

COUNTRY STRATEGY PAPER I

1994 - 1998

ACTIONAID Bangladesh

Dhaka, Bangladesh

July, 1994



ACTIONAID BANGLADESH

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PREFACE

This strategy paper is the result of a tremendous amount of work by many people, so many that it would be impractical to list them all by name. I would, however, like to mention a few people, especially our consultants Azam Ali, Feisal Hussain, Fahmeeda Wahab and our Desk Officer Carolyn Turk for their participation in gathering and analysing the background information on the macro environment. Azam also facilitated many of the subsequent staff workshops in Dhaka and in the field and took us through the SWOT analysis. Without their participation, this document would not have been as internally productive as we now feel it is.

I would also like to thank all ACTIONAID Bangladesh staff for their participation in the writing of background papers and active involvement in the strategy paper workshops throughout 1993. A special thanks must also go to our shomiti members who helped us better understand their environment and openly expressed their needs and desires.

After ten years of field experience we are now in a position to expand the scope of our work in Bangladesh. To do this in a professional and efficient manner, the development of a national strategic framework was imperative. With the writing of this document we feel that this has now been accomplished and we welcome the opportunity to embark on the future path of our work.

To follow the path outlined in these pages, we must restructure our country programme so that we begin combining our field work with better monitoring systems, more productive research, the creation of partnerships with other organisations, and the initiation of an influencing and advocacy role at both the micro and macro levels.

This will, of course, require a great deal more hard work and commitment to our mission. We openly embrace such a challenge.

Robert J Reitemeier
Country Director

July, 1994

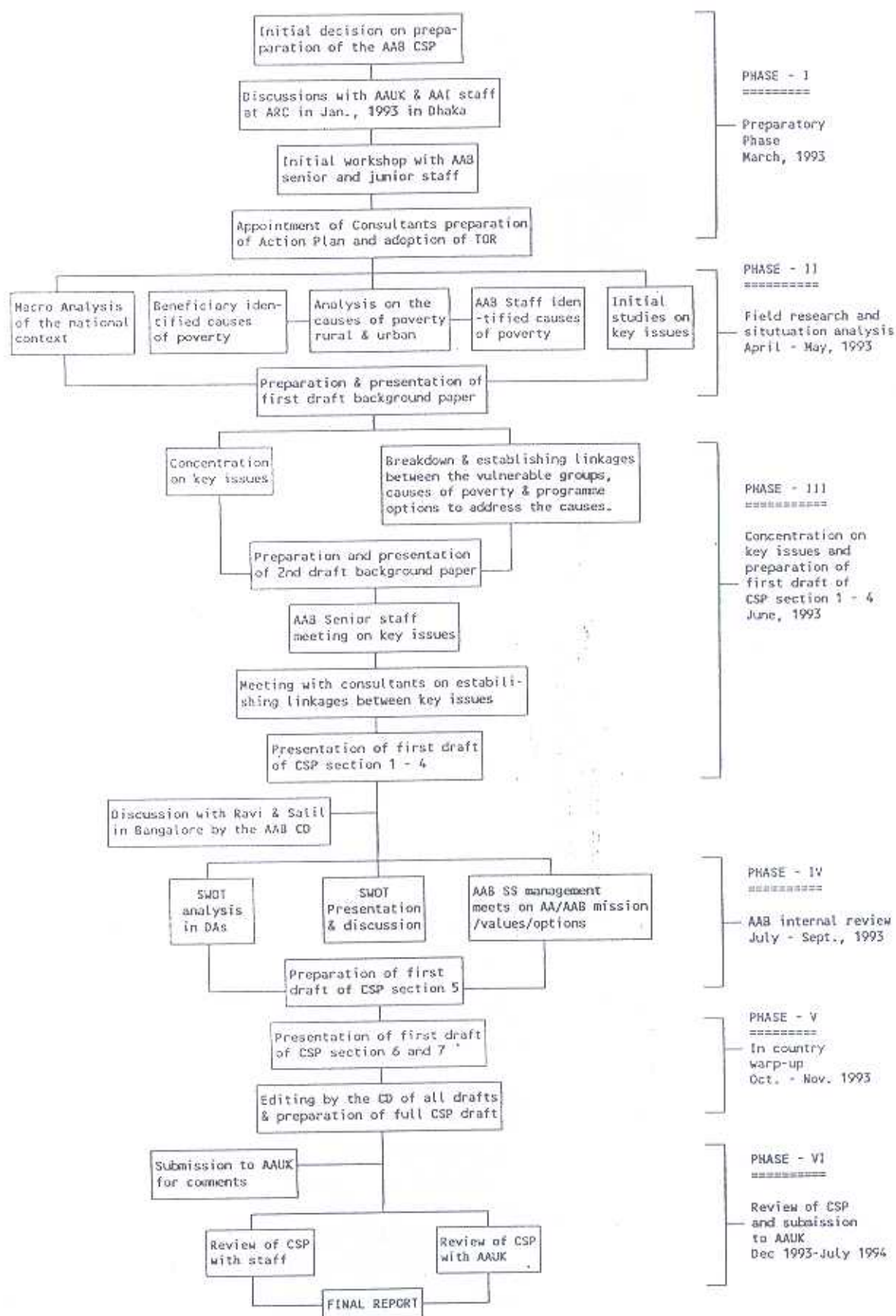
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ACTIONAID Bangladesh: CSP METHODOLOGY CHART



LIST OF ACRONYMS

AAB	ACTIONAID Bangladesh
AABB	ACTIONAID Bangladesh Bhola Project
AABJ	ACTIONAID Bangladesh Jamalpur Project
AABT	ACTIONAID Bangladesh Tikkapara Project
ADB	Asian Development Bank
ADP	Annual Development Plan (GOB)
BARI	Bangladesh Homestead
BBS	Bangladesh Bureau of Statistics
BIDS	Bangladesh Institute of Development Studies
CIDA	Canadian International Development Agency
CPR	Contraceptive Prevalence Rate
CSP	Country Strategy Paper
DA	Development Area
DPHE	Department of Public Health & Engineering
EPI	Expanded Programme of Immunisation
GOB	Government of Bangladesh
IDA	International Development Agency
IDD	Iodine Deficiency Disorder
IMF	International Monetary Fund
LBW	Low Birth Weight
LCG	Local Consulting Group
LTP	Long-Term Perspective
MADRASA	Religious based Government secondary school and college
MCH	Maternal and Child Health
MOKTAB	Religious based primary school, normally within a mosque
MOSQUE	Islamic place of worship
MP	Member of Parliament
MUAC	Measure of Upper Arm Circumference
NFPE	Non-Formal Primary Education
NGO	Non-Government Organisation
ODA	Overseas Development Administration
ORS	Oral Rehydration Solution
PARICHAD	Local Administrative Council
PRA	Participatory Rural Appraisal
SAF	Structural Adjustment Facilities
SAP	Structural Adjustment Programme
SHARIA LAW	Islamic law
SHOMITI	Group or Cooperative Society (used by AAB for groups in DAs)
TBA	Traditional Birth Attendants (midwife)
THANA	Administrative sub-district
THC	Thana Health Complex
TK	Taka: Bangladesh currency
TT	Tetanus Toxoid
UNICEF	United Nations Children's Fund
UNION	Lowest level GOB administrative unit
WB	World Bank
WHO	World Health Association

1. EXECUTIVE SUMMARY

INTRODUCTION

Since its first loan was disbursed in February, 1985, the ACTIONAID Bangladesh country programme has been known primarily for its strong savings and credit project component. However, our total programme encompasses much more than savings and credit. The preparation of this Country Strategy Paper, therefore, has presented us with an excellent opportunity to look at our activities in a new light, and establish the framework for continuing and expanding our work in several fields of involvement over the next five years.

Participation in the CSP process included not only all levels of AAB staff, but also a large section of our shomiti members who were asked to explain what they felt were the causes of their poverty. The results of this exercise were fed into our own analysis and helped us enormously in better understanding how to take forward our strategic planning.

THE NATIONAL CONTEXT

Bangladesh is the most densely populated country in the world, containing over 110 million people on a land mass the size of England and Wales combined. Social relations have been built on a feudal system dating back to the period of British colonialism, which have developed into a class conscious and hierarchical structure in modern times. The majority of the poor are born into poverty and without support have little chance of significantly improving their economic position throughout their lives.

Urbanization has been widespread; we have witnessed a growth from 700,000 urban inhabitants in 1901 to 21.6 million in 1991. Urban employment opportunities have not even come close to keeping up with such growth, however, the resource poor continually flock to the cities in hope of securing income. Farmers in the rural areas are increasingly becoming marginalised over time as there is greater concentration of land holdings by fewer and fewer people. This, of course, adds to the increasing urbanisation as more people are forced off the land.

On the political front, significant changes have recently taken place, most especially the successful completion of free and fair parliamentary elections in early 1991, which resulted in the first female head of state ever in the country, Prime Minister Begum Khaleda Zia. Unfortunately, free and fair elections were not followed by free and frank political dialogue, and the major parties have not yet been able to establish an environment of trust and cooperation.

MAJOR PLAYERS

We have identified the Government of Bangladesh, Bi and multi-lateral aid agencies and NGOs as the major players in the development field. The Government is fraught with a

long history of ineffectiveness and corruption, which has, for the most part, not been challenged by its citizens. Government targets in alleviating poverty centre on the areas of education, health and family planning and "safety net" support of the most economically vulnerable groups.

The bi and multi-lateral aid agencies provide the country with both development programme emphasis and funding. Bangladesh has often been criticised for being donor driven, with far too little planning coming from the national resource base. With the foreign aid community supplying over two-thirds of the annual development plan's funding, their influence will continue to be felt for a long time to come.

There are literally thousands of NGOs operating in the country, varying in size, scope of operation and development expertise. A great deal of emphasis has been put on the delivery of services by many of the NGOs, but unfortunately this has been implemented in a "copy-cat" fashion, where leading NGOs establish the standard and all others follow suit. This has severely limited the comparative advantage of NGOs, which is their innovative and grassroots nature. Financially, NGO programme expenditure accounts for approximately 8% of all external aid funds.

ANALYSIS OF POVERTY

Our shomiti members' views on the causes of their poverty set the tone for the development of our research and discussion in this area. This analysis led to the breakdown of poverty according to four causes:

1. Social Causes, including a) Fate and a hierarchal view of life, b) Shomaj (traditional grouping through economic and social status) and the class system, c) General lack of awareness, and d) Inappropriate application of religion.
2. Environmental Causes, specifically referring to the environment in which the poor and vulnerable live. This is also described as the series of vicious circles that confront the disadvantaged, but it does not include the natural causes as described below.
3. Inappropriate and Corrupt Administrative Structures, including both the national and local offices. A major factor relating to this cause is the reluctance to use the official legal system to settle disputes; the majority of the population still rely on the shomaj or Islamic law as it is interpreted in Bangladesh.
4. Natural Causes, such as flooding, cyclones, tornados and droughts.

Our analysis then looked at the linkages between these causes and the most vulnerable groups in an attempt to design appropriate programme interventions. The most vulnerable groups as identified by AAB are: women, children, the resource poor, urban slum dwellers, the disabled, street children and adolescent girls.

REVIEW OF ACTIONAID BANGLADESH

Both AAB's strengths and weaknesses lie in its most valuable resource: our staff. Lack of exposure and resistance to criticism constitute our most glaring weaknesses, and staff commitment, energy and willingness to go well beyond the call of duty constitute our most significant strengths.

Over the next five years, to combat our weaknesses and promote our strengths, we must incorporate a large and sophisticated investment plan in human resource development. Our past has helped us develop an expertise in savings and credit programmes based on group formation, but our future includes expansion in both size and scope of involvement. Hence, developing staff to meet the new challenges will form the cornerstone of our progress over the next five years.

FUTURE STRATEGIES

In designing our strategic framework, AAB felt the need to clarify our country specific mission statement, which reads:

ACTIONAID Bangladesh is committed to participating with the poor and vulnerable in their desire for self and society's development.

To achieve our mission statement, AAB will follow several different programme interventions. They include: direct implementation in our DAs, working with other institutions and the Government, networking, advocacy, identification of special issues and research and policy work. The key factors in successfully implementing such a wide range of activities will be continued staff development and constant exchange of information and findings throughout our organisation and the rest of ACTIONAID in addition to the outside world.

ORGANISATIONAL IMPLICATIONS

The most important variable concerning our strategic plan is our human resource development plan. We will provide training to a wide range of staff at all levels, and based on the results, will identify a select number of staff who will be further developed in the area of communications, allowing AAB to articulate our work to a wider audience.

Changes within the organisational structure needed to do this include the creation of an NGO Coordination Unit, a Disability Coordination Unit and the up-grading of key positions such as Monitoring Coordinator and Programme Officer.

2. INTRODUCTION

2.1. The Purpose of the Country Strategy Paper

In 1991, ACTIONAID took the decision to prepare Country Strategy Papers (CSP) for all country programmes. Five country programmes¹ volunteered to prepare their CSP on a trial basis in 1992, and the remaining 14 country programmes followed suit in 1993. This document represents the Bangladesh programme's strategic framework for the five-year period 1994 to 1998.

Throughout the pilot project period, ACTIONAID has developed three primary objectives for the CSP: to provide a strategic framework for programming and policy work, to empower staff, and to inform the ACTIONAID International Division's overall strategy for resource planning and policy work. In Bangladesh, we have specifically concentrated on an analysis of what we and other agencies are currently doing in the country, and then establishing the framework for future directions based on where we feel we can provide the most impact. Over the next five years, we will continue to implement projects in our development areas and initiate work in the sectors of policy work and support of local institutions.

ACTIONAID Bangladesh (AAB) has, over the past eleven years, tried very hard to do 'one thing right', which is to design and implement integrated programmes which are centred around a strong savings and credit component. This has resulted in the development of three DAs which directly assist over 25,000 poor families through a revolving loan fund which has disbursed over £2 million in loans averaging £16 each. Other programme areas include water and sanitation, immunisation coverage, preventive health, formal and non-formal education support and working with disabled people.

It is, however, now time to reassess our role in Bangladesh and accept the inevitable change from a purely implementing agency to one which funds other agencies and develops a policy role on special issues. International organisations such as ACTIONAID must make room for the local initiatives which are emerging everywhere, from the grassroots to the executive board rooms. As local institutions and individuals become more vocal and visible, we should acknowledge their rightful place in the development field and support their growth through appropriate and timely assistance.

AAB wishes to take positive steps in this direction by establishing a framework where we can combine the continuation of our DA work and the introduction of our support services, leading to a more productive role within the development field and more tangible and long-term benefits for those we exist to help: the poor and vulnerable in society.

The purpose of this CSP is to clearly explain the need for a new framework in Bangladesh, and how we envision it will be developed over the next five years, which, in turn defines the role of ACTIONAID in the Bangladesh context.

2.2. Country Strategy Paper Methodology

The Bangladesh strategic planning process is composed of six different phases. They are:

I. Development of an Action Plan and Initiation of Field Discussions
March, 1993

In January 1993, AAB hosted the Asian Regional Conference, where we engaged in discussions with AAUK and other regional country programme staff on the CSP process, including AA India staff who were finalising their CSP at that time. This led us to begin our official discussions in March on how to set about the task of writing the AAB CSP. An Action Plan was sent to AAUK for comments, and our first field workshops were held, setting down the groundwork for what would turn out to be an extremely busy year.

II. Data Collection, Field Research and the Drafting of Background Papers
April-May, 1993

Three outside consultants and the Bangladesh Desk Officer were brought into the process at this point, and given the responsibility to lead our senior staff team in the collection of data for the macro analysis of the national context. In addition, we immediately began our own micro data collection in the field by initiating an exercise where we asked a random sample (10%) of our shomiti members what they felt were the root causes of their poverty. We then asked our field staff to answer the same question (concerning the shomiti members' poverty). In this way, we attempted to minimize the staff's influence on the shomiti members' answers, as the staff knew they also had the opportunity to express their own thoughts.

By end-May, the consultants and AA senior staff met for a workshop where they submitted the first drafts of their background papers on various macro issues, the subjects of which were decided upon through a participatory workshop utilising the VIPP (Visualisation in Participatory Programmes) methodology. VIPP was extensively used throughout the CSP process, and was widely appreciated by all staff.

III. Concentration on Key Issues: Drafting of Sections 1-4
June, 1993

The workshop in May and discussion of the background papers led the consultants and AAB team to focus on certain key issues which required further development. This essentially concentrated on establishing linkages between the most vulnerable groups, causes of their poverty, and programme options to address the causes.

The breakdown of vulnerable group identification, root causes of poverty, and appropriate interventions became the cornerstone of the strategic framework which evolved from the CSP process. We will continue to use this breakdown over the next five years to monitor our progress and keep up-to-date on development activities throughout Bangladesh.

IV. AA Bangladesh Internal Review: Drafting of Section 5
July-September, 1993

This phase included SWOT sessions in all three DAs and concluded with a senior staff workshop. In all three DAs, two-day workshops were held, facilitated by a consultant using the VIPP methodology. Staff participation was very high, and by end-September, we were extremely enthusiastic about the quantity of information we had covered and the future directions we had established.

However, this phase also included some uncomfortable moments as we were forced to confront a strong reluctance by many to be truly self critical. When we attempted to look at our strengths and weaknesses in an objective manner, we discovered that a strong level of stubbornness still existed in many staff, who, in the end, were not willing to say anything negative about their performance or our field work.

This is, obviously, one of the most glaring weaknesses of the Bangladesh programme, and one that must be addressed in order for real human resource development to take place. The main cause of such reluctance is the general lack of job security in the country. Most staff, even at the senior levels, feel that if any negative comments are made of either their individual performances or the overall performance of the project in which they are affiliated, they risk losing their job.

Nonetheless, we were able to facilitate the workshops so that very stimulating and relevant issues were raised, concentrating on the root causes of poverty and what can be done to address them. The results of these exercises were then compared to what we are currently doing. Hence, we were able to be self critical in the sense of discussing how close (or far away) we are to addressing the (CSP-identified) root causes of poverty.

The final workshop resulted in a much closer look at what we are currently doing, and established the directions of where we want to go in the next five years. This led to statements on our core values and the drafting of AAB's first mission statement.

V. CSP In-country Wrap-up: Drafting of Sections 6 and 7
October-November, 1993

As the CSP was drafted primarily as an English document, this phase consisted of the Country Director editing previous drafts, adding his own contributions and putting together a full draft document. AAB does not have other staff capable of writing this type of document in English, an issue which we confront in section seven of the CSP. A summary of the final document will be translated into Bangla and distributed to all projects.

VI. CSP Submission to AAUK for Comments; Preparation of Final Document
December, 1993 to July 1994

The CSP was submitted to AAUK for comments in December 1993, and upon receiving their comments, was then discussed at the Hanoi regional meeting in March 1994 with the other regional country programme staff and finally published in its final form in July, 1994.

Notes accompanying Section 2: Introduction

1. The ACTIONAID programmes in El Salvador, India, Kenya, Malawi and The Gambia.

3. THE NATIONAL CONTEXT

3.1. Historical Overview

3.1.1. Pre Bangladesh Political History

Bangladesh, formerly East Pakistan and before that East Bengal, has a long political history of exploitation down the centuries by the Moguls, British and Pakistanis. In the pre Pakistan period, the area which is now known as Bangladesh was under the rule of the Turk-Afghan Muslims, the Moguls and the British.

The departure of the British and the partition of Pakistan into two regions, East and West, in 1947 did not improve the situation of East Pakistan. The West dominated the important sectors including the army. Most of the industries were built in the West and East Pakistan soon became its poor relative.

Due to the domineering attitude of the West towards the East, discontent grew and a nationalist movement emerged in the form of a new political party, called the Awami League (AL), led by Sheikh Mujib Rahman.

In 1970, on gaining a majority of seats in the assembly, Sheikh Mujib demanded to be the Prime Minister and for separation of the two regions in all matters except those regarding foreign affairs and defence (commonly referred to as the six point demand). The refusal of both propositions by West Pakistan, coupled with their failure to alleviate severe flood conditions in the same year, led to a general strike in East Pakistan. On March 10th, 1970 the AL seized power and declared independence on the 26th of March. This civil disobedience took on the shape of the war of liberation for Bangladesh. After much fighting, and the intervention of the Indian army, Bangladesh independence was achieved on December 16th 1971.

3.1.1.1. Post Bangladesh Politics

After liberation, the new government led by the Awami League proceeded to nationalize practically everything and promote their political ideology of secularism and democratic socialism. But they, too, failed to bring about the desired political and economical stability in the country. Anarchy was rampant in all walks of life. A decision was made to amend the constitution to create a one party (BAKSAL) system, but before its implementation, in 1975, Sheikh Mujib was assassinated.

