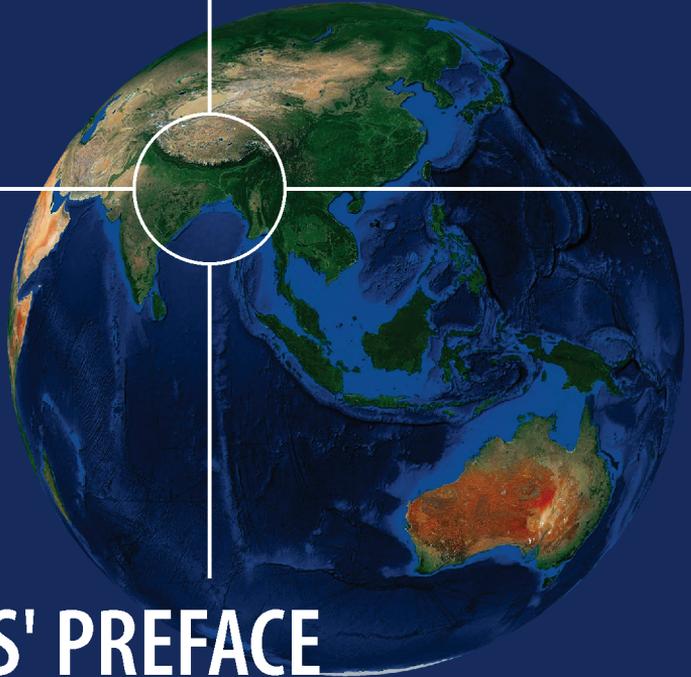




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Thank you authors and reviewers.

First and foremost, I express heartfelt appreciation to all authors and reviewers of the second year of Peoples' Preface: A Journal of Research Initiatives (PPJRI) on behalf of the entire editorial board and the publisher. It was with the mere co-operation, enthusiasm, and spirit of the authors and reviewers we could make the journal a grand success.

Authors have been a real motivation and key in establishing Peoples' Preface as one of the renowned journals in Bangladesh for publication in the fields of social sciences. I thank them all in considering and trusting Peoples' Preface as the platform for publishing their valuable work. I also thank all authors for their kind co-operation extended during the various stages of processing of the manuscript in PPJRI.

For the success of any journal, reviewers are an essential part and therefore the reviewers deserve sincere appreciation. PPJRI relies on the efforts and benevolence of the reviewers on assessing the suitability of a manuscript for publication in PPJRI. The inputs of reviewers are often used in improving the quality of a submitted manuscript. The reviewing of a manuscript is very essential to assure the quality of the manuscript published in any journal. I thank all reviewers for their excellent contributions during the second year of PPJRI.

We are on our way to index PPJRI in important journal indexing and abstracting services. We dream of tremendous citations for articles in PPJRI and thus a good impact factor in near future. The success of this journal has really been a motivation and inspiration for me to continue as the Editor-in-Chief for the third year of PPJRI. I hope that the co-operation of authors and reviewers to PPJRI will continue in its third year.

The overwhelming responses from the authors and readers have been a real motivation and support in taking forward PPJRI to the third year of its existence. I am much pleased to bring before you the second volume of PPJRI. PPJRI has been striving to excel in publishing quality manuscripts in the field of social sciences and development as a platform for the rapid dissemination of high-quality publications.

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Hasan Shafie

Editor-in-Chief

Peoples' Preface: A journal of research initiatives

The Existence of a plural medical system: Is a functional efficacy based explanation enough?

Farhana Begum¹

Abstract

This paper explores the underlying logic of the existence of a plural medical system in rural Bangladesh. Biomedicine, which was introduced and promoted as a superior medical system during British colonial rule and later by the post-colonial state, operates alongside alternative medicines such as Homeopathy, Ayurveda, and folk systems. This paper argues that an explanation based on the functions or efficacy of the medical systems gives us a partial idea about the existence of a plural system. We need to analyze economic and other structural and cultural factors as well for a nuanced understanding. This paper is based on the primary data collected from a Bangladeshi village through informal interviews.

Key Words: Medical Pluralism, Biomedicine, Alternative Medicine, Sequential Therapy Seeking

Introduction

Bangladesh has a plural medical system where biomedicine exists alongside other alternative medicines such as Ayurveda, Unani, Homeopathy, and folk. A plural medical system exists not only in Bangladesh but also in almost all complex societies. A plural medical system means the co-existence of multiple medicines or healing systems within a society.

The purpose of this paper is to examine the reasons for the existence of a plural medical system in rural Bangladesh. Before going to that discussion, it is necessary to know the existing literature and arguments that anthropologists already put forward on medical pluralism to situate the argument of this paper.

¹ Dr. Farhana Begum is a Professor of Anthropology at the University of Dhaka, Bangladesh.

Medical pluralism: A critical review of existing research

The medical anthropological research identified various reasons behind the existence of a plural medical system. It is believed that all complex societies in the modern world have plural medical systems because they are interconnected with each other through various means. People of different cultures come to each other's contact to meet their various purposes and this global interconnectedness has been dramatically increased during the last century due to the 'development' of the means of communication.

During the long journey of human interactions, people not only exchanged their goods and products but also shared health and medical knowledge. This interrelationship and exchange helped to flourish medical pluralism in many contexts. The development of medical pluralism in the Indian subcontinent is an example of this historical interaction (Arnold, 1993; Begum, 2015).

Alongside global interconnectedness, cultural categorization of illnesses and choosing therapies accordingly is another issue that encourages people to use multiple therapies and ultimately that led to flourishing medical pluralism. People of a particular society hold certain views about the nature of an illness and they categorize it on the basis of their cultural knowledge. In many anthropological works, we see that this cultural categorization suggests people choose a particular therapy. And, ultimately when people use multiple health facilities or therapeutic systems, they help those systems to survive. Scholars such as Janzen (1978), Kroeger (1983), Lock (1980), and Gould (1965) have argued that multiple medical systems co-exist because of their distinct natures and functions. In other words, people visit different practitioners to get treatments for different diseases.

According to many scholars, the choice of a healthcare or practitioner depends on the etiological explanation of an illness. The etiological explanation is a component of an explanatory model that Keinman et al (1978) mentioned elaborately. Explanatory model refers to the "notions about an episode of sickness and its treatment that are employed by all those engaged in the clinical process" (Kleinman 1980, p. 105). People of every culture have their own explanatory models in explaining illnesses. Even different health professionals living in a similar society may have different explanatory models to interpret a particular disease. In an explanatory model several steps such as etiological explanation, symptoms, pathophysiology, treatment etc. can be found. Among all of these, etiological explanation (the causes of the origin of a disease) is an important factor that guides people to seek a particular therapy. Foster (1998) classifies etiological explanation into two categories: personalistic etiological explanation and naturalistic etiological explanation. In defining these, he says, "Naturalistic systems tend to have etiological explanations that are restricted to the disease symptomatology and

a single level of causality. In contrast, personalistic explanations extend to the domains of social relations—with living people, ancestors, and other spiritual entities” (p. 110). People rely on these two etiologi- cal explanations to choose different therapeutic systems. We can mention Janzen’s (1978) work among the BaKongo of Lower Zaire in this regard as an evidence. The BaKongo categorize illnesses into two types: one is “illnesses of God” or illnesses caused by natural factors and the other is “illnesses of man” or illnesses caused by human beings. The natural factors of illnesses include heat, cold, etc. On the other hand, the reasons for man- made illnesses include incestuous marriage, witchcraft, lack of marriage payment, lack of father’s blessings during the marriage, clan conflict etc. People seek therapies such as ritual purification, the ceremony for forgiveness, resolution of clan conflict, completion of ‘inap- propriate’ marriage etc. On the basis of the reasons for a disease, they seek biomedicine and other traditional alternatives sequentially. Similarly, Begum (2015) in her study in a Bangladeshi village called Rupsha also observes that women distinguish illnesses into four categories (such as *oshukh*, *dushi*, *jadu*, and *gojob*). According to her, *oshukh* occurs due to natural reasons. On the other hand, *dushi*, *jadu*, and *gojob* occur due to unnatural causes (e.g., attack of evil spirits or forces). She observes that women seek therapies on the basis of their etiologi- cal explanations. She also documented the influence of economic, cultural and social capital in health seeking process. Both Janzen’s and Begum’s work suggest that the categorization of illnesses suggest people seek different therapies during different illness times and ultimately help different therapeutic systems to survive. They pointed out that those systems which have acceptability to people are eligible to survive and gradually help to develop a complex plural medical system.

Alongside etiologi- cal explanation, sequential therapy seeking is also a process that helps flourish a plural medical system. During the time of complex illnesses, people seek multiple therapies sequentially available to them. According to Rumanucci-Ross (1977), people seek different treatment system sequentially in a pluralistic context. When one healing system fails to cure, they move to another healing system. In this way, they may seek treatments from a good number of healers or healing systems. The choice of healing varies from culture to culture. In his research among the Manu, Rumanucci-Ross observed that people made two types of choices—some people preferred European medical system at the beginning of their treat- ment while some people used it as their last resort when other traditional healing systems failed. However, Young (1983) argues that in a complex cultural setting, not only sequential therapy seeking but also simultaneous therapy seeking exists. According to him, in a simultaneous pattern, a patient consults different resorts at the same time while in a sequential pattern, a patient chooses another resort when his or her earlier resort exhausts or fails to cure the illness (p. 1207). In a Mexican village, Young (1981) observed

that the number of alternatives varies from case to case. He estimated that in 61.6% of illness cases people used one treatment alternative, in 24.8% illness cases they used two treatment alternatives, and in 10% illness cases they used more than two treatment alternatives. Only in 1.2% of cases, people did not seek any treatment (p. 130). The studies of both Rumanucchi- Ross (1977) and Young (1981, 1983) suggest that plural systems exist because they are used or visited by the people of a particular society sequentially or simultaneously. If people do not use a particular therapy or therapeutic system, it would disappear from that society. In other words, in a pluralistic setting, multiple therapeutic systems exist because of their distinct functions.

