন ভাবেই কিছু করতে সক্ষম হচ্ছে না বলে জরীপে প্রকাশ। এঁদের শতকরা ১২.৭ ভাগ ১০% এর কম সঞ্চয় করছেন এবং শতকরা ৬.৮ ভাগ ১০-২০% সঞ্চয় করছেন। উচ্চআয়ের কর্মজীবীগণ এ ক্ষেত্রে কিছুটা ব্যতিক্রম। এরা Service Sector এর অপর দু'টো গ্রুপ থেকে অধিকতর সঞ্চয়ী বলে তথ্য থেকে প্রতীয়মান হচ্ছে। উচ্চ বেতন ভোগী ঢাকা শহরের শিক্ষিত এই কর্মজীবীগণের অর্ধেকের অধিক বিভিন্ন হারে সঞ্চয় করে বলেছেন। এঁদের শতকরা সাড়ে সাত ভাগ ৩০% এর অধিক হারে সঞ্চয় করছেন বলে তথ্য পাওয়া গেছে। এঁদের শতকরা ১৯ ভাগ ২১ থেকে ৩০% এর মধ্যে, শতকরা ১৩ ভাগের কিছু অধিক সংখ্যক ১০-২০% এর মধ্যে এবং শতকরা ২১% এর কিছু অধিক সংখ্যক কর্মীর সঞ্চয়ভ্যেস ১০% এর মধ্যে রয়েছে বলে সংগৃহিত তথ্যে অবগত হওয়া গেছে। শিক্ষকয়ত্রী শ্রেণীও সঞ্চয়ের ক্ষেত্রে খুব উৎসাহব্যঞ্জক উত্তর দিচ্ছেন না, এদের মধ্যে ৮১.৮% কোন ভাবেই কিছু সঞ্চয় করতে পারছেন না বলে জানাচ্ছেন।

ঢাকা শহরের এই শিক্ষিত কর্মজীবীগণের সঞ্চয়ভ্যেসের সংগে ওঁদের পিতা ও পিতামহের পেশার সম্পর্কের যোগসূত্র বিষয়ক অনুসন্ধান চালাতে গিয়ে এই মর্মে তথ্য পাওয়া গেছে যে, এগুলো কোনভাবেই সম্পৃক্ত নয়। এ ক্ষেত্রে বরং কর্মীগণের আয় ও পদমর্যাদার সংগেই ওঁদের সঞ্চয়ভ্যেস অপেক্ষাকৃত নিকটতম প্রতিবেশী হিসেবে অবস্থান করছে। বর্তমান চাকুরিতে সন্তুষ্টি (Present State of Job Satisfaction) নিম্ন আয়গ্রুপের সদস্যদের অপেক্ষাকৃত কম বলে বর্তমানে সমীক্ষায় পাওয়া গেছে। সম্ভবতঃ সে কারণেই চাকুরিতে সন্তুষ্টিও এই শ্রেণীর কর্মজীবীগণের মধ্যে তুলনামূলকভাবে কম। জরীপে দেখা যাচ্ছে যে, নিম্নআয়কারী কর্মজীবীদের ৫০.৯% তাদের বর্তমান চাকুরিতে সন্তুষ্ট নন। এ গ্রুপের মধ্যে ২৫.৫% মোটামুটি সন্তুষ্ট এবং মাত্র ২০% অসন্তুষ্ট বলে মন্তব্য রেখেছেন। ৩.৬% বুঝে উঠতে পারছেন না, কিংবা হয়তো বা সঠিক তথ্য প্রকাশে দ্বিধাবিত। মধ্য আয়গ্রুপে ২২% অসন্তুষ্ট। ৫৬.৮% মোটামুটি, ১৬.১% সন্তুষ্ট, ৫.১% বুঝতে পারছেন না। উচ্চ মধ্যবিত্তদের ৩০% সন্তুষ্ট, ৫০.৯% মোটামুটি, ১৫.৭% সন্তুষ্ট নন। এই শতাংশ তুলনামূলকভাবে নিম্নআয় গ্রুপ ও মধ্যআয় গ্রুপ থেকে কম। এই গ্রুপে বুঝে উঠতে পারছেন না বলে মন্তব্য করেছেন ৩.৪%। শিক্ষকতা পেশায় সন্তুষ্টির পরিমাণ সর্বাধিক। এর শতকরা হিসাব ৪০.৯%। মোটামুটি ৩৭.৩%, সন্তুষ্ট নন ১৮.২%, বুঝতে পারছেন না ৩.৬%। সার্বিকভাবে সকল গ্রুপে সন্তুষ্ট ২৮.২%, মোটামুটি সন্তুষ্ট, ৪৬.৯%, সন্তুষ্ট নন ২১.১%, বুঝে উঠতে পারছেন না ৩.৮%।

^৩ সঞ্চয়ভ্যেস No Saving, below 10%, 10-20%, 21-30%, above 30% এই পাঁচটি কলামের প্রেক্ষিতে অবলোকন করা গেছে।

বানুঃ শিক্ষিতা কর্মজীবী মহিলা

উপসংহার

ঢাকা শহরের শিক্ষিতা কর্মজীবী মহিলাদের সমস্যাটি সংক্রান্ত বর্তমান জরীপ থেকে প্রাপ্ত তথ্যাদিতে প্রকাশ যে এই কর্মীগণ সমস্যা জর্জরিত হয়ে ওঁদের সনাতন কর্মস্থল ও কর্মধারা পরিবর্তনে প্রয়াসী হচ্ছেন, পরিবর্তনের প্রাক্কালে কিছু সমস্যার সম্মুখীন হচ্ছেন এবং পরিবর্তিত কর্মস্থলে এলে পুনরায় কিছু সমস্যায় জড়িয়ে পড়ছেন। যেহেতু এঁরা প্রধানত গৃহেই নিজেদের কর্মধারা নিয়োজিত রেখেছিলেন সেহেতু এই পরিবর্তন ওঁদের গৃহে কিছু পরিবর্তন আনছে, কিছু সমস্যার সৃষ্টি হচ্ছে এবং কর্মস্থলেও যেহেতু এঁরা অপেক্ষাকৃত নবাগত ও সংখ্যায় অপেক্ষাকৃত অল্প। এদের আগমন এখানেও কিছু অসুবিধার সৃষ্টি করছে। কর্মক্ষমতা বিচার না করে, তাদের সংখ্যালঘুতার হিসাব ধরা হয়ে থাকে। সিভিল সার্ভিসের কিছুসংখ্যক কর্মচারী যাতায়াত ব্যবস্থারূপে ওঁদের পুরুষ সহকর্মীদের ন্যায় মোটর সাইকেল ক্রয়বাবদ ধারে অর্থ পাচ্ছেন না বলে অভিযোগ করছেন। এবং স্বাভাবিকভাবে সেই যানটি ক্রয়ের সুবিধা থেকে বঞ্চিত বলে সেটি মেরামত ও জ্বালানি ব্যয় থেকেও বঞ্চিত হচ্ছে। মহিলা দাড়াওয়ান পিয়নগণ পোষাক পরিচ্ছদ বাবদ উক্ত পদের জন্য বরাদ্দকৃত পুরুষের সম অর্থ পাচ্ছেন না। টেলিফোন অপারেটরদের পদোন্নতি বা বেতনবৃদ্ধি অনির্দিষ্টভাবে স্থগিত। গার্মেন্টস ফ্যাক্টরিতে অপেক্ষাকৃত স্বল্প পারিশ্রমিকের বিনিময়ে অধিক খাটনি করিয়ে নেয়া হচ্ছে, কেবলমাত্র কোন নির্দিষ্ট অংশ কোন একটি দলকে শিক্ষা দেয়া হচ্ছে। পোষাক তৈরী পুরো প্রসেসটির সংগে ওঁরা পরিচিত হচ্ছেন না এবং ফলে নিজে কখনো পুরো পোষকটি তৈরীর পদ্ধতি কাজে লাগানোর চিন্তা না করে নির্দিষ্ট বেতনের কর্মচারী থেকে যাচ্ছেন। পুলিশ মহিলাগণ জানিয়েছেন, নির্ধারিত পোষাকে ওঁদের বাংলাদেশী ঐতিহ্য রক্ষা হচ্ছে না। এ মোটামুটিভাবে একথা সঙ্গত বলতে পারে যে, এ ধরনের কর্মজীবীগণের মধ্যে নিম্নবিত্ত শ্রেণীর মহিলাদের বিভিন্ন প্রকার সমস্যাই অপেক্ষাকৃত অধিক বলে বর্তমান সমীক্ষায় প্রকাশ। প্রধানতঃ আর্থিক প্রয়োজনেই এঁরা গৃহের বাইরে কর্মস্থল খুঁজে নিচ্ছেন, কিন্তু এক সমস্যা থেকে মুক্তি পেতে পথে নেমে একাধিক সমস্যার বৃণ্ডে ঘুরপাক খাচ্ছেন। হয়তো কেউ শিশুর অল্প যোগাতে অর্থকরী কার্যে যোগদান করেছিলেন, পড়ন্ত বিকেলে গৃহে ফিরে দেখলাম শিশুটি দুর্ঘটনায় আহত হয়েছে। জরীপের অসুবিধাগুলোর মধ্যে উত্তরদাতাদের দ্বিধা ও ভীতিহেতু সময় ও ধৈর্যের অপচয় ঘটেছে। একথা না বললেই নয় যে উত্তরদাতাদের মোট সংখ্যার তুলনায়, বাজেটে অর্থ বরাদ্দ অপরিপূর্ণ ছিলো বিধায় যথেষ্ট অসুবিধা সম্মুখীন হতে হয়েছে। এবং জরীপ চলাকালীন সময়ে বিশ্ববিদ্যালয় আকর্ষিক ভাবে বন্ধ হয়ে যাওয়ায় মফস্বল থেকে আগত ছাত্রীরা ঢাকা ছেড়ে চলে যাওয়াতে জরীপের কাজ ব্যাহত হয়েছে। এছাড়া কিছু ক্ষেত্রে (যেমন, বিমানবালাদের ক্ষেত্রে) সাক্ষাৎকার গ্রহণ অত্যন্ত ব্যয়, ধৈর্য, ও সময় সাপেক্ষ ব্যাপার হয়ে দাঁড়িয়েছিলো। বার বার বিমানবন্দরে যাওয়া ও দীর্ঘসময় অপেক্ষা এবং কর্তৃপক্ষের অনুমোদন গ্রহণ বাস্তবিকই অত্যন্ত ক্লেশকর পরিস্থিতির সৃষ্টি করে। এছাড়া পুলিশ কর্তৃপক্ষের অনুমোদন সাপেক্ষে কর্মচারীদের কাছ থেকে সঠিক তথ্য সংগ্রহ খুব সহজ হয়নি। গবেষণা প্রকল্পের সীমাবদ্ধতা উল্লেখ করলে বলতে হয় যে, প্রকল্পের জরীপ কেবল মাত্র ঢাকা শহরের শিক্ষিত কর্মজীবী মহিলাদের মধ্যে সীমাবদ্ধ ছিলো।

গ্রামীণ প্রেক্ষাপটে মহিলা উদ্যোক্তা উন্নয়ন

রাশেদা আখতার খানম*

যিনি কোন বিষয়ে উদ্যোগ গ্রহণ করেন, তিনিই উদ্যোক্তা। শিল্প উদ্যোক্তা বলতে সাধারণ কথায় বোঝা যায় এমন একজন ব্যক্তি যিনি নিজ দায়িত্বে একটি ব্যবসা প্রতিষ্ঠান অথবা শিল্প কারখানা পরিচালনা করেন। এর ব্যবস্থাপনার সম্পূর্ণ দায়িত্ব তার নিজের। প্রারম্ভ থেকেই স্থাপনের সকল ব্যবস্থাাদি যেমন- স্থান নির্বাচন, মূলধন জোগাড়, উপযুক্ত জনশক্তি নিয়োগ, কাঁচামাল ক্রয়সহ উৎপাদন এবং উৎপাদিত পণ্য বিপন্নন ইত্যাদির সম্পূর্ণ ব্যবস্থা তিনিই করবেন। অর্থাৎ ব্যবসা বা কারখানা চালাবার পূর্ণ দায়িত্ব তার নিজের। কাজেই ব্যবসা সাফল্য লাভ করলে যেমন লাভ তার নিজের, অন্যদিকে লোকসানের ঝুঁকিও তাকেই নিতে হচ্ছে। আর লাভের আশাতেই তিনি পুঁজি বিনিয়োগের ঝুঁকি বহন করছেন।

এখানে একজন উদ্যোক্তার যে সমস্ত দায়দায়িত্ব বা কার্যাবলীর কথা উল্লেখ করা হয়েছে এ সমস্ত কিছুই কিন্তু একজন দক্ষ এবং অভিজ্ঞ বেতনভোগী ব্যবস্থাপকের সাহায্যে করা যেতে পারে। শুধু মাত্র একটি দায়িত্ব বাদ দিয়ে। সেটা হচ্ছে লোকসানের সম্পূর্ণ ঝুঁকি বহন করা। একজন বেতনভোগী ম্যানেজার বা ব্যবস্থাপক একজন অনভিজ্ঞ উদ্যোক্তার চেয়ে অনেক দক্ষ হতে পারেন, অনেক সূষ্ঠভাবে ব্যবসা পরিচালনা করতে পারেন কিন্তু তবুও তিনি একজন উদ্যোক্তা নন কারণ তার দায়িত্ব আংশিক। লোকসানের ঝুঁকি তাকে বহন করতে হয় না। ব্যবসা লোকসান হলে তিনি বড়জোর তার চাকুরী হারাতে পারেন। আর কোন দায় তার নাই। অর্থাৎ সীমিত দায়িত্ব। কিন্তু একজন উদ্যোক্তার দায়-দায়িত্ব অসীম।

এখানে আমরা যে ধরনের শিল্প উদ্যোক্তার কথা বলতে যাচ্ছি তারা কোন পুঁজিপতি বা ব্যবস্থাপনায় বিশেষজ্ঞ এমন ধরনের শিল্প উদ্যোক্তা নন। এরা গ্রামের সাধারণ মহিলা। শিল্প উদ্যোক্তার দায়-দায়িত্ব সম্পর্কে অর্থনীতির পুস্তকে যা লেখা রয়েছে সে সম্পর্কে তাঁদের কোন ধারণাই নেই। তবুও তারা অর্থ উপার্জনকারী কিছু কাজ করছেন। নিজস্ব পুঁজি নাই বলে গ্রামের মহাজন বা কোন প্রতিষ্ঠানের নিকট হতে ঋণ নিচ্ছেন। কাঁচামাল ক্রয় করছেন এবং উৎপাদিত পণ্য বিপন্ননের ব্যবস্থা করছেন এরাই গ্রামীণ মহিলা শিল্প উদ্যোক্তা। এদেরই আমরা দেখছি সংসারের কাজের অবসরে ঘরে বসে কুলা, ডালা, মোড়া তৈরী করছেন, জাল বা পাটি বুনছেন, কাঁথা সেলাই করছেন, রুমালে, পাখায় নকশী ফুল তুলছেন বা মুড়ি চিড়ার মোয়া, পিঠা তৈরী করে ছেলের মাথায় ঝাঁকা তুলে দিয়ে বাজারে বিক্রি করছেন। এ সমস্ত কাজে তাদের সহজাত নৈপুন্য রয়েছে এবং এ সমস্ত কাজের মাধ্যমেই তারা সংসারের একটা বাড়তি আয়ের সংস্থান করছেন।

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প্রচলিত অর্থে এইসব গ্রামীণ মহিলাদের উদ্যোক্তা বলা যাবে কিনা সে সম্পর্কে বিতর্ক হতে পারে, তবে এদের সংগে আলাপ করে, মিশে, অভিজ্ঞতা দিয়ে জেনেছি এদের ব্যবস্থাপনা সম্পর্কে কিতাবী কোন ধারণা নেই, হিসাব বিজ্ঞান ও অত্যন্ত সীমিত ফলে নিজের উপর নির্ভর করে অধিক অর্থের লেনদেন করতে পারেন না। সামাজিক বিধিনিষেধের দরুণ নিজেরা বাজারে যেতে পারেন না বলে ক্রয় বা বিক্রয় উভয়ের জন্য এদের পর নির্ভর হতে হয়। যার ফলে লাভের একটা বিরাট অংশ এদের হাতের নাগালের বাইরে থাকে। তথাপি তারা কাজ করে অর্থ উপার্জন করতে চান এবং নিজেদের এই ছোট উদ্যোগ ভাল ভাবেই চালাতে পারেন। তারা প্রত্যেকেই কাজ করতে আগ্রহী। সংসারের অসংখ্য কাজের মধ্যে সামান্য বিশ্রামের অবকাশটুকু বাদ দিয়ে বাড়তি শ্রমের বিনিময়ে কিছু বাড়তি আয় করতে চান যা হবে সম্পূর্ণ তাঁর নিজস্ব। এ কারণেই এদের শিল্প উদ্যোক্তা হিসাবে চিহ্নিত করা যেতে পারে। ব্যবসা চালাবার ব্যবস্থাপনা সম্পর্কে ধারণা না থাকলেও তারা ঝুঁকি নেন। নিজস্ব পুঁজি না থাকলেও গ্রামের মহাজনদের নিকট হতে অত্যন্ত চড়া সুদে (শতকরা মাসিক দশ থেকে পনের টাকা) টাকা ধার নেন। অনেক ক্ষেত্রে দেখা গেছে অসুস্থতা, বিভিন্ন পারিবারিক সমস্যা অথবা প্রাকৃতিক দুর্যোগের কারণে ঋণ পরিশোধ করিতে না পারায়, শেষ সঞ্চয় সামান্য ধানী জমি বা দুধের গাই মহাজনকে দিয়ে দিতে হয়েছে। তবে নিজস্ব অভিজ্ঞতা দিয়ে দেখেছি এই সমস্ত মহিলারা নিজস্বভাবে কিছু উপার্জন করতে অত্যন্ত আগ্রহী। এ জন্যই প্রতিষ্ঠানিক অর্থ সাহায্য সামান্য হলেও এদের অত্যন্ত প্রয়োজন। এই সমস্ত প্রতিষ্ঠান থেকে তারা শুধুমাত্র ঋণ নয়, ঋণের টাকা কাজে লাগাবার জন্য কিছু পরামর্শও পাবেন এবং ঋণ পরিশোধের জন্য নির্ধারিত সময়ও পাবেন। এর ফলে গ্রামীণ মহাজনদের অত্যাচারের হাত থেকে এরা রক্ষা পাবেন।

তবে একমাত্র অর্থ সাহায্য বা মূলধন যোগাড় করে দেওয়াই এদেরকে শিল্প উদ্যোক্তা হিসাবে গড়ে তোলার পথ নয়। বাংলাদেশে এখন বেশ কিছু প্রতিষ্ঠানিক সংস্থা রয়েছে যারা এই সব দরিদ্র মহিলাদের ঋণ দিয়ে থাকেন। যেমন রয়েছে বি, আর, ডি, বি সমাজ কল্যাণ বিভাগ, গ্রামীণ ব্যাংক, বিসিক, ব্র্যাক ও এ ধরনের আরো কিছু সংস্থা। এরা সবাই গ্রামীণ মহিলাদের অল্প বিস্তর ঋণ সাহায্য করছেন। এই সাহায্যের মাধ্যমে এরা অর্থ উপার্জনকারী কর্ম করছেন এবং সংসারে ব্যয়ের একটি মোটা অংশ তাদের আয় থেকে চলছে। কিন্তু সত্যিকার অর্থে শিল্প উদ্যোক্তা বলতে আমরা যা বুঝি সেটা ঠিক তাদের মধ্যে খুব কম সংখ্যকই রয়েছে। এরা প্রকৃত স্বনিয়োজিত, আয়বর্ধক কোন কর্মকাণ্ডে যুক্ত রয়েছেন। অনেক ক্ষেত্রেই তারা দলগতভাবে ঋণ নিয়ে একই ধরনের কোন কাজ করছেন এবং বাধ্যতামূলকভাবে একই সংগে সেই ঋণ পরিশোধ করছেন। যেমন গ্রামীণ ব্যাংক এখানে একক চিন্তার তেমন কোন অবকাশ নেই এবং এককভাবে তেমন কোন ঝুঁকিও বহন করতে হয় না একই ধরনের কাজ করছেন বলে (বিশেষ করে টেকি) একইভাবে তাদের পণ্য বিপননের ব্যবস্থা হয়ে থাকে। কিছু কিছু সংস্থা যেমন ব্র্যাক, এদের মাধ্যমে সুন্দর সুন্দর রপ্তানীযোগ্য জিনিষও উৎপাদন করান, কিন্তু সেক্ষেত্রে এইসব মহিলারা শ্রমের পারিশ্রমিক পান, বাজার খোঁজার ঝুঁকি অথবা বিপননের দায়িত্ব তারা বহন করেন না। ফলে এদেরকে আমরা সঠিক অর্থে শিল্প উদ্যোক্তা বলতে পারি না।

বিসিকের মহিলা শিল্প উদ্যোক্তা উন্নয়ন প্রকল্প অবশ্য ব্যক্তিগতভাবে প্রতি মহিলাকে বিবেচনা করে শিল্প উদ্যোক্তা হিসাবে উন্নয়ন করে তুলবার লক্ষ্যে ঋণ দেবার ব্যবস্থা করছে। এক্ষেত্রে কিছু কিছু মহিলার একজন শিল্প উদ্যোক্তা হিসাবে গড়ে ওঠার সম্ভাবনা রয়েছে। কিন্তু এখানেও সুযোগ সীমিত। যে সমস্ত মহিলারা এই ঋণের সুযোগ নিচ্ছেন, তারা এখনও উদ্যোক্তা হবার মত মানসিকতা বিকাশ করতে পারেননি। লেখাপড়া না জানার দরুণ খুব সামান্য পরিমাণ অর্থও তারা ঠিকভাবে হিসাব রাখতে পারেন না আর বাজারে যাবার মানসিকতা নেই বলে কাঁচামাল ক্রয় ও উৎপাদিত পণ্য বিক্রয়ের জন্য অন্যের উপর নির্ভরশীল থাকতে হয়। অনেক সময়ই তারা লাভের ন্যায্য অংশ পান না কিন্তু এদের মধ্যে শিল্প উদ্যোক্তা হবার সম্ভাবনা রয়েছে।

প্রকৃত শিল্প উদ্যোক্তা হিসাবে গড়ে তুলতে হলে তাদের প্রয়োজন বেশ কিছু বিষয়ের উপর বুনয়াদী প্রশিক্ষণ। এই প্রশিক্ষণ শুধুমাত্র নৈপুণ্য উন্নয়নের জন্য নয়। এটা মানসিক উন্নয়নের জন্যই অধিক প্রয়োজন। দেখা গেছে ইতিপূর্বে বহু নৈপুণ্য উন্নয়ন প্রশিক্ষণ দেয়া হয়েছে বিভিন্ন ধরনের ব্যবসায়। কিন্তু উপযুক্ত মানসিকতা গড়ে না দেবার ফলে এবং প্রয়োজনীয় অর্থের অভাবে এ সমস্ত প্রশিক্ষণই শুধুমাত্র নামের প্রশিক্ষণ হয়েছে। কর্মক্ষেত্রে—এর কোন ব্যবহারিক প্রয়োগ হয়নি। কাজেই নৈপুণ্য উন্নয়ন প্রশিক্ষণের পাশাপাশি প্রয়োজন রয়েছে ব্যবস্থাপনা উন্নয়ন প্রশিক্ষণ, উদ্যোক্তা মানসিকতা উন্নয়ন প্রশিক্ষণ।

প্রযুক্তিগত প্রশিক্ষণ বা কর্ম নিয়োগের সুযোগ দেওয়াকে অনেক সময়েই উদ্যোক্তা উন্নয়ন হিসাবে তুল করা হয়। নৈপুণ্য উন্নয়ন প্রশিক্ষণ অথবা যে কোন স্বনিয়োজিত কর্মকাণ্ডে আর্থিক সাহায্য প্রদান প্রকৃত অর্থে কোন শিল্প উদ্যোক্তা সৃষ্টি করে না, কারণ এ সমস্ত কর্মকাণ্ড কোন গঠনমূলক প্রতিষ্ঠান গড়ে তুলে না। এগুলো শুধুমাত্র নিজস্ব উপার্জনের একটি আগ্রহ এবং সুযোগ করে দেয়। এরা ঠিক শিল্প উদ্যোক্তা হয় না। কারণ এরা পদ্ধতিগতভাবে কোন শিল্প প্রতিষ্ঠান বা ব্যবসা পরিচালিত করে সাফল্য লাভের কথা ভাবেন না। কোন ঝুঁকি বহন করেন না এবং এদের মাধ্যমে অন্যের কর্মসংস্থানও হয় না। তবে আমাদের মত দরিদ্র দেশে যেখানে কর্ম সংস্থান প্রধান গুরুত্বপূর্ণ বিষয় এবং উদ্যোক্তা মনোভাব লক্ষ্যণীয়ভাবে অনুপস্থিত, সে ক্ষেত্রে এই কর্ম সংস্থানের ব্যবস্থা করে দেওয়া এবং সে কারণেই একেবারে নীচ থেকে বিভিন্ন নৈপুণ্য উন্নয়নমূলক প্রশিক্ষণ দেওয়া প্রয়োজন। পরবর্তীকালে এদেরই বিশেষ সুযোগ সুবিধা প্রদানের মাধ্যমে উদ্যোক্তা হিসাবে উন্নীত করা যেতে পারে। কাজেই উদ্যোক্তা উন্নয়ন পর্যায়ক্রমে হতে পারে। প্রথম পর্যায়ে শুধুমাত্র কর্ম সংস্থানের ব্যবস্থাকরণ এবং পরবর্তী পর্যায়ে শিল্প উদ্যোক্তা হিসাবে উন্নয়ন। অভিজ্ঞতা থেকে জানা যায়, যারা কোন কর্মে নিয়োজিত আছেন কোন ধরনের নৈপুণ্য অর্জন করেছেন তারাই পরবর্তীকালে ভাল উদ্যোক্তা হতে পারবেন।

খানমঃ মহিলা উদ্যোক্তা

উদ্যোক্তা উন্নয়নের উদ্দেশ্য

দরিদ্র ও অনুন্নত দেশে উদ্যোক্তা উন্নয়নের বেশ কয়েকটি উদ্দেশ্য চিহ্নিত করা যায় যেমনঃ

১। ক্ষুদ্র ও কুটির শিল্প স্থাপনের মাধ্যমে কর্ম সংস্থানের ব্যবস্থাকরণ।

২। গ্রামীণ ও অনুন্নত এলাকায় শিল্পায়নের ব্যবস্থাকরণের মাধ্যমে অর্থনৈতিক উন্নয়ন।

৩। দেশীয় পণ্যের আর্থিক উৎপাদনের মাধ্যমে বিদেশী পণ্যের উপর নির্ভরতা হ্রাস এবং আমদানী ঘাটতি পূরণ। এ সমস্ত উদ্দেশ্যের উপর ভিত্তি করেই এখানে সরকারী ও বেসরকারী সংস্থাসমূহ উদ্যোক্তা উন্নয়নের কর্মসূচী গ্রহণ করে থাকে।

উদ্যোক্তা উন্নয়নের উদ্দেশ্যে প্রশিক্ষণ প্রদানের পূর্বে কয়েকটি বিষয়ের প্রতি লক্ষ্য রাখা প্রয়োজন।

১। সঠিক উদ্যোক্তা চিহ্নিতকরণ-এক্ষেত্রে সম্ভাব্য উদ্যোক্তার শিক্ষাগতমান, পারিবারিক পটভূমি, ব্যবসা অভিজ্ঞতা, প্রযুক্তিগত যোগ্যতা, সৃজনশীলতা এবং অর্থ সংস্থানের ক্ষমতা ইত্যাদি বিষয়ের দিকে লক্ষ্য রাখতে হবে।

২। অনুপ্রেরণা যোগানের দ্বারা তার শিল্প উদ্যোক্তা মনোভাব তৈরী করে নিতে হবে।

৩। ব্যবসা সম্পর্কিত সর্ব প্রকার তথ্যাদি সরবরাহ করতে হবে।

৪। প্রকল্প স্থাপনের পূর্বে উদ্যোক্তার যোগ্যতার উপর ভিত্তি করে সঠিক প্রকল্প নির্বাচনের এবং প্রকল্পের সকল নির্ধারণের সুপারিশ করতে হবে। প্রতিটি শিল্প উদ্যোক্তার একটি বিশেষ শিল্প বা ব্যবসায়ের প্রতি ঝোঁক আছে এবং সে কাজে তার স্বাভাবিক দক্ষতাও রয়েছে। তাকে সেই বিষয়ের উপরই প্রশিক্ষণ দিতে হবে এবং সে ধরনের প্রকল্প নির্বাচনের সাহায্য করতে হবে।

৫। ব্যবস্থাপনা প্রশিক্ষণের জন্য বিশেষ কারিকুলাম তৈরী করতে হবে। আমরা যে ধরনের শিল্প উদ্যোক্তার কথা এখানে বলছি এরা সবাই অল্প শিক্ষিত কিংবা অশিক্ষিত। কাজেই প্রচলিত মান অনুসারে প্রশিক্ষণের ব্যবস্থা না করে তাদের প্রয়োজন অনুসারে এই কারিকুলাম প্রণয়ন করতে হবে। অর্থের বিকল্প বিনিয়োগ সম্পর্কেও তাঁদের ধারণা দিতে হবে।

৬। প্রশিক্ষণের পর তাদের জন্য সঠিক প্রকল্প নির্বাচন করে বিনিয়োগ পূর্ব মূল্যায়নে সাহায্য করতে হবে এবং পরামর্শ দিতে হবে।

সঠিক শিল্প উদ্যোক্তা নির্বাচনই উদ্যোক্তা উন্নয়নের মূল কথা। যার শিল্প স্থাপনের মত আগ্রহ আছে, ভবিষ্যৎ সম্পর্কে কিছু পরিকল্পনা আছে এবং ঝুঁকি বহনের মানসিকতা আছে এ ধরনের মহিলাকে উদ্যোক্তা হিসাবে নির্বাচন করে প্রশিক্ষণের ব্যবস্থা করতে হবে। অনেক মহিলাই আছেন যারা প্রশিক্ষণ নিতে আসেন শুধুমাত্র আর কিছু করার নাই তাই সময় কাটাবার জন্য। প্রকৃত উদ্যোক্তার মানসিকতা এদের নাই। দু'তিনটা বিষয়ে প্রশিক্ষণ নিয়েছেন কিন্তু

কিছুই করছেন না এ ধরনের অনেক মহিলাই আছেন। কাজেই প্রশিক্ষণের জন্য নির্বাচনের সময়ে প্রত্যেকের সংগে ব্যক্তিগতভাবে আলাপ করে তাদের নির্বাচন করতে হবে। পরবর্তী পর্যায়ে তারা সঠিক শিল্প উদ্যোক্তা হতে পারবেন।

শিল্প উদ্যোক্তা উন্নয়নের জন্য প্রশিক্ষণ প্রদানই একমাত্র শর্ত নয়। প্রশিক্ষণ জনশক্তির দক্ষতা বৃদ্ধির জন্য একটি অত্যাবশ্যকীয় বিনিয়োগ সন্দেহ নেই তবে প্রশিক্ষণের সংগে সংগে প্রয়োজন শিল্প স্থাপন অথবা ব্যবসা পরিচালনা করার জন্য প্রয়োজনীয় মূলধন যোগান। প্রতিটি উদ্যোক্তাকেই এই মূলধনের সংস্থান সম্পর্কে ধারণা দিতে হবে এবং ক্ষেত্র বিশেষ মূলধন সংস্থানের ব্যবস্থা করতে হবে। ব্যাংকের সংগে যোগাযোগ ও লেনদেনের ব্যবস্থা করে দিতে হবে। প্রয়োজনীয় মূলধনের অভাবে এবং ভাল যোগাযোগ না থাকার দরুণ অনেক সম্ভাবনাময় উদ্যোক্তাই শেষ পর্যন্ত কোন উদ্যোগ গ্রহণ করতে পারেন না।

প্রত্যেকটি উদ্যোক্তারই প্রকল্পের প্রাক-বিনিয়োগ মূল্যায়ন সম্পর্কে ভাল ধারণা থাকতে হবে। বিনিয়োগের জন্য অর্থ সংস্থানের পূর্বেই উদ্যোক্তার জানা থাকা প্রয়োজন কি কি খাতে তার অন্ততঃপক্ষে কত বিনিয়োগের প্রয়োজন। এই মূল্যায়ন সঠিক না হলে পরবর্তীতে তাকে অসুবিধার সম্মুখীন হতে হবে। এছাড়া প্রয়োজনীয় মাল-মশলা যন্ত্রপাতি ইত্যাদি সম্পর্কেও ধারণা থাকা প্রয়োজন।

এ কারণেই উদ্যোক্তা উন্নয়নের জন্য আমাদের মত উন্নয়নশীল দেশে প্রতিষ্ঠানিক কাঠামো প্রয়োজন যার মাধ্যমে সাধারণ উদ্যোক্তাদের নৈপুণ্য উন্নয়ন প্রশিক্ষণ দেওয়া হবে, ব্যবস্থাপনার প্রশিক্ষণ দিয়ে তাকে মানসিকভাবে প্রস্তুত করে দিতে হবে এবং তাকে মূলধনের যোগানের জন্য ব্যাংকের সংগে যোগাযোগ করিয়ে দিতে হবে। এভাবেই গ্রামের একজন সাধারণ মহিলা শিল্প উদ্যোক্তা হিসাবে দাঁড়াতে পারবেন।

গ্রাম বাংলাদেশের অর্থনীতিই মূল ভিত্তি। এ দেশের নব্বই শতাংশ মহিলাই গ্রামে বাস করেন। কাজেই এদের উন্নয়নের ব্যবস্থা না হলে সার্বিক অর্থে দেশে মহিলাদের আর্থসামাজিক কোন উন্নয়ন হতে পারে না। অর্থনৈতিক মুক্তিই সকল উন্নয়নের মূল চাবিকাঠি। পুরুষ শাসিত বাংলাদেশের মহিলাদের এখনও কোন কথা বলার সুযোগ নেই। সংসারের নীতি নির্ধারণী বিষয়ে, সন্তানের ভবিষ্যৎ নির্বাচনে তাদের কথার কিছু মূল্য থাকতে পারে এটা যেখানে চিন্তাতে আসে না, সেখানে অর্থনৈতিক স্বনির্ভরতা অর্জনই হলো একমাত্র পথ যার মাধ্যমে নারী পারে তার দাবীর স্বীকৃতি আদায় করতে, কারণ তখন তার দাবীর পেছনে থাকছে তার উপার্জনের ভিত্তি। মহিলারা নিজস্বভাবে আয় করবেন, পুঁজির মালিক হবেন, সংসারে ব্যয়ের একটা মোটা অংশের যোগানদার হবেন তারা, এটাই দেবে তাদের নিরাপত্তা, যথাযথ সামাজিক মর্যাদা ও পারিবারিক স্বীকৃতি। গ্রামীণ মহিলা উদ্যোক্তা উন্নয়নের মাধ্যমেই শুধু হতে পারে মহিলাদের আর্থ-সামাজিক অবস্থার উন্নয়ন এবং ফলস্বরূপ সামাজিক রূপান্তর।

HOUSEHOLD ACTIVITIES AND RELATIVE DEGREE OF SELF SUFFICIENCY : CASE STUDY OF A VILLAGE IN BANGLADESH

M. AMINUL ISLAM*

INTRODUCTION

This paper examines the household activities from the point of relative degree of self-sufficiency considering all the activities and access to natural resources of the family members within the domain of the household as an economic unit. This study gives a micro level account of the relative degree of self-sufficiency and market dependency of household with reference to target group population ranging from landless to small farmer having less than 3 acres of land (which gives generally one crops in a year). The term degree of self-sufficiency includes all the activities of the household members so far recorded adopting anthropological approach, includes 4 major activities such as (a) Directly productive activity, (b) Indirectly productive activity, (c) Expenditure saving and (d) Household maintenance activities which are measured not only in terms of the transfigured monetary value involved, but also the natural use values themselves.

Focus is given on the activity pattern and the contribution of family members by gender and age in the production of goods and services which are indispensable to the maintenance of the household.

OBJECTIVES OF THE STUDY

This study on the question of family labour inputs and degree of self-sufficiency —a case study of a village in Bangladesh is devoted to achieve and explore the following aims and objectives :

- a. to make an inventory of the activities within the domain of the household,
- b. to quantify the division of labour by gender and age in the village and the labour inputs by the family member,
- c. to evaluate the role of women and children in the household as an economic unit.

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METHODOLOGY

CONCEPTUAL FRAME WORK

In most of the studies on poverty in Bangladesh, generally two indicators such as calorie intake and per capita income are widely accepted units of measurements for quantifying level of poverty in a area. Available statistics on calorie intake and income are collected based on traditional social survey methods hardly represents the actual picture. It is assumed that the appropriate methodology may be a combination of the tools of social surveys with the anthropological approach with the provision of frequent retrospective cross checks which can generate better information on the concerned issue. Particularly in an underdeveloped agricultural community, only a part of the income are derived by the traditional method. The term relative degree of self-sufficiency is introduced in this study to cover the sources of goods and services supplemented by natural accesses or natural resources and labour inputs value added by the family members within the domain of the household as an economic unit other than the direct money income from occupational sources. With this concept in view the total income stands at summation of occupational sources of directly productive income, indirectly productive income, expenditure saving value and the value in money of household maintenance activity.

SELECTION OF THE VILLAGES

For the purpose to test the existing state of poverty in view of the relative degree of self-sufficiency it is decided to select a village which has following characteristics :

- a. predominantly agricultural community
- b. relatively backward in terms of :
 - i. living standard
 - ii. income
 - iii. infrastructure
 - iv. institutional development
 - v. communication
 - vi. literacy rate
 - vii. development investment

DATA COLLECTION

The methodology employed is a combination of the tools of social surveys with the anthropological approach of participant investigation. There were three stages of survey to collect comprehensive information. First, the concept of the study was properly understood and then field survey started with the stage of area familiarisation. In this stage the study team move around the entire study area with the field investigators having Master's degree in Sociology, Geography, Statistics, Social Welfare,

Political Science and Literature to identify the multi-dimensional socio-economic and physical characteristics.

In this stage, official statistics, maps, observation, interview with the officials, people's representative, group discussion with the different sections of people to get first hand knowledge about the area.

Second stage, village familiarization covers development of questionnaire and pre-testing, conducting census survey, collecting basic agricultural and socio-economic information, and understanding power structure and production relation.

Finally, third stage aimed at conducting in-depth study by continuous participation in the day to day life of the villagers, observing their attitude and behaviour and asking both structured and unstructured questions. Continuous noting of all important events and issues were done during the entire period of field work. Several case studies were conducted by the female investigators.

The field work was continued from April to August to see the differences of activities in dry season and in wet season. Total 41 household (10% of the total household) were selected from the census which covers 6 social groups proportionately such as (1) Landless, (2) Marginal farmer (0.1–1 acre land), (3) Small farmer (1.1–3 acre), Medium -1 farmer (3.1–5 acre), Medium -2 (5.1 –7 acre) and large farmer (above 7 acres of land).

LIMITATIONS

The main limitation of the study is its relatively smaller data base because of micro-anthropological in-depth study and the time limitation. To overcome these problems, some investigators were recruited from the local area and a good deal of time was spent in establishing rapport with the village men and women to achieve their trust.

VILLAGE FAMILIARIZATION

LOCATION AND AREA

The village purposively selected for the study of the degree of self-sufficiency is Barunbaria, located in the district of Patuakhali under Patuakhali Upazila. It is located in the North-West corner and 10 km away from Patuakhali town. There is no road communication and one can reach there on foot in dry season and by means of boat in any season. Barunbaria is bounded by Marichbunia canal in the South, Kuralia River in the South-West and Narikeltala canal in the North. It comprises a total area of 994 acres. The whole of the study village is subject to coastal tidal effects.

Table -1: Household and Population of Barunbaria

1. Number of Household	:	418
2. Total Population	:	2,608
3. Total Male	:	1,298 (49.8%)
4. Total Female	:	1,310 (50.2%)
5. Total Literate Persons	:	570 (21.8%), (Male 359 (27.6%) & Female 211 (16.1%))
6. Total Dwelling Units	:	383 (Kutcha 265 (69.2%), Tin 118 (30.8%))
7. Household having at least one literate person	:	172 (41.1%)
8. Household having agricultural land	:	287 (68.7%)
9. Household having potable water	:	43 (10.3%)
10. Population by Religion	:	Muslim 2,579 & Hindu 29 (1.1%).

Table- 2: Landuse Pattern In Barunbaria

1. Land used for settlement & infrastructure	:	30 acres
2. Net cultivated area	:	953 acres
3. Water-bodies	:	6 acres
4. Fallow land	:	4 acres
5. Grazing land	:	1 acre
6. Total land	:	994 acres

OCCUPATIONAL PATTERN

The findings from village level investigation suggests that agriculture as a sector engages the largest segment of population, either in farming (120 household) or as farm labourers (about 175 household). Rickshaw puller (40) working in Patuakhali town or in Dhaka, Small Traders (35), Service holder including teacher (35), Fishermen (15), Boatmen (12) were the most commonly found occupations in the village Barunbaria. Diversified occupations are found which are so far 25 in numbers. These includes tailors, mason, plumber, non-farm labour, transport workers, most of whom work outside the village and they temporarily migrate.

SOCIO- ECONOMIC CLASS STRUCTURE

Socio-Economic class structure may be obtained on the basis of land ownership, asset ownership, income, occupation or consumption pattern. As our study village is predominantly comprises of agrarian society where basically ownership of agricultural land is accepted as the main indicator of social stratification and accordingly 6 socio-economic classes are recognised as presented in the following table.

Table-3 : Socio-economic Classification

Name of the social class	Agricultural land ownership size(acres)	% of Households
Landless	No agricultural land	31.6
Marginal	0.1 - 1.00	19.81
Small Farmer	1.01 - 3.00	30.31
Medium -1	3.01 - 5.00	10.02
Medium -2	5.01 - 7.00	2.63
Large Farmer	above 7.00	5.97

Source : Socio-economic Survey, Patuakhali, EIP, 1988.

LANDLESS CLASS CHARACTERISTICS

Landless are those who may or may not have any homestead or non-agricultural land but do not possess agricultural land at all. Economically active male population of this class mostly selling their labour as farm labour for their livelihood. Significant number of them next to farm labour are engaged in non-farm activity such as earth-work or rickshaw puller and temporarily migrated to the urban centres. Females of this class play important role in the household economy by using their homestead spare land for multipurpose use. Female members of the households are mainly responsible for kitchen gardening, rearing of livestock and poultry birds, preparation of fuel for all season cooking made of cow-dung and straw and so on engaged in so many expenditure saving and household maintenance activity. Average family size of the landless is 4.6 persons, which is smallest out of all classes.

MARGINAL FARMER'S CHARACTERISTICS

The farmers who have less than one acre of agricultural land is marginal farmer. Behaviour and activity of this class is almost similar to that of landless class. Majority of the household of this class has been leased out their own agricultural land and earning their livelihood like a landless farmer. As they are poor and lacking capital for investment in agriculture, lacking agricultural equipment, particularly livestock for ploughing, they are compelled to lease out their land to that class who are relatively better off. General tendency of

the economically active population of marginal farmer class is to take-up work as farm labour. Average family size is 5.6 persons in this class.

SMALL FARMER'S CHARACTERISTICS

This class has agricultural land between 1 and 3 acres. This class is typically subsistence and exhibits optimum utilisation of both human resources and land resources. More or less stable household economy is marked in this class. Most of them share in or lease in land for better living.

EMPLOYMENT AND LIVING CONDITION OF TARGET GROUP

The landless class engaged in the jobs like rickshaw puller (40%), farm labour (40%), earth-work (10%) and in other non-farm activity (10%). They have general tendency to work in non-farm activity. Out of total landlesses, 40% are temporarily migrated mostly in Dhaka and earning their livelihood as rickshaw puller. Their family in the village, actively participating in expenditure saving activity like vegetable gardening, poultry birds or livestock rearing, fishing for home consumption or fruits tree planting and nursing, knitting mats of hogla leaves, preparing cooking fuel for all season made of cow-dung and straw etc. are of common practice. Status of nutrition intake is better than the statistics shown in Nutrition survey report for this class. Opinion survey among this class shows that they need alternative employment opportunities other than working as hired labour in farmland. This class seeks extension of Grameen Bank programmes for improvement of their living standard, significant number of the agricultural labourer mentioned about food crisis in the off season. Fishermen and boatmen opined that they are less paid as the inhabitants of the area are relatively poor.

MOST PRESSING PROBLEMS IN THE VILLAGE

The village Barunbaria is one of the most backward area where the light of the modern urban culture did not reach. There is no infrastructure at all in the village. The opinion survey revealed that according to most of male respondents principal pressing problem is regular tidal flood or natural hazard which affects their agricultural economy, whereas the female respondents in majority (20%) expressed poverty as the most pressing problem. Following tables shows three pressing problems and causes of poverty in order of priority:

EXPECTED AMOUNT OF FARMLAND BY TARGET GROUP

This study reveals that the target group who owns at present 0.75 acre of farmland in average, expressed their requirement of 2.80 acre of additional land in average for land based self-sufficiency. Following table shows the amount of required land expected by target group by land ownership size:

Islam : Household Activities

Table- 4: Pressing Problems (3 in order of importance)

Problem	Male Respondent (%)			Female Respondent (%)		
	No. 1	No.2	No. 3	No. 1	No. 2	No.3
1. Tidal Flood/ Natural hazard	38	18	21	12	0	18
2. Food crisis	14	10	12	15	23	22
3. Farmland crisis	14	16	6	3	6	9
4. Communication	12	16	12	9	27	13
5. Social problem	7	3	0	18	10	0
6. Poverty	5	5	6	20	3	0
7. Other	10	32	43	23	31	38
Total:	100%	100%	100%	100%	100%	100%

Table - 5: 3 Main Reasons of Poverty in order of Importance

causes of poverty	Opinion of Target Group in Per cent			Opinion of Non-Target Group in Per cent			Total in Per cent		
	No. 1	No. 2	No. 3	No.1	No. 2	No. 3	No.1	No. 2	No.3
1. Tidal Flood or natural hazard	44	38	2	57	29	—	46	37	2
2. Lack of self initiative	26	6	9	28	—	—	27	5	7
3. Lack of employment opportunity	6	15	21	14	29	29	7	17	22
4. Lack of communication	9	9	24	—	14	14	7	10	22
5. Resource constraint	9	21	12	—	14	14	7	20	12
6. Others	6	12	32	—	6	43	5	12	34
Total :	100	100	100	100	100	100	100	100	100

Table - 6: Expected Additional Land by Target Group

Existing land owns (acre)	Amount of additional land require			
	Upto 1 acre	1.01-2.0	2.01-3	3.01-5
Landless	—	20%	12%	6%
0.01-1.00	6%	9%	9%	—
1.01-2.00	—	—	18%	12%
2.01-3.00	—	—	—	9%

RELATIVE DEGREE OF SELF-SUFFICIENCY

This part discusses how the different sections of the poor classes living under scarce resource with appropriate behavioural training adapted to the given socio-political as well as physical environmental situation.