Since the bloody overthrow of the first civilian government, two successive (General Ziaur Rahman of the Bangladesh Nationalist Party (BNP) & Lieutenant General Hossain Muhammad Ershad of the Jatio Party (JP)) military regimes have held the reins of the state. To counteract questions of legitimacy, both regimes heightened the use of Islamic ideology and rhetoric.

In 1991, after Lieutenant General Hossain Muhammad Ershad was deposed, the country experienced a "free and fare" election for the first time under a neutral caretaker government. The BNP, with the support of the Jamaat-e-Islami party, formed a government with an overall working majority. The government system was subsequently changed from a presidential to a parliamentary form, and the 1991 election started the democratization of current Bangladesh politics. However, the existence and use of a number of so-called 'black laws', such as the "Vested Property Act", the "Special Powers Act", and the recently adopted "Anti-terrorism Act" give the ruling party authority to detain people without citing the cause, and raise questions regarding the true establishment of democracy in the country.

3.1.2. Social Background

The social relations established during British colonialism (1757-1947) were based on feudalism, with limited introduction of capitalist relations of production. By the end of colonialism, India as a whole saw the emergence of generalized commodity production based on capitalist relation, but for the area which today constitutes Bangladesh, such relations were not fully established and as a consequence Bangladesh society was not clearly differentiated along class lines.

While as part of an united Pakistan, capitalist relations were more firmly established, Bangladesh society may still be described today as being neither capitalist nor feudal but rather is in transition between the two modes of production. In the absence of a formal market economy, societal relations are mediated by an interlinking network of highly personalised relationships, bound by customs, traditions and religion rather than formal laws and contracts. These relationships are based on kinship, patronage, neighbourhood and religion, all of which are complicated by the fact that they cut across layers of landholding and income earning groups. This has had the effect of impeding the growth of class consciousness in the country.

The impact of capitalist development has been far greater in urban areas. Although the integration of the peasantry to the market, due to the expansion of 'fertilizer-seed-water' technology and credit, has resulted in greater differentiation and polarization in rural Bangladesh, the relative failure of the urban industrial sector to absorb the 'reserve army' has meant that rural society still relies on traditional, pre-capitalist and feudal social relations to ensure their continued existence.

For urban society, while there still exists a large and undifferentiated urban population engaged in informal petty-commodity production, the location and growth of manufacturing and industry and the consequent development of the bourgeoisie and the auxiliary classes has led to social relations being dictated by economic imperatives. For much of the urban population, their rural roots and origins continue to play a significant part in establishing social relations. Status and origin still determine a person's ability to gain rightful employment, get married and establish a business. To this extent, Bangladesh society is still dominated by personalised rather than economic relationships.

3.1.3. Economic Development

It is generally felt that the past political leaders either were hampered in their planning or wished to maintain the status quo. They failed to provide a clear direction in respect of industrialization, education, and a liberalised economic policy. Consequently, the shattered economy which the country inherited in 1971 has not significantly improved.

In comparison to not only the fast growing East Asian countries but also to its other South Asian neighbours¹ Bangladesh has not progressed at all. It has one of the lowest per capita income (US\$ 210)² and the highest percentage of people living in poverty (43.8% in 1988/89) in the world. Income distribution among the population is uneven, and appears to have changed little since the 1960s. Between 1963-64 and 1981-82, the share of the national income going to the top 20 percent of the population held almost steady at about 45 percent. The estimates for the bottom 20 percent averaged around seven percent. However, slight changes have been noticed during the 1985-86 fiscal year: 37.2% share for the highest 20% and 10% share for the lowest 20%³.

The poorest 10% of families in Bangladesh who spend between 75% and 80% of their total household income on food, generally consume less than 80% of the minimum caloric requirement & are acutely malnourished. The middle 70% of the population spend 60% to 75% of their income on food and are chronically malnourished⁴.

The illiteracy rate, at over 65%, is one of the highest in the world. There is one physician for every 5,980 persons, and only 1.3 telephones, 42 radios, 5 television sets, and 0.5 passenger cars per 1,000 people which places Bangladesh in the league of the world's poorest nations⁵.

A nominal upward trend in decreasing poverty, through an increase in the GDP, was seen in the 1980s but the trend soon fizzled out. The late 1980s and the early 1990s show that the number of very poor have increased both in absolute and relative terms.

The rate of growth over the past decade has been very disappointing (GDP dropping from an average annual rate of 5.8 percent between 1973 - 1980 to 3.7 percent in the 1980s) and poverty reduction through growth thus remained out of reach. According to UNDP⁶, the crux of the problem is the low domestic savings rate.

Bangladesh has a small stock market, with a total market capitalization of US\$ 250 million. There are no foreign fund managers investing in Bangladesh and the country's economy is predominantly (about 75%) state controlled.

Although agriculture production has increased in recent years due to easier importation of irrigation equipment and inputs, the inefficient administrative system and the inappropriate pricing policy has kept the farmers from receiving their just benefits. Crop diversification has hardly taken place and jute exports, once the country's main export crop, have suffered greatly due to decreasing international prices caused by an inelastic demand.

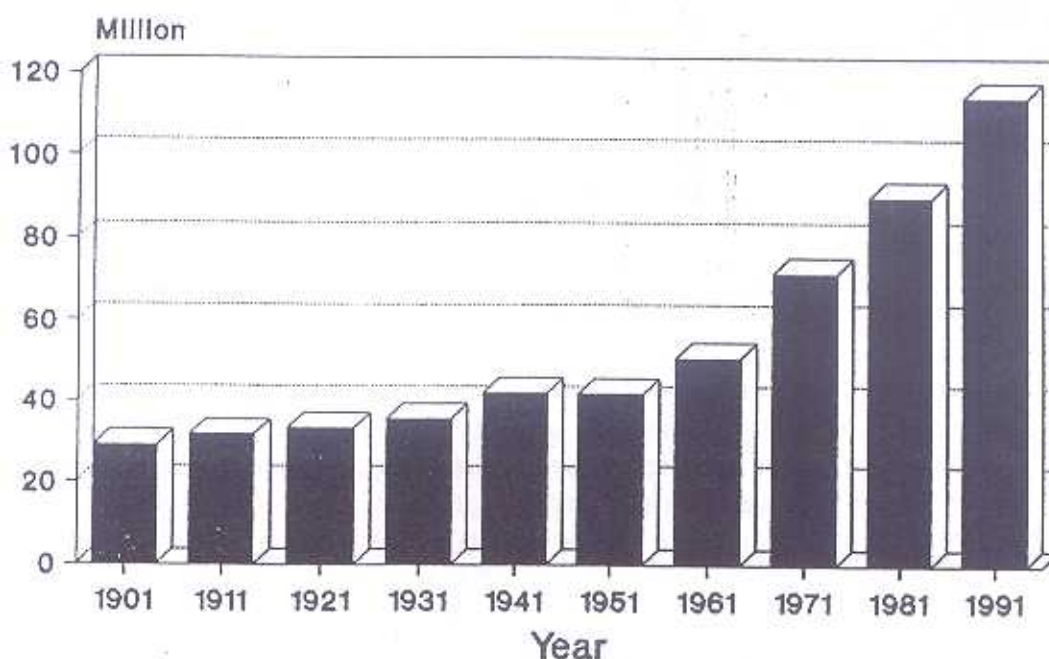
Bangladesh's economy is heavily dependent on foreign aid and loans. These constituted 72% and 64% of the first (1973-78) and second (1980-85) five year plans respectively. For the third five-year plan period (1985-90), foreign aid and loans were projected at US\$7,245 million, or about 55 percent of the proposed expenditure. The proportion of public sector development expenditure financed from foreign aid and loans is about 76 percent.

3.2. Current and Future Trends in Major Areas

3.2.1. Population

Bangladesh, with a population of 109.9 million⁷ in an area of 144,00 km², is the most densely populated country (non city-state) in the world (an average of 763 persons per square kilometre). Today the population of Bangladesh continues to grow at a rate of over 200,000 people per month. It took 60 years for the population to nearly double from 28.9 million in 1901 to 50.8 million in 1961. However, it took only 24 years before it doubled again to 100.5 million in 1985. The figure below shows the trend in the population growth of Bangladesh:

Population of Bangladesh 1901 - 1991



Source: Report of The Task Force

Recent investigations show a decline in the total fertility rate (TFR) from 6.3 children per women in the late 1970s to approximately 4.8 in 1989. One significant demographic consequences of high fertility and the declining mortality trend is a built-in "population momentum" which will continue to generate population increases well into the future. According to the UNFPA⁸, the population of Bangladesh will reach 200 million by the year 2020 and stabilize at 300 million by the year 2040.

Table 1: Changes in Demography (in millions)

Years	1961	1974	1981	1983/84	1985
Population	51	76	90	95	101
Growth Rate	2.2	2.4	2.3	2.6	2.2
Density/sq. mile	922	1,286	1,617	1,761	1,809
Urban Population	2.64	7.2	14.13	11.6	20.4
Growth Rate (%)	3.75	6.6	10.63	--	--
Rural Pop.	48	69	75	83	80
% Male Pop.	52	52	51	51	51.5
Household Size	5.3	5.6	5.7	5.9	6.5
Birth Rate/1000	47	47	35	35	34
Death Rate/1000	24	19	12	12	12

Source: BBS, Government of Bangladesh, Statistical Year Books

The persistence of a high population growth has led to excessive pressures on land, exacerbating poverty, unemployment and environmental degradation.

Almost 50% of the Bangladesh population is below 15 years of age, thus, the next 10 years will see a dramatic rise in demand for employment. At present only 30% of the population are employed (56% agriculture, 10% industry and 34% in the service sector)⁹. Employment opportunities in the agriculture sector appear to be limited and other sectors are not creating sufficient new jobs.

3.2.2. Migration

The recent internal migration trends in Bangladesh recorded almost a two-fold increase in both the rural areas (from 6.5% to 12.9%) and the urban areas (17.2% to 31.2%) in the past five year period (1985 to 1990)¹⁰.

Other than normal service sector transfers, "Push" and "Pull" factors were the determining causes. "Push" migrants were mostly the economically vulnerable groups; those who have been driven from the rural areas by extreme poverty. "Pull" factors included employment opportunities (perceived and real) in the informal sector, marriage to migrants, relief activities, access to better education and other social development facilities.

Table 2: In-migration rates per 1000 population

Year	National	Rural	Urban
1985	9.51	6.5	17.2
1986	14.2	9.6	30.5
1987	14	8.7	30.5
1990	16.2	12.9	31.2

Source: BBS, Demographic Statistics, 1992

People moved from rural to urban and urban to urban due to deteriorating conditions in the agricultural sector (landlessness & lack of work) and differential opportunities between Bangladesh's 419 urban centres. Three studies conducted on migration found "economic reasons a most important factor underlying migration behaviour and 42% to 88% of migrants needed to move in order to find work"¹¹. Migration is thus considered a survival strategy for the poor. The table below shows that the movement of females is comparatively greater than the males in all areas except from urban to urban areas.

Table 3: Volume of in-migration, 1991

	Total	Male	Female
Rural to Rural	801271	168077	633194
Urban to Rural	21112	9292	11820
Total	822383	177369	645014
Urban to Urban	450411	263299	187142
Rural to Urban	453825	197598	256227
Total	904266	460897	443369

Source: Bangladesh Demographic Statistics, 1992

A far more important form of migration concerns India: the only positive indication of large scale emigration is found in the declining proportion of Hindus in the population of Bangladesh. The Hindus, who constituted one third of the population in 1901, were a mere 11.9% in 1991. Between 1974 and 1981, while the Muslim community registered an increase of about 24% (annual growth rate 3.1%) the Hindu community only increased by nine percent (annual growth rate 1.3%).

Immigration has been the prime force behind the growth of Dhaka as a city, being responsible for 74% of population growth from 1961 to 1974¹², 70.5% between 1974 and 1981 and an anticipated 60% of total population growth from 1981 to 2000¹³.

Table 4: Components of Population Growth in Major Cities, 1961-74

Cities	Natural Increase (%)	Immigration (%)	Annexation (%)
Dhaka	18	74	8
Chittagong*	28	43	21
Khulna	27	73	
Narayanganj	41	17	42
Mymensingh	17	25	58
Rajshahi	30	36	34

* Does not add up to 100 in the original. Source: Task Force Report, Vol 3, p. 416

3.2.3. Urbanization

In 1901, the urban population of Bangladesh was 700,000, or only 2.4% of the national population. According to the 1991 population census, the figure has reached 21.6 million people or 19.7% of the total 109.9 million national population¹⁴. During the 1980s, urban population increased at an average rate of 4.4% pa or 750,000 each year. During the 1990s the annual urban growth rate has been around 6/7 percent or about three fold higher than the overall national figure¹⁵, increasing by 1 to 1.5 million each year. By the year 2001, the urban areas are likely to account for about 25% of the national population, in absolute terms this figure comes to about 42 million¹⁶.

Among the urban cities, the level of urbanization is not uniform and population growth is mainly occurring in the large cities; Dhaka (pop. 6,100,000), Chittagong (pop. 2,040,000), Khulna (pop. 877,000) and Rajshahi (pop. 517,000). In the last ten years, over 60% of the nation's net population increase has been a result of growth in these 4 cities¹⁷. Most of the growth has been in Dhaka (36% of the nation's net growth) where a net increase of 2.7 million was observed during the inter-census period (1981-1991).

Due to a decline in the share of agriculture in GDP (from 53% to 38%) and increases in the share of industry (from 11% to 15%) and the service sector (from 36% to 46%), the economic importance of cities and towns is soaring. But the demand and supply of urban services and infrastructure are in disequilibrium and the backlog is increasing at rates that can not keep up with population growth rates. As a result, the informal sector is providing two thirds of all urban employment.

The lack of proper shelter, both in number and quality, is significant. Most urban shelters (about 84% according to the population census) are of temporary or semi-permanent nature (thatched, bamboo, etc). Living structures average about 30 m² in floor area. The floor space available per capita is approximately 5 m² which is higher than that in the rural areas (4.4 m²), but the average space available per person in some densely populated slums of Dhaka (eg Islampur in old Dhaka) is roughly equal to the size of a standard flush toilet (1.4 - 1.9 m²).

Only about 40% of households have access to public water supplies, with only Dhaka and Chittagong having an extensive piped water distribution network. Similarly, only about 25% of the urban population have access to hygienic sanitation, and Dhaka is the only city with a water borne sewerage system, though only 15% of the population have access to the facility. Even in Dhaka, 30% of the population have no proper system of sanitation.

3.2.4. Work Opportunities

Bangladesh has a labour force of over 50 million¹⁸, of which 41.4% are female and 7.9% children (10-15 years), and the rest are male. Of the total labour force, 29.6% are self employed, 9.5% are employed by others, 15.1% work as day labourers and 45.8% are unpaid family helpers. Thus, only half of the total labour force are regular wage earners.

The World Bank projects the growth of the labour force at a rate of 3.2% a year in 1985-90, 3.4% in 1990-95 and 3.5% in 1995-2000. Much of it will of course depend on the actual trends in labour force participation, particularly for females; the Bank envisages an increase of the refined female activity rates from 11% in 1980 to 25% by the year 2000. The male labour force alone is projected to increase at a fairly constant rate of 2.5% a year from 1985 to 2000. For males it will imply net additions to the labour force increasing from an average of 760,000 per year in 1985-90 to 980,000 in 1985-2000. For females, net annual additions would increase from 380,000 in 1985-90 to 720,000 in 1985-2000. Even allowing for of a projected decline of activity rate among male children (from 42% to 28% in the age group 10-14), more than one third of the labour force will continue to be composed of workers below 25 years of age.

Table 5: Labour Force Projections, 1985-2000
(in millions)

	1980	1985	1990	1995	2000
Labour Force Males	25.5	28.5	32.3	36.6	41.5
Labour Force Females	3.2	4.5	6.4	9.1	12.7
Labour Force Total	28.7	33.0	38.7	45.7	54.2
Population aged 10+	60.8	68.7	73.5	91.3	103.4

Source: World Bank (1985), Bangladesh: Economic and social development projects. (Report no. 5409), vol. 3: Tables 1.2 and 1.5

Since Bangladesh has a predominantly agrarian economy, a large section of its labour force is totally dependent on agricultural activities. Statistics show that there has been a gradual decline of the labour force in this sector between 1961 to 1985 (from 85% in 1961 to 84% in 1965 to 78.8% in 1974 to 59.7% in 1985). However, there has been a significant rise in recent years (59.7% in 1985 to 70% in 1989)¹⁹. Throughout the nineties, the rural work force is likely to grow faster than the supply of work

opportunities in the agricultural sector. It is estimated that agriculture, forestry and fisheries will be able to absorb only 51% of new entrants of the rural labour market²⁰.

The number of people employed in industry has increased from around 5% to 14% over the last 30-year period and is now the second largest employer (having overtaken trade and restaurants). Employment in traditional Bangladesh industries has grown little in the late 1980's and early 1990's.

The manufacturing sector employs only 14% of the working population, but women constitute 36% of the manufacturing sector employees²¹. In this, the garment factories are the largest employers with about one million workers²². Of these garment workers, 80% are female and about 10% are children.

Sixty five percent of all urban employment in Dhaka city belongs to the informal sector and further expansion of this sector during the 1990s is probable. The poor working in the informal sector are mostly living in squatter settlements. It is estimated that 82% of Dhaka's squatter dwellers earn their living through the informal economy while only 13% have formal sector employment.

Due to their low literacy rates and skill levels, women are mostly engaged as unskilled workers. In urban industries only seven percent of managers and five percent of employees working at the executive level are women²³. Inequities exist with differential wages due to gender and rural urban settings; urban daily wage rates for men in 1989 stood at 48.58 taka a day while at the same time women were earning only 17 taka a day, even less than their rural sisters who were earning 21.76 taka a day²⁴.

3.2.5. Land Use: Purpose and Distribution

In Bangladesh 61.3% of the population depend on agriculture as their principal means of livelihood and agriculture accounts for 46% of the GDP per annum. The arable land in Bangladesh is 22.8 million ha. (56.34 million acres)²⁵; per capita arable land was 0.14 ha. in 1970 which gradually declined to 0.12 ha. in 1980²⁶ and 0.10 ha. in 1988²⁷ due to population growth. In the absence of adequate viable employment opportunities in the non-farm sector, access to land determines the poverty level to a great extent in the rural areas.

The land ownership pattern in Bangladesh is highly skewed and inequality in the distribution of land holdings is increasing over time. Only five percent of households having farms of above 3.04 ha. of land own 26% of the available farm land and 70% of households having farms of below 1.01 ha. have only 29% of the land. It is also apparent from the statistics, that while the percentage of small farmers increased from 50% in 1977 to 70% in 1983-84, that of the medium farmers decreased from 41% to 25% over the same period. This indicates a trend of increased marginalisation of farmers over time. On the other hand, a decrease in the percentage of large farmers from 9% to 5% indicates a greater degree of concentration of land holdings in fewer hands.

Of the total land area, 14.8 million hectares (60%) were cropped in 1989/90 and 0.61 million hectares were classified as cultivable waste. Total area cropped expanded by 7.4% between 1984/85 to 1986/87, but has since remained at about the same level. During 1989/90, of the net cropped area, 40% was single cropped, 48% double cropped and 12% triple cropped.

Land in Bangladesh is so fertile that only one third of an acre double cropped can support a six member family. If all cultivatable land were farmed more efficiently (at least doubled cropped) Bangladesh would have surplus food grain production.

Notes accompanying Section 3: The National Context

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4. MAJOR PLAYERS

4.1. Government

1990 saw the unceremonious withdrawal of the military regime and the subsequent imprisonment of the country's President, Major General H M Ershad. This led to the popular 'free and fair' elections in February, 1991, which saw the BNP, with support from the religious fundamentalist Jamaat-e-Islami Party, form a government with an overall working majority.

The system of government was changed from a presidential to a parliamentary form, thus theoretically changing the parliament from a rubber-stamping institution to one which has greater effective authority. The elections had appeared to ensure a degree of democratization of the political process.

While effective power is dominated by the bureaucratic-military alliance and politics dictated by issues over ideology and personality, there has, nevertheless, been positive developments with regards to the heightened articulation by all the major political parties, including the media, of the specific socio-economic problems confronting Bangladesh and the proposed measures to deal with them. Increasingly, the Government and the major opposition parties are associating their legitimacy to the causes of economic development and poverty alleviation. The current Government is going into greater detail about the measures it is taking to fulfil the basic needs of the people and improve their living standards, while the major opposition party, the Awami League, is convening its own seminars and conferences on poverty alleviation, an act unthinkable a few years ago.

Although all the major players are applauding the 'reestablishment' of democracy in Bangladesh, and the major political parties are beginning to address the poverty situation in the country, both appear to be more superficial than real.

The rules of parliament still do not allow MPs to vote against the party of which they are a member, thus suggesting a situation where the MPs are more answerable to the party than to those whom they represent. Therefore, although the current parliament allows greater debate and participation by the MPs from various elected political parties, the rules of the house inevitably leads to a degree of rubber-stamping by the governing party with a working majority.

