

Poverty Alleviation With Special Reference to Adarsha Gram (AG): A Review of the Conditions of Six Adarsha Gram

S. M. Zobayer Enamul Karim

Abstract : This article is an attempt to focus on the poverty scenario of Bangladesh with special reference to the conditions of the inhabitants of six Adarsha Grams (AGs). The article is an outcome of a case study conducted by BPATC. Situations relating to poverty of the allottees of six AGs are highlighted in this article. Demographic characteristics, income and employment condition, standard of life and confidences of the respondents, civic facilities provided by GO & NGOs, development and welfare activities of different departments for the villagers, problems mentioned and suggestion given by the respondent to eliminate poverty have metined and analyzed in this article. For sustainability of AGs, recommendations have also been made in this respect. The mentionable problems identified by the villagers are: scarcity of cultivable land, paucity of capital to operate small business, seasonal unemployment, insufficient calories intake, absence of nearby primary school and lack of formal training, lack of proper housing facilities, insufficient medicare facilities and lack of clothing, scarcity of tubewell, sanitary latrine, kitchen & insufficient loan and less coordination between GO & NGOs.

The analysis depicts that most of the poor and absolutely landless people were considered for becoming the resident of Adarsha Grams, wide variation prevails in the level of education among the villagers, no remarkable steps were taken by the government and non-government organization since the inception of AGs. The villagers of AGs are not in a position to survive on self-help basis, the present system creates the tendency of more dependency on the governmental help, the beneficiaries have an insignificant source of income and employment, average trend of household's income is less than the requirements to meet the subsistence level/basic needs and a very few

* উদ্ধতন গবেষণা কর্মকর্তা, বিপিএটিসি, সাভার, ঢাকা।

percent of the loan are being used for income generating activities, which might be the causes of poverty alleviation. It is revealed from the study that government provided homesteads for the landless and rootless for their physical shelter, but no significant efforts was made to get-rid-off poverty of the residents of Adarsha Gram.

Adarsha Gram Project could be a blessing for the landless, rootless, vulnerable, floating and distressed people. It could provide not only shelter to the villagers of AG, but also could create confidence, hopes and aspiration for their lives, it may reduce rural-urban migration if the project is more effective, and cover more rootless/landless rural people. This may have a demonstration effect on nearby villages by encouraging healthy competition among them for better life and experience.

Introduction and Background

Bangladesh is one of poorest countries of the world. It has inherent high rate of population growth, widespread unemployment, mass illiteracy, recurrence of natural disaster like floods, draught and cyclone. These, together with sluggish growth in the national economy has further deteriorated poverty situation. The head-count ratio of poverty is estimated at 43% in 1988-89, which was 44% in 1963-64 (Task Force Report 1990:26). This indicates that poverty coverage in the country remains almost unchanged over last two and a half decades. But absolute number of the poor has increased in the same period. In contrast, poverty incidence has appreciably decreased over the last few decades in our neighboring countries. The head-count ratio of poverty is 23% in Pakistan, 27% in Sri Lanka and 35% in India. Indonesia dramatically reduced this ratio from 58% in 1970 to 17% in 1982 (World Development Report, 1996).

We may now examine the nature, extent, and causes of poverty in rural areas of Bangladesh. The most valid generalization about the poor is that they are disproportionately located in the rural areas (M. P. Todaro, 1992). SO is also in urban areas. According to a BIDS study conducted in 1989-90, 60% of the rural people live below poverty line (Task Force Report 1990 : 104). 25% of the lowest poor people may

be categorized as the "hardcore" poor. Within this "hardcore" poor, there is another underclass of extremely distressed people who represent about 10% of our rural people. In an IFAD report the percentage of rural population below the poverty line in Bangladesh is stated to increasing from 83% in 1965 to 86% in 1988 (IFAD 1992 :3).

Review of Literature Regarding Poverty Scenario of Bangladesh

In 1991-92, as per Household Expenditure Survey (HES), 47.8 percent of the rural people were found below poverty line whose per capita calorie intake was less than 2122 kilo calorie per day and 28.3 percent people belong to the group of absolute poverty line and their calorie intake accounts for less than 1805 K.K.per day. The situation of urban poverty was almost same, i.e., the people living below poverty line and absolute poverty line in urban area were found to be 46.7 and 26.2 percent respectively (Table-1). Bangladesh Bureau of Statistics conducted a survey entitled 'Poverty Monitoring Project' from the beginning of 1994. The findings of the study revealed that in rural Bangladesh 47.6 percent people live below poverty line. In this HES 2250 households from 71 sample areas of 61 districts were covered or incorporated.

According to the 'poverty measurement' survey of Bangladesh Institute of Development Studies (BIDS), more than 50 percent people of rural areas are poor (51.7%, 1994), which includes about 22.5% as absolute poor (Table-2).¹

1. BIDS : 1987-1994: Dynamics of rural poverty in Bangladesh, April, 1996. (62 districts, 64 unions, 124 villages and 1316 households were covered for this survey, poverty line was determined on the basis of intake per day minimum 2112 k. k. and protein per person. The study reflects that rural poverty reduced to some extent from the end of the eighties (1987) to 1994. Yearly per capita poverty income limit for 1994 including food and non-food items of expenditure was determined Tk. 6,287/- and for absolute poverty this figure was Tk. 3,752/- (current price at 1994). The income limit of 1987 for poverty and absolute poverty was determined by that current year price at Tk. 4,150/- and 2,480 respectively).