The above-mentioned literature offered a cultural-functional analysis where they have highlighted how cultural beliefs and rituals motivate people to choose different medicines during illnesses. However, they ignored the structural factors, more specifically the economic factors, which can also play key roles in people choosing a medicine or medical system. Critical medical anthropologists filled this gap by noting the importance of structural factors that influence people to seek or avail different therapeutic systems. It is observed that due to different structural factors such as cost, distance, and limited access to health facilities, the people of different socio-economic groups choose different therapies (Alubo, 1987; Myntti, 1988; Baer 1989; Baer et al 2003). Considering the above discussion, this paper explores why medical pluralism exists in rural Bangladesh.

Research settings, contexts, and methodology

This research was conducted in a Bangladeshi village named Ratanpur (a pseudonym to protect the privacy of the villagers) under Rangpur district. The village is 25 kms away from the district headquarter. Like other villages of Bangladesh, the people of Ratanpur live their livelihood mainly on agriculture. Around 85% of the villagers do agricultural works while the rest are involved with other kinds of economic activities such as fishing, pottery, teaching etc.

The village has a plural medical system where alternative medicines such as folk, homeopathy, and *kabiraji* exist alongside biomedicine. Like many other villages of Bangladesh, the village has a health center where people can avail some biomedical care. To treat complicated health issues, people move to the district medical college hospital which is around 25 kms away from the village. This pluralistic nature took a complex shape since the 1980s when the village started to connect with neighboring towns as a result of an improved road communication system. Prior to 1980, the plural medical system constituted folk healers, untrained homeopaths, and *kabirajs*. However, after the development of road communication, the village saw an increasing number of

trained homeopaths, ‘pharmacies’ and biomedical facilities. Many biomedical physicians from the town hospitals visit the village ‘pharmacies’ at least twice a week to treat patients on a pay-per basis which was not seen before. The village has five trained homeopaths who graduated from different homeopathy colleges and four untrained *kabirajs* who learned *kabiraji* from their relatives and friends.

In such a plural medical context this study took place for a month in December 2014. The researcher selected 20 interviewees by employing purposive sampling. There were 10 men and 10 women who aged between 20 to 45 years. The researcher selected those interviewees who had the experience of different illnesses (such as fever, chronic pains, coughs, stomach upset, headache, and other complications) and visited alternative and biomedical facilities during the last 5 years. The researcher collected data by employing informal interviews. Special focus was to collect data on the nature of illnesses, their etiological explanations, therapy-seeking process, reasons to choose a particular healer and the cost and other barriers associated with a healing system.

Discussion

It is observed that people of the village categorize illnesses mainly into two categories: natural illnesses (*shadharon oshukh*) and unnatural illnesses (*Batashi*). By natural illnesses or *shadharon oshukh*, they refer to those illnesses which occur due to natural causes such as a cough, fever, occasional pain, headache etc. When a ‘*shadharon oshukh*’ occurs frequently, chronically or without any understandable reason, people refer to it as ‘*batashi*’. Moreover, illnesses that occur due to the attack of bad spirits or evil eyes or as a result of black magic are called ‘*batashi*’. Zorina (a pseudonym), a 50-year-old woman and a day laborer, explains *batashi* in the following way:

If you have a severe fever and you don't know the reason...for example, you did not catch a cold or you did not swim in the nearest pond for a long time but you caught cold, it means it is the act of batashi....batashi, the bad wind blowing in some specific areas attacked you....if you cross that big banyan tree in the midday, you may be attacked by batashi.

Medical anthropologists such as Janzen (1978), Sargent (1982), and Begum (2015) observed a similar kind of categorization of illnesses in various cultural contexts. Now the question is what purposes does this categorization serve to understand the nature of the pluralistic health care system of this village? In most cases, it is observed that the categorization helps to understand peoples’ choices in selecting therapies. The field data suggests that there is a common trend among villagers to visit indigenous and folk healers primarily in the case of *batashi* and to visit biomedical physicians in the case of *shadharon oshukh*.

To treat *batashi*, women usually prefer *kabiraj*. Zorina believes that if someone is attacked by *batashi* he or she must see a *kabiraj* but not a doctor. A doctor cannot treat a person who is suffering from *batashi*. *Kabirajs* treat such problems with *pani pora* (blessed water), *tell pora* (blessed oil), or with *tabij* (amulet). This health seeking trend indicates that both biomedicine and folk healing exist since both have their own functions. People visit folk and other alternative healings since they believe that only *kabiraj* and their special medicines can cure the problem of *batashi*. *Kabiraji* medicines, they believe, are required to remove bad spirits which biomedicine is unable to do. On the other hand, in cases of treating *shadharon oshukh*, they rely on the curative power of biomedicines. Rahim (a pseudonym), a 45 year old shopkeeper, echoed Zorina's statement when he discussed the health seeking practices of the villagers. He observed that "a *kabiraj* knows how to treat patients infected with *batashi*. A doctor can't treat it because he does not have that knowledge. He (the doctor) can cure *shadharon oshukh*....he has that skill."

If we take a cultural-functionalist approach to explain why a plural medical system exists in Ratanpur we can say that different healing systems survive because of their distinct functions. In some cases, this functional explanation is useful to understand the health-seeking process, but in some cases it is inadequate. During the fieldwork, it was also observed that some people suffered from *shadharon oshukh* but visited alternative healers in spite of the availability of biomedical services. These cases challenge functional analysis. Interview data suggest that structural factors alongside the cultural factors needed to be analyzed for this health-seeking behavior.

According to many interviewees, the cost is an important issue in health seeking. Folk and indigenous healing involve low costs compared to biomedicine. This explanation suggests exploring the structural model to explain the survival of indigenous and folk healings systems in the village. The structural model considers a medical system as an institution which exists through its link with social, political, or economic structures of the society (Waxler-Morrison, 1988). Since, in Ratanpur, biomedical and other alternative healing systems are associated with different costs, many poor people of the village visit indigenous and folk practitioners to treat *shadharon oshukh* due to the low costs associated with them.

Among the interviewee, five men and eight women told that they avoided biomedicine as their first resort due to the higher cost. They availed *kabiraji* and homeopathy sequentially. Compared to homeopathy, *kabiraji* is cheaper. Most *kabirajs* have no fixed fee. They take whatever the patients willingly pay to them. However, among the interviewees, two men and three women told that they received alternative healing initially but finally moved to biomedical physicians as their last resort. This sequential therapy seeking process is common in many cases of illnesses in the village where costs play

an important role. A practicing *kabiraj* explained why people prefer their treatment in the following way. He said:

Daktari (Biomedical) treatment is more expensive than ours. For example, a daktar's (biomedical doctor's) fee is TK 200. Moreover, a patient has to pay the costs of medicine. If the daktar recommends medicine for a couple of days, they have to bear a higher cost which will surpass their daily wages. But if they come to us, they have to pay for the cost of our materials which is usually not more than TK 100. We don't impose any fee on them. They pay whatever they like.

In Ratanpur, differential costs suggest many people what to choose and why to choose and ultimately help multiple medicines to sustain in a single cultural context. The survival of the plural medical system in Ratanpur challenged the notion that biomedical and alternative practitioners have their distinct territories to practice. According to some scholars, such as Waxler-Morrison (1988), biomedical physicians stay in the urban towns while alternative healers reside in the rural contexts and they do not compete with each other. Since they do not face any competition they both survive. However, the health seeking trend of Ratanpur implies that both alternative and biomedical physicians reside in the same cultural context. They survive since they have different functions and involve variable costs.

Concluding remarks

From the above discussion, we can say that health seeking is a complex process which involves beliefs, costs, and many other structural and cultural factors. The existence of a plural medical system is also a complex issue since it is related to the health seeking process. The discussion suggests that an explanation based on the functions or efficacy of medical systems gives us a partial idea about the existence of a plural medical system in a cultural context. Our study in Ratanpur village suggests that we have to incorporate analyses of the economic aspects alongside the cultural functional aspects to get a nuanced understanding of the co- existence of multiple healing systems in a society.

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Indigenous climate calendar: Changes and challenges

Pavel Partha¹

Abstract

Bangladesh is facing and trying to fight against the global climate disaster. In rural Bangladesh, both Bengali and indigenous communities have a historical climate knowledge and indigenous climate calendar. But now the local perception on climate is going to be difficult to understand the present uneven patterns of weather and surroundings. This irregular climate condition is also affecting the rural climate calendar and the peoples' knowledge in rural Bangladesh. Present paper is describing the local knowledge and perceptions on climate and climate change of rural Bangladesh. It is also describing the local climate parameters and the indigenous biological indicators to understand the climate variables and changes. This paper is addressing the legendary wise person Khana and describing her wise unique verses on climate, weather, ecology and agricultural livelihood. This article is focusing the critical relationship of rural people and their climatic sensation which are going to be extinct. When climate is affected, the cultural harmony and the ecological equilibrium related to climate are also be endangered. But still now the rural people are trying to realize the 'abnormalities' in climate and weather. This paper is also describing the present climate senses of rural people in Bangladesh. Local legends, popular narratives, village verses, folktales and lyrics which are related to climate and weather are recorded and analyzed here. This paper is based on eco-feminist perspectives and describes the male-dominant developmental calamities, which is also guilty for the recent global warming. This paper is describing the recent corporate business in the name of 'climate adaptation' and the peoples' position against the climate-hegemony. This paper is insisting to recognize the local knowledge and peoples' resiliencies to understand all over the climate change scenarios for climate justice.

Key words: Climate change, local knowledge, verses of Khana, rural Bangladesh, Eco-feminist perspective

Mandi people are originated in an ancient island named Chigelbariwarikhutti was full covered by forest and hills. On that time, Mandis lived on the tree of Ha-check hills. They made a lot of initiative to get used to the changed climate on that situation. Gradually temperature was arisen, sometimes weather was very cold and intolerable. Once a Rurupa kokthakpa (porcupine) came to the Mandi people and told, 'you should build your own home'. Though Mandi people adopted themselves

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physically with the climatic changes but they were searching such type of shelter. Balfong-nakma-chipong-rachcha (scorpion like animal lived in the water flow of the forest) first showed them how to make house.