The continued absence of the poor and the exploited classes from the political process leaves room for doubt as to the real objectives of the political parties. For both the Government and the opposition parties, the poor appear as an important symbolic and a social constituency which is not so much to be courted but rather be used as a tool to state that poverty is the fault of 'the other party'.

Therefore, the political parties' concern with the poor help to rationalize the demand for increased foreign assistance. Unfortunately, in an attempt gain greater assistance, it is

not uncommon for the Government to exaggerate the poverty figures and this almost certainly leads to flawed policy prescriptions.

Moreover, even if one assumes that the present Government is serious about its own poverty alleviation programme, the pervasive features of confrontation and lack of consensus still remains, which suggests that if the Government is replaced in the next general election, scheduled to take place in 1996, many of the policy implementations will once again be overturned. In the end, while there is some resemblance of stability in the present democratic atmosphere, the future still looks very uncertain.

4.1.1. Government Targets and Recent Initiatives in Alleviating Poverty

From the beginning of the 1990's, Government initiatives have placed increasing importance on human resource development (HRD). The rate of growth in the Annual Development Plan (ADP) allocation has been greatest in the education, health and family planning sectors, and this reflects the Government's priorities with regards to HRD.

Education

The current Government stressed its commitment to education through its implementation of the Compulsory Primary Education Programme at the beginning of 1993, and also through its declared intention of achieving universal primary education by the year 2000. The Government has taken a number of steps towards achieving this end:

1. The formation of a national task force, with a prominent NGO representation due to their experience and success in combating illiteracy, to formulate a non-formal education delivery system to give greater access to the poor¹; the vast majority of whom have extremely limited access to the current education system.
2. The waiving of fees to girls entering secondary school with the hope of encouraging greater female enrolment. However, it is not clear how such a policy will achieve universal primary education and mass literacy, which are of greater priority. Apart from this conceptual problem, such a policy is heavily urban biased, for very few secondary schools are located in the rural areas. Moreover, while fees are an impediment towards gaining access to education for the poor, for the female poor it is not so much the fees but the social constraints that determine whether or not they will be able to gain access. To this extent, while the waiving of fees will benefit the socially poor, namely the female population, it will nevertheless give disproportionate benefits, in terms of gaining greater access, to the economically non-poor.

3. Increasing budgetary allocation for education to 11.5% in 1992, the highest education allocation in Bangladesh's history. While this is indeed commendable, it falls far short of that required to meet the stated aims of the Government. Moreover, it is accepted that increased expenditures on education will not achieve the full desired effect without accompanying efforts at improving the quality of education delivered. A recent World Bank report gives some indication of the lack of quality when it stresses the importance of increasing the teacher-pupil contact time, improving the quality of teaching and teacher training, and correcting unsatisfactory physical facilities:

Health and Family Planning

In an attempt to improve the prevailing poor health situation, the current Government has set its sights very high with its *Health for all by 2000* campaign, and the inclusion of the following targets by the year 1995:

- a) reduction in the infant and maternal mortality rates from 110 per 1000 live births and 6 per 1000 live births to 80 and 4.5 per 1000 live births;
- b) increase life expectancy from 55 years to 60 years;
- c) achievement of a crude birth and death ratio of 30 and 12 per 1000 population;
- d) attainment of a contraceptive prevalence rate of 50% and a population growth rate of 1.8%; and
- e) extension of primary health care and mother and child health-based family planning services to more than 80% of the population.

Although the Government has significantly increased the share of the ADP going towards the health and family planning sector, health for all by the year 2000 is near impossible. The current implementation of an appropriate and effective primary health system falls well short of the target and ignores the horizontal structure of the Ministry of Health and Family Welfare. Targets and results are usually quantitatively considered, which means that the low utilisation of health facilities in the rural areas is often overlooked.

Vulnerable Group Support

As well as education, health and family planning, the Government is increasingly emphasising poverty alleviation, especially for women. The stress is on employment creation, IGA and "local community involvement in centrally implemented projects". Certainly, advances in all these areas are prerequisites for long-term growth and poverty alleviation. In the short-term, however, the Government together with NGOs and the World Food Programme are providing relief and are acting as a safety net for the most economically vulnerable sections of the population. However, the safety net programmes are exceptionally expensive and can not be sustained indefinitely.

4.2. Bi/multi Lateral Aid Agencies

Bangladesh is heavily dependent on foreign aid and loans. For the first five-year plan period (1973-78), these constituted nearly 72 percent of the total plan, and about 64 percent the second five-year plan period (1980-85). For the third five-year plan period (1985-90), foreign aid and loans were projected at US\$7,245 million, or about 55 percent of the proposed plan expenditure.

Aid finances almost the whole of the official development as opposed to recurrent budget: the proportion of public sector development expenditure to be financed from foreign aid and loans for the 1993/94 fiscal year budget is about 71 percent. Japan, Germany, USA, UK, and Canada are the largest bilateral donors, with the Scandinavian nations and the Netherlands being involved in the human development priority areas. The International Development Agency's (IDA) resources exceed those of any individual donor. Through the IDA, the World Bank is committed to all four priority projects under the current Bangladesh Fourth Five Year Plan.

The donors in Bangladesh, both bi and multilateral, have established a Local Consulting Group (LCG) which is designed to coordinate funding. In addition, the main development portfolios prepared each year by the Government are presented to the Bangladesh Aid Group (consisting of all the major donors) who meet every April in Paris.

There are also ad-hoc groups, e.g. the Like Minded Group composed of the Scandinavian countries, the Netherlands and Canada which meet periodically to discuss their aid strategies and sometimes combine as donors on specific projects. UNDP often coordinates the other national donors or multilateral banks. The Bangladesh Population and Health Consortium is another such collaboration between the IDA and local NGOs.

Although annual aid commitments are around US\$2 billion, funds spent are well below this figure. Conditionalities of donors, lack of counterpart funds and its slow disbursement due to bureaucratic processes are the major causes for the bottleneck. Since 1987, Japan, Bangladesh's number one donor, has committed about US\$500 million for several projects, of which 65% remains unspent². The utilization of ADP funds allotted for Government projects fell short of the target set for the first half of 1992/93 fiscal year (27% of composed to the projected 35-40% for the first six months) due to different conditionalities of the donors and optimistic target setting.

The degree of influence which a donor exerts on the Government is directly proportionate to the quantum of aid it is providing in the related venture, project or sector. Most donor countries prefer to leave the broader framework of aid policy and macro-economic discussions to the World Bank (WB) and the International Monetary Fund (IMF). The WB and the IMF have designed the Structural Adjustment Programmes (SAP) which are underwritten by Structural Adjustment Facilities (SAF) loans. This is the most dominant form of donor conditionality.

There are slight differences between the donors' fields of interest and approaches. The Scandinavian countries prefer poverty alleviation, population control and women in development programmes. In contrast to this, the major donors (WB, USAID, ADB, Japan) exercise a much greater leverage in formulating the domestic economic policies of Bangladesh. The USAID programmes have a bias in favour of agriculture and rural development and policies/projects designed to encourage private sector growth.

4.3. NGOs

NGOs are major players in national development, both in terms of quality and quantity of their activities. Today, there are some 13,000 registered NGOs in the country, of this 639 are authorized to receive foreign funds. About 150 NGOs are international (working with a global prospective) while the rest are national and local (working both at macro and micro levels).

Over the past decade there has been a change in NGO's programme emphasis, from empowerment and social mobilization to more direct provisions of basic needs of education, shelter, employment, credit and health/family planning services. The change in the direction of NGOs' activities reflects the need of filling the gaps in the Government's service delivery system.

True to their long-term objectives and vision, NGOs over the past two decades have, for the most part, limited their activities to general areas of intervention. Common areas of intercession are as follows:

- a) Establishment of Democratic Processes at the Grassroots
- b) Poverty Alleviation
- c) Women's Rights
- d) Education
- e) Health and Family Planning and
- f) Environmental Concerns

Depending upon their resources, the operational range of NGOs cover the entire spectrum from single villages to country-wide programmes.

While some are working with very specific agendas, others believe that democratic institutions and values are prerequisites for sustainable development. They feel that this is possible only when the majority of the people should not only have their say in shaping policies that affect their lives, but are also able to effectively participate in the development processes, ranging from planning to management and implementation. The NGOs are initiating such democratization processes by empowering the rural poor and developing their local organizations, supporting education and introducing social awareness-raising. The poor, when organized, undertake socio-economic actions against various forms of injustice and create greater demand for Government resources and services and push for necessary policy changes in their favour.

Though limited, advocacy has been another important role of NGOs during the recent past. The ideas and programmes of a few leading organizations have undoubtedly influenced both GOB & donor policy, especially in adult and child education, health, savings and credit and cash/food for work programmes.

In recent years NGO's have been able to establish their credibility to the donors as an efficient and effective route for targeting the poor. Thus, about 8% (more than \$150 million per year) of all external aid funds are disbursed through NGOs.

The table below shows that integrated rural development (42%), Health (19%), IGA/Training (8%), Education (5%), Relief & Rehabilitation (5%), Family planning (3.6%) and Women in Development (3%) are the major sectors of NGO intervention.

Table 6: Foreign Donations Received by NGOs, 1990-91³

Sector	# of projects	Estimated Cost (\$ '000)
Integ rural development	82	69,400
Family Planning	47	6,000
IGA/Training	32	12,900
Women Development	34	5,000
Health	38	30,400
Education	47	8,300
Adult Education	07	1,500
Relief Rehabilitation	24	8,200
Motivation	15	500
Agriculture	10	2,400
Fisheries	05	1,700
Legal Aid	10	500
Disability programmes	14	7,800
Child development	11	2,100
Children home orphanage	11	2,300
Environment & forest	07	130
Public health	05	4,600
	388	163,730

The mushroom growth of small NGO activities throughout the country and the massive expansion of the larger organisations (BRAC, Proshika, Grameen Bank, CARE, RDRS, etc.) can overshadow the Government's endeavours in poverty alleviation, and have thus become a professional challenge for the Government.

The establishment of the NGO Affairs Bureau in 1990 by the Government both improved relations & facilitated the long complicated system of processing projects.

Poverty alleviation and socio-economic development of Bangladesh, through NGOs, can best be facilitated by a free and frank exchange of information regarding their activities, between the Government and the NGOs and the NGOs themselves. Though networking

between the NGOs is at its infancy, they are in the process of developing a matrix of activities and resources to reduce wastage of resources due to duplication of activities within the same working area.

Notes accompanying Section 4: Major Players

1. Fifty-five percent of all poor and 60% of the hard-core have no formal education.
2. EIU, Bangladesh Country Report, 2nd Quarter 1993 (The Economist).
3. NGO Bureau statistics, 1991.

5. ANALYSIS OF POVERTY

Very early on in the CSP process, ACTIONAID Bangladesh identified three areas of concentration which formed the basis of our poverty analysis. They are the root causes of poverty, the identification of the most vulnerable groups, and the programme options which are best suited to address the causes of poverty for these groups.

All three DAs, HQ staff and a 10% sample of our 20,000 plus shomiti members approached these issues in separate exercises, the results of which were compiled in a joint workshop held in Dhaka. At the Dhaka workshop we performed a detailed gap analysis, where we matched the vulnerable groups with the root causes of poverty and looked at where programme coverage is missing. This analysis has formed the foundation on which we will build AAB's strategic framework over the next five years.

In this chapter we present the combined findings of all background papers, workshops, field exercises and shomiti members' contributions. We break this down into discussion on, a) the root causes of poverty, b) the major vulnerable groups, and c) a selected analysis of the relationship between certain vulnerable groups and the causes of their poverty. Volume II of the AAB CSP contains the full set of matrices developed during the 1993 CSP process as well as notes from CSP workshops and the shomiti members' views on the causes of their poverty.

5.1. Causes of Poverty

5.1.1. Social Causes

5.1.1.1. Fate and Hierarchical View of Life

The particular communal specificity that has structured Bangladesh society has led to the almost universal acceptance of fate and a hierarchical view of life. For 1,000 years before the arrival of Islam, Bangladesh society had been structured by Hindu philosophy and the caste system, and its influence has continued to exist ever since. Thus, for Bangladesh society, particularly rural society, there is not only a strong propensity to accept everything which happens as the "will of God", but also to retain caste-like attitudes towards life, with everything being pre-determined and hierarchal.

Similarly, the poor's view of the rich is that they too were born such as willed by God. Such fatalistic views help to perpetuate the unequal and exploitative relationships, based along economic and gender lines, and helps to explain why the poor remain poor.

While fatalism appears to be a strong social causal factor, it is not, however, static. It has been observed that fatalism declines with income and social mobility which tends to imply that the poor rely on fate as a coping mechanism for their abject poverty. The hierarchical view of life, on the other hand, changes relatively little mostly due to the very vertical nature of social and family groupings in Bangladesh society.

5.1.1.2. Shomaj and Class System

Due to the highly unequal distribution of land, the lack of income opportunities, the lack of access to capital, and the vertical nature of society, both patriarchal kinship and patronage ties are regarded as means of ensuring security as well as gaining access to resources.

Economically, kinship ties appear to cut across various layers of landholding groups, which means the kinship and patronage ties are in many cases one and the same. Bearing in mind the highly vertical nature of social and family grouping and the lack of opportunities and access to resources for the poor, they are forced to maintain their kinship/patronage ties either due to economic necessity or due to kinship obligations regardless of the unequal and unjust nature of that relationship. By providing limited risk-insurance, such ties are not only impeding the social and economic mobility of the poor, but they are also frustrating the growth of class consciousness amongst this group.

Socially, while the kin group, particularly the elders and the kin/patrons, generally impose the code of conduct for the kinsfolk in general, including matters such as the disposal of assets, their actions are most negatively felt by women and female members of the kin group, for it strongly reinforces the physical separation of women with in the bari (homestead), their inferior subject status as an economic burden, their long working hours and their lack of self-expression.

With regards to patron-client ties, it is normally between surplus farmers/rich traders and the landless labourers/deficit marginal farmers. The patronage group is known as the shomaj, and the members comprise, in order of importance, of the leader (mathbor), his kin (which may extend to include more than one village), individual and adjacent ghors and bari members, and also tenants and share-croppers (who may come from outside the village of the mathbor) who seek security, protection and favours of one kind or another. As a result of the highly scattered pattern of settlements and the consequent loss of territorial identity and community cohesiveness, the shomaj has become as the focus of power within rural society.

However, the features that have led to the dominance of the shomaj have also led to factionalism, since there may be more than one shomaj to a village and each shomaj may operate in more than one village. The intra and inter competition between and within the shomaj only helps to make the position of the landless and deficit farmers, including share-croppers and tenants, very vulnerable. These economically disadvantaged sections of rural society invariably belong to more than one shomaj, one based on kinship ties and the other based on patronage ties. In the event of conflict between the two shomaj, the clientele has to choose between the shomaj factions resulting in it being ostracized by either its kin group or its patron.

Apart from the dangers of factionalism, the shomaj also adjudicates on disputes. The heads of the shomaj rarely decide the disputes according to abstract notions of justice, but

are influenced by personal, factional and patronage considerations, leaving the women and poor in a very vulnerable position.

The shomaj, or more specifically the mathbor, places barriers for the growth of solidarity and consciousness amongst the poor by providing risk-insurance for this group. Moreover, the preferential treatment given to the clients of the shomaj often denies the non-clients their rightful access to resources. On the other hand, and quite paradoxically, the unequal and exploitative relationship that exists is itself creating pressures on the patron-client system as the increasing numbers of impoverished clients can no longer offer any significant services to their patrons and thus fall out of the patron-client system altogether.

5.1.1.3. Inappropriate Application of Religion

Karl Marx's saying that religion is the 'opium of the masses' reflected his view that religion acts towards cementing the inequalities inherent in capitalism. However, AAB feels that the greatest intoxication of the masses has been more as a result of the inappropriate application of religion than religion in and of itself.

For Bangladesh, the use of Islamic ideology has not only allowed the state to maintain the status-quo but it has also helped to distract attention away from its failure to provide social services and an environment leading to large-scale economic opportunities.

The most significant problem with religion in terms of the poverty situation in Bangladesh is not what the state and enlightened authorities believe or what the holy book says, but what ordinary Muslims believe and what religious leaders say at the village level. The Imams, maullanas and madrasa teachers enjoy significant influence over their followers and pupils. However, they are often illiterate and limited in their knowledge of the religious teachings, hence, rational arguments bear less weight than cultural dogmas, unsubstantiated assertions and emotional appeals. This is made worse by the extremely low levels of education and awareness amongst the poor, and also by the fact that most religious teachings are in Arabic, a language unknown to the vast majority of the population. Thus various Islamic laws relating to basic rights, inheritance, marriage and divorce and women's role in society are twisted and shaped in a way so as to create and perpetuate the vulnerability of the economically and socially poor.

Moreover, many of the mullahs and maullanas depend, directly or indirectly, on the large surplus landowners for their livelihood. First, the village committee, responsible for the running of mosques and madrasas, are dominated by the local rich, and this establishes a dependency relationship between the spiritual and rural elites (although in an indirect manner since the direct dependency is on the committee). In many cases individual contributions are made by the rural elites in an attempt to elevate their social status. In either case such a dependency relationship often forces the maullanas and mullahs to serve as the mouthpiece of the rural elites.

That the spiritual leaders constitute a powerful role in the rural power structure in their own right is undeniable; however, that role is determined somewhat by its dependence on the rural elite for the income and for the maintenance of the mosques and madrasas. If one removes this dependence, then potential exists to mobilize this powerful and influential sections to the causes of economic emancipation of the subordinated classes. However, the degree to which the spiritual leaders themselves wish to promote social emancipation, particularly that for women, remains in grave doubt.

5.1.2. Environmental Causes ?

5.1.2.1. Vicious Circles

By *environment* in this section we do not mean natural causes (see 5.2.4.) such as cyclones or flooding, but rather causes of poverty due to the immediate social and economic environment of the poor. The poor are often caught up in never ending circles of low income, bad health, limited education, increased number of children, etc., which repeat themselves over and over again. At some point, if the poor family is to increase its standard of living, it has to break out of these vicious circles which constitute the poor's normal environment.

One of the major constraints on sustainable development in Bangladesh is undoubtedly the geometrical increase in its population. Despite some success in curbing the population explosion through the increased Contraceptive Prevalence Rate (CPR), the impact of population programme is yet to reach the poorer segments of the population. The main reasons being the social value of a male child and the economic value of children as wage earners to the poor families.

Maternal malnutrition, small stature of mothers, infection during pregnancy, anaemia and closely spaced pregnancies are some of the causes of low birth weights (LBW) for over one third of the new born babies. LBWs contribute to infant mortality and child malnutrition. Evidence suggests that unless there is a reduction in infant mortality rates, improved economic conditions and increased literacy levels, then mothers are often not interested in taking up family planning programmes.

Nutrition, the most essential component of life for physical and mental development, varies with education and income levels of the population. Prevalence of malnutrition (stunting and underweight) is three to four times more among the children of the mothers having no education as compared to the children of the mothers with secondary education.

The poor, due to their living and working conditions, are more exposed to diseases and their effects. Morbidity (prevalence of contiguous diseases like tuberculosis and acute respiratory infections) and mortality are much higher among the poorer population.

Concerning education, absence of early childhood development and child labour results in a higher number of school drop-outs among the children of poor families.

5.1.2.2. Effect of Physical Environment

With the increasing exploitation of limited resources and uncoordinated project aid over last few years, certain physical environmental factors have become significant attributes to the poverty situation. The effects of some of them are discussed below.

Flood Control, Irrigation and Water Pollution

During the last few decades, introduction of Flood Control and Drainage (FCD) structures, sinking of deep tubewells (DTWs) and shallow tubewells (STWs) and the widespread use of low lift pumps (LLPs) caused adverse environmental impacts: lowering of the ground water table, blocking of natural drainage channels, blocking up of fish migration routes and replacement of indigenous, locally adapted varieties of crops with high yielding varieties which have a much narrower genetic base. Shortage of water in the river systems during the dry season, is suspected to be causing the saline belt to move northward. Examples of water pollution in Bangladesh are:

- 1) Faecal pollution which is widespread and has a strong negative impact on human health through the unabated spread of water borne diseases.
- 2) Industrial pollution is localized but untreated. Industrial waste dumped into rivers causes pollution of both terrestrial and aquatic environments.
- 3) Agrochemical pollution is increasing as residues are expected to enter the food chain.

Agricultural

Bangladesh soil has historically been very fertile and has continued to support agriculture while the rivers, ponds and costal water have supported fish populations. The main traditional agriculture practice has been that of growing rice under rain fed conditions during the monsoon months.

However, recent data on the chemical composition of soils suggests an increasing state of impoverishment. The low organic matter content, higher cropping intensity, improper cropping sequences, and faulty management practices have caused a depletion of soil fertility.

