

Human Development Index: A Study on Two Selected Villages of Bangladesh

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Abstract: This article is an output of a study conducted on two villages in Bangladesh in respect of human development. In this study human development index (HDI) has been measured following the methods used in Human Development Report (HDR) of UNDP. Human Development Report focuses on the three essentials of human life- longevity, knowledge and decent living standards. Value of these three indicators have been calculated on the basis of the formula provided in Human Development Report. This article highlighted objectives & scope, conceptual terms, methodology, summarized version of findings & analysis etc. of the study done by the author himself. To augment the human development level of the people, a few recommendations have also been made in this paper.

Introduction

There is a general consensus among all political economists and social scientists that economic growth and savings are not the only requisites to ensure the standard of living of the people. The pertinent issues in this respect are to develop the overall social structure of the society. In 1990 the time had come for a broad approach to improve human well-being that would cover all aspects of human life, for all people, in both high-income and developing countries, both now and in the future. It went far beyond narrowly defined economic development to cover the full flourishing of all human choices. It emphasized the need to put

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people- their needs, their aspirations and their capabilities- at the center of the development effort.

In 1990, the first Human Development Report of UNDP, published under the inspiration and leadership of its architect, Mahbub- ul- Haq in which concern for people had given way. It met a felt need and was widely welcomed. Since then it has caused considerable academic discussion in journals and seminars. It has caught the world's imagination, stimulating criticisms and debate, ingenious elaborations, improvements and additions [Human Development Report (HDR)1999)]. This article is the outcome of a study on two villages of Bangladesh regarding human development in the light of HDR. This article comprises objectives & scope, conceptual terms, methodology, findings & analysis, recommendations etc. of the study done by the author himself.

Objectives of the Study: The study tries to address the following objectives: to measure the human development (HD) level/position of the people of sample respondents on the basis of the criteria of UNDP report, to examine the different aspects of HD which directly or indirectly influence the indicators of human development and to make some recommendations to boost up the level of human development.

Scope of the Study: The study is confined to describe the present situation relating human development of the two sample villages. In this respect demographic characteristics including age distribution pattern, occupation and level of education of the respondents, indicators of human development index, factors responsible for expectancy at birth, factors influence educational attainment, factors influence standard of living as measured by real income, income & employment and suggestions given by the respondents to improve standard of living have been highlighted.

Methodology of the Study: This is a descriptive type of research. This study was undertaken in selected two villages of Bangladesh. A total of 200 head of households residing in village "Baroguni" of Chitalmari and "Nizra" of Gopalganj Sadar Upazila belonging in 2 districts (Chitalmari Upazila of Bagerhat district and Gopalganj Sadar Upazila of Gopalganj) were included in this research. Two villages from 2 Upazila were selected for undertaking this study keeping in view geographical dispersion. The respondents were selected randomly. One interview schedule was used for data collection. This interview schedule was developed in the light of the objectives of the study. The interview was meant for the head of the households of the sample villages. A total of 200 head of the households were interviewed with this schedule. This schedule covered the demographic features, present occupation, human development positions, factors influencing human development level and suggested remedial to develop the standard of the respondents. Apart from interview schedule, observation method was followed by the researcher in respect of conditions of the villagers. Besides the primary data, relevant records were reviewed to furnish the report.

Limitations of the Study: This study is based on the basis of two sample villages and respondents are only 200; time and resources were major constraints for this study. For time constraints and also for want of fund, a larger number of areas (both from urban & rural) and respondents could not be covered for the study which would have made it more representative. Hence, the findings of the study may not be the general picture of Bangladesh. Human development index deals with the average achievement of countries on the basis of certain economic and social criteria, but this does not measure the deprivation like-inequality of resources, poverty, gender disparity etc. of the society. So, this HDI may not be unanimously accepted as a indicator of the welfare of the mass.

SELECTED DEFINITION

Human Development: Human development is the process of enlarging people's choices-not just choices among different detergents, television channels or car models but the choices that are created by expanding human capabilities and functioning-what people do and can do in their lives. At all levels of development a few capabilities are essential for human development, without which many choices in life would not be available. These capabilities are to lead long and healthy lives, to be knowledgeable and to have access to the resources needed for a decent standard of living- and these are reflected in the human development index. But many additional choices are valued by people. These include political, social, economic and cultural freedom, a sense of community, opportunities for being creative and productive, and self-respect and human rights. Yet human development is more than just achieving these capabilities; it is also the process of pursuing them in a way that is equitable, participatory, and sustainable¹.

Choices will change over time and can, in principle, be infinite. Yet infinite choices without limits and constraints can become pointless and mindless. Choices have to be combined with allegiances, rights with duties, options with bonds, liberties with ligatures. Today we see a reaction against the extreme individualism of the free market approach towards what has come to be called communitarianism. The exact combination of individual and public action, of personal agency and social institutions, will vary from time to time and from problem to problem. Institutional arrangements will be more important for achieving environmental sustainability, personal agency more important when it comes to the choice of household articles or

¹ Human Development Report (1999), UNDP

marriage partners. But some complementarity will always be necessary (HRD-1999).

Getting income is one of the options people would like to have. It is important but not an all-important option. Human development includes the expansion of income and wealth, but it includes many other valued and valuable things as well.