Then Me-enpa checksenpa (galgathi spider) showed them how house might be made with the leaf of bamboo tree. The bird Saramma dusinem of sal forest taught them how to live in this house. After that Mandi people made their own house for themselves and started to live in it. In Mandi language, this house is called as Nokmandi. This Nokmandi was made through the generation of knowledge of climatic variation, in where, life, culture and nature are not any separate part rather complementary.²

Climate change is not any 'new' concept

The rural people of Bangladesh conceptualize the climatic change as a continuous natural process and phenomena and they always tried to make themselves adoptive in different ways with this change. Through world's paleo-climatic study of pollen and sea plankton, it is already assumed that from last 6000 years a continuous climatic change is occurring³. Khana, the subaltern scientist of Bengal already discussed the nature of adaptation of people with ecological and climatic changes. Dhiman (2008) stated his paper about Khana that, verses of Khana, locally known as 'Khanar Vachan' were the most important basic guidelines for traditional agriculture in Bengal⁴. Khana showed how ecological-environmental-climatic change impacted on the life and nature and how people made adaptation with this natural process.

In the study of climate discourse, generally it was emphasized on the last 200 years phenomena which changes were actually created through the luxurious life expectancy of developed world and the third world are suffering for its depressing impact. Bangladesh and its people, a marginalized geographical area of this impact are always experiencing this shocking impact but they have their own way to cope up with this change without destroying the nature. Excessive emergence of carbon dioxide is considered as the main cause of

2 Anita Mree (77), an experienced Jhum farmer and story-teller and Jonik Nokrek (99), an wise and philosopher of Mandi community in Madhupur Sal forest of Tangail described the history of invented Nokmandi which was adoptive phenomenon of climatic and ecological changes. Though the Mandis, an indigenous community of Madhupur Sal forest built a historical civilization but Bengali dominant state, Asian development Bank (ADB), Bengali Muslim outsiders, Christian missionaries, multinational agricultural business companies, developmental disasters of forest department demolished this society and their glorious past. This Mandi legend was collected in 5-10 May 2006.

3 Global paleoclimatic data for 6000 YrB. P. (1985), T Webb, 111, ASC11 documentation files of NDP-011

4 Sen, Dhiman. 2008, Impact of Kahan's Vachan on traditional agriculture in Bengal, Asian Agri-History, Vol. 12, No. 3, P. 221. This paper stated that, Khana, a women seer and a composer of nature saws, lived between 800 and 1200 AD. She was probably belonged to the village of Deuli, in Barasat in 24 Parganas, West Bengal, India. She was an expert astrologer and compiled 'Khanar Vachan'.

this 'climatic change' which was started from 1800 through industrialization concept of development initiatives and created a disaster on the natural equilibrium of ecology⁵.

Bangladesh is facing and trying to fight against the global climate disaster. Present paper is describing the local knowledge and perceptions on climate and climate change of rural Bangladesh. It is also describing the local climate parameters and the indigenous biological indicators to understand the climate variables and changes. This paper is addressing the legendary wise person Khana and describing her wise unique verses on climate, weather, ecology and agricultural livelihood. This paper is based on eco-feminist perspectives and describes the male-dominant developmental calamities, which is also guilty for the recent global warming. This paper is describing the recent corporate business in the name of 'climate adaptation' and the peoples' position against the climate-hegemony.

Theoretical frame and methods of local climate perception

*Ki koro Shwasur lekhajhukha?
Meghei dekho jaler rekha.
Kodale-kurule megher gaa
Madhye madhye dicche ba.
Krishok ke bologe bandhte aal
Aj na hoi hobe kaal.*⁶

(What equation do you make? Please see the cloud status of the sky. If you can see the piled up cloud it is assumed that it will be rain with two or three days. Khana told, the shape and color of cloud denote the possibility of raining. If the cloud is shaped with piled up texture, it has the possibility to be rain within today or tomorrow.)

Historically the livelihoods of Bangladeshi people are based on jhum cultivation, plain land agriculture, wetland ecosystem, hunting and gathering, forest and surrounding genetic resources. This ecological relation is describing in this paper through ecofeminist and subaltern perspectives. Cunninnham et al (2003) are described in their book, that, the ecofeminist understanding is a significant theoretical framework of nature and ecological discourses⁷. In oral and folk literature of all Indigenous and mainstream community of Bangladesh bear a lot of information and clues about this relationship and adaptation

5 Molles, Manuel C. Jr. 2002, Ecology: concept and applications, McGrawHill, NY, p. 541

6 This verse was collected from Shanti Roy (80), Sobujbag, Srimangal, Moulvibazar, Bangladesh, 11 February 1998

7 Cunninnham, William P., Cunningham, Mary Ann and Saigo, Barbara Woodworth. 2003 Environmental science: a global concern (7th edition), McGrawHill, NY, p.42-46

scenario. Radhamaan-Dhanapuudi of Chakmas, Diggi-Bandi and Sheranging of Mandis, Rasapala of Bishnupriya Manipuris, Jakhamar geet of Hajongs, Gajir gaan of Sundarban areas, Manasha-mangaal of riverine areas, Dhamail and bandha of haor or wetland ecosystem, Mymensingha gitika of greater Mymensingh and the great Khanar Vachan are prepared the philosophical and bio-cultural settings of Bangladesh. This paper is based on the spirits of these peoples' portfolios and structuralizing its climate-philosophy with the help of the mentioned traditional sparkles of people's wisdom. In rural Bangladesh, both Bengali and indigenous communities have a historical climate knowledge and local climate calendar. But now the local perception on climate is going to be difficult to understand the present uneven patterns of weather and surroundings. This irregular climate condition is also affecting the rural climate calendar and the peoples' knowledge and culture in rural Bangladesh.

The local knowledge and peoples perception on climate were collected by 'participant observations', from focus group discussions, and interviewing local and indigenous peoples of rural Bangladesh. The information of local climate records, verses of Khana, folktales, legends, proverbs and folksong were collected and the analysis process were also gathered from the aged people of different rural areas of Bangladesh from different communities.

Climate calendar of Bangladesh: local perception and knowledge

*Shon 1326 saale
Saat-e Ashwin budhbar
boilore tufaan.
Dinee kore hur hura hur
ratre kore ayojan.
Ghor bari sob teijja kore
Jongole korilo gomon⁸.*

(In 7th Ashwin, 1326 Bangla, Wednesday, a cyclone caused a lot of destruction in Chandarbeel areas and a song was written by a local writer-singer).

Academic and institutionalized knowledge has discussed historical climatic and environmental changes through the archaeological, paleontological and other sources of evidence. But rural people of Bangladesh inherited this knowledge through their livelihood. Now a day, it is realized that in climate change discourse, this indigenous knowledge needs to be incorporated with the mainstream study.⁹ Policymakers also realized it necessity that bottom

8 Source from Sri Kalipado Mandal (75), Farmer, Basudevpur, Chandarbeel, Muksedpur, Gopalganj. Chandarbeel is a significant wetland of Bangladesh. It is also a biodiversity hotspot area. This rural song is based on the remembrance of the cyclone and its impacts on local life and livelihood. This song was collected in 5 June 2005.

9 Indigenous perspectives on climate change needed, Northern researcher says. Science Daily,

to up approach is more effective rather top to bottom that also help to adapt a self sustaining development approach in regards of climatic change adaptation strategy¹⁰.

Even now there is no lot of documentation of local people's perception and knowledge on climate calendar and changes. In a study, Vedwan (2006) explored how people explain climate change with their own local knowledge in the Himalayan apple cultivars/farmers community of Himachal province of India¹¹. In this paper, local people explained the causes and impacts of change of rate, range and timing of snowfall in different geographical landscape of Kullu area, and how it created problems in apple cultivation.

Vedwan and Rhoades (2001) also conducted a comparative study among local people's perception and empirical evidence of snowfall and rainfall during 1962 to 1996. They found, climate change experiences and adoptive measurements were also a component of people's daily agricultural practices. People took these changes as a part of livelihood. But when people couldn't correlate those changes with their own agro-calendar perceived as climatic change. These changes made a disaster to their agricultural livelihood and when they couldn't cope up with these changes, they counted it as a climatic change¹². Same statements also found in the indigenous community perception to express the phenomena of climate change.¹³ In a study conducted in 1999 by Unnoyan Samonnay among 146 sub district of 54 districts in Bangladesh showed that local people perceived weather change as the unexpected seasonal changes of temperature, rainfall, responses of animal and bird etc¹⁴.

Sen et al. (2007) showed that local farmers and people of northern parts of Bangladesh could realize in advance how much draught and rainfall would be occurred. Rakhain ethnic people of Cox'sbazar could recognize about the beginning of rainy season to count the circles of frog's leg. People of Sirajganj

27 March 2005, source <http://www.scienceduly.com/releases/2005/03/050325152457.htm>

- 10 Srinivasan, Ancha. 2004. Local knowledge for facilitating adaptation to climate change in Asia and the pacific: policy implication, IGES-CP working paper. (2004-002)
- 11 Vedwan, Neeraj. 2006, Culture, climate and environment : local knowledge and perception of climate change among apple growers in Northwestern India, Journal of Ecological Anthropology : vol 10, p.4-18
- 12 Vedwan, Neeraj and Rhoades, Robert E. 2001. Climate change in the Western Himalayas of India : a study of local perception and response, Climate Research : Vol 19: 109-117, source : www.int-res.com
- 13 Salick, Jan and Byg, Anja. 2007. Indigenous peoples and climate change (eds), Tyndall Centre for Climate Change Research, Oxford.
- 14 Rahman, Atiur; Ali, M. Ashraf; Chowdhury, Faruk and Hasan, Mahbub. 2005. People's report 2002-2003. Environment of Bangladesh, Unnoyan Samonnay, Dhaka, Bangladesh. p.273-279

a flood prone area made seed-bed in their own courtyard or boat or floating seed-bed. People of saline prone area also used floating vegetable gardening or used Kankona method to preserve fresh water in the salinity¹⁵. People also perceived climate change through their agricultural livelihood knowledge as common, natural and positive consequences of life and ecology (Imran, 2008)¹⁶. In a workshop held in Radisson water garden hotel emphasized on the community based adaptive measurement of endangered community people to cope up with the climate change¹⁷.