There is an emphasis on increasing acreage under "High Yielding Varieties" (HYV) of rice, which in many cases displaced the traditionally adapted and resistant varieties. The bias towards HYV rice and greater yields increases agrochemical use including both fertilizers and pesticides.

Forestry

Commercial felling of timber for fuel and other uses together with encroachments for agricultural and settlement purposes have substantially reduced the area covered by forests. The total reserve forest area has been reduced by 50% during the last 20 years.

There is a continuous loss of valuable mangrove forest in the Sundarbans of Khulna and Chakoria. The effect of deforestation is causing the imbalance in nature, shifting rainfall patterns and causing excessive flooding.

Fishery

Fish is the major source of animal protein and many people rely on fishing as their main or supplementary income. This causes over exploitation of the fishery resource, and challenges the long-term viability of the industry. Fishery is often the only livelihood open to the landless and unemployed.

Industry

Bangladesh had welcomed the establishment of industries which can contribute to the economic growth and increase employment opportunities. A number of national and transnational companies have capitalized on the near total lack of enforced industrial and marine pollution regulations, to exploit natural resources like fuel, minerals, timber, fish and leather at the expense of environmental depletion.

5.1.3. Inappropriate and Corrupt Administrative Structures

Although there has been an attempt at decentralizing the local government structures, it has on the whole been ineffective (*vis poverty*)¹, and thus the structure of local government and administration has changed very little since their formation under British colonial rule. The lowest level of administration is the union and Bangladesh is divided into 4,401 unions. The head of the union, the Chairman, and the other eleven members are all elected, although almost all are local influentials (ie the rich surplus farmers or businessmen). Two other members are nominated and are women, invariably drawn from the same kin or economic group.

A number of implications can be drawn from the above. First, the patron-client, kinship and neighbourhood ties allow the economically and socially advantaged groups to gain control over the formal power structures in rural society. Control over the union bureaucratic machinery not only elevates the members' political influence (ie indirect influence over the local legal and judicial systems as well as the influence derived from the linkages with national level political parties), thus allowing them to maintain the status quo, but such control also allows them to command the vast development resources at the disposal of the union², thus enabling them to further elevate their positions as patrons.

Secondly, although the constitution ensures the representation of women at the union level (as well as at national level), their effectiveness in furthering the legal and social status of women has been extremely limited. This is not only because they are tied to the union chairman or union members through kinship or economic interests, but also because they demand little and are given limited responsibility. In areas where they are given responsibility, they tend to reinforce the traditional role of women.

Thirdly, the administrative boundaries have been superimposed on to natural boundaries (ie those determined by natural social groupings), thus the cohesiveness and identity of the village community have been seriously weakened.

The implication is that since poverty alleviation programmes are planned and implemented with the assumption that cohesive communities exist, the very fact that such cohesiveness does not exist means that corporate and community actions are not enhanced and accountability of development funds is not ensured. Thus, lack of accountability, community pressure and action, coupled with the basic informal power structures in rural society means that the benefits from government sponsored poverty alleviation programmes (eg IRDP), as well as those sponsored by multilateral and bilateral agencies (eg Food for Work Programme, Vulnerable Group Development Programme) accrue disproportionately to the existing powerful patrons in that society.

5.1.4. Natural Causes

5.1.4.1. Floods

Bangladesh is directly located in the largest delta in the world. Floods are an annual occurrence and have become a part of life in Bangladesh. Each year, about 26,000 sq. klm or 18% of the country, is flooded. During severe floods, the affected area may exceed 52,000 sq klm or 36% of the country and nearly 60% of the net cultivable land.

Severe floods have occurred every four to seven years³ in the past. During the 1974 flood, The Brahmaputra encroached on its western bank over a distance of 100 klm long and flooded areas 300 klm wide. The death toll of the 1974 flood and the subsequent famine caused by it stood at one and one-half million⁴. Floods in 1978, 1982, 1986, 1987 and 1988 destroyed much of the standing main crops, infrastructures and homes. One fourth of all standing crops were damaged in 1986. Crop damage in 1987 was estimated at over US\$250 million and 75% of the country was flooded, affecting some 45 million people and causing losses totalling in the billions of US dollars. The devastations caused by the 1988 flood were enormous. Damage to the standing monsoon rice crop was estimated to be US\$1.6 million. It inundated more than 90,000 sq. klm. of land area affecting nearly half of the 110 million population and resulted in 2,300 deaths.

5.1.4.2. Droughts

Even though the country is located in a delta, droughts do exist in Bangladesh. In the

years 1951, 1958, 1961, 1979, 1981 and in 1989⁵, Bangladesh experienced droughts in a severe form. The consequences of droughts can be as far reaching and disastrous as the effect of major floods. In 1975, Bangladesh had a major drought when about 47% of the land area and 53% of the population were affected.

Droughts of different intensities occur in Bangladesh, both in the wet season (Kharif) and dry season (Rabi). During the Kharif season transplanted aman crops (the main rice crop) are affected very severely in about 0.57 million hectares and severely in more than 1,748 million hectares. During the Rabi season, wheat, potato, boro rice, vegetables and pulses are affected. During the Rabi season (mid-October to mid-February) precipitation is minimal, whereas during the pre-Kharif transition period (mid-May) rainfall is irregular and unreliable. Thus, the rabi crop suffers from moisture stress unless the land is irrigated.

5.1.4.3. Cyclones

The coastal regions are subjected to damaging cyclones almost every year. Because of the high density of population occupying the areas north of the funneling tidal estuaries, the loss of human life and property has, at times, been very great. Storm surges, associated with tropical cyclones, represent one of the most serious problems in the coastal areas of Bangladesh. Records show that the world's most pronounced storm surge disasters are observed in the Bay of Bengal.

There have been 200 cyclones since the beginning of the 19th century. The major ones in 1970, 1985 and 1991 claimed 500,000, 10,000 and 139,000 lives respectively.

5.1.4.4. Tornadoes

Tornadoes are common in the central part of Bangladesh and 76% of them occur during the pre-monsoon period. A severe tornado demolished some parts of the Dhaka district on April 14, 1969 causing 922 deaths and 16,511 people were injured. An estimated 119,944 houses were completely destroyed⁶. A more recent tornado (April 26, 1989) affected six thanas of Manikganj, Dhaka and Tangail districts and left over 100,000 people homeless, more than 10,000 people injured and 800 dead. The devastation brought by this tornado was so colossal that, barring some skeleton of trees, there were no signs of standing infrastructure anywhere in the most affected areas.

5.2. Major Vulnerable Groups

5.2.1. Women

Women in Bangladesh are generally the victims of a male dominated society underpinned by religious traditions. Social norms and cultural restrictions confine them to the "protection" of men in their family. The three stages of their dependence are: as a girl on her father or elder brother, as a wife on her husband and as a mother on her son.

Sons are mothers' old age security. Thus, a mother takes less care of her daughter, expending most of her resources in grooming the son for his future role as provider. Bangladesh statistics show boys are given more food as children. They receive the more education, and far more men than women are literate (only 22% of adult women are literate).⁷

Despite a gradual rise in the age of marriage, half of the women in Bangladesh are married before they are 18. After marriage they are fully engaged in preparing food, carrying water, cleaning and caring not only for their own children but also for their husband and his relatives.

Effects of Dowry

Though illegal, the practice of dowry is widespread in Bangladesh. In the past, amongst rich Muslim families, the groom provided a bride price in the form of jewellery and other gifts. Only amongst Hindus did the family of the bride provide the dowry. The need to have a groom with a secure job, marrying daughters within a certain age range, forging alliances with wealthier families and some parent's notion of recovering the investment made in educating their sons are the common reasons given for the increasing trend in dowry-giving. If the dowry is regarded as insufficient or does not measure up to what was promised, a bride may be divorced, deserted, ill treated or even murdered. One in every six females aged 40-44 years old are either divorced or separated⁸. About nine percent of the total female population are widows⁹. Those with no support from adult children or their family of origin are in a very weak position, both socially and economically, which can lead to them becoming destitute.

Marriage and Divorce

Polygamy is legal in Bangladesh if the husband seeks permission from the Chairman of the Union Parishad in compliance with the Muslim Family Law Amendment Ordinance (1982). Although the wife has to give written consent, in many cases "it is found that the wife gives her consent to the second marriage for fear of desertion by her husband, which would mean losing her social and economic security"¹⁰.

A woman cannot legally have more than one husband. The Court's Ordinance (1985) confirms differential treatment of women in divorce, perhaps the most important distinction between the relative standings of the husband and the wife within marriage. If a wife wishes to file for a divorce, she must testify in court, while a husband can simply petition the local chairman using his absolute right to unilateral divorce (to which the wife has no legal right to redress). For the woman seeking a divorce, working through the courts is a long and expensive process and judgement must also be confirmed in her favour at the local government level.

Women who are left alone after being divorced, deserted or widowed will have great difficulty in surviving if no one in their family can afford to take them in. There is very

little socially acceptable employment available for women except as domestic servants in the homes of richer families. Growing poverty and an increase in numbers of deserted, widowed and divorced women have resulted in more women being forced to break out of the social restrictions which surround them and search for work.

Migration as a Survival Strategy for Poor Women

Migration is an important phenomenon not only for the migrant woman but also for the women who are left behind while their husbands migrate to work-rich areas. Four out of every five migrants to rural areas and half of migrants to urban areas are women. A considerable proportion of these women are relocating after marriage or migrating as a dependent spouse rather than as economic agents in their own right. However, the discussion of migrant women in the floating population demonstrates that there is a significant flow of very poor women who are migrating for economic reasons and suggests that this group of migrants might be amongst the most vulnerable. The study of the floating population is unusual in finding that more than half the migrant women (55%) had migrated in order to find work.

Women at Work

According to the labour force survey of 1984-85, women comprised 2.5 million (9%) of the employed labour force, of which 2.0 million (80%) worked in rural and 0.5 million (20%) in urban areas. A recent study on women's roles in agriculture found that, in addition to household work, agriculture was the primary occupation of 43% of women who responded, and a secondary occupation for another 15% of women. They worked mainly as employees (51% of the total), self employed (16%), day labourers (13%) and unpaid family workers (13%), the balance not being reported¹¹.

In the urban sector, women occupied in export oriented garment factories comprise 80% out of the total one million garment workers. There is no common wage policy followed in the approximately 1,300 known factories. Wage discrimination and poor working environments are the norm. Various labour laws give women maternity leave, oblige employers to provide child care facilities where more than 50 women are employed and restricts overtime. However, the reality is that these laws are rarely enforced. The garment factories, in most cases, wrongly use women as "casual" employees to exclude them from these services.

Violence Against Women

Official statistics, regarding violence against women, quoted by Rahman (p. 65) give some idea of the numbers and kinds of crimes inflicted on women: in 1988 1,514 women and girls were either raped, kidnapped or killed, 254 more than the previous year. Of these, 410 were murdered, the majority by their husbands, 384 were raped and 720 were kidnapped. There were 16,087 reported cases of "torture by husbands". Comparing the 1988 figures with estimates from 1984 (Begum, quoted in Task Forces, p. 354) when 197

cases of rape were recorded and 273 women were murdered, the increase in the figures may be either due to an actual increase in such crimes or because they are being more widely reported.

Trafficking

Hundreds of women are lured out of Bangladesh to the various neighbouring or Middle Eastern countries with promises of jobs. During 1992, at least 944 women were caught by the border police at the Bangladesh-India Border¹². Researchers found that poverty is the most important factor in the supply of women for international sale. Families are forced to sell their daughters and husbands have sold their wives for financial gain.

Prostitution

No formal survey has been conducted for the number of prostitutes in Bangladesh, but a conservative police estimate quoted in Siddiqui et al puts the number of prostitutes working in Dhaka City alone in the region of 25,000-30,000.

Legal Status of Women

The Constitution of Bangladesh upholds the concept of equality between men and women and forbids any discrimination on grounds of sex. While the constitution and the general laws apply to all sections of the community, issues of inheritance, marriage, divorce, maintenance and guardianship of children (all of which affect women in their different roles) are governed by their respective religious conventions.

The UN convention on the Elimination of All Forms of Discrimination Against Women has now been ratified by 116 countries, but when Bangladesh signed it in 1984, exceptions were made with regards to the articles concerning equal inheritance, divorce, child custody and marriage, which were considered to be in conflict with Sharia (Islamic) Law.

Though legal provisions protecting the rights of women exist, their enforcement, if and when carried out, is often time consuming and expensive for the woman. More often than not, a decree awarded by the courts of law, in her favour, is a farce as its implementation is unsuccessful. Though some NGOs are trying, as yet no vehicle is in place through which women can establish and execute their rights.

5.2.2. Children

5.2.2.1. Child Survival

At the present rate¹³, 3.5 million children are born in Bangladesh in a year. Of these, 10% in rural areas and 45% in urban areas are delivered by a trained birth attendant¹⁴, and about one third are low birth weight babies¹⁵ (weight of less than 2,500 grams). As

a result, annually about 42,000 babies die within hours of birth, 28,000 due to birth injuries (often caused by untrained attendants), 10,500 due to prematurity and 3,500 for other reasons¹⁶. Another 100,000 babies die within the first week of life (of which 56,000 die due to prematurity and 17,500 due to neonatal tetanus).

Between weeks two to 52, a further 75 per 1,000 babies die: 11 from tetanus, 24 from acute respiratory infections/pneumonia, 13 from diarrhoea and 27 from other causes¹⁷. In the past, neonatal tetanus accounted for over 150,000 deaths every year. With an existing tetanus toxoid coverage of over 70%, this number is expected to decline to less than 50,000 per year.

Seventy-four more children (out of every 1000 births) die between the ages of one and five years, leading to an under five mortality rate of 184 per 1000 live births. Each year there are over 65 million reported episodes of diarrhoea in children under five years of age, resulting in 260,000 deaths, equivalent to one third of all child deaths. Unlikely in infancy, most diarrhoea in children between one and five years of age are bloody and persistent, requiring nutritional management and the use of antibiotics.

5.2.2.2. Malnutrition

Studies show that over 90% of children aged 12 to 18 months in Bangladesh are malnourished¹⁸. Malnutrition is a major underlying factor in the deaths of very poor children.

Over a third of all children are severely stunted and another third were moderately stunted. Two thirds of all children are underweight and more than 14% are wasted. About 58% of children from rural areas are stunted compared to 44% for urban children¹⁹.

Every day almost 100 children go blind in Bangladesh because of vitamin A deficiency²⁰. More than half of these die within a week of being blinded. Less severe vitamin A deficiency affects one million children between the ages of six and 72 months. The distribution of vitamin A capsules to children under six years started in 1973 but a recent survey reported only a 35% coverage of the target children. Paradoxically, data suggests that night blindness has declined from 3.6% in 1983 to 1.78% in 1989.

5.2.2.3. Education

Although about 77% of children enrol in school, half of them drop out before completing primary school. Most of the children leave school in the first couple of years, having learned little or nothing.

Access to education is unequal. People who live in urban areas have greater access than those in rural areas, and boys have greater access than girls. In the urban sector the children of the urban poor are the least likely of all to get an education.

Girls enrol in school at a lower rate (45% as compared to 65%) and drop out faster than boys. However, in recent years there has been a significant reduction in the gender gap. The Government has now legislated compulsory education for class one, which began in 1993 in selected thanas.

5.2.2.4. Child Labour

Dhaka city has a very high child labouring population (122,000 out of 6 million or 2%) and it is estimated that most child workers were recent migrants from rural areas²¹. Due to economic reasons, poor children are starting to work as young as five years of age. Statistically, the child labour force has increased from 12.9% of the total labour force in 1984-5 to 18.3% in 1989²². Absolute numbers of these working children (excluding those looking for work) have increased from 3.6 million in 1984-5 to 5.97 million in 1989. Two thirds of the working children are completely illiterate and about one third are school dropouts.

Table 7: Child Labour Force Aged 5 - 14 years by sex (million)

Sex & age group	1985			1989		
	Total pop.	employed	per cent employed	Total pop.	employed	per cent employed
Both sex	28.31	3.66	12.93	30.97	5.97	19.28
5-9	14.59	0.61	4.18	19.30	1.89	9.79
10-14	13.72	3.05	22.23	11.67	4.08	34.96
Male	14.41	3.01	20.89	16.31	2.42	14.84
5-9	7.39	0.45	6.09	10.12		0.00
10-14	7.02	2.56	36.47	6.19	2.42	39.10
Female	13.9	0.65	4.68	14.66	1.66	11.32
5-9	7.21	0.16	2.22	9.18		0.00
10-14	6.69	0.49	7.32	5.48	1.66	30.29

Source: Population Data Sheet, table 25. IME Division, Ministry of Planning and Labour Force Survey, 1989.

5.2.2.5. Street Children

There are a significant number of street children in Bangladesh between the ages of eight to fifteen years. Though it is difficult to say the exact number, a study conducted by Barrister Abdur Razzak et al²³ quotes the number of street children in Dhaka city alone as nine hundred thousand.

Street children are the product of a poor economy, family neglect and failure of the government social services system for the abandoned and orphan children. Having to find their own food, they work in menial jobs at minimum wages; they are even forced into anti social activities (petty theft, pick pocketing, prostitution). Their nightly refuge are

station platforms, bus and launch terminals, stadium and market areas. Even here they are victimized by the police/mastans.

5.2.2.6. Child Marriage

Most women are regarded as a burden from the day they are born. A poor family will likely see the liabilities of their daughter passed on to somebody else as early as possible. Despite being prohibited by law, child marriage is rampant in Bangladesh; in fact the number of child marriages has significantly risen in recent years.

More than 50,000 child marriages have been solemnized during the last three years in Bogra and Joypurhat districts (The Telegraph, 11 February, 1992). In Jamalpur district alone, 1200 underage girls were married during the last two years (The Telegraph, 7 August, 1992).

5.2.2.7. Child Trafficking

Evidence of children having been sold/trafficked out for prostitution to Indian/Pakistani brothels and camel races in the Middle Eastern countries have been reported by newspapers. Ajker Kagoj reported, on October 3rd, 1992, that 19 thousand children have been used as camel jockeys during the last three years, brought from Bangladesh, India and Pakistan. The Daily Ittefaque reported, on 21st August, 1992, that 25 Bangladeshi children were rescued by Bombay police who were being trafficked out for camel races.

5.2.2.8. Sexually Abused Children

Poor children are victims of all sorts of exploitation including sexual abuse. Domestic female child workers can be physically and sexually exploited by their patrons, their sons or young boys of the area. Children are also engaged in prostitution throughout the country.

5.2.3. Resource Poor

Similar to many of the poor in the South, the poor in Bangladesh suffer from an acute resource deficiency, not only in terms of availability but also with respect to access. Within this context, we have identified the resource poor as one of the major vulnerable groups in Bangladesh.

5.2.3.1. The Rural Landless and Small/Marginal Farmers

It is estimated that in 1989-90, landless households contained 65% of the poor (ie those as defined in absolute poverty) and marginal households contained 21%. In other words, landless and marginal households contain over 86% of the poor, and if one includes the small holder category, then this figure approaches 95%.

Using deficit-proneness as a measure of vulnerability, it appears that deficit-proneness is highest amongst the landless, with almost 50% facing a minimum of four deficit months a year. The degree of deficit proneness by the landless category is closely followed by the small/marginal farmers, with on average 50% facing a minimum of three deficit months a year.

The 1992 Bangladesh Institute of Development Studies (BIDS) survey on poverty indicates that when using unanticipated crisis²⁴ (ie natural disasters and illness) and insecurity²⁵ (ie physical insecurity, threat of extortion and violence against women and village politics) as measures of vulnerability, the particularly worst affected are the marginal/small farmers followed curiously by the medium/large landowners. It is estimated that since the information on crisis and insecurity is based on the views of the respondents themselves, that the lack of education and awareness of the landless category, with regards to health and insecurity related crisis, greatly underestimated the true extent of their vulnerability.

5.2.3.1.1. Land Ownership and Income Inequality

The rural landless and small/marginal farmers are defined as those having landholdings of 0-0.49 acres and 0.5-2.49 acres of land respectively. According to this definition, the percentage of the landless population in rural Bangladesh was almost 18% in 1977, just over 46% in 1984 and almost 50% in 1988; the corresponding figures for small/marginal farmers were less than 37% in 1977, almost 33% in 1984 and nearly 32% in 1988.

The trend has been towards increasing landlessness, greater marginalisation of landholding groups (particularly smallholders)²⁶, and a greater degree of concentration of land holdings in fewer hands. In terms of per capita landownership, it is estimated that the top 10% control about 45% of the total land while the bottom 40% own only 3% of the land.