Irrespective of urban and rural areas, poverty are expanding. And for urban areas the problems were becoming more and more complex. Though the findings of the study of 1991-92 show that the number of below poverty line was 46.7 percent in urban areas, but the survey on urban poverty of 1995 identified 60.86 and 40.2 percent of the urban households are poor and absolutely poor respectively. The survey also found that, among the poor 90 and 41 percent households have the access to save drinking water and sanitary latrine facilities respectively².

The poverty situation over the time (time series) may be understand from the information below:

As per the HES of BBS, the poverty situation slightly improved (Table-1). Number of people belonging to rural poverty group stood 47.8% in 1991-92 compared to 73.8% in 1981-82 and that of absolute poverty accounted for 28.3% as against 52.2% during the same period. Though, it can be noticed that absolute poverty stood to 28.3% in 1991-92 from 22% in 1985-86. Poverty Monitoring Survey of 1995 depicts that the level of rural poverty remain almost

same (47.6%). However, the findings of the same survey of 1994 revealed 44% as poor. It may be re-termed that poverty level increased in 1995. On the contrary, the findings of the study of BIDS shows that rural poverty declined from 57.5% to 51.7% during 1987-1994 and for the same period absolute

2. Study of Urban Poverty in Bangladesh, April, 1996. (Planning Commission conducted this survey on 10 cities including Dhaka, Chittagong, Khulna, Rajshahi, Barisal, Sylhet, Dinajpur, Tangail, Hazigonj and Pangsha with the assistance of Asian Development Bank. In this Survey to measure poverty; monthly per household poverty income limit including fooding and non-fooding items of expenditure was determined Tk. 3,500/- and for absolute poverty this amounts was Tk. 2500/ (family consisting of 4.36 members). The study revealed that 80% of the respondents of the survey areas seemed themselves poor, whereas the study indicated that 48% of them were poor).

poverty decreased to 22.5% from 25.8%. Poverty limits and poverty gap fell from 21.7% to 19.2% and FGT index gone down from 10.9% to 9.6%³.

According to the data provided by BBS, till 1991-92 urban poverty counted for 46.7% and the Planning Commission study showed about 61% urban poverty (Ministry of Planning, 1996). Though the several studies regarding poverty situation reveal different pictures, the facts remained that the massive poverty although prevailed althrough in our country. In rural areas, the poor and the absolute poor people are to spend a lion shares of their total income (22% & 27% respectively) for crisis coping like-natural disaster, disease and for other causes (Ministry of Planning, 1996).

Poverty are greatly caused by unequal ownership of land in rural areas and unequal income distribution, scarcity of employment and overall low growth rate both in urban and rural areas. The mentioned study of BIDS shows (where rural poverty counted 51.7%), 10% of the households who belong to maximum income group are the owner of 50.6% of the total land and medium 40% and lowest 10% are the owner of 28% and 2% of the total land. Per capita income disparity of these groups are 31.6%, 35.8% and 15.7% respectively. About 64.7% of the poor people are the owner of only 0.5 acre of land (Ministry of Planning, 1996).

3 The BIDS study shows that from 1987 to 1989-90 poverty level became increase from 57.5% to 59.3% and from 1989-90 to 1994 this figure declined to 51.7% from 59.3%. Devastating flood of 1987-88 might be responsible for the poverty situation of 1989-90.

Table 1: Poverty and Absolute Poverty (%) Considering Calore Intake

Poverty level		1981/82	1983/84	1985/86	1988/89	1991/92
Poverty	Rural	73.8	57.0	51.0	48.0	47.8
	Urban	66.0	66.0	56.0	47.6	46.7
Absolute poverty	Rural	52.2	38.0	22.0	28.6	28.3
	Urban	30.7	35.0	19.0	26.4	26.2

Sources : BBS (Statistical Pocket Book, 1997)

- > Poverty Level : Per prson per day calorie intake less than 2122
- > Absolute poverty : Per person per day calorie intake less than 1805.

Table -2 : Transition of Poverty in Rural Areas (%), 1987-1994 (BIDS)

Index	1987	1989-90	1994
Absolute poverty	25.8	30.7	22.5
Poverty	31.7	28.6	29.2
Poverty and absolute poverty	57.5	59.3	51.7
Poverty gap ratio (%)	21.7	24.8	19.2
FGT ratio	10.9	13.5	9.6

Sources : 1987-1994 : Daynamics of Rural Poverty in Bangladesh, BIDS : April, 1996.

Poverty Alleviation Programs of the Government

Poverty Alleviation a catchy word of the World Bank during the last decade has been adopted by the Bangladesh government as a declared cornerstone of its development efforts. Alleviation of poverty is one of the objectives of the perspective plan (1995-2010) and also of the Fifth Five Year

plan (1997-2002). The Fifth Five Year Plan aims at bringing the poor from the periphery to the center of the development process. One of the major objectives of development policies and aims of the government is economic emancipation by alleviating poverty. To achieve this objective, importance has been given for the implementation of development programs in the concerned sectors of the Fifth Five Year Plan (1997/98-2001/02).

Government actions for rural poverty alleviation include (i) direct, targeted poverty alleviation programs through different Ministries and agencies and (ii) decisions on many policy matters that affect rural development in general and poverty alleviation in particular. Government also recognizes, facilitates and involves NGO's in poverty alleviation programs in rural areas.

Overall macro economic development including acceleration of economic growth rate is the key factor of poverty alleviation. Pre condition for poverty alleviation of the poor section of the people and for sustainable development is to increase employment opportunity as well as to enhance per capita income and savings. These lead to explore own economic activities and develop enormous/various social sectors (education, nutrition, health, housing, etc.) and thus improve standard of living. Elimination of unequal land management and utilization of non agricultural sectors in rural areas and creation of employment opportunity, may improve the conditions of the common people. Economic structural adjustment in industries, business and service sectors, control of inflation (specially for non-food items) and augmentation of real income of poor people may play vital role to alleviate poverty.