For example, in investigating the priorities of poor people, one discovers that what matters most to them often differs from what outsiders assume. More income is only one of the things poor people desire. Adequate nutrition, safe water at hand, better medical services, more and better schooling for their children, cheap transport, adequate shelter, continuing employment and secure livelihoods and productive, remunerating, satisfying jobs do not show up in higher income per head, at least not for some time. There are other non-material benefits that are often more highly valued by poor people than material improvements. Some of these partake in the characteristics of rights, others in those of states of mind. Among these are good and safe working conditions, freedom to choose jobs and livelihoods, freedom of movement and speech, liberation from oppression, violence and exploitation, security from persecution and arbitrary arrest, a satisfying family life, the assertion of cultural and religious values, adequate leisure time and satisfying forms of its use, a sense of purpose in life and work, the opportunity to join and actively participate in the activities of civil society and a sense of belonging to a community. These are often more highly valued than income, both in their own right and as a means to satisfying and productive work. They do not show up in higher income figures². No policy-maker can guarantee the achievement of all, or even the majority, of these aspirations, but policies can create the opportunities for their fulfilment. According to the concept of

² Ibid, P.17

human development, income is clearly only one option that people would like to have, albeit an important one. But it is not the sum total of their lives. Development must, therefore, be more than just expansion of income and wealth. Its focus must be people.

Human development, by contrast, brings together the production and distribution of commodities and the expansion and use of human capabilities. It also focuses on choices- on what people should have, be and do to be able to ensure their own livelihood. Human development is, moreover, concerned not only with basic needs satisfaction but also with human development as a participatory and dynamic process. It applies equally to less developed and highly developed countries³.

Enrolment Ratio (Gross And Net): The gross enrolment ratio is the number of students enrolled in a level of education whether or not they belong in the relevant age group for that level-as a percentage of the population in the concerned age group. The net enrolment is the number of students enrolled in a level of education who belong in the relevant age group, as a percentage of the population in that age group.

Secondary Education: Education at the second level (International Standard Classification of Education-ISCED-levels-2 and 3), based on at least four years of previous instruction at the first level and providing general or specialized instruction or both, such as middle school, secondary school, high school, training school at this level and vocational or technical school.

Tertiary Education: Education at the third level (International Standard Classification of Education-ISCED-levels-5,6 and 7), such as universities, teachers colleges and higher professions schools- requiring as a minimum condition of admission the

³ Human Development Report (1990).

successful completion of education at the second level or evidence of the attainment of an equivalent level of knowledge.

Gross Domestic Product (GDP): The total output of goods and services for final use produced by an economy, by both residents and non-residents, regardless of the allocation to domestic and foreign claims. It does not include deductions for depreciation of physical capital or depletion and degradation of natural resources.

Gross National Product (GNP): Comprises GDP plus net factor income from abroad, which is the income residents receive from abroad for factor services (Labour and capital), less similar payments made to non-residents who contribute to the domestic economy.

Purchasing Power Parity (PPP): Purchasing Power Parity (PPP\$), considers the equilibrium EXCHANGE RATE between two currencies to be when they have equivalent domestic purchasing power, for example, if \$2 (US) currently exchanges for 110 Taka, then purchasing power parity exists if those money amounts can buy the same amount of goods in their particular countries. It is based on the idea that if goods were significantly cheaper in one country, people would convert their money and buy goods there. However, this is not always practical due to transport costs and tariffs etc. In addition, exchange rates are not determined by international trade of goods and services, but by the supply and demand for foreign currency, capital transfers, government policy etc.

Real GDP Per Capita (PPP\$): The GDP per capita of a country converted into US dollars on the basis of the purchasing power parity of the country's currency.

Human Development Index (HDI): The human development index measures the average achievement in a country in three basic dimensions of human development --*longevity*, knowledge

and a decent standard of living. HDI Determines Effect of Development Efforts on Human Standard of Livings.

The Key Indicators of Human Development: Human Development Report suggests that measurement of human development should for the time being focus on the three essential of human life- longevity, knowledge and decent living standards.

For the first component- longevity- life expectancy at birth is the indicator. The importance of life expectancy lies in the common belief that a long life is valuable in itself and in the fact that various indirect benefits (such as adequate nutrition and good health) are closely associated with higher life expectancy. This association makes life expectancy an important indicator of human development, especially in view of the present lack of comprehensive information about people's health and nutritional status.

For the second key component- knowledge- literacy figures are only a crude reflection of access to education, particularly to the good quality education so necessary for productive life in modern society. But literacy is a person's first step in learning and knowledge- building, so literacy figures are essential in any measurement of human development. In a more varied set of indicators, importance would also have to be attached to the outputs of higher levels of education. But for basic human development, literacy deserves the clearest emphasis.

The third key component of human development- command over resources needed for a decent living- is perhaps the most difficult to measure simply. It requires data on access to land, credit, income and other resources, but given the scarce data on many of these variables, we must for the time being, name the best use of an income indicator. The cost readily available income indicator- per capita income- has wide national coverage. But the presence of nontradable goods and services and the distortions from exchange

rate anomalies, tariffs and taxes made per capita income data in nominal prices not very useful for international comparisons. Such data can, however be improved by using purchasing-power-adjusted real GDP per capita figures, which provide better approximations of the relative power to buy commodities and to gain command over resources for a decent living standard as measured by GDP per Capita (PPP US\$).