SOURCES OF INCOME AND DEGREE OF SELF-SUFFICIENCY

This study notes that the higher the land size of the household, the lesser the degree of self-sufficiency in terms of household activity. Household activity as a source of income in terms of money, here the source of income from different occupations are excluded. Following is the list of different categories of household activities as considered in this study :

A. Cash Income Activity (CIA) :

1. Cash Crop (other than agricultural source)
2. Food crop (- do -)
3. Poultry bird/ livestock/wood tree selling
4. Milk/egg/hides etc. selling (not mentioned in other sources)
5. Fishing (for non-fishermen)/ fishing net selling
6. Handicraft
7. Fuel (made of cow dung & straw)/ Fire-wood selling
8. Gur/food product/juice etc. selling

B. Expenditure Saving Activity (ESA) :

1. Kitchen vegetable (for home consumption)
2. Fruits (- do -)
3. poultry bird/ livestock rearing (for home consumption)
4. Cooking fuel production (for home consumption)
5. Mats/ Katha etc. (for home consumption)
6. Farm equipment making (for home consumption)

C. Household Maintenance Activity (HMA) :

1. House repair/ construction material making
2. Agricultural processing
3. Washing clothes
4. Rearing children
5. Cooking
6. Household goods etc.

The inhabitants of the village Barunbaria has adapted themselves with the physical environment where continuous tidal flood limits their activity. Even then the poor class having no farmland or small piece of land which is insufficient (or average one fourth of their requirement) have developed

Islam : Household Activities

such a mode of production which fills the gap between man and his environment.

This study found that the absolute landless class generates 66.46% income to meet socio-economic needs from the source of household activities. Household activity as a source for livelihood stands at 46.73% of total income for marginal farmer and 42.54% for small farmer. Following table shows the pattern of the sources of income from occupation and household activities by social group.

Table - 7 : Sources Of Income By Social Class

Social Class	Average Annual Household Income from occupations (Taka)	Average Annual Income from household activities (Taka)*	% Household activity income to total income
1. Surplus Farmer (having farmland above 3 acres)	44,172	16,052	36.34
2. Small Farmer (1-3 acres)	16,060	6,832	42.54
3. Marginal Farmer (upto 1 acre)	13,400	6,262	46.73
4. Landless (No farm land)	8,703	5,784	66.46

* Income from household activities include indirect cash income activity (CIA), Expenditure Saving Activity (ESA) and Household Maintenance Activity (HMA) which excludes income from occupation source.

Table- 8 : Pattern Of Earning By Type Of Household Activity

Type of Activity	Earning in Taka*		% of Earning by activity	
	Male	Female	Male	Female
1. Cash Income Activity	52545 (1811.90)	19324 (495.49)	17.40	6.40
2. Expenditure Saving	57230 (854.18)	58759 (699.51)	18.95	19.46
3. Household Maintenance	10121 (460.04)	103953 (1424.01)	3.35	34.22
Total :	119896 (1016.06)	182036 (928.75)	39.7%	60.3%

* Figures in parentheses shows average earning/person involve. The above table shows that males contribution is higher in cash income activity whereas females contribution is higher in household maintenance activity. It is remarkable that women are playing dominant role in income generation from household activity (60.3% of the total earning).

LABOUR INPUTS IN HOUSEHOLD ACTIVITIES BY GENDER AND AGE

It is social tradition that men are involved in cash income activity and outside work but females should do inside house work or household maintenance activity. The target group in village Barunbaria exhibits in conformity of the tradition and it is found that males are dominating both in participation and earning particularly in cash income activity. Overall participation by both male and female in CIA and ESA is dominated by the economically active age group (15 to 54 years). Participation of child labour (5-14 years) is 20.6 per cent in CIA. Similar pattern of family members involvement is found to be engaged in expenditure saving activity. But in case of household maintenance activity females are dominating and their average service value is 4 times higher than those of males. Participation ratio is almost balanced in expenditure saving activity, but the gap by gender is wider in CIA and HMA. Details given in the following table - 9.

Table - 9 : Average Annual Earning (Taka Per Person) in CIA, ESA and HMA separately.

Age Group	CIA		ESA		HMA	
	Male	Female	Male	Female	Male	Female
5-9	300 (1.5)*	—	113 (1.5)	65 (2.6)	50 (1.0)	89 (5.3)
10-14	1160 (7.3)	267 (11.8)	396 (5.3)	342 (11.3)	233 (3.2)	665 (13.7)
15-19	2256 (5.9)	553 (8.8)	1225 (5.3)	845 (8.6)	275 (2.1)	1531 (12.6)
20-24	1000 (1.5)	558 (10.3)	1019 (4.0)	1015 (9.3)	50 (1.0)	1861 (11.6)
25-54	2211 (22.0)	588 (17.6)	921 (21.8)	811 (18.5)	699 (12.6)	2059 (25.3)
55-64	1525 (2.9)	438 (7.3)	1150 (3.3)	648 (4.6)	50 (1.0)	821 (8.4)
65- Above	200 (1.5)	700 (1.5)	412 (2.6)	200 (0.7)	162 (2.1)	—
All ages	1811 (42.6)	495 (57.4)	854 (44.4)	699 (55.6)	460 (23.1)	1424 (76.9)

Note: Figures in parenthesis represent percentages of total involved persons in different age groups and sex separately for CIA, FSA and HMA.

CONCLUDING REMARK

The low level of technology and absence of any public input in the study village keep them still in preindustrial or traditional folk levels of adjustments for survival. Involvement of the family members in household activities functionally related by age group and gender which reflects the economic structure under the social fabrics keeping in mind the home as the nucleus. It is fact that both male and female of economically active age (15 -54 years) play dominant role in CIA and ESA. Males contribution in cash income activity is higher both in participation and earning because of male dominating society who are paid better than their female counterpart. Females are kept confined absolutely within household maintenance activity but the socio-economic value of their services are not properly rewarded by this society. Though child- labour is restricted but the participation of child labour stands at 20.6% out of total labour inputs in cash income activity represents the extent of exploitation over child and women in rural Bangladesh. This study in conclusion marks that women and children are family assets in economic sense, particularly in poor class.

RURAL TOUTS AND POWER STRUCTURE IN BANGLADESH : SOME INDICATIVE RESULTS OF A PERCEPTION SURVEY ON THE PATRONAGE NETWORK

ATIUR RAHMAN*

1. INTRODUCTION : RURAL BANGLADESH IN TRANSITION

Rural Bangladesh has definitely undergone a kind of structural transformation since the initiation of Green Revolution in the sixties. The dynamic equilibrium of the traditional agriculture has been shaken and a process of differentiation of the peasantry has set in [10]. The process has further accentuated in the recent times following the substantial intervention of the state in the name of 'rural development', 'alleviation of poverty', 'local level planning' and lately 'decentralization'. The element of foreign aid has added greater thrust to this intervention. There is now substantial 'interaction of rural areas and urban centres of power [5;53]. The state has become the single most important arbiter of what is going on in rural Bangladesh. Its presence is felt in all walks of life. With the concentration of power, patronage and influence in its hand, the state, in fact, impinges upon the every day economic and political life of our people. In otherwords a new kind of dependency has emerged in rural Bangladesh as a net product of the state intervention in rural development and the complexity of extra-village linkage as against the former institutional net of the traditional variety. In the new situation, benefits of rural development are not enough for universal coverage [7]. They are, therefore, selectively distributed. There are two types of claimants of these benefits¹ resourceful (the rich) and resourceless (the poor) groups. There are always some linkmen or middlemen mostly rich or supporters of their interests) who intermediate between rural community and the local or national state apparatus and 'till the sphere of selectivity in favour of the resourceful groups of clients' [14;111]. Sobhan and Ahmed described the 'new dependency' more pinpointedly in the context of Bangladesh :

The rich peasants depend upon the state to provide modernizing inputs

* Research Fellow, Bangladesh Institute of Development Studies. Author is grateful to A. Salam and Lenin Azad for collecting information, particularly the case studies for this paper.

1. Besides these benefits arising out of developmental intervention of the state, there are other opportunities which may be derived from the traditional functions of public administration [6; 127].

to enable them to make their holdings more productive. They also seek to intermediate (emphasis mine) the flow of resources to small farmers so that surplus can be extracted from this class. State resources are thus used as instruments of dependency which keep the rural poor in bondage to the rich peasants. Within this category one may include traders who may be rich peasants, or if not, who may have a basic identity of interest with the rich peasant.

The rich peasant sees an expanding state sector as beneficial to himself that it increases the volume of resources and instruments of control over the poor, available to him. He, in turn, depends on the state bureaucracy to protect him from consequences of his exploitation.

At the same time he cultivates the local state agents of development to retain his monopoly over inputs and to use their extension services to increase his productive potential [13; 9-10].

In this sense the state is not at all a neutral entity. Neither it is autonomous. It is an endogenous element in the economy. It is an institution which reflects the underlying social forces and structure of production [3; 302]. So the rulers of the state need to take note of those forces while distributing resources. They cannot ignore those who constitute their local power base. Hence state is seen to strengthen the hands of the dominant classes which divide rural society into different cleavages, if not classes. Simultaneously, the state in Bangladesh, notwithstanding its popular rhetorics, has placed itself squarely against the subaltern classes in rural society.

Rural Bangladesh, though in transition, still constitutes an embodiment of certain indigenous units [8, 7]. (e.g. the household, the family, faction, kin, samaj, gosthi, para etc). These units are complimentary to each other. They do not have predestined roles as such. They only respond to needs and crises. However, the state machine and the related institutions do have predetermined and specific roles. In other words, the indigenous structures and the state institutions are not exactly complementary. They are in a way contradictory institutions. In order to forge a link between these two types of structures there arises a need for intermediation.

It should be remembered that the differences between rural and urban settings in Bangladesh are not only geographical. They are differentiated both materially and otherwise. The production structures, the cultural system and the ideological moorings of the two sets are not exactly similar. So it is not easy for an ordinary villager to establish contact with an outside agency loaded with urban or semi-urban culture and values. In order to

smoothen the contact and remove initial suspicion, a set of people (mostly an educated youth, some one conversant with the urban life, some one familiar to the legal practices, court, offices, some one with easy access to high officials and political elites) play the role of middlemen. They normally reside in the rural areas but frequent the urban centres. It is not necessary that only a rich can be middlemen. Even a poor wage labourer can act as initial contactman. He can take a client to a higher level linkman. But in majority of cases, however, the rural rich and their kins take up the role of middlemen.

The middlemanship acquires a special significance when the rich mediate for the poor with the outside agencies. Those who do not have ready access to the external agencies are also not aware of the rules and regulations prevailing there. Unlike in Western society, where commission agents provide services to their clients in return of a pre-negotiated, market determined rates of commission, the middlemen in our society thrive on ignorance of the clients. So in most cases, therefore, the middlemen turn out to be cheats and frauds. Although they may provide some services, but there exists no institutional mechanism to determine the remuneration for their services. In most cases, there is a veil of secrecy and the middlemen make shady deals with the employees of the public agencies on behalf of their clients. It is this element of secrecy, suspicion and lack of institutional structure, which make these middlemen touts.² The informal, non-institutional mechanism of this kind of middlemanship has evolved over a

2. Originally touts were thought to be people who pester around possible customers with requests (for orders); offer racing tips for share of resulting gains' (see J B Sykes (ed), *The Concise Oxford Dictionary*, new seventh edition, Oxford University Press, Bombay, 1984, p. 1133). However, the term has undergone variety of changes in its connotation in different contexts at different phases. It has a very strong legal connotation. According to The Touts Act, 1879, "Tout" means a person -

- (a) who procures, in consideration of any remuneration moving from any legal practitioner, the employment of the legal practitioner in any legal business; or who proposes to any legal practitioner or to any person interested in any legal business to procure, in consideration of any remuneration moving from either of them, the employment of the legal practitioner in such business; or
- (b) who for the purposes of such procurement frequents the precincts of Civil, Criminal Courts or of revenue offices, or railway stations, landing stages, loading places or other places of public resort.

While the legal connotation of the touts still persists, it has acquired new dimension due to state involvement in development, on which we have already shed some light.

Historically speaking, the tout as a social category began to emerge since the advent of the East India Company in Bengal. Although the employees of the Company were officially barred from indulging in personal business since 1772, they, however, continued to invest in trading activities in proxies through the local banyias (traders). An employee of the Company landed in Calcutta port with almost nothing in hand. But many banyias would pester around him to provide favours. He would also accept them. The banyias knew for sure that the pennyless employee of the Company would become a powerful man as soon as he would be posted at the district as a Collector or in other high positions. Some of these banyias would follow him upto the district and get the coveted posts at the district administration. These are the people who had not only acted as linkmen themselves but also created other subordinate layers below them.

The intermediation got new meaning with the introduction of Local Self-Government in Bengal. Local influentials were chosen by the British rulers to go between the masses and the imperial state apparatus. The influentials, mostly arising out of various *madhya satys* (intermediaries) of Zamindari system introduced since the Permanent Settlement behaved more as Touts than as herbringer of benefits to the rural masses.

The changes in the governments/states have not in fact stopped creating touts in rural Bangladesh. The local self-governments have been persisting with rural influentials as their arbiters. They have created new avenues for persistence of toutism and new forms of clientilism have emerged (see Mahbubullah, 1983 for the historical evolution of tout in Bangladesh society in addition to the contemporary connotation of the term).

long period in Bangladesh and has been assuming changed connotation with the passage of time. These have now become the efficacy of 'links' and 'contacts'. They are the people who can commodify the state intervention and tag a price (not always fixed) for their services, usually at differentiated rates depending on the socio-economic strengths of their clients.

This growing alternative non-institutional structure of middlemanship deserves social scientific probing. The social space in which these middlemen operate has to be understood. One way to understand this aspect of rural society is how the clients (both rich and poor) perceive the touts. Perception surveys constitute an acceptable research tool to understand the changes going on in rural society. The present paper is an attempt at utilizing this relatively neglected research tool to understand the role of touts in the broader context of power relations obtaining in rural Bangladesh. We will here take note of some indicative results of a perception survey conducted on 90 selected respondents taken from different strata of rural society (see Annex 1 for the selection and characteristics of these respondents).

The paper is organized in four parts. The first section provides a conceptual framework for placing the touts in proper perspective. The second section is empirical one where results of the perception survey are presented. The third section deals with the implications of these results. The final section summarizes the findings and concludes the paper.

2. CONCEPTUAL ISSUES

2.1 Rural Touts and Power Holders : Partners in Rent Sharing

The rural touts can thrive because there are earning opportunities in public agencies which now pervade most rural societies. Jagannathan has identified two factors for the existence of such earning opportunities :

First, in the "traditional" function of administration, existing institutions serve relatively large populations. As a result, the services offered by these institutions are constantly facing excess demand despite being designed to offer universal and free public services. Second, in "developmental" function of administration, institutions created to promote economic development (such as those providing rural delivery systems and those granting socially valued but scarce resources) also face excess demand. This is because buyers perceive marginal net benefits in acquiring the goods and services delivered by them [6; 127].

In both of the above situations high private valuations get attached to these institutions and thus automatically endowing them with rent-

generating capabilities. Those who control access to such scarce economic goods, therefore, have several rent-seeking opportunities.³ However, officials cannot alone receive this rent. They need to share it with local influentials who act as middlemen in order to commodify their (officials) authority. In that sense, there is an element of rent-sharing in such cases.

Jagannathan has tried to explain the existence of such opportunities in terms of inefficient enforcement of property rights and regulations. Even if a peasant has a recognized property right, there is no guarantee that he can always enjoy the fruits of his ownership. There can always be an encroachment into his property from the more powerful ones. The court and police may not always be available to redress this kind of injustice. This is because, there is scarcity of administrative personnel. So there is a scope for "purchasing" the services of these traditional state agencies by the more resourceful groups. Similarly, in the developmental function of the state, the buyers perceive greater benefits from newly created delivery services like irrigation water, health facilities, rural electrification, fertilizer etc. If buyers can somehow increase the allocation in their favour from the administration their private gains enhanced. So they are ready to "purchase" these services at a higher price in order to maximise the marginal gains.

In both these cases, public officials are able to function as discriminating monopolists and fix market-clearing rates for the services being offered. They can also build up an informal tax system for their services in the context of monopoly of a particular resource.⁴ Besides these economic arguments arising out of excess demand for limited goods one can also build up a political economic argument. Such opportunities arise as because (i) there is asymmetric access to information, (ii) there is no system of accountability and (iii) lack of countervailing force.

3. The concept of economic rent is well taken in most texts. For simplicity, it can be taken as the excess of total payments to a factor of production (land, labour or capital) over and above its transfer earnings. Transfer earnings, again, encompass earnings of a factor of production which are sufficient to keep it in its present employment. Any excess of actual earnings is, in fact, the economic rent. Both these concepts have been discussed in Graham Bannock, R E Baxter and Ray Rees (eds) (1984) *The Penguin Dictionary of Economics*, New Third Edition. These concepts can vary well be applicable for those who hold public office. In fact, Wade has already pointed out that there is a market for public office [15]. The idea is simple. For example, a local Bank Manager in Bangladesh might receive an annual income of Taka one hundred thousand (this includes both salary plus bribe). If he were not employed as a Bank Manager, he might have worked as say, a college teacher-earning about Taka 50,000 a year. If this was the only alternative, any income over Taka 50,000 a year would be enough for him to say as Bank Manager. So his economic rent is Taka 50,000, which he is able to receive just because he is holding this public office.

4. In a slightly different context Wade has thrown some light on the existence of 'The market for public office' [15].

2.2. Assymmetric Access to Information

There is no equality in information in rural society of developing countries. But neo-classical economies assumes that individuals can make rational choice since they are equally informed. In developing societies, small farmers and the landless lack the knowlege about new technology, and even if they know about it, they cannot have ready access to it. The so-called 'invisible hand' does not always ensures justice to the poor. There is a fundamental structural inequality in a developing society and it determines the access to information. But those with higher material base including education and social connections can have higher level of information and access to the technology. They not only utilize this access for their own ends but also intermediate between the poor masses and the delivery system at a high cost. Also beneficiaries of many development projects are not aware of the technical details and the budgets and hence cannot question whether they are properly implemented or not. Only a handful of the rural people pose themselves as their representatives and share the "spoils" with the officials. The lack of democratisation at all levels clearly places the poor at a disadvantage.

2.3. No Accountability

The nature of the state in most LDCs is such that it is not democratic and hence there has developed no system of public accountability. In most cases, the state is run by an oligarchy of military and civil bureaucrats actively supported by the trading interests without carrying for people's participation. In such a state, there may also exist a ruling party. But those who form this party are in fact 'power brokers' and only help form a facade of 'legitimacy'. Because of this valuable service, they are brought into the nexus of patronage distribution of the state. As more resources flow into rural development, the network of local 'power brokers' also becomes more visible and claborate [10]. In a system where people are systematically excluded from decision-making process, it is more likely that public officials and private citizens (mostly from upper stratum who have the access) directly contract with each other to siphon off development funds. The increased flow of foreign capital into rural areas has only further cemented this linkage.

2.4 Lack of Countervailing Force

This argument is somewhat related with the earlier one (i.e. 2.3). The rich and powerful ones can have higher access into developmental agencies as they possess.

. . . technical and political information, social status and wealth, ability to articulate their point of view at appropriate forums and membership

overlap with government personnel, the claims of the dominant group are incorporated as the basis of policy by governmental decision-makers [5; 49].

On the contrary, the poor are not organized. They, therefore, cannot articulate their demands. They do not have knowledge, nor the articulation, nor the political clout to make their voices heard. Even the opposition political parties, with notable exceptions, who claim to serve their 'interests', do not also have local organizations to make their voices heard. It is true organizing poor is not an easy task. But there is no other way to change the institutional rules in their favour. Since there is hardly any countervailing power amongst the poor, the bureaucratic structure takes them for a ride. The state, instead, creates new types of lumpen who thrive upon clientelism. This has to be seen in the light of the perverted type of dependent capitalism steered by the state at the behest of foreign capital.⁵

The soft state, with not much of a social discipline, in the absence of a well developed countervailing power, has, therefore, opened up immense opportunities for the touts. Although in some cases these touts do provide some services to the poor at a very high cost, they are in general known for their defrauding traits. They are also known for manipulating limited goods for the rich and the powerful in general and, of course, for themselves in particular.

In the next section, we will try to locate these touts in a given society empirically. It may not be very easy to capture all the traits of this slippery social category in a single study like this. But there is definitely need for indepth probing into these growing social 'monsters' who eat away most of the developmental resources flowing into rural areas.

3. RURAL TOUTS-THEIR SOCIO—ECONOMIC POSITIONS AND ROLES AS PERCEIVED BY THE VILLAGERS

This empirical section is based on the results obtained from a Perception Survey conducted on 90 rural respondents. Despite serious methodological limitations, some of the results of this survey are quite revealing and deserve to be placed in proper analytical perspective.

5. Alavi has elaborated on this lack of countervailing power in this kind of 'peripheral capitalist society'. According to Alavi : . . . the state authorities in peripheral capitalist societies try to prevent the creation and functioning of effective representative political institutions through which these classes can mobilize to bring pressure to bear upon the state authorities. Even where they nominally exist, parliamentary institutions and political parties atrophy and effective power gravitates into the hands of those who are at the head of the state apparatus - and, the bureaucracy and military rather than the political parties are their primary source of power [2; 304].

We, in fact, asked each of our respondents to identify at least three persons who could be categorized by them as touts along with their socio-economic background. Some of the respondents could not identify three touts around them. In all, 90 respondents identified 224 touts. In the following sub-sections we will describe the socio-economic characteristics of these touts as given by our respondents.

3.1 Touts as Defined by Villagers

Since our respondents belonged to different socio-economic strata, their perception of touts differed. A host of definitions have been given by them. We have synthesized these opinions into six broad categories.

As we can see from Table 1, touts are not a suspended category. They are strongly anchored into the existing societal base of an authoritative state. It is because of the state patronage that a category like this can thrive. However, the basic traits of this category indicate that they are a bunch of opportunities, cheats and frauds. They poke their nose anywhere and everywhere. They pretend to be 'great saviours' but ultimately do more harm to the helpless.

As can be seen from the table, one-fourth of the touts have been identified by our respondents as cheats and frauds.

Another quarter of them have been bracketed as agents of police and court officials. They have been specifically branded as 'brokers' working for the police to generate and share rent.

One-fifth of them were branded as matbars (the informal village heads) who sit as judges in the local salish bench and earn some money by taking bribe from contending parties.

Sixteen per cent of them were identified as hypocrites. They pretend to be neutral leaders but are although cheats. They in most cases belong to the party in power and change their allegiance as there is a change over at the apex of power structure. Two other traits of touts are that they always operate as 'musclemen' of the local influentials and also they take advantage of the feuds of contending parties. Most of these feuds are again their own creations.

In other words, touts manipulate their relations with the public agencies for their own ends. They commodify these relationships in various ways. They have acquired the skills through which they can create feuds and

pretend to solve them. In the capacity of mediators, they charge from both parties for their promises to dispense 'favourable' solution⁶.

The state attracts middlemen (touts) for some of the above 'qualities'. The skill of cheating the poor which they have acquired over time is appreciated by those who run the state. The ruling elites siphon surplus from the mass through these skilful mediators.

Table -1: Touts as Perceived by Villagers

Touts as defined by respondents	Number of touts falling into this category	Per cent of total touts (%)
1. Those who poke their nose anywhere and everywhere; the cheats, frauds	54	24.11
2. Agents of police and court officials; especially 'brokers' working for the police	53	23.66
3. Matobbars and dispense justice in salish and take bribe from both parties	48	21.42
4. Always support the government; cheat but pretend to be elders and respectables	37	16.52
5. Always work as musclemen of the local powerholders; never care for what is just or not	17	7.58
6. Create feuds and then emerge as mediators; cause economic injury to both parties	15	6.69
All categories	224	99.99

3.2 The Principal Occupations of Touts

6. Mahbubullah describes these traits of touts more eloquently :

There is a special trait of the rural touts. They are as cunning as old days banyas (traders). If they see someone in trouble, they would immediately approach them with a promise of friendship and help. As a result, the man in trouble becomes easy prey of a tout. A tout will cultivate the distant links of kinship and blood link in order to influence his prey. In a society where class relations are not highly developed, people can easily get carried away in the name of kinship. Thus a tout fully exploits the cleavages within the traditional setting and manipulates them to enhance his well-being [8; 29].

In terms of primary occupation, the traders are the majority amongst the touts identified by our sample. As we can see from Table 2, out of 224 touts, at least 81 i.e. 36 per cent of them have business as their primary occupation. Agriculture is the second most important primary occupation of the touts. The unemployed with no specific occupation, form the third most important category (14%). In fact, toutism, itself is their main source of income. This is followed by service (7%). The clerks of the lawyers work as middlemen between the clients and the lawyers, magistrates and the lower officials of the court. They arrange false witnesses, fix or re-fix dates of hearings of the cases and can also influence the verdicts if properly greased. Our respondents identified as many as 13 (6%) such touts, as we can guess from the above findings, the capabilities of touts, rather than their occupations, were the main consideration of our respondents while identifying them. The capabilities of negotiating contracts, establishing contacts, influencing the flow of patronage etc. were some of the points of consideration of our respondents while identifying touts. Touts do also have a number of other secondary occupations. Multiple occupations go hand in hand with touts.

3.3 Age of Touts

In the present socio-political contexts, only the relatively younger persons with enough familiarity of the external agencies can act as successful touts. And our empirical information confirms that. At least 60% of the touts identified by our sample happen to be below forty. Another 32% of them are between forty to fifty years. That means hardly a few of the touts (8%) came from the more than fifty age bracket.

Table - 2: The Primary Occupation of Touts

Primary occupations	Number of touts
Agriculture	76
Business	81
Service	16
Deed-writer	13
No occupation (unemployed)	32
Others	6
All	224

3.4 Education

Touts under discussion were of mixed educational background. There were at least forty illiterate touts. About a quarter of the sample touts have had primary education. Those who read from class VI to class X formed the majority (35%). There were at least 40 of them who had formal educational certificates to their credit (12 with bachelor degree and the rest with secondary and higher secondary school certificates).

The illiterate touts work as contact persons for the bigger touts. They would bring in fellow villagers as clients for those sitting in public agencies. But only the educated touts can have higher level of income. A tout volunteers to fill in forms, write applications on behalf of their clients and charge some fees for these activities. If they do not charge anything, it must be seen as building up a case for bigger axe awaiting the clients. However, while talking about educational background of the touts one must not be obsessed with formal education as such. A tout gradually cultivates the relationship with officials, acquires skills of drafting application, filling in forms and negotiations with the officials. And this process of learning is obviously more important than class room lessons.

3.5 Landownership Pattern

Although a small section of the touts come from poorer background, the rest belong to rich farmers families'. The average land owned by our sample touts is 4.4. acres. Given the level of infusion of modern technology in rural Bangladesh, especially in areas like Lakshmipur and Kishoreganj, a farmer owning 4 acres of land can easily be categorized as rich.

As we can see from Table 3, only 22% of the touts identified by our respondents own less than half an acre of land. Another 22% own from half an acre to one and a half acres of land. But the majority of them (38%) own more than five acres of land. Land is not the only source of income of touts. They have also access to other non-agricultural sources of income. But the initial landownership is quite crucial in determining who will get access to other sources. For that reason, there is a direct correspondence between the land owned and income earned.

3.6 Income Level

The average per household annual income of touts as stated by our respondents is about Taka 34,000. Taking 6 as average family size, we get the per capita income of Taka 5,666. This is much higher than the national per capital income for the year 1986 (around Taka 4000). One must be very cautious in interpreting the above income figures. One shot survey, that too administered not directly on the touts, can never capture the whole of their income. From our own observation we feel that their (touts) earnings

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may be much higher than the above figure. In any case, the point we want to drive at is that most touts are of richer background compared to the average villagers both in terms of land owned and incomes earned from non-agricultural sources.

From our above discussions, the socio-economic positions of the rural touts have been partially, if not fully, revealed. Now we would like to ascertain their linkages with the local power structure.

Table-3: Landownership Pattern of Touts

Land Groups (acres)	Number	Percentage of Total Number
0-.50	50	22.32
.51-1.50	51	22.76
1.51-2.50	36	16.07
2.51-5.00	35	15.62
5.01-7.50	29	12.95
7.51+	23	10.27
All groups	224	99.99
Average land owned :	4.44 acres	

3.7 Touts in the Rural Power Structure

Based on the response of our 90 respondents, it can be safely said that the relationship between touts and rural powerholders is indeed very intimate (see Table 4). Touts are either themselves local powerholders or work as appendices of the rural influentials.

About 24 per cent of our respondents said that touts are either themselves Union Parishad chairmen/members or they happen to be their close relatives/associates.

Around 13 per cent of our respondents said that touts enjoy confidence of local influentials because of their manipulating skills. Eleven of our respondents (12.2%) said that touts liaison with the state officials and local influentials and thus can play important role in the local power game. Another eleven respondents felt that touts are themselves powerholders.

Six respondents opined that touts in fact need support of the village leaders (Matbars). Matbars, themselves, can also behave as touts.

One thing is quite clear from the above findings. The alliance between the touts and local influentials is quite strong. One cannot survive without

others' support/patronage.

The roots of power in rural Bangladesh are enched in various institutions. Institutions could be traditional (community based) and of course modern, state sponsored. So touts are more visible in and around institutions which constitute modern state. The police, political parties, the agricultural departments, financial institutions, local governments like Upazila Parishad and other organs of the state take help of these touts in dispensing usual services, particularly in providing 'grace and favours' to those who can buy them.

Of the 90 respondents, 20 (i.e. 22.2%) said that touts are intimately related to the above institutions/organizations. Sixteen of them (17.8%) said that touts are primarily brokers. They work for money and have no scruples. Thirteen of our respondents (14.4%) felt that most officials connected with the above institutions are dependent on defrauding opportunities (bribes and other corruptions). They need linkmen to intermediate the state of their authorities. And touts act as their intermediaries. Also touts are aware of the weaknesses of these officials and accordingly establish the rapport for mutual benefits.

Table-4: Touts vis-a-vis the Rural Power Structure

Types of response (in codes)	Number & per cent of respondents giving a response	
	Number	Per cent of total
Response I	26	28.9
Response II	22	24.4
Response III	12	13.3
Response IV	11	12.2
Response V	11	12.2
Response VI	6	6.7
Response VII	2	2.2
All responses	90	99.9

CODE DETAILS

- I Touts are part and parcel of rural power structure.
- II Touts are practical people. They are close associates of UP chairmen/ members. Some of them are themselves chairmen/ members.
- III Touts known how to keep relations with both good and bad people of the locality. They are great manipulators. So local influentials try to keep them in good humour for strengthening their support base.
- IV Touts liaison with the state officials and local powerholders. They play crucial role in the rural power structure.
- V Touts are themselves powerful.
- VI None can become tout unless matbars (village leaders) give him the necessary support and recognition. Matbars can also be totus.
- VII No response.

Eleven of them have said that touts are always in good book of the police. The police too are eager to maintain their cordial links with these 'shady' people. Ten of them said that touts maintain cordial relations with Upazila, Bank and other public offices. They have also said that touts are mostly supporters of the ruling party of the day and hence can get access to these public offices.

Sixty of our 90 respondents told that there is a need for intermediation if one likes to get agricultural credit from the local banks. Of these 60 respondents, 28 (i.e. 46.6%) told us that in most cases Union Parishad chairmen and members act as middlemen between the bank officials and the prospective loanees. Thirteen of the respondents identified Matbars as the middlemen between bankers and the clients. Six respondents identified professional 'credit brokers' who act as middlemen.

It can, therefore, be argued from above that touts and rural powerholders do maintain a kind of symbiotic relationship with each other. Since touts are more active, strategic and manipulative, they can also utilize their linkages with the local power structure for their own ends and for their selective clients.

4. IMPLICATIONS :

Touts are, indeed, part of rural life in Bangladesh. They are unavoidable evils at the present stage of our economic development. Toutism is partly a market response to the rent-seeking opportunities prevailing at the present level of our underdevelopment. These opportunities, in fact, guide the norm of allocation of scarce resources flowing into rural areas in the name of development. Individuals who are able to secure marginal not benefits in this recipient system are again not the intended beneficiaries. So the delivery system cannot reach their goods to those who ostensibly ought to be the beneficiaries. This vitiates the development effort.

Jagannathan is critical about this informal recipient system also because of its adverse impact on equity.

Apart from reallocating valuable and scarce goods and services away from the poor to the affluent, such systems create large reserves of "black money" that get used unproductively for overvaluing urban property, purchase of gold and jewelry and gets used for conspicuous consumption [6: 130].

If we add with it large scale defrauding activities, the problem gets further compounded. Development ultimately depends on the pace of creation of new resource and maintenance of the old ones. If defrauding activities are

rampant, obviously the material base of the economy gets eroded. Due to the existence of such informal recipient system, funds earmarked for activities like development and maintenance of rural infrastructures may get dried up. As a result the growth in agriculture will be slowed down and ultimately the poorer peasantry pays for it. The rural roads may get pot-holed and the level of rural disputes may get heightened.

Also there is another dimension of the problem. So long leakage through informal groups like touts is taken solely as a response of market mechanism, one may not identify the structural imbalance of the system itself. Ultimately, it is the nature of the state which creates such a patronage network and takes steps to sustain it. In a dependent capitalist system the state increasingly assumes authoritarian posture, ignores the say of the majority and depends on a narrow support base [2, 10]. Touts constitute a part of that support base in the specific context of Bangladesh. Touts along with other members of that support base reap the benefits of the patronage network and further advance their wealth and power. All of them have a common interest in seeing that the system persists so that corruption takes a market form.

Huge amount of development resources are ostensibly flowing into rural Bangladesh. Not even half of these resources reach the intended beneficiaries. Our 90 respondents on the whole felt that more than half of the development resources (54%) go into wrong hands. The state officials, local politicians, and touts share these 'kick backs'. We feel that the leakage may be even more. Out of the 90 respondents, 88 felt that the resources meant for rural development are not properly utilized. Of these 88 respondents, 28 (i.e. 31.8%) thought that state officials, Union Parishad chairmen and members get lion's share of the development resources. When we wanted to know about the mechanisms through which defrauding takes place, 10 respondents (i.e. 20%) said that the project officials with the support of local powerholders prepare false 'master roll' and deny the resources to the intended beneficiaries. Seventeen of our respondents said that Union Parishad chairmen/members prepare false transportation bills in connivance with officials. At least 22 of the respondents categorically mentioned that intermediary level officials (i.e. UZ chairmen, UNO, Engineer) get a certain percentage from rural powerholders whenever some resources are allocated for the villagers.

Rural powerholders and state officials are keen on budgeting more funds for construction. It has been observed by Hossain [4; 19] that at least 56 per cent of the development funds of 59 selected Upazila were earmarked in 1984-85 for development of physical and social infrastructures like roads, markets, bridges and culverts and schools. Only 13 per cent of the funds were allocated for irrigation. Quasem [9] analysed

sectoral allocations of the development funds of one Upazila for the fiscal year 1983-84 and found that 59 per cent of it went to infrastructure development and only 28 per cent went for agriculture. Again about 60 per cent of funds earmarked for agriculture were spent on construction of pucca channels for irrigation. Construction works are normally done through contractors, where again rural influentials and close associates of state officials and local power brokers dominate.

Another source of patronage distribution is the financial institutions delivering agricultural credit. We have already noted earlier the types of middlemen who intermediate between local bank officials and the loanees. The Union and Upazila Parishads play crucial role in the credit distribution. The chairmen of Upazila and Union Parishads head the respective committee on credit delivery. These power elites not only recommend credit for their own people but they themselves also grab a sizeable portion of it. Ali in a study observed "it is generally believed that a large proportion of agricultural credit is eaten up by the rural landed gentry playing the role of intermediaries between the banks and ultimate borrowers. It is again this landed gentry who are also the elected leaders of Union Parishads" [1; 2]. It has been calculated by Ali that a Upazila chairmen took on average Tk 1.31 lakh as agricultural credit in a particular year. A Union Parishad chairman took on average Tk. 20747 for the same period. The recovery rate of this credit was around 20 per cent. The credit disbursed to these local powerholders is certainly many folds the average loan size of an ordinary peasant. Again, these power elites hardly spend the credit in productive activities. Had they not graved this money, it could have gone to real cultivators and enhanced agricultural production.

Another category of rural middlemen has been emerging in connection with the rural formal credit. They are known as 'recovery agents'. In a recent case study Sen has observed :

Essentially their functions are to facilitate the process of agricultural credit disbursed by the NCBs and BKBs. During the period of credit recovery (usually prior to the disbursement of 'new' crop loans) these agents repay overdues of the debtor peasants by charging the latter a margin varying 10 to 20 per cent of the total amount of repayment. However, these agents may equally function as financial intermediaries even when a farmer seeks loan for the first time. In that case, a bank official may insist that priorities may be given to those loan-seekers whose past records of repayment are known to the bank. Under the circumstances, the applicant is forced to seek the 'aid' of financial brokers [11; 160].

Sen has revealed some interesting details on these recovery agents. They have close links with the local bank officials. They are also dealers of

inputs like fertilizer and insecticides. Sometimes agricultural credit is given partly in kind. A coupon is issued which has to be intermediated at those dealers' shops. In most cases, the coupons are given at a time when there is no demand for such inputs. The loanees then ask for cash against these coupons. The dealers provide cash only after deducting some commissions from the amount negotiated beforehand, which they share with the bank officials.

Thus a collusion of ties based on corruption between bank officials and the 'financial brokers' has developed creating opportunities for quick enrichment of a few linkmen. It has been estimated by Sen that a financial broker earned about Taka 2.88 lakh in a year utilizing his position in the patronage network.

Yet in another case, a financial broker loaned six thousand taka (at usurious rate) to a loanee to repay his loan amount so that he could get a repeat loan of higher amount from the bank. A loan application for Taka 7.5 thousand was processed by the bank officials. The peasant signed the form and asked for the money. The bank official retorted, "how can you sign without receiving the money?". That financial broker, local chairman and bank manager all blamed the poor loanee for trying to cheat the bank. He went to Regional Manager of the bank but could not just convince him. He was instead taken to custody. His brother got him freed from the police station only after selling his pair of bullocks. He had to sell a biga of his fertile land to settle the loan taken from the local financial agent. The bank loan which he has not taken still hangs on him like a sword. It was later observed that the local powerholders, bank officials and the financial brokers conspired against the poor peasant. Such a collusion is not rare these days. These shady deals are infact Toutism and have great repercussions on the economic development. We have presented some case studies in the appendix for further illustration on touts.

Due to the increased growth of touts in rural areas the moral fabric of the society is also under tremendous pressure. The youths are being increasingly brought into the patronage network only to strengthen the local power base. Money is flowing into their hands indiscriminately. Some of the youths are getting involved in anti-social activities, becoming drug addicts, encouraging mass coping in examination, master inunding 'vote robbery' through terrorising common people, indulging in cruelty on women and destroying the local potential of development of countervailing power. The touts are also encouraging people to get involved in litigation, thanks to the decentralization of administration. All these have long term implications of development of a society whose moral and material base is increasingly shrinking.

5. CONCLUDING REMARKS

We have tried here to understand the position of touts in the rural power structure both theoretically and empirically. Although tout is a historical category (originating during East Indian Company period), it has gained special significance in the modern times, mostly because of the greater involvement of the state in development. The state has become the source of power, patronage and influence and its presence in rural setting impinges upon every day economic and political life of our people. Demand for services, both traditional and developmental, is excessive. So the officials, who run the state apparatus tag an extra price for these scarce services. They do so with the help of some local middlemen, who are mostly powerful and influential persons. Their intermediation is always selective and goes in favour of the rich who can pay a higher price for the services. In a developed society, the middlemen can claim commission determined by the market. But here in a developing society, no such 'open deals' are visible. All deals are shady and no contractual obligations are observed. It is in this sense of informal and shady system of patronage distribution that the concept of touts has developed. Touts are well known social beings and they can commodify the authority of the state officials and local powerholders because of their linkages and manipulating skills. The rural people are not familiar with the urban setting. They are also ignorant about state rules and regulations. Touts take advantage of this lack of access of most people to information and charge commissions arbitrarily. Touts are a bunch of young energetic well connected people who thrive on the need for mediation by the state with the villagers.

Touts can survive in a socio-political system where there is no accountability and democracy. The authoritarian state without legitimacy looks for local power base bypassing majority of the people. They can get such support base only through distribution of patronage.

Unless most people are conscious about their rights, until they can enforce those rights by developing their organizational strengths, touts will persist. And as long as touts persist there will be serious distortion in the allocation of resources for development. In most cases the intended beneficiaries will be left out and touts and their protectors will reap all those benefits. The rural poor will further slide down the poverty scale in the process. Only through mobilizing public opinions and strengthening grassroot institutions one can hope to develop countervailing force which can monitor corruption springing out of patronage network.

For that matter social scientists have to recognize that corruption is a systematic phenomenon and more probing is necessary in this area. It is extraordinary how little evidence exists on a vital issue like this. It is hoped

that more works will be undertaken in order to know more of this black hole of the social research.

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ANNEX-1: Methodology of Data Collection

The paper is based on preliminary findings of a Perception Survey undertaken by the author during end 1986 and early 1987. The survey was conducted on 90 selected household heads taken from at least five districts. We must confess, this was not a very well organized, scientific survey. We could not choose the respondents randomly neither we could concentrate on a particular area for indepth probing. This was indeed a sideline survey of some other surveys. Whenever we conduct a survey with specific TOR, we take advantage of our field work and collect some information on the power structure and related issues on some of the selected household. We are well aware of the limitation of such survey but given the resource constraints this appears to be the second best option for a researcher. We felt that there is no such study on a social category called tout which is assuming increased significance with the increased flow of resources into rural Bangladesh in the name of rural development. The policy of 'decentralisation of administration vigorously pursued by the present government of Bangladesh has apparently accentuated the creation of touts in greater number in rural areas. People perceive that these linkmen eat away a major part of the resources ostensibly meant for the rural poor.

It was on this consideration, a preliminary study was undertaken by the author. The information, though not indepth, can however be considered as valuable in the context of the importance of the issue. At least a modest beginning has been made. We conducted our perception survey on 58 respondents from Lakshmipur Upazila, 10 from Faridpur Upazila (Sadar), 10 from Nalchiti Upazila (Jhalakathi) and eight from Karimganj Upazila (Kishoreganj) and four from Shoilokupa Upazila (Jhenidah). Most of our respondents are peasants (34). Seventeen respondents are businessmen. Another seventeen have service as their primary occupations. The rest are either agricultural or non-agricultural day labourers, teachers etc. The details of their socio-economic background are given in the accompanying tables.

ANNEX-1A : Primary Occupation of Respondents by Landownership Groups

Landownership Groups (in dec.)	Agriculture	Business	Service	Agricultural labour	Non-Agricultural labour	Teaching	Others	Total	Percentage of Total
0-50	1	2	3	14	3	-	2	* 25	27.7
51-150	3	5	4	-	1	-	-	13	14.4
151-250	10	-	4	-	-	2	-	16	17.8
251-500	12	8	3	-	-	-	-	23	25.6
501-750	6	2	1	-	-	-	-	9	10.0
751 +	2	-	2	-	-	-	-	4	4.4
Total	34	17	17	14	4	2	2	90	99.9
Percentage of Total	37.8	18.9	18.9	15.6	4.4	2.2	2.2	100	

ANNEX-1 B: Family Size of Respondents

Landownership Groups (dec.)	Number of Respondents	Average Family Size (Nos.)
0-50 decimal	25	5.96
51-150 "	13	6.15
151-250 "	16	7.94
251-500 "	23	6.30
501-750 "	9	8.33
751 +	4	9.00
Total	90	6.85

ANNEX-1C :
Average Land Owned by Respondents by Primary Occupation

Primary Occupation of Respondent	Number of Respondents	Average Land Owned by the Respondent Household (in dec.)
Agriculture	34	367
Business	17	318
Service	17	290
Agricultural Labour	14	13
Non-agricultural labour	4	32
Teaching	2	206
Others	2	143
Total	90	265

ANNEX-1D : Per Household and Per Capita Income of the Respondents

Landownership Groups (in dec.)	Number of Respondents	Average Annual Income Per Household (in Taka)	Average Annual Per capita Income (in Taka)
0-50	25	14549.00	2441.11
51-150	13	25759.00	4188.45
151-250	16	28734.00	3618.89
251-500	23	28787.00	4569.36
501-750	9	47522.00	5704.92
751 +	4	48627.00	5403.00
Total	90	27140.00	3962.04

ANNEX-1E : Educational Background of the Respondents

Landownership Groups (in dec.)	Illiterate	Class I-V	Class VI-X	S.S.C. & H.S.C.	Graduate	Post Graduate	Total
0-50	13	7	3	2	-	-	25
51-150	1	8	3	1	-	-	13
151-250	4	4	4	3	1	-	16
251-500	3	6	7	4	1	2	23
501-750	-	3	5	1	-	-	9
750 +	-	2	1	1	-	-	4
Total	21	30	23	12	2	2	90

ANNEX 2

Case Study I

SUNDAR ALI JOWARDER

Sundar Ali was a man of forty at the time of our enquiry (1987). His professions were varigated nature. He studied upto Class IV. He was the eldest among four brothers. His father was a pauper. He was engaged as a broker in buffalo trading. They possessed cultivable land amounting to 3/4 bigha. After abandoning studies Sundar Ali started gambling and soon came to own a gambling den. With gambling he came to be known among the police. Thus began his life as a police agent. Even then he continued gambling for a while and then when he finally abandoned playing he however carried out the business with 5 to 6 of his associates. His associates used to pay him his due share regularly and it was mainly because of him that police were interfered in their business.

Sundar Ali was considered to be a participant of the freedom struggle in 1971. After independence he continued gambling. But soon he came to be associated to an underground political party. Subsequently the party severed ties with him for reasons relating to his character. But even after that a faction of that party and to maintain contact with him. A reliable source mentioned that Sundar Ali received between Tk. 400 to Tk. 600 every week from the associates involved in gambling. Besides gambling he owned 8 acres of land. He had partnership in a brick kiln and worked as a contractor. He also posed as a fellow-traveller of a court political party. In addition to these he worked as a police agent and a broker of the Krishi Bank.