Keeping in view that to achieve the objectives to generate income and to increase employment opportunity government as well as non-governmental organizations have their own

programs. The government level different ministries and organizations, like: Ministry of Agriculture, Women and Children Affairs Ministry, Bangladesh Rural Development Board (BRDB), Local Government Engineering Directorate (LGED) and Bangladesh Small & Cottage Industries Corporation (BSCIC) launch the programs. Besides, Food for Works Program (FWP), Vulnerable Group Development (VGD) programs, construction of rural roads/infrastructure/maintenance, etc. Provide employment opportunity for the poor. On the other hand, education extension programs, like : food for education, scholarship and financial assistance for female students, cost free primary education system have reduced educational expense of the poor. Moreover, social awareness about social welfare, women empowerment, child rights are growing which encourage the poor to develop standard of lives and these ultimately may lead to eradicate poverty.

In 1988, the government initiated a clustered village programme with the title of 'Operation Thikana'. The Ministry of Land began the operation rehabilitating the rural rootless people in governmental khas land with a view to creating income generating activities for them in the rural areas so that rural problems can be solved in the rural areas. This is the origin of the project. The 'clustered villages' later on renamed as 'Adarshs Gram'. The proposed research study is in respect of "Adarsha Gram".

Since the inception of the Adarsh Gram Project, it has so far covered about 1000 villages, 30,00 family and more than 2,00,000 people till 1998 (office of the Proicet Dirrector, Adarshs gram, Dhaka 2001). Sustained income generating activities and poverty alleviation programs need to be created for making these villagers self-reliant.

By the end of 1991, indigenous NGOs, the Grammen Bank and the government programs were doing poverty alleviation work in about 35 percent of the 83000 villages of the country

(Lovell, 1992). So the vast majority of the rural people who live in extreme poverty in rural outreaches have to be brought under the umbrella of poverty alleviation programs. But till now, no mentionable progress have been done to improve the standard of living of the villagers or members of Adarsha Gram, either from government initiative or from NGOs; though it was supported by case studies that 90% of beneficiaries of Adarsha Gram belong to poorest in society (GOB, 1992).

This article is the outcome of a case study situations relating to poverty of the allottees of six Adarsha Grams are highlighted in this article. Demographic characteristics of the respondents, income and employment condition, standard of life and confidence, civic facilities provided by GO & NGOs, development and welfare activities by various departments for the villagers, problems faced and recommendations given by the respondents to eliminate poverty have highlighted and analyzed in this article. Finally, for sustainability of Adarsha Grams and alleviate poverty from AG, recommendations have also been made.

DESCRIPTION OF THE SAMPLE ADARSHA GRAMS

Establishment of Adarsha Grams

For this case study a total number of six Adarsha grams were selected from six administrative Division. These grams were Kaliganga of Mankigonj district, Kazirbag of Feni district, Aralia of Bogra district, Joukhali of Bagerhat district, Ahalo of Bhola district and Harnagar of Sunamgonj district. Year of establishment of Adarsha Grams are shown in Table-3

Table 3 : Adarsha Gram by year of Establishment

Sample Grams	Yera of Establishment
Kaliganga	1989-90 (2nd phase)
Kazirbag	1989-90 (2nd phase)

Sample Grams	Yera of Establishment
Aralia	1990-91 (3rd phase)
Joukhali	1989-90 (2nd phase)
Ahalo	1989-90 (2nd phase)
Harnagar	1989-90(2nd phase)

It is observed that out of six Adarsha Grams five were established in the second phase (1989-90) and one in the third phase (1990-91).

B. Status of previous land ownership

It is informed by the officials and respondents that all the land which had been allotted for the households of six grams were government khas land.

C. Process of household selection

All the households of the sample grams were primarily selected by the local Union Parishads and ultimately selected by the prescribed Thana Khas Land and Agriculture Management Committee. Approval of the selection was made by the concerned Deputy Commissioner of the district.

To select the households of the Adarsha Gram some criteria were followed. Those who were absolutely landless, extremely poor, divorced women, widowed, separated women, floating and distressed were given priority to be the residents of the Adarsha Gram.

D. Information about the size of the lands

The sample Grams were covered with total areas of 16.08 acres of land, i.e. average land size of Grams were 2.68 acres. Total homestead land were 8.29 acres i.e., average homestead land per household was only 0.05 acre, no agriculture land was allotted for the dwellers of these gram, 1.20 acres land was given for other purposes like community center, mosque, playground, graveyard, etc.

E. Shape of village and types of land

The researchers found that Kazirbag and Aralia Grams were situated in high land, Kaliganga and Joukhli were situated in between high and low land and Ahalo and Harangar were situated on low land.

Regarding shape of the village it was observed that kaliganga Gram look like a rectangular shape, Joukhali and Aralia Gram were in square shape around ponds, Ahalo and Kazirbag were in simple square shape and Harangar Gram look like a line along a pond.

F. Locational feature of sample AG

It was evident from the observation that average distance of roads from the villages was 1.9 km. and maximum distance of road from Joukhali was 3 km. The average distance of river/canals, hats, markets/bazaars, mosque, primary school, secondary schools, medical and family planning centers from the sample Grams were 2.3, 1.60, .08, 0.45, 0.60, 2.10 and 11 km. respectively. It was observed that medical centers were located at maximum distance which varied from 5 to 15 km's.