This article is focusing for the first time in Bangladesh, the critical relationship of rural people and their climatic sensation which are going to be extinct. When climate is affected, the cultural harmony and the ecological equilibrium related to climate are also be endangered. But still now the rural people are trying to realize the 'abnormalities' in climate and weather. This paper is also describing the present climate senses of rural people in Bangladesh. Local legends, popular narratives, village verses, folktales and lyrics which are related to climate and weather are recorded and analyzed here also for the first time.

No frog, no rain! No cloud, no frog!

*Baang dake ghono ghono
Shigro hobe bristi jeno*¹⁸.
(Croaking of frogs is the indicator of rain)

*Bengai bengir biao
Shollo mutuk dia.
O bengai megh aano gia
Bengai bengir mago
Ek phota pai deo meghe bhijja jai
Khalo nai pani, bilo nai pani
Aasman fatia pore phota phota pani*¹⁹.

15 Sen, Sukanta; Imran, Dewan Md. Ali Reza; Whatesham, Dhali; Md. Zahid Hasan and Lamin, Silvanus. 2007. Climate change: Indigenous knowledge and adaptation, BARCIK, Dhaka, Bangladesh. p13-30

16 Imran, Dewan Md. Ali. 2008. Climate change in Bangladesh has its own difference. In: Our Environment, BARCIK, Dhaka, Bangladesh

17 Community based adaptation to climate change bulletin (a summary of the second international workshop on community-based adaptation to climate change), V-135:N1, 4 March 2007, IISD and IIED

18 Verse of Khana, this verse was collected from the Barinda village, Nachole, Chapainwaganj, Bangladesh in 22 January 2007.

19 The song of frogs' marriage. In rural Bangladesh, children arrange frogs' marriage for rain in the draught situation. They pray for rain to the frog. This song was collected from the Sajnar haor area, Hariapur, Biwambharpur, Sunamganj in 10 March 1997.

(Frogs marriage is happening with 16 crowns. O mother of frogs! Please give us one drop of rain. We are thirsty, we are facing draught. There is no a single drop of water; please give us only a single drop of rain. We are celebrating the frog's marriage...)

The continuous croaking of frog's means rain will come soon. According to Khana, the croaking of frog is the sign of upcoming rainfall. The presence of frog and its croaking sound in certain ecology is the indicator of its weather pattern. The existence of different types of frog species indicates the different situation of the ecology, according to the inhabitants of Lawachhara Khasi village, situated at Moulvibazar district of Bangladesh. Of the different types of frog, a species with green color have disappeared which existence proves the actual humidity of the forest. The lost of this specific frog species causes difficulty to the betel-leaf farmers living in the forest periphery. The farmers had used to know the variability of the weather by the existence of the Green frog in that area.

In addition, the people of different parts of the country have been arranged a "marriage ceremony of frog" as a worship to get rain since long. Same words could be heard from the people who lived at the wetland of Bangladesh. They think that they could know the news of upcoming rainfall by hearing the continuous chirping sound of frogs. It is mentionable that, rainwater is the main source of irrigation in paddy cultivation in Bangladesh. Ironically, the existence of frog has been disappearing drastically in the country. At the same time, the schedule of rainy season is changing too. And this change of ecology is the lesson of changing climate in wetland area, according to the people living there. The relationship between frog and rainfall indicates the conception and base of ecological thought and practices of the rural people of Bangladesh. However, the corporate economy pushes to create this imbalance situation of ecology by disappearing frog in many ways. Frog bears a big role to reduce insecticides from the agriculture field by eating them as food. Moreover, some frog species are one of the food sources of some communities in Bangladesh. The incident of disappearing frog from the ecosystem also made an unsupported impact to their food sovereignty. The system of neo-liberal economy diminished the frog from the ecosystem by capturing them for corporate food business. Those capturing frog had exported to the developed countries to meet their food demand. Subsequently, some of the corporate giants including Monsanto, Syngenta, Bayer Crop Science and BASF have been introduced pesticides in the local market to protect the harvest from the insects. Today's changing climate of the earth comes as a result of that frog diminishing activities from the developing countries. Da (1999) stated a statistics in his book that, 2770 metric tones of frog legs have been exported to USA, France, Belgium, the Netherlands and Germany annually between the year of 1986 and 1998 for human food consumption

from the natural ecosystem. The legs of 60 frog equal to 1 Kg. To make 2770 metric tones of frog feet, around 4 crore and 10 lacs of frog have already killed in India²⁰. A frog can kill around one hundred insects daily as its food. Can anybody imagine how much pesticides being used to kill insects of agricultural field in absence of frog for strengthening the green-revolution agenda?

Above all, the people of the country are being aware about the necessity of frog in their ecosystem. In 1979, temperature of Bangladesh has risen up to 43 degree Celsius which is unusual. Many people and livestock had died due to such kind of hot temperature. Then the inhabitants of Gaibandha districts made their movement against the frog hunter as they thought that in absence of frog's croaking sounds, the rain could not drop down²¹.

No mushroom! No thunderbolt²²!

What is the natural indicator of thunderbolt? According to indigenous Khasi and Mandi society, after any incidents of thunderbolt, lots of natural mushroom comes from under-ground. This natural mushroom is a major food source of these two indigenous communities of the country. Now-a-days they can not find such kind of delicious mushroom regularly as the number of thunderbolt has been decreased drastically. Both the community also thinks that due to an unstable situation of natural ecology and degradation of natural forests is playing the key role for this instability. Moreover, the indigenous people can not find any co-relation between cultivated mushroom and thunderbolt. The local people also added that the places of thunderbolt incidents have been changed and the existence of natural mushroom has been shown there newly.

'Hiral' and 'Shirali', respectively two customs of the wetland areas of Sunamganj district and Gopalganj district in Bangladesh that works against the natural thunderbolt. According to the rules of these customs, people offer worship to the thunderbolt so that it never hit their harvest and stop the agricultural damages. But now-a-days the people of the areas have been

20 Da, Dipak Kumar. 1999, Poribesh songkote baponno pakhi (Endangered birds and environmental crisis; in Bengali), Gyaanbichitra Prokashoni, Agartola, Tripura, India, p. 101

21 Nawaz, Dr. Ali. 1989, Khanar vachan krishi o Bangalee sangskriti (Verses of Khana, agriculture and Bengali culture; in Bengali), Bangladesh Agricultural Council (BAC), Dhaka, Bangladesh, p. 128

22 This section is written with the help of traditional Khasi healer Nosif Pothmi (78), Kalenji Khasi Punji, Kamalganj, Moulvibazar; Neith Khendrium (55), Myntri (headman), Kalenji Khasi Punji, Kamalganj, Moulvibazar; Sohini Mree (80), traditional Mandi music instrument maker, Chunia, Madhupur, Tangail; Phomon Nokrek (65), Mandi Jumia, Beduria, Madhupur, Tangail; Noijjo Nokrek (75), Mandi Jumia, Gaira, Madhupur, Tangail and hiral-shirali of Sunamganj. These information were collected in May 1995 to April 2007.

forgetting the custom that works against thunderbolt as the necessity of the custom reducing, due to the lack of thunderbolt incidents. According to the local people, establishing the cell phone network station in the rural areas of the country has been changing the pattern and places of the thunderbolt incidents.

No chirping sound of cricket! No signal of seasonal diversity²³!

Each kind of insects has a certain name and they arrive in each certain period, according to the Mro indigenous community of Chittagong Hill Tracts. Moreover, the presence of the different kinds of insects indicate the different season of the area thus works as the seasonal calendar of the community's life and livelihood. The chirping sounds of Kuwai-jheng-jheng (crickets) are the indicator of the Mro month Pratla (April-May). Pratla month is the time of seed sowing in the Jhum field. The chirping of Laiklang is the indicator the time of jhum harvest (July-October). Now-a-days the people of the Mro community have been facing difficult times to understand the Jhum-agricultural season as the chirping sound of insects are irregular now. And this type of changing of the seasonal calendar is happening due to the changes of their certain ecology, the community people think. They define the changed situation as the result of deforestation of natural forest, forest degradation, unplanned infrastructure development and intrusion of invasive alien flora species in that certain ecosystem.

The presence of wepoka (termite) indicates the extreme humidity and the news of upcoming rainfall, according to the Koch people of Jhenaigati area of Sherpur District of Bangladesh. The Santal people of Thakurgaon district and CHT also mentioned that the collective presence of Ant in the homestead indicates the upcoming rainy season. But this natural indicator is disappearing now due to the extreme presence and use of pesticides. To finish the insecticides diversity, the corporate companies have invented weapon as their business means. Around 10 giant corporate pesticides companies in the earth have been continuing their business only for piling up their profit. They neither want to hear the cry of the abolishing life species nor the necessity of saving the biodiversity. Profit is the only important things to them.

We should bear in mind that the volume of pesticide production in the world indicates the rate of emission off carbon-di-oxide. As we all know that extreme emissions of carbon have pushes our planet in such kind of global warming. The people of the poorest countries including Bangladesh are the worst sufferer of this global warming. According to a statistics, Bayer

23 Sekre Mro (95), Empo Mro (70), Nangkleng Mro (64), Yarmen Mro (37) and Yangrung Mro (37) were built the basement of this section. The Mro people are the Jhum cultivation dependent community in the Chittagang Hill Tracts (CHT), Bangladesh. They have tremendous traditional weather calendar related with insects. This information was collected from Empopara, Chimbuk hill, Bandarban in January 2007.

Crop Science were sold agro-chemicals and made profits USD 46,900 crore, Syngenta USD 6400 million and Monsanto USD 3300 million in 2006²⁴.

Temperature rising! Snakes dieing!!

*Posh_e gorom Baisakh_e jara
Prothom Asbar_e bhore gara
Khona bole shuno he swami
Swaon Bhador_e neiko pari*²⁵.

[Heat in the Poush (first Bangla month of winter, December-January), cold in the Baisakh (first month of Bangla calendar, April-May) and heavy rain in the first week of Asbar (first Bangla month of rainy season, June-July) are the indicators of shortage of rainfall and draught in the Shrawan to Bhadra (July-September).]