A few year back he came to acquire at a very nominal price 9 bighas of land belonging to a Hindu called Kumaresh. Those lands were fertile and was to canals. Some landowners of the village could not resort temptation to lay their hands on those land. But they were afraid of Ansar Ali the biggest landowner of the village who happened to live by the side of those lands. Sundar Ali also possessed a lust for those lands. In order to appropriate that lands he proceeded with a scheme. At that time Kumaresh's eldest daughter was about to despatched for marriage. Many young people had became attracted to her and Ansar Ali's son Badar was one of them. In the mean time Sundar Ali began to maintain close relations with Kumaresh by passing himself as a champion of the down-trodden. On the other hand he allured Badar to develop interest over the girl. Kumaresh's daughter and younger son made a decision to visit a relative in nearby village. As they were on their way Badar intervned and fell on the girl. Badar was informed before hand about the visit. He proceeded to outrage her modesty. It was

just at that moment that there appeared on the scene Sundar Ali. He rescued her. The incident played a decisive role in making Kumaresh leave for India. However, Kumaresh had a considerable amount of loan to be disposed off and he had 4 bighas of his own land mortgaged to Ansar Ali. That 4 bighas of land was again cultivated by Kumaresh on sharecropping basis. Consequently, Kumaresh out of utter frustration transferred all his property in the name of Sundar Ali and left for India. Later on Sundar Ali paid back to Ansar Ali a sum of Tk. 4,000 on account of that land.

Sundar Ali was a shrewd liar and conspirator. He was even looking for faults and defects with people and then utilize them for his own selfish ends. There were two groups in the village each led by Ansar Ali, Sundar and Tobarek Mondol. Both were at loggerheads over the issue of UP chairman election. There was a person in the village who owned 8 bighas of land and was actually in his possession, but the property was written fictitiously in the name of Tobarek Mondol. Sundar Ali advised the real owner to have the land transferred in his name. The owner asked Tobarek to transfer the property. But in the mean time the eldest son of the owner got married to the daughter of Tobarek Mondol. Then the owner of the land died. All those happened in about a month's time. Sundar Ali went to Tobarek Mondol and told him not to transfer the property which was upto then in his name. He further advised Tobarek that if he really had to transfer the property he should do so in the name of his son-in-law. On the other hand Sundar Ali instigated the other two brothers telling them that their eldest brother, then Tobarek's son-in-law, would actually appropriate that property through deception. A serious dispute occurred among the brothers resulting in their separation. The two younger brothers joined Ansar Ali's group. Then there was a big clash between the two rivals, with 25 people grievously injured and 50 being arrested. Sundar Ali passing as a neutral person took full opportunity of and purchased 3 bighas of land from both the parties at a very small price.

Sundar Ali was an influential broker of the Krishi Bank. He had close relations with the manager and employees of the bank. He worked as a bargaining agent. He asked the loanee about their requirement and rest of the work was thoroughly completed by him. He possessed seals of chairman and members. He also had close ties with a number of chairmen and members. He charged Tk. 50 for loan of every thousand taka. In general people were satisfied with him for his low fee, his honesty and efficiency in the matter. People considered the commission as a price of his labour. That job gave Sundar Ali an income of about Tk. 25,000.

Last year Sundar Ali leased out 8 bighas of land from the government and cultivated it *in* *apaya*. The land was an enemy property and was in

possession of an absentee landowner. He grabbed the land and paid the government Tk. 40,000 for a lease period of 9 years. He promised to pay the previous landowner Tk. 8,000, but actually paid Tk. 5,000.

Besides these activities he earned Tk. 30,000 annually from his partnership business in brick-kiln. In course of time Sundar Ali became a UP member. He then decided to contest for the post of Chairman. Personally he was of the opinion that every illegal work was legitimate in the society if they were accomplished secretly. Seeing Sundar Ali no one would believe that till recently he was deeply attached to gambling. Previously an unkempt man, he was then a clean man. Many respected and almost every one feared him. If anybody crossed him he would end up with the police. He had no respect for religion. He was an eloquent speaker. In matter of politics his knowledge was limited. He believed that by having contacts with political parties one could remain good to the people and utilize that for making personal gains.

CASE STUDY 2

MOSLEMUDDIN

Moslemuddin a former UP chairman lived in the village Boro Atal of Chunarughat Union in the district of Sylhet. He had passed S.S.C. in the student life. His professions were agriculture and business. He had 15 acres of land. He had an income of Tk. 80,000 from agriculture and 100,000 from business and house-rent, he had a family with 11 members. He was 55 years at the time of writing this report. He was a UP chairman from 1958 to 1971 and again from 1977 to 1982. In the first period of his chairmanship he was the upazila (then thana) President of Muslim League. In the later period he became the Upazila BNP chairman. At present he is the Vice-President of the Jatiya Party.

(a) The reporter met Moslemuddin when he went to the upazila to collect data on GR cases. Moslemuddin in company of one Abdur Rashid came to the OC to lodge a suit. The case was that Abdur Rashid of Village Boro Atal bought a horse from Sunamganj hat. But it was a stolen horse and actually belonged to Abdul Majid of Sunamganj. Finding that his horse was stolen Majid lodged an FIR with the thana. After about a month of searching he found his horse in possession of Rashid. When Majid asked his horse Rashid raised no objection.

Subsequently Rashid went to see the OC of Sunamganj hat and showed him a purchase receipt of his horse. But when the receipt was taken to Sunamganj and examined it was found that it did not contain the signature of the relevant authority of the hat. Moreover the receipt had no

serial number. Despite all these contradictions Moslem and Rashid proceeded to realize many from the horse seller through litigation. When the reporter met the horse trader he denied that he did not sell any horse. From the leaseholder of the hat it was learnt that the receipt was false. The OC complained about these dubious activities of the chairman.

(b) Hormuz Ali was the uncle of Ramzan Ali. Hormuz's son Murshed had a quarrel with Ramzan over irrigation. Ramzan stopped Murshed. After sometime when Ramzan was returning from work and was passing by the side of Hormuz's house, Hormuz attacked him with a bamboo stick and seriously injured him. Now, Ramzan and Hormuz belonged to two rival groups. Ramzan lodged a case with the thana. He was then hospitalized. Murshed was also hospitalized. This was done through the influence of Moslem chairman. Another case was also filed. The litigation went on for about 8 months. When Moslem chairman intervened both parties withdraw their case. There was no conciliation. Every one knew that nothing would come out of the litigation. But all of them had to spend a considerable amount of money. Hormuz Ali told the reporter that he gave Moslem chairman Tk. 3,000.

(c) Rowshan Ali Murder Case: Rowshan Ali like his father was personally loyal to Moslem chairman. He had a dispute with Abu Taleb over a decimal of land. Whenever Rowshan or Taleb came to the chairman for advise he spoke in their respective favour. A terrible incident occurred when Moslem was away in Dhaka. Rowshan went to the disputed land to dig a canal. There Taleb with his followers clashed with Rowshan. Rowshan was killed. Consequently Taleb and 5 others were arrested. The reporter talked to people belonging to both side. People entrusted the reporter with the responsibility of directing Rowshan's case. The matter was settled through a salish. The accused agreed to the proposal of giving away 25 decimals of land to Rowshan's children. In return they got acquittal. Taleb told the reporter that he gave Tk. 5,000 to Moslem chairman.

(d) Moslemuddin as a UP chairman never became chairman of any project committee. Though formally not being the chairman of the project committee he directed all its activities. The reason behind it was that if the anti- corruption lodged any suit he was never touched upon.

He was however the chairman of the upazila Development Committee. When the Upazilla was established he had a dispute with the Upazila Majistrate and the Upazila Nirbahi Officer (UNO). The row started with the distribution of government grant of Tk. 634,000 to 34 primary schools. A Committee was formed to supervise the development activities of the schools. Moslem was one of its member. The committee decided to 10% of

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the money from the total and share it among the members. A hitch occurred as to the amount of money cash would receive. Moslem chairman seeing that he would receive a very negligible share decided to sabotage the scheme. Managing committees of 12 schools worked in his favour. They lodged a suit with the anticorruption bureau against the General Secretary of the Upazila Primary School Teachers Association, the Upazila Education Officer and the UNO. Nothing came out of the suit. Moslem went to Dhaka, convinced a State Minister in Zia's Cabinet and obtained the transfer of the UNO's job. The DC of Habiganj was however a friend of the UNO and naturally worked in his favour. Moslem was not deterred. He ultimately got the DC transferred from his job. At that time the news about the embezzlement of money appeared in the Daily Ittefaq in the local newspaper. Sajjad Hossain a senior of the anti-corruption bureau came up for investigation. Nothing was found. However he mediated to settle the difference between Moslem chairman and the UNO.

CASE STUDY-3

BAZLUR RAHMAN & HIS FAMILY VS MONU MIAH

Vill: Amudpur, Union: Kulkathi, Upazila: Nalchiti, Dist. Barisal

Bazlur Rahman was a UP chairman in the Pakistan period. He was very soft and polite. He was widely known for his work in social uplift. After Independence he went to Khulna and engaged himself in business. His other brothers like him were also soft and polite. On the other side his own uncle Monu Miah was reputed for his association with murderers and anti-socials. People avoided him. Since Bazlur Rahman and the rest of his family members had settled in Khulna and there was nobody left to look after for everything at home. His younger brother Motiur Rahman came back to Barisal to look after everything. He started giving out homeopathic medicine free of cost for the treatment of poor people. Thus he too came to be reputed in the society as a good person and well wisher of the poor. Monu Miah became jealous over his nephew and could not tolerate him at all. To curb the public support for his nephew he advised Matiur Rahman not to dole out medicine from his house. As that did not produce any result he incited Abdul Karim Howlader his eldest son-in-law and Mosharraaf husband of Karim's sister into a hitch with Motiur Rahman. But the people of the community rallied behind Motiur Rahman. That further embittered Monu Miah to hatch a conspiracy against Matiur. Subsequently Karim and Mosharraaf secretly went to the house of Matiur and hid in his house a grenade and 5 rounds of rifle bullets. Then they informed the Police Station with an anonymous letter telling that Motiur had arms in his possession, that he was a leader of the Naxalities and held meetings in his house every night. The police came and searched Motiur's house. They

found the arms and arrested Motiur. But then the people of the village assembled together, marched to the thana and exposed the scheme in detail. Motiur was released. However, Monu Miah could not be arrested as he died in his fugitive state.

CASE STUDY 4

BAZLU MOLLAH

Bazlu Mollah is a member of the Kulkathi Union Parishad, Nalchiti, Barisal. He is now 54. At present he is the Assistant General Secretary of Nalchiti Upazila branch of the Jatiya Party. He was a UP member in the Pakistan Period. During 1971 he was the Razakar Commander of the thana. Prior to Independence he fled only to appear again at the end of 1975. He then joined BNP. He was again elected a member of the Union Parishad. During the BNP regime he worked as the right hand man of Advocate Abdur Rob, a member of the Jatiya Sangshad. At present he is again working as a right hand man of Zulfikar Ali Bhuttu a Jatiya Party MP. Everyone denominates him at present as a man who appears in various guises.

Bazlu Mollah's origin is humble. His elder brother was once a UP Chairman in the Pakistani period. He is considered by everyone to be a man who stops at nothing. His chief rival is his own cousin Monu Mollah. Monu Mollah passed S.S.C. but Bazlu Mollah read upto class VI. Bazlu is ever contending for power with Monu Mollah. As a result he has sold most of his ancestral land. At present he earns by using his power. He along with his followers grabbed and occupied a house which was brought by Monu Mollah. He is living there at present. He is a man who constantly associates himself with people in power. To expand his power he arranged the marriage of his daughter who is H.S.C passed to a spouse belonging to an influential family who has only passed the S.S.C. Two years back he married for the second time. He earns mainly by creating a row between two persons, then supporting one party and extorting money from the other. Everyone fears him, for he is a vindictive man by nature. His source of power at present in the Jatiya Party and some notorious hooligans. Although at present Bazlu Mollah is a UP member he seems to be more powerful than the UP Chairman.

THE SOCIAL BACKGROUND OF MONEYLENDERS: EVIDENCE FROM RURAL BANGLADESH

BINAYAK SEN*

INTRODUCTION: BACKGROUND TO THE PAPER

Rural Usury, in the words of A.V. Chayanov, 'once ran wild in all peasant countries and is still far from extinct' [3]. In his notes on Kovalevsky's book on 'Indian Communities: Causes and Ways of disintegration', Marx observed that 'in all countries with non-capitalist mode of production, usury was a salient feature' [5]. and further characterised it as the lowest and worst form of capital[4]. As for Eastern Bengal, perhaps, one of the earliest mention of a rural usurer is recorded in the famous collection of 'songs of Mymensingh' which is known in vernacular as 'Mymensingh Gitika' edited by Acharya Dinesh Chandra Sen. In one of its song-tales called 'Maishal Bandhu' we can witness two types of rural moneylenders: a professional Moneylender and a rich peasant-cum-lender. It is difficult to ascertain the exact period of creation of this particular song-tale, although, these 'Songs of Mymensingh' are now assumed to have been created between the 13th and 18th centuries.

The moneylender has been painted as exploitative, usurious and immoral from time immemorial and moneylending has been condemned by various religious traditions. In the context of Bengal this exploitative and blasphemous image of the moneylender seems to have prevailed the official thinking ever since the time of Mughal administration. Numerous usury regulation laws have been passed by successive regimes on the belief that moneylending is an extreme form of exploitation and contributes to inefficient allocation of resources with adverse implications for equity and growth.

Available studies on rural Informal Credit Market (ICM) in Bangladesh have accumulated ample evidences which suggest that informal credit still provides the bulk of the credit needs of the rural economy (for a comprehensive review of these studies, see [7]). These Studies have intensively recorded and analysed sources of funds and their uses, different types of loans advanced, interest rates charged, terms and conditions imposed, collaterals accepted. Some also focused on the borrower's profile, interlinkages among transactions in various factor and

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product markets. A few investigated factors determining rural interest rates, such as transaction costs, risk and scarcity premia. However a significant gap still remains in our assessment of the role of the moneylenders as a variable influencing both rural power structure and entrepreneurial development in the rural economy. Historical tendencies in the growth of moneylenders, their social background, occupational involvements, specific nature of interest calculations, terms and conditions imposed by the different groups of lenders have virtually remained a bone of contention amongst different theoretical elaborations on the subject. To this end any attempt to trace a social profile of the rural moneylenders may be of some worth in understanding behavioral pattern of the real actors in rural ICM. Given the limitations of data, we could focus only on some of the determinant of social background, such as (1) period of entry into usury business, (2) class occupational background, (3) extent of linkages with modern sector, (4) educational status, (5) religious and caste origin.

1.2 STUDY METHODOLOGY AND SOURCES OF DATA

Basic empirical evidence of the paper has been collected through a set of field surveys. At the outset of our field survey, it was decided that a principle of 'better fewer, but better' may provide more insights into the bio-history of rural moneylenders. Given somewhat secretive nature of lending operations of rural moneylenders and considering that cooperation in this regard is not readily available from them, we had to opt for designing alternative methodology instead of administering questionnaire directly to the lenders. Essentially our approach consisted of three avenues of data collection which are described below.

As borrowers of informal credit are generally considered to be more responsive than the lenders, first set of questionnaire was administered to the borrowers. In course of intensive interviews, name of the moneylenders were listed. Once the principal moneylenders were identified in course of interviews with the borrowers, second set of questionnaire was devised specifically for the group of moneylenders. This included general queries relating to the socio-economic background, pattern of income and expenditure, volume and structure of investments undertaken by the lenders. The third set of questionnaire was designed to extract relevant 'macro-economic' information on moneylending in the study areas from the selected key informants. This set of questionnaire was also used for cross-checking the data recorded earlier in course of interviews with borrowers and lenders.

As regards the selection of study areas, we were guided by the notion that an area where usury business is rampant would be most suitable to our purpose. Usually moneylending business is believed to be highly operative

in remote areas, specially in the low-lying haor areas of Mymensingh and Sylhet districts. Judged by conventional economic parameters, these areas are generally characterised by severe inequity in income distribution and poverty. Predominance of large landholdings and 'semi-feudal' type of exploitations are often cited as specific feature of these areas. This is specially true for the haor areas of Netrokona bordering on the meeting point of old Mymensingh and Sylhet districts. This area is historically conspicuous for money lending ('Mahajoni') business. Several anti-usury movements have taken place in this area during the rule of British Raj [8]. Even in this recent past, we have witnessed an anti-usury movement in the area (during 1981-82) which demanded the removal of stringent terms and conditions associated with usufructuary mortgages and debt induced 'bonded' labour. Moreover, these areas are particularly prone to national calamities (such as sudden floods and hails-storms) being situated in the vicinity of Garo hills of the north-eastern part of India. Keeping all these features in mind, we have selected two unions from the two upazilas of the district of Netrokona (Chakua union from Kaliajuri upazila and Kolmakanda union from Kolmakanda upazila).

In course of our interviews with 25 randomly selected borrowers from two upazilas of the study areas, a list of 66 moneylenders was prepared. Out of the sample of 66 moneylenders initially selected for the study, 33 of them were chosen from the union of Kolmakanda, while the rest have been drawn from the Chakua union.

At the outset, it may be mentioned that data relating to the socio-economic indicators could not be collected for all the moneylenders selected for our sample. One can therefore identify significant variations in the number of observations used for calculating various correlates. As one of the purposes of our study was to analyse the behavioral pattern of different types of moneylenders, socio-economic indicators are stratified and tabulated according to different lender groups. This again raises the methodological problem of classification of various moneylenders. We now turn to this issue.

1.3 CLASSIFICATION OF LENDER GROUPS

Lenders commonly encountered in the literature are 'friends and relatives', 'professional moneylenders', 'rural well-to-do people', 'landlord', 'traders' etc. Several studies have also indicated existence of informal credit associations (for example, Roscas) in the rural areas. In our study besides retaining the classification in the above line, we have attempted to explore other societal features of the lenders with a view to draw a more comprehensible profile of the real actors of the rural ICM. Initially, we have tried to list all the socio-economic types of lenders in the study areas. For

instance, traders have been disaggregated into several groups : input-dealers, output-traders, wholesalers and retailers of consumer goods. Similarly, the richer landowners were classified into two groups : (a) landlord (who supplies credit to tenants and sharecroppers) and (b) rich peasant (who supplies credit to other cultivators and agricultural workers). However, the demarcating line between a 'landlord' and a 'rich peasant' is often blurred. For a rich peasant may rent out part of his land to other cultivators, and in that capacity, he may enter into landlord-tenant relationships. Similarly, a landlord may decide to cultivate part of his land on a hired labour basis.

Given the size of the sample and the nature of frequency distribution of different lender types, one may arrive at following classification of rural moneylenders identified in course of our survey. These are—(1) professional lenders, (2) rich peasants-cum-moneylenders, (3) input entrepreneurs-cum money lenders, (4) dadan brokers-cum-moneylenders, (5) traders-cum-moneylenders and (6) 'others'.

The term 'professional moneylender' is used in the sense of lenders whose main source of income is moneylending. According to this definition, this group may include lenders with diverse occupational backgrounds. A professional lender may belong to the category of landlord or rich peasant, or he may be a trader and dadan broker, or an input entrepreneur. The demarcating line of this particular group from other lenders is ascertained on the basis of income-criteria, i.e., whether or not moneylending represents for the lender the main source of his income. Professional moneylenders are quite well-known in the locality and their lending business is termed in the vernacular as *jon-mahajani*. It may be noted that 'pure' moneylenders, i.e., those engaged exclusively in usury is a rare phenomenon in a rural setting. This has been demonstrated both in the samples of Muslim dominated Kolmakanda union and Hindu dominated Chakua union. For instance, the Sahas, usually described as an example of caste group of lenders, were found to be concurrently present in agricultural production, trading and moneylending.

Rich peasants-cum-moneylenders include those rich agriculturists who are engaged only in agriculture and who own more than 7.5 acres of land. This, by definition, excludes those agriculturists who are concurrently engaged in different sectors. Such a classification is all the more important because of the growth of input entrepreneurs from amongst the richer peasantry in the recent years.

A significant numbers of moneylenders came from the group of input entrepreneurs. This group reflects the new influx of lenders into rural ICM.

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Growth of the latter is largely fostered by the spread of new system of distribution of agricultural inputs. Input entrepreneurs (fertilizer wholesalers and retailers, and irrigation equipment owners) are mostly big land owners. Quite a few of them, specially fertilizer dealers, are simultaneously involved in several other commodity trades. Since the introduction of new system of distribution of agricultural inputs, the number of retailers has increased considerably, whereas wholesaling has become more concentrated. M.A. Quasem, for example, found that moneylending accounts for 18.60 per cent of total invested amount in case of wholesalers engaged in fertilizer trade. It may be noted that a significant proportion of input entrepreneurs consider farming as their principal occupation. Of the irrigation entrepreneurs 90 per cent take farming as their main occupation, while the figures for wholesalers and retailers in fertilizer trade are 22 and 40 per cent respectively [6].

The next category of lenders identified in our study is the group of dadan brokers-cum-moneylenders. Dadan arrangement is a kind of forward selling of crops. Historically this system was practiced both in the Jute and rice-growing areas, although it was more frequently used in the cultivation of commercial crops. Our field survey has revealed that the dadan system is now widely practiced in rice-growing haor areas. According to different estimates, volume of paddy entering into the food grain market through the dadan system accounts for 40-60 per cent of the total marketable surplus of foodgrains in the study areas.¹ It may be noted that output traders or dadan brokers are but merely the representatives of large financiers of the output trade. Usually these large financiers are 'outsiders' and residents of urban areas. For instance, almost all the dadan brokers of our sample were local representatives of the urban wholesalers and financiers residing in such distant places such as Savar, Bhairab, Pabna etc.

In case of dadan brokers, lending operations frequently represent only a part of their output-trading, hence it may be alternatively termed as 'business credit'. However, it seems possible that most of the dadan brokers may enter into ICM also as an independent moneylender. Even in such case, the source of their credit operations may be the same trading margin retained earlier by them as marketing intermediaries. This is very much similar to the case of company agents-cum-moneylenders discussed in the historical literature. During the early periods of British rule, the company agents supplied a significant part of rural credit in addition to performing their responsibilities as marketing intermediaries between the company and the cultivating ryots.

Apart from the dadan brokers various trading groups operate in the

1. Discussions with brokers and foodgrain dealers.

study areas. They are grocery shopowners, cloth merchants, kerosine dealers, petty retailers etc. In case of these groups, moneylending frequently represents their subsidiary source of income, hence they are merged with the conventional category of traders-cum-money lenders.

A significant number of lenders fall into the category of 'others'. The latter category consists in three sub-groups : (1) 'friends and relatives', (2) the Ziratis² and (3) lenders whose social profile could not be specified. The ziratis-cum-moneylenders might have been classified as a separate group. However, their number was quite insignificant in our sample (only 2 out of 66 moneylenders).

During our field survey, we have observed the presence of other types of lenders, such as fishery leaser-cum-moneylender, recovery agents-cum-moneylenders³ etc. In most of the cases, fishery leaser-cum-moneylender was identified with the group of professional lenders, income from fishery leasing being their secondary source of income. As regards 'recovery agents' they are engaged in various non-farm businesses in the capacity of input dealers, output traders, contractors etc. Viewed from this angle, they can be identified with lenders belonging to other groups. However, their emergence as informal financial brokers in the rural areas deserves special attention.

One can see from Table 1 that out of 66 moneylenders about 29 per cent belong to the group of professional moneylenders. The figures for others groups are given below : rich peasants - 7.58 per cent; input entrepreneurs-10.61 per cent; dadan brokers- 10.61 per cent, traders- 10.61 per cent, and 'others' - 31.82 per cent. The relative predominance of the professional moneylenders vis-a-vis the other groups in the samples drawn from both the areas is quite explicit. This possibly reflects the growth of moneylending as one of the most profitable areas of investment.

The weight of rich peasants who are exclusively engaged in agriculture is somewhat low when compared to the share of the new class of input entrepreneurs (7.58 per cent vis-a-vis 10.61 per cent). As regards the dadan brokers, one would have expected a greater share of the group in the sample because of its wide prevalence in these areas. This outcome, at least in part, was due to certain group-centric bias contained in the sample, for the latter was based mainly on the information provided by the debtors.

2. Ziratis represent specific group of non-resident tenant farmers who lease in land from the richer landowners of the locality on a commercial contract basis. About 90 per cent of the land under sharecropping in the union of Chakua are cultivated by the Ziratis.
3. 'Recovery agents-cum-moneylenders' are informal financial brokers between the formal and informal credit markets. During the time of institutional credit recovery, these brokers usually repay the due amount to the bank on behalf of the debtor-peasants by charging the latter an interest rate of 10-20 per cent.

Table-1 : Classification of Moneylenders According to Lender Types

(Figures in parentheses indicate percentages)

Lender types	Distribution of Moneylenders		
	Chakua Union	Kolmakanda Union	Total
Professional lenders	10 (30.30)	9(27.27)	19(28.79)
Rich peasants	2(6.06)	3(9.09)	5(7.58)
Input-entrepreneurs	2(6.06)	5(15.15)	7(10.61)
Dadan brokers	5(25.15)	2(6.06)	7(10.61)
Traders	4(12.12)	3(9.09)	7(10.61)
Others	10(30.31)	11(33.34)	21(31.80)
Total	33(100.0)	33(100.0)	66(100.0)

About a half of the lenders included in the group of 'others' were classified as 'friends, relatives and neighbours'. This implies that the weight of 'friends and relatives' would be somewhat around 16 per cent of the total sample. This seems to contradict the widely prevalent idea that in Bangladesh, 'friends and relatives and well-to-do neighbours constitute the largest segment of lenders'.

Specific lending groups such as 'women moneylenders', roscas etc. could not be captured in our sample. Lending of these groups resemble close circuit operations which are cemented by various types of economic and extra-economic linkages. However, it may be safely assumed that their weightage in the total sample would have been negligible.

1.4 SOCIO-ECONOMIC CORRELATES OF INFORMAL LENDERS

Information on Socio-economic background of rural moneylenders, however insufficient and limited they might be, are but indispensable part of any meaningful inquiry into the behavioural pattern of different lender groups. We now turn to this issue.

1.4.1. Period of Entry into Usury Business

Whether a lender has entered into moneylending business during the post-independence or pre-independence period may be useful from the point of view of demarcating those lenders who have acquired some skill compared to those for whom moneylending was a novel experience. Obviously the use of 1971 as a divide is somewhat arbitrary. For a part of the lenders whose claims to experience date back to pre-1971 days were

already engaged in usury business even before the partition of India in 1947. Keeping this in mind we have carried out further stratification of the pre-independence and post-independence periods into several time intervals (Table-2). Data are available for 54 lenders. For what it is worth, Table 2 shows that about 74 per cent of the lenders now operating in the study areas have entered into the sphere of moneylending during post independence. We may note a sharp increase in the number of lenders during the early phase of post-independence (1972-75) : about 46 per cent of lenders seem to have entered during that period. It is now a matter of conjecture whether this significant increase in the number of lenders during the early phase of post-independence was conditioned by a sudden growth in rural indebtedness as possible outcome of economic repercussions of the liberation war.

Table-2 : Period of Entry into Moneylending Business

	Period of Entry							Total Number of money lenders	
	Pre-Independence				Post-Independence				
	Before 1947	1947- 1960	1961- 1971	Sub- total	1972- 1981	1976- 1981	1982- 1987		
Number of Money- lenders	6 (11.11)	3 (5.55)	5 (9.26)	14 (25.92)	25 (46.30)	7 (12.96)	8 (14.82)	40 (74.08)	54 (100)
Number Professional Moneylenders	4 (22.22)	3 (16.67)	4 (22.22)	11 (61.11)	4 (22.22)	3 (16.67)	- (38.89)	7 (38.89)	18 (100)

If we look at the dynamics of growth of moneylenders during the pre-independence period, it remains more difficult to gauge whether there was a relative decline in the number of lenders as compared to the pre-partition period. Whilst the share of moneylenders with a possible pre-partition entry is only 11.11 per cent, about 15 per cent of the lenders have recorded their entry during the Pakistan period. It may indicate that growth of rural moneylenders was apparently unaffected by the exodus of Hindu mahajans during the 1950s. For instance, number of professional moneylenders (contrary to the widely held view)⁴ went on increasing even during the 1950s.

4. The 1959 Credit Enquiry Commission Report, for instance, upheld the view that there was a sudden short-fall in the number of rural moneylenders following the exodus of Hindu Mahajans as a result of partition of India.

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It is difficult to make any categorical inference about the status of different lender groups in terms of their period of entry. However, it seems that, majority of the lenders with a possible pre-independence entry belonged to the group of professional moneylenders. Out of 14 observations, the share of professional moneylenders was 78.57 per cent during pre-independence. However, the post-independence era witnessed a significant decline in the relative share of professional lenders (from 78.57 per cent to a point of 33.33 per cent in 1987). This decline in the number of professional lenders was largely due to the emergence of new groups of lenders in the rural ICM.

1.4.2 Occupational Background of Moneylenders

It may be hypothesised that some associated background with moneylending is likely to qualify and/or compensate for lack of experience. This associated background may in turn contribute to specialisation in moneylending. Data about the occupational background are available only for 33 lenders. Occupational types are classified according to income-criteria.

Data presented in Table 3 suggest that the rural moneylenders, by and large, originated from the class of agriculturists, the main occupation of their 'grand fathers' being cultivation. The predominance of cultivation as the main source of income can also be observed in case of their 'fathers'. However, in case of 'fathers' one can note genesis of a class of moneylenders : incidence of moneylending in the occupational structure was 24.24 per cent of total observations. If one compares these figures with the main 'previous' and 'present' preoccupations of the lenders, the impression is that of declining status of cultivation as a main preoccupation. Whilst 21.21 per cent of the lenders reported 'cultivation' as their main previous preoccupation, only 9.09 per cent of them would at present take to cultivation as their main profession.

Importance of trading as one of the main preoccupations has increased considerably during the last two decades. This trend has been reflected in the growth of lenders with trading as their main preoccupation, only 9.09 per cent of them would at present take to cultivation as their main profession.

Importance of trading as one of the main preoccupations has increased considerably during the last two decades. This trend has been reflected in the growth of lenders with trading as their main preoccupation. Whilst the share of trading in the occupational structure of 'fathers' was restricted to the tune of 3 per cent, at present about 40 percent of the lenders have reported trading as their main present preoccupation.

Table-3 : Occupational Background of Moneylenders

(Figures in parentheses indicate %)

Occupation type	Grand-fathers	Fathers	Main previous preoccupation of the lender	Main present preoccupation of the lender
Cultivators	33 (100)	23 (69.70)	7 (21.21)	3 (9.09)
Moneylender	-	8 (24.24)	10 (30.31)	17 (51.52)
Wholesaler and	-	1 (3.03)	9 (27.27)	13 (39.39)
Others	-	1 (3.03)	7 (21.21)	
Total	33 (100)	33 (100)	33 (100)	33 (100)

Note: 'Cultivators include agriculturalists of various holding and tenurial types; the group of 'others' encompasses rural touts, professional and service workers, administrative and salaried workers etc.

As regards moneylending, one can easily see increasing importance of this category in the occupational structure of lenders. Previously about 30.33 per cent of the respondents were engaged in moneylending. This figure has registered significant increase over the last decade : approximately for 51 per cent of the lenders, usury represents their main source of preoccupation. This finding may appear to be contradictory to our earlier observation on the declining trend in the relative share of professional moneylenders (Table 2). However, a greater incidence of moneylending in the occupational structure is largely determined by the specific group-centric bias of the observations reflected in the Table 3. Of the 33 moneylenders, for which the data about occupational background are available, 51.52 per cent belong to the group of professional lenders. This figure is higher than the weight of professional lenders in the total sample (51.52 per cent vis-a-vis 28.79 per cent). Even after allowing for the group-centric bias, one may still argue that, whilst the share of professional lenders has registered a relative decline, importance of moneylending as subsidiary business might have increased overtime.

Declining status of cultivation as the main preoccupation of lenders may not necessarily indicate gradual disassociation of the latter from agricultural

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not necessarily indicate gradual disassociation of the latter from agricultural production. On one hand, the lenders channelise substantial part of income accrued from agricultural sector to the usury business. On the other hand, a part of profit earned through usury may be invested in agricultural production.

1.4.3 Land Ownership by Lender Types

If we look at the bottom of Table 4, we can note that 74.29 per cent of the lenders belonged to the conventional category of rich peasants owning more than 7.5 acres of land. Certain variations can be also observed across the lender types. Whilst professional moneylenders, rich peasants and input entrepreneurs are rich landowners, a considerable proportion of small and medium landowners can be identified in case of other groups. The weightage of small and medium landowners are given below : dadan brokers-50 per cent; 60 per cent traders; 'others'-66.67 per cent. That majority of the lenders included in the groups of 'traders' and 'others' are medium landowners can be seen from the average size of owned land (5.7 and 6.52 acres respectively).

Table-4 : Distribution of Moneylenders According to Land-Size

(Figures in parentheses indicate no. of observations)

Land Size	Total	Owned	Land (ac.)	Average Size
Lender Types	Small 2.5	Medium 2.5-7.5	Large 7.5 and above	of Ownership (acre)
Professional lenders (15)	-	-	793 (15)	52.87
Rich Peasants (3)	-	-	56 (3)	18.67
Input-entrepreneurs (2)	-	-	59.20 (2)	29.60
Dadan brokers (4)	2 (1)	3 (1)	60 (2)	32.50
Traders (5)	3.50 (2)	3 (1)	22 (2)	5.7
Others (6)	1.28 (1)	11.84 (3)	26 (2)	6.52
All Groups (35)	6.78 (4)	17.84 (5)	1016.20 26	29.74

One may also note significant variations in the average size of owned land within the class of rich landholders. Professional moneylenders appear to be the largest landholding group in the area, average size of owned land being 52.87 acres. It is worth-while to note that average size of land owned by input entrepreneurs and dadan brokers is significantly higher than the land-size owned by the rich peasants (29.60 and 32.50 acres respectively vis-a-vis 18.67 acres in case of rich peasants). Possibly the access to input-trade and output-marketing provides comparative economic advantage to input entrepreneurs and dadan brokers when compared to rich peasants. We have already pointed out that about 50 per cent of the dadan brokers belong to the category of small and medium landowners. It may be hypothesised that these petty marketing intermediaries and representatives of urban financiers gradually climb up the ladder of land-ownership through re-cycling the bulk of their trading profits into purchasing of lands.

Average size of land owned by the lenders of our sample is estimated to be 29.74 acres. Such a high record of average landsize is largely explained by the pattern of land ownership prevailing in one-crop haor areas. It may be added that a significant part of the owned land represent land-assets accumulated through various means of usufructury mortgages. However, because of somewhat secretive nature of loan transaction, it is difficult to ascertain the magnitude of mortgaged land.

1.4.4 Level of Integration of Different Businesses by Lender Types

It has been stressed in the historical literature that 'pure' moneylenders (in the sense that they are exclusively engaged in usury business) were largely a myth. Moneylending was frequently interlocked with trading and cultivation. In this section we shall focus on the incidence of multiple businesses amongst various types of lenders. Without taking recourse to a detail exposition of the problem of 'connectedness' or inter-linked transactions, we have attempted here to formulate some stylized facts about level of integration of different businesses by lender types.

Table 5 shows that an overwhelming portion of different businesses have been concentrated in the hands of professional moneylenders. It seems that professional lenders aspire to gain control over multiple channels of surplus appropriation particularly in the forms of trading profits (through input and output marketing), rents, absolute and relative surplus values extracted from the exploitation of wage labour, usurious interest on consumption credit. Some of them (about 12.5 per cent of the lenders) extract surpluses from the direct producers by dint of their monopoly control over fishery resources as fishery leasers. Quite a few of them (approximately 25 per cent) compete with cottage industry producers as

Table-5: Incidence of Different Businesses by Lender Types

(Figures in parentheses indicate percentages)

Types of business	Businesses										No. of total observations
	Rural Industry	Agricultural input Trade	Agricultural output Trade	Other trades	Recovery Business	Commercial Transport	Fishery Leasing	Agriculture	Professional and administrative services		
Professional lenders	4 (25.0)	3 (18.75)	7 (43.75)	8 (50.00)	1 (6.25)	1 (6.25)	2 (12.50)	16 (100)	1 (6.25)	16 (100)	
Rich Peasants	-	1 (50.00)	-	1 (50.00)	-	-	-	2 (100)	-	2 (100)	
Input-entrepreneurs	2 (50.00)	7 (77.77)	-	9 (100.0)	4 (44.44)	1 (11.11)	-	9 (100.0)	-	9 (100)	
Dadan brokers	-	-	2 (100.0)	-	1 (50.00)	-	-	2 (100.00)	-	2 (100.0)	
Traders	-	-	-	-	4 (100.0)	-	-	4 (100.0)	-	4 (100.0)	
Total	6 (18.18)	11 (33.33)	9 (27.27)	22 (66.67)	6 (18.18)	2 (6.06)	2 (6.06)	33 (100)	1 (3.03)	33 (100)	

NB : As one lender may be present in different sectors, the row total exceeds the number of total observations.

owners of modern agro-processing industries. A small proportion of professional lenders (about 6.25 per cent) also operate as informal financial brokers between the indebted peasants and institutional credit sources. As regards input entrepreneurs, integration of different businesses are also quite prominent, although somewhat less pronounced than in case of professional lenders.

A more accurate measure of integration of different businesses would be to draw a frequency distribution of lenders according to the level of concurrent involvement in multiple sectors. This has been reflected in Table 6. Whilst agriculture remains the common vintage point for all types of lenders, one can observe significant variations in the degree of integration of different businesses.

Table-6 : Distribution of Moneylenders According to the Level of Integration of Businesses

(Figures in parentheses indicate %)

Integration of Different Businesses	No. of Moneylenders
Agriculture, Trade, Rural Industry, Recovery Business, Fishery Leasing	1(2.17)
Agriculture, Trade, Fishery Leasing	2(4.35)
Agriculture, Trade, Rural Industry	3 (6.52)
Agriculture, Trade, 'Recovery Business'	4 (8.70)
Agriculture, Trade	21 (45.65)
Agriculture, Rural Industry	3 (6.52)
Agriculture only	8 (17.39)
Others'	4 (8.70)
Exclusively Engaged in Moneylending	—
Total	46 (100)

Approximately 2 per cent of the lenders are concurrently present in all the five important sectors (agriculture, trade, rural industry, informal financial brokerage or so-called 'recovery business', and, fishery leasing). Number of lenders with concurrent presence in three different sectors is quite significant (about 19.57 per cent). The share of the latter is even higher than the weight of the group engaged exclusively in agriculture (19.57 per cent vis-a-vis 17.39 per cent). The highest concentration of lenders is observed in the group of 'agriculture and trade'. About 45.65 per cent of

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the total lenders belonged to this category. This confirms the persistence of a high degree of interlocked transactions in rural ICM. Table 6 also indicates that approximately three-fourth of the rural moneylenders are engaged in agriculture and trade (with or without concurrent presence in other Sectors). This in part lenders support to the descriptive validity of the so-called 'semi-feudal' model in which case direct producers deal not with an impersonal market but with a monopsonistic creditor who is also landlord and trader [1].

On close scrutiny it would appear that, with gradual increase in the level of integration of different businesses, moneylender climbs along the ladder of income and wealth, from a lower to a higher level of economic power. Viewed from this angle, frequency distribution of lenders according to the level of integration of different businesses also gives us a notion of the degree of economic differentiation within the class of rural moneylenders.

1.4.5 Links to the Modern Sector

The nature of linkages with the modern (urban) sector is an important aspect of the pattern of investment undertaken by the rural moneylenders. Whilst accepting the descriptive validity of 'semi-feudal' relations of exploitation, it may be argued that existence of multiple channels of surplus appropriation are more of a reflection of profit-maximising entrepreneurship, rather than the persistence of 'feudal mode'. Given comparatively low rate of return from agriculture, it is all the more natural that a landlord would explore other avenues of profitable investments. As applied to rural moneylenders, the term 'semi-feudal' may appear to be a misnomer, even only if we consider the extent of their linkages with modern (urban) sectors. We now turn to this issue.

If we return to Table 5, we can observe that an overwhelming proportion of lenders are closely linked with modern sector. Trading in agricultural inputs and consumption commodities is one of the most important avenues of linkages with modern sector. Almost all of the modern 'agro-processing' industrial units of the study areas were financed by the credit obtained from Bangladesh Krishi Bank (BKB). Here one may add the case of 'engine-operated' country boats (locally known as 'trawlers') : the engines used in these boats are STW-type of irrigational mechanics obtained from BKB on credit. One may also note the emergence of financial brokers between informal and formal credit markets as yet another example of linkages of 'traditional' moneylenders with the 'modern' sector.

If one looks at the type of investments made in the sphere of agricultural production, one can hardly draw any categorical inference about the

'technology-averseness' of rural moneylenders. In most of the cases, professional moneylenders and input entrepreneurs seem to have adopted new fertilizer-irrigation technology, although the incidence of HYV cultivation is less prominent when compared to the used of modern agricultural inputs. Our survey indicates that relatively restricted practice of HYV cultivation is largely due to the agro-climatic conditions of the area, rather than an evidence on technology-averseness of the rural rich. Cultivation of HYV in the study areas takes a little more time than in case of local varieties, the gap in the production cycle being 15 days or so. Even such a small gap often turns out to be a critical factor in determining farmers attitude towards adoption of HYV. Given the hazards of high risks associated with sudden floods and hailstorms features typical of the haor areas, the farmers are usually prone to adopt local variety seeds.

Whilst data relating to the extent of HYV cultivation is by no means exhaustive, it appears that only a small proportion of professional lenders can be termed as 'non-adopter' of HYV. However, the share of operated land under HYV cultivation in the group of professional lenders is also quite small (about 20.16 percent). Whilst the wealthy professional lenders can readily adopt new technology, they may be making little effort to exploit available opportunities for modern irrigation. The principle of allocative efficiency demands that, given comparatively high rate of return from the sectors other than crop production, the optimising moneylender-cum-landlord would allocate less resources to HYV cultivation and more resources to other sectors.

In table 7 we have accumulated further evidences on linkages with the urban sector. Table 7 shows that about a third from amongst the professional lenders have their own trading establishments in the urban areas, while in case of input entrepreneurs the figure is still higher (75 per cent). About 40 per cent of the professional lenders have sent at least one of their children to the urban areas. Frequently it happens that the children, after receiving formal education in the towns, may decide to stay back in the urban areas. In such cases, it seems less probabilistic that they may in the near future enter into usury business following the steps of their fathers. Data presented in Table 7 may also suggest a long-term tendency on the part of professional lenders to migrate to the urban areas. For instance, 13.33 per cent of professional lenders own residential houses in the urban areas. Atleast in 4 out of 15 observations, the respondents have explicitly stated their desire to settle down in the towns. When asked about the possible causes of 'future' migration, the lenders cited factors like 'increasing insecurity in the rural life, higher quality of life in the towns, eagerness to reside with the children who have already engaged themselves in some urban jobs or businesses etc.

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Table-7 : Incidence of Linkages with Urban Sector

Lender Types	Total observation	No. of respondents reporting any urban linkages	Owning Residential houses in urban areas	At least one of the children residing in urban areas	Trading houses in urban areas	Savings deposits in Banks
Professional Money-lenders	13 (100%)	11 (73.33%)	2 (13.33%)	6 (40.00%)	5 (33.33%)	1 (6.67%)
Input Entrepreneurs	4 (100%)	4 (100%)	-	1 (25.00%)	3 (75.00%)	3 (75.00%)

It is interesting to note that professional moneylenders seem to be less inclined to have savings-deposits in the local branches of BKB when compared to some other groups of lenders. Whilst 75 per cent of the input entrepreneurs-cum-lenders have savings-deposits in the bank, the share of such savers is only 6.67 per cent in case of professional lenders. One of the reasons may be that professional lenders prefer to keep money rolling in rural ICM rather than to 'freeze' it in the form of savings-deposits.⁵ As regards input entrepreneurs, their preference for savings-deposits deserves special attention. It has been noted earlier that a significant number of input entrepreneurs are found to be active also as an informal financial broker. A part of their funds maintained as savings-deposits in the bank is used for brokerage during the season of agricultural credit recovery and disbursement operations.

Obviously, all these evidences presented in Tables 5 through 7 are both limited in scope and inadequate to furnish any in-depth review of the extent and nature of business and other linkages of rural money-lenders with the modern urban capitalist sector. However, a basic point emerging from the survey is that assumptions about the 'semi-feudal' moneylender are too often exaggerated. Instead of so-called 'semi-feudal inefficiency', what we find here, is probably a profile of profit-conscious entrepreneur maximising his income through diversification of various business linkages. Secondly, our analysis suggests that existence of a class of professional lenders cannot be regarded as sure signs of non-capitalists/pre-capitalist economic relations.

1.4.6 Educational Status

Data about the educational background are available only for professional moneylenders. It can be seen from Table 8 that literacy rate is

5. Discussion with banking officials of the Kolmakanda branch of BKB.

remarkably high among the professional lenders. About one-third of the lenders from this group have attained higher levels of education ('secondary and above'). About 40 per cent of the professional lenders have attended primary level of education. A higher concentration of educated persons in the ranks of professional lenders indicates a gradual change in the social composition of the group. During the era of preindependence, very few of the professional lenders had any significant exposure to formal education. With new influxes into the ranks of professional lenders, proportion of 'educated' moneylenders have greatly increased during the years of post-independence.

Table-8 : Educational Background of Professional Moneylenders

Educational Status	Illite-rate	Up to Primary	Primary	Secondary	Above Secondary	Total
Professional	—	4 (26.67)	6 (40.00)	3 (20.00)	2 (13.33)	15 (100.00)

1.4.7 Religious Status

Religious taboos about usurious practices are widely recognised. We have pointed out earlier that most religio-cultural traditions are strongly opposed to moneylenders. Moneylending is condemned by the Jewish, Islamic and Christian religions. Buddhist and Hindu traditions impliedly do not support moneylending as excessive material acquisitions are condemned. This religio-cultural prejudice is reinforced by the fact that in many societies moneylenders are of immigrant ethnic groups : Jews in Europe, Chinese, Arabs and Indians in South and South East Asia, Indians in Africa and Middle Easterners in Latin America

Data assembled in Table 9 reflect the religious composition of moneylenders. Whilst at one point of time the Hindu moneylenders might have been the single most influential type in rural ICM, religious composition of lenders has changed considerably since the partition of 1947. At present about 47 per cent of rural lenders in the study areas belong to the Muslim religious community. One can also observe significant variations in the religious composition of different lender groups. For instance, as many as 68.42 per cent of the professional lenders belong to the Hindu religious community, while the share of the Muslim moneylenders is only 31.58 per cent. It is difficult to comment on whether a low percentage of Muslim lenders is merely an outcome of Hindu specific bias in the sample, or alternatively, it is an expression of the persistence of specific religio-cultural traditions of Islam. We may, however, note that in Kolmakanda, where Muslim population is prevalent, the weight of Muslim professional lenders is significantly higher in comparison to Hindu moneylenders.