Constructing Human Development Index: The values of the variables that make up the HDI, its value ranges from 0 to 1. The HDI value for a country shows the distance that it has to travel to reach the maximum possible value of 1- or its shortfall-and also allows intercountry comparisons. A challenge for every country is to find ways to reduce its shortfall.

FINDINGS OF THE STUDY

A. DEMOGRAPHIC CHARACTERISTICS: In this section an attempt has been made to highlight the demographic characteristics of the respondents, i.e., age distribution pattern, educational level and principal occupation of the respondents.

Age Distribution Patterns : In respect of age distribution pattern it is found that the highest percentage (44%) of the respondents belonged to the age group of 41-50 years followed by the respondents of the 31-40 years age group (33%). The study shows that 85% of the respondents belonged to the active age group of 21 to 50 years and remaining 15% belonged to the age group of 51-60 years and only 8% of the respondents belonged to the age group of 21-30 years.

Academic Qualification of the Respondents : The study shows that 39% of the respondents have attended primary level and 32% were illiterate. It is revealed from the table that 19% of the respondents got secondary education. It may be mentioned that only 10% of the respondents having higher secondary & bachelor

education. Thus the literacy rate of the respondents was 68% which is very closer to the national average (65.10 %).

Distribution of the Respondents by Principal Occupation : As for occupation of the respondents it may be observed that 42.50% of the respondents had the agriculture as the principal occupation followed by day labour (32.50%). 11% and 8% of the respondents who constituted the third and fourth largest occupational groups earned their livelihood through small business and rikshaw/van pulling. It is revealed from the study that only 6% was engaged in the occupation of service.

B. HUMAN DEVELOPMENT LEVEL

Life Expectancy Index ⁴ of the Respondents: To measure human development index, average life expectancy at birth is considered as one of the indicators which recognized in HD Report of UNDP. It is evident from the table-3.1 that average life expectancy index for the surveyed villages was 0.61 which was a little higher than the national average; this value was 0.57 in 1999 in Bangladesh (HDR-2001, UNDP). It is expected that by this time this value had risen significantly. It is revealed from the table that the life

⁴Measuring Human Development Index : 3 Indicators, HDI is Based on

- Longevity, as measured by life expectancy at birth,
- Educational Attainment, as measured by combination of the adult literacy rate (two-thirds weight) and the combined gross primary, secondary and tertiary enrolment ratio (one-third weight) ; and
- Standard of living, as measured by GDP per capita (PPP US \$).

Computing HDI: Fixed Minimum and Maximum Value for HDI

- Life expectancy at birth 25 yrs. and 85 yrs.
- Adult literacy rate (age 15 and above) : 0% & 100%
- Combined gross enrolment ratio : 0% and 100%
- GDP per capita (PPP US \$) : \$ 100 and \$ 40,000 (PPP US \$).

For any component of the HDI individual indices can be computed according to the general formula :

$$\text{Index} = \frac{\text{Actual Value} - \text{Minimum Value}}{\text{Maximum Value} - \text{Minimum Value}}$$

expectancy index for the surveyed villages Baroguni and Nizra were 0.65 & 0.57 respectively which is close to each other:

Table-3.1: Life Expectancy Index of the Respondents

N=200

Village	Average Life Expectancy (April, 2002)	Life Expectancy Index
Baroguni (Bagerhat)	64	0.65
Nizra (Gopalganj)	59	0.57
Average	61.5	0.61

Educational Attainment Index⁵ of the Respondents:

Educational attainment index is one of the major components to determine HD index. Table-3.2 shows that the index for educational attainment of the sample respondents of the villages, was 0.59, where the maximum value could be 1. It is evident from the table that this index for sample villages, Baraguni and Nizra were 0.60 and 0.57 respectively which are comparatively higher than the national average⁶.

⁵ Educational Attainment, as measured by combination of the adult literacy rate (two-thirds weight) and the combined gross primary, secondary and tertiary enrolment ratio (one-third weight) i.e., $[2(\text{Adult Literacy Index}) + 1(\text{Combined Literacy Index})]/3$

Index = $\frac{\text{Actual Value} - \text{Minimum Value}}{\text{Maximum Value} - \text{Minimum Value}}$

⁶ Human Development Report (2001) UNDP.

Table-3.2: Educational Attainment Index of the Respondents

Name of the Village	Category		Education Index
	Adult Literacy Rate(%) (April, 2002)	Combined Gross primary, secondary & tertiary enrolment rate (%) (April, 2002)	
Baroguni (Bagerhat)	56 (0.56)	69 (0.69)	0.60
Nizra (Gopangonj)	54 (0.54)	64 (0.64)	0.57
Average	55 (0.55)	66.5(0.67)	0.59

N.B. Figures in the parenthesis indicate corresponding value of index.