G. Population and number of respondents

Total number of population of six Adarsha Grams was 755 against the 150 respondents, i.e. the average size of the families were 5.03.

H. Information about ponds, tubeless and Latrines

It was evident from the collected information that average number of ponds for each gram was 0.5. There was no pond in Kaliganga, Kazirbag and Ahalo. For the grams of Aralia, Joukhali and Harnagar only one pond was excavated.

It was observed that in each gram on an average 1.83 tubules were installed and the total number of tubewells were 11. In the Gram, Joukhali there was no tubewell and for this the villagers used to collect drinking water from the neighbouring village.

It was evident from the responses and observation that 18 latrines were installed, out of these more than 70% are now out of order. Though the government documents showed that very household was provided with one latrine. The allottee reported that most of the latrines were installed in the early stage of the village started; but due to lack of maintenance most of them had no existence now.

1. Information about deeds, mutation and participation in earthwork

All the respondents informed that they had received the deeds of the land and documents of mutation and participated in the initial earthwork of the Adarsha Grams.

METHODOLOGY OF THE STUDY

Type of Research, Sample Areas & Size, Data Collection Techniques

This is an evaluative as well as case study type of research. Six selected Adarsha Grams belonging to six divisions (Dhaka, Chittagong, Khulna, Rajshahi, Barisal and Sylhet) were selected as the sample of the study. Out of 159 households settled in those villages, 9 households (5.66%) left the villages and remaining 150 (94.34%) households were living at the time of data collection. Complete counting method were used in this study. Details about the location of Adarsha Grams and number of allotted and respondents for each Grams may be seen in Table-4.

Table-4 : Location of Adarsha Grams

Division	District	Thana	Union	Adarsha Gram	Actual No. of allottees	No. of Respondents (residing now)
Dhaka	Manikgonj	Sadar	Bhararia	Kaligonga	33	30
Chittagong	Feni	Sadar	Kazirbag	Kazirbag	22	20
Rajshahi	Bogra	Sherpur	Bhabanipur	Aralia	45	41

Division	District	Thana	Union	Adarsha Gram	Actual No. of allottees	No. of Respondents (residing now)
Khulna	Bagerhat	Sadar	Khanpur	joukhali	16	16
Barisal	Bhola	Daulatkhan	Sayedpur	Ahalo	18	18
Sylhet	Sunamgonj	Dhirai	Rajanagar	Hranagar	25	25
Total					159	150

All the heads of the households were interviewed with an interview schedule. Besides, three checklists were used to conduct this study. One checklist was used for taking interview of the Assistant Commissioner (land), the second checklist was used to assess impression/opinion of the local people (members of UP, Imam, teacher & others) about the AGs and the third checklist was used for collecting data on socio-economic characteristics of the villages and the basic facilities provided to the villagers. Data collection took place during the period October-November 30, 1999.

FINDINGS

Demographic Characteristics

It was found that most of the respondents (89.34%) belonged to the active age group (21-50 years). 49.34% of the respondents were illiterate. Most of the respondents (80.67%) were married. The respondent's principal occupation was agriculture/day labour (52.67%) followed by riksha/van pulling (15.33%). Average size of the households was 4.86 which was lower than that of the national figure for Bangladesh (5.15%). Educational qualifications, and Principal occupation of the respondents may be seen in details in Table-5 & 6.

Table-5 : Distribution of the Respondents by Educational Qualifications

Education Qualifications	Number	Percent
Illiterate	74	49.34

Education Qualifications	Number	Percent
Can Sign Only	44	29.33
Complete Primary	22	14.67
Secondary	8	5.33
Higher Secondary	2	1.33
Total	150	100.00

Table 6 : Principal Occupation of the Respondents

Occupation	Number	Percent
Agri/day labour	79	52.67
Rickshaw/Van pulling	23	15.33
Small business	16	10.67
Fishing	17	11.33
House work	4	2.66
Service	1	0.67
Carpentry	1	0.67
Painting	1	0.67
Boatman ship	2	1.33
Maid servant ship	3	2.00
Begging	2	1.33
Disability	1	0.67
Total	150	100.00

Previous Living Conditions, Selection Criteria and Land Title of the Respondents

The highest percentage of the respondents, which was 46.67% were previously floating people having no address (Table-7). The selection criteria considered for becoming residents of the Adarsha Gram were floating and absolutely landless (61.33%), extreme poor (17.33%), affected by river erosion

(12.00%) and widowed & divorced (8.67%). None of them faced any problem for taking procession of the houses. 97.33% of the respondents received deed of land title.

Table-7: Previous Living Conditions of the Respondents

Previous Living Conditions	Number	percent
Parents house	21	14.00
Floating	70	46.67
Other's house	59	39.33
Total	150	100.00

Improvement and Extension of the Houses and Basic Facilities Provided

No improvement and extension was done by the government. Majority of the respondents (78%) made no improvement and extension of their houses by themselves. Only 22% made some improvements and extension at their own initiative. The condition of some basic facilities such as kitchen & latrine were not good.

Use of Homestead Land

Most of the respondents did not receive any land in addition to homestead plots. The respondents used their homestead land for kitchen gardening (45.33%), timber tree plantation (32.67%) and fruit tree plantation (39.33%).

Community Life, Health and Family Planning and Other Benefits

It was observed that in every sample village a fair community spirit was developed by sharing their mutual joys and sorrows, and the residents of AGs live in peace without mentionable dispute and unrest. 90.50% of the respondents knew about the remedies of diarrhoea. The member of recipients immunization and family planning method users

were 95.50% and 85% respectively.