Table-9 : Distribution of Moneylenders by Religious Status
(Figures in parentheses indicate percentages)

Religious Status	Chakua union			Kolmakanda union			Both unions		
	Muslim	Hindu	Total	Muslim	Hindu	Total	Muslim	Hindu	Total
Professional lenders	-	10 (100.00)	10 (100.00)	6 (66.67)	3 (33.33)	9 (100.00)	6 (31.58)	13 (68.42)	19 (100.00)
Rich Peasants	-	2 (100.00)	2 (100.00)	2 (66.67)	1 (33.33)	3 (100.00)	2 (40.00)	3 (60.00)	5 (100.00)
Input-entrepreneurs	-	2 (100.00)	2 (100.00)	3 (60.00)	2 (40.00)	5 (100.00)	3 (42.86)	4 (57.14)	7 (100.00)
Dadan brokers	4 (80.00)	1 (40.00)	5 (100.00)	2 (100.00)	-	2 (100.00)	6 (85.71)	1 (14.29)	7 (100.00)
Traders	-	4 (100.00)	4 (100.00)	1 (33.33)	2 (66.67)	3 (100.00)	1 (14.29)	6 (85.71)	7 (100.00)
Others	3 (30.00)	7 (70.00)	10 (100.00)	10 (90.91)	1 (9.09)	11 (100.00)	13 (61.90)	8 (38.10)	21 (100.00)
Total	7 (21.21)	26 (78.79)	33 (100.00)	24 (72.73)	9 (27.27)	33 (100.00)	31 (46.97)	35 (53.03)	66 (100.00)

Predominance of Muslim moneylenders is quite explicit in the group of dadan brokers (85.71 vis-a-vis 14.29 per cent in case of Hindu lenders). This has been registered in the findings of both the areas. We have already noted that dadan brokers are frequently the local representatives of non-resident urban financiers. The urban financiers or the dadan beparis usually select their brokers from amongst their 'relatives and neighbours' (as a form of insurance against the risks of defaults). As most of the urban financiers recorded in the course of our survey were Muslims by religious status, this may explain, at least in part, the predominance of Muslim dadan brokers.

The above line of reasoning should not imply any sharp distinction (or, for that matter, any segmentation) in the rural ICM along religious ethnic lines. To the contrary, any religious ethnic line of demarcation in credit relations may be misleading. We have accumulated ample evidences on inter-religious credit relations (for instance, between a Hindu money-lender and a Muslim debtor, or alternatively, between a Muslim lender and a Hindu debtor). What is, perhaps, more important here is to realise the nature of linkages between the groups of Hindu and Muslim money-lenders. One can cite the case of Tarak Babu of Kolmakanda union as an illustrative example. He is a prominent Hindu mahajan of the area who runs usury business in several villages through muslim brokers and moneylenders. On the other hand, Sohor Ali Talukdar (known to be the richest mahajan of Kolmakanda union) and Dinbondhu Sarkar, another traditional Hindu mahajan of the area, have entered into a business partnership in the sphere of fishery leasing. Similarly, in areas where the Muslim moneylenders find difficulty to overtly continue their usury business (due to religio-cultural or other constraints) they often prefer to finance Hindu intermediaries, and through the credit operations of the latter, expand their business.

1.4.8 Caste Background

Table 10 presents cast distribution of moneylenders in the union of Chakua. Of 26 moneylenders from the Hindu religious community, about 46.15 per cent belong to the Saha caste.

Table-10: Caste Background of Hindu Moneylenders

(Figures in parentheses indicate percentages)

Caste status Lender types	Sahas	Others	Total
Professional	6 (600.00)	4 (40.00)	10 (100.00)
All lenders	12 (46.15)	14 (53.85)	26 (100.00)

The share of the latter in the group of professional moneylenders is still higher (about 60 per cent). These findings seem to point out to the persistence of Saha moneylenders in rural ICM. However, one may not exaggerate the role of caste group of lenders. For even in relatively backward union of Chakua about 53.85 per cent of all lenders originated from the groups other than the Sahas. It may be added that in case of Kolmakanda, out of 9 Hindu moneylenders in the sample, none of them belonged to the category of caste group of lenders. Whilst one can not deny the significant presence of the Saha community amongst Hindu Lenders, it would be so far to assume that such occurrences are of area-specific nature. Finally, even in places where the Saha moneylenders were operating, the share of other groups have increased considerably overtime.

Another point of interest is that, although the locality where the Sahas reside is well-known as the 'Saha Para', most of the Saha moneylenders have adopted the titles (surnames of the Kayastha caste. For instance, the Kayastha title 'Roy' is found to be quite prevalent amongst the Saha moneylenders. Thus their presence in rural ICM (at least on a first look) may become frequently subsumed within the rubric of other caste-titles. Apart from that the Shylock is often shy of his trade, this may be viewed as an attempt on the part of Saha lenders to reconcile with somewhat derogatory attitude predominant in the peasant society towards the usury caste.

CONCLUDING REMARKS

Historically moneylenders never constituted a single category, nor any particular group of lenders always played the part of the dominant actor in rural ICM. One can witness the rise and fall of different groups of moneylenders across historical periods and geographical zones. It seems that caste-centric notions of moneylenders are largely responsible for mystification of the concept of 'professional' lenders (the latter was frequently associated with particular caste, regional and ethnic groups). Whilst such caste group still persist in rural ICM, their role is frequently inflated by the social historians. On a closer inspection, it would appear that caste group of lenders played a less significant role when compared to other lending groups.

In the twentieth century, specially during the period following Great Depression, rural ICM gradually underwent a significant structural change. Instead of the wily 'professional' moneylender, we now have the rich peasant-cum-lender, an established figure in the village, intensifying his wealth and power through more suitable measures of market control. Usury regulating legislations were virtually ineffective largely because of their inability to focus on this principal group of lenders from amongst the richer ryots. Furthermore, control by a rich peasantry lacks the socially

revolutionary implications of the old assumptions about excessive land transfer to 'alien' moneylenders.

During the last three decades, there seems to be an increasingly secular tendency operating in the changing scenario of social, religious and caste compositions of rural moneylenders. More and more, new strata of lenders have entered into rural ICM. As compared to the 1950s, 'professional' lenders have staged a comeback in the recent years. On the other hand, the importance of 'rich peasants-cum-lenders' has fallen considerably. It was observed that lenders associated with activities other than for direct cultivation had become gradually prominent in the study areas. These included input entrepreneurs, dadan brokers, wholesalers and retailers, fishery leasers etc. In the recent years, a new type of lender (locally known as recovery agents) has emerged in rural ICM. This type of lenders are a kind of informal financial intermediaries between formal and informal credit markets.

Rural moneylenders are often portrayed in the literature as a class (or social group) originating in the 'semi-feudal' mode (so-called 'feudal remnants' thesis). Our findings have raised serious doubts on both descriptive and theoretical validities of such 'semi-feudal' arguments. Whilst the rural lenders still take recourse to usurious kind of terms and conditions on particular type of borrowers, these 'semi-feudal' methods of profit-earnings represent only a part of their multiple channels of surplus appropriation. A majority of rural lenders are found to be closely integrated with modern (capitalist) sector through various production, trading, credit and other linkages. However, its developmental lessons need more careful scrutiny if we consider the stunning lack of evidence on the subject.

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বাংলাদেশের অর্থনীতির কাঠামোগত পরিবর্তনে পরিমাপঃ জাতীয় আয়ানুমান উপাত্তের উপর একটি আলোচনা

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১। ভূমিকা

জাতীয় আয়, একটি দেশের চলমান অর্থনৈতিক অবস্থা এবং উন্নয়নের মুদ্রাভিত্তিক পরিমাপকেই নির্দেশ করে। আর্থ-সামাজিক কল্যাণের এই সামাজিক পরিমাপের উৎপাদন ও পরিসঞ্চয়ের সামাজিক শক্তিগুলোর সাথে জটিলভাবে সম্পৃক্ত যা ভোগ, সঞ্চয় এবং বিনিয়োগ নির্ধারণে উল্লেখযোগ্য ভূমিকা পালন করে। জাতীয় আয়ের আন্তঃ সময় সংক্রান্ত গবেষণা একটি দেশের অর্থনীতির কাঠামোগত পরিবর্তনের তথ্য প্রদান করে। এ কাঠামোগত পরিবর্তন, সামাজিক উৎপাদন শক্তির বিভিন্নতার কারণে ঘটে থাকে; যা আবার উৎপাদন ও পরিসঞ্চয়ন প্রক্রিয়ায় নিযুক্ত সামাজিক শক্তিসমূহের আন্তঃক্রিয়া পরিবর্তনের ফলে পরিবর্তিত হতে থাকে।

উনবিংশ শতাব্দীর শেষার্ধ্বে এবং বিংশ শতাব্দীর প্রথমার্ধ্বে বৃটিশ ভারতের জাতীয় আয় পরিমাপ সংক্রান্ত বেশ কয়েকটি গবেষণা আমরা দেখতে পাই। বাংলাদেশ স্বাধীন হবার পূর্ব মুহূর্ত পর্যন্ত জাতীয় আয় হিসাব পরিসংখ্যান, করাচীতে অবস্থিত কেন্দ্রীয় পরিসংখ্যান দপ্তর সংকলন করে প্রকাশ করতো।

১৯৬৩ সালে গঠিত জাতীয় আয় কমিশনের সুপারিশক্রমে ১৯৫৯-৬০ থেকে ১৯৬৩-৬৪ সাল পর্যন্ত বাংলাদেশের (তৎকালীন পূর্ব পাকিস্তান) 'জাতীয় আয় হিসাব' তৈরী করা হয়েছিল করাচীতে অবস্থিত কেন্দ্রীয় পরিসংখ্যান ব্যুরোতে। তৎকালীন পূর্ব পাকিস্তানের পরিসংখ্যান ব্যুরো "আয় হিসাব" প্রস্তুতকরণের জন্য প্রয়োজনীয় মৌলিক উপাত্তের যোগান দিয়েছিল। এরপর আর তেমনভাবে "জাতীয় আয় হিসাব" তৈরী করা হয়নি। কিন্তু বাংলাদেশ স্বাধীন হবার পর যুদ্ধ-বিধ্বস্ত একটি দেশের সার্বিক অর্থনৈতিক পূর্নগঠনের লক্ষ্যে প্রথম পাঁচশালা পরিকল্পনা প্রনয়নের (১৯৭৩-৭৮) প্রাক্কালে "জাতীয় আয় হিসাব" পরিসংখ্যানের প্রয়োজনীয়তা দেখা দেয়। এ তাগিদ থেকেই "বাংলাদেশ পরিসংখ্যান ব্যুরো" জাতীয় আয় পরিমাপ বিভাগ গঠন করে এবং আজ অবধি নিয়মিত "জাতীয় আয় হিসাব" প্রস্তুত ও প্রকাশ করা যাচ্ছে। ১৯৭৭-৭৮ সালের জাতীয় আয় উপাত্তকে পূর্নবার পরীক্ষা-নিরীক্ষা করে ১৯৮৭ সাল পর্যন্ত পরিসংখ্যান ব্যুরো মূল শিল্পভিত্তিক বিভিন্ন সেক্টরের চূড়ান্ত চাহিদার প্রেক্ষিতে চলমান ও স্থিরকৃত ব্যয়ের

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হিসাব প্রস্তুত করে প্রকাশ করেছে। পাকিস্তান আমলে কেন্দ্রীয় পরিসংখ্যান ব্যুরো (সি এস ও) ছাড়া অনেক অর্থনীতিবিদ ও গবেষণা প্রতিষ্ঠান জাতীয় আয় পরিমাপ করেছেন। বৃটিশ ভারতে মোট বিশ বার জাতীয় আয় পরিমাপ করা হয়—প্রথম দাদাতাই নাওরোজি ১৯১৬ সনে ও শেষ বার মর্ডান ইকোনমিস্ট ১৯৪৯ সনে। পরিমাপকৃত এসব জাতীয় আয়ে যথেষ্ট রাজনৈতিক বিতর্ক রয়েছে। জাতীয় আয় হিসাবকারী প্রত্যেক অর্থনীতিবিদ দেখিয়েছেন যে, মানুষের মাথাপিছু আয় একেবারেই কম এবং তাই সরকারের পক্ষে ব্যাপক জনগণের উন্নতিসাধন করা সম্ভব হচ্ছেনা। বৃটিশ ভারতের জাতীয় আয় নিরূপণের ক্ষেত্রে ডঃ ভি, কে, আর, বি, রাও এর কাজটি অত্যন্ত ব্যাপক ও বিস্তৃত। সরকারী উপাত্তের অভাবের কারণে রাও নিজেই বেশ কিছু সাময়িক জরীপ পরিচালনা করেন। এই সময়কার প্রতিটি জাতীয় পরিমাপ চলতি মূল্যে নির্ধারণ করা হয়েছিল। ১৯৪৭ সনে দেশভাগের পর পাকিস্তানের উভয় প্রদেশেই জাতীয় আয় পরিমাপ সংক্রান্ত নির্ভরযোগ্য পরিসংখ্যানের অভাব ছিল। বিশেষ করে পাজাব এবং পূর্ববঙ্গ প্রদেশে বিপুল সংখ্যক উদ্ধাস্ত অন্তর্গমন এবং বহির্গমনের ফলে সঠিক এবং পদ্ধতিগতভাবে কোন পরিসংখ্যান তৈরী করা সম্ভব হয়নি। এছাড়াও রাজনৈতিক-অর্থনৈতিক সমস্যা তো ছিলই। অনেক উন্নয়নশীল দেশের মতো, তৎকালীন পূর্ব পাকিস্তানেও সঠিক পরিসংখ্যানের অভাব ছিল। ১৯৫০ সনে কেন্দ্রীয় পরিসংখ্যান কার্যালয় স্থাপিত হবার পর, পর্যায়ক্রমে উপাত্ত সংগ্রহের ব্যাপারে পদ্ধতি এবং কাঠামোগত পরিবর্তন করা হয়, যাতে করে সুষ্ঠুভাবে পরিসংখ্যান তৈরী করা যায়। এসময় কেন্দ্রীয় পরিসংখ্যান কার্যালয় স্থাপিত না হলে পাকিস্তানের উন্নয়ন পরিকল্পনা তৈরী করা যেত না। ১৯৪৮-৪৯ অর্থ বছরে প্রথম বারের মতো, পাকিস্তান পরিসংখ্যান কার্যালয় (স, এস, ও) চলতি মূল্যে মোট দেশজ উৎপাদন পরিমাপ করেন। ১৯৫৩-৫৪ পর্যন্ত মোট দেশজ উৎপাদনের পরিমাপ চলতি এবং স্থিরকৃত উভয় ভাবেই পরিমাপ করা হয়েছে। শুধুমাত্র নির্ভরযোগ্য উপাত্তের কারণে ১৯৬৩ সাল পর্যন্ত স্থিরকৃত মূল্যে জাতীয় উৎপাদন বা আয় পরিমাপ করে প্রকাশ করা হয়। ১৯৫১ সনের প্রথম আদম শুমারীর ফলে, জাতীয় আয় পরিমাপের ক্ষেত্রে পদ্ধতির সুষ্ঠুতা এবং বৈজ্ঞানিকতা দৃঢ় হয়। পরিচালিত এই আদম শুমারীতে, জাতীয় আয় পরিমাপের জন্য বেশ কয়েকটি সাময়িক অর্থনৈতিক দিককে প্রাধান্য দেয়। ফলে কেন্দ্রীয় পরিসংখ্যান কার্যালয় ১৯৫২-৫৩ সনের জন্য চলতি মূল্যে নতুন সিরিজের (জাতীয় অর্থনীতির সকল খাত বিবেচনা করে) জাতীয় আয় পরিমাপ করে। পাকিস্তানের প্রথম পাঁচশালা পরিকল্পনা প্রণয়নের প্রাক্কালে, অর্থনৈতিক প্রবৃদ্ধির হার এবং পরিমাণের পরিমাপ প্রয়োজনীয়তা দেখা দেয়। ১৯৫৪ সনে রাষ্ট্রীয়ভাবে প্রথমবারের মতো সিদ্ধান্ত নেয়া হয় যে, ১৯৪৯-৫০ থেকে ১৯৫২-৫৩ এর গড় মূল্য নিয়ে, নতুন সিরিজের স্থিরকৃত মূল্যে জাতীয় আয় পরিমাপ করা হবে। ১৯৬৩ সন পর্যন্ত জাতীয় আয়ের স্থিরকৃত মূল্যের পরিমাপ নিয়মিতভাবে না থাকায় স্থিরকৃত মূল্যে নিরূপণের ক্ষেত্রে ১৯৫৯-৬০ অর্থ বছরকে ভিত্তি বছর হিসাবে বিবেচনা করা হয়। ১৯৫০ সালের পূর্ব পর্যন্ত, পাকিস্তানের প্রদেশগুলোর জন্য আলাদাভাবে আয় পরিমাপ করা হতো না। ১৯৬১ সনে তৎকালীন পাকিস্তান সরকার সি, এস, ও কর্তৃক হিসাবকৃত জাতীয় আয়ের দুর্বলতা নিরূপণে এবং উন্নতমানের পদ্ধতি উদ্ভাবনের নিমিত্তে দেশের প্রথম সারির অর্থনীতিবিদ ও পরিসংখ্যানবিদদের নিয়ে একটি কমিটি গঠন করেন। ১৯৬২ সালে মূল্যায়ন কাজ সম্পাদন করে, প্রস্তাবনায় এ কমিটি উল্লেখ করেছে যে, সি এস ও যেন জাতীয় ভিত্তিক আয় পরিমাপের পাশাপাশি, চলতি এবং স্থিরকৃত

আহমদ, চৌধুরী : কাঠামোগত পরিবর্তন

উভয় মূল্যে প্রাদেশিক আয়-ব্যয়ের হিসাবও নিরূপণ করে। জাতীয় অর্থনীতির বিভিন্ন দিক লক্ষ্য করে, ১৯৬৩ সনের এপ্রিল মাসে তৎকালীন পাকিস্তান সরকার নিম্নোক্ত উদ্দেশ্যে জাতীয় আয় কমিশন গঠন করেন :

— জাতীয় আয় নিরূপণের জন্য বিদ্যমান উপাত্তের সংগ্রহ এবং নির্ভরতার পদ্ধতিগত দিক পরখ।

— জাতীয় আয় পরিসংখ্যান প্রস্তুতে নির্ভরযোগ্য উপাত্ত এবং তথ্য সংগ্রহের জন্য কার্যকরী দিক নির্দেশনা দেয়া।

— জাতীয় আয়ের অন্তর্ভুক্ত বিভিন্ন শিল্পখাতের পরিকল্পনায় ব্যাখ্যা প্রদান করে শ্রেণী বিভাজনে একটা সুষ্ঠুতা এবং বৈজ্ঞানিকতা ফিরিয়ে আনে। কৃষি উন্নয়ন পরিকল্পনায় বিভিন্ন পর্যায়ে এর একান্ত প্রয়োজন রয়েছে।

— জাতীয় আয় হিসাব পদ্ধতির প্রক্রিয়াগত দিক উন্নতকরণের জন্য কেন্দ্রীয় পরিসংখ্যান কার্যালয়কে পরামর্শ দান করা।

— জাতীয় আয় পরিসংখ্যানের ক্ষেত্রে গবেষণা পরিচালনার জন্য প্রয়োজনীয় নীতি নির্ধারণী কাঠামো প্রদান করা।

১৯৭৪ সনে, বাংলাদেশ উন্নয়ন গবেষণা প্রতিষ্ঠানের (বি, আই, ডি, এস) অর্থনীতিবিদ মহিউদ্দিন আলমগীর এবং লোডজিক জে, জে, বরলাজকৃত বাংলাদেশের জাতীয় আয় ও ব্যয়ঃ ১৯৪৯-৫০/১৯৬৯-৭০ গবেষণা পুস্তিকাটি, উন্নয়ন গবেষণা প্রতিষ্ঠান প্রকাশ করেন। পাকিস্তান আমল (বাংলাদেশ সহ) নিয়ে জাতীয় আয় পরিমাপের ক্ষেত্রে বলা যায় এটি একটি উল্লেখযোগ্য কাজ। বাংলাদেশ আমলের (১৯৭২-৮৫) জাতীয় আয় ও ব্যয় নিয়ে উল্লেখযোগ্য পূর্ণাঙ্গ তেমন কোন কাজে নেই। উক্ত আয় কমিশন, ১৯৬৪ সনে খসড়া মূল্যায়ন প্রতিবেদন, এবং ১৯৬০ সনের নভেম্বর মাসে চূড়ান্ত রিপোর্ট হস্তান্তর করে ১৯৬৩-৬৪ অর্থনৈতিক বছর থেকে পাকিস্তান কেন্দ্রীয় পরিসংখ্যান কার্যালয় জাতীয় উৎপাদন হিসাবের পাশাপাশি জাতীয় ব্যয় হিসাব ও পরিসংখ্যান রিপোর্টগুলোতে প্রকাশ করতে থাকে। সি, এস, ও-এর পাশাপাশি, তৎকালীন পাকিস্তান পরিকল্পনা কমিশন ১৯৫৯-৬০ থেকে ১৯৬৪-৬৫ পর্যন্ত, পরিকল্পনা কার্য সম্পাদন করার জন্য জাতীয় আয় পরিমাপ করেন। উল্লেখ্য যে, পরিসংখ্যান কার্যালয় এবং পরিকল্পনা কমিশনের পদ্ধতিগত ভিন্নতার জন্য একই সময়ের জাতীয় আয়ে হেরফের দেখা যায়। ১৯৫৬-৬০ থেকে ১৯৬৫-৬৬ পর্যন্ত পাকিস্তান পরিকল্পনা কমিশন, পাকিস্তানের বিনিয়োগ পরিমাপ করে। ১৯৬০-৬১ সনে পাকিস্তান পরিকল্পনা কমিশন মোট জাতীয় পুঁজি গঠনের পরিমাপ করেন। পরবর্তীতে ১৯৬৩-৬৪ থেকে ১৯৬৯-৭০ পর্যন্ত পাকিস্তান পরিসংখ্যান কার্যালয় ধার্যকৃত বিনিয়োগ পরিমাণ পরিমাপ করেন। বাংলাদেশ আমলে অর্থনীতিবিদ মহিউদ্দিন আলমগীর ও লুডজিক জে, জে, বি বারলাজ যৌথভাবে ১৯৪৯-৫০ থেকে ১৯৬৯-৭০ সাল পর্যন্ত মোট বিশ বৎসরের জাতীয় আয় ও ব্যয় পরিমাপ করেন। পরবর্তীতে বি, আই, ডি, এস ১৯৭৪ সনে এ গবেষণা কর্মটি প্রকাশ করেন। তাদের এ গবেষণা কর্মের মূল লক্ষ্য ছিল জাতীয় আয় ও এর বিভিন্ন অংশের প্রধান পরিবর্তন, সমাজ চালিকা ও প্যারামিটার এর মাঝে আন্তঃসম্পর্ক, জাতীয় আয়ে প্রত্যক্ষ ও পরোক্ষ করের

কাঠামোগত প্রভাব, ক্রমবর্ধমান মোট স্থায়ী পুঁজি/আয় এর অনুপাত হিসাব করন সহ বাংলাদেশের জন্য একটি বিকল্প অর্থনৈতিক মডেল প্রণয়ন করা। এতদ্ব্যতীত ১৯৭১ থেকে '৮৭ সাল, এসময় অবধি পর্যন্ত জাতীয় আয় ও ব্যয়ের পরিমাপের নিমিত্তে সামগ্রিক কোন গবেষণাকর্ম পরিচালিত হয়নি। বর্তমান নিবন্ধে ১৯৭২-৮৭ সময়কালের জন্য জাতীয় আয় উপাত্তের ভিত্তিতে করা কিছু পরিসংখ্যান চর্চার ফলাফল তুলে ধরছি।

২। ধারাগত কাঠামো

বাংলাদেশ জাতীয় আয়-ব্যয় হিসাব পরিমাপ ও প্রস্তুতকরণে জাতিসংঘ প্রণীত ও সুপারিশকৃত মৌলিক ধারণাকে পালন করে আসছে। জাতিসংঘকৃত এ ফরম্যাট আগের তুলনায় অনেক বেশী বৈজ্ঞানিক ও সুসংগঠিত। তবুও জাতিসংঘের আয়-ব্যয় ধারনার উপর কিছু প্রস্তাবমূলক মন্তব্য বর্তমান প্রবন্ধে করার চেষ্টা করা হয়েছে।

জাতীয় আয় বলতে দেশের জনগণের সর্বমোট আয়কেই বোঝায়। উৎপাদন বা অর্থনৈতিক কার্যাবলী থেকে মোট জাতীয় আয় বলতে একটি নির্দিষ্ট বছরে একটি নির্দিষ্ট দেশের মোট দেশজ উৎপাদনকেই বুঝায় যা থেকে ঐ বছর মাধ্যমিক দ্রব্য ও সেবা এবং কাঁচামালের পরিমাণকে বাদ দেয়া হয়। অর্থাৎ একটি দেশের মোট দেশজ উৎপাদন হিসাবে (জিডিপি) সে দেশের অর্থনৈতিক কল্যাণের পরিমাপ প্রতিফলিত হয়। প্রাথমিকভাবে অর্থ বাজারে সম্পদ গমন থেকেই অর্থনৈতিক কল্যাণের গতিবিধি বুঝায়। উন্নয়ন দেশগুলোতে সঠিক ভাবে মোট দেশজ উৎপাদন পরিমাপের রয়েছে নানা সমস্যা-বিশেষ করে উপাত্তের অভাব, পরিমাপ পদ্ধতির ধারণা ও শ্রেণীকরণ।

অন্যদিকে শাসকগোষ্ঠী রাজনৈতিক প্রয়োজনে ব্যবহারের জন্য প্রচারিত নির্ভরযোগ্য উপাত্তের অভাব অভিযোগ উৎপাদিত দ্রব্যের মূল্য নির্ধারণে এক ধরনের স্থবিরতা টেনে আনে। সংগৃহীত উপাত্তের সঠিকতা প্রতিবছর পরিবর্তিত হতে থাকে। "জাতীয় আয় হিসাব" প্রস্তুত একটি ধারাবাহিক ও জটিল প্রক্রিয়া। জাতীয় আয় নিরূপণ লক্ষ্যে উপাত্ত সংগ্রহের পদ্ধতিগত মানোন্নয়নের বিভিন্ন পদক্ষেপের সম্পর্ক নিয়ে আলোচনা করা হলো।

উত্তরাধিকারসূত্রে প্রাপ্ত স্বল্প সম্পদের অধিকারী এবং বিনিয়োগকৃত বাড়তি অর্থের ঘাটতি সম্পন্ন উন্নয়নশীল দেশে, জাতীয় আয় হিসাব প্রস্তুতকরণে উৎপাদন, ব্যয় (ভাগ ও বিনিয়োগ) এবং আয় পদ্ধতি একই সাথে ব্যবহার করা হয়। একই পদ্ধতিতে "উৎপাদিত" উপাত্তের অভাবে, বিভিন্ন পদ্ধতিতে উৎপাদিত উপাত্ত জাতীয় আয় পরিমাপের ক্ষেত্রে গ্রহণ ও জাতীয়করণ করা হয়। বিভিন্ন অর্থনৈতিক সেকটরে একই পদ্ধতিতে "উৎপাদিত" উপাত্ত সহজে পাওয়া যাচ্ছে না বিধায় বিভিন্ন পদ্ধতির উপাত্ত দিয়ে উপাত্ত ঘাটতি পূরণ করা হচ্ছে। সত্যিকার লেনদেশের প্রতিটি পর্যায়ে, জাতীয় ভিত্তিক শস্য মূল্যের কাঠামোকৃত নমুনা জরীপ গবেষণা, পদ্ধতিগত মানোন্নয়ন ঘটিয়ে জাতীয় আয় পরিমাপের মান ও নির্ভরতার পরিধিকে বাড়িয়ে দেয়। অন্যদিকে সঠিক প্রোগ্রামিং এর মাধ্যমে কমপিউটারের বিকেন্দ্রীকরণ ব্যবহারিক কাজে লাগিয়ে উপাত্ত সংগ্রহ, পরিচালন ও সংরক্ষণকে আরো গতিশীল করা যায় এবং পাশাপাশি সময়ের অপচয়কেও রোধ করা যায়। উৎপাদন শিল্প শুমারী (সি, এম, আই), কৃষি শুমারী ও বাংলাদেশ পরিসংখ্যান ব্যুরো কর্তৃক সংগৃহীত "আয় ও ব্যয়" এর ব্যাপ্তি ও সামষ্টিক

আহমদ, চৌধুরী : কাঠামোগত পরিবর্তন

চলকের উপাত্ত, বিবেচনীয়ভাবেই “জাতীয় আয় হিসাব” প্রস্তুতে আলাদা আলাদাভাবে সাহায্য করে থাকে। প্রায়শঃই আমাদের অর্থনৈতিক উপাত্তের শ্রেণীকরণে আই, এস, আই, সি পদ্ধতি অনুসরণ করা হয় না। আমাদের অর্থনীতির অধিকাংশ জুড়েই “গৃহস্থালী কর্মকাণ্ড” (যা অর্থনৈতিক কায্যাবলীর অধীনে পড়ে) প্রভাব বিস্তার করে আছে। এখানে উল্লেখ্য যে, প্রকৃত মূল্য সংযোজনে ধারাগত পরিবর্তনে উৎপাদক শিল্প সেকটরে শ্রেণীকরণে প্রাথমিক আয় উৎপাদক ধারণার ভিত্তিতে করা হয়। দেখা যায় আয়-ব্যয় নিরূপণে সঠিক নীতিমালা মেনে চলা হয় না। তাই জাতীয় আয় নিরূপণে বিভিন্ন উৎপাদক সেকটরের সংজ্ঞায় এবং শ্রেণীকরণে নানা প্রশ্নের সম্মুখীন হয়। সংশ্লিষ্ট প্রতিষ্ঠান জাতীয় আয় নিরূপণে একধরনের খসড়া এবং তৈরী করা পরিমাপ পরিসংখ্যানের জন্ম দিয়ে যাচ্ছে। এ ধরনের জাতীয়, আঞ্চলিক, ও জেলা ভিত্তিক পরিসংখ্যান, ও জাতীয় আয় পরিমাপ প্রশাসনিক ও রাজনৈতিক জটিলতার দরুণ আক্রান্ত। পদ্ধতিগত বিভক্তি করণে জাতীয় আয়ের শহর ও গ্রাম ভিত্তিক বিভাজন ও ‘অর্থনৈতিক কায্যাবলীর ধারণা অসম্পূর্ণ শ্রেণীকরণ এবং তাদের আত্যন্তরীণ সংযোগ পর্যন্ত নীতি নির্ধারণ ও সচেতন ব্যক্তিদের নিকট পরিষ্কার নয়।

গ্রাম বাংলার অর্থনীতি মূলতঃ কৃষি নির্ভর। অন্যান্য অনেক উন্নয়নশীল দেশের মতই, বাংলাদেশ অর্থনীতি উন্নত দেশের মতো সুসংগঠিত নয়। অর্থনৈতিক অনেক লেনদেনই সাভাবিক বাজার ব্যবস্থার মাধ্যমে সম্পন্ন হয় না। এ ধরনের অবস্থা উপাত্ত প্রস্তুত এবং পরিসংখ্যানিক হিসাব নিকাশে অনেক অনতিপ্রেত বাঁধার সৃষ্টি করে থাকে। ফলে উপাত্ত প্রস্তুতের সঠিক পদ্ধতিতে রয়েছে নানা ত্রুটি-বিচ্যুতি। এখনও পর্যন্ত জি, ডি, পি/জি, এন, পি, /জি, এন, ই পরিমাপ ও পারস্পরিক পরীক্ষা-নীরিক্ষার (ক্রস চেক) জন্য যে ধরনের বৈজ্ঞানিক পদ্ধতির প্রয়োজন, দুর্ভাগ্যজনক হলেও সত্যি যে, বাংলাদেশে তেমন কোন প্রক্রিয়া এখনো গড়ে উঠেনি। এমনকি অসংগঠিত সেক্টর থেকে শুমারী এবং জরীপ গবেষণার মাধ্যমে যেসব পরিসংখ্যান এবং উপাত্ত তৈরী বা সংগ্রহ করা হয় তার মাঝেও উৎপত্তিগত ত্রুটি থেকে যায়। চলতি যেসব উপাত্ত আমাদের হাতের কাছে রয়েছে আন্তঃআঞ্চলিক লেনদেন জরীপ এবং এর পর্যায়ক্রমিক “মূল্য সংযোজন” এর অভাব রয়েছে। যেমন ধরা যাক, নির্মাণ খাতের চূড়ান্ত উৎপাদন পরিমাপ দ্রব্য চলনের উপর ভিত্তি করে তৈরী, যাতে সত্যিকারের পরিমাপ প্রতিফলিত হয় না। এ ধরনের অসম্পূর্ণ পরিমাপ সমস্যাকে অতিক্রম করতে হলে সংশ্লিষ্ট কর্তৃপক্ষের উচিত একটি সার্বিক বিনিয়োগ পরিমাপ জরীপ গবেষণা পরিচালনা করা, যার মাধ্যমে সঠিক পরিমাপ করা যেতে পারে। সাম্প্রতি সরিসংখ্যান ব্যুরো কর্তৃক হিসাবকৃত পাইকারী দর সূচক সংখ্যায় যেসব বিষয়গুলো অন্তর্ভুক্ত করা উচিত ছিল, তা অনেক ক্ষেত্রে করা হয়নি। যেমন সূচক-সংখ্যা নির্ণয়ের সময় সদ্যজাত আয় বনটনের বৈষম্যমূলক দিক এবং ব্যয় উৎপাদন পরিবর্তনের দিকসমূহকে সঠিক গুরুত্ব না দেয়ার কারণে পরিমাপ পদ্ধতিতে ফাঁক থেকে যায়। এমনকি এক্ষেত্রে “পরিবর্তনীয় উপাদানের” ও খুচরা মূল্যকে, নির্মাণের দিক থেকে রিয়েল এস্টেট বা হাউজিং এর মূল্যমান, পরিবহন ও অন্যান্য সার্ভিস, সুত্ত বাটা, সরবরাহের নীতিমালার পরিবর্তন এবং দ্রব্যের মানোন্নয়নের ফলে পরিবর্তনীয় মূল্যমানকে পর্যন্ত এর এখতিয়ারের মধ্যে আনা হয়নি।

প্রতি দশ বছর অন্তর যে আদম শুমারী হয় তাতে অঞ্চল ভিত্তিক জনসংখ্যা বন্টন পরিবর্তন

ও অর্থনৈতিক কার্যাবলী ভিত্তিতে জনসংখ্যা বন্টনের দিকটি অসম্পূর্ণ থেকে যায়। ফলে, জনসংখ্যা বৃদ্ধির এবং অর্থনৈতিক কার্যাবলীর বন্টন ভিত্তিতে “সংযোজিত মূল্যের” পরিমাপ প্রায়শঃই পদ্ধতিগত দিক থেকে ত্রুটিপূর্ণ থেকে যায়। বর্তমানের জাতীয় আয় হিসাব থেকে আমরা সমষ্টি আয়ের চিত্র পেয়ে থাকি। কিন্তু প্রতিষ্ঠান কর্তৃক আয় অথবা শিল্প সেক্টর ভিত্তিক পুঁজি গঠনের কোন আলাদা আলাদা হিসাব সাধারণতঃ আমরা দেখাতে পাইনা। একটু সুক্ষ্ণ ভাবে বিবেচনা করলে দেখা যাবে ব্যক্তিগত আয়ের উপাত্ত, আরও শ্রেণী ভিত্তিক ব্যক্তি আয়ের হিসাব, না থাকাতে ম্যাট্রিক আকারে জাতীয় আয় পরিমাপ ও তৈরী করা যাচ্ছে না এমনকি উপাদান-উৎপাদন ছক পর্যন্ত বাংলাদেশ পরিসংখ্যান ব্যুরো তৈরী করতে পারছে না।

ছোট ছোট শস্যের উৎপাদন পরিমাপে রয়েছে অজানা অনেক ত্রুটি। এসব ছোট ছোট শস্যের উপজাত দ্রব্যের পরিমাপ আমাদের গ্রামগুলিতে যা আজও প্রচলিত এখনো কোন বৈজ্ঞানিক পদ্ধতির উপর নির্ভর করে তৈরী করা হয়নি। চলতি হিসাবের জ্যামিতিক বৃদ্ধি হার দ্বারা পশু সম্পদ উৎপাদন পরিমাপও অজ্ঞাত পরিসংখ্যানিক ত্রুটিতে আক্রান্ত। ১৯৬৫ সনের হাঁস-মুরগীর উৎপাদন সহগ এখনো ব্যবহার করা হয় বলে এ সেক্টরের মোট উৎপাদন পরিমাপের হিসাব নির্ণয় পদ্ধতিগত দিক দিয়ে অসম্পূর্ণই রয়ে গেছে। কৃষি বিপণন পরিদপ্তর থেকে প্রাপ্ত সাব-সেকটরের মূল্যমান অনেক দিক দিয়েই অসম্পূর্ণ। সহগ উৎপাদক নির্ভরতার দিক থেকে বনজসম্পদ সাব-সেক্টরের উৎপাদন পরিমাপ হিসাব সন্দেহের উদ্ভেক করে। বনজ সম্পদ উৎপাদন পরিমাপের বাহিরেও বাংলাদেশ পরিসংখ্যান ব্যুরো খামারজাত বনজ সম্পদের যে উৎপাদন পরিমাপ করে থাকে, তার পাশাপাশি বনজ সম্পদ সেক্টরের একশত ভাগ উৎপাদন বৃদ্ধি ধরে নেয়া পদ্ধতিগত চর্চা নয়। মোট বন এলাকার শতকরা পনের ভাগ বৃদ্ধি ধরে নেয়া এবং ফলশ্রুতিতে বনজ সম্পদ মূল্যমানের যে হেরফের হয় তারও কোন পদ্ধতিগত ভিত্তি নেই।

বন, মৎস্য এবং পশুপালনের ক্ষেত্রে পরিসংখ্যান ব্যুরো মৎস্য ও পশু পালন পরিদপ্তর, এবং প্রধান বন সংরক্ষণ ও ১৯৭৭ সালের কৃষি শুমারী প্রদত্ত উৎপাদনের উপাত্ত ব্যবহার করে থাকে। এই প্রতিবেদনটি এবং শুমারী রিপোর্ট সরেজমিন জরীপের ভিত্তিতে তৈরী করা হয়েছে। কৃষি শস্য উপক্ষেত্রে চলতি উৎপাদনে পরিসংখ্যান ব্যুরো কর্তৃক পরিচালিত কাষ্টার পর্যবেক্ষণ এবং সাবজেকটিভ পদ্ধতির সহযোগে আয়ের পরিমাপ নির্ধারণ করা হয়। শস্য মৌসুমগুলোকে পাইকারী মূল্যে (গ্রামীন বাজারগুলোর সর্বোচ্চ কৃষি শস্য মৌসুমে) সাধারণতঃ ঐ মৌসুমের প্রধানত তিন বা চারটি সপ্তাহের ভিত্তিতে হিসাব করা হয়ে থাকে। পরিবহণ খরচ বাদ দিয়ে (১৯৬৩-৬৪ সালে পরিচালিত এম, এস, এ, জরীপ) শস্য উৎপাদনের খরচ খামার থেকে নিকটবর্তী কৃষি বাজারের মূল্যের ভিত্তিতে বিবেচনা করা হয়ে থাকে। পাঁচ বৎসর হিসাবে উৎপাদিত পশু পালনের হিসাব (পশু পালন এবং কৃষি পরিসংখ্যান) ১৯৭৭ থেকে বাংলাদেশ পরিসংখ্যান ব্যুরো সংগ্রহ করে থাকে। উল্লেখ্য যে, ১৯৬০ থেকে ১৯৭৭ সাল এর মধ্যে পশু পালন বৃদ্ধির হারকে অজ্ঞাত তথ্যের ভিত্তিতে হিসাব করে ব্যুরো পরিমাপ করেছে। চূড়ান্ত উৎপাদন হিসাব সাধারণতঃ বন ও মৎস্য পরিদপ্তর থেকে সংগ্রহ করা হয়ে থাকে। কিন্তু এইসব উৎপাদিত দ্রব্যের বাজার পরিসংখ্যান কৃষি বাজারজাতকরণ পরিদপ্তর থেকে সরবরাহ করা হয়ে থাকে।

আহমদ, চৌধুরী : কাঠামোগত পরিবর্তন

যাই হোক পশু পালন, বন, এবং মৎস্য থেকে প্রাপ্ত আয়ের হিসাব, কয়েকটি সাধারণ এবং সনাতন পদ্ধতির ভিত্তিতে তৈরী করা হয়। বিশেষ করে পশুপালন দ্রব্যের আয়ের ক্ষেত্রে মৎস্যজাত দ্রব্যের আয়ের তুল্য হিসাব করা হয়ে থাকে। অর্থাৎ ধরে নেয়া হয় যে, মৎস্য উৎপাদনের তিন চতুর্থাংশ উৎপাদিন হয় পশু পালন জাত দ্রব্য। জেলা পর্যায়ে পশু পালনের যে হিসাব করা হয়ে থাকে তা সাধারণতঃ ১৯৭৭ সালকে ভিত্তি বৎসর হিসাবে বিবেচনা করে, অর্থাৎ তা, উক্ত অঞ্চলের মোট পশু পালন সংখ্যার বন্টন ভিত্তিতে করা হয়। মৎস্যজাত দ্রব্য উৎপাদনের ক্ষেত্রেও পশু পালন দ্রব্যের পরিমাপ পদ্ধতি গ্রহণ করা হয়ে থাকে এবং এই পরিসংখ্যান মূলতঃ মৎস্যজাত দ্রব্যের মোট বন্টন শুমারী ১৯৮১ থেকে সংগ্রহ করা হয়ে থাকে।

মোট জাতীয় উৎপাদন শুধুমাত্র অর্থনৈতিক কর্মকাণ্ডের সংজ্ঞার উপরেই নির্ভর করে না। উল্লেখ্য যে, বৃহত্তর অর্থনৈতিক পরিমন্ডলে আয় কাঠামোর সেক্টর এবং উপ-সেক্টরগুলোর সম্বন্ধিত বা উপ-সম্বন্ধিত ফলাফলের গঠন এবং অর্থনৈতিক ব্যবহারের উপরেও মোট জাতীয় উৎপাদনের পরিমাণ নির্ভর করে থাকে। মোট জাতীয় উৎপাদনের পরিমাপের ক্ষেত্রে দেশের বাজার লেনদেনের ব্যাপারটি বিশেষভাবে জড়িত। এই দৃষ্টিকোণ থেকে বিবেচনা করলে দেখা যায় কোন না কোন ভাবে জাতীয় আয় বাজার লেনদেনের সাথে ওতপ্রোতভাবে সম্পর্কিত। কিন্তু মোদা কথা এই যে, অনেক দেশেই বাজার লেনদেনের ব্যাপারটিকে জাতীয় আয় পরিমাপে তেমন একটা বিবেচনামূলক আনা হয় না। বিশেষ করে অ-বাজার দ্রব্যের বিনিময়ে বা ক্রিয়া কাণ্ডের সরাসরি বাজার বিনিময়কে বিবেচনা না করে কয়েকটি ধারণাগত পদ্ধতির ভিত্তিতে অ-বাজার দ্রব্যের আয় অংশের হিসাব করা হয়ে থাকে। এস, এন, এ, ১৯৬৮ সালে এই ধরনের জটিলতা এড়ানোর জন্য নিজস্ব উৎপাদন ব্যয় এবং পুঁজি গঠন প্রক্রিয়া হিসাবের উপর জোর দিয়েছিল।

১৯৬৪ সালের জাতীয় আয় কমিশন রিপোর্টে গম ও গমের রুটির অনুপাত দেখানো হয়েছিল ৬০, যা এখনো ছোট জাতের শস্য বিশেষ করে বালি, গম, যব, ইত্যাদি জাতীয় খাদ্য শস্যের পরিমাপের ক্ষেত্রে ব্যবহার করা হয়ে থাকে। এর পরিবর্তনের আশু প্রয়োজন রয়েছে। বাংলাদেশের মোট দেশীয় উৎপাদনে শস্য উপ-সেক্টর, ৫ ভাগ মূল্য সুযোগজন করে থাকে। তবে উপযুক্ত পরিসংখ্যানের অভাবে এর পরিমাপে বেশ কিছুটা হেরফের দেখা যায়। জাতীয় আয়ের পরিমাপ হিসাবের দৃষ্টিকোণ থেকে বিবেচনা করলে দেখা যায়, আমাদের দেশের বাসস্থানগুলো খামার, মৎস্য চাষ, পশু পালন ইত্যাদি অর্থনৈতিক কর্মকাণ্ডে সরাসরি অংশ গ্রহণ করে থাকে। উন্নত দেশগুলোর সাথে অনুন্নত দেশগুলোর এখানেই একটি মৌলিক তফাৎ লক্ষ্য করা যায়। আসলে অনুন্নত দেশে অর্থনৈতিক কার্যাবলী অনেক ক্ষেত্রে অধিকমাত্রায় অসংগঠিত। উৎপাদন পদ্ধতির তারতম্য, এ হেন অসংগঠিত অবস্থার জন্য দায়ী।

বাসস্থান কর্তৃক সংগঠিত অর্থনৈতিক কার্যাবলীকে বাংলাদেশ পরিসংখ্যান ব্যুরো প্রধানতঃ কৃষি সেক্টরের অধীন অন্তর্ভুক্ত করেছে। বাংলাদেশের অর্থনৈতিক সংগঠনে মোট দেশী উৎপাদনের ক্ষেত্রে কৃষি জাত খামার কর্মকাণ্ড ৫০ ভাগ মূল্য সংযোজনসহ দেশের মোট শ্রমশক্তির ৭২.২ ভাগকে কর্ম সংস্থানের সুযোগ দিয়ে চলেছে।

সেই দিক বিবেচনা করে বলা যায় অর্থনীতিবিদ ও পরিকল্পনাবিদদের জন্য খামারকৃত আয় পরিমাপ একান্ত প্রয়োজনীয় একটি দিক, যার মাধ্যমে দেশীয় উৎপাদনী শক্তির এবং সম্ভাবনার দিকটি ফুটে উঠে সুন্দর ভাবে। এদিক দিয়ে কৃষি ক্ষেত্রে গবেষণার দাবী অগ্রগণ্য। অনেক সহগ নতুন করে পরিমাপ করা প্রয়োজন। কারণ ষাট দশকের তুলনায় বর্তমানে কৃষিতে আধুনিক প্রযুক্তির ব্যবহার অনেক গুণে বেড়ে চলেছে। ফলে বিভিন্ন উপকরণের উপর রয়েছে পারস্পরিক প্রভাব।

বাংলাদেশ খনিজ ও প্রেটোলিয়াম উন্নয়ন কর্পোরেশন থেকে “উৎপাদন পদ্ধতিতে” পরিমাপকৃত “মূল্য সংযোজন”—আয় মোট জাতীয় আয়ের পরিমাণে অন্তর্ভুক্ত করা হয়। সাধারণতঃ চলতি বাজার মূল্যে এ আয়ের পরিমাপ করা হয়। বাংলাদেশে উৎপাদন শিল্প খাতের স্থিরকৃত আয়কে উক্ত শিল্প খাতের পাইকারী মূল্যসূচক দিয়ে স্থীত করে চলতি আয় পরিমাপ বের করা হয়।