While the landownership pattern is highly skewed (gini ratio: 0.65), the distribution of income is less unequal, but highly significant in terms of access to resources: the top 10% earn 32% of the nation's income, while the bottom 40% earn 15% (gini ratio: 0.43). As a sector, agricultural income is moderated by the income transfer from the land-rich to the land-poor groups through the labour and tenancy markets. In the labour market, the agricultural wage labour belong mostly to landless and marginal households, while in the tenancy market land is transferred from large to small and marginal owners. Thus, although the bottom 40% of the households own less than 3% of the land, they earn 16% of total agricultural incomes.

In the non-agricultural sector, the bottom 40% (landownership) earn 32% of the non-agricultural incomes, while the top 10% earn 15% of the sector's income. With a gini ratio of 0.16, it is apparent that the distribution of non-agricultural income across landholding groups is fairly equal as opposed to being highly unequal when both agricultural and non-agricultural incomes are taken together (gini ratio: 0.43).

The above implies that where the land-poor households *manage* to participate in non-agricultural activities, they are able to significantly increase their incomes. This suggests that the scope for alleviating poverty for the landless and small/marginal households may be increased through the greater promotion of non-agricultural income generating activities.

5.2.3.2. The Illiterate

"The more they (the poor) learn, the more they know, the less they obey"
(Shattayajet Roy, Hirok Rajar Deshey).

According to the Bangladesh Bureau of Statistics, Bangladesh ranks 115th out of 131 countries in its literacy rate. Three-quarters of the population over the age of five are illiterate and this position is heavily skewed to the disadvantage of females and the poor. Fifty-five percent of all poor and 60% of the hard-core poor have no formal education, while 85% of all rural women are illiterate.

The claim that the illiterate population constitute a vulnerable group is made on both abstract and concrete grounds. At the abstract level, both child and adult education is expected to empower the poor, through greater awareness and consciousness, thereby augmenting the capacity of the poor to counter exploitation and unequal-exchange. The NGO experience in Bangladesh, although not always properly documented, suggests that where education has been targeted at adults, particularly women, the degree of discrimination, unequal-exchange and exploitation has decreased. With regards to primary education for children and education as a whole, incomes and economic mobility of the poor have increased, especially where they are involved in the trading sector and/or have access to some land and/or capital.

The problem of illiteracy is aggravated by supply-side constraints and demand-side drawbacks. On the supply-side, the World Bank estimates that for Bangladesh to eradicate illiteracy, there is an immediate need for the construction of 20,000 new schools and 100,000 additional class rooms.

However, despite a two fold increase in the education budget since 1975 and donor support of US\$ 310 million, the cost of the required infrastructure investment is far beyond the scope of the government and aid community.

On the demand-side, although the primary school enrolment rate is a little over 77%, attendance is only about 50% and drop-out rates during the five year cycle is greater than 65%; these figures are significantly higher for the poor, especially the female poor. High levels of absenteeism and drop-outs, which are greatly affected by such factors as inflexible school hours, inappropriate curriculum, poorly trained and supervised teachers and high teacher absenteeism, mean that longer term solutions are needed to overcome these structural problems.

While primary education has a generally empowering function which normally has a positive impact on incomes and economic mobility of the poor, there is however a very low level of correspondence between education beyond primary level and labour productivity. In contrast, the level of correspondence between secondary education and incomes increases with landholdings. This implies that secondary and higher education is more effective in raising rural incomes when it is combined with access to land and capital. Bearing in mind that 82% of the rural population is land-poor, prospects for increases in secondary education and thus rural incomes is very limited.

5.2.3.3. The Unemployed

Due to the difficulties in measuring of the degree of un- and under-employment in Bangladesh, the official Labour Force Survey estimated the level of unemployment to be at an incredible 1% in 1989. However, several micro studies put the level of unemployment at more around 30%. Such large discrepancies results in the need to use employment figures, which are likely to be more reliable, to estimate the extent of unemployment and thus the vulnerability of the unemployed.

The estimate of the size of the labour force in 1989 was 50.8 million, out of which over 70% was employed in the agricultural sector, 15% in the manufacturing sector, and the rest in the construction and service sector. Differentiated by sex and regions, over 88% of the labour force in 1989 were male and similarly over 88% of the labour force were from rural Bangladesh.

Within rural Bangladesh, the dominant trend for all landholding groups is to have more than one occupation. Fifty-six percent of medium/large landholding groups depend on two income sources, implying the integration of different businesses by this group, resulting in increased concentration of economic power by the top 10% of the rural population. For the lower landholding categories, the number who are dependent on two income sources varies from 78% for the landless to 45% for the marginal farmers to 46% for small farmers.

This not only implies the existence of low level of wages, but it also indicates high levels of un- and under-employment in the agricultural sector. Moreover, the significant numbers of multiple income sources also implies the growing significance of non-farm employment, although it is not clear as to whether this is mostly due to pull or push factors.

In the urban sectors, the labour force is only 11% of the total. Although no estimate of the urban unemployed exists, only 9.4% have permanent employment, of which the majority are likely to be in manufacturing, textiles, construction and white collar service employment. More than 28% are estimated to be self-employed, although the actual level is likely to be much higher due to the existence of a very large informal sector.

5.2.3.4. People Under the Poverty Line

The majority of the people under the poverty line belong to the land-poor category, with the incidence of poverty being around 78% for landless households (60% of the poor), 71% for marginal landowners (21% of the poor), and 44% for small farmers (9% of the poor).

With regards to occupational groups, about 85% of the population in the wage-manual-labour households are poor, although looking at the hard core poor, non-agricultural labourers fare better than agricultural labourers (43% compared to 54% respectively), suggesting that poverty for this group can be reduced if employment opportunities are created in the non-agricultural sector. Moreover, 83% of the landless cultivator population are poor compared to 60% of the landless traders population. This suggests that the disadvantage of being land-poor is substantially reduced if they are involved in trading activities.

Fragmentary and micro evidence suggests education being an important influencing factor. Fifty-four percent of the poor and over 60% of the hard core poor belong to households with no formal education. With primary education, the share is 32% of the poor and 28% of the hard core poor. While these figures seem to imply that with education the poor are able to rise above the poverty line, it is difficult to state where the causality lies.

However, the 1992 BIDS poverty study suggests that education contributes to a significant reduction in poverty *only* when the households owned some land. For the landless, education has only a marginal impact in reducing poverty.

5.2.4. The Urban Poor

The increase in the urban poor population is mostly due to immigration from the rural area because of landlessness and lack of work opportunities there. In Dhaka, an estimated 70% of the urban households are in the low income group, 28% are in the middle income group and only 2% are in the high income group²⁷. The small proportion of high income households (2%) have access to 15% of residential land, while the vast majority of low income households (70%) have access to just 20% of the same.

A survey²⁸ found 15.25% of the urban population living in city slums (crowded, thatched *kutcha* houses, the majority of them single room units). According to UNICEF statistics, 50% of the urban population of Bangladesh is poor and 30% is hard core poor²⁹.

In Dhaka, there are 2,156 slums with a total population of 718,000³⁰ (average population density 912 people/acre). In the old part of the city, slums are more densely populated with 2,500 people/acre and with per capita floor space so small that people literally sleep on each other.

While the overall condition of social services are better in the urban areas, conditions in some slums are much worse. Thirty to 46% of the slum community are ill at any given time. Only 20% of urban poor school-age children are enrolled, while the urban drop out rate is 80%. Several studies also depict that the health and nutrition condition of the city poor are worse when compared to their rural counterparts. The infant mortality rate in slums is much higher³¹ and EPI coverage and breast feeding is lower in urban slums than in the rural areas.

The national nutrition surveillance system has continued to find increased malnutrition among the city slum children. About 5% of five to nine year olds and 25% of 10 - 14 year olds of total urban poor children have to earn their livelihood by selling their labour. In absolute terms some 400,000 children under 15 years are engaged in labour in urban areas (or 10% of the urban labour force)³².

Prevalence of acute malnutrition³³(% of children)

	Rural Bangladesh	Urban Slums
December, 1992	9.3%	12.7%
February, 1993	9.2%	13.0%

With the rapid growth of the urban poor, the health and environmental problems in the urban areas are also increasing. The (Government) City Corporation services are failing to provide adequate attention to this growing problem, which will result in worsening conditions for the poor.

5.2.5. The Disabled

The 1982 Bangladesh Bureau of Statistics demographic sample survey found 685,460 disabled persons in the country of which 410,217 were male and 275,243 were female; the proportion of disabled population being less than one percent³⁴. However, in Bangladesh, over 10% of its population suffers with iron deficiency disorders, around 10,000 cases of paralytic polio occur, 35,000 children become blind³⁵ and 150,000 people are affected by leprosy³⁶ on an annual basis. Therefore, it is widely accepted that the 1982 figures reflect under reporting. Based on WHO estimates (10 percent of the population) Bangladesh should have approximately 10 million disabled people, not less than one million as reported.

A recent survey conducted by VHSS and funded by CIDA found 7.79% of the population disabled in two villages of Narsindi district. On the basis of these findings, Bangladesh would have over seven million (based on the 1981 population) disabled persons in the country. According to the same survey, 41.76% disabled persons suffer from visual impairments, 26.55% from audio-disorder, 17.52% from physical disabilities, 10.05% from speech disorders and 4.12% from mental disorders.

Another survey conducted by the Bangladesh Protibondhi Foundation found prevalence

rates of serious disability among children to be 15.67 per 1000³⁷. The rate is found higher in rural areas and among younger children (rural 19.89, urban 11.75, and under 5 years 12.27, over 6 years 18.68). A summary of the findings is presented in Table 8 on the next page.

Concerning the prevention of disabilities, the GOB is committed to Polio eradication through EPI by the year 2000, prevention of night blindness and other forms of xerophthalmia by vitamin A capsule (VAC) coverage for 90% of the children by 1993, prevention of IDD through universal salt iodination by 1993 and general promotion of water and sanitation.

Regarding the care and rehabilitation services available for the disabled, they are far too little to satisfy the needs. The Department of Social Services (DSS), the responsible body for the disabled, runs only 47 schools for the blind and five schools for the deaf in the whole country. In addition, the Ministry of Health and Family Welfare operates one orthopaedic hospital and orthopaedic unit at each of the eight medical collage hospitals for the physically paralysed and three Leprosy Hospitals.

To meet the growing need for the care and welfare of the disabled, some specialized NGOs are engaged in rehabilitation of the blind, mentally retarded, leprosy and physically handicapped.

Table 8: Estimated Prevalence of Serious Disability in Children (per 1000)

Group	Any serious disability	Serious cogitative disability	Serious motor disability	Serious visual disability	Serious hearing disability	Serious seizure disability
All Children	15.67	5.93	3.79	2.46	5.87	0.32
2-5 years	12.27	5.12	6.46	2.91	1.34	0.45
6-9 years	18.68	6.62	1.26	2.10	9.96	0.21
All boys	13.66	5.08	3.66	3.17	3.98	0.61
All girls	18.05	6.94	3.95	1.63	8.08	0
Urban	19.89	6.03	3.57	3.74	9.67	0.45
Rural	11.75	5.84	4.0	1.27	2.32	0.21

Source: BPF, Sultana S Zaman et al, 1992

5.3. Selected Analysis of the Relationship Between Certain Vulnerable Groups and the Causes of their Poverty

This Country Strategy Paper has so far concentrated on identifying the major issues and trends in the country, the root causes of poverty, the major vulnerable groups and the nature of their vulnerability. However, in an attempt to clearly identify areas of intervention, it is crucially important to establish the links between the vulnerable groups and the causes which most affect these groups. For future policy work, we must then attempt to identify how this link influences the major macro issues.

Apart from identifying the linkages between the causes and effected groups, one has to further analyze the particular economic structures that most affect the mobility of the poor, for they often act as mechanisms of adjustment for the most vulnerable groups.

We will now attempt to look at the vulnerable groups and their particular causes of poverty, including some special issues affecting the vulnerable.

5.3.1. Social Causes and the Vulnerability of Women

The particular social dynamics, namely the inappropriate application of religion, fate and a hierarchical view of life and the Shomaj, ensures that women are not only effectively barred from gaining access to the economic resources of land, capital and employment, but these also help to remove their access to the human development resources of health, education and basic human rights. Thus, by keeping the awareness level of women to a bare minimum and impeding their economic and social mobility, these various social constraints underwrite the acute marginality and vulnerability of women in Bangladesh society.

Religion, or rather its inappropriate application, helps to preclude a woman's access to income through the labour and property markets. On the one hand, Islamic teaching does provide for the participation of women in the labour market. On the other hand, the practice of *purdah* is used to effectively contain the woman's activities within the homestead. Even when she is forced into the labour market, due to, say, inadequate income of the husband, she still has to remain near the homestead to engage in various expenditure-saving activities, to cook, clean, and take care of her children, the elderly and the sick. Such diverse activities forces her to frequently move in and out of the labour market, and she is thus compelled to accept a weaker bargaining position and a reduced wage rate.

With regards to income from land, while Islam provides for inheritance rights for women, albeit in an inequitable manner, such rights are seldom enforced. The Shomaj or the strong kinship ties, by providing perceived or real risk insurance, either forces the woman to give up her rights to her brothers or to her husband or brother-in-laws. Either way she is left highly insecure, especially if she is either abandoned, divorced or becomes a widow.

The vulnerability of women is further ensured by the hierarchal and patriarchal nature of family groupings. For a women, sacrifice is regarded as a virtue and in seeking praise and recognition she will conform to the role of a sacrificing mother and a wife. Within the household, this role is internalised by the daughter and, once married, she too feels content at being a sacrificing mother and a wife at the cost of her own health and well being. This is probably the single most important factor for the existence of relatively poor health status of women, vis-a-vis men, high infant mortality rates, and high levels of child malnutrition. Moreover, a further dimension to the mother's sacrifice is that since she regards her son to be her old age security and the daughter an economic burden, she administers preferential treatment to the son from an early age in terms of education and health care. Hence, daughters grow up to be unhealthy women.

For women who migrate to either other rural areas or particularly to urban areas, while their vulnerability remains, it is nevertheless of a different order, and one which is less related to the kind of social constraints described above. The very act of migrating, if unaccompanied by the spouse, suggests a severe break with social norms, and something that is likely to have been forced through economic necessity due either to divorce, death of husband or to a further marriage by the husband. Either way, the expectation is of gaining income and employment in the migrating area.

In this new environment, while theoretically the removal of much of the social constraints allow women to actively participate in economic and social activities, lack of formal employment opportunities in general and especially that for women, force them to work as household workers, with the risk of being physically, sexually and economically abused. The very vulnerable can be forced to beg in the streets or turn to prostitution.

If the woman is accompanying the husband, the internal patriarchal household behaviour remains the same, and thus the role of the woman within the household goes through very little or no change at all. Moreover, attachment to the husband and to her internalized views of social norms do not allow her to fully participate in economic and social activities. Having said that, it is fair to say that the move to urban areas may have a longer-term liberating effect in that the women gain greater exposure and awareness and thus the second generation of women are relatively less prone to the kind of social constraints and the internalization of such constraints experienced in rural areas.

5.3.2. Social Causes and the Vulnerability of the Resource Poor

The vulnerability of this group stems from the rural social structure which is based on lines of kinship and patronage rather than on purely economic lines. Consequently, this group derives its security from making close alliances with local elites.

With a highly unequal distribution of land, the only access this group has to land is through the tenancy market and this is crucially dependant upon making strong patron-client or kinship ties with surplus landowners. With very few assets, this group is forced to turn to their patrons in times of crisis or to meet regular shortfalls. With little

employment opportunities, this group has to again turn to its patrons who may have influence to secure employment rights or who may themselves provide the needed employment. To be sure, forming patron client ties offer some degree of security to this group by providing limited access to land, employment, credit and crisis support. However, the nature of this relationship is highly unequal and the benefits (in terms of alleviating poverty) derived from this relationship is only short term. In the longer term, very little tangible benefits accrue to the landless and small/marginal farmers and those under the poverty line.

Quite apart from being of little long term benefit, patron-client or kinship ties effectively impede the growth of solidarity and class consciousness amongst the client groups. Since there exists multiple patrons in a village, factionalism inevitably occurs. As a result each client group (within the 'resource poor') fight to ensure the dominance of its patron and thus their resultant patronage. Instead of bonding together to gain equal access for long term security, they fight against each other which helps to ensure their long term insecurity and continued poverty.

Further, both the inappropriate application of religion and belief in fate leads this group to believe that their vulnerability and the invulnerability of the rural elites are acts of God and thus can not be challenged. Regardless of whether or not such views act as coping mechanisms, it is nevertheless true to say that they have the effect of seriously curtailing the mobilization of individual enterprise and of community action.

Moreover, since many of the mullahs and maullanas depend, directly or indirectly, on the rural elites for their livelihood, this dependency relationship often forces the maullanas and mullahs to serve as the mouthpiece of the rural elites, thus effectively working against the legitimate interests of the resource poor.

5.3.3. Social Causes and the Vulnerability of Children

Social causes affect the vulnerability of children in a very indirect manner. Much of this relates to the internalization process which the children go through as they get older. So much so that much of the vulnerability of women and the landless and small/marginal farmers and those under the poverty line stems from the societal experiences and teachings these group members go through in their growing up process. Thus, it may very easily be argued that societal constraints and biases cause the greatest vulnerability to children which has a further knock-on effect on the other groups identified above. Bearing this in mind, while it may be relatively difficult to restructure, at the input level, the superstructural constraints in Bangladesh society, it may however be possible to have some degree of intervention at the output level, namely children.

A further, less indirect, relationship between social causes and child vulnerability relates to household behaviour and health, and one which also, not surprisingly, exhibits a high degree of gender bias. Household behaviour, based on patriarchal relationships, leads to such malpractice as the women eating after the men, eating less and eating poorer quality

of food. This invariably results in the children being born of a poor health status which indirectly affects the children's mental development as they get older.

Moreover, as mentioned above, the perception of women being an economic burden, leads to preferential treatment being given to the male child. The implication being that not only does the health status of women come under enormous pressures once married, but their initial start in life as children is also marked with a differential health status. Thus, a vicious circle is created where the mother's poor health leads to the birth of unhealthy children, the differential treatment given to a girl child leads to a relatively worse health status of the girl, her poor health combined with poor health care once married leads to relatively worse unhealthy children, and so on. This leads us to feel that one of the major ways to improve the health and nutritional status of children is through attempts at changing the behaviour of households.

5.3.4. Social Causes and the Vulnerability of the Disabled

The vulnerability of the disabled originates mainly from social attitudes, shaped by ignorance, superstition, fate and the simple but harmful fears of the non-disabled population towards the disabled. Even the term disabled has negative connotations since it implies inability, and as one campaigner for the disabled put it: "Disabled people are different--as different as everybody else--as differently-abled as you and I".

Misconceptions about the causes of disability leads society, the rich and the poor alike, to view the disabled as a curse, a punishment by God for some past misdeeds. They are often hidden away by their families as they are regarded as not only unmarriageable but also a risk to other marriageable brothers and sisters. Ignorance also leads the poor to perceive the disabled as an economic burden and, although in many cases they are, such perceptions lead to the disabled children receiving little or no education, not to mention food, health care and most of all support.

The disabled population have the same inalienable rights to resources and justice as all other citizens. Unfortunately, the lack of awareness has led to inequitable rights being patronized to the disabled. While there is a strong case to support the disabled in general, due to ignorance about disabilities throughout Bangladesh society, the need to support the disabled within the poor population is of even greater importance, for it is within this section of the population that one finds the greatest numbers of disabled persons. Of course, disabilities are related to inadequate preventative health care, but to simply treat it as a health problem misses the mark, for the lack of prevention itself can be traced to the widespread belief in social taboos and superstitions; even if preventative health care, through social mobilization programmes, managed to reduce the prevalence rate, what of those who remain? What of those whose disabilities can not be prevented?

1983-92 was the U.N. Decade of Disabled Persons and this was to have promoted, amongst other things, the realization of goals of full participation and equality of disabled people in the process of social and economic development. However, in Bangladesh very

little effort has been made by the donor community to influence the government and the NGOs towards fulfilling the above objective.

Bearing in mind that the U.N. Decade for Women helped to release a torrent of WID programmes while the U.N. Decade of the Disabled Persons is only managing to release trickles of 'Disabled in Development' programmes, one may wonder whether the international community, which supposedly occupies the moral high ground, treats the disabled with the same level of indifference and social ignorance as does a poor man in a Bangladesh village.

5.3.5. Inappropriate and Corrupt Administrative Structure and the Vulnerability of Women & the Resource Poor

As has already been identified, the inappropriateness of the local administrative structures stems from the atypical nature of rural settlements, leading to a lack of community cohesiveness, and thus a lack of community action towards ensuring accountability of its representatives in local government. Moreover, it has also been suggested that the local government structure and the informal rural power structure are one and the same. Thus, for all intents and purposes, local government may simply be regarded as an instrument of rural ruling class to oppress and exploit the economically subordinated class(es).