All the respondents opined that there was no endeavor to increase knowledge & skill through extending formal training. 85% of the respondents answered that consciousness about protein and calories intake have not been increased. 97.33% made their reaction negative regarding self-sufficiency, though 77.67% respondents answered in the affirmative about the development of self-confidence. Regarding ideas of development process & techniques, participation in decision makings, leadership development, idea of cultural and political process most of the respondents replied in the negative (Table-8 may be seen for details).

Table-8 : Responses of the Villagers about the Benefit Received as Residents of Adarsha Gram

Item	Response	
	Yes	No
Increase Knowledge & Skill	-	100.00
Received training	-	100.00
Receive informal education	2.67	97.33
Increase consciousness about health	65.00	35.00
Increase consciousness about protien knowledge	15.00	85.00
Receive knowledge about the use of pure drinking water	78.00	22.00
Increase the knowledge of using sanitary latrine	50.50	49.50
Consciousness about cleanliness	62.00	38.00
Increase the knowledge for preserving environment	20.00	80.00
Achieve self-sufficiency	2.67	97.33

Item	Response	
	Yes	No
Achieve self-confidence	77.67	22.33
Receive complete idea about the development process and techniques	-	100.00
More participation in decision making	35.00	65.00
Develop leadership quality	34.33	65.67
Increase consciousness about the cultural/political process	16.33	83.67

Income, Savings and Debt

Most of the respondents (72%) had a monthly income upto Tk. 1700. Average monthly income was Tk. 1347.67. About two thirds (65%) respondents had savings and rest of them (33%) had insignificant saving of Tk. 300; all these savings was in the form of compulsory or force savings as per direction of government organizations and NGOs from where they received loan. More than two-thirds (82%) of the allottees answered that they were drowned into the debt culture and their average debt was found to be Tk. 2875/-. Income and saving-debt pattern of respondents may be seen in Table-9 & 10 respectively.

Table-9 : Statement of Income of the Household

Monthly Income (in Tk.)	Response	Percent
Less than 500	4	2.66
501-800	7	4.67
801-1100	13	8.67
1101-1400	41	27.33
1401-1700	43	28.67

Monthly Income (in Tk.)	Response	Percent
1701-2000	19	12.67
2001-2300	12	8.00
2301-2600	9	6.00
2601-2900	2	1.33
Total	150	100.00

\bar{X} = Tk. 1347.67.

Table-10 : Statement of Average Yearly Savings and Debt of the Respondents

	Responded		Tk. Per Household
	Yes	No	
Savings *	53	97	300/-
—	(35.33)	(64.67)	
Debt/loan ++	123	27	2875/-
	(82.00)	(18.00)	

* All the saving were compulsory savings which did not reflect the better condition of the respondents.

A Lions share of the loan was spent to meet the basic needs, though the purpose of the loan was increase their income and employment generation by operating small business and investment. Terms of loan in case of NGOs was weekly repayment of loan at the rate 15% interest. In case of Bangladesh Krishi Bank (BKB) rate of interest was only 6%.

More than 97% of the loan takers replied that this loan did not make any significant contribution to improve their economic condition. Table-11 may be seen for details.

Table 11 : Statement of Loan Received, Sources of Loan, Use of Loan, Terms of loan and Effects thereon.

Received Loan	Sources of Loan		Average amount of loan received per family per year	Use of Loan	Terms of Loan	Effects of Loan	
	GOs	NGOs				Dev. Condition	Not Dev. Eco. Condition
No.							
72 (48.00)	25 (32.05) (BKB)	53 (67.95%) (ASA & BRAC)	Tk. 1,075/-	> Build house and maintenance (28.00) > Medicare (22.00) > Fooding (35.00) > Dowry to son-in-law (2.66) > Purchase of Rikshaow (24.00) > Land cultivation (10.33) > Operate small business (41.67) > Cow fattening (2.33) > Meet dya to day households expenditure (32.00)	■ Weekly Compulsory payment @2.5% ■ 12.50% rate of interest ■ Weekly savings (ASA) ■ 42 intallment repayment ■ 18.5% rate of interest ■ Weekly saving (BRAC) ■ Collateral deeds of land (BKB)	2.67% These-respondents opined that the loan helped them to operate small scale business, purchase of Riksha/van to increase monthly income & increase savings etc.	97.33%

* Multiple answers were recorded

Development and Welfare Activities

All the respondents i.e., 100% made their opinion that Union, Upazila and Zila parishad did not take initiative in the development process of AGs. Though NGOs and BKB provided loan, but inappropriate supervision and monitoring; the loan did not make any significant contribution to alleviate poverty.

Concerned officials (UNO and AC (land) informed that no significant efforts had yet made by the government agencies and NGOs to change the fate of the villagers and thus to improve economic condition and alleviate poverty. They opined that khas land⁴ may be given to the villagers so the they can cultivate.

Problems Faced and Suggestions Given by the Respondents PROBLEMS

Among the problems faced by the villagers, following may be mentioned:

i) Scarcity of cultivable land, (ii) Scarcity of capital to operate small business, (iii) Seasonal unemployment, (iv) Insufficient calories intake per day (v) Absence of nearby primary school and lack of formal training, (vi) Lack of proper housing facilities, (vii) Lack of clothing and medical facilities (viii) Scarcity of tubewell, sanitary latrine and Kitchen, (ix) Insufficient loan and less coordination between GOs & NGOs (Table-12 may seen for details).