বাংলাদেশে জাতীয় আয় পরিমাপের ক্ষেত্রে উৎপাদন, আয় এবং ব্যয় পদ্ধতির কোন টিকেই পুরাপুরিভাবে পরিমাপের ক্ষেত্রে ব্যবহার করা যাচ্ছেনা। ফলে আয় নিরূপণের বেলায়, পদ্ধতিগত ভিন্নতার কারণে হেরফের থেকেই যাচ্ছে। স্বাধীনতার পর বাংলাদেশ সরকারের পরিসংখ্যান ব্যুরো জাতিসংঘ কর্তৃক প্রদত্ত জাতীয় আয় পরিমাপ কাঠামোর অনুকরণের মাধ্যমে জাতীয় পরিমাপের ক্ষেত্রে ধরনগত, পদ্ধতিগত, ধারণাগত, সর্বোপরি কাঠামোগত দিক থেকে পরিবর্তন আনার প্রচেষ্টা নিয়েছে। পাকিস্তান আমলে প্রকাশিত পরিসংখ্যান রিপোর্টগুলো থেকে বাংলাদেশ আমলে প্রকাশিত রিপোর্টগুলো অনেক বেশী সুসংগঠিত এবং বৈজ্ঞানিক। বাংলাদেশ পরিসংখ্যান ব্যুরোকে সরাসরিভাবে আদম শুমারী রিপোর্ট, উৎপাদন শিল্প শুমারী রিপোর্ট, কৃষি শুমারী রিপোর্ট, পরিকল্পনা কমিশন কর্তৃক পরিচালিত গবেষণা রিপোর্ট এবং কোন কোন ক্ষেত্রে নিজস্ব সংগঠন থেকে বাংলাদেশ পরিসংখ্যান ব্যুরো উপাত্ত সংগ্রহের মাধ্যমে পরিসংখ্যান পুস্তিকা তৈরী করে থাকে। এখানে উল্লেখ্য যে, এককভাবে কোন একটি সংগঠন থেকে উপাত্ত সংগ্রহের কোন ব্যবস্থা নেই, অর্থাৎ বাংলাদেশ পরিসংখ্যান ব্যুরো যে স্বয়ংসম্পূর্ণ নয় তা স্পষ্ট বুঝা যায়। জাতীয় আয় নিরূপণে উৎপাদন পদ্ধতি ব্যবহারের পর্যায়ে মোট তিনটি কার্যকরী পদক্ষেপ নেয়া হয়, যেমনঃ মোট দেশজ অর্থনীতির বিভিন্ন খাতে মূল্য সংযোজন পরিমাপ মোট উৎপাদিত দ্রব্যের (টাকায়), যে পরিমাণ ফেকটর ব্যয় এবং অপচয় হয়ে থাকে তার পরিমাণ নিরূপণ, সর্বোপরি চূড়ান্ত পর্যায়ে উৎপাদিত দ্রব্যমূল্য থেকে উৎপাদন উপকরণের মূল্য বিয়োজন করে মোট জাতীয় আয় পরিমাপ করা হয়। মোট জাতীয় উৎপাদন পরিমাপের ক্ষেত্রে মোট জাতীয় মূল্য সংযোজনের সাথে বৈদেশিক বাণিজ্যের ফলে যে লভ্যাংশ পাওয়া যায় তা যোগ করা হয়। মোট জাতীয় উৎপাদনের ক্ষেত্রে (এন, এন, পি) মোট জিএনপি থেকে জাতীয় অপচয় বিয়োগ করা হয়। সাধারণতঃ জিডিপি, জিএনপি চলতি বাজার মূল্যে পরিমাপ করা হয়ে থাকে। চলতি বাজার মূল্য থেকে কর এবং ভূত্বিক বিয়োগ করলেই ফেক্টর কস্টে মোট জাতীয় আয়ের পরিমাণ পাওয়া যায়। উল্লেখ্য যে, বাংলাদেশের জাতীয় আয় পরিসংখ্যান বিশ্লেষণ করলে দেখা যায় বাংলাদেশ পরিসংখ্যান ব্যুরো একই ধরনের পদ্ধতি ব্যবহার করার পরেও প্রতিবৎসরই বিভিন্ন ধরনের সাংখ্যিক পরিবর্তন দেখা যায়। কৃষি ক্ষেত্রের কয়েকটি উপ-খাতের বেলায় গড়পড়তা আয়ের বা গড়পড়তা উৎপাদনের পরিমাপ দিয়ে জাতীয়

আহমদ, চৌধুরী : কাঠামোগত পরিবর্তন

উৎপাদন হিসাব করা হয়। নির্মাণ, পরিবহণ, গুদামজাত, যোগাযোগ, বাসস্থান, সরকারী প্রশাসনিক ব্যং এবং ব্যাংকিং ও বীমার ক্ষেত্রে উৎপাদন পদ্ধতি ব্যবহার না করে ব্যয় পদ্ধতি ব্যবহার করা হয়ে থাকে। তিন ধরনের পদ্ধতি ব্যবহারের ফলে জাতীয় আয়ের বিভিন্ন সেক্টরের হিসাবকৃত আয়ের মাঝে হেরফের দেখা যায়। অর্থাৎ পদ্ধতিগত সমস্যা, জাতীয় আয় নিরূপণের ক্ষেত্রে একটি প্রধান সমস্যা হিসাবে চিহ্নিত হতে পারে।

বাংলাদেশের মোট জাতীয় খাত শ্রেণী বিভাজন জাতিসংঘ প্রদত্ত নীতি কাঠামোর প্রায় কাছাকাছি কিন্তু বাংলাদেশের শ্রমিকদের অর্থনৈতিক শ্রেণী বিভাজন কর হয়নি বিধায় উন্নতদেশগুলোর জাতীয় আয় কাঠামো এবং ত্রিাশীল সম্পর্কের সাথে তুলনায় করা যায় না। উদাহরণ স্বরূপ বলা যায় অ-কৃষি কর্ম-তৎপড়তার "মূল্য সংযোজনেরই" হিসাবই বাংলাদেশ পরিসংখ্যান ব্যুরো নির্ণয় করতে পারেনি।

কৃষিজাত দ্রব্যের যান্ত্রিক প্রক্রিয়াকরণের অনেক পর্যায়কে কৃষি খাতে অন্তর্ভুক্ত না করে করা হয়েছে শিল্প খাতে যেমনঃ মৎস্য প্রক্রিয়াকরণ চামড়া ও হাঁড় প্রক্রিয়াজাতকরণ ইত্যাদি। অন্যদিকে জাতীয় আয়ের মৌলিক সব ধারণাগত ভিন্নতার কারণে কোন বাসস্থান ব্যক্তিগত বা সংগঠনের মালিকানায় থাকা সত্ত্বেও তা বাসস্থান সার্ভিসের আওতায় পড়ে। অন্যদিকে উৎপাদনে নিয়োজিত খড় বাড়ীকে পুঁজি হিসাবে বিবেচনা করা যদিও ভৌত দিক দিয়ে উভয়ই সমান। বাংলাদেশের পরিসংখ্যান ব্যুরো ডাক্তার, শিক্ষক, আইনজীবী, অভিনেতা ইত্যাদি ক্যাটাগরীর লোকদের আয়কে প্রশাসনিক আয়ের সাথে একত্রিত করেছেন। অথচ এ খাতকে বিবেচনা করা উচিত পেশাজীবী আয়ের খাতে।

মোট দেশীয় উৎপাদন, মোট জাতীয় উৎপাদন, মোট জাতীয় আয় ইত্যাদি অর্থনৈতিক নির্দেশক পরিমাপের ক্ষেত্রে, পৃথিবীর অন্যান্য উন্নয়নশীল দেশগুলোর মতো বাংলাদেশেও নির্ভরযোগ্য যৌক্তিক এবং স্বয়ংসম্পূর্ণ উপাত্তের অভাব রয়েছে। অনেক সময় বিভিন্ন সংস্থা কতগুলো ধারণার ভিত্তিতে কোন একটি বছরের উপাত্তকে ভিত্তি ধরে একটি অপরিষ্কৃত অনুপাত দিয়ে পরবর্তী সময়ের উপাত্ত তৈরী করে থাকে। ফলে সামষ্টিক অর্থনৈতিক পরিবেশনের কোন সামঞ্জস্যতা খুঁজে পাওয়া যায় না। টাইম সিরিজ বিশ্লেষণের ক্ষেত্রে উপাত্তের কোলিনিয়ারিটি, মালটি কোলিনিয়ারিটি ইত্যাদি ব্যাপকভাবে প্রভাব ফেলে, প্রাথমিক ইউনিট ক্ষেত্রে পদ্ধতিগত ভাবে উপাত্ত সংগৃহীত না হলে সামগ্রিক গাণিতিক হিসাবে সমস্যা দেখা দিতে পারে। তাছাড়া অবস্থাগত বাজার মূল্য এবং সরকারী মূল্যে হেরফের থাকায় অর্থনৈতিক বিশ্লেষণ এ সমস্যা দেখা দেয়। কতিপয় পেশাজীবির যেমনঃ ইমাম, বাসস্থানের কাজের লোক, নাপিত ইত্যাদির আয়ের কোন পরিসংখ্যান না থাকায়, তাদের আর কোন খাতেই অন্তর্ভুক্ত করা যায় না। জাতীয় আয় নিরূপণের ক্ষেত্রে অন্তর্নিহিত পদ্ধতি এবং ধারণার পরিষ্কার ব্যবহারিক সংজ্ঞা না থাকলে অনেক অর্থনৈতিক উৎপাদক ক্যাটাগরীর আয়ই মোট জাতীয় আয়ের অন্তর্ভুক্ত হতে পারবে না।

৩। বাংলাদেশের অর্থনীতির বিভিন্ন সেক্টরের বিকল্প প্রবৃদ্ধি মডেল (১৯৭২-৮৩)

অর্থনৈতিক প্রবৃদ্ধির হার এবং সামষ্টিক অর্থনীতিক চালকের পরিবর্তন অনুধাবন করার জন্য নির্ভর বিশ্লেষণ করার সুবিধার্থে আমরা মোট গবেষণা কালটিকে (সারণী-১) তিন ভাগে

বিত্তক করেছি। প্রথমিকভাবে প্রতিভাগে কমপক্ষে পাঁচটি বছরের উপাত্ত নেয়া হয়েছে। অন্য আয় স্বল্প সময়ের উপাত্তের উপর নির্ভর বিশ্লেষণ চালিয়ে অর্থনীতির গতিবিধি এবং পরিবর্তনের দিক গাণিতিক দিয়ে সঠিক ভাবে বুঝা যাবে না। সারণী-২ এ বিকল্প অর্থনৈতিক প্রবৃদ্ধি মডেল উপস্থাপন করা হয়েছে। এ নির্ভরণ বিশ্লেষণ প্রত্যেকটি অর্থনৈতিক উৎপাদক সেক্টরকে আলাদা আলাদা ভাবে বিবেচনায় আনা হয়েছে যেন, সামষ্টিক বিশ্লেষণের পাশাপাশি একক দিক দিয়েও এদের অবদানকে চিহ্নিত করা যায়। এছাড়া বিশেষ কয়েকটি সেক্টরকে একত্রিত করে মোট তিনটি প্রধান নামকরণে ভূষিত করা হয়েছে যেমন, কৃষিজ, অ-কৃষিজ, মোট শিল্পজ এবং মোট বাস্তব উৎপাদন।

সারণী-২ এ আমরা একই নামকরণের অধীনে এ ধরনের সেক্টরের অর্থনৈতিক অবদান হ্রাস-বৃদ্ধির নির্ণয়ন বিশ্লেষণ দেখতে পাই। সারণী-২ থেকে দেখা যাবে ১৯৭৩-৮০ এবং ১৯৮১-৮৫ এ সময়টিতে কৃষি, শিল্প, পরিবহণ এবং শুদাম ও যোগাযোগ সেক্টরের বাৎসরিক প্রবৃদ্ধির হার কম ছিল। অন্যদিকে নির্মাণ, বিদ্যুৎ-গ্যাস-পানি পয়ঃপ্রণালী, ব্যাংক-বীমা, ব্যবসা বাণিজ্য, গণ প্রশাসন এবং প্রতিরক্ষা ও অন্যান্য সেক্টরের প্রবৃদ্ধির হার বাড়ছিল। জাতীয় অর্থনীতিতে ব্যবসায়িক পুঞ্জির প্রধান্যতার দিকটি এ ধরনের চিত্র থেকে অনুধারণযোগ্য। ১৯৭২-৮৬ পর্যন্ত বাস্তব উৎপাদনের প্রবৃদ্ধি হার ছিল ২৮.৯২. ৪৮, কিন্তু ১৯৭৩-৮১, ১৯৭৬-৮৫ এবং ১৯৮১-৮৫ এ তিনটি বিত্তক সময়ের মাঝে প্রতি বছর এ সেক্টরের প্রবৃদ্ধি হার ছিল যথাক্রমে ২৯৮৫.৩৭, ২৫৭০.৬০ এবং ২৪৯১.৪০ দ্রব্য উৎপাদনের প্রবৃদ্ধির হার এসময়টি ক্রমাগত হ্রাস পাচ্ছিল। অন্যান্য উৎপাদক মোটরগুলো মূলতঃ কৃষি এবং শিল্প সেক্টরকে কেন্দ্র করেই গড়ে উঠেছে বিধায়, কেবলমাত্র এ দু'টো সেক্টরই ভোগ, বিনিয়োগ এবং মাধ্যমিক ব্যবহারের জন্য দ্রব্য উৎপাদনে নিয়োজিত (এ দু'টো সেক্টরকে একত্রিত করে এর প্রবৃদ্ধির হার পরিমাপ করা একান্ত প্রয়োজনীয়। আসলে এ দু'টো সেক্টরকে একত্রিত করেই আমরা বাস্তব উৎপাদন এর পরিমাপ এবং প্রবৃদ্ধির হার পেয়েছি। শিল্প সেক্টরের পার্থক্য মূলক প্রবৃদ্ধির হার থেকে অর্থনীতি কাঠামোগত পরিবর্তনের দিক অনুধাবন করা যায়। এ ধরনের বিশ্লেষণের, আমরা কেবলমাত্র একটি দেশের অর্থনৈতিক নীতি নির্ধারণ ও প্রণয়নের দিক নির্দেশ পেতে পারি।

৪। অর্থনীতির গতিবিধির প্রবণতা এবং পরিবর্তন

বাংলাদেশ পরিসংখ্যান ব্যুরো বিগত বেশ কয়েক বছর থেকে জাতিসংঘ কর্তৃক প্রণীত জাতীয় আয়ের পদ্ধতি ও শ্রেণীকরণ এর কাঠামোকে অনুসরণ করে জাতীয় আয় ও ব্যয় হিসাব প্রণয়ন ও প্রকাশ করে আসছে। ১৯৭২-৭৩ সনকে পাদ বৎসর ধরে চলতি এবং স্থিরকৃত মূল্যে দু'ভাবেই উপাদান ব্যয় নিমিত্তে এ আয়-ব্যয়ের হিসাব তৈরী করে আসছে। আজ অবদি জাতীয় আয় ও ব্যয় এর সামগ্রিকার্থে বিশ্লেষণাত্মক সামাজিক অর্থনীতিক মডেল উন্নয়নে এমন কোন উদ্যোগ নেয়া হয়নি, যার দ্বারা অর্থনীতি গতি প্রক্রিয়ায় প্রবৃদ্ধির হার পরিমাপ করা যায়। এ প্রবন্ধে ১৯৭৩-৮৫, ১৯৭৩-৮০ এবং ১৯৮১-৮৫ এ তিন কাল বিভাজের জাতীয় আয়-ব্যয়ের প্রবৃদ্ধির হার পরিমাপের প্রচেষ্টা চালানো হয়েছে। বিভিন্ন অর্থনৈতিক সেক্টরকে একত্রিত করে যে মোট জিডিপি উপাত্ত পাওয়া গিয়াছে, তাদের উপর ভিত্তি করে বিভিন্ন সময় ভিত্তিক

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এক রৈখিক নির্ভরণ ক্রিয়া তৈরী করা হয়েছে। যাতে করে মোট আয়ের প্রবৃদ্ধির হারের একটি পরিমাপ পাওয়া যায়। প্রাপ্ত প্রবৃদ্ধির হারের ভিত্তিতে ভবিষ্যৎ এর জন্য কতিপয় অর্থনৈতিক নীতিমালা প্রনয়ন করা যেতে পারে। এসময়ব্যাপী যে "টাইম সিরিজ" উপাত্ত নেয়া হয়েছে তার কয়েকটি উল্লেখযোগ্য বৈশিষ্ট্য এখানে তুলে ধরা দরকার :

— আমরা কৃষিখাতে মারাত্মক ধরণের হ্রাস-বৃদ্ধি দেখতে পাই। মোট দেশজ উৎপাদনে, কৃষি খাতের অবদান আপেক্ষিকভাবে বেশী, ফলে জিডিপি প্রবৃদ্ধির হার পরিবর্তনের রয়েছে সরাসরি প্রভাব।

— ১৯৭২-৭৩ থেকে ১৯৮৫-৮৬ পর্যন্ত কেবলমাত্র খনিজ খাতে সব কয়টি অর্থনৈতিক উৎপাদন খাতের পরিমাণ ছিল উর্ধ্বমুখী। যে কোন পাঁচ বৎসরের উপাত্ত নিয়ে নির্ভরণ বিশ্লেষণ করলে এর উর্ধ্বমুখী প্রবৃদ্ধি দেখা যাবে।

— আমাদের এ আলোচনায়, ১৯৭২-৭৩ সনের মূল্যমানকে পাঁচ বৎসর হিসাবে বিবেচনা করেছি। উল্লেখ্য যে, প্রথম পঞ্চবার্ষিক পরিকল্পনায় ১৯৭২-৭৩ সনের মূল্যমানকে পাচ-বৎসর হিসেবে ধরে নিয়েছিল।

— জাতীয় আয় উপাত্ত থেকে দেখা যায় অ-কৃষি খাতে অর্থাৎ বিশেষ করে সার্ভিস সেক্টরের কাঠামোগত পরিবর্তন লক্ষ্যনীয়। ১৯৭২-৮৬ পর্যন্ত কৃষি খাতে প্রযুক্তিগত ও জৈব রাসায়নিক উপাদানে সুস্পষ্ট প্রভাব সত্ত্বেও সার্ভিস সেক্টরে বিশেষ করে ১৯৭৬-৭৭ সালে কাঠামোগত পরিবর্তন চোখে পড়বার মতো।

Table 1: Growth of GDP Both at Current and Constant Price

Year		Linear Function	
GDP at constant Production Cost	1975-85	Y	= -5234616.126 + 2676.07t
		R ²	= 0.99
	1973-80	Y	= -6140659.607 + 3134.64t
		R ²	= 0.99
	1981-85	Y	= -4745983.400 + 2429.40t
		R ²	= 0.97
GNP at constant Factor Cost	1973-85	Y	= 5671925.000 + 2897.62t
		R ²	= 0.99
	1973-80	Y	= -5671925.000 + 2897.62t
		R ²	= 0.99
	1981-85	Y	= -4922896.700 + 2519.70t
		R ²	= 0.97

Source: Regression analysis of two variables taking data from Table 5 as supplied by BBS.

Table 2: Alternative Growth Model for Different Sectors of the Bangladesh Economy – Regression Analysis)

Sector	Year	Linear Function
Agriculture (A)	1973-85	A = -1775609.654 + 913.96t
		R ² = 0.94
	1973-80	A = -2213076.452 + 1135.38t
		R ² = 0.88
	1981-85	A = -11671055.100 + 861.10t
		R ² = 0.96
	1976-85	A = -1419569.224 + 734.25t
		R ² = 0.92
Mining and Quarrying (MQ)	1973-85	MQ = 22901099 - 0.01t
		R ² = 0.01
	1973-80	MQ = 118.773810 - 0.05t
		R ² = 0.17
	1981-85	MQ = 199.500000 - 0.1t
		R ² = 0.12
	1976-85	MQ = 34.909091 + 0.01t
		R ² = 0.03
Industries (I)	1973-85	I = -766407.8352 + 390.51t
		R ² = 0.84
	1973-80	I = -1166385.321 + 592.93t
		R ² = 0.73
	1976-85	I = -477620.8848 + 244.77t
		R ² = 0.94
Large scale Industry (LI)	1973-85	LI = -402406.9066 + 205.18t
		R ² = 0.87
	1973-80	LI = -601839.6429 + 306.11t
		R ² = 0.92
	1981-85	LI = -48157.30000 + 26.50t
		R ² = 0.112
	1976-85	LI = -269148.4667 + 137.93t
		R ² = 0.86

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(Table-2 Continued)

Small Scale Industry (SI)	1973-85	SI	=	-364000.9286 + 185.32t
		R^2	=	0.80
	1973-80	SI	=	-564545.6786 + 286.82t
		R^2	=	0.78
	1981-85	Si	=	-184594.80000 + 94.80t
		R^2	=	0.99
1976-85	Si	=	462086.8545 + 234.71t	
	R^2	=	0.95	
Construction (C)	1973-85	C	=	-38 + 700.6044 + 195.66t
		R^2	=	+ 0.94
	1973-80	C	=	-276287.8690 + 140.80t
		R^2	=	0.89
	1981-85	C	=	-62037.3000 + 314.50t
		R^2	=	0.89
	1976-85	C	=	-462086.8545 + 234.71t
		R^2	=	0.95
Power, Gas, Water & Sanitary (PGWS)	1973-85	PGWS	=	-70614.42308 + 35.81t
		R^2	=	0.87
	1973-80	PGWS	=	-37658.95238 + 19.13t
		R^2	=	0.76
	1981-85	PGWS	=	-146538.3000 + 74.10t
		R^2	=	0.92
	1976-85	PGWS	=	-89177.98788 + 45.18t
		R^2	=	0.90
Transport, Storage & Communication (TSC)	1973-85	TSC	=	-598809.2637 + 304.64t
		R^2	=	0.90
	1973-80	TSC	=	-869796.9643 + 441.79t
		R^2	=	0.91
	1981-85	TSC	=	-343660.7000 + 175.90t
		R^2	=	0.93
	1976-85	TSC	=	- 455343.2242 + 232.25t
		R^2	=	0.83
Trade service (TS)	1973-85	TS	=	-188321.1209 + 98.36t
		R^2	=	0.03
	1973-80	TS	=	-202535.5238 + 105.56t
		R^2	=	0.009t

(Table-2 Continued)

1981-85	TS	= -234020.6000 + 121.40t
		R2 = 0.27
1976-85	TS	= -284799.79394 + 140.39t
		R2 = 0.04
Housing Service (HS)	1973-85	HS = -666111.8462 + 349.62t
		R2 = 0.84
	1973-80	HS = -217382.3333 + 111.33t
		R2 = 0.83
	1981-85	HS = -249462.4000 + 128.60t
		R2 = 0.99
	1976-85	HS = -666652.7576 + 450.92t
		R2 = -
Public Administration & Defence (PAD)	1973-85	PAD = -464715.6593 + 355.90t
		R2 = 0.92
	1973-80	PAD = -236775.7143 + 120.54t
		R2 = 0.94
	1981-85	PAD = -603197.6000 + 305.80t
		R2 = 0.87
	1976-85	PAD = -56661.6606 + 287.32t
		R2 = 0.93
Banking & Insurance (BI)	1973-85	BI = -189792.6209 + 96.32t
		R2 = 0.75
	1973-80	BI = -23159.44048 + 11.98t
		R2 = 0.24
	1981-85	BI = -60919.00000 + 31.40t
		R2 = 0.16
	1976-85	BI = -263251.6970 + 133.40t
		R2 = 0.83
Professional and Miscellaneous (PM)	1973-85	PM = -533373.9835 + 211.72t
		R2 = 0.89
	1973-80	PM = -264252.6548 + 135.51t
		R2 = 0.55
	1981-85	PM = -703128.2000 + 357.40t
		R2 = 0.99
	1976-85	PM = -684912.6970 + 348.14t
		R2 = 0.99

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(Table-2 Continued)

Total Service (TS) (Transport, Storage, Communication, Trade, Housing, Banking, Insurance, Public Admin. & Defence, Professional & Miscellaneous)	1973-85	TS = -2663124.49 5 + 1356.56t R2 = 0.84
	1973-80	TS = 3789595.444+1930.32t R2 = 0.76
	1981-85	TS = -3193806.0 + 1630.30t R2 = 0.90
	1976-85	TS = -3603096.879 + 1836.36t R2 = 0.81
Total Industry (TI) (Large scale, small scale, mining & quarrying, construction, power, gas, water, & sanitary)	1973-85	TI = -1221699.962 + 621.96t R2 = 0.96
	1973-80	TI = -1430077.528 + 727.42t R2 = 0.94
	1976-85	TI = -1028920.636 + 524.67t R2 = 0.99
Non-Agriculture (NA) (all sectors other than Agriculture)	1973-85	NA = -3884824.456+1978.52t R2 = 0.91
	1973-80	NA = -3884824.456+1978.52t R2 = 0.91
	1976-85	NA = -5884624.456+1976.52t R2 = 0.91
Total Material Production (TMP) (Agriculture & Industry)	1973-85	TMP = -5660434.110+2892.48t R2 = 0.94
	1973-80	TMP = 5843958.567 + 2985.37t R2 = 0.85
	1981-85	TMP = -4864861.800+2491.40t R2 =
	1976-85	TMP = -5022566.103+2570.60t R2 = 0.88

Source: Regression Analysis of two variables taking data from table 5 as supplied by BBS.

অর্থনৈতিক প্রবৃদ্ধির ধরণ

প্রবৃদ্ধির ধরণ বর্ণনার আগে, জাতীয় আয়-ব্যয় সংক্রান্ত উপাত্তের সাংখ্যিক এবং গ্রাফিক ব্যবহার সম্পর্কে একটু বিস্তারিত আলোচনায় যাবার প্রয়োজন রয়েছে। সাধারণতঃ প্রবৃদ্ধির ধরণ তৈরী করতে হলে “নর্মালাইজড টাইম সিরিজ” উপাত্ত ব্যবহার করতে হয়, যাকে অন্য কোন প্রবৃদ্ধির ধরণ মডেলের সাথে একত্রীকরণ করা যায়। প্রবৃদ্ধির ধরণ তৈরী করতে সবার আগে সংগৃহীত উপাত্তের চরিত্র দেখে প্রয়োজনীয় পরিসাংখ্যিক ফর্মুলা পছন্দ করে দেয়া। সাধারণতঃ প্রবৃদ্ধির ধরণ বর্ণনায় অর্থনীতিবিদগণ পরম মানে স্থিরকৃত মূল্যের বাৎসরিক চক্রবৃদ্ধির প্রবৃদ্ধির হার তুরান্বয়ন প্রবৃদ্ধি অথবা ক্রমবর্ধমান বাৎসরিক চক্রবৃদ্ধি প্রবৃদ্ধির হার ইত্যাদি। প্রথম ধরণের পদ্ধতিতে প্রত্যেক বছর জাতীয় আয়ের সমান প্রবৃদ্ধির পরিমাণজনিত ধরণ পাওয়া যায়, যার দ্বারা আমরা সাধারণ এক রৈখিক ধরণ পাই। দ্বিতীয় ধরণের পদ্ধতিতে একোপোনেন্সিয়াল টেন্ড পাওয়া যায় এবং হিসাব করার সুবিধার্থে সে মিল পারিশ্রমিক কাঠামো দিয়ে এক রৈখিক ধরণে রূপান্তর করা যেতে পারে।

প্রবৃদ্ধির পরিমাপের তৃতীয় পদ্ধতি আমাদেরকে প্রবৃদ্ধির হারের আপেক্ষিক ক্রমবর্ধমানতা নির্দেশ করে, যা অনেক সময়ই স্থিরকৃত বর্ধিস্কুশীল বা অবর্ধিস্কুশীল হতে পারে। এ তুরান্বয়ন কখনো কখনো ধনাত্মক পাশাপাশি ঋনাত্মকও হতে পারে। যদি আমরা প্রতিটি অর্থনৈতিক উৎপাদক সেক্টরের প্রবৃদ্ধি হার স্থির ধরে নেই তাহলে সামষ্টিক প্রবৃদ্ধির তুরান্বয়ন হার সরাসরি নির্ভর করবে এসব উৎপাদনখাতে অসমষ্টিক মাত্রার উপর। সামষ্টিক এক রৈখিক ধরণ আসলে বিভিন্ন উৎপাদক খাতের এক রৈখিক ধরণের যোগফল মাত্র। ১৯৭২-৭৩ সন থেকে ১৯৮৫-৮৬, এ সময়ের মধ্যে কৃষি খাতের সত্যিকার প্রবৃদ্ধির হার খুব একটা পরিষ্কার দিক নির্দেশ পাওয়া যায় না। গত পনের বছর কৃষি খাতের গড় প্রবৃদ্ধির হার এতই কম ছিল যে, এক রৈখিক ধরণ এবং সে মিল পারিশ্রমিক ধরণের মধ্যে পার্থক্য একেবারেই কম যে এ স্বল্প পরিমাণ পার্থক্য বিবেচনা না করলেও চলে।

গত পনের বছরের বাংলাদেশের অর্থনৈতিক প্রবৃদ্ধির হারের উল্লেখযোগ্য পরিবর্তন বিশ্লেষণ করতে গিয়ে আমরা এ সময়টিকে মোট তিন ভাবে ভাগ করেছি যার মধ্যে ১৯৭৩-৮০, ১৯৮১-৮৫ এবং ১৯৭৬-৮৫ অংশ পাই। এ তিনটি কাল বিভাজনের মধ্যে আমরা বাংলাদেশের রাজনৈতিক অর্থনীতির চড়াই-উৎরাইয়ের বিভিন্ন পর্যায়কে একত্রে পাই, বিশেষ করে সামরিকায়ন, বিরোধীকরণ ইত্যাদি পর্যায়।

অর্থনীতির হ্রাস-বৃদ্ধির ধরণঃ ১৯৭৩-৮৫

১৯৭৩ থেকে ১৯৮৫ সাল পর্যন্ত বাংলাদেশের মোট স্থিরকৃত মূল্যে উৎপাদন প্রতি বছর ৪.০৬ চক্রবৃদ্ধি হারে বৃদ্ধি পেয়েছে। স্থিরকৃত মূল্যে এ সময়টিতে মোট উৎপাদন বৃদ্ধি পেয়েছে ২৬৭৬.০৭ হারে (সারণী-১)। এই একই সময়ের মধ্যে জি, এন, পি, বৃদ্ধি ঘটেছে ২৮৭.৬২%। অর্থাৎ ১৯৭৩-৮৫ পর্যন্ত স্থিরকৃত উপাদান মূল্যে মোট দেশজ উৎপাদন বৃদ্ধি পেয়ে ৪২৮৯৭ মিলিয়ন টাকায় দাঁড়ায় (সারণী-৫)। অন্যদিকে, একইভাবে জাতীয় আয় সংকুচিত হয়ে ১০০ থেকে (১৯৭২-৭৩কে পাচ বৎসর ধরে) ১৯৮৪-৮৫ সালে ৫১৬ এ গিয়ে দাঁড়ায়।

আহমদ, চৌধুরী : কাঠামোগত পরিবর্তন

১৯৭৩ থেকে ১৯৮৫ সাল অবধি প্রতি বছর কৃষি খাতের সংযোজিত মূল্যের প্রবৃদ্ধির হার ছিল ২.৮৬। তবে এ সময়ের মধ্যে এক রৈখিক কার্য বা সেমিলগারিদমিক কার্য কোনটাই কৃষি খাতের প্রবৃদ্ধির হারকে সুক্ষভাবে নির্দেশ করেনা। কৃষি খাতের প্রভাবশালী সাব-সেক্টর পশু সম্পদের চক্রবৃদ্ধি প্রবৃদ্ধি ছিল ৫.৬৭%। এ পুরো সময়টি জুড়ে কেবলমাত্র শস্য সেক্টরের চক্রবৃদ্ধি প্রবৃদ্ধির হার ছিল ২.৮৬%। অন্যদিকে শিল্প ও সার্ভিস সেক্টরের চক্রবৃদ্ধি প্রবৃদ্ধি ছিল যথাক্রমে ৭.৮১% এবং ৬.০৭%। সার্ভিস সেক্টরের মধ্যে “ব্যাংক ও বীমা” এবং গণপ্রশাসন প্রতিষ্ঠা” খাতের প্রবৃদ্ধির হার ছিল যথাক্রমে ১২.১৩% এবং ১১.২৮। খুব সূক্ষ্ম বিশ্লেষণ করলে দেখা যাবে, এসময়ে সার্ভিস সেক্টরে জাতীয় আয় পূর্ণগঠনে যথেষ্ট শক্তিশালী প্রভাব ফেলেছিল। সারণী-২ এ অ-কৃষি খাতের মোট বাৎসরিক প্রবৃদ্ধির হার ছিল ১৯৭৮. ৫২।

অর্থনীতির হ্রাস-বৃদ্ধির ধরণঃ ১৯৭৩-৮৪

খাত ভিত্তিক “টাইম সিরিজ” উপাত্ত পর্যবেক্ষণ করতে দেখা যায় জ্বালানী ও খনিজ, ব্যাংক ও বীমা এবং বিদ্যুৎ-গ্যাস-পানি-পয়ঃ প্রণালী প্রবৃদ্ধি ধরণের প্রেক্ষাপটে বেশ কিছু প্রশ্নের উত্থাপন করে। পরিসংখ্যানের যে কোন ধরণভিত্তিক আলোচনা করলে দেখা যাচে কেবলমাত্র উপরোল্লিখিত তিনটি সেক্টর বাদ দিলে অন্যান্য খাতগুলোতে বাৎসরিক প্রবৃদ্ধির হার ছিল অনেক বেশী। আশির দশকের শেষ ভাগে এবং নব্বই দশকের প্রথমার্ধে সার্ভিস সেক্টরের প্রবৃদ্ধির হার উল্লেখযোগ্যভাবে বেড়ে যায়। দ্বি-বার্ষিক পরিকল্পনা বাস্তবায়নের ফলে সার্ভিস সেক্টরের প্রসারণ ত্বরান্বিত গতিতে এগিয়ে চলে। উল্লেখ্য দ্বি-বার্ষিক পরিকল্পনায় সার্ভিস সেক্টর চাংগা হয়ে গড়ে উঠার জন্য বিভিন্ন ধরণের নীতিমালা এবং ফর্মুলার প্রনয়ণ করা হয়েছিল।

অর্থনীতির হ্রাস-বৃদ্ধির ধরণঃ ১৯৮১-৮৫

১৯৮১ থেকে ১৯৮৫ সাল পর্যন্ত বাংলাদেশের মোট দেশজ উৎপাদনের (স্থিরকৃতমূল্যে) বাৎসরিক চক্রবৃদ্ধি বৃদ্ধির হার ছিল ৩.৩৩। শুধুমাত্র জিডিপি (স্থিরকৃত মূল্যে) এবং বাৎসরিক প্রবৃদ্ধির হার ছিল ২৪২৯.৪০ (সারণী-১)। এ মোট পাঁচ বছরে, জিডিপি এর স্থিরকৃত উৎপাদন মূল্য ১৯৮১ সালে ৬৮৪৬০ মিলিয়ন টাকা থেকে ১৯৮৫ সনে ৮১১৩৮ মিলিয়ন টাকায় উন্নীত হয়। একইভাবে জাতীয় আয় ডিফ্লেক্টর ১৯৮১ এর ৩৬৭ থেকে পরিবর্তিত হয়ে ১৯৮৫ সনে ৫৬৪ এ এসে দাঁড়ায়।

খনিজ এবং জ্বালানী সেক্টর খুব একটা উল্লেখযোগ্য প্রগতির হার নির্দেশ করে না। বরং বলা যায় এই সময়টিতে এর প্রবৃদ্ধির হার ছিল ঋণাত্মক। জাতীয় আয়ের এই ধরণের হ্রাসের কারণ হিসাবে (ত্বরান্বিত ভাবে হ্রাস পাওয়া) জাতীয় রাজনীতিতে এবং রাষ্ট্রীয় ও রাজনৈতিক কাঠামোতে সামরিক বাহিনীর হস্তক্ষেপকে চিহ্নিত করা যেতে পারে। সামরিক বাহিনীর হস্তক্ষেপের ফলে জাতীয় রাজনীতিতে অস্থিরতা দেখা দিয়েছে। একটি দেশের সুখম অর্থনৈতিক প্রবৃদ্ধির জন্য স্থিতিশীল রাজনীতি এবং সরকারের প্রয়োজন রয়েছে। কিন্তু ১৯৭৫ সনের রাজনৈতিক পট পরিবর্তনের পর একধরণের সামরিক বাহিনী কেন্দ্রিক অস্থিতিশীল রাজনীতি দেশের উৎপাদনে প্রত্যক্ষ ঋণাত্মক হ্রাস ফেলে যায়। উৎপাদন হয় ব্যহত, মাথাপিছু আয় যায় কমে। ১৯৭৬ থেকে ৮৫ সন পর্যন্ত ব্যবসা-বাণিজ্যিক অর্থনৈতিক কার্যাবলী পর্যবেক্ষণ করলে দেখা যাবে উন্নয়ন পদক্ষেপের ধরণ ১৯৭৩-৮০’র তুলনায় তিন রকমের।

৫। অর্থনীতির কাঠামোগত পরিবর্তন

অর্থনৈতিক উৎপাদন সেক্টরগুলোর প্রবৃদ্ধির মাল সারণী-৩ এ লক্ষ্যণীয়। যে দু'টো প্রধান অর্থনৈতিক সেক্টরে এই প্রবৃদ্ধির মান একত্রিত করা হয়েছে, অর্থাৎ মোট অর্থনৈতিক সেক্টরগুলোকে দু'ভাগে ভাগ করা হয়েছে, সেগুলো যথাক্রমে কৃষি এবং অকৃষিজাত। অকৃষিজ উৎপাদন সেক্টরকে আবার দু'ভাগে যথাক্রমে শিল্প উৎপাদক ও সার্ভিস উৎপাদন সাব-সেক্টরে বিভাজন করা হয়েছে। কাঠামোগত পরিবর্তনের যে আপেক্ষিক চিত্র আমরা বিভিন্ন প্রবৃদ্ধির হার দিয়ে তৈরী করেছি, তার বিস্তারিত প্রতিফলন আমরা দেখতে পাই সারণী-৩ এ বিগত পনের বছরে কৃষি খাত মোট জাতীয় উৎপাদনে যে পরিমাণ অবদান রেখেছিল তা বেশ হতাশাব্যাঞ্জক। মূলতঃ সরকার কর্তৃক কৃষি উৎপাদন মূল্য বাড়িয়ে দেয়া এবং সাবসিডি কমিয়ে দেয়ার ফলে কৃষি খাতের উৎপাদনকে ব্যবহৃত করে। গত পনের বৎসরে জিডিপিতে কৃষি খাতের অবদান ৫৯.৪০% থেকে ৪৬.৮০% এ নেমে আসে। অন্যদিকে অকৃষি খাতের অবদান ৪০.৬০% থেকে ক্রমান্বয়ে বেড়ে গিয়ে ৫৩.২০% এ দাঁড়ায়। আরেকটি লক্ষ্যণীয় বিষয় যে, শিল্প খাতের প্রবৃদ্ধির হার বাড়তে থাকে এবং কেবলমাত্র ১৯৭৮-৭৯ সনে (২১.২০%) কিছুটা ব্যতিক্রম দেখা যায়। সার্ভিস-সেক্টর জাতীয় আয়ে প্রতি বৎসরই সংযোজিত মূল্য বৃদ্ধি করে জাতীয় আয়ে ধণাত্মক অবদান রাখছে। কেবলমাত্র ১৯৮১-৮২ সালে (৫২.১০%) কিছুটা ব্যতিক্রম দেখা যায় সার্ভিস-সেক্টর অকৃষিজ খাতের একটি প্রভাবশালী অংশ। যদিও কর্ম সংস্থানের বেলায় খুব একটা উল্লেখযোগ্য ভূমিকা রাখতে পারেনি।

৬। মাথাপিছু আয়ের পরিবর্তন

জাতীয় আয়ের যে উপাঙের উপর ভিত্তি করে মাথাপিছু আয়ের পরিবর্তন আলোচনা করা হয়েছে পরিসাংখ্যিক দিক থেকে এর বিভিন্ন উৎপাদক খাতের উপাঙের নির্ভরশীলতা বিভিন্ন ধরণের। মাথাপিছু আয় ১৯৭২-৭৩ সনে ৫ ৭ ৬.৫০ টাকা থেকে বেড়ে ১৯৮৫-৮৬ সনে ৭৯৮.০০ টাকায় দাঁড়ায়। ১৯৭৬-৭৭ সনে মাথাপিছু আয় ঋণাত্মক প্রবৃদ্ধি নির্দেশ করে (-০.৭০%)। বাংলাদেশে পরিসংখ্যান ব্যুরো ১৯৭৭-৭৮ থেকে ১৯৮২-৮৩ পর্যন্ত জাতীয় আয়ের শহর ও গ্রাম বিভাজনের ভিত্তিতে পরিমাপ করেছে। মাথাপিছু আয়ের প্রবৃদ্ধি হার সবচেয়ে বেশী ছিল ১৯৭৭-৭৮ সনে। তবে ১৯৮২-৮৩ সনে মাথাপিছু আয় মারাত্মকভাবে কমে যায়। এইসব দিক বিবেচনা করলে বলা যায় মাথাপিছু আয়ের প্রবৃদ্ধির হার খুব একটা গতিশীল ছিল না বা বলা যায় ভারসাম্য রক্ষা করে বৃদ্ধি পায়নি। গ্রাম ও শহরের উৎপাদনশীলতার পার্থক্যজনিত সহগের অভাবে কেবলমাত্র ১৯৮২-৮৩ সন পর্যন্ত শহর ও গ্রামের মাথাপিছু আয়ের পরিমাপ করা হয়েছে (সারণী-৪)। সারণী থেকে আমরা দেখতে পাই ১৯৭৭-৭৮ সাল পর্যন্ত গ্রাম ও শহরের মোট জনসংখ্যা ছিল ৮৩.৬০ মিলিয়ন জনসংখ্যার মধ্যে গ্রাম ও শহরে ছিল যথাক্রমে ৮২.৪০ মিলিয়ন এবং ১১.২০ মিলিয়ন। ১৯৭৭-৭৮ থেকে ১৯৮২-৮৩ পর্যন্ত শহরে লোকদের আয় দ্রুত হারে বৃদ্ধি পেতে থাকে। মাথাপিছু আয় পরিমাপের ক্ষেত্রে ১৯৭৩-৭৪ এবং ১৯৭৬-৭৭ সনের গৃহস্থালি ব্যয়, জরিপের ফলাফল ব্যবহার করা হয়েছে যার থেকে দেখা যায় শহরে লোকদের মাথাপিছু আয় গ্রামের লোকদের মাথাপিছু আয়ের তুলনায় অনেক বেশী।

Table-3: Trend of Sectorial Distribution of the GNP (%)

Year	Agriculture	Non - Agriculture			GNP
		Total	Industry	Service	
1972-73	59.4	40.6	10.4	30.2	100
1973-74	58.4	41.6	10.7	30.9	100
1974-75	56.0	44.0	14.6	29.4	100
1975-76	55.2	44.8	13.4	31.4	100
1976-77	52.0	48.0	20.9	27.1	100
1977-78	53.2	46.8	14.0	32.8	100
1978-78	50.7	49.3	21.2	28.1	100
1979-80	49.0	51.0	14.1	36.9	100
1980-81	48.7	51.3	14.9	36.4	100
1981-82	48.8	51.2	0.9	52.1	100
1982-83	49.3	50.7	14.8	35.9	100
1983-84	48.0	52.0	15.4	36.6	100
1984-85	46.9	53.1	15.6	37.5	100
1985-86	46.8	53.2	15.5	37.7	100

Source:-Choudhury, Jamal A. J.: Bangladesh National Income & Expenditure, 1972-73 to 1985-86

সারণী-৪ থেকে দেখা যায় যে চলতি মূল্যমানে মোট গ্রামীণ আয় ১৯৭৭-৭৮ সনের ১১৬৬৭৩ মিলিয়ন টাকা থেকে ১৯৮২-৮৩ সনে বৃদ্ধি পেয়ে দাঁড়ায় ২১২৩৫৫ মিলিয়ন টাকায়। স্থিরকৃত মূল্যে এই দু'টো সনের মাথাপিছু আয় দাঁড়ায় যথাক্রমে ৬৪৭ টাকা এবং ৬৭৫ টাকা। অন্যদিকে শহরে মাথাপিছু আয় উপরোক্ত দুই বৎসরে (স্থিরকৃত মূল্যে) ১৮৪০ টাকা থেকে বেড়ে দিয়ে ১৬৯৬ টাকায় দাঁড়ায়। গ্রামের প্রকৃত আয় ৪০% হইতে ৪১% এ গিয়ে দাঁড়ায়।

৭। উপসংহার

উপরোক্ত আলোচনা থেকে একটি বিষয়ই স্পষ্ট হয়ে দেখা দেয় যে, আগত দিনগুলোর অর্থনৈতিক পরিকল্পনার জন্য আমাদের জাতীয় আয় ও ব্যয় হিসাবের কাঠামোর আরও মানোন্নয়ন করা এবং পাশাপাশি উপাত্ত সংগ্রহের কায়দাকানুন ও পদ্ধতি আরও বিজ্ঞানসম্মত করে তোলা। তাহলেই কেবলমাত্র একটি দেশের জাতীয় আয়ের এ্যানাটমি সঠিকভাবে অনুধাবন করা সম্ভব এবং পাশাপাশি একটি কার্যকর অর্থনৈতিক পরিকল্পনা প্রণয়ন ও বাস্তবায়ন করা সম্ভব। দুর্ভাগ্যবশতঃ আমাদের দেশে জাতীয় আয়ের উপর উল্লেখযোগ্য গবেষণায় যথেষ্ট অভাব রয়েছে। সরকারী বেসরকারী গবেষণা প্রতিষ্ঠান এবং প্রাণজ্ঞ অর্থনীতিবিদ এবং পরিসংখ্যানবিদগণ এ ব্যাপারে তৎপর হবেন বলে আশা করা যায়। এবং জাতীয় ভিত্তিতে একটি বিকীর প্লানফর্মও গড়ে তোলা যেতে পারে, কেননা পারস্পরিকভাবে আদান প্রদানের মাধ্যমে জাতীয় আয় পরিমাপের বৈজ্ঞানিক দৃষ্টিভঙ্গী আমাদের কাছে আরও সহজভাবে ধরা দেবে।

আহমদ, চৌধুরী : কাঠামোগত পরিবর্তন

Table 5: Gross Domestic Product of Bangladesh at Constant Price of 1972-73, Period: 1972-73 to 1985-86; (Figure in Million Taka)

Items	1972-73	1973-74	1974-75	1975-76	1976-77	1977-78	1978-79
1. Agriculture	26100	28827	28537	31865	30903	34019	33872
2. Mining & Quarrying	01	02	01	01	01	01	01
3. Industry	2895	3402	5481	5877	6117	6641	6938
(a) Large	1870	2224	3031	3258	3381	3742	3967
(b) Small	1025	1178	2450	2619	2736	2899	2971
4. Construction	1529	1713	1833	1742	2057	2188	2387
5. Power, Gas, Water & Sanitary service	130	095	086	135	163	184	184
6. Transport, Storage, Comm.	2152	2242	2242	2824	4095	4258	4612
7. Trade Service	3829	5142	5814	7653	7907	8008	9373
8. Housing service	2545	2417	2383	2529	2585	2740	3082
9. Public Admin & Defence	949	1296	1239	1346	1589	1681	1778
10. Banking & Insurance	559	469	450	465	475	506	545
11. Professional & Misc.	3300	3678	2841	3281	3577	3756	3994
12. Indirect tax net of subsidies (-)	1861	1528	926	3129	3100	3510	4106
13. GD at constant MP	43890	40283	50907	57698	59469	63982	66766
14. GD at constan FC	42897	47755	49981	54569	56369	60472	62660
15. Net factor income from abroad (T)	366	151	120	165	240	602	850
16. GNP at constant FC	43203	47906	50101	54734	56609	61074	63510
17. Net National Prod. (income)	-	-	-	-	52663	57015	59276
18. Population (million)	74.3	76.4	78.0	79.9	81.3	83.7	85.6
19. Per capita income (GD/FC)	576	625	6407	6821	689	722	732
20. -do- (GNP/FC)	581	621	642	685	692	730	6742
21. -do- (NNP/FC)	-	-	-	-	644	691	692
Annual Rise of-							
22. GDP at constant MP	-	11.5	4.7	9.2	1.3	7.6	5.4
23. GDP at constant FC	-	-	-	-	1.6	7.3	3.6
24. GNP at constant FC	-	-	-	-	1.7	7.9	4.0
25. NNP at (income) at FC	-	-	-	-	1.9	8.3	4.0
26. Per capita GDP at FC	-	-	-	-	-0.7	4.8	1.4
27. Per capita GNP at FC	-	-	-	-	-0.6	5.5	1.6
28. Per capita NNP (income)	-	-	-	-	-0.5	5.7	1.6
29. National Income Deflator	100	142	246	185	204	204	217

Source: BBS, 1979, 1981, 1986

Note: MP = Market Price
FC = Factor cost

Continued for the period from
1979-80 to 1985-86.