Real Per Capita Index in Terms of Purchasing Power Parity (PPP US\$): Per capita GDP is one of the important factors to determine standard of living & thus human development position of the people. This per capita income is measured in terms of purchasing power parity instead of nominal per capita income. The PPP is considered more accurate to assess the real condition of the people. The table-3.3 shows that average per capita GDP index of the sample population of the study was only 0.245, which is far below than the national average. Human Development Report 2001 revealed that this value for Bangladesh was 0.45 (HDR-2001, UNDP). This poor condition may be due to unemployment & under employment situation and lack of appropriate wage rate and lack of income generating facility of the respondents. The table depicts that GDP index for the village of Bagerhat and Gopalganj were 0.26 and 0.23 respectively.

Table-3.3: Adjusted GDP per Capita (PPP US\$) Index⁷ of the Respondents**N=200**

Village	GDP Per Capita (PPP US\$) (in 2002)	GDP per Capita (PPP US\$) Index
Baroguni (Bagerhat)	781	0.26
Nizra (Gopalganj)	721	0.23
Average	751	0.24

Value of Human Development Index⁸ of the Sample Area: On the basis of the information presented in table-3.1, 3.2 and 3.3, human development index has been derived in table-3.4. It is revealed from the table-3.4 that in respect of the human development index (HDI) value for the sample villages were 0.48. It is worthy to mention that in these regard value of '**life expectancy index**' and '**education index**' are quite higher than the national average; but '**GDP index**' of the surveyed villages are significantly lower than that of national figures (HDR, 2001, UNDP, P-136). It is evident from the table that HDI value for Baroguni and Nizra were 0.50 & 0.46 respectively which indicate the almost similar condition between the two sampled villages. It is quite transparent there is a real problems of employment opportunity in the rural area of Bangladesh and most of the rural people depend on formal agriculture and day laour sectors, and thus their real income is significantly lower than that of national average of Bangladesh shown in HDR (2001), UNDP.

⁷ $[\text{Log (Actual value-Minimum value)}]/[\text{Log (Maximum value-Minimum value)}]$.

Table-3.4: Human Development Index of the Sample Villages

N=200

Villages	Life expectancy at birth (year) 2002	Adult literacy rate (%) 2002	Combined Primary, Secondary & Tertiary level gross enrolment ratio (%) 2002	Real GDP Per capita (PPP\$) 2002	Life expectancy Index	Educational Index	GDP index	Human Development Index (HDI) Value 2002
Baroguni (Bagerhat)	64	56	69	781	0.65	0.60	0.26	0.50
Nizra (Gopalganj)	59	54	64	721	0.57	0.57	0.23	0.46
Average (Sample villages)	61.5	55	66.5	751	0.61	0.59	0.24	0.48

D. FACTORS RESPONSIBLE FOR HUMAN DEVELOPMENT

Respondents were asked to point out the factors responsible for human development. They pointed out as many as 11 factors for life expectancy, 7 factors for educational attainment and 8 factors for GDP index, which directly or indirectly affected HD. Apart from these, the respondents identified 12 factors, those influence to measure overall human development. These factors are discussed in the followings:

Factors Responsible for Life Expectancy Index: The respondents were asked to mention their opinion in respect to factors responsible for life expectancy. They opined as many as 11 factors in terms of their magnitude (table-3.5). Eighty-two percent respondents replied that the condition of safe delivery, pre and post natal care are 'very bad' & 'bad', only 4% viewed that the condition was good. The table shows that 100% of the respondent viewed that availability of pure drinking water' in the locality is 'bad & very bad'. It may be noticed from the table that 78% replied that condition of availability of doctors were 'very bad & bad' and 48% replied & viewed that they had insignificant purchasing power of medicine. Regarding sanitary facility, knowledge about family planning, diarrhoea protection, housing condition, and health consciousness majority of the respondents (>60%) opined that the conditions were moderate. 84% of the respondents opined that they had been provided vaccine effectively. None of the respondents answered very good about these eleven variables, those generally influence life expectancy.

Table-3.5: Degree of Opinion of the Respondents about the Factors Responsible for Life Expectancy

N=200

Factors	Degree of Responsiveness (%)				
	Very Bad (20)	Bad (20)	Moderate (41-60)	Good (61-80)	Very Good (81+)
Safe delivery & pre/ post maternity care	22	60	14	4	-
Medical facilities including availability of doctors/physicians	26	52	16	6	-
Capability to procure medicine	16	32	42	10	-
Availability of pure drinking water	38	62	-	-	-
Sanitary facility	8	16	64	12	-
Vaccine provided for family members	-	-	16	84	-
Knowledge of diarrhoea protection	6	12	68	14	-
Housing condition	10	22	60	8	-
Knowledge of family planning method	4	14	66	16	-
Knowledge about environment	20	36	34	10	-
Health consciousness	12	18	58	12	-

Factors Responsible for Educational Attainment: The respondents were asked to mention the factors those directly or indirectly influenced their level of education. Most of them replied that facility for schooling of the children & opportunity of informal education, level of income & employment, communication and transport facility, security to move and meaningful objective of life generally influence the level of educational attainment. And majority of the respondents viewed that, they were enjoying moderate facility in these regards (table-3.6). A very few percent of the respondents replied that the conditions of the variables are 'good or very good'. In respect of security to move 26% mentioned that the condition is 'good' followed by very good only 4% .