4. Khas land is generally owned by the government, individual person has no right on this type of land.

Table-12 : Information about the Nature of the Obstacles Faced by the Villagers

Natur of Problems	Villagers of AG (N=150)		Local People (N=30)	
	No	%	No	%
Scarcity of required K. calories intake per day	150	100.00	30	100.00
Lack of proper housing facilities	68	45.33	12	40.00
Poor condition of roof and fences of housing	132	88.00	22	73.33
Lack of clothing	138	92.00	25	83.33
Lack of medical facilities	124	89.33	24	80.00
Problems regarding informal education facility	109	72.67	26	86.67
Absence of nearby primary school	89.33	59.33	18	60.00
Lack of capital to operate small business	119	86.00	26	86.67
Lack of opportunity for income generating activities	146	97.33	28	93.33
Scarcity of tubewell and pure drinking water	126	84.00	23	76.67
Seasonal unemployment/unemployment	143	95.33	28	93.33
Lack of bull for plowing	79	52.67	18	60.00
Insufficiency of sanitary latrine	141	94.00	27	90.00
Lack of opportunity of kitchen and Poor condition of kitchen houses	126	84.00	22	73.33
Lack of formal training	139	92.67	27	90.00
Lack of graveyard	102	68.00	19	63.33
Mosque facility	87	58.00	19	63.33
Less coordination between GOs & NGOs	108	72.00	22	73.33
Insufficient Loan	119	86.00	24	80.00

Finally, the respondents provided a number of suggestions to solve the problems (Table-13 may be seen for details). In making recommendations these suggestions have been taken into consideration.

Table-13 : Suggestions to Alleviate Poverty of the Inhabitant of Adarsha Grams

Nature of Problems	No of Respondents			
	Villagers (N=150)		Local People (N=30)	
	No	%	No	%
Provide Credit to operate small business/trade	133	88.67	24	80.00
Allotting cultivable land	129	86.00	21	70.00
Grant Rickshaw/Van for the youngsters of the AGs	86	57.33	17	56.67
Allotting more homestead land to every family for kitchen gardening	117	78.00	20	66.67
Minimum one cow (for fattening) and some poultry kids for every family	64	42.66	12	40.00
Income generating/goods/materials items should be provided.	54	36.00	9	30.00
Thana Parishad should take necessary measures to cultivate the ponds for Pisciculture	91	60.67	17	56.67
Provides incountry boats and nets for fishermen	25	16.67	6	20.00
Handicraft materials and training centre should be established	38	25.33	8	26.67
Cooperative activities by the govt. dept. should be strengthened	23	15.33	4	13.33
Separate kitchen for every family	99	66.00	18	60.00

Nature of Problems	No of Respondents				
	Villagers (N=150)		Local People (N=30)		
	No	%	No	%	%
One Tubewell for every 7 families	94	62.67	17	56.67	
One sanitary latrine for each family	120	80.00	13	76.67	
Govt. & NGOs should come forward with the programmes to generate income for the villagers	76	50.67	14	46.67	
One NGOs should be assigned for each village	42	28.00	8	26.67	
Develop housing condition	93	62.00	17	56.67	
Repair fencing and roof	95	63.33	16	53.33	
Providing primary school nearby the AGs	71	47.33	12	40.00	
Providing medical facilities	89	59.33	16	53.33	
Provide Mosque and graveyard	92	61.33	18	60.00	
Fruit tree plantation in every village	87	58.00	15	50.00	
Developing Communication	70	46.67	13	43.33	
Electricity supply in AG	112	74.67	20	66.67	
Long term loan to cultivate ponds of AGs	83	55.33	16	53.33	
Involving income generating activities for the women	43	28.67	8	28.67	
Establishing Religious institutions to build morality	47	31.33	12	40.00	
Provision of ponds for pisciculture in every AG	64	42.67	11	36.67	
Introducing Zakat based economy	59	39.33	12	40.00	

ANALYSIS OF THE CASE FINDINGS

(i) Demographic Features :

The Table-5 depicts wide variation in the level of education of the villagers. Most of the inhabitants (78.67%) of AGs are illiterate and only 2 persons (1.33%) out of 150 have got higher secondary degree. It was known that no remarkable efforts were made by GOs & NGOs to impart them basic education, though it was stated in the project documents of AG Project that one of the objectives is to facilitate education and literacy. It is recognized by all the social scientists that no efforts of development may be fruitful if the concerned people are not educated properly; in case of these AGs the ideas have become more true.

The Table-6 proves that more than 50% of the villagers are agriculture/day labourer having no cultivable land and about 16% have taken rikshaw/van pulling to be their occupation. This table also reveals that only 10.67% respondents are maintaining their family with small business. The occupation of the respondents are required to be changed for their development. As most of the respondents are landless, their fate may be changed if they can switch over their occupation from agriculture/day labour to small business trade.

(ii) Improvement and Extension of the House :

About the improvement and extension of the houses of villagers it was revealed (Table-7) that no significant efforts was made since its inception by the government and non-government agencies. Only 22% beneficiaries were able to improve to some extent by themselves. Though, it was anticipated that GOs & NGOs would come forward to improve the housing condition of the villagers, but actually that did not happen. It was also noticed that most of the improvement and extension (63.64%) were done to living houses compared

to kitchen and latrines. The above findings reflect the miserable conditions of housing facilities of the villagers which ought to be improved much to meet their basic needs.

(iii) Regarding Self-help and Other Facilities:

Most of the villagers opined that they were not in a position to survive on self-help basis. The existence of group feeding program created the tendency of more dependence of the villagers on the government help. Lack of education, consciousness, training, other development process made them dependent on others.