Table-5: Continued (Period from 1979-80 to 1985-86) (Figures in Million Taka)

Items	1979-80	1980-81	1981-82	1982-83	1983-84	1984-85	1985-86
1.	33909	34908	35225	36851	37442	38105	39990
2.	01	01	02	01	01	01	01
3.	6953	7602	7772	7598	7875	8132	8396
(a)	3967	3494	4425	4208	4390	4544	4703
(b)	2977	3208	3297	3390	3485	3588	3699
4.	2540	2845	3004	3038	3649	4095	4272
5.	250	250	296	453	485	526	577
6.	4715	4845	4852	5227	5341	5480	5762
7.	1097	6866	6272	6432	6798	7210	7736
8.	3154	5297	5422	5548	5678	5812	5949
9.	1827	2733	29121	2902	3502	3968	4292
10.	623	1387	1293	1220	1291	1545	1658
11.	4266	4910	5225	5565	5941	6339	6766
12.	4157	4130	3767	4018	4199	4224	4261
13.	69210	71644	72227	74835	78003	81213	85399
14.	65053	67514	68460	70817	73804	76989	81138
15.	1394	1785	1574	3022	2707	1670	2329
16.	66447	69299	70034	73839	76511	78659	83467
17.	62018	64541	65633	68935	71438	73523	78136
18.	87.7	89.6	92.1	94.4	96.8	99.2	101.7
19.	742	754	743	750	762	776	798
20.	758	773	760	782	790	793	821
21.	707	720	713	730	738	741	768
22.	3.7	6.8	0.8	3.6	4.2	4.1	5.2
23.	3.8	6.2	1.4	3.4	4.2	4.3	5.4
24.	4.6	7.0	.1.	5.4	3.6	2.8	6.1
25.	4.6	7.1	1.7	5.0	3.6	2.9	6.3
26.	1.4	4.1	1.4	0.9	1.6	1.8	2.8
27.	2.2	4.7	1.7	2.9	1.0	0.4	3.5
28.	2.2	4.8	1.0	2.4	1.1	0.4	3.6
29.	249	326	367	385	449	516	564

PLANNING AND ECONOMIC DEVELOPMENT IN BANGLADESH

MUZAFFER AHMAD*

I. BANGLADESH IN INTERNATIONAL PERSPECTIVE

Bangladesh in terms of area is a small country (144 thousand sq. km), but in terms of population it has more people than most countries (100.6-m in 1985). This makes it, except for few city-states, most densely populated country of the world. It has very little natural resource except fertile alluvial land. It is also one of the poorest countries in terms of many socio-economic indicators, including per capita GNP (US dollar 150 in 1985) which is $\frac{3}{4}$ th of low income economies. Average annual rate of growth 65-85 has been only 0.4% compared to 2.9 for low income economies (excluding India and China), 2.6 for lower middle income economies and 3.3 for upper middle income economies.

Agriculture in Bangladesh contributes about 50% of GDP while it is 36, 22 and 10 for lower, lower middle and upper middle income economies. Correspondingly contribution of manufacturing sector in GDP has been as low as 8% while for those three categories of countries it was 12, 17 and 35 respectively. The story repeats in the service sector as well.

Bangladesh suffers from low domestic savings (2% of GDP), low domestic investment (13% of GDP), low export (6% of GDP), negative resource-balance (10% of GDP). Bangladesh has been for decades heavily dependent on food aid. Food and fuel accounted for 41% of import even though average per capita energy consumption is low (43%) and average per capita calorie intake is also low. Food production has increased but is not keeping pace with need and demand.

Capital goods output as per cent of manufacturing value added is only 6%, index of output per employee is seen to be falling, terms of trade has generally been adverse to the country. Even capital goods import has not been as large as those in lower middle or upper middle income countries. There has been persistent negative balance of trade.

The net direct private investment has been insignificant and at times negative. The total external debt (US dollar 6526 million) is relatively

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highest for low income countries except India and Pakistan. Net flow of private non-guaranteed capital is absent; while net annual flow of public and publicly guaranteed capital is significant (US dollar 455 million) which is only exceeded by India amongst low income economies. Debt service as percentage of GNP is 1.3% but as percentage of export it is 16.7% which is only exceeded by such countries as Burma, Somalia, Togo, and Pakistan. This share is increasing despite concessional foreign aid.

Government revenue expenditure has increased at a fast pace, it accounts for an estimated 15% and the annual compound rate of growth is 20.5%. Similarly development expenditure has increased overtime in nominal terms and annual expenditure has been around 17% of GDP.

Income distribution has been skewed and it is becoming increasingly so. The bottom 20% get only 6.6% of income while the top 20% receive 45.3%. Access to resource, opportunity, education is similarly skewed. Enrolment in primary, secondary and higher education is low and attrition rate is high. Unemployment has been quite significant and growing overtime.

The above paragraphs describe briefly current state of affairs despite three development plans during Pakistan period and three such plans in post-liberation periods. In our discussion we shall primarily focus on the post-71 period and occasionally refer to the earlier plan.

II. THE SOCIO-POLITICAL MILIEU

Bangladesh was liberated from Pakistani rule in December 1971. Economy at that time was described as poor, characterised by an under developed infra-structure, stagnant agriculture and a rapidly growing population.

The framers of the constitution in 1972 identified four basic principles for governance of and guidance for state policy i.e. democracy, nationalism, secularism and socialism. The first five year plan, formulated soon after the liberation, was sensitive to these pronouncements, particularly the constitutional commitments, i.e. (a) conditions are to be created to emancipate the toiling masses from all forces of exploitation, (b) every citizen should enjoy right to work; (c) all citizens are to be assured equal opportunity so that an egalitarian society can be established; (d) enjoyment of unearned income is to be discouraged; and (e) there will be limits to private ownership of means of production as prescribed by law.

However the scene started to change soon after, multiparty parliamentary system was soon replaced by one-party system and later brutally substituted by military regimes which weakened the democratic political system and institutions so vital for a participative egalitarian system.

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The issue of national identity which had bothered the urban educated Muslims during the British rule in the context of nationalist movement and thought to have been settled with the creation of Bangladesh was raised again to make consensus on national issues difficult. Secularism was omitted and has now been put to naught by declaring Islam as the state religion though in practice the vast majority of the populace of this region have always lived in communal harmony despite devotion to respective religion. Socialism required containment of private ownership of means of production and removal of capitalist system of income distribution and of pre-capitalist or feudal forms of production relation. Before the stage could be set for socialist transformation, the turn around started and now the stage is set for a capitalist growth process instead -under the supervision and guidance of international aid agencies and donor countries. However, it is to be noted that none of the plans prompted the ruling social coalition to open a debate on hard policy choices. Planning has generally been viewed as a techno-administrative device rather than a socio-economic document which required political commitment for its successful implementation. In this sense development planning in Bangladesh has deteriorated as a policy and programming device; contribution to such a state by the military-bureaucratic alliance was quite significant. To this it may be added that violation of planning process and non-observance of plan discipline from the highest seat of power to the bottom layer of governance is now a reality. The political economy of this shift and change is however, not the subject matter of our discussion in this paper. This is mentioned to note that nature and direction of economic development in Bangladesh today has been influenced more by the donors and conditionalities of aid rather than development planning in the country.

In the absence of a meaningful participative politics in national policy making and a political framework to arrive at a national consensus, planning has never been an expression of a basic unity of purpose in Bangladesh. As such unity did not provide the ultimate sanction behind the plans, the dominance of donors along with vested interest groups linked to the donor constituency through indenting, consulting, contracting and training have guided the development expenditure rather than a strategy for realising clearly defined set of rational objectives. Because of this it has not been possible to evoke necessary sacrifice or enforce a kind of discipline.

But the reality of a deepening poverty is a fact that is hard to ignore. The necessity to create jobs for ever expanding labour force just to maintain a minimum law and order situation can hardly be kept aside. The migration of labour from rural areas to urban slums with increasing landlessness can not remain unnoticed. The deepening pressure on land of an increasing population has to be faced. And so on. Thus even in the

absence of effective planning, the demise of a disciplined plan process and increasing centralisation of decision making with growth of out of plan expenditure, one cannot but judge the so-called development expenditures in the light of the basic socio-economic issues.

III. PLANNING PROCESS AND PLANNING MACHINERY

Planning, as practiced in Bangladesh has its roots in the pre-liberation days when a provincial planning board, constituted in mid-fifties, was busy in pushing projects prepared by parastatals or ministries for securing larger share of available public resources in pursuit of parity in allocation. Because of lack of experience and political overtone, many projects were not properly formulated or were not properly analysed. The proforma used for project preparation, formulation, appraisal, monitoring and completion had a bias towards budgeting the resources. The macro consistency model which was used for the second plan of Pakistan was basically for broad sectoral allocation. The planning process in Bangladesh, despite many changes, carries that bureaucratic legacy of unscientific resource allocation for development purposes, despite the fact that the socio-political compulsions in the two periods are different; the only exception being the military-bureaucratic regimes in both periods have resorted to arbitrary allocation and use of resources in varying degrees in search of legitimacy and donor support. However, it need be mentioned that in the preparation of first and second plan, multisectoral input-output model was used but it made technology, sources of supply and composition of final demand external to the planning model. The third plan used an applied general equilibrium model where social accounting has been used and final demand has been made endogenous. Despite such technical improvement no impact on the effectiveness of planning is visible.

The Planning Commission in liberated Bangladesh was established by a government order in January 1972. The then Finance Minister, known for his socialist views, was made its chairman and a reputed academician was made its vice-chairman with the rank of a cabinet minister and three other academicians were made members of the commission with the rank of ministers of state. This gave the commission a super-ministerial status which helped it to take initiative in policy formulation, project initiation in any sector it thought was necessary but it evoked overt and covert non-cooperation, opposition and even subversion from the members of civil service with whom the ministers soon started to align themselves. This commission had ten divisions headed by chiefs with the status of secretary to the government. Of these ten, one dealt with external resources, another with statistics and a third with administration. Thus there were six sectoral divisions and one general economics division. Administratively, the commission's exit is noteworthy. Though unstated and despite their

reverance for Sheikh Mujib, most of them left because of disillusionment. This happened before the tragic assassination of Mujibur Rahman.

One of the first acts of military-bureaucratic machine was to cut the commission to size by reducing the status of deputy chairman, members and consequently the others following the structure. The external resource division have been dealigned and realigned more than once; the number of the professionals were reduced and the monitoring function taken away from the sector divisions of the commission; the administrative division assumed usual bureaucratic control over the functioning and organising of the sector divisions. Despite the fact that the head of the state has been made chairman and the minister virtually functions as deputy chairman, the commission has lost its planning capability in respect of plan formulation, monitoring implementation and even evaluation due to increase in the donor intervention in these respects on the one hand, as well as authoritarian decision making from the top. This has made to a large extent the function of the planning machinery infructuous, often used for post-facto approval.

Paralleled to this weakening of the Planning Commission, the ministries have become more adept in circumlocutious methods which has made their own planning cell more active, though less disciplined. Further, in the name of local level planning, a block fund provided at the sub-district level along with a directive for their sectoral distribution has been largely misused due to absence of planning process, political pressure and bureaucratic deviation. Besides a large number of local level developmental efforts carried out through food for works programme or other relief and rehabilitation measures have been similiary misused. The machinery for public accountability has been ineffective due to rise of local overlords of musclemans.

Hence the basic purfunctory function of the central planning authority has become to prepare a macro-economic model whose level of disaggregation and sophistication have increased overtime. However with the increase of involvement of outside consultants, the iterative character of plan preparation has become dormant. The function of the sectoral division has become basically processing project proposals, often in a hurry, and the format has been simplified to make any scientific appraisal impossible. The monitoring function, having been separated, made the sector divisions, largely ignorant of progress. The Committee mechanisms for coordination seem to have functioned less effectively in recent years as decisions from above have become more prevelant.

A recent evaluation of planning process reached the following conclusions:

- (a) The macro-planning and policy implications thereof do not have a significant impact on the actual development process in the country.
- (b) The planning activity seem to be mostly concerned with approval or re-approval of projects;
- (c) Project planning approval and implementation are adversely affected by bureaucratic complexities, lack of trained personnel and complex project proforma;
- (d) Project proforma does not lend itself to appropriate cost-benefit analysis; and
- (e) Annual development plan prepared on the basis of carry over projects, resource availability is more often violated than followed.

The study recommended, besides development of manpower for project planning at all levels, a greater coordination of inter project and intersectoral programmes for getting optimal benefits and appropriate attention to policy aspects and implications in the context of the objectives of the development plan.

In passing it may be of interest to note the functions of the Planning Commission in Bangladesh. The functions of Bangladesh Planning Commission are to prepare national plans—annual, five-year and perspective—for economic and social development of the country in accordance with the socio-economic objectives of the government, to evaluate plan performance and watch the progress of plan implementation including implementation of projects to determine external aid requirements and negotiate the quantum and composition of aid, to evaluate external debts, to undertake and promote surveys, research and investigation, to advise on effective execution machinery, to stimulate and/or initiate project formulation and examine or advise on programmes, and to formulate policies for implementation of plans and study important economic issues.

The Planning Commission has not prepared any meaningful perspective plan beyond certain projection of certain key variables. It has so far produced three five-year plans and a two-year plan. Each year it produces an annual development plan as part of the budgetary process. Before the formulation of five-year or annual plan many inter-and intra-ministerial meetings are held and a plethora of committees and sub-committees are assigned certain task. The planning commission and even donor agencies commission many surveys and investigations. Since the macro-planning is a donor dominated external functions and projects are donor promoted due to paucity of mobilised local resources, the entire exercise seem to be more of a game than a serious matter.

IV. OBJECTIVES OF DEVELOPMENT PLANS

In may be recalled that the first plan was prepared under a regime when emphasis for socialism and egalitarianism was at its pitch, despite serious resource constraints under an assumed massbased political coalition. The second plan prepared seven years later under a military bureaucratic regime sacrificed socialism for a 'pragmatic' approach with an undefined approach to egalitarianism even though importance of rural and agricultural development was recognised. The third plan reversed the entire trend despite populist rhetoric.

The chart I below provides a summary of the major macro level objectives of the three plans. The sectoral and sub-sectoral objectives are given in chart II.

CHART- 1: MAJOR MACRO-OBJECTIVES OF THREE DEVELOPMENT PLANS

1.	To reduce poverty;	1		
	a. expansion of employment opportunity	1	2	3
	b. acceleration of rate of growth	1		3
	c. effective fiscal and price policy	1		
	d. strengthen institution for local level mobilisation of resources	1	2	
2.	To complete reconstruction of major sectors	1		
3.	To expand output of essential consumption goods	1		3
4.	To arrest rising trend in general price level	1		
5.	To increase per capita income	1		
6.	To consolidate gains of socialist transformation	1		
	a. expand state sector consistent with management ability	1		
	b. ensure wider diffusion of economic opportunity for self-employment	1		
	c. change institutional framework of the economy	1		
7.	To transform institutional and technological base for	1		
	a. self-sufficiency in food grains	1	2	3
	b. expansion of rural employment opportunity	1		
	c. arresting migration to cities	1		
	d. active long term structural change	1		3
8.	To institute effective programme for population control	1	2	3
9.	To accelerate development of human resources, housing, health, safe water and social welfare	1		
	a. elimination of illiteracy		2	
	b. U P E			3

10. To ensure wide and equitable diffusion of income and employment opportunities	1	2	
11. Participation of people in development through administrative devolution		2	
12. Self reliance through higher Domestic resource mobilisation	1	2	3

CHART-2: MAJOR SECTORAL OBJECTIVES OF THE THREE DEVELOPMENT PLANS

I: AGRICULTURE AND RURAL DEVELOPMENT			
a. To increase production of food grains and other agricultural products through W S F Tech.	1	2	3
b. To increase agricultural income and diversification of agriculture	1	2	3
c. To increase rural employment opportunities	1	2	3
d. To improve rural income distribution	1	2	
e. To improve nutritional standard	1		
f. To strengthen organisation of vulnerable group	1		
g. To develop manpower for effective extension and production work	1		
h. To develop research capabilities	1	2	
i. To increase availability of credit and other production resources	1	2	3
j. To expand exportable surplus and industrial inputs	1		3
k. To develop forest resources including agro-forestry; social forestry etc.	1	2	3
l. To improve production and consumption of fish	1	2	3
m. To improve livestock resources	1	2	3
n. To expand direct employment opportunities of rural poor	1	2	3
o. To develop and improve performance of rural cooperatives	1	2	
p. To plan land use and conservation of land		2	3
q. To provide dependable supply of irrigation, water and regulate flood			3
II. INDUSTRY			
a. To increase supply of agricultural inputs	1	2	3
b. To make effective and expanded use of available industrial inputs	1	2	3
c. To increase production of basic need goods	1	2	3
d. To develop a basic capital goods industry through linkages	1	2	

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e.	To encourage growth of indigenous technology and greater absorption of appropriate imported technology	1	2	3
f.	To promote small and cottage industries	1	2	3
g.	To expand export and import-substitution industries	1	2	3
h.	To make geographical distribution a reality	1	2	
i.	To promote quality of manpower in production and management	1		
j.	To promote participative management in industries	1		
k.	To provide autonomy for management of public sector as well as institute accountability	1		
i.	Expand employment opportunity in small and rural industry	1	2	
m.	Expand role of private sector		2	3
n.	To help private sector to develop in limited scale in all sectors	1		
o.	To limit foreign investment only in joint ventures with state owned enterprises	1		
p.	To simplify licensing procedure	1		
q.	To rationalise tariff structure	1		
r.	To promote capacity utilisation	1		
s.	To promote industrial association in the interest of coordination	1		
t.	To institute and improve scientific management and mangement information system	1		
III.	TANSPORT			
a.	To rehabilitate war damaged transport system	1		
b.	To provide cheap, adequate, efficient transport system to common people	1		
c.	To bring about balanced coordination of various modes of transport	1		
d.	To augment capacity, efficiency and utilisation of various modes of transport in support of development	1	2	3
e.	To introduce cooperatives of transport workers and to expand public ownership in major sectors	1		
f.	To utilise and augment assembly and manufacturing capacity in transport sector	1		
g.	To train manpower in all transport sectors	1		

h.	To establish linkage of upazila with metropolis			3
i.	To develop a network of rural transport system	2		
j.	To improve operational efficiency of Railway, Road, and IWT	2		
k.	To encourage private sector investment in road and IWT sector	2	3	

IV. POWER, NATURAL RESOURCES AND TECHNOLOGICAL RESEARCH

a.	To improve balance between generation and distribution of power	1		
b.	To ensure quality of services for industrial sector	1	2	3
c.	To remove regional imbalance and expand generation of power	1	2	3
d.	To embark upon rural electrification to meet agriculture and rural industries sectors needs	1		
e.	To improve cost and management efficiency of power sector		2	3
f.	To reorganize agencies in energy sector for efficiency and capacity utilisation	1	2	
g.	To train manpower for management of an efficient system	1		
h.	To develop indogenous manufacturing capacity	1		
i.	To arrange optimum use of gas resources and augment exploration activities	1	2	
j.	To develop manpower for geological and geophysical investigation, exploration and prospecting for hydrocarbon and minerals	1		
k.	To organise, improve and extend scientific research institutions as well as orient research towards selected problems facing production sector so that results of research are purpose oriented and used	1	2	
l.	To develop qualitatively and quantitatively science manpower	1		
m.	To improve ecological balance and improve efficiency of use of new and renewable source of energy		2	3
n.	To encourage foreign private sector participation in oil/gas exploration			3

V. PHYSICAL PLANNING AND HOUSING

- a. To promote planned development of

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	urban areas and housing in urban and rural areas	1		
b.	To design, construct and provide assistance for improved housing and public health services in rural areas	1		
c.	To organise and finance housing cooperatives or multistoried apartments in urban areas	1		
d.	To improve utility supplies and common facility services	1	2	
e.	To train manpower	1		
f.	To limit ownership of urban property	1		
g.	To develop low-cost semi-permanent housing units	1	2	
VI. COMMUNICATION				
a.	Expansion of capacity for reliable services internally and internationally	1		
b.	Manpower development	1		
c.	Institutional reorganisation	1		
d.	Use of radio and television for educational, health and agricultural purposes	1		
VII. EDUCATION				
a.	Basic primary education, as to be made available to all through development of extensive educational facilities of a minimum standard	1		
b.	Universal primary education with emphasis on cognitive skill and development of community school		2	
c.	To increase enrolment at all levels	1	2	3
d.	To improve quality of education	1		
e.	To narrow rural urban gap		2	3
f.	To provide emphasis on science, vocational and technical education	1	2	3
g.	To make university education selective through rationalisation of enrolment	1		3
h.	To increase teacher training facilities		2	3
i.	To expand educational opportunities for women	1	2	
j.	To decentralise and reorganisation of educational administration		2	
k.	To expand skill training facilities		2	
l.	To promote self employment through skill development		2	

VIII. HEALTH AND SOCIAL WELFARE

a. To extend facilities for workers welfare	1		
b. To create health infrastructure in rural areas and provide integrated preventive and curative health and family planning services	1	2	
c. To consolidate PHC programmes		2	3
d. To improve quality of health care in delivery system (including hospitals)	1	2	3
e. To provide facilities for bio-medical and health system research			3
f. To improve mother and child health care		2	3
g. To increase teaching and training standards of all health personnel	1	2	3
h. To produce rural health workers		2	
i. To create capacity for production of essential/ life saving drugs	1		3
j. To develop health information system			3
k. To create capacity for medical technology	1		
l. To integrate indogeneous and homoeopathic systems into health care services		2	3
m. To help handicapped and retarded people to become socially useful and rehabilitate drug-addicts, and victims of natural and/or social destitution through community efforts	1	2	3
n. To cover all eligible couple through motivational programmes, to make contraceptive education and methods easily available and to improve organisational efficiency	1		3
o. Community mobilisation for family planning through a system of incentive and disincentive and social, economic and legal support measures		2	
p. To develop comprehensive programme for assisting the disadvantaged		2	
q. To reactivate mosques for FPSW through training of imams, education and social work programmes			3
r. Reduce imbalance between male and female through increased opportunities for women			3
s. Skill development for school leaving and rural youth for self-employment			3

Some broad observations could be made. The first plan had developed in greater details and depth the macro and sectoral objectives. These were consistent with reconstruction, growth and equity intentions and broadly

reflected the dominant role of the state but failed to emphasise land reform and human resource development. The second plan had less ambitious role and this pragmatism cut down the number of objectives to be attained. The third plan has gone further and made promotion of private sector developmental role a part of the objectives in all sectors. This was a total reversal. Second, the first plan was greatly more concerned with equity and poverty than others. This is reflected not only in the macro-objectives but also in the sectoral objectives and programmes. This concern has been replaced by rural development and rural employment creation objectives in second and third plans. Third, in respect of social sectors, first plan recognised the right of the people to work, education, health, housing, social security and employment though it also recognised limitation in providing them adequately. The second plan highlighted universal primary education, teacher training, rural health worker programme and integration of health delivery system, low cost housing, growth centres and such other concepts. The third plan put emphasis on enrolment at primary level, better health services management and devolution of administration. There is a reversal from rural to urban orientation and in the public and public sector roles. Fourth, the dependence on foreign aid has increased from one plan to the next. The rhetoric of self-reliance was substituted by right to receive foreign aid and peddling poverty as aid augmenting instrument in the face of increasing conditionalities for policy and administrative reform to emphasise role of private sector capitalist growth and non-governmental reorganisation as conduit of aid disbursement.

However all the three plans had accepted the need for securing rapid increase in GDP in the interest of the economy as a whole. This goal, expressed in aggregative terms or disaggregated by major sectors or in terms of per capita income, was implicitly or explicitly linked to population growth, living standards of the people, poverty level, etc. The importance of maintaining sustained economic growth has also been recognized. Further, all the three plans noted the need for creating employment opportunity, mostly off-farm in rural as well as urban areas. All the plans recognised that elimination of unemployment altogether would be difficult to attain, at least containment of it was necessary. This has caused a shift in rural works programme and led to the growth of NGOs.

Distributive justice was a recognised goal of the first plan. The strategies were promotion of the cooperatives and target orientation of development programmes. The second plan laid emphasis on distributive justice but for rural poverty alleviation emphasised land reforms, land use plan, educational opportunity and target oriented income generating activity. The third plan recognised capitalist mode of accumulation and private entrepreneurship as the basis for economic dynamism but for containment

of discontent continued with target oriented rural works programme.

The objective of self-reliance has never been pursued vigorously but external dependence has been allowed to deepen over the years. Agro-industrial balance has not been seen as a necessity. Price stability, exchange rate stability and balancing the payments have rarely been pursued coherently. The structural changes in the economy seem to have occurred despite the plans and concentration of wealth and access to resources of the fortunate few have been allowed to grow overtime.

V. SIZE OF THE FIVE YEAR PLANS AND THEIR SOURCES OF FINANCE

Planning public sector outlay for developments involves three basic decisions i.e, size, sectoral allocation and sources of finance. All plan documents, at least on paper, seem to have made careful estimate of domestic resource availability and size has been conditioned by minimal growth needs and sectoral capital-output coefficients. These two together determined the required foreign assistance as project aid, food aid or commodity aid etc. It need be remembered that plan ultimately is a collection of projects and this agglomeration is done in such a manner that portfolio of on-going projects pre-empts much of the developmental allocation. In such a condition absence of plan discipline, arbitrary diversion of funds to meet presidential commitments and inclusion of new projects make the situation worse every year.

In absolute terms the size of the plan has increased plan after plan but in real terms, it has possibly decreased in size due to increased reliance on private sector funded through publicly guaranteed foreign loan and finance from state-owned financial institutions. However, investment operation and repayment situation in the private sector is far from satisfactory. Attempts to trim the plan size through reduction of projects, delegation to local level authorities etc. did not produce any noticeable result.

In terms of sectoral allocation, agriculture and related activities remains at the top though with dwindling relative allocation. Energy and natural resources have gained in prominence while transport and communication have lost. Industry has maintained a steady but declining profile. Noticeable is the fact that social sectors have always received relatively little allocation, be it education or health or social welfare. Administration has gained prominence, so has other block allocation, both of which have important political implications.

In terms of sources of finance, one cannot but notice the high dependence on foreign aid and inability to mobilise domestic resource, part of the reason for which is aversion to direct taxation and large scale evasion as well as manifold increase in administrative expenses and defence. Despite promises government has done precious little for remedy of these

maladies. The dependence on foreign assistance is pictured in bolder relief in terms of annual development budget rather than five years plans. The table 3 shows that almost total dependence on aid and in some years diversion of aid to non-developmental expenditures.

VI. DEVELOPMENT PLANNING IN RETROSPECT

Bangladesh, unlike india, has not enjoyed any degree of stability to help the growth of 'plan culture' despite its long history of plan exercise. When the planned economies like USSR and China, conceded that planning in the past failed to bring about necessary structural changes despite notable successes and international scene is more alive to economic reforms, Bangladesh seem to have lost its enthusiasm for planning for entirely different sets of reasons, i.e. growth of authoritarian and arbitrary decision-making and bureaucratic centralism. In this context it is difficult to ascribe successes or failures, to development plans, it is more logical to lay it at the doors of powers that be as the nature of the state ultimately determines degree of its success of the components and development policies. However it should be noted that planning was never a substitute for market-mechanism and all it did was to coordinate public sector outlays which is needed with or without a plan. In a country where market signals convey the preferences of a minority and in view of the general agreement that development be judged in the context of the standard of living of the bottom 20%, the concept of market as efficiency producing device need be viewed with caution as both monopolistic and monopsonistic distortions are present. Moreover, capacity of the government intervention to achieve certain desired goals does not depend on the quality of the plan alone but rather on the quality of discipline in plan implementation.

Bangladesh, it has been repeatedly mentioned, is a poor country and its development is conditioned by man, land and water (Jan, Jami, Jal); further, it has been asserted that development of Bangladesh means development of its sixty eight thousand villages. Thus the development impacts need by judged in this context as well. With this prefatory note certain observations on issues related to economic development and policies would follow.

VII. HUMAN RESOURCE DEVELOPMENT

Since development is for man and by man, it is possibly pertinent to see what has happened to this aspect. In the context of education, the position has been summed up as follows:

- (a) between 1961 and 1981 there has only been a marginal expansion of literacy, from 19% to 19.7%;
- (b) there has been great expansion of liberal education producing manpower with limited employment prospect and acute shortage of

- skilled manpower much need for modernisation of economy and technological improvement;
- (c) the urban-bias in education persists as there are only half as many literates in rural areas (17%) as there are in urban areas (35%); the statistics for post-primary and post-secondary education only indicates intensification of this gap;
 - (d) the male-bias of the society persists as there are again half as many female literates (13%) as there are males (26%), despite substantial increase in female enrolment at all levels of education;
 - (e) the quality of education has declined concomitantly with quantitative expansion at all levels. Further, there has been a growth of devisive systems adversely affecting national coordination and intensifying the class differentiation.
 - (f) the teaching method, emphasising memorization, and being authoritarian as well as dogmatic in nature, has failed to create altitudinal change so much needed for entrepreneurship, leadership and contribution to knowledge.

The sector continues to suffer from resource constarintns, shortage of trained teachers, administrative weaknesses, attitudinal deficiency as well insularity from the real world. In short education has not been treated as a basic element in development strategy and thus has not been integrated with the development dynamics.

The importance of education for rapid economic development and social change is known. Adam Smith viewd acquisition of skill as an investment. Alfred Marshall recognised knowledge as the most powerful engine of production and condemned as wasteful negligence which allows people born of lowly parentage to force it to expend in lowly works without access to opportunities for education. Ted Schultz accepting the view that economic growth is a generalised process of capital accumulation, pointed out that because of education productive capacity of human beings are much larger than any other forms of wealth and that resources utilised to form human competencies leads to significantly high increments to productivity. Similar views or evidences have been pronounced or presented by Herbert Simon, Simon Kuznets, Arthur Lewis, and Gunnar Myrdal. Further evidences from NICs and potential NICs indicate that there exists a distinct possibility for developing countries to accumulate human and intellectual capital more rapidly than material capital and further that without the human and intellectual capital base accumulation of material capital becomes distant and unrealisable reality.

The experience of India, which accepted investment in education as an instrument of growth since its third plan can be summarised as follows. There is a high correlation between an index of education and per capita real income at constant prices. There is a stronger relationship between the quality of education indicated by standard and content (in terms of science, engineering and technology intensity) with growth of per capita real income. The Indian experience not only confirm that private returns to higher education in terms of income is higher even though the social as well as private returns to per rupee investment in primary education remains significantly high. The Indian studies also confirm that high and significant correlation exists between education and income of parents with higher education and education and income of offsprings.

In Bangladesh, age specific participation rate differentiated by sex and place of residence indicate certain disconcerting feature. As the male: female ratio has not changed significantly overtime, urbanisation has progressed rapidly and rate of growth of population has not declined significantly, there appears to be less than proportionate participation in primary education for 5-9 age group. The other disconcerting fact is for male and female in all age groups the participation rates are significantly different between urban and rural areas and the difference increase for females with age. Similar conclusion can also be made for male and female differences. A regression analysis found parental education to be the most important factor and this subsumes income, occupational and largely residential bias. For women, marital status has come out significant (at 10% level) with expected negative sign. However, it is to be noted that predominance of poverty has led to a negatively significant presence of urbanisation both for male and female.

It is evident that unhappily mass illiteracy is a basic fact and a hindrance to development. There are about twice as many illiterates (60 million) as there are literates (35 million) in 1985. Of the 31 million school age (5-15) population 21.9 million were not in school. The pool of illiteracy is filled in faster than it is implied and illiteracy begets illiteracy. The universal primary education seem to be a far cry. The primary and secondary system demonstrates a class bias-few english-medium and high-standard schools with high resource availability for elites; large number of vernacular low standard schools for less fortunate and parallel to that religious schools for even less fortunate and less capables. Such divisive systems are as socially wasteful as they are discriminatory. It also inhibits transition to fruitful vocational, science, and technological education on a broader base. The tertiary sector elongates the bias of the feeder system. The education at that level is in general inequitable, deficient in standard, not relevant for job

market, and inefficient in resource use. It is important that the entire educational system derive their intellectual inspiration, philosophical orientation and base their instructional programmes first and foremost from the west and fails to meet the needs and aspirations of the society in the broader sense of the term. Bangladesh education system still carries the colonial dependency on the western cultural and intellectual ancestry in the degenerate form characterised by imitation not creativity, rigidity in structure and not flexibility for broader knowledge fusion and social seclusion in place of required integration. This has resulted in failure to create an intellectual infrastructure so much needed for continuous and dynamic human resource development with capability to respond to challenges and changes. It is not merely a question of quantitative expansion but a qualitative re-orientation. The academic, because of its continuing colonial legacy and dependent nature, have failed to fathom the need and identify the direction of change. This has been brought out by the fact that management of agriculture has no relationship with the educational attainment of the head of the homestead though it is generally assumed that education facilitates adoption of seed-fertilizer-water technology. However, it has facilitated movement away from agriculture. Similar managerial success in industrial or finance sector seem to have no significant association with education of incumbent. The same is the case with public administrators.

Two other aspects of human resource development are health and family planning. The existing health status of Bangladesh is poor and this has been credited to inadequate health care delivery system both in quality and quantity, widespread poverty and inequity causing insufficient nutrition and unsanitary conditions of living including non-availability of potable water. Insufficient health care delivery system not only indicates insufficient immunization effort, inadequate effort for prevention of locally endemic diseases but also sub-standard drugs, ill-balanced over-specialised and inappropriately trained manpower. The third five-year plan estimates health care delivery coverage at 30%. However there has been great expansion of physical infrastructure for health upto sub-district level and substantial expansion of graduate doctors; however these facilities are not properly manned, operated or organised.

The greatly expanded sub-district health complexes, completed at great cost stand underutilised for lack of personnel, supply of drugs and attitudinal orientation of the specialists. The expensive equipment procured for such and other medicare establishments remain unused or underused for lack of technician and/or lack of appropriate repair and maintenance facilities as well as consumables. The medical graduates

remain unemployed either for lack of posts in government or for their unwillingness to serve outside metropolis. The village/community health workers scheme and medical assistants programme remain abandoned despite felt need as the graduate practitioners oppose integration and upgradation of non-allopathic systems even though they themselves fail to meet the consumers need. The ratio of physicians to paramedics is disproportionate and hence optimal utilisation of facilities and efficiency of establishments suffer. The nursing profession is inadequately developed and not properly structured or educated to provide for career planning and delegation of higher responsibility. The standards of medical colleges have due to inadequate commitment by professionals to teaching which require sacrifice of private practice. The unplanned expansion of private medicare facilities which employs public sector trained specialists have led to deterioration of management and standards of public hospitals. Absence of proper differentiation in the services required in appropriate integration of health care delivery system have resulted in inefficiencies and deficiencies. In sum, the system is urban-biased, elite-biased and high-tech-biased, specialist-biased, quite inappropriate in the context of known morbidity pattern and inaccessible to majority of population.

Poverty is the endemic cause of high morbidity and malnutrition, illiteracy and lack of health education. All caused by poverty, the basic cause of mortality. The differential rates of mortality and morbidity between the rich and the poor have widened over the years despite aggregative reduction in some mortality rates, crude death rate and so on. The inequities of health care are not merely manifested in differences in rich and poor man's access to such facilities as well as availability and quality of basic health care services in rural and urban areas, but also in gender bias. All micro-studies confirm that mortality and morbidity of the lowest economic group go unnoticed, unreported and uncared for. They also confirm that education and income are highly negatively correlated with age specific mortality and morbidity rates. Certain studies also confirm that rate of female morbidity increases with decline in socio-economic status as well as female patients use less of health services within the same socio-economic group. Similar conclusions were found in comparative study of economic groups in urban and rural areas.

Control of population growth through family planning devices has been a major concern of the government and the donors. However, family planning has always been viewed as a distinct programme not as part of an effective package for better quality of life. Thus despite an accentuated degree of public awareness (mostly urban, semi-urban middle class), effective coverage, quality of services, contraceptive education and

programme efficiency is still generally low despite some degree of improvement. It is not properly realised that poverty, illiteracy and lack of opportunities for upliftment of life beyond the threshold level are inhibiting motivation for small family size.

Unemployment has been a major concern of the planners and researchers, even though government sources have ceased publication of unemployment statistics. A general observation has been that a lot of works are required to be done all over the country but a lot of people go around without work. The dilemma is easily understood by the fact that employment of labour requires additional material and capital inputs which despite massive aid is scarce. In addition to labour market in terms of skill-mix and expectation of people raised by popular pronouncements of people in power with the demand generated by work opportunities that are created slowly. Because of young age of present generation and increasing participation of women in paid work, employment seeking population is growing at a faster pace than population. The rate of growth of employment opportunity as reported by the bureau of statistics is lower than growth of population. From this it can be deduced that unemployment and underemployment scene has deteriorated overtime. Of the 68.2 million people in the 16-59 age group in 1985, only 25.3 million were employed. If we deduct those in school in 10-30 age group and those in household work, even then 13 million (19.%) were without employment in 1985. This estimates would swell if another 4.5 million man-year of estimated underemployed's are added. The third plan notes that about one-third of labour force is unemployed. The reasons for such high unemployment is said to be increasing landlessness and inability of agriculture to absorb growing rural labour force, slow expansion of non-farm employment in rural areas due to demand constraint, slow down in expansion of water-seed-fertiliser technology, decay of traditional cottage industries, lack of investment etc. The unemployment crisis has been increasingly characterised by increasing entry of desperate women and children into labour force. The efforts of NGOs, FFW programme or RWP etc. have only been able to touch a fringe of the problem. The efforts by Grameen Bank and BRAC can only be seen as a marginal and holding operation. The basic necessity is a break-through in agriculture as well as secondary industries and the level of commitment of capacity for investment in these activities are not forthcoming despite very sympathetic world view in spite of serious deterioration in planning and plan implementation capability.

VIII. LAND DEVELOPMENT

The second most important resource for Bangladesh is land. It is quite easy to note that poverty-ridden hunger-ridden development culture of Bangladesh has paid most attention to augmentation of food, particularly

food-grains, production. Adequate food-grains supply is also a political necessity for any government. But the concept of land management including its use and conservation has been neglected. Thus not only land-reforms to promote efficient middle farms or to contain fragmentation and pauperisation have been undertaken. The government has been reluctant to promote landuse plan at the village level needed not only for scientific management of agriculture to increase efficient use of inputs for higher productivity but also for rotation of crop, conservation of soil and better balance between forestry, crop, horticulture and fisheries. Agriculture has been stagnant and land productivity which manifested a declining trend in the early half of the twentieth century experienced a breakthrough in production in the sixties when 3.2 per cent trend rate of growth for rice and 3.5 per cent for cash crops were registered, primarily due to increased irrigation facilities, greater availability and use of improved seeds and fertilizer and improvement in cultural practices. This increase in the cereal production, particularly in the seventies have been achieved at the cost of other crops like pulses and oilseeds, jute and fruits. Much of the growth is attributable to shift of cropped areas to cereals. Our study shows much of the rates of growth in total agricultural productivity has been due to improvement in yield (63.29%), followed by increase in area (22.14%), change in cropping pattern (11.47%) and interaction of these factors (13.11%). The tables show the differential impact for regions and crops.

Bangladesh does not have any land-use policy. Besides the fact that reduction of forest area has exposed the country to a creeping problem of environmental entropy, the per capita availability of land, particularly of arable land has been declining due to growth of population and increasing use of land for homestead, industries and roads. Land reforms with a declared ceiling of land holding in rural and urban areas does not contribute to the optimal use of land or even lessening of the landlessness. A properly formulated and strictly implemented land reform programme as was done in South Korea, need be supplemented by reform in rural institutions and education for scientific cropping. Such an effort presumes political commitment, administrative efficiency, appropriate macro policies involving taxes, prices and subsidy and effective coordination of relevant institutions and departments. These seem to be a tall order in the absence of a representative government answerable to the people for all their actions.

However, agriculture and land being critical, certain deservations are in order. Our average farm-size is small, is reduced from 3.5 acres in 60s to less than 2 acres in 83-84; with a corresponding 65% increase in agricultural household (from 6 to 10 million). This increase is less than the increase in population (85%) due to increase in landless labour household. The increase in such household has been from 35% of agricultural

household to 45%. It is normally expected that increasing landlessness is accompanied by increasing concentration of land holding by big landowners. This has not happened in Bangladesh. In 1960, 0.65 million large land owning families (owing more than 7.5 acres of land) owned 8.3 million acres but in 1982-83, this number came down to 0.492 million and they together owned 5.9 million acres. Average farm size for this group was reduced to 11.9 acres from 12.6. The middle farmers, owning more than 2.5 and less than 7.5 acres seem to have held their grounds despite 7% increase in numbers and slight reduction in average farm size. But the small farm household increased from 1.7 million to 3 million and land owned by them increased from 2.8 to 4.8 million; and the number of marginal farmers owning less than 1 acre increased from 1.5 million to 3.0 million and their total land ownership increased from 0.695 million to 1.8 million. Thus Bangladesh has become increasingly a land of small and marginal farmers. Certain facts about them are also to be noted. These farmers own relatively high land which are suitable for multiple cropping. More land in percentage terms owned by these groups are under irrigation. The productivity of these group of farmers are higher as the other group invest less in labour and improved inputs per acre.

However, these facts alone do not prove that small and marginal farmers are more efficient. The access to improved technology and resources being highly skewed in favour of large and medium farmers due to socio-political reasons, the rural institutions for development have paid little attention to these large groups of small and marginal farmers. The government programme of flood control and irrigation have not changed the nature of risk that such farmers face.

The government policy and donors aid package rarely recognise the differential attitude of different groups of farmers. Despite such discrimination the small and marginal farmers have been more responsive to innovations in farm practices despite high cost of informal credit and inputs as well as only indirect access to such knowledge. It therefore appears logical to redefine agricultural and land use policy to protect and promote these groups at least by allowing them equal access to credit and inputs.

IX. WATER RESOURCE DEVELOPMENT

Recent repeated flood in the lower riparian delta of Bangladesh has raised questions afresh as to the appropriate strategy for water resource management. Bangladesh has possibly the largest mass per-acre of land. The large rivers with its tributaries were not merely provided cheap inland water transport system but was possibly the largest sweet water natural spawning and cultivation area. In recent years, with the spread of seed-fertilizer-irrigation technology the water mass also become sources of water for irrigation. Even then, these vast and valuable resource have suffered

from irreversible neglect. Flood in Bangladesh due to heavy discharge during monsoon and depressions of land are annual phenomenon. This was considered a part of life that reinvigorates land. But siltation due to increased volume of sediments carried by drainage of the Ganges, the Brahmaputra and the Meghna, reduction in river flows due to withdrawal of water mainly in lean season, and construction of dikes and embankment have made navigation impossible along much of 15,000 miles of rivers, streams and canals; and adversely affected the aquatic life of river vegetation and fishery. Even the required water for irrigation seem to have become increasingly scarce. Government has been busy in expanding acreage under irrigation and controlling flood and to the neglect of the management of water resource system raising serious question with respect to country's ecology, climate and capacity to feed itself.

X. DOMESTIC RESOURCE MOBILISATION

Mobilisation of domestic resources is critical to acceleration of development process. However, the prospect does not seem to be very encouraging. The tax GDP ratio in Bangladesh is low, between 8 and 9 per cent. The expectation that liberal tax concessions to private sector and privatisation of public sector enterprises would increase government revenue has been belied. The tax base is narrow, tax elasticity is low and tax administration is weak.

Increased expenditure on administration, particularly defense, determined outside governments planning process or any rational criterion of need or capacity, have reduced potential for generating surplus. The process has been aided by liberal dependence on foreign aid which provided a convenient method for the government to finance its budget deficit without having to increase domestic resource mobilisation. This syndrome has been extended to private sector through liberal lending of publicly guaranteed loan facilities. Much has been said about inefficient and unprofitable operation of public sector enterprises and public utilities but almost nothing has been said about inefficient and unproductive extension of the government machinery and wastage through bureaucratic deviation in public sector development expenditure itself and comparative loss sustained due to inefficient operation, non-payment of dues and taxes by the private sector. Such unbalanced and biased operational judgement has been a detriment to the growth of efficiency and efficient use of resources.

XI BALANCE OF PAYMENT

Bangladesh suffers from a tripple-gap which has widened over-time. The export base is narrow and demand for export goods inelastic. On the other hand much of the import consists of non-essential goods and some capital and intermediate goods. Devaluation by stages over 800 times in terms of dollar value and liberalisation of control has not helped the structural

adjustment that was hoped for, the gap has been filled by aid but not investment despite liberalisation of incentives for foreign private investment. The saving grace had been workers remittances from abroad which seem to have slowed down in recent times if not declined. The incentives for export has led to growth of such sectors (e.g. garments) which create little value added and add very little to balance of payments improvements.