For the resource poor, on the one hand, those who are within the patronage network stand to benefit from their continued links and loyalty. On the other hand, for those increasing numbers who are no longer able to establish patronage ties, their lack of awareness and solidarity as well as their economic and political impotency, does not allow them to seriously challenge the authority of the rural elites, in terms of greater accountability of those who hold office as well as their own increased representation in local government.

The inappropriate and corrupt administrative structures bear a double burden on poor women, for they not only have to suffer the same economic indignity as part of the resource poor, but their socially inferior position coupled with the male dominated local government structure means that they continue to suffer the social dishonour accorded to them by society in general. Thus, by being an instrument of class and male domination, local government structures help to not only cause but deepen the vulnerability of women and the resource poor.

The solution lies in the increased representation and participation of women and the resource poor within the decision making processes of local government. While a statutory provision already exists for limited and non-elected representation of women, they are not only drawn from the rural elites but in most cases they are passive in their participation and ineffective in their actions. To be sure, a degree of corruption, patronage and lack of accountability will remain without fundamental changes in the administrative structure of the Government, as well as in the superstructures of society. However, greater assertions and participation by women and the resource poor will, in

time, lead to increased accountability of local government funds and actions. Towards this end, NGO's are well poised to take assertive initiatives through awareness raising programmes targeted at the identified vulnerable groups and advocacy focused towards local government. This will have the effect of not only increasing vulnerable group participation, but through increased accountability this will lead to greater mobilization and more effective utilization of not only ADP funds but also local resources.

5.3.5.1. Structural Adjustment Policies (SAP)

The implementation of SAPs in Bangladesh also constitute a significant administrative issue. The twin pillars on which SAPs stand are, first, macro-economic stabilization through short-run adjustments in the current account and budgetary deficits, and, secondly, the removal of micro-economic or structural barriers through the withdrawal of subsidies, price support and protection-oriented trade measures. It is expected that short-run demand reduction policies will encourage higher levels of savings and investment and thus lead to employment generation and higher growth. In contrast, long-run supply augmentation policies are expected allocate resources more efficiently, thus leading to increased national resource mobilization.

However, a 1993 UNDP report states that the current preoccupation with stabilizing macro-economic imbalances are frustrating medium-term growth prospects and longer-term structural adjustments of the economy.

With regards to growth and macro-economic stabilization, one of the SAP's objective was to accelerate the overall rate of economic growth to 5% pa. However, the actual growth rates observed during the relevant period (1986/87-1991/92) were significantly less, averaging 3.9% pa. Similarly, both the savings and investment rates have steadily declined since the implementation of SAPs.

Moreover, while the objective of reducing public sector investment has been relatively successful, the overall position with regards to the public expenditure has remained unchanged, and more importantly, the expected outcome of increased private sector investment due to reduced public sector investment has not materialized.

With regards to micro-economic and structural adjustments, the removal of state subsidies, price support and tariffs (particularly on agricultural and livestock items) have failed to achieve the desired effects. To some extent, this should come as no great surprise since positive supply-side effects take a longer period of time to achieve.

But the point to make is that while it may be too early to make any judgements on the success of the supply-side measures, it is nevertheless the case that the negative effects may be felt immediately. In this respect, the effect of the various structural reforms, together with the SAP's inadequate recognition of the public services which benefit the poor, have failed to protect the health and nutrition levels of the low income groups during the adjustment process.

5.3.5.2. Pricing Policies

At present, there are three levels at which the government intervenes in the food grains system of the country: (i) input subsidy programmes and distribution of inputs by government agencies, (ii) price support programmes for output through public procurement, and (iii) consumer support programme through a public food distribution system at subsidised prices.

The input subsidy and distribution system was undertaken for facilitating the use of new seed-fertilizer-irrigation technology during the early 1960's to increase food grain production. Although initially the inputs were provided to the cooperatives at highly subsidised rates, the increasing debate over the subsidization inputs and monopoly over distribution of the same has led to major policy changes introduced in the last decade. For example, subsidies on fertilizer were abolished, subsidies for irrigation equipment were reduced, and the fertilizer distribution system was privatized.

One of the major concerns of the government has been to improve the management of commercial food grain purchases to ensure the availability of sufficient food stocks at reasonably stable prices to consumers and at remunerative prices to producers. The government has been relatively successful in recent years in ensuring adequate supply of food. However, time and again increasing domestic production compounded by inappropriate commercial imports have depressed domestic agricultural prices, making the vulnerable situation of marginal and small farmers an untenable one.

5.3.6. Natural Causes and the Vulnerability of the Resource Poor, Women and Children

Those people most vulnerable to natural causes are the resource poor, especially the marginal and small farmers. Four out of every five small/marginal farmer households face a crisis at least once in their lives, due to crop failures, damage to land or assets by floods, drought or cyclones or loss of land due to riverbank erosion. For the landless, whose principal means of income is derived from employment as labourers in the agricultural sector, environmental degradation and natural disasters limit their means of gaining employment and especially income.

Apart from the direct threat to welfare and survival, natural causes may force marginal and small farmers to becoming landless with all the attendant vulnerabilities such a state implies. Natural calamities almost invariably lead to scarcity and inflationary pressures on food prices which results in the landless and those under the poverty line being hit the hardest.

For women who are married into a resource poor household, their location within the household structure ensures that they shoulder a disproportionate share of the crisis. For female headed households, devoid of adequate kinship support to which they can turn as a crisis coping mechanism, their vulnerability is that much greater.

For the children, their vulnerability is directly proportional to that of the mother, for they too constitute the socially disadvantaged section of the household. Moreover, natural calamities also reduces the health and sanitation conditions of the area affected, and due to the child's poor health endowment coupled with the lack of awareness of health related dangers, they become most susceptible to diseases and even death.

5.3.7. Environmental Causes and Vulnerability

It is difficult to identify a single vulnerable group which is most affected by the vicious circles of poverty, for they act to reinforce the links between each of the causes of poverty and the vulnerable groups, and thus under their own perpetual momentum they create and deepen the vulnerability of the identified risk groups. We conclude that all vulnerable groups should be addressed when attempting to break down the circles of poverty.

However, for the purposes of this CSP, we have selected two issues for further discussion: land tenancy systems and existing credit systems.

5.3.7.1. Land Tenancy Systems

Within a highly unequal land distribution structure, where more than 87% of the rented-out land are supplied by medium-large land holding groups, the tenancy market acts as a moderating factor by transferring some of the benefits of landownership from land-rich to land-poor households.

It is estimated that almost 27% of the land cultivated falls under some form of tenancy agreement, out of which 23% is cultivated by the landless and 65% by the small/marginal farmers. Since there is widespread un/under-employment in the agricultural sectors, tenancy agreements allow relatively greater degree of upward mobility for the landless tenants vis-a-vis landless labours.

With regards to marginal/small farmers, they are found to be better adopters of technology than the large-medium farmers or owner-farmers. While this would imply that the marginal/small farmers are likely to have benefitted relatively more from the adoption of new technologies given the short duration of tenancy and the prevailing discriminatory practice of output sharing on a 50/50 basis, the benefits accruing to the marginal/small farmers is likely to be significantly less than implied.

5.3.7.2. Existing Credit Systems

The total size of the credit market is given at Tk 22,113 million (£370 million) out of which Tk 14,089 million came from the informal sector (ie about two-thirds). Part of the reason for a large informal market is accessibility: only 23% of households have some access to formal institutional credit markets. Variations within the various socio-economic groups suggests that only 15% of the landless and functional landless, who

constitute the bottom 50% of rural households, have access to institutional credit. By contrast, the corresponding figure for the large and medium landowning groups, who constitute only 20% of all rural households, is 50%. Having said that, it is estimated that as much as 77% of the credit borrowed from the formal market is on-lent through the informal market.

The informal credit market is a highly generalized category with significant intra-sectoral differentiations with respect to terms and conditions of credit by borrower and lender types, size, duration and end use of loans. But it is clear that the land-poor groups are relatively more dependant on the informal credit market than their land-rich counterparts due to greater accessibility. Almost 57% of all non-institutional credit is absorbed by the landless and marginal farmers, of which almost 68% comes from friends and relatives. The corresponding percentage for medium and large farmers is almost 25% and 25% respectively.

Most of the very poor have few assets that can be used as collateral, resulting in little prospects of risk-coping through routine access to informal lenders, especially those who charge collateral and/or high interest payments on loans. These poor borrowers have two options:

(a) Establish personal attachment to the lender, eg with shopkeeper as regular buyers, with dadons as sellers, with landlords as tenants, with employers as employees etc. The risk of default is limited to the extent that poor borrowers, once having established a long-term and trusted relationship, expect repeated transactions in future in times of unanticipated crisis.

(b) Borrow from friends or relatives. However for many of the poor borrowers, the prospect of such soft loans does not even exist, eg destitute female households.

In an attempt to overcome the problem of lack of collateral of the poor, many NGOs are attempting to provide an additional source of funds to the very poor. However, their contribution is only 1.36% of the total credit disbursed. Further, the NGOs account for only 10% of the loans disbursed to the landless and marginal farmers.

Part of the reason is that the vast majority of NGOs concentrate on functional education, training and other support services. Another reason appears to be that in an attempt to be cost-effective, loans are given to those who have clearly viable projects. The criteria is either set by the NGOs or they are delegated to the group. Either way the screening process almost invariably marginalises the very poorest.

Notes accompanying Section 5: Analysis of Poverty

1. First, at an abstract level, the change in the government structures from the union to the village level allows more patron/client networks of incorporation to be formed, thus ensuring that the subordination, or the incorporation, of the masses does not seriously affect the status-quo. At a more concrete level, the experience of the decentralization has been the following:
 - a) Local participation was poor. The leadership of the various local organisations was mainly dominated by the larger landowners and the educated and the landless (many of whom had kinship ties to the larger landowners but were technically landless). Marginal landowners and uneducated were heavily under-represented, and landless labourers, women and children rarely participated (Molla, 1992; Hossain et al., 1982).
 - b) Local resource mobilization was not only ineffective, but was not even seriously attempted. In the area of self-help projects, they were mainly confined to planting trees, repairing roads and construction of irrigation canals. The burden of local resource mobilization fell disproportionately on the marginal farmers and the landless labourers (Hossain et al., 1982). However, even if there was proportionate contributions from all the economic groups, the economic, political and social structure in the rural areas would have meant disproportionate benefits accruing to the larger and more powerful landed business interests.
2. In the period 1985-90, the total Development Assistance to local government was TK 15.3 billion. A further amount of Tk 1.4 billion was given for the Rural Maintenance Programme, infrastructure development, relief and rehabilitation, and the FFW programme. The total funds going to local government for the same period amounted to Tk 16.7 billion or US\$418 million (Fourth Five Year Plan 1990-95, GOB, 1991).
3. UNICEF, Bangladesh at a Glance, 1992.
4. Alangir (1980) suggests an excess-death figure around one million between August 1974 and January 1975, and a further half million in the following year (pp. 142-3).
5. Chowdhury, 1982.
6. Chowdhury, 1985.
7. Situation Analysis of Children & Women in Bangladesh, 1992.
8. The Bangladesher, Nari and Sishu, p. 10.
9. Situation Analysis of Children & Women in Bangladesh, 1992, p. 15.
10. Mablibub, 1992:34.
11. Report no. 7899-BD, Bangladesh Strategy Paper on Women in Development.
12. Bangladesh Manobadhiker Somonnoy Parishad, Bangladesh State of Human Rights, 1992.
13. BBS, Bangladesh Demographic Statistics 1992 (pop. 110 million and CBR 31.6 per 1000).
14. World Bank, 1991, Staff Appraisal Report, Fourth population and health project, Report No. 9400-BD.
15. UNICEF, State of the World's Children, 1992.
16. Based on under 5 mortality profile, ICDDR,B, Matlab area, 1986.
17. UNICEF, Asha, Situation of Children and Women in Bangladesh, 1992.
18. BBS, 1991, Report of the Child Nutritional Status Survey, 1989-90.
19. The Child Nutritional Status Survey of 1989-90 report.
20. HKI/IPHN, 1985 Bangladesh Nutritional Blindness Study, 1982-83: Key results.
21. Siddiqui et al, p. 248.
22. BBS, Labour Force Survey, 1989.
23. A study on the situation of street children in Bangladesh and the UN convention on the rights of the child, 1989, p. 15.
24. Crisis and insecurity refers to that which results in a tangible loss of one kind or another, which can either directly threaten household survival or hamper household's capacity to withstand losses. Moreover, these are not as a result of anticipated crisis such as seasonal unemployment which may allow some compensatory strategies by the households.
25. Insecurity relates to the injustices encountered by the vulnerable groups in their everyday social and economic life.

26. The agricultural development programme based on 'seed-fertilizer-water' technology has benefitted mostly the large farmers who have either access to or control over the institutions which implement such programme. Moreover, the general increase in the price of farm inputs, particularly fertilizer as a result of inflation and gradual withdrawal of government subsidies has raised the cost of production and this has severely marginalised farmers, where medium farmers are becoming small farmers, small farmers becoming marginal farmers, who in turn are becoming landless. This problem of increasing marginalisation has been compounded by the lack of growth and employment in the agricultural sector, which has meant that the landless and small/marginal farmers can not rely on employment to sustain themselves; and even where the critical mass do gain employment, not only is it of a seasonal nature but the wage of agricultural labour has remained almost the same since 1974, thus implying increasing vulnerability.
27. Nazrul Islam, Urban Land Management in Bangladesh, p. 133.
28. Bangladesh Bureau of Statistics, Report on the slum area census, June 1988.
29. Selected Statistical Series, UNICEF, February, 1991.
30. CUS, Slums in Dhaka metropolis area (Draft report), 1991.
31. AKCHP Project Proposal, 1986.
32. UNICEF Statistics, February, 1991.
33. HKI/IPHN Nutrition surveillance report Round 17 and 18.
34. BBS, Disable population of Bangladesh, Evidence from 1982 Demographic Sample Survey, October, 1987.
35. UNICEF, 1992.
36. Dr. Indaul Islam, Director Tuberculosis & Leprosy Control, VHSS Report on the national seminar on Disability, 1990.
37. BPF, Sultana S Zaman et al, 1992.

26. The agricultural development programme based on 'seed-fertilizer-water' technology has benefitted mostly the large farmers who have either access to or control over the institutions which implement such programme. Moreover, the general increase in the price of farm inputs, particularly fertilizer as a result of inflation and gradual withdrawal of government subsidies has raised the cost of production and this has severely marginalised farmers, where medium farmers are becoming small farmers, small farmers becoming marginal farmers, who in turn are becoming landless. This problem of increasing marginalisation has been compounded by the lack of growth and employment in the agricultural sector, which has meant that the landless and small/marginal farmers can not rely on employment to sustain themselves; and even where the critical mass do gain employment, not only is it of a seasonal nature but the wage of agricultural labour has remained almost the same since 1974, thus implying increasing vulnerability.
27. Nazrul Islam, Urban Land Management in Bangladesh, p. 133.
28. Bangladesh Bureau of Statistics, Report on the slum area census, June 1988.
29. Selected Statistical Series, UNICEF, February, 1991.
30. CUS, Slums in Dhaka metropolis area (Draft report), 1991.
31. AKCHP Project Proposal, 1986.
32. UNICEF Statistics, February, 1991.
33. HKI/IPHN Nutrition surveillance report Round 17 and 18.
34. BBS, Disable population of Bangladesh, Evidence from 1982 Demographic Sample Survey, October, 1987.
35. UNICEF, 1992.
36. Dr. Imdaul Islam, Director Tuberculosis & Leprosy Control, VHSS Report on the national seminar on Disability, 1990.
37. BPF, Sultana S Zaman et al, 1992.

6. REVIEW OF ACTIONAID BANGLADESH

6.1. Development of the ACTIONAID Bangladesh programmes

ACTIONAID came to Bangladesh in 1983, ostensibly as a funding agency as we did not have official government registration to implement our own projects. However, in reality, we immediately took over the management of an Australian NGO's activities which consisted of support to an orphanage in southern Bhola and a primary school in Dhaka. AAB received its own government registration in 1986.

From this modest beginning, the programme has expanded to its present day structure which includes multi-disciplinary programmes in three DAs (Bhola and Dhaka from the early days and Jamalpur since 1991), working directly with over 25,000 families and managed by some 300 staff.

AAB was initially funded through child sponsorship which was modified in 1989 when all sponsors were asked to become Bhola village neighbours. In 1991, child sponsorship was reinstated with the opening of the Jamalpur DA.

In all three DAs, the main programme component has always been savings and credit, organised through groups, locally called *shomitis*. From 1985 (our first loan was issued in February, 1985) to the time of this writing, we have disbursed approximately TK 120 million (£2 million at the current exchange rate) in credit from our revolving loan fund. Repayment rates in Dhaka and Jamalpur hover between 99% and 100% and are 95% in Bhola. In the rural DAs, other project components include tubewell installation, latrine production and sales, immunisation support, child and adult education support, preventive health education, and general awareness-raising. We also have recently initiated financial support of local NGOs in the disability field.

6.2. Review of AAB's Current Programmes

During the CSP process, we reviewed our current programmes by conducting several workshops, in the field and in Dhaka, by AAB staff and by shomiti members. Our methodology was to identify who the vulnerable are, what are their root causes of poverty, and what are the most appropriate activities to address these causes.

We then compared what we are currently doing with what we had identified as the most appropriate activities to address the root causes of poverty. This then presented us with a view of our strengths and weaknesses in terms of how close we were to 'correctly' addressing the causes of poverty in Bangladesh.

In looking at possible programme activities, we included considerations such as, a) characteristics of NGOs (advantages & risks) b) national priorities and present notion of development initiatives, c) the socio-cultural factors in Bangladesh and their future trends, and d) perceived difficulties or effectiveness of implementation strategies.

6.3. AAB SWOT Analysis

Strengths and Weaknesses

AAB is presently composed of approximately 300 national staff and one expatriate (Country Director). Slightly more than 10% of the national staff have Bachelor's degrees, of which less than half have obtained a Masters degree. Outside of the Dhaka headquarters, less than ten total staff speak English, none of whom are comfortable writing in the language.

Our strength, therefore, is not *on paper* but rather *in the field*. Our staff are extremely committed, hard working and fiercely loyal to the organisation. For the majority of the field staff, AAB is their first and only employer as we have followed a policy of recruiting young, local men and women in our DAs. This, then, is closely associated with one of our greatest weaknesses: lack of exposure to development theory and understanding of what else is taking place in the national or global development arena.

As mentioned in section 2.2.IV, our staff are also hesitant to consider that our programme has any weaknesses, mainly due to their belief that criticism will lead to job termination. We have yet to openly embrace the notion of *not fearing failure*. For many of our staff, we very much fear failure and its repercussions in terms of employment security.

Lack of exposure and resistance to criticism constitute our most significant weaknesses. Staff commitment, energy and willingness to go well beyond what is called for in job descriptions constitute our most significant strengths. Hence, both our strengths and weaknesses lie in our people, our greatest resource. Consequently, our strategic framework must include significant investment in the area of human resource development.

Nine years of shomiti programme experience have given AAB enormous insight into the complex social and economic patterns which make up the living environment of poor, landless families in Bangladesh. We have been congratulated on how our progress reports express this insight. However, those staff who have the most sophisticated understanding of these patterns are the same people who have the most difficulty in articulating their views to the outside world. A great deal of knowledge and insight is lost in translation, and this too must be addressed in our future strategies.

Our field knowledge will also be used to formulate our policy and advocacy work, the initiation of which will in turn motivate our field staff to better articulate their views on development and improve their exposure.

7. FUTURE STRATEGIES

The ACTIONAID Bangladesh country strategy combines a continuation of direct programme implementation in DAs with the initiation of partnerships with local institutions, the government, and significant investment in policy work through monitoring and evaluation and identification of special issues.

In developing our strategy, we firstly went through a process of identifying our core values and our country programme mission statement.

7.1. Core Values

During the CSP process we asked ourselves the question, "Why do I work in the development field?" As expected, a wide variety of answers were offered, reflecting the diversification of our staff and our philosophical base. We specifically avoided discussion of our particular organisation, but rather concentrated on the general field in which we work. This was intended to bring out and clarify our principles, rather than the specific management structure. Many reasons were quite pragmatic as well, and we acknowledge that for some staff, the main purpose in seeking employment with any organisation is to earn an income in order to support a family; not to assist in the development of society.

Once we had confronted the reasons for working in the development field, we then attempted to specifically address the AAB working environment by asking the question, "What do I want out of my job with ACTIONAID?" This was intended to not only personalise the exercise, but also lead us into a discussion on how to better link our core principals and organisational theory with day to day management practice. The stark truth is that unless we are very careful, day to day tasks, when they become routine, can bear little resemblance to the organisation's overall aims.