It was learnt that cooperatives did not make any impact for their economic emancipation. The findings of the study reflect that out of six, in only one AG there was a cooperative society which again was not running properly during the period of the study.

Economic well-being is very much related to employment and income. The beneficiaries had a little source of income and employment. Hence, they are not self-reliant.

It was revealed from the study that most of the government organizations contribute very little to alleviate the poverty which were admitted by the concerned officials. For example, Ministry of Land helped them to allot the government khash land for rehabilitation. The activities of agriculture, livestock, fisheries and other social service departments and BRDB, Grameen Bank could contribute a lot for the villagers to generate income; but these departments did not take any significant role to augment their income.

iv) Employment and Income

Poverty alleviation is closely related to employment and income. One of the objectives of establishing AG is to generate income of the settlers through facilitating employment opportunity. The findings of the study revealed that employ-

ment opportunity is very much limited. Most of the beneficiaries were facing the problem of seasonal unemployment. Majority of them were engaged in agriculture/day-labour which is by nature seasonal work in Bangladesh. It was informed that most of the youth working forces of AGs were unemployed. Self-employment process did not take into reality due to lack of capital and training. Besides, none of the government and non-government organization took initiative to facilitate opportunity of employment proving effective loan/credit etc.

It may also be found from Table-9 that average monthly income of the household of the surveyed villagers was Tk. 1347.67 only and the average trend of household's income is less than the requirements to meet the basic needs. The study shows that average family size was 4.86 and the average per household monthly income was only tk. 1348, it may be returned that per capita monthly income was only tk. 277/- which is quite insignificant to meet their basic needs. It was felt by the researchers that due to lack of employment and income opportunity 9 families left the Adarsha Gram.

v) Savings and Debt:

The study shows that the villagers had no net savings, though it was revealed from Table-10 that 35% allottees had average savings amounting to tk. 300 only, but 82% respondents incurred tk. 2876/- as loan/debt, which shown that they were drowned into loan/debt culture. It may be mentioned here that the saving was forced by nature, as per the direction of NGOs. Because the NGOs did not disburse any loan among the villagers without fulfilling the condition of compulsory saving. Thus, the little saving of the respondents does not reflect the better condition of the villagers.

VI) Loan/Credit and its Uses

The study revealed that 52% of the allottees of the villagers

received loan from Bangladesh Krishi Bank (BKB), Association for Social Advancement (ASA) and Bangladesh Rural Advancement Committee (BRAC). And Average loan per year for each family was only tk. 1,074 (Table-11). The findings also indicated that a small percent of the loan were used for income generation activities which might be the causes of poverty alleviation; a lions share of the loan/credit were used to maintain and meet the basic needs and day to day households expenditure. The conditions of receiving loan for NGOs like ASA and BRAC were very rigid, rate of interest in this cases was considered to be very high. Because of the tied conditions, most of the beneficiaries replied that they became worried how to repay the loan, rather how to use this effectively to improve their economic conditions. Most of the allottees (97.33%) opined that the loan did not make any positive effort to improve their economic conditions.

RECOMMENDATIONS AND CONCLUSION

RECOMMENDATIONS

The findings and analysis of the study shows that the inhabitant of the Adarsha Gram were living with absolute poverty in terms of income, employment, savings, debt etc. The following recommendations may be considered to alleviate poverty and for sustainability of the Adarsha Grams:

(i) Creation Employment and Income Opportunity

The villagers are living peacefully without mentionable disputes and unrest. Apart from these, a congenial atmosphere and a fair community spirit was prevailing among the inhabitants. As they have been provided a permanent house for shelter, now they felt more confident to solve their problems. To alleviate poverty of the inhabitants, prior consideration is to be given to create employment and income generating activities in each village. Most of the villagers were seasonally unemployed, they are not able to develop self-employment

due to scarcity of capital, required level of education and proper training. A Number of groups in each Adarsha Gram may be formed, following the model of Grammen Bank, BRAC & other NGOs, each group may consists of seven to eight members. GOs and different NGOs may play significant role in this connection. One specific NGO or government service department (cooperatives, social welfare, fisheries, agriculture, livestock etc.) can be assigned in each AG. The attached department of GO or NGO may be given the responsibility to impart training of the group members in different trades.

After accomplishment of formal and informal training the group members may be provided reasonable loan at a very low rate of interest to start income generating activities. Loan should be repaid monthly instead of weekly instatement's. Cow and goat fattening, duck and poultry raising, pisciculture, plantation and horticulture, etc. and other appropriate small business and trades may be undertaken as income generating activities. This processes may also help to reduce the magnitude of the problems of unemployment of the youths of AGs.

Training should be extended for the women in different trades like handicrafts, sewing, etc.-so that they can contribute a significant role to raise the income which ultimately help to uplift their fate. A sewing machine may be given for each group of four to five women.

The development activities of the AGs should be monitored & supervised constantly and this should be a continuous process. The inhabitant should be given advise by the GOs & NGOs. This should be kept in mind that the role of GO & NGOs should be complementary rather than competitive.

(ii) Distribution of Cultivable Land

Most of the villagers knew how to cultivate land. To reduce the dependency only on non-agricultural occupation, culti-

vable Khash land should be distributed among the inhabitants of AG. Those villages where agricultural land are available, agricultural inputs may be provided. Bullocks should be provided to the real farmer for ploughing. This may reduce unemployment situation and may enhance income level of the villagers.