XII. ROLE OF PRIVATE SECTOR

Bangladesh has always wanted an efficient private sector. The first plan which wanted to impose limitations on private sector as per state policy defined by the constitution had expected 5030 million taka financial outlay (11% of total) in the private sector mostly in small industries, housing, trade, and transport. It need be recalled that except for large and medium industries and domestic financial institutions including banks and insurance and to a large extent foreign trade nothing was brought under total or dominant state control.

The picture started to change even during the first plan period through relaxation of investment ceiling and revision of investment policies. The two year plan reflecting this change expected 6000 million taka (16% of total) financial outlay in two years. In order to realise this target, flow of credit to private sector was liberalised and government undertook the responsibility of arranging the suitable lines of foreign loans for use in the private sector.

The second five year plan, however, recognised the limitation of private sector due to lack of entrepreneurship and lack of capital. However, encouragement of private investment through all means became one of the main economic objectives of the government and encouragement to foreign private investment was further extended with the objective of helping growth of export oriented industries. During the second plan it was estimated that 61,000 million taka will be invested in private sector raising the percentage to 35.3% of total planned outlay. The expectation was that of these 37% would take place in agriculture and related activities 29% in manufacturing, 16% in transport and 18% in housing.

There was substantial increase in credit to private sector and calculated on the basis of sanctions and withdrawal the private sector investment did increase substantially. However, over valuation of investment and diversion of investment fund seen to have been allowed to occur liberally under a policy of encouragement and thus actually investment was possibly much lower than estimated as is currently seen from malfunctioning of production units in private sector. The estimate puts private sector investment at 49690 million taka at constant 79/80 prices against an expected 61,000 million.*This is also calculated in terms of sanction and not utilization.

The third plan expects the private investment to increase to 13,600 million taka in 84-85 prices against estimated 68720 million in current prices, in the previous five years. The expected investment will be in agriculture (32.4%) housing and commercial construction (26.8%) manufacturing (23.5%), transport (11%) energy (3.7%) and social sector (2.6%). Credit and fiscal policies were to be adjusted and liberalised to achieve such a level of investment.

However, such liberalisation of credit has already created a difficult problem of financial discipline and propriety for the nationalised commercial banks. The sponsored private sector have failed to play game as per rules resulting in large defaults and diversions. The capacity of private sector to use such facilities productively for the benefit of the country is also a relevant question for the planners.

XIII. RURAL DEVELOPMENT

Despite the pronouncements in favour of rural development, it appears from all indicators that investment in all sectors in and around metropolis and upazilas have been much greater than in rural areas resulting in diversion of resources away from rural areas despite liberal rural credit scheme due to maldistribution and non monitoring of use of credit as market forces dictate higher returns to non-rural activities. This has happened when administration has been spread down to sub-district level with full vigour and budgetary allocations for local level planning and implementation of the same have been made. Relative deprivation and of rural areas, ameliorated through food for works programme and NGO activities, has caused a high rate of migration to cities and widening urban-rural gap threatening the cities themselves.

XIV. SUMMING UP

The development issues are neither new nor unknown to other countries. What is the basic issue is that Bangladesh has failed to launch an effective social engineering process which would help restructuring of society, polity and economy to bring about change for the greater mass of people who are living at the brink of disaster. Poverty seems to be the game to be played for the benefit of the few and a holding operation is managed to diffuse the peoples anger and anguish in which the donor community has become a willing party.

Table-I : The Economic Indicators

Country/Region	Population Area '000 (m) mid 85	Popul. density (Sq.Km.)	GNP per capita	Av. annual rate of growth ('65-85)	Av. annual rate of inflation '80-85	Life expectancy at birth	Share of agricul. in GDP '85	Share of Industry in GDP '85	Share of Manufac. in GDP '85	Share of Services in GDP '85	GDP in million in GDP '85
1. Bangladesh	100.6	144	6986	150	0.4	7.5	51	14	8	36	16,110
2. Low Income economies excluding India & China	633.9	19,698	322	200	2.9	11.5	60	19	12	45	145,780
3. Sri Lanka	15.5	66	2348	380	2.9	14.7	70	26	15	46	5,500
4. Lower middle income economies	674.6	16,090	419	820	2.60	22.3	58	32	17	47	509,630
5. Philippines	54.7	300	1823	580	2.3	19.3	63	32	25	41	32,590
6. Upper middle income economies	547.4	21,981	249	1850	3.3	74.7	66	10	35	54	930,330
7. Rep of Korea	41.1	98	4193	2150	6.6	6.0	69	14	28	45	86,180
8. High Income oil economies	18.4	4012	46	9800	2.7	-2.5	63	2	8	39	170,300
9. Ind'l. Mkt. economies	737.3	30,935	238	11,810	2.4	5.8	76	3	23	61	8568,920
10. Japan	120.8	372	3247	11,300	4.7	1.2	77	3	30	56	1327,900
11. Saudi Arabia	11.5	2150	53	8850	5.3	-3.2	62	3	8	41	95,050

Table-1 : Continued

Country/ Region (Sl.No.)	Capital goods as% of total import	Ind'l. market economies as dest of export (%)	Current account balance (m\$)	Net direct private invest. (m\$)	Total external debt (m \$)	Net flow of private non- guaranteed capital	Net flow of publicly guaranteed ext.capital	Debt service as % of GNP	Debt Source as % of Export	Public Exp as % of GNP	Current revenue as % of GNP	% share of lowest 20% population in GNP	% share of highest 20% population in GNP
1	18	53	NA	NA	6526	0	453	1.3	16.7	32.0*	*	6.6	45.3
2	28	64	-543	-1	NA	NA	NA	2.9	18.4	20.3	15.6	NA	NA
3	24	89	-559	30	3534	47	240	3.8	13.9	32.6	23.8	5.8	49.8
4	28	55	NA	NA	NA	NA	NA	5.7	22.9	24.8	20.9	NA	NA
5	21	77	8	-14	26184	134	851	4.0	15.9	10.8	11.5	5.2	52.5
6	32	57	NA	NA	NA	NA	NA	5.7	31.0	22.7	23.6	NA	NA
7	34	68	-887	200	29126	1242	2736	6.1	15.2	18.4	19.0	5.7	45.3
8	44	47	NA	NA	-	-	-	-	-	29.1	NA	-	-
9	29	70	NA	NA	-	-	-	-	-	29.1	23.5	-	-
10	9	58	49170	-5810	-	-	-	-	-	17.8	11.9	8.7	37.5
11	45	65	-12967	2513	-	-	-	-	-	NA	NA	-	-

Table I : Continued

Country/ Region (Sl.No.)	Domestic savings as % of GDP '85	Gross domestic Inv. as % of GDP '85	Export as % of GDP '85	Resource balance 1985	Food aid '000 mil. ton, 84-85	Fertiliser consump. '000 gr. of plant nu- trient/hec- tare arable land	Index of food prod., '79-81=100	Capital goods as share of manufac. value added	Index of output per emp., 1980=100 1985	Energy consump. per capita (Kg of oil equiv).	Terms of trade (1980=100)	Primary goods as % of export	Capital goods as % of exports	Food & fuel as % of import
1	3	13	6	-10	1500	611	110	6	89	43	113	35	(-)	41
2	6	15	14	-9	6716	197	112	NA	NA	86	94	76	1	38
3	13	25	20	-12	276	767	98	4	95	139	97	73	1	41
4	19	20	23	-1	4787	395	111	NA	NA	358	93	80	3	32
5	13	16	22	3	68	319	103	8	56	255	96	49	5	35
6	26	22	28	4	94	684	108	NA	NA	1510	94	53	18	27
7	31	30	36	1	0	3311	109	29	149	1241	105	9	36	30
8	30	29	47	(-)	-	959	-	NA	NA	3699	107	98	1	13
9	21	21	18	(-)	-	1228	103	NA	NA	4958	100	24	40	30
10	15	28	15	4	-	4365	106	41	132	3116	113	2	62	58
11	21	31	40	-9	-	1896	-	3	NA	3653	107	98	-	11

Table I : Continued

Country/ Region (Sl.No.)	Av. annual growth of population	Daily Av. per capita calorie supply	Enrollment in Pry. edu. (% of age group)	Enrollment in tertiary edu. (%)	Percentage of popula- tion in working age (15-69)	Percentage of labour in agricul- ture	Percentage of labour popu- lation employed in industry.	Urban popu- lation (%)
1	2.6	1899	62	5	53	75	6	18
2	2.7	2073	70	3	52	71	10	20
3	1.4	2385	103	4	62	53	14	21
4	2.5	2514	103	12	55	55	16	36
5	2.5	2341	107	29	56	52	16	39
6	2.0	2987	105	15	59	29	31	65
7	1.2	2841	99	26	64	36	27	64
8	3.7	3265	75	10	54	35	21	73
9	0.4	3417	102	38	67	7	35	75
10	0.4	2856	100	30	68	11	34	76
11	3.8	3128	68	10	54	48	14	72

Source: WDR

Table-2 : Sectoral allocation of public sector outlays in development plans

Sector	(Tk.in crores)							
	Third five-year plan (original)		Second five-year plan (revised)		Two-year plan (Original)		First five-year plan (revised)	
	Amount	%	Amount	%	Amount	%	Amount	%
Agriculture, irrigation and rural development	706.0	28.2	3802	34.3	898	27.0	1288	31.3
Industries & Minerals	2600.0	10.4	1309	12.5	570	17.0	525	12.8
Energy & natural res.	5675.0	22.7	2052	18.5	432	13.3	544	13.2
Transport & communication	3025.0	12.1	1524	13.7	580	18.0	850	20.7
Physical planning, housing & water supply	550	2.2	574	5.2	250	8.0	283	6.9
Education, S & T, Manpower & labour	1373	5.5	633	5.7	224	7.0	272	6.6
Social welfare, women youth, culture, media & sports	307	1.2	202	1.8	16	0.5	16	0.4
Health and Family plg.	1420	5.7	598	5.4	218	6.8	226	5.5
Administration	1065	4.3	325	2.9	11	0.4	20	0.5
Others allocations	1925	7.7	—	—	62	2.0	85	2.1
TOTAL	25,000		11,100		3261		4110	

Table-3 : Pattern of financing the public sector outlays (Tk. in crores)

Amount	First five-year plan (original)		First five-year plan (Actual)		Two-year plan (original)		Second five-year plan (original)		Third five-year Plan (original)	
	%	Amount	%	Amount	Amount	%	Amount	%	Amount	%
<u>Public savings :</u>	<u>1618</u>	<u>40.9</u>	<u>531</u>	<u>13.5</u>	<u>835</u>	<u>27.8</u>	<u>4674</u>	<u>42.1</u>	<u>5960</u>	<u>23.8</u>
(a) Revenue surplus	537		—		745		—		4983	
(b) Additional taxes	625		529		41		4205		—	
(c) Capital receipts	350		57		49		119		977	
(d) Additional measures	106		59		—		350		—	
External Assistance	1707	43.2	3011	76.8	2165	72.2	6197	55.8	19040	76.1
Borrowing from banks	157	15.9	382	9.7	—		230	2.1	—	
Borrowing from public	470									
Total	3952		2924		3000		11,100		25,000	

Table-4 : Foreign Aid and Development Outlay

Year	Aid disbursement (in mil. US\$)	Net foreign aid (in mil. BD Taka)	Domestic savings as % of GDP	Foreign aid as % of GDP	Foreign aid as % of ADP (actual)	Debt service (in mil. BD Tk.)
1972-73	551.4	4283.0	0.3	9.5	108	7
73-74	461.3	3590.0	1.5	5.0	77	85
74-75	901.3	7813.0	0.8	6.2	149	187
75-76	808.2	11022.0	-1.9	10.3	116	982
76-77	553.1	7778.0	3.2	7.4	77	469
77-78	828.6	11954.0	2.7	9.2	99	564
78-79	1030.0	14812.0	3.0	10.2	92	868
79-80	1222.4	18140.0	2.0	10.4	78	780
80-81	1147.2	17932.0	2.3	9.1	76	819
81-82	1236.1	13987.0	-3.5	10.9	88	782
82-83*	1345.5	30199.0	1.7	11.9	97	1758
83-84	1267.8	29861.0	3.4	10.2	83	1771

Table-5 : Annual rates of growth of GDP, sectors and related variables

	73-74	74-75	75-76	76-77	77-78	78-79	79-80	80-81	81-82	82-83	83-84	84-85	85-86	86-87	87-88
G.D.P.	11.6	3.5	9.6	9.6	6.9	4.3	1.2	6.2	1.4	3.4	4.2	4.3	5.4		
Agriculture	10.4	-1.0	11.7	-3.0	8.6	-1.5	0.0	0.1	4.6	3.9	1.8	4.85.3			
Industry	14.4	42.2	4.8	7.5	2.0	22.9	-4.8	3.0	1.6	3.6	9.17.5				
Services	14.3	-1.1	16.6	6.1	5.1	6.7	5.8	-0.2	3.5	4.18.4					
Savings															
Investment															
Inflation								10.3	12.7	5.0	16.4	14.9	9.4		

Table-6: Age specific participation rate (based on 1981 census)

Age	Total Country			Urban			Rural		
	All	Male	Female	All	Male	Female	All	Male	Female
5-9	22.5	24.7	20.2	31.6	33.4	29.7	21.1	23.4	18.8
10-14	33.3	37.9	28.1	44.8	47.7	41.5	31.3	36.1	25.6
15-19	17.0	25.4	8.3	27.1	32.4	20.8	14.9	23.9	6.0
20-24	7.0	12.2	2.3	13.2	18.3	6.5	5.5	10.4	1.5
5-24	21.9	26.8	16.8	30.6	33.9	26.8	20.3	25.5	15.1

Table-7: The use of Modern inputs by Various Land-owning Farm Households.

Farm size	Per cent of farm	Per cent of cropped land	Per cent share of fertiliser use	Per cent share of irrigated land	% share of institutional loan	Fertiliser used per acre (Lb.)	Irrigated land as % of owned land	Institutional loan per acre (Tk.)
Upto 1 acre	31.5	12.6	15.6	16.7	3.2	161	20.5	31
1.00-2.50	32.8	22.0	23.2	25.1	21.9	127	17.8	129
2.50-5.00	21.9	27.5	28.8	27.9	35.7	137	15.7	177
5.00 & above	13.8	37.9	32.4	30.2	31.2	117	12.8	159

বাংলাদেশের অর্থব্যবস্থাঃ সাম্প্রতিক প্রবণতা

মহীউদ্দীন খান আলমগীর*

এই নিবন্ধে বাংলাদেশের অর্থব্যবস্থার কতিপয় প্রধান সাম্প্রতিক প্রবণতার প্রতি আলোকপাত করা হয়েছে। প্রথম অংশে এই প্রবণতাগুলো সনাক্ত করা হয়েছে। দ্বিতীয়াংশে ইতিবাচক প্রবণতাগুলো অব্যাহত রেখে অর্থনৈতিক উন্নয়ন ও জীবনের উৎকর্ষ বিধানে তাদের আনুসংগিক প্রকৃতি ও ক্রিয়া পরিধির প্রতি দৃষ্টি দেয়া হয়েছে। শেষাংশে উপস্থাপিত তথ্যের আলোকে অনুসরণীয় নীতি প্রণয়ন ও বাস্তবায়নে অবদানমূলক কতিপয় দিক-নির্দেশনার দিকে পুনরাবৃত্তির ভীতি থাকার সত্ত্বেও মূলতঃ এক গুচ্ছে সংশ্লিষ্ট পরিকল্পনাবিদ ও সিদ্ধান্ত গ্রহণকারীদের মনোযোগ আকর্ষণ করার চেষ্টা করা হয়েছে।

দারিদ্রে জর্জরিত বাংলাদেশের সাম্প্রতিক অর্থনৈতিক প্রবণতা সমূহের মধ্যে সম্ভাব্য আসা উদ্বেগীয় হল দারিদ্রের ক্রমাগত বিস্তৃতির বিদিত ধমকে দাঁড়ানো। ১৯৭৫-৮২ সময়ে প্রকৃত মাথাপিছু মোট জাতীয় উৎপাদন বার্ষিক ১.৯% হারে বাড়া সত্ত্বেও পুষ্টির মাপে মাপিত দারিদ্র বেড়েছে। '৮৩ সাল থেকে মাথাপিছু মোট জাতীয় উৎপাদন অপেক্ষাকৃত কম। বার্ষিক ১.২% হারে বাড়া সত্ত্বেও দারিদ্রের এই বাড়া প্রান্তিক ভাবে স্তিমিত হয়েছে বলে বলা হচ্ছে। ১৯৮৩-৮৪ সালে সম্পাদিত নিখিল জাতীয় গৃহস্থালী ব্যয় জরীপে প্রাপ্ত উপাত্ত অনুযায়ী সমকালীন বাংলাদেশে (ক) বিধিত গড় দৈনিক মাত্রায় খাদ্য ক্যালরী গ্রহণে অপারংগম তথা 'খাদ্য-দারিদ্র রেখার' নীচে অবস্থানরত জনসংখ্যার পরিমাণ গ্রামাঞ্চলে ৪০% ও নগরাঞ্চলে ৩০% এবং (খ) মানুষ হিসাবে কর্মক্ষম থাকার জন্য ন্যূনতম খাদ্য ক্যালরী গ্রহণে অপারংগম তথা 'বঞ্চনা-দারিদ্র রেখার' নীচে অবস্থানরত জনসংখ্যার পরিমাণ গ্রামাঞ্চলে ১০% ও নগরাঞ্চলে ৮%। বিগত দশকে দারিদ্রের ক্রমাগত বিস্তৃতির আপেক্ষিকতায় এ সংখ্যাগুলো বিপরীত দিকে পরিবর্তনের সূচক না হলেও সম্ভবত অবস্থার ক্রমাবনতির সাময়িক ছেদের প্রতিফলক বলে ধরা যেতে পারে [১,২,৩]। এ ধরে নিলেও এই প্রবণতার অন্ততঃ দু'টি সাবধানীয় দিক রয়েছে বলা চলে। এক, আনুপাতিক ভাবে দারিদ্রাবস্থার ক্রমাবনতি স্থিমিত হয়ে আসলেও দারিদ্র জনসাধারণের সংখ্যায় বাড়া কমেনি। কমেনি বন্যা ও খরা উৎসারিত ব্যত্যয়, আর্থিক দুর্ভোগ ও দুস্থতা। উপরন্তু খাদ্যের লভ্যতা ও আপেক্ষিক মূল্য উপাত্ত সমূহ বলতে চায় যে, ১৯৮৩ সালে বা তার আগে সার্বিক পুষ্টির ভীতিকর নিম্ন গতির বা পর্যায়ের এখনও কোন ধনাত্মক পরিবর্তন ঘটেনি। অর্থাৎ পুষ্টির নিম্নায়নে সাময়িক ছেদ সম্ভবতঃ আসলেও, নিম্নায়ন গতির উর্ধ্বানে মোড় নিঃসন্দেহে ঘটেনি। সমকালে দেশের ৬ মাস থেকে ৬ বছর পর্যন্ত বয়সের সকল শিশুর ৫৬%-এর বাড়ান ঘাতগ্রস্ত; সমকালীন বছরে জন্ম নেয়া সকল শিশুর মাত্র ২০% -এর শারীরিক ও মানসিক ভাবে সুস্থ ও উৎপাদনশীল নাগরিক হওয়া প্রত্যাশিত। ফলতঃ অন্য সকল শিশু প্রতিবন্ধী নাগরিক হয়ে অর্থব্যবস্থার সম্পদ উপকরণ বা পরিবর্তন এজেন্ট নয়, দায়

* সদস্য, 'পরিচালন পর্যদ, বাংলাদেশ লোক প্রশাসন প্রশিক্ষণ কেন্দ্র। নিবন্ধে উপস্থাপিত মতামত লেখকের নিজস্ব ও ব্যক্তিগত।

আলমগীর : বাংলাদেশের অর্থব্যবস্থা

হিসাবে জীবন কাটাবেন বলেই আশংকা [৪, ৫]। দুই, ভূমিহীন গৃহস্থালীর সংখ্যা জনসংখ্যা বাড়ার হারের (বার্ষিক ২.৫%) চেয়ে বেশী হারে (৩.১%) বেড়েছে; ভূমিহীনতা বাড়ার সাথে সাথে অন্য ক্ষেত্রে সম্পদ মালিকানা ততখানি বেড়েছে বা বিস্তৃত হয়েছে বলে কোন তথ্য নেই। তবে কৃষি শ্রমিকের সংখ্যার আপেক্ষিকতায় আনুপাতিক হারে অকৃষি ক্ষেত্রে নিয়োজিত শ্রমিক সংখ্যা বেড়েছে। কৃষিতে নিয়োজিত শ্রমশক্তি ১৯৭৪ সালের ৭৭.২% থেকে ১৯৮৪তে ৫৮.৮% নেমে এসেছে আর এর অপরদিকে অকৃষিতে নিয়োজিত শ্রমশক্তি ১৯৭৪ -এর ২২.৫% থেকে হাল আমলে ৩৬.৫% -এ উঠে এসেছে [৬]।

বাংলাদেশের সমকালীন অর্থব্যবস্থায় লক্ষণীয় আর একটি প্রবণতা খাদ্য উৎপাদনে প্রান্তিক হারে ক্রমাগত বর্ধন। ১৯৮০-৮১ সালের ১৪.৭৫ মিলিয়ন টন থেকে (১৯৮১-৮২ সালে প্রান্তিক হ্রাস ছাড়া) ১৯৮৬-৮৭ সালে খাদ্যশস্যের উৎপাদন ১৬.৯৮ মিলিয়ন টনে উন্নীত হয়েছে। পাঁচ বছরে এই উৎপাদন বেড়েছে ১৫.১১%। ১৯৮৭-৮৮ সালের বন্যায় নীট শস্য এলাকার ১৫% প্রাবিত ও তাতে শস্যহানি হওয়া সত্ত্বেও খাদ্যশস্যের উৎপাদন ১৬.৩৯ মিলিয়ন টন (অর্থাৎ আগের বছরের উৎপাদন হতে ০.৬১% কম) হয়েছে। খাদ্য শস্য উৎপাদনের এই হার তৃতীয় পঞ্চবার্ষিক পরিকল্পনার লক্ষিত বার্ষিক ৫.২% থেকে কম হলেও জনসংখ্যা বৃদ্ধির হারের চেয়ে প্রান্তিক ভাবে বেশী। এই উৎপাদন প্রকৃত গড় খাদ্যশস্য ভোগ মাত্রার ৮৯/৯০%-এর চেয়ে বেশী নয়। এখনও অবশিষ্ট ১০-১১% ভোগ আমদানী দিয়ে মেটানো হয়। বাংলাদেশে খাদ্যশস্য মাথাপিছু গড় ক্যালরী গ্রহণ মাত্রার ৮৫% পূরণ করে থাকে। যেহেতু জনসংখ্যার এক তৃতীয়াংশ ভয়াবহ ভাবে অপুষ্টিগ্রস্থ, সেহেতু খাদ্যশস্যে স্বনির্ভর হওয়া দারিদ্র দূরীকরণের অন্যতম প্রধান লক্ষ্য হিসাবে বিবেচিত। এই প্রেক্ষিতে তৃতীয় পঞ্চবার্ষিক পরিকল্পনার সমাপনী বছরে খাদ্যশস্য উৎপাদনের লক্ষ্যমাত্রা ২০.৭০ মিলিয়ন টনে স্থিরীকৃত হয়েছিল। আগের সম্পাদন-অপূর্ণাংগতা ও ১৯৮৭-৮৮ সালের বন্যাজনিত উৎপাদন ব্যত্যয় সত্ত্বেও খাদ্যশস্য উৎপাদনের এই লক্ষ্যমাত্রা মোটামুটিভাবে অপরিবর্তিত রাখা হয়েছে। অন্য কথায়, আগামী ২ বছরে খাদ্য শস্যের উৎপাদন এই লক্ষ্যমাত্রা অনুযায়ী ২৬% বাড়তে হবে।

খাদ্যশস্যের উৎপাদনের ক্রমাগত প্রান্তিক বৃদ্ধির কতিপয় বিশেষ দিক লক্ষ্যণীয়। এক, বন্যা নিয়ন্ত্রণ ও সেচের অধিকতর সম্প্রসারণের মাধ্যমে উফশী প্রযুক্তির ব্যাপকতর ব্যবহারের ভিত্তিতে এবৎ ভূমি মালিকানা ও পরিব্যাপনের উৎপাদনশীল পরিবর্তনের জোরে এই উৎপাদন আরও বাড়ানো যেত। এখনও মোট ফসল এলাকার মাত্র ১৬% যা সার্বিক সেচযোগ্য ভূমির মাত্র ৩৬% তা সেচের আওতায় আনা হয়েছে। অথচ আগ থেকে সেচের ব্যবস্থাকরণ, সার ও উফশী বীজ ব্যবহার বর্ধনের প্রধান বাহক [৭, ৮]। দুই, সেচ সম্প্রসারণে প্রয়োজনীয় বিনিয়োগ ও সেচের অভিজাততা কাটিয়ে উঠার জন্য ফলপ্রসূ ভাবে ভূমি মালিকানায় ও পরিব্যাপনে পরিবর্তন ও সংশোধন করা হচ্ছে না। গত এক দশকে আধুনিক সেচের আওতায় কৃষি জমি আনয়নের হার বার্ষিক ১% -এর চেয়ে বেশী হয়নি। ভূমি মালিকানা ও পরিব্যাপন সংক্রান্ত প্রান্তির সংস্কার ১৯৮৪ সালে আইনগত ভাবে গ্রহণ ও বলবৎ করা সত্ত্বেও ভূমি মালিকানার উপর সীমা, বর্গাদারের অন্যান্য পক্ষে পাঁচ বছরের প্রলম্বনীয় বর্গাচাষের অধিকার, তেভাগা সূত্র অনুযায়ী ফসল বিভাজন [৯] নিশ্চিতকরণের পরিধি এখনও বিস্তৃত রয়ে গেছে। তিন, খাদ্যশস্যের মধ্যে উফশী বোরো চাল ও গমের উৎপাদন সব চেয়ে বেশী বেড়েছে। আউস

চালের উৎপাদন স্থবিরতা কাটিয়ে উঠতে পারেনি। অতি সাম্প্রতিককালে উফসী আউস ও বোরো চালের ক্ষেত্রে হেক্টর প্রতি উৎপাদন কমে যাচ্ছে। অসম সার ব্যবহার, সেচে বিভ্রাট, বন্যাজনিত ক্ষতি এবং ৭০% চাষযোগ্য ভূমিতে গন্ধক ও দস্তার অপ্রতুলতার দরুন এ ঘটছে বলে বলা হচ্ছে। সার্বিক উৎপাদন মাত্রা অক্ষুন্ন রাখতে তাই গম ও ধান চালের আওতায় জমি বাড়ছে, অন্যান্য ফসল, উদাহরণতঃ ডাল ও তেল বীজ ফলানো জমি কমছে। ফলে ফসল বৈচিত্র্যকরণের পরিধি সংকুচিত হচ্ছে। ১৯৮০-৮১ সালে ধান ও গমের চাষ হয়েছে মোট ১০.৯০ মিলিয়ন হেক্টরে; ১৯৮৭-৮৮ সালে তা সম্প্রসারিত হয়েছে ১১.৪০ মিলিয়ন হেক্টরে। চার, বাংলাদেশে মূল্য স্থিতিস্থাপকতার নিরিখে কৃষি ক্ষেত্রের অধিকাংশ ফসল প্রান্তিক ভাবে সরবরাহ সংবেদনশীল। খাদ্যশস্যের ক্ষেত্রে আউস ও আমন চালের মূল্য স্থিতিস্থাপকতা একেবারেই কম; বোরো চাল ও গমের ক্ষেত্রে অপেক্ষাকৃত বেশী, কিন্তু এত বেশী নয় যে মূলতঃ মূল্য বাড়িয়ে এদের সরবরাহ তথা উৎপাদন ইঙ্গিত ভাবে বাড়ানো যায়। উদাহরণঃ সার্বিক ভাবে খাদ্যশস্যের মূল্য দ্বিগুণ হলে এই নিরিখে উৎপাদন ৫-৬% -এর বেশী বাড়বে না। অন্যদিকে ফলন-স্থিতিস্থাপকতা, যা মূলতঃ প্রযুক্তি প্রযোজনা ভিত্তিক এ ক্ষেত্রে অধিকতর। এর অর্থ, কৃষি ক্ষেত্রে প্রযুক্তি ও প্রযুক্তি প্রয়োগ অনুগামী প্রাতিষ্ঠানিক কাঠামো অধিকতর ফলপ্রসূ বা উৎপাদনশীল [১০]। জমির অপ্রতুলতা, খোরপোষ পর্যায়ের উৎপাদন এবং ঘাসমূল পর্যায়ে চলমান বর্গাদারিত্বের উৎপাদন প্রতিকূল প্রকৃত সর্তাদি সম্ভবতঃ মূল্য স্থিতিস্থাপকতাকে নিম্নতর সংখ্যায় আটকিয়ে রেখেছে। প্রয়োগ প্রেক্ষিতে এ সুস্পষ্ট যে কৃষি পণ্যের মূল্য বাড়ানো উৎপাদন বাড়ানোতে ইঙ্গিত ফল তখনই দেবে যখন তার আগে বা সাথে প্রয়োজনীয় প্রাতিষ্ঠানিক সংস্কার সাধিত হয়। খাদ্যশস্যের উৎপাদনে ধনাত্মক পরিবর্তনের সাথে অসামঞ্জস্য হয়ে এসেছে সার্বিক কৃষি উন্নয়নে (কৃষি, গ্রামোন্নয়ন, পানি ও বন্যা নিয়ন্ত্রণ) রাষ্ট্রীয় বিনিয়োগ মাত্রার ক্রমাবনতি [১১]। বার্ষিক উন্নয়ন কর্মসূচীর ৩৪% কৃষি ও সংশ্লিষ্ট উপখাতে বরাদ্দ হয়েছিল প্রথম পঞ্চবার্ষিক পরিকল্পনার শুরুতে (১৯৭৩-৭৪)। দ্বিতীয় পঞ্চ বার্ষিক পরিকল্পনার শুরুতেই নেমে এসেছিল ৩২%। ১৯৮৬-৮৭ সালে এর পরিমাণ দাঁড়ায় ১৯%। এই ক্রমাবনতি এ বছরেও অব্যাহত আছে। প্রকৃত ব্যয় বরাদ্দের চেয়ে বেশী খাড়া ভাবে নেমে এসেছে। উপজেলা উন্নয়নে বরাদ্দ এই খাড়া নামার কোন লক্ষ্যণীয় বিপরীতমুখী পরিবর্তন আনেনি। উপজেলা উন্নয়ন বরাদ্দের কেবলমাত্র প্রান্তিকাংশ প্রত্যক্ষ ভাবে কৃষি ক্ষেত্রে দেয়া হয়েছে। ১৯৮০-৮১ ও ১৯৮৬-৮৭ সালের মধ্যে কৃষি ও সংশ্লিষ্ট উপখাতে প্রকৃত ব্যয় (স্থির মূল্যে) কমেছে প্রায় ৫০%। এর মাঝে কৃষি উপখাতে কমার পরিমাণ প্রায় ৬৬%, পানি উন্নয়নেও ৪০%। বার্ষিক উন্নয়ন কর্মসূচীতে কৃষি ও সংশ্লিষ্ট খাতে ব্যয় কমার প্রধান কারণ হয়েছে সার বিতরণের ব্যক্তিগতায়ন এবং সার ও খাদ্য গুদামজাতকরণে বিনিয়োগের কমতি। এই কারণে ব্যয়ের সংকোচ কৃষি-সংশ্লিষ্ট অন্য ক্ষেত্রে প্রয়োজনীয় বা সমপরিমাণ বিনিয়োগ বাড়ায়নি। সবচেয়ে উৎপাদনক্ষম সেচ ও বন্যা নিয়ন্ত্রণ সুবিধাদি নির্মাণ বা সরবরাহে এবং গ্রামাঞ্চলে ভৌত, সামাজিক ও মানবিক কাঠামো নির্মাণ ও উন্নয়নে উপরোক্ত ভাবে অধিকতর বিনিয়োগ সঞ্চালিত হলে সার্বিক ভাবে কৃষি উৎপাদন, বিশেষতঃ শস্য উৎপাদন বেশী হারে বাড়ত।

শিল্প ক্ষেত্রে সাম্প্রতিক প্রবণতা অনেকাংশে অনভিপ্রেত ইতস্ততর। শিল্পায়ন প্রচেষ্টার সমকালীন ঘোষিত প্রধান মাধ্যম ব্যক্তি-উদ্যোগ। এ প্রক্রিয়ায় গণ উদ্যোগের সম্পূরকায়ন

আলমগীর : বাংলাদেশের অর্থব্যবস্থা

পরিধি ও ব্যক্তি উদ্যম সফলতা নির্ধারক মৌল শর্তাদি পূরণের প্রক্রিয়া অনেকাংশে এখনও সনাক্ত করা হয়নি। ব্যক্তিগতায়ন প্রক্রিয়ার ফলশ্রুতি হিসাবে ১৯৭৬ হতে এখন পর্যন্ত মোট ৩৭১টি রাষ্ট্রায়ত্ত্ব শিল্প ইউনিট ব্যক্তিগত মালিকানায় হস্তান্তর করা হয়েছে। ১৯৮৬ সালের শিল্প নীতি অনুযায়ী শিল্পের ৬টি উপখাত ছাড়া সকল উপখাত ব্যক্তিগত উদ্যমের ও বিনিয়োগের জন্য উন্মুক্ত করা হয়েছে। ব্যক্তিগত বিনিয়োগ মোটামুটি অবাধ ও আর্থিক উৎসাহ ভিত্তিক করা হয়েছে। উন্নয়ন অর্থায়নী প্রতিষ্ঠান ও অন্যান্য ব্যাংক কর্তৃক শিল্প স্থাপনকল্পে অর্থায়ন অনুমোদন ক্ষমতা প্রশস্ত ও বিকেন্দ্রীকৃত করা হয়েছে। অপেক্ষাকৃত অনুন্নত এলাকায় শিল্প স্থাপনে কর সুবিধাদি দেয়া হয়েছে এবং বিদেশী বিনিয়োগ ও যুগ্ম শিল্প স্থাপন প্রক্রিয়া সার্বিক ভাবে অবাধ ও আর্থিক উৎসাহ প্রাপ্তিব্যোগ্য করা হয়েছে। ১৯৭২ সালে আধুনিক কারখানা ভিত্তিক শিল্পোৎপাদন ক্ষমতার মাত্র ১০% ব্যক্তিগত উদ্যমের আওতায় ছিল। বিরাস্থীয়করণের সূত্র গ্রহণের পর এবং '৮২ সালের পর থেকে ব্যক্তিগতায়ন প্রক্রিয়া ত্বরান্বিত হওয়ার ফলে ১৯৮৭ সালে দেশের কারখানাজাত উৎপাদনের স্থায়ী সম্পদের ৬০% ব্যক্তিগত উদ্যমের আওতায় চলে এসেছে। ১৯৮২-৮৭ সময়ে সর্বমোট ১৫,২১০ (মাকারী ও বড় আকারের) শিল্প ইউনিট অনুমোদিত ও নিবন্ধীকৃত হয়। এতে মোট বিনিয়োগের প্রাক্কলিত পরিমাণ ৪২,১৯১ মিলিয়ন টাকা (যুক্তরাষ্ট্রীয় ডলার ১৫৭২ মিলিয়ন)। এর মধ্যে ৫,৯৬৩টি ইউনিট মোট ১১,৭৮১ মিলিয়ন টাকা (যুক্তরাষ্ট্রীয় ডলার ৪৩৬ মিলিয়ন) বিনিয়োগসহ প্রকৃত পর্যায়ে প্রতিষ্ঠিত হয়। ইউনিট সংখ্যার হিসাবে এ ক্ষেত্রে সম্পাদন মাত্রা ৪০% -এর বেশী হয়নি। বিনিয়োগাংকের হিসাবে এই সম্পাদন মাত্রা মাত্র ২৮%। একই সময়ে বিদেশী বিনিয়োগকারীর সাথে যুগ্ম উদ্যমে প্রতিষ্ঠানীয় ৬৫টি বিনিয়োগ উদ্যোগ (বিনিয়োগের পরিমাণ টাকা ৫,১০৯ মিলিয়ন যুক্তরাষ্ট্রীয় ডলার ১৯০ মিলিয়ন) অনুমোদিত হয়। এর সবগুলো এখনও স্থাপিত হয়নি [উৎস : শিল্প অধিদপ্তর, শিল্প মন্ত্রণালয়, বাংলাদেশ সরকার]। সামাজিক অস্থিরতা, বিদ্যুৎ সরবরাহের অপ্রতুলতা ও বিদ্রাট ও অন্যান্য তৌত কাঠামোর অপূর্ণাংগতা সম্ভাব্য অগ্রগতিকে ধরে রাখতে চেয়েছে। হাল আমলে মোট দেশজ উৎপাদনের ৪% ক্ষুদ্র ও কুটির শিল্পসমূহ হতে উৎসারিত হয়। এ ক্ষুদ্র ও কুটির শিল্পের উৎপাদন বন ও মৎস্য খাতের উৎপাদনের সমান, খনি, বিদ্যুৎ, গ্যাস এবং ব্যাংকিং ও বীমা খাত হতে উৎসারিত উৎপাদনের চেয়ে বেশী। সমকালে বাংলাদেশের গ্রামাঞ্চলের সকল গৃহস্থালীর প্রায় ৭% এ কুটির শিল্প আছে। এর মধ্যে ৬৪% কৃষি গৃহস্থালী এবং বাকী ৩৬% অকৃষি গৃহস্থালী [১২]। গত দুই দশকে অ-কৃষি শ্রমিকের আনুপাতিক বর্ধন ক্ষুদ্র ও কুটির শিল্পের ক্রমাগত প্রসারের প্রতিফলক।

শিল্প ক্ষেত্রের অনভিপ্রেত ইতস্তততার কতিপয় অন্তর্নিহিত ও সংশ্লিষ্ট দিক লক্ষ্যণীয়। এক, ব্যক্তিগতায়নের বিস্তার সত্ত্বেও ব্যক্তি উদ্যমে শিল্প উৎপাদন ও সম্প্রসারণে গণক্ষেত্রের আপেক্ষিকতায় সন্দেহাতীত ভাবে অধিকতর নিপুনতা দেখাতে সমর্থ হয়নি [১৩, ১৪]। গণক্ষেত্র ও ব্যক্তি ক্ষেত্র একে অন্যের সম্পূরক শিল্প উৎসারণের ভিত্তি ও উৎস বলে পূর্ণাংগ ভাবে প্রয়োজিত হয়নি। যেমনি হয়েছে উদাহরণতঃ ভারতে। দুই, বিরাস্থীয়করণ ও ব্যক্তিগতায়ন প্রক্রিয়া ২৫০ পরিবারের অনুকূলে শিল্প সম্পদ হস্তান্তর করেছে। এই দৃষ্টিকোণ থেকে প্রক্রিয়া দ্রুত মেরু করণিয়া সমাজে, উৎপাদন সম্পদের মালিকানা ও নিয়ন্ত্রণ সুবিন্যস্ত করেছে বলে বলা চলে না। অপেক্ষাকৃত ধীর গতিতে ও কতিপয় ক্ষেত্রে শেয়ার বাজারে শেয়ার বিক্রয়ের

মাধ্যমে বিরাষ্ট্রীয় মালিকানাতে বিস্তৃত সূঠাম করতে পারত। অধিকন্তু, বিরাষ্ট্রীয়কৃত ও ব্যক্তিগতায়িত শিল্পগুলো সরকারকে সংশ্লিষ্ট হস্তান্তর চুক্তি অনুযায়ী মূল্য সম্পূর্ণ পরিমাণে পরিশোধ করেনি, গণঅর্থায়নী প্রতিষ্ঠানের কাছে তাদের দেনা ভয়নাক পরিমাণে বকেয়া রয়ে গেছে [১৫]। এ ধারা অব্যাহত থাকলে শিল্প অর্থায়নে শৃংখলা লোপ পাবে, শিল্প ঋণের পুনচক্রায়ন হবে না, নতুন শিল্পের ইন্স্পিত সম্প্রসারণ ও শিল্প মালিকানার বিস্তৃত ও সূঠাম বুনিন্যাদ স্থাপন বাঁধাগ্রস্থ হবে। তিন, সংগত কারণে রুগ্নতাগ্রস্থ শিল্পসমূহ পুনর্বাসনের কোন আইন ও প্রতিষ্ঠানগত মাধ্যম সনাক্ত ও প্রয়োগ এখনও করা হয়নি। ফলে সম্ভাব্য পুনর্বাসনের পরিধি সংকুচিত এবং সকল ক্ষেত্রে পুনর্বাসনের প্রয়োজন মেটানোর দায় সংশ্লিষ্ট আর্থিক প্রতিষ্ঠানের উপর এককভাবে বর্তিয়ে রয়েছে। ফলতঃ দুই প্রধান শিল্প উপখাত, পাট ও কাপড়, ব্যক্তি ও গণ উভয় ক্ষেত্রেই ফলপ্রসূ পুনর্বাসনের অপেক্ষায় রয়েছে। চার, সাম্প্রতিক কালে ব্যক্তিগত উদ্যমের আওতায় স্বঅর্থায়নে স্থাপিত শিল্পগুলোর আমদানীয় মূলধন দ্রব্যাদির মূল্য প্রদানের জন্য বিদেশী মুদ্রা অনেকাংশে মাধ্যমিক পর্যায়ের বিদেশী মুদ্রা বাজার হতে বাণিজ্যিক ব্যাংক সমূহ হতে টাকায় ঋণের ভিত্তিতে সংকুলান করা হচ্ছে। এর কারণ উন্নয়ন অর্থায়নী প্রতিষ্ঠানের কাছে প্রয়োজনীয় বিদেশী মুদ্রায় ঋণ যোগ্য তহবিল নেই। আর থাকলেও এ হতে অবাধ রূপান্তরক্ষম বিদেশী মুদ্রায় প্রদানীয় ঋণ টাকার সাথে সংশ্লিষ্ট বিদেশী মুদ্রার বিনিময় হারে তারতম্য উৎসারিত ঝুঁকি সীমিত সময় ছাড়া বিমাযোগ্য করা হয়নি। এছাড়া যারা উন্নয়ন অর্থায়নী প্রতিষ্ঠান হতে ইতিমধ্যে ঋণ গ্রহণ করেছিলেন অথচ ইচ্ছাকৃত ভাবে বকেয়া রেখেছেন তারা অর্থায়নের নতুনতর উৎস ব্যবহারে স্বভাবতই আগ্রহী ছিলেন। পাঁচ, বড় শিল্পে প্রদত্ত ও প্রদানীয় ভর্তুকীর তুলনায় ক্ষুদ্র ও কুটির শিল্প সম্প্রসারণে প্রদানীয় কৃত্যকাদি ও সহায়কী কম এবং প্রয়োজনের তুলনায় অপ্রতুল। এ ক্ষেত্রে যথাযথ প্রযুক্তি নির্বাচন প্রযুক্তির ব্যবহার ও বিচ্ছুরণ, ভৌত কাঠামো সম্প্রসারণ ও ঋণ সমর্থন ও বিপন্নন সহায়কী, উদাহরণতঃ দক্ষিণ কোরিয়া বা ভারতে প্রদত্ত কৃত্যকাদির তুলনায় অপূর্ণাংগ ও অসমন্ভিত হয়ে গেছে [১৬]। ছয় ও শেষ, অবাধ ও উদ্যমের যুক্তি কতিপয় ক্ষেত্রে অনভিপ্রেত ভাবে অবাধ বাণিজ্যের অনুকূলে যোজিত হয়ে দেশীয় উৎপাদনের জন্য দরকারী শুদ্ধ প্রতিরক্ষণের ব্যবস্থা সীমিত করে তুলেছে। এ ক্ষেত্রে সংস্কার ও কার্যক্রম ক্ষেত্র বিশেষে অতি প্রতিক্রিয়ার বহিঃপ্রকাশ এবং ফলতঃ বিপরীত উদ্দেশ্য অনুগামী বলে নজরে আসছে।

অধুনা লক্ষণীয় অর্থনৈতিক প্রবণতার মধ্যে সবচেয়ে উৎসাহব্যঞ্জক ও সম্ভাবনাপূর্ণ হল পণ্য ও শ্রম রপ্তানী আয়ের ক্রমাগত বাড়ি। '৮০-এর দশকে প্রতিকূলতা সত্ত্বেও বাংলাদেশের প্রকৃত পণ্য রপ্তানী আয় বেড়েছে। '৮২-৮৩ থেকে '৮৪-৮৫ সালে পণ্য রপ্তানী আয় গড়ে বার্ষিক ২৪.৪১% হারে বেড়েছে। '৮৫-৮৬-এর তুলনায় '৮৬-৮৭ সালে রপ্তানী আয় বেড়েছে প্রায় ১০%। এ বৃদ্ধির হার এখনও বলবৎ রয়েছে। পণ্য রপ্তানী আয় বাড়ার সাথে সাথে শ্রম রপ্তানী আয়ও ক্রমাগত বেড়েছে। ১৯৭৭-৭৮ সালে শ্রম রপ্তানী প্রসূত আয় ছিল ১০১.৯৮ মিলিয়ন ডলার। ১৯৮৬-৮৭ সালে তা উন্নীত হয়েছে ৬৯৬.৪০ মিলিয়ন ডলার বা প্রায় ৫৮৩% [১৭; ২০২, ২০৪]। মধ্যপ্রাচ্যের তেল ধনী দেশ সমূহের অর্থনৈতিক সম্প্রসারণে ছেদ আসলেও এ বছরও এই বাড়ি অব্যাহত রয়েছে।

পণ্য রপ্তানী আয় বাড়ার সাথে সাথে কাঠামোগত পরিবর্তন হয়েছে। ১৯৮২-৮৩ সালে পণ্য

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রপ্তানী আয়ে প্রাথমিক ও কারখানাজাত দ্রব্যাদির অংশ ছিল যথাক্রমে ৩৫.৪২% এবং ৬৪.৫৮%। ১৯৮৭-৮৮ সালে এ সংখ্যা গুলো হয়ে এসেছে যথাক্রমে ২৪.৪২% ও ৭৫.৫৮%। এর সাথে আর একটি সংশ্লিষ্ট পরিবর্তন রূপ পেয়েছে অপ্রচলিত দ্রব্যাদির রপ্তানী আয়ের আপেক্ষিক বৃদ্ধিতে। সাম্প্রতিক কালে চামড়া, মাছ, চিংড়ি, বেঙের পা, তৈরী পোষাক ও শাকশজীর রপ্তানী তাৎপর্যমূলক হারে বেড়ে চলেছে। এসব ক্রমবর্ধমান উপখাতে ব্যক্তিগত উদ্যম সফলতার পরিচয় দিচ্ছে। অন্যদিকে পণ্য আমদানীর ক্ষেত্রে জ্বালানি তেল ও সার বাবদ ব্যয় কমেছে এবং মূলধন দ্রব্য ও আনুসংগিক উপকরণ বাবদ ব্যয় বেড়েছে। জ্বালানি তেলের ক্ষেত্রে আন্তর্জাতিক বাজারে তেলের দাম কমায় এবং সারের ক্ষেত্রে দেশজ উৎপাদন বাড়ায় আমদানী ব্যয় কমেছে। সার রপ্তানীর ক্ষেত্রে আন্তর্জাতিক বাজারে বাংলাদেশ এ বছর প্রবেশ করেছে।