Mild hit wave ranges from 26.7 to 32.2 degree Celsius, moderate hit wave ranges from 32.2 to 40.6 degree Celsius and extreme hit wave ranges from 40.6 to 54.5 degree Celsius temperature, expert Ahmed (1997) said²⁶. At present the average temperature of Bangladesh is rising, though there is a tendency to fluctuate the temperature. 'Summer' is an integral part of our seasonal pattern but the people marked the presence of sudden hit wave as the disaster of weather pattern. In Bangladesh, there are a several types of hit wave exits in people's perception including 'extreme hot', 'hot with humidity', 'over extreme hot', 'disgusting hot' and 'irregular hot'. The different types of hot perception about hit wave in Bangladesh indicates that how the people of the country understand the variability of the weather. Of the mentioned types of hit wave in Bangladesh, the ratio of 'over extreme hot' has been increasing in recent time. The people's changing perception on weather condition indicates this change.

The farmers of the Bangladeshi villages said that the soil of the cultivating field had been wet and soft after harvesting the crops, at previous. Even some indigenous varieties of paddy were born there, without any ploughing. But now-a-days the agricultural land is being drier due to increasing temperature. Besides the death toll of fishes, animals and human being due to increasing temperature, many crops varieties are also depleting from the nature. During the summer the condition of wildlife in National Zoo and human being in roadside, got the same sufferings. The people of all professions in Bangladesh suffers extreme due to hit wave during the period.

24 Patenting the "Climate Genes" ... and capturing the climate agenda. May/June 2008 issue # 99, In : Communique, etc group, source : www.etcgroup.org

25 Verse of Khana, this verse was collected from Ariol beel area, Munshiganj, March 2005

26 Ahmed, Dr. Rafiq. 1997, Abohawa O Jalabawo bijyaan (Weather and Climate science, in Bengali), Rajshahi University, Rajshahi, Bangladesh, p. 375

The presence of snakes in the locality or open spaces rises during the very beginning of summer as they can not live in hole due to the hot. In that time, the snake which comes to the locality had been died in clash with human. The present tendency of rising hot weather will be the cause of more death of snakes in Bangladesh. As a result of more death tolls of snakes, the possibility of creating imbalance in the ecosystem will be rise more. Subsequently, that will be the worst impacts of global warming.

The fluctuation of temperature happens due to the changes of agriculture system by chemical fertilizer, pesticides, high yielding variety and Hybrid variety, replacing with ancient agriculture system, the local people said. They also mentioned the incidents of commercial plantation by depleting natural forest, unplanned excavation of natural resources including oil-gas-mine-clay-sand, deaths of wetlands and hill cutting as the causes of rising temperature. According to an assessment on Climate Change and public Health, the varieties of different diseases have been changes and rises in past 30 years of period²⁷.

No cuckoos in spring! No buds in trees!!

*Amar ghum bhangaiya gelore
Morar kokile
Amai Udashi koria gelo
Bosonteri kale
(Re) Morar kokile²⁸..*

(Cuckoo's song arisen me from the sleep, I am now indifference for the Cuckoo's song and I have realized Spring is coming...)

The gorgeous blooming of the wings of dudi (peacock) make signal to the Mandi community of Madhupur forest that the rain will come soon. Ironically, not a single peacock is exists there and the schedule of the rainfall has also changed there. According to local knowledge in Bangladesh, Kokil (Cuckoo) brings the spring season by singing their song. But the presence of this very significant singer bird has decreased vividly. At the same time, the existence of the spring is merely seen now due to the presence of extreme two seasons in the country. They are summer and winter. A few numbers of Cuckoos and low existence of spring season indicate the losing the biodiversity and changing pattern of climate in the region.

The impacts of climatic changes create direct effects to the genetic resources and in the same way the changes of genetic resources make effects to the

27 Malina, catherine. Are we ready for climate change's health impacts? source : <http://green.yahoo.com/blog/climate411/95/are-we-ready-for-climate-change-s-health-impacts.html>

28 This is a very popular folksong of Mamataz, most popular singer of Bangladesh. This song is describing that, Cukkoks song is the indicator of autumn.

active circle of climate. As a result of depressing impacts of climate change to different types of species, many of them leave their living place for lack of adaptation capacity²⁹.

Indigenous Tripuri community of the forest areas of Dalubari in Srimangal of Moulvibazar district are addressed that, existence of Monkey species in a certain rainforest is very important of its ecological balance. Feeroz (2000) mentioned in his paper that, the number of Lajjaboti banor (*Nycticebus bengalensis*), banor (*Macaca mulata*), Chhotolegi banor (*Macaca nemestrina*), Mukhpora banor (*Trachypithecus pileatus*), Pheris Leaf Monkey commonly known as Choshmanpora banor and Hulock Gibbon (*Hyllobates hoolock hoolock*) in Lawacherra rainforest situated at Moulvibazar district of Bangladesh has been decreasing gradually as their habitat shrinks due to the deforestation. Introducing Eco-tourism, establishing Army training camp, mineral resources excavation works and plantation of invasive species are acting as threat to the forest³⁰. On June 14 of 1997, some portion of the Lawacherra forest had devastated by a accidental fire of gas exploration company Occidental and thus losing the habitat of monkey primates. Moreover, Unocal and Chevron, two major oil and gas companies of USA respectively rapped the forest by setting up pipeline and conducting seismic survey in the Lawacherra forest in 2005 and 2008. According to the indigenous people living adjacent area of the forest said that the exploration works of those mineral resources companies have changed the habitat of the primates. Apart from this, the volume and schedule of rain in that rainforest has been reduced and changed though it is the most rain occurring area in the country.

Dumur (*Ficus hispida* L. f.) is a common plant in rural Bangladesh. Its existence indicates the correlation among the members of biodiversity. The plants like different types of *Ficus*³¹ species (Bot, Dumur, Pakur and Oswattho) are the habitat of different types of ferns, reptiles, algae, fungi, climber, birds and insects. The dumur tree is a sacred plant to the Koch indigenous community living in Sal forest of Sherpur district. The different time frame of this species including falling out of leaves, changes color of the leaves, blooming flower or coming buds and fruits are separately indicates the changes of the season. In a word, this physiological changes of dumur is a season-indicator calendar of Koch³². But in recent, the physiological

29 Biodiversity and climate change.2008. This factsheet was compiled in 2008 by ICLEI with the support of Count-down 2010, ECNC and LAB, source : www.iclei.org/biodiversity

30 Feeroz, M.M. and Islam, M.A. 2000, Primates of the west Bhanugach forest reserve: major threats and management plan. In: Bangladesh environment 2000, edited by M. Feroze Ahmed, BAPA, Dhaka, Bangladesh, 239-253

31 Common Keystone and sacred species of Bangladesh.

32 Jugol Koch (35), Indigenous cultural activist, Rangtia, Jhenaigati, Sherpur and Juvaraj Koch (70), farmer, Dawdhara, Jhenaigati, Sherpur were shared their experinces in July

changes of the dumur can not happening timely. The Koch people think that, something has changed in nature. This also proves the traditional co-relation between the people, plants and climate.

If the snail climbs to the top of rice plant from the ground it indicates rain will come soon. If the wild-cat barks hardly it also seems rain will come soon. Same types of co-relation between rural people and nature have been seen in the world's largest mangrove forest, the Sunderban. The Mawali, Bawali and fisherfolk of the Sunderban areas can assume the changes of the forest situation by observing movement of wildlife. Around 70 species of Bees have been seen in Bangladesh since long³³. Most of them are found in the Sunderban also. Hannan (2003) described that, high temperature and humidity hinder the production of Bee and honey. In addition, the use of excessive pesticide in Agriculture sector also push to reduce honey production as it hampers the natural pollination³⁴. However, now-a-days the Mawali people who are engaging into collecting honey from the mangrove forest says that the volume and number of honey and Bees are decreasing day by day due to increasing the hot weather and irregular rainfall in the mangrove forest.

Reducing rain! Increasing saline!!

Panch rabi mashe pai

Jhorai kingba khorai jai³⁵.

(If there are 5 Sun days in a month, it indicates that month will suffered by rain or draught)

Chander shovar moddhye tara

Borshe pani mushol dhara³⁶.

(If star is seen in the sky of the fullmoon period, it is the indicator of heavy rain)

During 1961 to 2000, 0.0072 degree Celsius temperature has been rise in Bangladesh but the volume of rainfall increased only 4.6909 millimeter. In a word, despite having a double temperature rise in a decade in Bangladesh, the volume of rainfall does not rise proportionately³⁷.

2006.

33 Hannan, Md. Abdul. 2003, Poragyan protibeshbidya (Pollination ecology-in Bengali), Bangla Academy, Dhaka, Bangladesh, p. 59

34 ibid, p. 172-178

35 Verse of Khana, this verse was collected from Daxminer badamer char, Gaibandha, Bangladesh in 2005.

36 Verse of Khana. Nawaz (1998) described in his book that, in 1385 Bangla star was seen in the fullmoon period and heavy rain was happened in the full Jaisthya (the 2nd month of Bangla calendar/May-June). Nawaz, Dr. Ali. 1989, Khanar vachan krishi o Bangalee sangskriti (Verses of Khana, agriculture and Bengali culture; in Bengali), Bangladesh Agricultural Council (BAC), Dhaka, Bangladesh, p. 121

37 Tutu, Asraf-Ul-Alam and Bijoy, Mizanur Rahman. 2003, Palte jawa jalabaur ulta-palta khela (Irregular scenarios of climate change-in Bengali), CDP, Khulna, Bangladesh, p. 14

Besides this, the salinity in the soil and water of the south-western part of Bangladesh has been increasing. The area of the saline prone has also been increasing for a decade. It covers now from Khulna-Satkhira-Bagerhat-Pirojpur-Barguna-Patuakhali-Jhalkathi to Jessore-Norail-Gopalganj districts. The saline resilience capacity of agriculture land is 1 to 1.5 PPT but the average salinity in our coastal regions is 3 to 6 PPT. According to a report of Bangladesh Soil Research Institute, more than 56 percent of the coastal rivers in Bangladesh are affected with salinity³⁸.