Table-3.6: Degrees of Opinion of the Respondents about the Factors Responsible for Educational Attainment

N=200

Factors	Degree of Opinion/Responsiveness (%)				
	Very Bad (20)	Bad (20)	Moderate (41-60)	Good (61-80)	Very Good (81+)
Facility for Schooling of the Children	8	18	66	8	-
Facility for informal education	16	24	50	10	-
Level of income	12	14	62	12	-
Level of employment	18	26	52	4	-
Communication & Transport Facility	8	16	70	6	-
Security to move	2	4	64	26	4
Meaningful objective of life	6	22	68	4	-

Factors Responsible for Real GDP per Capita /Purchasing Power: To find out the causes of low purchasing power of the respondents, they were asked to mention the causes of the fact. It is revealed from the table-3.7 that 74% of the respondents replied 'lack of technical knowledge & skill' as one of the indicators for their low per capita income, on the other-hand, 94% replied that adverse condition, of 'capital accumulation and loan' was responsible for their poor condition of income. It is depicted from the table that more than fifty percent of the respondents mentioned themselves in 'moderate' condition in respect of 'employment ', and 'level of income & wages'. A very few percent (22%) of them claimed that in respect of receiving loan they were enjoying 'good & very good' position/facility.

Table-3.7: Degree of Opinion of the Respondents about the Factors Responsible for GDP Per Capita (PPP US\$)

N=200

Factors	Degree of Responsiveness/Opinion (%)				
	Very Bad (20)	Bad (20)	Moderate (41-60)	Good (61-80)	Very Good (81+)
Employment opportunity	20	24	54	2	-
Technical knowledge & skill	60	14	26	-	-
Level of education	10	26	62	2	-
Capital accumulation & loan	88	6	6	-	-
Condition of receiving loan	4	14	60	12	10
Availability of appropriate technology	8	28	56	8	4
Rate of income & wages	14	52	34	-	-
Overall economic condition	14	24	62	-	

Factors Responsible for Overall Human Development :

Opinion of the respondents about the factors responsible for overall human development index (HDI) may be shown in table-3.11. In this regard the sample population point out following aspects for influencing overall human development position:

freedom to move and speech ,secured & easy livelihood
 political, cultural and social freedom ,freedom from
 arbitrary arrest ,satisfying and peaceful family
 life,effective participation in decision making ,self
 confidence,civic consciousness,recreation facility
 &knowledge & ideas to uplift overall conditions of
 society.

It is revealed from the table-3.8 that more than 86% of the respondents opined that they were either in 'moderate' or 'good' or 'very good' position in terms of the factors mentioned from a to f, while the conditions mentioned in clause g, are not moderate or good enough. It is depicted from the table that in respect of the factors mentioned in a-g, only 8-16% respondents opined that they were in a 'very good' position.

Table-3.8: Degree of Opinion of the Respondents about the Factors Responsible to Measure Overall Human Development Index (HDI)**N=200**

Factors	Degree of Opinion (in %)				
	Very Bad (20)	Bad (20)	Moderate (41-60)	Good (61-80)	Very Good (81+)
a. Easy & secure livelihood	4	6	58	24	8
b. Freedom to move & speech	2	4	44	36	14
c. Political, Social & Cultural Freedom	4	6	46	32	12
d. Freedom from Oppression	6	8	30	40	16
e. Freedom from arbitrary arrest	-	8	48	28	16
f. Satisfying & peaceful family life	4	8	56	26	8
g. Effective participation in decision making	2	4	46	44	8
h. Consider to one of the important members of the society	20	26	30	20	4
i. Self Confidence	24	26	26	24	-
j. Civic Consciousness	14	26	38	22	-
k. Recreation facilities	12	16	40	32	-
l. Knowledge & ideas to uplift overall conditions of society	8	14	40	30	8

E. Suggestions of the Respondents to Improve the Level of Human Development Index: To improve the human development index, opinions were sought from the respondents. In this regard, they suggested more than a dozen of opinions. The study shows that 94 percent of the respondents strongly recommended to ensure 'supply of pure drinking water' followed by 82 percent of the respondents who advocated to 'provide primary health care facility'. It is observed from the table that most of the respondents (70-78%) opined in-favour of extension the service of 'standard sanitary latrine, universal primary and adult education, create employment opportunity, skillful & technical education' and materialize the slogan of "health for all" as tools of improvement of human development. It is also evident from the table that 64%, 58%, 44% and 36% percent respondents viewed to remove urban and rural disparity, establish social justice, remove corruption and eliminate terrorism respectively to uplift human development level and standard of living.

ANALYSIS OF THE STUDY

The study reveals wide variation in the level of education of the villagers and it is noticed that more than 58 percent respondents belong to primary and secondary level. This gloomy picture may be on account of lack of educational facilities and communication barriers in the sample areas. It is found from the study that most of respondents (83%) belong to traditional occupation sectors like agriculture, day labour followed by only 17% as non-traditional sector. It is revealed that in this case transformation of occupation is insignificant and people may not have scope to prefer productive occupation.

It is depicted that life expectancy index (LEI), where average value of life expectancy is 0.61, which may be considered substantial in respect of rural sample areas. It may be noted that LEI is increasing day by day due to the positive responses of the

government. It is revealed from the **Appendix table-5** that LEB in 1990, 1992, 1995, 1998, 1999, 2000 and 2001 were 52, 51.8, 52.2, 56.9, 58.1, 58 and 58.9 respectively and the corresponding value for life index were 0.44, 0.45, 0.53, 0.55, 0.55, 0.56 and 0.57. This information shows that over the years LEB of Bangladesh has improved. **Appendix table-1** shows that, though our LEB is increasing over the years, we are still behind in comparison with Sri Lanka, Maldives and even other SAARC countries. Hence, we have a lot of scope to improve the situation.