অন্যদিকে রপ্তানী আয় বাড়ার সাথে সাথে ঋণ পরিশোধ দায় (পণ্য রপ্তানী+শ্রমিক প্রেরিত অর্থাৎক) রপ্তানী আয়ের অনুপাত বেড়েছে। ১৯৭৪-৭৫ সালে এই অনুপাত ছিল ২৬.৬। ১৯৮০-৮১ সালে এ সর্বোচ্চ ৪২.৫ গিয়ে দাঁড়ায়। ১৯৮১-৮২ সালে এ অনুপাত নেমে আসে ৩২.৬। ১৯৮৬-৮৭ সালে এই অনুপাত হয়ে দাঁড়ায় ৩৩.৯ [উৎস : বহিঃসম্পদ বিভাগ, পরিকল্পনা মন্ত্রণালয়]। শ্রমিক প্রেরিত অর্থাৎক বাদ দিলে পণ্য রপ্তানী আয়ের সাথে ঋণ পরিশোধন মাত্রার এই অনুপাত ৫৬। এ অর্থ ব্যবস্থার সমকালীন ও ভবিষ্যৎ উন্নয়ন প্রচেষ্টার প্রেক্ষিতে নিঃসন্দেহে উদ্বেগজনক। এ বছর এই অনুপাত এ ধরনের উচ্চ পর্যায়েই আছে। ঋণ পরিশোধনের এত উচ্চতর দায় রপ্তানী আয়ের বর্ধনকে ফলপ্রসূতার মাপকাঠিতে পেছনে টেনে ধরবে যদিনা সম্প্রতি টরেন্টোতে অনুষ্ঠিত অর্থনৈতিক শীর্ষ সম্মেলনের আলোচনা অনুযায়ী তৃতীয় বিশ্বের ঋণ দায় লাঘবে আশু কার্যকরী রেয়াতাদি প্রদান ও ঋণের পুনর্গঠনকরণ শুরু হয়। সৌভাগ্যতঃ জাপান বাংলাদেশের বিষয়ে এ ক্ষেত্রে ইতিমধ্যেই পথিকৃতের পদক্ষেপ নিয়েছে। এতদসত্ত্বেও স্পষ্টতই বিদেশী ঋণ গ্রহণের ক্ষেত্রে বাংলাদেশকে অধিকতর যত্ন ও সাবধানতা অবলম্বন করতে হবে।

রপ্তানী আয় বর্ধন ও বিদেশী সাহায্যের নীট অন্তপ্রবাহ মোটামুটি ভাবে অক্ষুণ্ন ও অব্যাহত থাকায় উচ্চতর ঋণ দায় মেটানো সত্ত্বেও দেশের বিদেশী মুদ্রার মজুদ বেড়ে চলেছে। ১৯৭৭-৭৮ সালে এ মজুদের পরিমাণ ছিল ২৬৯ মিলিয়ন ডলার। ১৯৮৬-৮৭ সালে এ উর্থে দাঁড়িয়েছে ৭১৫ মিলিয়ন ডলার বা ১৬৬% বেশীতে [১৭, ২০৩]। এই বছরে এই মজুদের কোন লক্ষ্যণীয় পরিবর্তন ঘটেনি। তাছাড়া বিদেশী মুদ্রা সম্পদের উচ্চ মজুদাংকের প্রেক্ষিতে বিদেশী ঋণ আহরণের সমকালীন ধারা যুক্তিযুক্ত বলে মনে হয় না। বিদেশী সাহায্যের অংগীকার ও ব্যবহারের বড় ফাঁক এর সাথে মজুদের এই পরিমাণ মিলে অর্থাৎয়ের উন্নয়নে মূলধন দ্রব্যাদি আহরণ ও প্রয়োজনীয় সর্বাঙ্গিক প্রচেষ্টা পরিধি বিস্তৃত বলে প্রতিভাত করে।

'৮৩ পরবর্তীকালে দারিদ্রের ক্রমাগত বিস্তৃতির ধমকে দাঁড়ানোর সম্ভাব্য কারণ প্রধানতঃ ত্রিবিধ। এক, এই সময়ে প্রকৃত মজুরী গ্রাম ও শহর উভয় এলাকাতেই বেড়েছে। ১৯৮৬ সালে ১৯৭৪ সালের তুলনায় কৃষি ক্ষেত্রে প্রকৃত মজুরী বেড়েছে প্রায় ২০%। শহর এলাকায় তেজ তেল ছাড়া সকল প্রধান উৎপাদন বা কর্ম সংস্থান উপখাতে প্রকৃত মজুরী অনুরূপ ভাবে

বেড়েছে। প্রকৌশলীয় উৎপাদন ও ক্ষুদ্র শিল্পের ক্ষেত্রে এই বাড়ন হয়েছে সবচেয়ে বেশী। এর কারণ কৃষি ক্ষেত্রে সেচ ভিত্তিক নিবিড় চাষের বিস্তারণ, নির্মাণ কাজের ব্যাপকতা ও সংশ্লিষ্ট শিল্প কর্মের বিকাশ। দুই, কাজের বদলে খাদ্য কর্মসূচীর ও সহায় সংকুল দল খাওয়ানো কর্মসূচীর আওতায় ১৯৮২-৮৩ সালের তুলনায় ১৯৮৬-৮৭ সালে যথাক্রমে ১২৪ % ও ৩৪১% বেশী খাদ্য বরাদ্দ করা হয়। এ ক্ষেত্রে এ বছরের বরাদ্দ ও প্রকৃত ব্যবহারের মাত্রা আরও বাড়ান হয়েছে [১৮]। তিন, উপজেলা পর্যায়ে ও শহরাঞ্চলে নির্মাণ মূলক কর্মাদি এবং কতিপয় এলাকায় নিবিড় উন্নয়ন কর্মসূচী কর্ম সংস্থান পরিধির প্রসার ঘটিয়ে শ্রমিকের চাহিদা বাড়িয়ে দেয়। এই কারণ গুলোর প্রকৃতি ও কার্যকারণ এই ধরনের অন্তর্বর্তীকালীন অর্থ ইতিবাচক পদক্ষেপ পূর্ণাঙ্গ অবয়বে ও মাত্রায় নিয়ে অধিকতর ফল প্রাপ্তির সম্ভাবনার প্রতি দৃষ্টি আকর্ষণ করে। এই পথে এই ইতিবাচক প্রবণতা আরও দৃশ্য এবং সময় পরিসরে সম্প্রসারণ হতে পারত যদি এর সাথে উৎপাদন-সম্পদের অধিকতর সৃজন এবং তার মালিকানা ও ব্যবস্থাপনার ইম্পিট বিন্যাস ও বিভাজন ঘটত। এ ক্ষেত্রে ফল প্রসূতা অগ্রগামী হত যদি ভূমি সংস্কারমূলক পদক্ষেপগুলো প্রকৃত পর্যায়ে বাস্তবায়িত হত এবং গ্রামীণ ব্যাংক ও রাষ্ট্রায়ত্ত্ব ব্যাংকসমূহের বিত্তহীনদের অনুকূলে ঋণ প্রদান কর্মসূচী এবং পল্লী উন্নয়ন সংস্থার সংগঠন ও ঋণ মূলক তৎপরতার অধিকতর প্রসার হতে পারত।

কৃষি ক্ষেত্রে উৎপাদ সম্পদ প্রাকৃতিক ভাবে বাড়ানোর প্রধান উপায় বন্যা নিয়ন্ত্রণ ও সেচের সম্প্রসারণ ঘটিয়ে এক ফসলা জমিকে তিন ফসলা জমিতে রূপান্তরিত করা। এর জন্য প্রয়োজন বন্যা নিয়ন্ত্রণ ও সেচের তৌত কাঠামোয় অধিকতর বিনিয়োগ ও ঘাসমল পর্যায়ে অধিক সংখ্যায় শক্তি চালিত পাম্প, গভীর নলকূপ ও অগভীর নলকূপের সরবরাহ, স্থাপন ও ব্যবহার। স্পষ্টতঃ এই দুই ক্ষেত্রেই বিনিয়োগ ও সম্পাদন মাত্রা অপূর্ণাঙ্গ রয়ে গেছে। বন্যা নিয়ন্ত্রণ ও সেচের তৌত কাঠামো নির্মাণ ও উন্নয়নে বিনিয়োগের সাম্প্রতিক কমতির কথা ইতিমধ্যেই বলা হয়েছে। কৃষিতে উপকরণ ভর্তুকি কমানো ও ব্যক্তিগতায়ন প্রক্রিয়ার তড়িঘড়ি বাস্তবায়ন ও আবর্তনে সময় ও স্থান বিশেষে সরবরাহ ব্যত্যয় ঘটছে, ক্ষুদ্র ও মাঝারী চাষী সেচ হাতিয়ার কিনতে সক্ষম হচ্ছেন না, অন্যদিকে তেভাগা সূত্র অনুযায়ী ফসল বিভাজন প্রকৃত ভাবে বলবৎকরণে অনুপস্থিতিতে বর্গাচাষী সেচ পানি ব্যবহারে উনুখ হননি [১৯, ২০, ২১]। ফলতঃ ১৯৮৫-৮৮ এই তিন বছরে দেশে শক্তি চালিত পাম্পের প্রকৃত বিক্রয় লক্ষ্যমাত্রার যথাক্রমে ৫৭% ৪৫% ও ২০%-এর চেয়ে বেশী হয়নি। একই সময়ে গভীর নলকূপ বিক্রয় লক্ষ্যমাত্রার ৮% ও অতিক্রম করতে পারেনি। এবং '৮৬-৮৭ বছরে ছাড়া অগভীর নলকূপের বিক্রয়মাত্রা লক্ষ্যমাত্রার অনেক নীচে থেকে গিয়েছে। কার্যতঃ প্রতিষ্ঠানিক সীমাবদ্ধতা কৃষি ক্ষেত্রে প্রযুক্তির প্রসার ও প্রয়োগের বিরাট অন্তরায় হয়ে দেখা দিয়েছে।

আগামী দু'বছরে খাদ্যশস্যের উৎপাদন ২০.৭ মিলিয়ন টনে উন্নীতকরণের বিদিত ও স্বাগতীয় কার্যসূচী মূলতঃ প্রযুক্তি ভিত্তিক। সেচ সম্প্রসারণ, কীটনাশকাদি সার ও বীজ সরবরাহ, ঋণ-সমর্থন, মূল্য উৎসাহকীর ব্যবস্থাকরণ এই কার্যসূচীর প্রধান উপকরণ। প্রযুক্তির প্রয়োজনার ফলপ্রসূতা এই দেশের প্রেক্ষিতে মূলতঃ প্রাতিষ্ঠানিক পরিবর্তন ও সংস্কারের উপর নির্ভরশীল। বিদিত কার্যসূচী সফল হয়ে দারিদ্রাবস্তার নিরসনে অগ্রণী হবে না যদি না তাই ভূমি মালিকানা, পরিব্যাপন ও বর্গা ফসল বিভাজনের তেভাগা সূত্র প্রণীত আইন অনুযায়ী অবিলম্বে

আলমগীর : বাংলাদেশের অর্থব্যবস্থা

বলবৎ ও বাস্তবায়িত হয়। এ সর্তাদি পূরণ না করে মূলতঃ প্রযুক্তি ভিত্তিক কার্যসূচী হাতে নিলে শস্য উৎপাদন বাড়ার হার প্রান্তিকই থেকে যাবে। এবং এই প্রক্রিয়ায় বড় ও ক্ষুদ্র চাষীর ব্যবধান আরও বাড়বে, দারিদ্র সীমার নীচে অবস্থানীয় জনসাধারণের সংখ্যা বাড়া দ্রুততর হবে।

খাদ্য উৎপাদন ত্বরান্বিত হারে জরুরী ভিত্তিতে বাড়ানোর যুক্তি মূলতঃ পুষ্টির চাহিদা মেটানোর প্রয়োজন ভিত্তিক। এই প্রেক্ষিতে '৯০ সাল নাগাদ অন্যান্য ফসলের উৎপাদন স্থিতাবস্থায় রেখে কেবল ২০.৭ মিলিয়ন টন খাদ্যশস্য উৎপাদন সুখম খাদ্য তথা ইস্পিত পুষ্টি মাত্রা অর্জনের প্রয়োজন নাও মেটাতে পারে। পুষ্টির দৃষ্টিকোণ থেকে এদেশের খাদ্যে সমকালীন পর্যায়ে বেশী প্রয়োজন প্রোটিনের যা- কেবল মাত্র শস্য উৎপাদনে লভ্য নয়। এর জন্য প্রয়োজন সাথে সাথে ডাল, তেল বীজ, পশু গোশত, হাঁস-মোরগ, মাছ, দুধ ও দুধজাত দ্রব্যাদি ও শাকশবজীর উৎপাদন যথাযথ ভাবে বাড়ান। এর সাথে প্রয়োজন নগদ ফসলগুলোর পাটের আখের, তামাকের ও তুলার অনুকূলতম উৎপাদন। কেবলমাত্র খাদ্যশস্য উৎপাদন লক্ষ্যমাত্রা ফসলের ইস্পিত বিচিত্রকরণের অন্তরায় হয়ে দাঁড়াবে এবং ফলতঃ খাদ্য উৎপাদন বাড়ানোর মৌল উদ্দেশ্য সাধনে বাধ সাধবে।

সুখম খাদ্য গ্রহণ, শরীর বাড়নে গৃহীত খাদ্যের সর্বাঙ্গিক প্রয়োগ, অর্থাৎ বাসস্থান স্বাস্থ্যসম্মত পন্থায় পানি প্রাপ্তি, বিষ্টাত্যাগ ও ব্যবহারের ব্যবস্থা এবং সর্বোপরি সাক্ষর সচেতনতা দারিদ্র নিরসনে সম্পূরক সমর্থন যোগায়। সমকালীন বাংলাদেশে, গৃহায়ন কার্যক্রম, স্বাস্থ্য কৃতাকাদি ও শিক্ষা ব্যবস্থাপনা এ উদ্দেশ্যে ঢেলে সাজানোর পরিধি বিস্তৃত। উদাহরণতঃ গৃহ নির্মাণে অর্থাৎ নিরাপদ পেয় পানি, স্বাস্থ্য সম্মত শৌচাগার ও সর্বজনীন প্রাথমিক শিক্ষার ব্যবস্থাকরণ অপেক্ষাকৃত অবহেলিত ও অনগ্রসর জনগণের উপযোগে তথা দারিদ্র নিরসনে প্রয়োগ করা যেতে পারে। গত দেড় দশকে গৃহহীনের জন্য গৃহ নির্মাণের কোন লক্ষ্যণীয় কার্যক্রম এদেশে গ্রহণ করা হয়নি। এই সময়ে গ্রামাঞ্চলে প্রতি ২০ গৃহস্থালীর জন্য নিরাপদ পেয় পানির উৎস হিসাবে ১টি নলকূপ আছে। তৃতীয় পঞ্চবার্ষিক পরিকল্পনা কালে প্রতি ১০টি গৃহস্থালীর জন্য ১টি নলকূপ স্থাপনের লক্ষ্যে ৫০,০০০টি নলকূপ সরবরাহ করার কথা বলা হয়েছে। এই হারে বিদিত লক্ষ্য পৌছতে ২৮ বছর লাগবে। তেমনি প্রতি গৃহস্থালীতে এখনকার উৎপাদন ও সরবরাহের হারে ১টি করে বন্ধ স্বাস্থ্য সম্মত পায়খানা সরবরাহ করতে ১০০ বছর লাগবে। ঠিক তেমনি হারে প্রাথমিক শিক্ষার সম্প্রসারণ ও অবলোপন রোধকরণের সহায়কীর এখনকার হারে জাতি আগামী শতাব্দীতে ও সাক্ষরতার ক্রমে কোন সম্মান জনক পর্যায়ে পৌছতে পারবে না [২২]। স্বাস্থ্য ও শিক্ষা ব্যবস্থা তাই দারিদ্র নিরসনে কাংখিত ভূমিকা পালনে অপারগ থেকে যাবে।

শিল্প ক্ষেত্রে দৃশ্য ইতস্ততা কাটিয়ে উঁচু প্রবৃদ্ধির পথে আগুয়ান হওয়ার সম্ভবতঃ মৌল উপকরণ বড় সংখ্যায় উদ্যমী শ্রেণীর উপস্থিতি। সমকালীন শিল্প বাণিজ্য ব্যবসা ক্ষেত্রে অর্থোপার্জনের বহুবিধ ও ক্ষেত্রে বিশেষে বিস্তৃত ও নিবিড় প্রচেষ্টা পরিচিতির আলোকে বলা চলে যে এই ধরনের একটি নব্য শ্রেণী বিশাল অবয়বে না হলেও প্রভাবক্ষম সংখ্যায় সমাগত হয়েছে। শিল্পোন্নয়নে ব্যক্তি ও অবাধ উদ্যোগের সফলতা অনেকাংশে নির্ভর করবে এদেরকে সম্ভাব্য সহজ টাকা দালালী, ফটকাবাজারী ও তেজারতীমূলক অপচেষ্টা থেকে উৎপাদনশীল

বিনিয়োগের পথে এগিয়ে নিয়ে যাওয়ার উপর। এই শ্রেণীকে শিল্পোন্নয়নে সৃজনশীলতার সাথে তৎপর করতে হলে প্রয়োজন হবে (১) শিল্প বিনিয়োগে প্রয়োজনীয় অর্থায়ন ও অবকাঠামোমূলক সমর্থন প্রদান (২) সম্পত্তি অধিকার ও চুক্তি সংক্রান্ত দায়-দায়িত্বাদির দ্রুত ও নিখরচ বলবৎকরণ এবং (৩) নৈকট্য বা কৌলিন্যের বলে নয় সঞ্চয়, ত্যাগ, পরিশ্রম ও নিষ্ঠার বিপরীতে আর্থিক ফিরতির নিশ্চয়তা বিধান। অর্থায়নে এই সময়ে সবচেয়ে গুরুত্বপূর্ণ উপকরণ হল বিদেশ থেকে আমদানীয় মূলধন দ্রব্যাদি ও প্রযুক্তির জন্য প্রয়োজনীয় বিদেশী মুদ্রা সম্পদ উন্নয়ন অর্থায়নী প্রতিষ্ঠান সমূহের মাধ্যমে সহজে ও তাড়াতাড়ি মূলতঃ মূলধনের বিনিয়োগ প্রস্তাবনার মেধার বিবেচনায় লভ্যকরণ। এর জন্য বিনিয়োগের দরোজা ব্যক্তি উদ্যমের কাছে উন্মুক্ত ও প্রশস্তকরণের সাথে সাথে দরকার অর্থনৈতিক ক্ষেত্রে রাষ্ট্রের লাগসই হস্তক্ষেপ, নিষ্ক্রিয় ভূমিকা নয়। জাপান, দক্ষিণ কোরিয়া, তাইওয়ান এমন কি ভারতের বেলায়ও এসব লাগসই হস্তক্ষেপের উৎপাদনশীল ফলপ্রসূতা স্বীকৃত হয়েছে। এই লাগসই হস্তক্ষেপের হাতিয়ারগুলো এদেশে এখনও পূর্ণাঙ্গ অবয়বে ও সংখ্যায় সনাক্ত করা হয়নি। কর, শুল্ক, রেয়াতাদি, সুদের হার, ঋণের সাধারণ লভ্যতা, বিনিময় হার, শিল্প বাণিজ্য সংক্রান্ত আইন ও শৃংখলা বলবৎকরণ ইত্যাদি ক্ষেত্রে দরকারী কার্যক্রম বা হস্তক্ষেপ সম্পর্কে উদাসীন থেকে বিনিয়োগের সকল দুয়ার খুলে দিলেই অবাধ ব্যক্তি উদ্যম সবদিকে সবেগে ধাবিত হবে এমন কোন নিশ্চয়তা নতুন শিল্পায়িত দেশসমূহের অভিজ্ঞতায় নেই।

শিল্প ক্ষেত্রে নতুন উদ্যমকে সমর্থন করতে হলে দরকার হবে আর্থিক শৃংখলা বহাল রাখা। এ ক্ষেত্রে শৃংখলা বজায় রেখে ঋণ তহবিলের সর্বাঙ্গিক পুনঃচক্রায়ন না করলে ব্যক্তি উদ্যোগের আওতায় শিল্পোন্নয়ন ইম্পিট হারে হবে না। উপরন্তু বকেয়া আদায় না করে এসব ক্ষেত্রে আবার ঋণ দিলে মুদ্রা স্থিতির চাপ সৃষ্টি হবে। '৮৫-৮৬ সাল থেকে শিল্প অর্থায়ন ক্ষেত্রে কতিপয় দৃঢ় পদক্ষেপ নেয়ার ফলে প্রান্তিক ভাবে ইতিবাচক পরিবর্তন ঘটেছে। '৮৬-৮৭ সালে গণ-অর্থায়নী প্রতিষ্ঠান সমূহ তাদের বকেয়া ও সমকালীন ফেরতী দীর্ঘ মেয়াদী শিল্পঋণের মাত্র ১০% আদায় করতে সমর্থ হয়েছে। '৮৫-৮৬ পরবর্তী দুই বছরে নিছক পরিমাণে ঋণ আদায় বাড়লেও পাওনার আনুপাতিকতায় পরিস্থিতির লক্ষ্যণীয় উন্নতি ঘটেনি [২৩]। ফলতঃ এসব প্রতিষ্ঠান থেকে শিল্পোদ্যোগে প্রদত্ত ঋণের পরিমাণ খাড়া হারে কমে গেছে। বিশেষত ক্ষুদ্র ও কুটির শিল্পখাতে যাতে উচ্চ প্রবৃদ্ধি ও কর্ম সংস্থানের হারের সম্ভাবনা বিদ্যমান মেয়াদী ঋণ বত্বক্ষু উপখাতে হিসাবে প্রতিভাত হচ্ছে।

অধুনা আন্তর্জাতিক ও রপ্তানী বাজারের জন্য সংযোজন মূলক শিল্পোদ্যোগ বেড়েছে। যানবাহন, রেডিও, টেলিভিশন, ফ্রিজ, এয়ারকুলার, ঘড়ি, ক্যালকুলেটর, ভিসিপি ইত্যাদি বিদেশী সহযোগীতায় দেশে সংযোজিত হচ্ছে। এদেশে ঔষধ উৎপাদন, তৈরী পোশাক ও তেল-ব্লেন্ডিং ও মূলতঃ সংযুক্তিকরণ। এই সকল ক্ষেত্রে ক্রমান্বয়ে শ্রম ছাড়া অন্যান্য দেশীয় উপকরণ ব্যবহারকরণ উৎসাহিত এবং ক্ষেত্র বিশেষে বাধ্য করা সংগত হবে। এবং এ হলে ইতিমধ্যে স্থাপিত সংযোজনমূলক শিল্পের উজান ও ভাটিতে পরিপূরক শিল্পাদি স্থাপন এবং সার্বিক ভাবে শিল্প প্রযুক্তির বিস্তারণ সহজতর হবে। প্রসংগত উল্লেখ্য, বাংলাদেশের ঔষধ শিল্পের সমকালীন প্রসার ও দেশজকরণ মূলতঃ এ ক্ষেত্রে অনুসৃত প্রতিরক্ষণমূলক ঔষধনীতির সুফল। এ পর্যায়ে এ খাতে সমকালীন উৎপাদনের উজানে ও মৌল উৎপাদন

আলমগীর : বাংলাদেশের অর্থব্যবস্থা

পরিকল্পনা ও উৎসাহিত করা যেতে পারে। ১৯৮৭-৮৮ সালে ঔষধ ক্ষেত্রে মৌল উৎপাদনের পরিমাণ হয়েছে মাত্র ২৫ টন। সম্পূর্ণায়িত ঔষধের সমকালীন দেশজ উৎপাদন মাত্রার প্রেক্ষিতে মৌল উৎপাদন এই মাত্রার তিনগুণের চেয়ে বেশী হতে পারে।

শিল্পোন্নয়নের জন্য অবকাঠামোমূলক প্রধান সমর্থন বিদ্যুতের সহজলভ্যতা। '৮৫-৮৭ পর্যন্ত দেশের সর্বত্র বিদ্যুৎ উৎপাদনে ঘাটতি ও সঞ্চালন বিতরণে বিস্ময়কর উৎপাদনের প্রধান প্রতিবন্ধক ছিল। বিদ্যুৎ উৎপাদন ক্ষমতা '৮৫ সালের ১০৩৬ মেঃওঃ থেকে '৮৮ সালে ১৯৪৯ মেঃ ওঃ এ অর্থাৎ ৯২% বেড়ে অবস্থার লক্ষ্যণীয় উন্নতি ঘটিয়েছে (উৎস : বাংলাদেশ বিদ্যুৎ উন্নয়ন বোর্ড)। এই বাড়ান প্রায় সর্বাংশে পূর্বাঞ্চলে সাধিক হয়েছে। পূর্ব-পশ্চিম আন্ত-সঞ্চালকের চলমান সঞ্চালন ক্ষমতার প্রেক্ষিতে পূর্বাঞ্চলে বিদ্যুতের উৎপাদনে বাড়ান পশ্চিমাঞ্চলে প্রয়োজনীয় মাত্রায় সরবরাহ বাড়তে অসমর্থ আবার পূর্বাঞ্চলেও সকল স্থানে সকল শিল্পোদ্যমে বিদ্যুৎ সরবরাহের নিশ্চয়তা বিধান করা সম্ভব হয়নি। বিদ্যুতের অলভ্যতা ক্ষুদ্র ও কুটির শিল্পের ক্ষেত্রে আধুনিকায়নের অলংঘনীয় প্রতিবন্ধক হিসাবে দেখা দিয়েছে। ১৯৮৮ সাল পর্যন্ত সারা দেশে গ্রামাঞ্চলে মাত্র ৬৬১৮টি শিল্প ইউনিট বিদ্যুৎ দিয়ে চলছে বলে বিদিত হয়েছে। বিদ্যুৎ উৎপাদন আরও বাড়ান, শতাব্দীর মোড়ে অনন্য ৪০০০ মেঃ ওঃ এ উন্নীতকরণ, দেশের শিল্পোন্নয়নের জন্য অত্যাাবশ্যক। এই উদ্দেশ্যে পূর্বাঞ্চলে গ্যাস ভিত্তিক উৎপাদন সম্প্রসারণের সাথে পশ্চিমাঞ্চলে জামালপুর ও বড় পুকুরিয়ার কয়লা ভিত্তিক উৎপাদনের প্রকল্প অগ্রাধিকারের ভিত্তিতে হাতে নেয়া এবং অন্তর্বর্তীকালীন সময়ে পূর্ব-পশ্চিমে আন্তঃসঞ্চালকের সঞ্চালন ক্ষমতা বাড়ান, সার্বিক সঞ্চালন ও বিতরণ ব্যবস্থার নিপুনকরণ শিল্পোন্নয়নে প্রদানীয় অবকাঠামোমূলক সমর্থনাদির মধ্যে মুখ্য বলে বিবেচনীয়।

সাধারণতঃ আমদানীয় মূলধন দ্রব্যাদি ও কাঁচামালের সহযোগে শিল্পোৎপাদনে সময়ের ব্যাপ্ত পরিসরে নিপুনতা অর্জন ও বজায় রাখতে হলে এদেশে বিদ্যুৎ ও শ্রম শক্তির সরবরাহ অপেক্ষাকৃত সস্তা রাখতে হবে। এই প্রয়োজনের প্রেক্ষিতে দেশে গ্যাসের লভ্যতা ও জনশক্তির প্রতুলতা ধনাত্মক উপকরণ। এ দুই উপকরণ হতে লব্ধ উপযোগ বাড়তে হলে বিদ্যুৎ সরবরাহের তথাকথিত ব্যবস্থাগত লোকসান কমান ও শ্রমের উৎপাদনশীলতা বর্ধন অর্থ ব্যবস্থার ব্যবস্থাপনার চ্যালেঞ্জ হিসাবে বিবেচ্য। প্রথমটি শৃংখলা অনুগামী নিপুনতর প্রশাসন ও ব্যবস্থাপনার ফলশ্রুতি হিসাবে অপেক্ষাকৃত সহজলভ্য হতে পারে। দ্বিতীয়টি অর্জনে সামাজিক সংহতি, শিক্ষা ও প্রশিক্ষণ ব্যবস্থা ও প্রক্রিয়ায় নিপুনতা এবং সার্বিকভাবে প্রযুক্তি উনুখ উদ্যম ও উদ্ভাবনশীল সংস্কৃতির সহায়তা নিতে হবে। এ ক্ষেত্রে চিন্তনীয় বিষয়াদি ও করণীয় কর্মাদির বিস্তৃতি বিশাল এবং ফলতঃ সহজসাধ্য ও স্বল্প কালে লভ্য বলে মনে হয় না। এবং এ ক্ষেত্রে দৃষ্ট সাম্প্রতিক প্রবণতা খুব আশাব্যঞ্জক নয়।

রপ্তানী আয়ে অপ্রচলিত পণ্যাদির অবদান বাড়ান সত্ত্বেও পাট ও পাটজাত দ্রব্যাদি এখনও দেশের প্রধান রপ্তানী আয় অর্জনকারী। এখনও মোট রপ্তানী আয়ের ৫০% এই খাত থেকে আসে। এই প্রেক্ষিতে এ ক্ষেত্রে উৎপাদনে নিপুনতা এবং এই আয়ে স্থিরতা অর্থ ব্যবস্থার জন্য অতীব গুরুত্বপূর্ণ। অথচ পাটের বিশ্ব চাহিদা ও উৎপাদন সরবরাহ তারতম্য বহুল; দেশের উৎপাদন যেমন তারতম্য সংকুল তেমনি অনিপুন। এর মৌল কারণ (১) পাট উৎপাদনকারী দেশসমূহের

মধ্যে কার্যক্রম উৎপাদন-সমন্বেয়ৰ অনুপস্থিতি, (২) পাট উৎপাদনে প্রকৃত উফশী বীজের অলভ্যতা (৩) অধিকাংশ পাটকল পরিচালনায় ইস্থিাপিত নিপুনতার অনুপস্থিতি (৪) পাটের ব্যবহার বহুবিধকরণে দেশীয় গবেষণা ও সম্প্রসারণমূলক তৎপরতার অভাব (৫) পাটকল পরিচালনায় রাষ্ট্রায়ত্ত্ব ব্যাংক সমূহকে অর্থায়নের বন্দী উৎস হিসাবে ব্যবহার এবং (৬) পাটকল সমূহের আধুনিকীকরণ, সুসমায়ন ও পুনর্বাসনে যথার্থ কার্যক্রমের অনুপস্থিতি। পাট ও পাটজাত দ্রব্যাদির নিপুন ও প্রতিযোগিতামূলক উৎপাদন নিশ্চিতকরণ বাংলাদেশের অর্থব্যবস্থা ব্যবস্থাপনার আর একটি প্রধান চ্যালেঞ্জ হিসাবে রয়েছে। এদিকে যথার্থ দৃষ্টি না দিলে রপ্তানী আয় বর্ধনের হার কেবল মাত্র অপ্রচলিত পণ্যাদির বাড়ন দিয়ে রক্ষা করা বা বাড়ান মুশকিল হবে।

পাটকলসমূহের সার্বিক লাগাতর লোকসান অর্থায়নের বন্দী উৎস থেকে অর্থায়িত করার অর্থ পাটকল সমূহে তর্তুকী প্রদান। আবার লোকসানের প্রেক্ষিতে তর্তুকীর অর্থ লোকসানকে ও অনিপুনতাকে লাভ ও নিপুনতার বিকল্পে উৎসাহিতকরণ। এই প্রেক্ষিতে পাটজাত দ্রব্যাদির উৎপাদন উৎসাহিতকরণের বিষয়টি একটি বিশেষ ক্ষেত্রের সমস্যার পরিবর্তে অর্থব্যবস্থার সমষ্টিগত ব্যবস্থাপনার প্রেক্ষিতে বিবেচনাকরণ সংগত। তেমনি সংগত অপ্রচলিত পণ্যের রপ্তানী বাড়ানোর উদ্দেশ্যে প্রদত্ত ও প্রদানীয় সহায়কী ও তর্তুকীর প্রকৃতি ও মাত্রা নির্ধারণ যা সম্ভবতঃ এখনও দৃষ্ট নয় [২৪,২৫]। এ ক্ষেত্রে কেবলমাত্র ক্লেত্রিক বিবেচনা ও কার্যক্রমকে, সমষ্টিগত অর্থনৈতিক ব্যবস্থাপনার অন্তর্ভুক্ত অংশে এবং এই অর্থে গুরুত্বের দিক দিয়ে এককভাবে নিম্নতর বলে বিবেচনা অধিকতর ফলানুনগ হবে বলে বলা চলে। সার্বিক আর্থ সামাজিক উন্নয়নের সমষ্টিগত ব্যবস্থাপনার সংশ্লিষ্ট সর্তাদি ও হাতিয়ার সমূহ, বিশেষতঃ বিনিময় হারে ক্রমাগত সায়ুজ্য বিধান, দেশজ চাহিদার লাগসই ব্যবস্থাপনা, আমদানী বিকল্পায়নের সাথে রপ্তানী বাড়ানোর সমন্বেয় সাধনের সহযোগে ও ভিত্তিতে অপ্রচলিত রপ্তানী বাড়ানোর কার্যক্রম সুবিন্যস্ত করার অবকাশ সমকালীন প্রেক্ষিতে রয়েছে বলা চলে। এর আরও বড় কারণ বাংলাদেশের অপ্রচলিত রপ্তানী পণ্য বাড়ানোর ক্ষেত্রে বিশ্ব চাহিদা নয় দেশজ উৎপাদন ও সরবরাহে সীমাবদ্ধতাই প্রধান সমস্যা।

উপরে উপস্থাপিত তথ্যাদির আলোকে অর্থ ব্যবস্থার কাঠামোয় আমূল পরিবর্তন অন্তর্ভুক্তিকালীন সময়ে বা সময়ের স্বল্প পরিসরে প্রত্যাশিত নয় বলে ধরে কতিপয় সুপারিশমূলক বক্তব্য সমকালীন পরিকল্পনাবিদ ও সিদ্ধান্ত গ্রহণকারীদের উন্নয়ন ও বিনিয়োগ প্রযোজনা ফলপ্রসূ করার উদ্দেশ্যে ইতিবাচকভাবে বিবেচনার জন্য স্পষ্টতর করা যায় :

(১) বিত্তহীন ও স্বল্পবিত্তদের খরপোষ ও কর্ম সংস্থানে সহায়তার জন্য কাজের বদলে খাদ্য, সহায়-সংকুল দল খাওয়ানো ইত্যাদি ত্রাণমূলক কার্যক্রমের বরাদ্দ বাড়িয়ে যেতে হবে। যে সমাজে জনসংখ্যার প্রায় অর্ধেক বিত্তহীন সে সমাজে মৌল ও কাঠামোগত পরিবর্তন না করলে এ ধরনের মূলতঃ ত্রাণমূলক কর্মসূচীর নতুন উৎপাদন ক্ষমতা সৃজন আপেক্ষিকভাবে সীমিত হলেও এর অন্তর্ভুক্তিকালীন অন্য কোন বিকল্প নেই;

(২) খাদ্য ও অন্যান্য কৃষি উৎপাদন বন্যা নিয়ন্ত্রণ ও সেচ সম্প্রসারণ এবং উফশী বীজ, সার, কীটনাশকাদি ও ঋণ সরবরাহের ভিত্তিতে বাড়াতে হবে। এ ধরনের উৎপাদন কৃষি

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ক্ষেত্রে লাভজনক কর্ম সংস্থান রক্ষণীয় ভাবে বাড়াবে। এই প্রেক্ষিতে ১৯৯০ সালের মধ্যে খাদ্যোৎপাদন ২০.৮ মেঃ টনে উন্নীতকরণের প্রচেষ্টা পুষ্টির সুবমতার আলোকে নির্ধারিত ফসল বৈচিত্রকরণের পদক্ষেপ সম্বলিত হলে অধিকতর ফলপ্রসূ এবং স্বাগতীয় হবে। এবং এই উদ্দেশ্যে কৃষি ও সংশ্লিষ্ট ক্ষেত্রে রাষ্ট্রীয় বিনিয়োগ না কমিয়ে এখনই তা বাড়াতে হবে;

(৩) উপরোক্ত ত্রাণ ও কৃষি উৎপাদনমূলক তৎপরতা ও পদক্ষেপ সমূহ সময়ের ব্যাপ্ত পরিসরে দারিদ্র নিরসনে ফলপ্রসূ করার জন্য '৮৪ সালের ভূমি সংস্কার অধ্যাদেশ অনুযায়ী কৃষি জমির মালিকানা সীমিতকরণ, বর্গা চাষীর বর্গা জমির উপর পরিব্যাপন অধিকার বলবৎকরণ এবং তেভাগা সূত্র অনুযায়ী বর্গীয় প্রদত্ত জমির উৎপাদ-বিভাজন নিশ্চিতকরণ করতে হবে। কৃষি জমির মালিকানা সীমিত করে প্রকৃত চাষীর অনুকূলে তার পুস্তন ও বর্গাচাষীর বর্গা জমির উপর (সকল চাষযোগ্য জমির ৪৩%) পরিব্যাপন অধিকার বলবৎকরণ উৎপাদন সম্পদের মালিকানা সুবিন্যস্ত করবে। তেভাগা সূত্র অনুযায়ী উৎপাদ-বিভাজন, পানি ও বীজ প্রযুক্তির সর্বাঙ্গিক ব্যবহার ও ফলনে সহায়তা করবে। স্বত্বব্য যে '৮৪ সালের ভূমি সংস্কার অধ্যাদেশে গৃহীত সংস্কার সমূহ প্রান্তিক, মৌলিক নয়; জাপান, দক্ষিণ কোরিয়া ও তাইওয়ানে ভূমি মালিকানা ও পরিব্যাপনে যে সংস্কার করা হয়েছিল তা বাংলাদেশে উপরোক্ত আইনে গৃহীত সংস্কারের তুলনায় অধিকতর ব্যাপক ছিল।;

(৪) দেশের গৃহায়ন, শিক্ষা ও স্বাস্থ্য ক্ষেত্রে রাষ্ট্রীয় কার্যক্রম বিত্তহীন ও অনগ্রসর জনসাধারণের অনুকূলে তাদের উৎপাদনশীলতা রক্ষণে ও বিকাশে প্রযোজিত করতে হবে। গত দুই দশকে এসব ক্ষেত্রে কার্যক্রম দারিদ্র নিরসন অনুগামী হয়েছে বলা চলে না। বিশেষতঃ প্রাথমিক পর্যায়ে শিক্ষা অচিরেই সম্প্রসারিত ও এক দশকে সর্বজনীন না করলে সার্বিক ভাবে দেশের শ্রম-শক্তির ইস্পিত উৎপাদনশীল বিকাশ ঘটবে না; একই প্রেক্ষিতে রাষ্ট্রায়ত্ত্ব ব্যাংক সমূহের বিত্তহীন ও স্বল্প বিত্তদের অনুকূলে ঋণ কর্মসূচী, পল্লী উন্নয়ন বোর্ডের বিত্তহীনদের সংগঠন ও অনুসমর্থকাদি প্রদানমূলক তৎপরতা এবং সমবায় ব্যাংকের কর্ম পরিধি বড় হারে বাড়াতে হবে। একই উদ্দেশ্যে গ্রামীণ ব্যাংকের কার্যক্রম সমকালীন ৭,৫০২ গ্রাম থেকে সারা বাংলাদেশে সত্ত্বর প্রসারিত করা সংগত হবে;

(৫) শিল্প অর্থায়ন ক্ষেত্রে আর্থিক শৃংখলা দৃঢ় ভাবে প্রতিষ্ঠিত করে নতুন উদ্যম সমূহকে পর্যাপ্ত অর্থায়ন সমর্থন, টাকা ও বিদেশী মুদ্রা অবয়বেই দিতে হবে। বিদেশী মুদ্রায় প্রদত্ত ঋণাংকের বিনিময় হারে প্রতিকূল পরিবর্তন উৎসারিত ঝুঁকি আত্মজকরণের জন্য যথাযথ বীমা ব্যবস্থা চালু রাখতে হবে। প্রকৃত রূপশিল্প পুনর্বাসনের জন্য সংশ্লিষ্ট সকলের স্বার্থসংশ্লিষ্ট করে আইনগত কার্যসূচী গ্রহণ করতে হবে। নতুন শিল্পকে প্রাথমিক পর্যায়ে আমদানী বিকল্পনের ক্ষেত্রে প্রতিরক্ষণ এবং রপ্তানী বর্ধনের ক্ষেত্রে প্রয়োজনীয় সহায়কী দেয়ার ব্যবস্থা জোরদার করতে হবে;

(৬) সংযোজনমূলক শিল্পের ক্ষেত্রে দেশে উপকরণ লভ্যতার আলোকে ক্রমান্বয়ে দেশজ উপকরণ ব্যবহারে বাধ্য ও উৎসাহিত করতে হবে;

(৭) চাহিদার আগে বিদ্যুতের সরবরাহ, সঞ্চালন ও বিতরণ নিশ্চিত করতে হবে। এই

লক্ষ্যে পূর্বাঞ্চলে আরও গ্যাস ভিত্তিক বিদ্যুৎ উৎপাদন ক্ষমতা বাড়ানোর সাথে পূর্ব-পশ্চিমে আস্তঃসঞ্চালকের ক্ষমতা বাড়ানো এবং পশ্চিমাঞ্চলে জামালপুর ও বড় পুকুরিয়ার কয়লা ভিত্তিক উৎপাদন ক্ষমতা সৃজন হাতে নেয়া সংগত হবে। বিদ্যুৎ সরবরাহে ব্যবস্থাগত লোকসান কমিয়ে দেশে লভ্য গ্যাসের প্রতুলতার উপযোগ শিল্প উদ্যোগের অনুকূলে অক্ষুন্ন রাখতে হবে;

(৮) শ্রম উৎপাদনশীলতা বর্ধনে স্বল্প ও দীর্ঘ মেয়াদী প্রাতিষ্ঠানিক শিক্ষা ও প্রশিক্ষণমূলক ফলপ্রসূ কার্যক্রম গ্রহণ করতে হবে। শ্রম উৎপাদনশীলতা না বাড়লে অর্থ ব্যবস্থা শ্রম প্রতুলতার সুযোগ নিতে সক্ষম হবে না;

(৯) রপ্তানী আয় বাড়ানোর লক্ষ্যে পাট ও পাটজাত দ্রব্যাদির লাভজনক উৎপাদনের ক্ষেত্রে দৃষ্ট অন্তরায় দূততার সাথে দূর করতে হবে; অপ্রচলিত পণ্যের ক্ষেত্রে কৈত্রিক কার্যক্রমকে অর্থব্যবস্থার সমষ্টিগত ব্যবস্থাপনার অংশ হিসাবে বিবেচনা করে সংশ্লিষ্ট সকল ক্ষেত্রে সমন্বয়মূলক পদক্ষেপ যুক্তিসংগত ও জোরদার করতে হবে; এবং

(১০) আমদানী অর্থায়নের জন্য স্বল্পকালীন বাণিজ্যিক ঋণ গ্রহণেও মাত্রা কমিয়ে বিদেশী মুদ্রার সমকালীন মজুদের অংশাদি ব্যবহার করে এই ক্ষেত্রে প্রদানীয় সুদাংক কমিয়ে আনতে হবে। বিদেশী সাহায্যের উৎপাদনশীল ব্যবহার সর্বাঙ্গিক করে রপ্তানী বর্ধনের জোরে ঋণ পরিশোধন দায় আনুপাতিক ভাবে কমিয়ে আনতে তৎপর থাকতে হবে;

সাম্প্রতিক সময়ে গৃহীত উন্নয়ন সূত্র মূলতঃ অবাধ ও ব্যক্তি উদ্যম ভিত্তিক। অর্থ ব্যবস্থার কতিপয় সাম্প্রতিক প্রবণতা এই উন্নয়ন সূত্র অনুগামী ইতিবাচক পরিবর্তনের অর্থনৈতিক ও প্রাতিষ্ঠানিক পরিপূরক উপকরণের প্রতি দৃষ্টি আকর্ষণ করে। এই সূত্র অনুযায়ী দারিদ্র নিরসন ও প্রবৃদ্ধি অর্জনে উৎসাহব্যঞ্জক প্রান্তিক সফলতা আসবেনা যদি না উপরোক্ত পদক্ষেপগুলো ও এই সূত্রের পরিপূরক উপকরণ হিসাবে গৃহীত ও কার্যকরী হয়। এবং এই পথে প্রান্তিক সফলতা যদি অচিরেই অর্জিত না হয় কিংবা লক্ষ্য না করা যায় তাহলে সংখ্যাগরিষ্ঠের দারিদ্র সংখ্যালঘিষ্ঠের হঠাৎ বিজ্ঞতার প্রেক্ষাপটে হতবাক-নিশ্চুপ ভূমিকা আগত দশকেও বহন করে যাবে এ বিষয়ে সংখ্যালঘিষ্ঠদেরও নিশ্চিত থাকা সম্ভবতঃ বেয়াকুফের বেহেশতে বাসের সামিল হবে।

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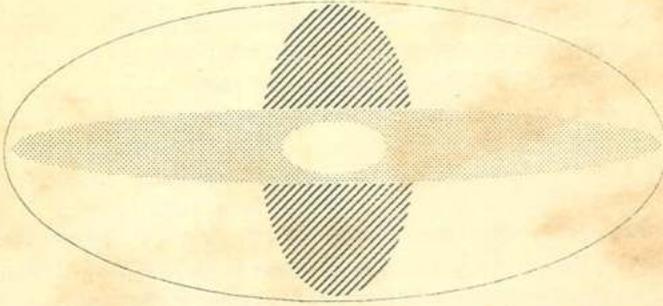
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যুগ ধরে নিরলস কাজ করে যাচ্ছে

বাংলাদেশ অর্থনীতি সমিতি

বাংলাদেশ অর্থনীতি নির্মাণে তথা এদেশের আপামর
জনসাধারণের ভাগ্য উন্নয়নে সদা নিবেদিত আমরাঃ



অগ্রণী ব্যাংক

আমাদের যৌথ প্রচেষ্টায় বাংলাদেশের
অর্থনৈতিক উন্নয়ন ত্বরান্বিত হোক, ভবিষ্যত
হোক সমৃদ্ধিশালী ও গতিশীল