(iii) One Pond in Every Gram

Pisciculture has strong positive correlation with poverty alleviation. Pond may be one of the development inputs. It was found that two-thirds of the Grams have no pond for pisciculture and existing two ponds in two Grams have made no significant efforts to augment the income of the inhabitants. But the proper cultivation of ponds could be one of the major sources of income of the inhabitants. Hence, it is suggested that in the grams where there is no pond, the concerned authority should arrange land and efforts should be made to escavate one pond in each of such Gram.

Concern Thana Fisheries officer may be given the responsibility to arrange cultivation of the pond properly and in this connection Thana Cooperatives department can do a lot to ensure participation of the inhabitants and thus they may feel encouraged with the activities and advantages of cooperatives.

(iv) Provide Basic Facilities

It was found that most of the inhabitants were lacking of basic facilities/which are greatly responsible to increase the productive capacity and thus to get rid of poverty. The villagers did not have adequate access to pure drinking water. Conditions of roof and fences of the houses were deplete. The allottees had little access to medical facilities. Moreover, most of the Grams have no latrines and the conditions of kitchen and tubewell, etc. were below the standard. In these situation Government may provide one

kitchen and sanitary latrine to each family, one tubewell for every 10 families. For providing medical facilities and improving primary health care and planned family, one health sub-center may be established in each Adarsha Gram. Required tin-sheets may be given to the villagers to mend their houses.

(v) Zakat Based Economy

The fate and conditions of the inhabitants may be improved through establishing Zakat based economy. The well-to-do neighbours of the Grams may come forward with their "Zakat" and may distribute among the allottees of the Grams. This may tremendously reduce the poverty level of the inhabitants of the Grams.

(vi) Ensure Monitoring and Supervisions

Constant monitoring and supervision is required for any sort of development activities. Income generating activities, loan & credit and some basic facilities provided and living condition of the inhabitants etc. must be supervised constantly. Upazila Nirbahi Officer (UNO), Assistant Commissioner (Land) and concerned Land Officials should be given the responsibility to monitor and supervise constantly and to report to the PPMU directly.

There should be an arrangement of seating in every four month with the supervising authority and the inhabitants of Adarsha Gram. The inhabitant may be given the chance to express their problems and possible suggestion to overcome these and the authority should take necessary steps accordingly or may take any other suitable alternatives. This may help to minimize the abject poverty of the inhabitants.

(vii) Motivation Programs

We must acknowledge that self-realization is the pre condition to solve any sort of problem. If the inhabitants really feel

that their fate can not be developed without their self-feeling, i.e., they have to feel, it is not government and other agencies to solve their problems, it is themselves who can be able to remove their inherent problems. In this regard, motivational programs have to be launched by the concerned authority for the inhabitants, so that the villagers do not solely depend on government to solve their problems.

(vii) Other Facilities

Apart from these, graveyard and mosque should be established in every Adarsha Gram.

To ensure smooth mobility of the work force, communication facilities with the nearby highways should be improved.

Conclusion :

Government is trying its best to alleviate poverty of the inhabitants of Adarsha Grams through extending housing, reduction of illiteracy and to some-extent income generation by expanding and providing loan/credit to procure van/rikshaw etc. The Adarsha Gram project is a blessing for the rootless, floating and distressed and vulnerable people. It has provided not on shelter to the inhabitants, but also has created confidence and hope for their lives. Though inavailability of khas lands for cultivation, has created frustration among the villagers about their fate to survive and sustain in the villages. But at present beyond the existing facilities, nothing more is possible for Government. These efforts may lessen rural-urban migration if the project is made sustainable and covers more rootless/landless rural people. This attempts have created community spirit among the poor. If income generating activities are undertaken by the Government and NGOs through forming groups, the project may be economically viable. Creation of income generation would check leaving tendency of the allottees. It would improve their living condition. This may have a

demonstration effect on nearby villages by encouraging healthy competition among them for a better life. Moreover, allottees may create glaring examples of an ideal village with their community spirit and income generating activities. The residents of Adarsha Grams should endeavour to be more active than ever. Poor man's personal efforts should increase to improve their fortune. Self-help and self employment project should be encouraged from now. Otherwise, poverty alleviation programs will not be a successful program. Self-help is the best help should from now be the program for poverty alleviation as previous program is not fully successful.

References

01. Bangladesh Institute of Development Studies (BIDS) (1987-1994), ***Dynamics of Rural Poverty in Bangladesh*** : Dhaka (Mimeo).
02. Hossain, Md. Tofazzel and Others, (200), ***"Poverty Alleviation for the Inhabitants of Adarsha Gram : A Case Study"***, BPATC, Dhaka.
03. IFAD (1992) : ***The State of World Rural Poverty***, New York University Press, P. 3.
04. International Fund for Agricultural Development (1992), ***"The State of World Rural Poverty"***, New York University Press.
05. Level, Catherine H. (1992) ***"Breaking the Cycle of Poverty the IRAC Strategy"*** University Press Limited, Dhaka (P.21).
06. Ministry of Land (1992) : Promotion, Planning and Monitoring Units; Adarsha Gram Project, ALA 88/15 (1992), ***"Summary of Main Findings of the Nine Sets of Case Studies"***, Dhaka(Mimeo).
07. Ministry of Planning, Planning Commission (1996), ***"Study of Urban Poverty in Bangladesh"***, Dhaka (Mimeo).
08. ***"Report on the Task Forces on Bangladesh Development Strategies"*** (1990). Vol-1., Dhaka (P-26, 104).
09. Today, Michael P. (1992), ***"Economic Development in the Third World"***, 4th Edition, Long man : New York.
10. The World Bank (1996), ***"The World Development Report"***.