The result of this exercise was the development of our core values, which are:

- Professionalism.** We strive to be a respected organisation which does not compromise its professionalism in its pursuit of poverty alleviation. We desire a working environment based on transparency, open and frank exchange of ideas, increased exposure, participation at all levels, decentralisation and delegation, and a commitment to innovation, risk taking and a desire to continually improve our understanding of development issues.
- Sustainable development.** When designing programme components, we will continue to emphasise the perceived sustainability of the activity. This requires a commitment to participatory methodologies, and monitoring and evaluation of sustainability throughout the life of each activity.
- Respect of people's values and beliefs.** Pluralism is felt to be fundamental to all aspects of our work, and essential for progress to take place in the development field.

Causes of Poverty

1. Social:
 - a. Hierarchical View of Life
 - b. Inappropriate Use of Religion
 - c. General Lack of Awareness
 - d. Shomaj and Class System
2. Environmental: Vicious Circles
3. Inappropriate & Corrupt Political and Administrative Systems
4. Natural

Programme Approaches

Direct Implementation
Working with other Institutions
Working with the Government
Networking
Advocacy
Identification of Special Issues
Research and Policy Work

During the process, we further identified specific interventions for each root cause of poverty, as follows:

Interventions to address the Social causes:

- | | |
|---|---------------------------------|
| 01. Use of religious leaders & rhetoric | 06. Legal reforms (inheritance) |
| 02. Advocacy towards Imams and religious institutions | 07. Rights of the child |
| 03. Educate people about religious teachings in easy language | 08. Legal awareness & support |
| 04. Encouraging interdependence & solidarity | 09. Awareness raising |
| 05. Women's rights | 10. Primary Education |
| | 11. Family Planning |
| | 12. Sanitation |

Interventions to address the Environmental causes:

13. Human Resource Development
14. Training programme to HH income
15. Vocational training
16. Community based education
17. Material and logistic support for education
18. Advocacy to augment education supply
19. Structural investment
20. Motivation
21. Community Based Rehabilitation
22. Saving support & access
23. Credit support & access
24. IGA promotion
25. Small cottage industry
26. Technical support to agriculture to raise income
27. Increase quality of health & education
28. Health education
29. Health material support
30. Family Planning education
31. Health insurance through HH income & savings

Interventions to address the Inappropriate Political and Administrative causes:

32. Advocacy
33. Educational infrastructure advocacy to GOB & Moktab
34. Improve Teacher's training
35. Change school curriculum
36. Support intellectuals
37. Awareness raising
38. Law reform
39. Legal aids
40. Strengthen GOB service delivery system
41. Increase local resource mobilisation
42. Encourage community solidarity and action
43. Setting examples

Interventions to address the Natural causes:

44. Disaster preparedness
45. Credit support HH loans
46. Road construction & maintenance
47. Structural investment
48. Emergency health services
49. Afforestation

Implementation approaches

There are different levels (para, village, thana, district, national, regional and international) where an intervention could be implemented. ACTIONAID Bangladesh feels that during the next five years, our interventions should be both at the local (shomiti, village, thana and district) and the national level, whereas previously we worked almost uniquely at the local level.

It was at this point we developed our gap analysis, where we listed all vulnerable groups, the various causes of poverty and then identified which organisations were already working in these sectors. A total of 84 'gap analysis' matrices were completed in this exercise, which are included in Volume II of this CSP. The matrices list, group by group, where and how AAB should become involved in addressing their vulnerability.

7.4. 1994 - 1998 Strategy Summary

Over the next five years, ACTIONAID Bangladesh will concentrate the majority of its resources on the combination of direct implementation of its normal DA integrated programmes in both the rural and urban areas and the development of partnerships with other institutions, including the government, who specialise in working with the most vulnerable groups. Our partnerships will include both direct funding and support in the areas of programme design, implementation, training and monitoring and evaluation.

The reasons for continuing our ten-year old direct implementation approach during this period are centred on our desire to be truly accountable to all stakeholders involved in our work. Over time, we, as well as most other northern-based agencies, will invariably shift our approach from direct implementation towards the development of working partnerships with local institutions. However, in the near-term, we feel that we have not fully comprehended the implications of such a transformation in our approach, and for professional reasons we desire to carefully plan for this shift over the next few years.

Over the past ten years, we have invested a great deal in our shomiti members, and they in us. In our Bhola and Tikkapara DAs, both of whom began their shomiti programmes in 1984, we are now in a position to begin the (AAB direct implementation) withdrawal stage. Over the next five years both DAs will be developing, along with the shomiti members, a support structure which will be capable of continuing certain programme activities beyond AAB's direct involvement. Our third DA, Jamalpur, is now in its third full year of operations and has already started setting down the foundation for a support structure beyond the life of the AAB direct funding involvement. With the creation of our fourth DA (which could be urban or rural), emphasis on the long-term support structure will be incorporated into its plans from the initial stages of its development. Therefore, even the direct implementation of our DA work will take on a "partnership" approach in the sense that all DAs will be continually developing long-term support structures for the shomiti members, their families and the community at large.

Beyond the DAs, the development of our partnerships with local institutions will be managed mostly through the creation of two new units, the NGO Coordination and the Disability Coordination units. Both units will be located in Dhaka, but will obviously involve a great deal of travel to visit our partners' project sites and to gain a much better understanding of the issues facing the most vulnerable populations in Bangladesh. The two units will clearly concentrate on supporting organisations which are involved in helping the most vulnerable people as we have identified them throughout the CSP process.

Over the five-year period, we will also increase our involvement in the areas of networking, advocacy, research and developing in-house expertise on specific issues. The issues will be identified over the next few years and the growth of our expertise will go hand in hand with our investment in human resource development.

Geographically, our direct implementation will be uniquely placed at the local levels. Our partnerships with local institutions will be mostly at the local levels, but will include some national work in specific areas such as women's rights and disability awareness raising. AAB's networking and advocacy will be mostly at the national level, other than our attempts to improve our normal programme activities through better collaboration and our desire to assist the government with their service delivery systems. Our research and expertise on specific issues will combine both local and national work, as one naturally feeds into the other. It is through our increased investment in research and our development of national staff expertise that we intend to bridge the gap between programme and policy work.

Section 9 of this CSP presents a series of maps of Bangladesh showing some of the most vulnerable areas in terms of factors such as infant mortality, low literacy levels and lack of safe drinking water. However, Bangladesh is, unfortunately, a country where each and every district contains large populations of very poor people who are in desperate need of improved services and opportunities. Our selection of the site for a fourth DA as well as choices of which partnerships to develop will take into consideration certain geographical criteria, however, it is safe to say that almost the whole of Bangladesh can be considered in great need of development assistance.

A complete summary of our strategic framework which identifies the type of intervention addressed to which vulnerable group at what level of implementation is presented in a table format in Volume II of the CSP.

In conclusion, AAB plans to go through significant changes over the next five years. Having been a purely implementing organisation during the early years of our development, we now feel the need to expand our role based on the research performed during this strategic planning process.

The reasons for expanding our scope of involvement are many, but stem from the discussions and discoveries made during the workshops which addressed the root causes of poverty. The information we gained from our shomiti members, staff at all levels and discussions with other actors clarified the need to increase our exposure within the development field. Our task is to now improve our understanding of the linkages between the micro environment of our shomiti members, their relationships with the local power structures, the communication between the districts and Dhaka, and the macro trends taking place throughout the country. To do this, we will continually develop our DAs, learn from and support other programmes, make significant investments in monitoring and research and become a larger development actor in Bangladesh.

8. OPERATIONAL IMPLICATIONS

The most important variable concerning our strategic plan is our human resource development strategy. Our plan recommends a continuation of field work specialisation, initiating partnerships with other organisations, networking, advocacy, research and the development of expertise on specific issues.

Our current staff structure would not allow for such developments, and we have thus incorporated plans to modify our structure, beginning in 1994. In 1993 our staff were almost uniquely *implementors* and therefore had not developed the writing, analysing, networking and research skills needed to effectively initiate a broad policy framework. Over the next five years we will, consequently, invest significantly in training in these areas as well as bring on board new staff who can help us merge the programme and policy functions. The sections below describe the AAB strategic plan and implementation approaches as identified in section seven above.

8.1. Implementation Approach Analysis

8.1.1. Direct Implementation

As stated in section 7, over the next five years, we will continue our involvement in four DAs. However, the nature of our DA work will change, in that all of our DAs will begin to concentrate on developing a long-term support structure capable of carrying forward certain project activities beyond AAB withdrawal.

Our largest project, Bhola, is scheduled to begin its withdrawal phase in 1995. The Bhola mid-term review will take place in 1994, and will include detailed discussion on how to proceed with the withdrawal phase.

Our urban programme, Tikkapara, presents us with an exciting challenge over this period. During the period 1985 to 1993, Tikkapara was strictly a small savings and credit project directly implemented by AAB staff. In 1994 we will begin developing partnerships with other institutions in the areas of health and education (aimed at the AAB as well as the other institutions' shomiti members). In addition, we look upon the urban programme as a focal point for our networking and advocacy work. The Tikkapara staff, who will be under new female leadership beginning in 1994, will be called upon to establish linkages between AAB and other organisations in the development field. Our CSP process has identified the areas of legal awareness, work with street children and adolescent girls as priority areas and will be used as a starting point for our networking and advocacy work.

Jamalpur is our newest DA (three years old), and similar to DAs 1&2 but at an earlier stage in its evolution, will concentrate its efforts over the next five years in building up a long-term support structure for the shomiti programme. The Jamalpur programme is currently the only child sponsorship programme in AAB, and therefore the use of its National Fund and Flexible Fund will also be extremely strategic for AAB.

National Fund and Flexible Fund use over the five year period will concentrate mostly on developing partnerships with other institutions who are working with the most vulnerable groups. To do this, we have created both NGO Coordination and a Disability Coordination units, based in the Dhaka HQ and which will be initiated in 1994. National and Flexible funds will also be used to develop our staff expertise in special issues. This process has already begun with our recently initiated involvement in HIV/AIDS work.

8.1.2. Working with Other Institutions

AAB first started funding local institutions (other than during emergency periods) in 1990 when we agreed to a three-year funding proposal to assist the blind in southern Bhola. Previous to that, we had developed several relationships with other organisations in terms of project visits, sharing of resources (mostly training materials), workshops, and staff training. However, this was accomplished on an "as needed" basis, and no formal structure was developed. While we essentially managed one large DA (Bhola) and one small project (Tikkapara), this served our needs. However, now that we have three DAs, have plans for a fourth for 1995, and will expand our role and scope of work in Bangladesh, we have a real need for developing a coordination and information-sharing structure.

The formulation of the NGO and Disability Coordination units will not only help identify local initiatives which we feel help us achieve our mission, but will also include networking and information gathering so that we can better inform our own staff of developments outside of our DAs.

The units will be funded primarily through the National and Flexible funds and support of local initiatives will concentrate on those institutions which work with the most vulnerable groups in the country as identified through our CSP process. In this regard, the units will have constant contact with all other programme areas within AAB, as the responsibility of identifying and supporting vulnerable group programmes will be shared by all senior staff. The DA managers will look upon the units as valuable resources in helping them identify interventions and methodologies used to work with the most vulnerable groups in their respective DAs.

8.1.3. Working with the Government

Our relationship with the government to-date has been limited to the immunisation and education sectors. We have supported the expanded programme of immunisation (EPI) in Bhola and Jamalpur as well as the development of both government-registered and non-registered primary schools in both rural projects.

During the next five years, however, we see the need to act as a better facilitator or link between the poor communities and the public delivery services. This will take the shape of continued motivation of the community to *demand* services for which they are entitled (which has been the foundation of our work in this area to-date), plus more direct contact

and attempts to influence the Government health, education and administrative officials.

We have been guilty of avoiding contact with the government, for the simple reason that life was easier when we concentrated solely on our own work. Our strategic thinking during the production of this CSP has convinced us, however, that contact with and support of the local government offices must be made in the name of long-term impact and the sustainability of programme initiatives.

8.1.4. Networking, Advocacy and Identification of Special Issues

As explained above, our networking and advocacy role will be shared by several senior staff, including but not limited to the NGO and DCU Directors, the DA Project Directors, Programme Officers, Monitoring Coordinators and the Country Director. In addition, as we continually develop our research projects and begin to foster expertise on special issues by certain staff, these individuals will be called upon to represent AAB in a wider arena (eg Monitoring Coordinators and Programme Officers). One of our main objectives in promoting networking in AAB is to increase and improve staff exposure, which will assist them in their desire to articulate our work to the outside world.

We also acknowledge that networking without subsequent information sharing of the results of the networking is of little use. Hence, we will incorporate sharing of experiences in our quarterly senior staff meetings as a rule, and feel confident that the senior staff meeting forum will prove to be one of the most stimulating and useful mechanisms of information sharing in the AAB structure.

Advocacy, which must be used in its most general sense in this document, and the identification of special issues, will logically follow our networking results. That is, once we better understand the macro development environment in Bangladesh, we will make choices as to which areas or issues we feel we should move beyond information gathering and into position taking. We feel that we have a responsibility to take positions on issues that have significant influence on the conditions of the poor and vulnerable. We also feel, however, that no one organisation should attempt to cover more than their human resources allow, and our advocacy positions will initially be few and specialised. The CSP process identified the areas of working with disabled people and legal awareness and support as priority issues affecting our shomiti members.

Work with disabled people will be managed by the newly-created Disability Coordination unit which will be responsible for not only identifying local institutions with whom to formulate partnerships, but also the design and supervision of major and long-term community based rehabilitation programme in our DAs, and the development of AAB staff expertise in the development field. We envision AAB taking on a coordinating role in disability, including the organisation of workshops, seminars and exchange visits to promote a better understanding of disability issues in Bangladesh.

8.1.5. Research and Policy Work

We will begin bridging the gap between programme and policy work in Bangladesh through two major research studies. The first is the recently-approved PRA/Literacy/Empowerment study, financed by ODA and to be implemented in El Salvador, Uganda and Bangladesh. Our shomiti programme, despite its obvious strong points, will not prove to be sustainable if the shomiti members do not take on the direct responsibility of the financial transactions of the savings and credit component. Currently, AAB staff handle all the bookkeeping and banking transactions for both the revolving loan fund and the members' savings accounts.

Hence, the objective of (Bangladesh participation in) this study will be to develop the members' numeracy skills to the point that they can perform the necessary bookkeeping of the savings and credit accounts. The accounts will be simplified to suit the needs of the members, who should participate in designing the modifications of the accounts. Having the members take control of the banking transactions is another matter, as it involves more social and logistical factors (some banks are 30+ kilometres from the members' homes), but must be addressed as well through both this research and our normal programme activities.

The second study is the proposed AA/ODA work on impact indicators. We are very keen to better develop our understanding of the change in our shomiti members lives and how to measure this change. A combination of classical and "local" (those identified by the members themselves) indicators will be measured, heavily relying on participatory methods of design, implementation and evaluation of the study.

For the purposes of these studies, and to foster staff development in the areas of policy work, we have up-graded the positions of Monitoring Coordinator and Education Coordinator for 1994. These staff will not only be responsible for the supervision of our research, but also the consequent training of other staff and community members in the lessons learnt from the research. On-going training programmes and workshops where information is widely shared and discussed will be promoted throughout our projects.

The marriage between programme and policy work implies not only better communication between field workers (implementors) and policy workers (researchers/analysts), but also the development of information systems capable of exchanging this information within and outside of ACTIONAID. This directly addresses our need for investment in HRD.

8.2. Human Resource Development

As mentioned in the introduction of this CSP, AAB has, since its inception, essentially concentrated on doing one thing right: design, implement and monitor rural based integrated programmes centred around a strong savings and credit component. Our current human resources are therefore specialised in this area, and have concentrated on the particularities of one geographic region of the country: southern Bhola district.

In 1991, we began developing the Jamalpur DA and took a closer look at the progress in our often neglected urban programme. The result of this, and the realisations discovered during the CSP process, have led us to the conclusion that our staffing pattern and concentration must be expanded to include a more diversified human resource base. Our field staff will, of course, remain one of our greatest assets, as they provide us with the knowledge and understanding on which we will build our strategic framework.

However, significant investment in HRD will need to take place over the next five years. During the CSP process, we have identified the areas of analytical development thinking and the ability to articulate this thinking to a wide audience, specialisation and the acceptance of specialisation, improved English speaking and writing skills and improved monitoring and evaluation systems, all of which will require significant investment in the human resources given the responsibility to manage these areas for AAB.

The AAB HRD strategy will be to provide training to a wide number of staff at all levels, and based on the results of how staff use their training, further identify a select number of staff who can then be trained in the areas of programme and policy communications. We will need to build a cadre of staff who are able to firstly understand the complexities of our programme work, as well as our partnerships with other institutions, our research and our expertise on special issues, and secondly are able to communicate this understanding to a much wider audience than is currently undertaken.

In addition, one glaring weakness of our current DA staffing structure is the almost complete void of qualified middle management throughout AAB. None of the DAs currently have any staff who could easily step in and take over the overall management of the projects upon the departure of the Project Directors. This weakness must be overcome in all DAs and in Dhaka HQ in order to truly embrace the philosophy of subsidiarity as well as to attempt to link programme and policy work.

The lack of middle management is partially due to the local "top-down" management culture throughout the country (it is certainly not unique to AAB) and partly due to our strong concentration on direct implementation of programmes rather than attempting, in any systematic way, to influence communities and decision makers. By concentrating on the direct implementation we (erroneously) created clear job descriptions and roles and responsibilities for all staff which did provide for the monitoring of project activity outputs, but did not provide the needed challenge and stimulus to further expand our overall development philosophy and understanding. We now acknowledge that in addition to the training of existing staff, some new staff will need to be brought on board to assist us in this recommended shift in emphasis.

If AAB is to contribute, in any significant way, to the regionalisation of ACTIONAID, it must firstly develop its national staff base to the extent that they are unquestionably capable of independently managing our DAs, partnership and policy work in Bangladesh.

8.3. Funding Pattern

Our three, then four DAs will provide the financing of our work through a combination of child and community sponsorship, official funding and local resources. A project funding pattern for AAB over the five year period is as follows:

	<u>1994</u>	<u>1995</u>	<u>1996</u>	<u>1997</u>	<u>1998</u>
Child Sponsors	2,000	3,000	3,500	4,500	4,500
Community Sponsors	2,100	2,100	2,100	2,100	2,100
Total Sponsorship Funding	£525	£685	£767	£929	£929
Official Funding	£150 ====	£100 ====	£100 ====	£100 ====	£100 ====
Total Funding	£675	£785	£867	£1,029	£1,029

The funding presented in the table above is based on the following assumptions:

1. DA1 (Bhola) will maintain an average of 1,700 Village Neighbours who contribute an average of £8 per month over the five year period.
2. DA2 (Tikkapara) will maintain an average of 400 Community Sponsors (ex-Burundi Village Neighbours) who contribute an average of £8 per month over the five year period.
3. DA3 (Jamalpur) will maintain its scheduled number of child sponsors at 2,000 in 1994 and 2,500 from 1995-1998 who contribute an average of £13.5 per month.
4. DA4 will receive funding of £13.5 per month per sponsor as per the following schedule: 500 in 1995; 1,000 in 1996; 2,000 in 1997 and 1998. Funding in this table is shown as child sponsorship; it could be community sponsorship as well.
5. AAB will continue to receive official or other funding throughout the period.

9. MAPS OF BANGLADESH

The following six pages contain maps of Bangladesh, broken down into the 64 districts in the country. The maps show which districts are most vulnerable in specific areas, including:

Map 1:	Infant mortality rates	Page 72
Map 2:	Literacy rates	Page 73
Map 3:	Density of population	Page 74
Map 4:	Population per tubewell (for safe drinking water)	Page 75
Map 5:	Thana distress levels (due to flooding)	Page 76
Map 6:	Districts most affected by the 1991 cyclone	Page 77

The maps show that our existing two rural DAs, Bhola and Jamalpur, are severely affected in some of these areas. Both rank at the lowest levels of literacy rates. Bhola ranks at the bottom of the population per tubewell category and Jamalpur ranks at the bottom of the distressed district level category (a category mostly based on risks due to flooding).

Although Jamalpur is ranked in the "best" category concerning the infant mortality figures, our DA baseline survey showed that our shomiti members have infant mortality rates in the "middle to worst" range (similar to Bhola).

Our Bhola DA is obviously very vulnerable to cyclones which can occur at any time and cause enormous damage.

Our urban DA, Tikkapara, does not lend itself to such mapping, as the slum conditions are not adequately represented in a district-wise map breakdown. The conditions of the urban slums would, however, rank in the "worst" categories for most indicators.