Education is the backbone of a nation. There is a positive correlation between education and development. The nation will be more developed, which one is more educated and vice-versa. The study shows that average educational attainment rate of adult and combined literacy rate are 55 and 66.5 percent respectively and educational attainment index is 0.59. This proves that good number of people are being covered under the umbrella of education compared to our national average. The **Appendix table-2** shows that the adult literacy rate varies from 33 to 40.8 percent during 1990 to 2001 and combined educational attainment rate was 35 to 37 percent during the year 1999 to 2001 and the value of educational attainment index was 0.39 in 2001 (**Appendix table-5**).

This study shows that purchasing power of the people is very limited, and GDP index is only 0.24 (table-3.6) which is quite lower than the national average, 0.45 (HDR-2001). It is revealed from the study that HDI value for the sample areas is 0.48 which is almost close to our national value (0.47).

The researcher tried to explore the factors responsible for affecting human development. It was found that scarcity of pure drinking water, non-safe delivery of children, insufficient medical facility, lack of knowledge about environment were responsible for low value of life expectancy at birth. It is depicted from the study that

schooling facility, informal education, level of income & employment, communication and transport facility etc affect educational attainment level of the people. As per the opinion of the respondents, the influencing variable to determine GDP per capita index are employment opportunity, technical knowledge & skill, level of education, capital accumulation and credit facility, rate of wage & income etc. And it is reflected from the study that the rural respondents had only restricted access to these variables.

The study revealed that the human development position of the sample respondents in various aspects are not satisfactory and even most of them are not enjoying the minimum facility which generally influence their living standard.

Recommendations and Conclusion

RECOMMENDATIONS

The findings and analysis of the study shows that the villagers of the sample areas were not in good conditions in terms of health and nutrition, educational attainment, income, employment, savings and standard of living. The following recommendations may be considered to uplift the living standard and thus to augment the human development index of the people.

(i) **Create Income and Employment Opportunity:** It is observed from the study that villagers were in moderate conditions in-terms of freedom of movement and speech, secure and easy livelihood, social and political freedom, satisfying and peaceful family life. To increase human development level of the rural people priority is to be given to create income and employment generating activities in rural Bangladesh. Most of the villagers were seasonally unemployed, they were not able to develop self-employment due to scarcity of capital, required level of education and proper training. After accomplishment of formal and informal training the villagers may be provided reasonable loan, at a very

low rate of interest to start income generating activities. This process may also help to reduce the magnitude of the problems of unemployment of the youth of the villagers. In this regard credit facility should be extended for the people to avail appropriate technology, technical knowledge and skill.

It is needless to mention that, it may not always be possible for the government agencies to create income and employment generation activities; NGOs may also play the role as supplementary agency rather competitive partner of the government. Non-government organizations may be given the responsibilities to disburse loans for the poor. Hence, necessary policies should be made so that non-government voluntary organizations may come forward to assist the government programs in these aspects.

(ii) Provide Basic Facilities: It was observed that most of the respondents lacked in basic facilities, which are greatly responsible to develop human conditions. The villagers did not have adequate access to pure drinking water. The respondents had little access to medical and sanitary facilities. Most of them advocated for health care facilities, transport system etc. In this situation government may provide one sanitary latrine to each family, one tube-well for every 10 families. To provide pure drinking water, government may provide one deep tube-well in every village and one arsenic free tube-well for every 7 families; for providing medical facilities and primary health care one health sub-centre may be established in each gram of Bangladesh.

(iii) Expansion of Educational Facilities: In this respect it was found that both the adult & general literacy rate are low in sample villages. But it is pertinent to mention that HD is greatly influenced by educational attainment rate. Now, it is required to ensure the quality of education and utilization of existing governmental and non-governmental educational facilities and expand the facility for adult and general literacy rate to improve the standard of people of the rural areas.

(iv) Provide Training Facility : To improve the economic condition of the households, training should be extended specially for Women in different trades like handicrafts, sewing etc., so that they can contribute significantly to raise the income, which ultimately help to uplift their fate. These programs should be launched through different development agencies of the governments. In this regards non- governmental organisations may also come forward to act with the government to make the programmes effective. Instead of general training skill oriented and technical types of training should be provided to the active labour force of rural areas.

(V) Remove Corruption & Establish Social Justice: Social justice may be one of the important function to develop standard of living of the people and in this regard corruption should be removed from all spheres of life, so that maximum social service may be ensured.

(vi) Launching Motivation Programmes: We must acknowledge that self-realization is the pre-condition to solve any sort of problem. If the people 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 change their fate. In this regards, motivational programme have to be launched by the concerned local government representatives, and by the relevant authority for the inhabitants, so that the villagers do not solely depend on government to solve their problems and thus to improve their living standard.