Besides creating effects on people lives and livelihood, the salinity is also making effects on the Sunderban. The variations of different types of flora have been seen in different sides of the forest due to the variability of saline in different parts, since long. The degree of salinity also varied in different seasons of the years. But at present, the situation of variability has disappeared. Now the volume of saline is high in every parts of the forest as the lower existence of fresh water flow in the coastal rivers. It happened due to establishment of Farakka Barrage in India, commercial shrimp and cultivation of high yielding variety with chemicals instead of saline resilient local varieties.

Climate change and corporate adaptation-business

*Puber aafal bai baan
Daxminer aafal khai dhan³⁹.*

(The aafal from the east it is the sign of only natural flood. But the aafal from the south will be flooded and damaged the rice fields in the haor areas.)

People of Haor areas of Bangladesh described that the season, nature and pattern of natural calamity were also changed. In this area, there was flood tolerant rice varieties, on the other hand in southern areas of Bangladesh there was also saline tolerate rice varieties before the so-called 'green revolution'. After the introduction of High yielding varieties (HYV) with the help of IRRI and BRRI, these entire flood tolerate variety, deep water variety, salinity resistant rice variety were disappeared. But now, when 'climate change and adaptation' are focused in the development paradigm, the different multinational agribusiness companies are declared that they are able to produce any kind of saline, flood, temperatures tolerate varieties and they had the collection of those varieties.

People of developed world live a luxurious livelihood which downbeat impacts go to the poor people. They the developed world have created a

³⁸ *ibid*, p.14

³⁹ This rural proverb was collected from the haor areas of Sunamganj, Bangladesh. Haor is the special type of wetland ecosystem and the total haor area is the one-sixth part of Bangladesh. Aafal means special type of wave with flash flood and storm. Peoples of haor region are only cultivating in the boro season. This proverb was collected in 11 November 2000.

business agenda through this climate change. They have also created a policy so that the poor counties are bound to be acquainted with this corporate business as an so-called adaptive measurement. International Development Research Centre of Canada, The New Partnership for Africa's Development (NEPAD), Bill & Melinda Gates Foundation, Buffett foundation, African Agricultural technology foundation, Asian Development Bank (ADB), Japanese government, Japanese International Research Centre for Agricultural Sciences donated and invested money and engaged National agricultural research programs of Kenya-Uganda-Tanzania-South Africa, CIMMYT, IRRI, Africa rice center to invent different types of agricultural climatic adaptive variety. Bill & Melinda Gates foundation invested \$19.8 million IRRI and Africa rice center to invent climate resistant variety⁴⁰. When people of poor countries are searching the way to save the ecology, the nature to the changed climate, corporate companies are trying to expand their business and they leveled it as people's adaptation to agriculture and alleviation of negative impact or disaster. That means, people have to be adaptive with the criteria set up by the corporate companies.

Climate disaster and own stand of rural people

*Daxmin-duwari ghorer raja
Purbo-duwari tabar praja
Paschim duwarir mukhe chhai
Uttar duwarir khajna na⁴¹i.*

(House in the rural areas which has South-facing door considered as king, means that this housing pattern is best for health and wealth. East facing door house is less healthy than South-facing. West facing door is not good for health and habitat. North-facing door house considered as a boarder who has no rights to pay tax. It is means that North-facing house is worst than West-facing.)

All kinds of development initiatives whatever it is considered adaptation, alleviation, empowerment or ownership, are imposed by policy makers rather to encompass people's voices, their perception and knowledge. So the initiatives could not achieve its aims and goals effectively. Rather these development projects made a disaster to the people for whom these programs were introduced. For example, in Bangladesh, Kaptai hydroelectric project (Kaptai dam) in Hill tracts to produce electricity, National park development project in Madhupur sal forest. In Uganda, a Dutch company introduced forestation by Forestry stewardship council (FSC) to reduce CO₂ in 1999-2002 and The Ugandan wildlife authority (UWA) killed more than 50 ethnic people

40 Patenting the "Climate Genes" ... and capturing the climate agenda. May/June 2008 issue # 99, In : Communique, etc group, source : www.etcgroup.org

41 Verse of Khana, this verse was collected from the village of Nagura, Habiganj, 27 August 1996

to evict this community from their land. In Malaysia, Indonesia also peoples were evicted for palm forestation to produce bio-fuel⁴². In India, to reduce the bad impact of climatic change, experts opined to plant draught and flood tolerant variety of neem, banyan tree, Phylanthus, Indian rubber, kadam⁴³. 370 million Indigenous people live in the world and they use a very little amount of CO₂ immergence technology. But when any kind of initiative is taken to reduce negative impact of CO₂, no consent was taken from them⁴⁴.

The adaption process including agriculture perspective in coastal zones is not new as the people are habituate with this continuous climate change. The people of all ages and all countries have been doing so, since the very beginning of the earth. This is also the observation of the marginalized people of this land. They want to live with the activities of "low carbon economy" and "Low carbon diet". Several types of project has been taken to tackle the impacts of climate change but all the formula to adapt with this change lies in the natural process and biodiversity. Only the local people knows the adaptation knowledge of each and every changes of an certain ecology. That's why, it is urgent to need the assessment of Indigenous knowledge regarding tackling the worst impacts of climate change.

The people of the vulnerable nations to climate change including Bangladesh think that the developed countries should change their lifestyle as it is responsible for this changing situation. On the other hand, we who are habituate to live a life that does not emitted carbon in the air though we are the worst sufferer. At the same time, we know how to adapt with this situation. But to continue our adaptation process with this climate disaster, the developed nations must stop their affluent carbon based lifestyle, otherwise our resistant vulnerability will goes to them someday by the natural process.

People of this geography of Bangladesh always were responsive to save their ecology even they sacrificed their lives for it. Hajong people sacrificed their live to protect elephant in Susang Durgapur, Netrakona. Indigenous Mandi martyr Piren Snal was killed by the state as he wanted to save the Sal forest with their customary rights on forest, Utpal Nokrek sacrificed his life and protected unethical Eco-park project of forest department, and so on. Many scholars⁴⁵ considered 'spontaneous radical reaction' as an important

42 Collins, Terry. 2008. Indigenous peoples hardest hit by climate change describe impacts, source : http://www.eurekalert.org/pub_releases/2008-04/unu-iph040108.php

43 Mishra, Somnath. 2003. Natural disaster and elimination, Dey's Publishing, Kolkata, India, p.32-33

44 Tauli-Corpus, Victoria and Lynge, Aqqaluk. 2008. Impact of climate change mitigation measures on indigenous peoples and on their territories and lands, this paper submitted in the Permanent Forum on Indigenous Issues (7th session, special theme : 'climate change, bio-cultural diversity and livelihoods: the stewardship role indigenous peoples and new challenges'), held in New York 21 April-2 May 2008

45 Devall, Bill. 1991, Radical activism can help protect the environment, In : The

media but some others⁴⁶ also refused these agenda. Even then, people of this geography tried and try to make clear their understandings, stands and responses to climate change, ecological relationship and protection of nature and lives through their own reaction, through their own ways and voices. This paper is illustrated the people's indigenous perception and knowledge on climate change, their stand and how people are coping with this change without disturbing rather being a part of nature and ecology. This paper is also insisting to recognize the local knowledge and peoples' resiliencies to understand all over the climate disaster scenarios for climate justice for all.

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Everyday there, but not Everyday here: Eating habits, health concerns, and food choices of international students in Heidelberg, Germany

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Abstract

Health is important for human existence and 'food' is crucially important for it. People who leave outside far from home makes a common complain, 'the food is not homemade'. In the structuralist approach food is 'social norm' in the critical structuralist approach 'food has influence on inequality' and in the post-structuralist approach food relates to 'embodiment', commodity', and 'emotion'. In this current study, we will try to find out when people chose food, on what criteria they select their meal (e.g. test, calorie, healthy, etc.). What makes it a 'good food' or 'bad food'? What is the ideal food? For finding the answers to these questions we have collected relevant literature and interviewed students from the University of Heidelberg. In this current paper, we have portrayed the food selection criteria for an international student and its impact on health and illness.

Keywords: Foods; Health; Home Made Food; Culture; Food Comfort; Bio Food

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Introduction

As students coming from foreign countries, we perceive food as something that distinctly represents our everyday lives; it relates to our perception of health and illness, and to the images we have of ourselves, fulfilling the desire to have a perfect body. We were curious about the differences food-choices among people, so we came up with the idea of examining which reasons makes people choose food and what their priority in choosing (e.g. health or other things), as well as which ideas of health they have, and if it was related to the bio-medical idea of biological body without diseases.

Owing to the cultural variances in our project group, we investigate which role the various cultural influences play here. We had the opportunities to gather various sources of information, in order to know how nationalities and cultural background play a role in food habits.

The second part of this report describes the background, literature review, and what is important and new about this kind of research. The methodology in research design and process of label-coding of our interview are explained in the third part. Whilst the fourth part describes the findings of the research report including data analysis and visual representations of the data.

The contributors of this research project are master students took part in the class 'Methods of Medical Anthropology' under Master of Health and Society in South Asia and M. A. in South Asian Studies from University of Heidelberg, Germany. The contributors, coming from different countries and cultures, are Punch WipaweeTantaphakul (Thailand), Walter Venditto (Italy), Costanza Travaglia (Italy), Ruoh-Yiang Wu (Taiwan), Binita Sharma (Nepal), Shih-Hsuan Yu (Taiwan), and Krishna Kumar Saha (Bangladesh). Since they lived in private and/or university accommodations, they mostly interviewed their friends, classmates, and dorm-mates in the student town of Heidelberg. The contributors have jointly organized the sections, the design and the implementation of the research project.

Theoretical Background

Food and eating have been perceived as an important area of sociocultural approach due to their relationship with society, subjectivity, and the body through the consumption. According to the nutritional science perspective (Khare, 1980), food can provide energy and nourishment for the body. So, eating is understood as a necessary part of body's functioning. Therefore, nutritionists consider food as medicine, part of a perfect human diet to achieve a better health. However, according to anthropological and sociological approaches, the preparation and consumption of food, in addition to biological needs, also depend on cultural variables. In functional structuralist

approaches, food and eating are subjected to social norms, in which food is a part of the structure of societies. Mary Douglas (1999) explained that the consumption of food is a ritual because each meal is composed of different food categories, which carry social structure and events. Traditional British dinner of the middle-class family usually consists of hot main course containing meat and potatoes, followed by sweet course, and hot tea and coffee drank after the meal.