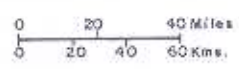
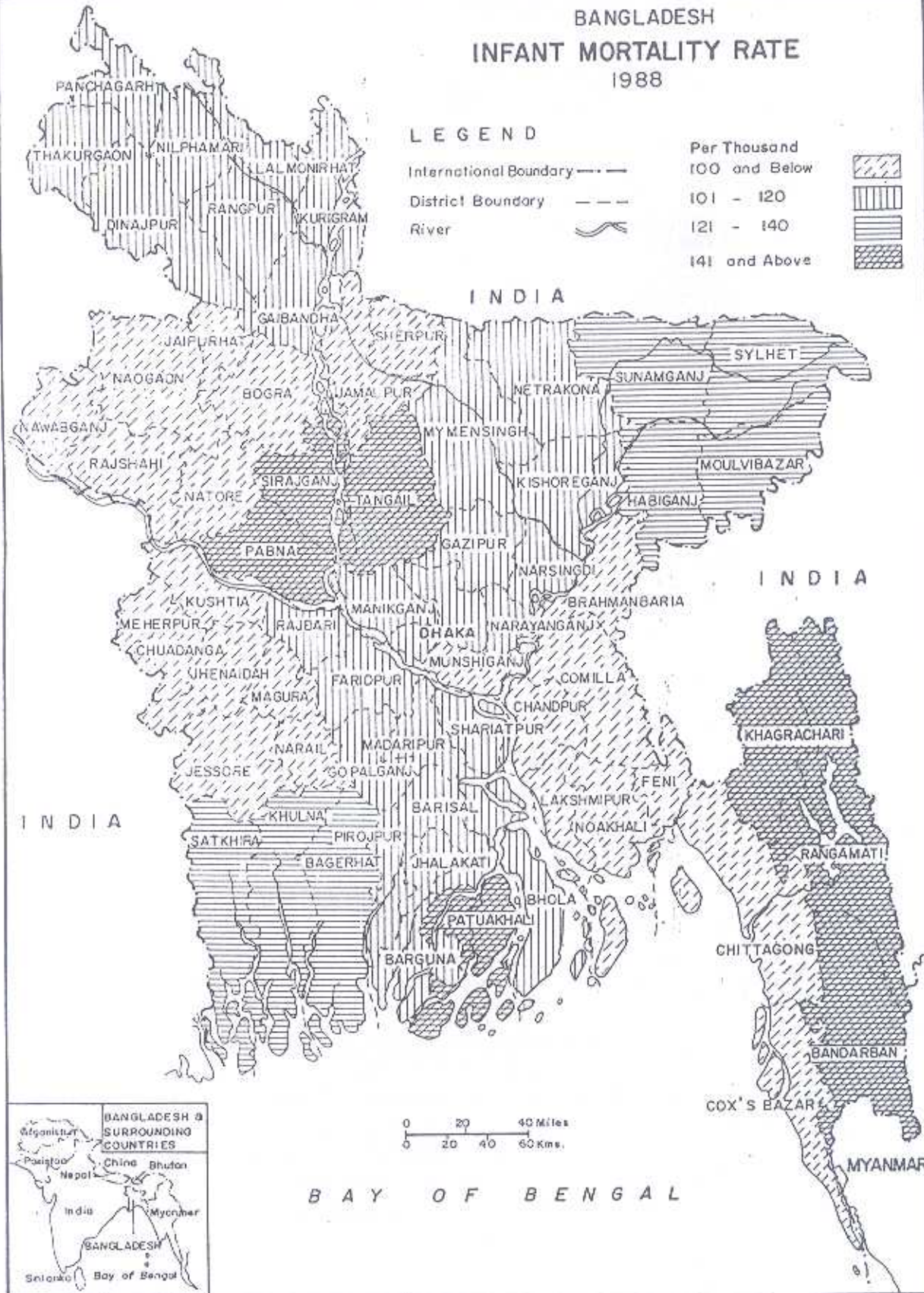
These maps as well as maps showing the relevant rankings of other social and economic indicators will be used in our selection of a fourth DA. However, they will not be the only criterion of DA selection. We will aim to select our fourth DA based on the need of the poor and vulnerable in the area, the ability to plan for a long-term involvement, the lack of proper service delivery either by the Government or other institutions including NGOs, and the probability of securing Government approval for working in the area. Our fourth DA could be located in either the rural or urban areas.

BANGLADESH INFANT MORTALITY RATE 1988

LEGEND

International Boundary ————
 District Boundary - - - - -
 River ~~~~~~







Per Thousand
 100 and Below
 101 - 120
 121 - 140
 141 and Above

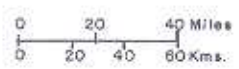
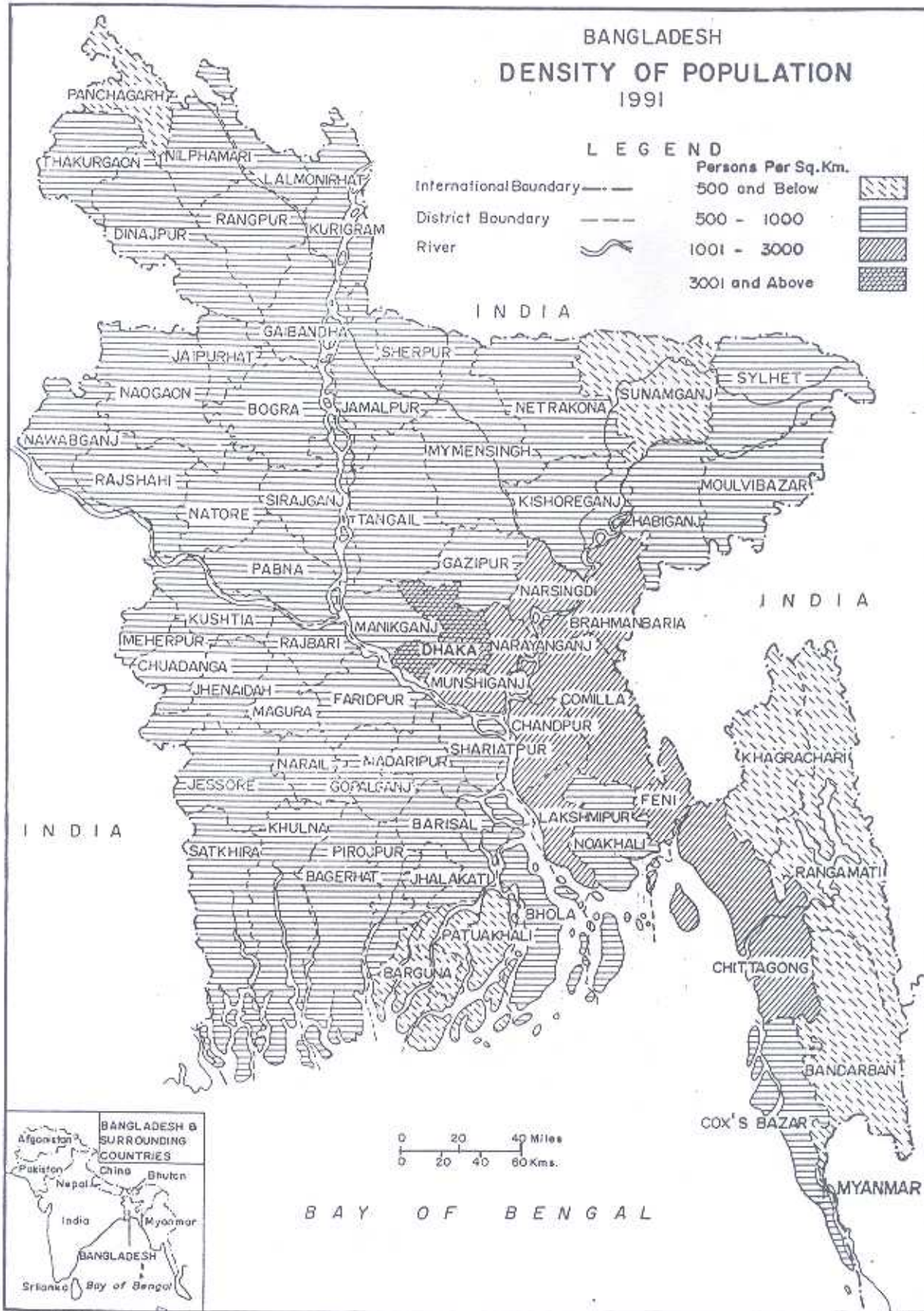


66APHOSMAN '93

BANGLADESH DENSITY OF POPULATION 1991

L E G E N D





International Boundary	— — — — —	Persons Per Sq.Km.	
District Boundary	- - - - -	500 and Below	
River		500 - 1000	
		1001 - 3000	
		3001 and Above	

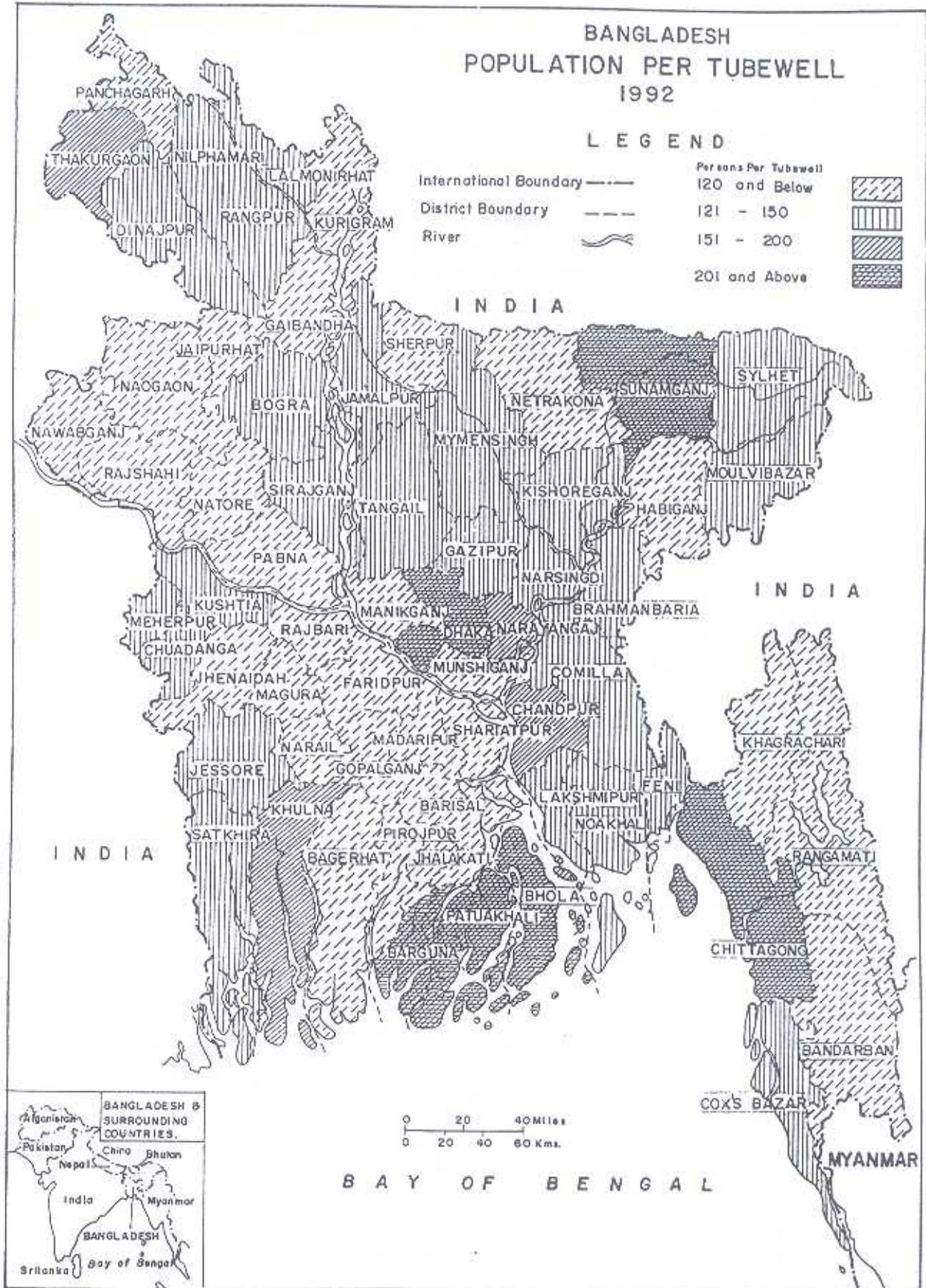


GRAPHOSMAN '93

BANGLADESH POPULATION PER TUBEWELL 1992





L E G E N D

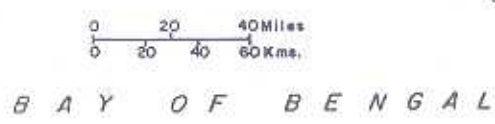
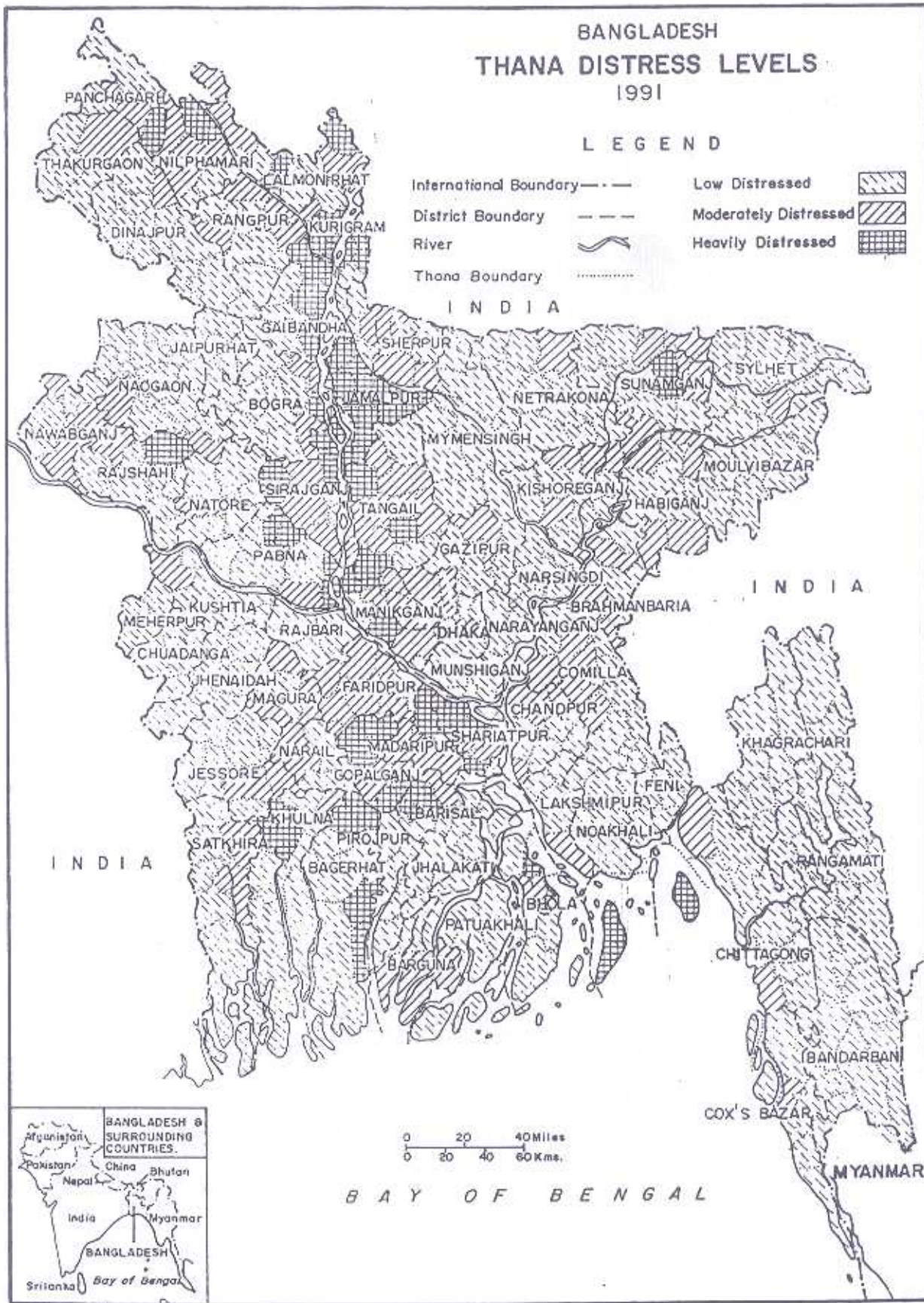
International Boundary	— — — — —	Persons Per Tubewell	
District Boundary	- - - - -	120 and Below	
River	~~~~~	121 - 150	
		151 - 200	
		201 and Above	



BANGLADESH THANA DISTRESS LEVELS 1991

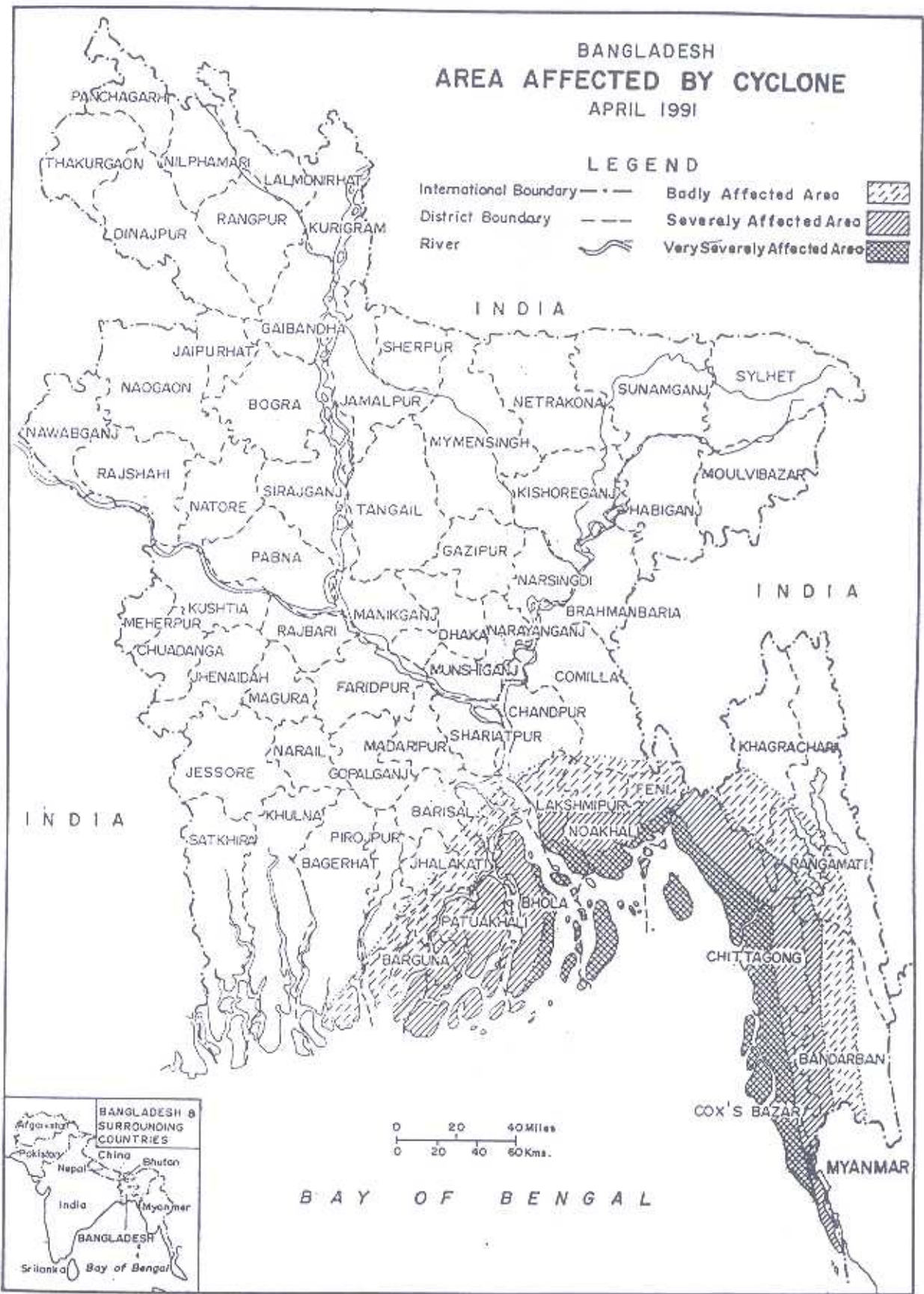
L E G E N D

International Boundary	— — — —	Low Distressed	
District Boundary	- - - - -	Moderately Distressed	
River		Heavily Distressed	
Thana Boundary		



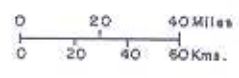
GRAPHOSMAN'93

**BANGLADESH
AREA AFFECTED BY CYCLONE
APRIL 1991**



LEGEND

International Boundary	- · - · -	Badly Affected Area	
District Boundary	- - - - -	Severely Affected Area	
River		Very Severely Affected Area	



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ACTIONAID Bangladesh is committed to participating with the poor and vulnerable in their desire for self and society's development.

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