CONCLUSION

All three measures of human development suffer from a common failing: they are averages that conceal wide disparities in the overall population. Different social groups have different life expectancies. There are wide disparities in male and female literacy. And income is distributed unevenly. Progress in human development has two perspectives. One is attainment: what has

been achieved, with greater achievements meaning better progress. The second is the continuing shortfall from a desired value or target. In many ways the two perspectives are equivalent- the greater the attainments, the smaller the shortfalls.

There are different dimensions of the problem in the surveyed areas. These should be address on the basis of the felt need of the respective people. People should be more involved in decision making while the collective programmes will be launched to improve their fate. Human development can not be achieved within a shortest possible time, it is not the process to gain any thing without efforts. Appropriate policies, programs, methods and action should be taken by the government to achieve this indicator of development. We should remember that it is not only the governmental responsibility to improve the existing situations but people and all section of ours also have to think appropriately to present a meaningful process and way to overcome the barriers. Collective efforts can be tolls to reach and achieve reasonable human development position compare to other countries of the world.

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APPENDIX TABLE

Table-1: Human Development Indicator: Life Expectancy at Birth (in year)

Country	Year							
	1990	1991	1992	1994	1998	1999	2000	2001
Bangladesh	52	51.8	51.8	52.2	56.9	58.1	58	58.9
Bhutan	49	48.9	48.9	47.2	52	60.7	61	61.5
India	59	59.1	59.1	59.7	61.6	62.6	63	62.9
Maldives	n/a	62.5	62.5	62.6	63.3	64.5	65	66.1
Nepal	52	52.2	52.2	52.7	55.9	57.3	56	58.1
Pakistan	58	57.7	57.7	58.3	62.8	64	64	59.6
Sri Lanka	71	70.9	70.9	71.2	72.5	73.1	73	71.9

Source: HDR, 1990-2001

Table-2: Human Development Indicator: Adult Literacy Rate (in %)

Country	Year							
	1990	1991	1992	1994	1998	1999	2000	2001
Bangladesh	33	32.2	35.3	36.6	38.1	38.9	39	40.8
Bhutan	25	32.2	38.4	40.9	42.2	44.2	44	42
India	43	44.1	48.2	49.8	52	53.5	54	56.5
Maldives	n/a	93	95	92	93.2	95.7	96	96.2
Nepal	26	22.4	25.6	27	27.5	38.1	38	40.4
Pakistan	30	31	34.8	36.4	37.8	40.9	41	45
Sri Lanka	87	86.7	88.4	89.1	90.2	90.7	91	91.4

Source: HDR, 1990-2001

Table-3: Human Development Indicator as per HDR: Combined Primary, Secondary and Tertiary Enrolment Ratio (in %)

Country	Year			
	1998	1999	2000	2001
Bangladesh	37	35	35	37
Bhutan	31	12	12	33
India	55	55	55	56
Maldives	71	74	74	77
Nepal	56	59	59	60
Pakistan	41	43	43	40
Sri Lanka	67	66	66	70

Source: Human Development Report, 1990-2001.

Table-4: Human Development Indicator as per HDR: Real GDP per Capita (in PPP US\$)

Country	Year							
	1991	1992	1994	1997	1998	1999	2000	2001
Bangladesh	720	820	1160	1290	1382	1050	1050	1483
Bhutan	750	750	620	790	1382	1467	1467	1471
India	870	910	1150	1240	1422	1670	1670	2248
Maldives	1050	1118	1200	2200	3540	3690	3690	4423
Nepal	770	896	1130	1000	1145	1090	1090	1341
Pakistan	1790	1789	1970	2160	1145	1560	1560	1834
Sri Lanka	2120	2253	2650	3030	3408	2490	2490	3279

Source: HDR, 1990-2001

Table-5: Human Development Index of Bangladesh Over the Years: Real GDP per Capita (in PPP US\$)

YEAR	INDICATORS								
	LEB(yr.)	LEIndex(yr.)	ALR(%)	CEAR	EduIndex	GDPC(PPP\$)	GDP Idx	HDI Rank	HDI Value
2001	58.9	0.57	40.8	37	0.39	1483	0.45	132	0.47
2000	58.6					1361	0.39	146	0.46
1999	58.1		38.9	35	0.38	1050	-	-	0.44
	58	0.55	39	35	-	1050	-	-	-
1997	58.1	0.55	38.9	35	-	1050	-	-	-
1995	56.9	0.5	38.1	37	-	1382	-	-	-
1992	52.2	0.45	36.6	n/a	-	1160	-	-	-
1990	51.8	0.44	35.3	n/a	-	820	-	-	-
1987	50.2	0.42	32.2	n/a	-	720	-	-	-