In the critical structuralist approach, Marxism has influenced the analysis of eating phenomenon, relating it to social inequality. Some food and eating practices can represent the privilege of social class because the economic system determines a significant role in an individual's access to food (Popkin, Duffey, & Gordon-Larsen, 2005).

In this research, we would like to focus more on post-structuralist approaches to illustrate food and eating in relation to subjectivity in multiple ways such as embodiment, commodity, and emotion. From this perspective, if we think about the human body as a project in the process of becoming (Shilling, 1993), the choice of food can represent one's expectation (influenced by social and cultural patterns) to shape a certain type of body and to reach a certain kind of health.

The practices of the self (Foucault, 1988) is the way in which an individual, influenced by discourses, constructs and expresses his/her subjectivity in every day's life. Food is considered to be a central practice of the self even because it concerns a kind of self-discipline related with one's culture⁸.

However, in spite of cultural differences, nowadays physical appearance is a way of perceiving oneself and food intake becomes an important factor in controlling the body shape and functions. For example, in order to achieve good health or the ideal body shape, one has to avoid fatty or sugary products. At the same time, food is a commodity (Lupton, 1996). So, as noted by Bourdieu (1979) food habits represent self-definition and distinction because, the act of purchasing and consuming food creates value within the self and distinguishes an individual's belonging to a cultural group, which includes social class, sub-culture, etc. According to Featherstone (1990), when food is consumed symbolically, the taste is not a major important opponent. The appearance and presentation of food also become considerable. Water bottles were rebranded and sold under the high-fashion brand, which represents its prestige value and by drinking this water symbolizes a fashion statement of belonging.

Another interesting perspective on food consumption is the binary opposition between good and bad food. Good food provides nourishment to

⁸ The cultural response given to the biological need establishes a relationship between culture and biology that shape our bodies through an ongoing/incessant process of bio-cultural circularity. (Seppilli, 1994, 6-10)

your body and is considered to be good for one's health, whilst bad food is bad for one's health. Both contain symbolic interpretation of one's culture. For example, in Asia, exists a traditional medical system that distinguishes between hot and cooling food, which can be referred (according to different body constituencies) as good and bad foods. The rules on foods intake provide the balance of the body's spiritual essence. Bodies are designated differently: some are cool, while others are hot. In order to avoid an imbalance or to regain the balance in the body's state, the right kind of food has to be eaten.

Furthermore, food preferences structured through social and cultural factors can produce an emotional form and, be linked with human experience in particular times of our lives. For example, an idea of comfort food consumption is exerted with emotional well-being because it can enhance positive emotions and reduce negative emotions (Dube, LeBel, and Lu, 2005). According to the research on comfort food of Jordan D. Troisi and Shira Gabriel (2011), the result says that many individuals who moved from home for the first time found that during a lonely time or social isolation, comfort food helps them to remind of home and family ties and alleviate their negative feeling. The sense of taste and smell can trigger one's emotion on both the conscious and unconscious levels. According to Gusfield (1987), the consumption of alcohol can show the connection of the division between working and festive time. Alcohol automatically become a symbolic representation of relaxation. In the same way, in each cultures foods item can evoke either pleasure or repulsion. Then, food and eating are intertwined and embodied intensely in human culture. They establish the distinction of one's cultural group from others. For instance, in the nineteenth century, the English called the Irish "potato people" and in the sixteenth century Northern Italians called the Sicilians "macaroni eaters." (Scholliers, 2001).

Methodology

In order to gather the information from the participants about their food habits and food choice, we used semi-structured questionnaire and interview. The seven people that constituted our study group interviewed 28 interviewees in the town of Heidelberg, Germany. The interview locations were dispersed around the university campus and the individual accommodations. All the interviewers are students of Heidelberg University and South Asia Institute; two males and five females. None of them are German, but Nepali, Thai, Italians (2), Taiwanese (2) and Bangladeshi. The interviewers' relations with the informants/interviewees are of acquaintances. In the process of collecting data, we used semi-structured questionnaire (explained in the next session). The information on the interviewees will be provided in the next section too.

Research Variables and the Hypothesis of the Research

The hypothesis of the research is that people consume food, especially as students due to their budget, in an economic and healthy body-perfection base. In this case, the variables include budgets, preference of organic/bio-product, and emphases on the intake of nutrition.

A semi-structured interview is a method of research used in the field of social science. As the semi-structured interview is open, allows new ideas to be brought up during the interview as a result of what the interviewee says (Bernhard, 2006, p. 212). For this reason, semi-structured interview method is an appropriate method for our research. It helps to explore people's food habits in their daily lives and how their concerns and ideas of health are related to it. In the process of collecting data from the interviewees, in some cases, the interviewers used their comfort languages or mother tongues in conducting the interviews, especially when both the interviewers and interviewees were comfortable in the same language. English is the main non-mother tongue medium of the research.

During the interview, we had a question list, but we did not follow it in a strict way. Instead, during the interview, we included follow-up questions generated from the answers of the informant in order to broaden their idea on a certain perspective.

The questionnaire contains five main sections with different topic's related questions. The first part of the questions includes the general information of the informants, such as age, nationality, educational background, sex, the reason of informants' staying in Heidelberg, Germany. The second part of the interview is about 'Self and Food', which investigates their ways of meal preparation, their habit of food consumption in case of purchasing and eating in relation to emotional states. In the third and fourth part, to know more about the relations between their daily eating practices and perception of health, we gave inquiries more towards their thoughts on 'eating healthy' and 'to have the healthy status.' In the last part of the questionnaire, we included the people's perception of the local farm market. In this section, we tried to understand if people really care about the origin of the ailments they buy.

We conducted the semi-structured interview within the period of mid-June to the first week of August 2016. Each of us conducted at least one interview every week in the given period of time. Every week we had a focus group among us, to discuss the difficulties and interesting responses from the participants. In this way, we had also the opportunity to minimize the limitations and have an idea of different responses. During the data collection stage, we also created a blog where we uploaded each of our interviews and reflections after conducting an interview; so, all members could read and edit it synchronically. For the confidential issue, the names of informants

are replaced with code number but if necessary it can be provided for the validity reasons.

Languages

In most cases, the interviewers use their comfort languages or mother tongues in conducting the interviews, especially when the interviewees are comfortable in the same language. English was the main non-mother tongue medium of the research project.

Data analysis

We use Label-coding method to identify and analyze the interview data we acquired from 28 interviewees of various cultural and social background, who also come from a wide range of academic interest.

Home food and comfort food

Many informants due to their isolation from home, frequently mentioned home food. In our interview, we found out that food is linked to the sensation of feeling home and comfortable. For example, in case of Thai students, they mentioned two ways to feel connected to their home. First, by cooking and eating Thai food and second, hanging out with Thai students living in the same area. Once or twice a month, they gather together in order to cook Thai food for dinner, or sometimes instead of cooking dinner, they go to a Thai or Asian restaurant together. In case of craving for local Thai food that cannot be found in Heidelberg, they prefer cooking it themselves and they are also willing to pay for the expensive ingredients to satisfy their craving. This situation happens with spices and herbs for cooking a particular dish as well. One of the Thai informants said that he even made Thai toasted rice powder by himself because it is one of the main ingredients that has been a part of his eating habits.

Coding Analysis

Diversified Meal: Most of the interviewees meant diversified meal is always with vegetables. In addition, while defining good food, it comes with the idea of home cooked food. Likewise, healthy life is not too much coffee and alcohol.

On the next phase of the interviews, the interviewees bring the idea of being the vegetarian is a good thing to do for humanity (including them) and the environment. Along with the idea of being vegetarian price of the food is important.

Healthy: frequently mentioned because it is the main food concern and related to our topic. The informants usually referred to self-prepared food as healthy food.

Expensive/cheap: our interviewees are students, so the financial concern was also important. For some students (mainly Thais), when they cook home food they are willing to pay more for grocery shopping in order to get the authentic taste.

Homey-Flavor: the flavor often indicates the home countries food for international students; also, for native German students means the taste of home/ mother prepared food.

Easy: eating out is usually the option for students when they are busy, and they have no time, are stressed or without energy. Eating out is usually associated with dining with friends.

Calories: interviewees, in general, consider calories as a fact which influences their health negatively, by being healthy they also mean stay slim.

Bio: having bio products are the symbol of having a healthy diet.

Non-bio product: in contrast, interviewees consider non-bio products because they have a budget limitation as a student, otherwise, in general they do not like the non-bio product because they are not eco-friendly and low quality.

Relationships between key codes

- Most of the interviewees considered self-prepared food as healthy food.
- Self-made foods can be adjusted to their preferred flavors, the flavor of the food is as important as the nutrition of it. Interviewees accept food also emotionally such as its flavor, not just its nutritional dimension.
- Choosing bio products as ingredients are considered healthier and more environment-friendly.
- Bio products are generally more expensive, as a student, our interviewees, in general, are buying bio-products when their budget allowed.

Most of the interviewees considered diversified food as good food. Healthy food is not about food it is more about lifestyle and home-made. Bio-foods are good, but the price is relatively more important. Homemade foods are always favorites. It is important to cook food easily and swiftly for time constraints. The interviewees spend quite similar amounts for their foods every month.

Limitation and Ethics

As expected, during the research study, we faced several difficulties. As the largest group, we had our own diversities and differences. Our one of the biggest limitation was the area of data collection, we have only included the students and most of the interviews were taken within the university (South Asia Institute) and Mensa (Cafeteria). As we interviewed to already known people, it may shape their answer to some extent. It was hard to follow the

questionnaire properly which need to make deviations in order to make the discussion flow more naturally and at the same time stick to the main point of focus. Likewise, we had time restrictions (more time should be spent on every single participant) and difficulties in stopping the respondents who talk too much.