Source: Human Development Report (1990-2001), UNDP

Note: LEB =Life Expectancy at Birth,

ALR= Adult Literacy Rate

EduIndex = Educational Index,

GDPC = GDP per Capita,

HDI=Human Development Index

LEIndex= Life Expectancy Index

CEAR= Combined Educational Attainment Rate

GDP Idx= GDP Index

লোকপ্রশাসন সাময়িকী বাংলাদেশ লোক-প্রশাসন কেন্দ্রের অন্যতম নিয়মিত প্রকাশনা, এটি কেন্দ্রের ত্রৈমাসিক জার্নাল। প্রতি ইংরেজী বছরের জানুয়ারী, এপ্রিল, জুলাই ও অক্টোবর মাসে এ সাময়িকী প্রকাশিত হয়। লোক প্রশাসন সাময়িকীতে কেন্দ্রের অনুযদ সদস্য, বাংলাদেশ সিভিল সার্ভিসের সদস্যবৃন্দ, বিভিন্ন বিশ্ববিদ্যালয়ের সমাজ বিজ্ঞান অনুষদের শিক্ষকবৃন্দ, বিভিন্ন কোর্সের প্রশিক্ষণার্থীবৃন্দ কর্তৃক বাংলা বা ইংরেজী ভাষায় লিখিত সমাজ বিজ্ঞান বিষয়ক মৌলিক ও গবেষণাধর্মী প্রবন্ধ প্রকাশিত হয়। তবে লোক-প্রশাসন, উন্নয়ন অর্থনীতি, ব্যবস্থাপনা ও প্রশিক্ষণ বিষয়ক লেখা অধিক গুরুত্ব সহকারে বিবেচিত হয়।

◆ প্রবন্ধটি মৌলিক এবং অন্য কোন জার্নালে বা সাময়িকী, সংবাদপত্রে প্রকাশিত হয়নি বা প্রকাশের জন্য প্রেরিত হয়নি-এ মর্মে প্রবন্ধ জমা দেয়া বা প্রেরণের সময় একটি লিখিত বিবৃতি প্রদান করতে হবে।

◆ লেখা মানসম্পন্ন সাদা কাগজে (রিপোর্ট সাইজ) পর্যাপ্ত মার্জিন রেখে এক পৃষ্ঠায় ১২ ফন্টে ডাবল স্পেসে কম্পিউটারে মুদ্রিত হতে হবে। মূল পাণ্ডুলিপির সংগে অবশ্যই কম্পিউটার ডিস্কেটে প্রবন্ধ প্রেরণ করতে হবে। কম্পিউটার কম্পোজের ক্ষেত্রে নিম্নোক্ত ফন্টের ব্যবহার অনুসরণ করতে হবেঃ বাংলা কম্পোজ : “বিজয় সূতর্নি” ফন্ট

ইংরেজী কম্পোজ : “টাইমস নিউ রোমান” ফন্ট

◆ প্রেরিতব্য কম্পিউটার ডিস্কেটের কভারে লেখকের নাম, লিখিত প্রবন্ধের নাম এবং সংশ্লিষ্ট ফাইলের নাম উল্লেখ থাকতে হবে।

◆ প্রবন্ধে বাংলা একাডেমী অনুমোদিত বানান পদ্ধতি অনুসরণ করতে হবে।

◆ মূল কপি সহ পাণ্ডুলিপির ২(দুই) প্রস্ত (পরিচ্ছন্ন কপি) সম্পাদকের বরাবরে পাঠাতে হবে। প্রবন্ধের উপর আলাদা কাগজে (কভারপেজ) প্রবন্ধের শিরোনামসহ লেখকের নাম, পদবী ও ঠিকানা উল্লেখ করতে হবে, প্রবন্ধের কোথাও লেখকের নাম উল্লেখ করা যাবে না।

◆ ভিন্ন কাগজে লেখকের সংক্ষিপ্ত জীবন বৃত্তান্ত প্রবন্ধের সাথে সংযুক্ত করতে হবে।

◆ প্রত্যেক লেখার সাথে অবশ্যই প্রবন্ধের সংক্ষিপ্তসার (Abstract) ইংরেজীতে অনধিক ১৫০ শব্দের মধ্যে প্রেরণ করতে হবে।

◆ প্রবন্ধের পাদটীকায় ও তথ্যপঞ্জিতে লেখক, গ্রন্থ স্থান, প্রকাশক, বছর ও পৃষ্ঠা এবং সাময়িকীর ক্ষেত্রে লেখক, প্রবন্ধের নাম, সাময়িকীর নাম, খণ্ড ও ইস্যু সংখ্যার বছর ও পৃষ্ঠা প্রচলিত প্রমিত নিয়ম (Standard) অনুসারে উল্লেখ করতে হবে।

◆ লেখা প্রকাশিত হলে লেখক সাময়িকীর ৫ কপি অনুলিপি বিনামূল্যে পাবেন।

◆ প্রাপ্ত প্রবন্ধটি প্রকাশের ক্ষেত্রে সম্পাদনা পরিষদের সিদ্ধান্ত চূড়ান্ত বলে গণ্য হবে এবং অমনোনীত প্রবন্ধ ও ডিস্কেট সাধারণত লেখককে ফেরৎ দেয়া হয় না, তবে বিশেষ প্রয়োজনে ফেরৎ পেতে হলে এতদসংক্রান্ত যাবতীয় ব্যয়ভার লেখককে বহন করতে হবে।

◆ মুদ্রিত প্রবন্ধের ক্ষেত্রে প্রতি পৃষ্ঠার (২৫০ থেকে ৩০০ শব্দের পৃষ্ঠা) জন্য লেখককে ২০০ (দুইশত) টাকা হারে সম্মানী প্রদান করা হবে, এক্ষেত্রে সরকারি নিয়ম অনুসারে প্রাপ্য সম্মানী থেকে এক-তৃতীয়াংশ কর্তন করা হবে।