Comfort Food

Food satisfies not only our physiological and nutritional needs but, as we have seen before and as we experience in our daily interactions and activities, it embodies symbolical elements belonging to psychological, emotional, social and cultural and biological dimensions.

During certain historical moments, when our sense of social and existential insecurity increases – due to disconnection from one's community or to any other event which may open up a fracture in one's sense of self – the consumption of particular foods can help to maintain one's identity. (LocherJ., etalii, 2005:278-89) This food consumed to provide psychological well-being in the highly stressful situation, have been defined by psychologists as comfort foods⁹: nostalgic foods that we identify with a period and a special place in our history. Those foods that recreate a sense of peace and happiness experienced before in our life, often during childhood. Or, those foods we associate with past situations in which that particular food has helped to lift us from sadness or simply made us very happy. (ibid.:275-291). Cooking and eating those foods make us feel together with others even when they are not physically present. So, the concept of 'comfort food' especially refers to the sensation of security, peace, and warmth that the consumption of certain foods can make us perceive through the direct power of certain flavors, odors, and consistencies.

We can add that food preferences are not just arbitrary characteristics of individuals, as they are linked to specific subjectivities with a personal history of tastes, likes and dislikes, and familiar relationships. Being the intake of food the primal symbol of any kind of interaction – between inside and outside, family members, relatives, and social groups – it is clear that eating certain foods will re-evolve that web of relationships, past memories, and sensations that shaped our very intimate identity, both socially and organically.

9 "I do not eat meat anymore. I do not know which meat and where it comes from. The idea of pesticides is less disgusting for me but meat I am not able...I have seen a lot of documentaries on the ill conditions of animals in livestock. I am terrified of chickens without eyes or legs, pigs without tail because there is no space for it...What disgust me is not the idea of what animals eat but the way in which animals grow in live stocks. But when I come back home (in Italy) I eat meat because...it's something psychological, as if I have the idea that is good, and I eat it." (W-03)

During times of physical and emotional uprooting (for example, when living abroad or in difficult lifetimes) we tend to look for those experiences – food included – which reconnect us to a sense of identity and of being ‘home’: therefore, consuming food of our homeland or linked to our childhood memories, we instantly perceive those pleasant feelings so deeply embedded in our own body that give us back our sense of self and security.¹⁰

Through our semi-structured interviews, the power of food to give emotional appeasement clearly emerged: just to begin with, when seven Italian students (one boy and six girls) were asked what their favorite food was, all answers referred to typically Italian dishes such as pizza and pasta.

This preference for ‘traditional’ food linked to an almost stereotypical idea of Italianness, though, only emerged since moving to a foreign country and starting to miss the culinary and emotional experiences of one’s homeland.¹¹ Comfort food almost always connects us with the idea of home (taken on a material and symbolic level), which is closely related to the figure of the mother, fundamental source and ‘dispenser’ of food linked to one’s childhood and to human basic needs. “I felt safe, whenever I was eating home and my mother was cooking...Home is a safe space” as clearly expressed by one of the Italians respondents. (W-02)

Thus ‘food’, ‘home’ and ‘mother’ almost always appear to be linked by a fundamental and deeply-rooted bond of symbolic relationships. One interviewee, when talking about her attempts to cook traditional Italian dishes while studying in Germany, underlined that “if it’s not cooked by mum, then it’s not the same”.¹² Another participant, a boy from India, remarked how though being very open and flexible with regard to food-habits, he did miss certain dishes which are linked to specific festivities, religious ceremonies

10 “My favorite dish is ‘trofie’ with pesto because I miss Italy. I associate this dish with flavors that I felt when I was home, in the holiday, in my childhood [...] A sensation of freedom. A moment out of the ordinary [...] When I was in Italy I never had this desire. I like ‘trofie’ but now I attach to them more emotions. (W-01)

11 “Before I did not realize that I had grown up with bottled tomatoes and vegetables prepared by my grandmother. When I went the first time abroad, I spent one year of uneasiness made of alcohol consumption and bad food. I thought about it only after to these things. Even if I have not been physically affected. (W-03)

12 To underline this aspect, it is worth to report what emerged from another interview: “Pasta and potatoes. I did not cook since I am here, my mum cooks a very good pasta and potatoes. I miss it, also because here you cannot find the kind of pasta (mixed pasta) to prepare it.” (W-02) When Walter asked “which kind of memory do you tie to this dish? Our friend answered: “Saturday lunch, when we seat together, in the summer. It is the end of the week and we take sometimes for us. Which usually I do not like when I am there. I changed perspective from when I go out. I do not prepare it because it takes too long and also because I am not happy whenever I do something that I love at home and here comes up it tastes not good, the taste is different, the potatoes are different and also the pasta. (W-02)

and social events of his country. In his words, all the things that are grown by the people in their homeland define the cultural identity of the place and the personal self-conceptualization of the people who were fed from the same soil.

Food emerges as a social glue and makes relationships easier, especially when shared in moments of distress among people coming from the same social or personal background: even between us conducting the research, we noticed how talking about common memories, tastes and experiences related to certain foods made us feel more relaxed and made it easier to create a complicity with the interviewees. When one is able to re-enact certain bodily experiences re-evoking particular flavors and aromas we are personally attached to, communication between subjects and manifestation of one's individuality results more natural and spontaneous, as it is mediated through the direct embodied experience of the senses. These brief considerations clearly show the symbolic power and at the same time the concreteness of food, which can simultaneously feed our biological needs as well as our emotional, cultural and identity demands.

Home, Health, and Well-being

As the reference to comfort foods shows us, with the unleashing of existential crisis, the return to food representing home becomes more important, as if it was a safe signifier to which people tie their needs for certainty; in a broader sense 'home' can be identified as a symbolic space of existential security.¹³

Often but not always, the food that makes people feel home is classified as healthy, safe and genuine even if according to the biomedical point of view could be not considered as such. For example, from all the interviews to people from Thailand, clearly emerged that they always cook Thai food 'even if it is not healthy', because 'it makes' them 'feel home'. At the same time, during our focus group's discussions, we realize that (in all our countries) food served in public hospitals, the place in which health concern is higher (the temples of health) is always associated with a bad taste and a not good quality. Indeed, in many Asian countries, many people bring their own food in public hospitals for their ill relative¹⁴. This particular example reminds us strongly that to prepare food is to care about someone. As one of us stated: "hospitals give priority to a biomedical view of the body and food; food is bad because they do not care the whole person, food is not part of the cure, they feed only the patient's body."¹⁵

13 W - Could you describe the feeling to be home? When do you feel home in Heidelberg?
- "I feel home even by myself. It is not only to feels at home but safe. Home is a safe space and I feel safe by myself. (W.02)

14 "In Taiwan, you are not allowed but they will not stop you to bring to food, especially, after the surgery."

15 This point emerged clearly in another interview: "As I perceive, whatever makes me feel good it's healthy. That also because I very much relate my physiological problems with my

Often, the non-domestic domain and the healthy food choices related to it, tend to symbolically build and enact the body as functional, active, thin, always young, efficient, self-disciplined, under control. On the contrary, the eating behavior associated to the domestic domain refers to the idea of abundance, looseness, even of laziness but also to the idea of the freshness of a food closer to nature; not corrupted from society.

What we want to underline is that the definition of health that shapes the dominant pattern of healthy food choices followed in whatever represents the non-domestic domain is contradicted precisely when we do not feel well. And, sometimes it is as if we were following a kind of homeopathic principle: we choose a food that from the nutritional point of view is bad as our feelings are in those moments. In other cases when people are under stress they stop the intake of food.¹⁶ We can add that in this tendency surfaces a conception of health as well-being tied to emotional needs of the person, opposed to the dominant ones of a society obsessed by diet, thinness, competitiveness, and efficiency.¹⁷

So, the kind of transgressions that happen when people look for comfort food, tell us about the desperate search for an existential balance in which their body is not reduced to a mere biological organism to make efficient to the stressful pace of our society by feeding it functionally. Indeed, in ordinary circumstances (when you have to respect social rhythms), mostly women follow a pattern of food choices in which the concern for health is tied to the dominant view of the healthy body as thin and of the meal as natural but quick.

When can add that this eating pattern is characterized by the anxiety to keep everything under control?¹⁸ As mentioned before, this pattern is contradicted when we experience existential crisis and we look for another existential space in which control should not be exercised. On one hand, we have

psychological problems. It's very important to me. Food at the same time related to the context of the environment, taking sports, biking, listening to music, it's healthy for me." (W-03) After this answer, Walter asked: "If you think about food not considered healthy but that allows you to take care of your health, which one would you list. That is healthy by the way, you tried to explain before?" She answered: "Usually sweets, cakes, cake for me means now I take a break from my studies in the library, I meet my friends, and I have my 20 minutes of break. Sweets food means also a tablet of chocolate that I can have alone, less enjoyable to some extent."

16 A girl, concerned about healthy food and body shape (If I have heavy meal in lunch I eat salad and something light in the evening) that prefer to cook at home "because is healthy and cheap", when is under stress skips "the meal or eat something fatty, carbohydrate... fatty things in between a proper meals[...]Under stress[...]more sweets, no cooking food. Unhealthy food." (Sharma-04)

17 "A life without stress, in which there is no anxiety to control everything starting from the food we eat as well as our weight." (Sharma-02)

18 Even if we cannot deepen this aspect we have to underline that discipline is not only related to food but to all products related to the care of the self.

this anxiety to keep everything under control in order to have a healthy and disciplined body that meet the dominant canons of efficiency, competitiveness, and beauty. Healthy bodies that are associated with docile working bodies whose forces and energies are regulated from the outside. On the other hand, the inversion of this model in particular times of stress indicate a tendency to evade a power that (in Foucault conceptualization) pass through and build bodies, and in so doing that classifies them as healthy and ill.

Conclusions

We understand that the apparently paradoxical way in which people manifest and contradict their health concerns take place in a field of power relations. This brought us to question the dichotomy between health and illness. In so doing, drawing from a critical medical anthropological perspective, we tried to observe how much health can be in the illness as well as how much illness can be in the health. (Pizza, 2005, p-43).

Indeed, in the dominant discourse on diet and health, the identification between health and normality tends to push illness/disease on the concept of deviance; it reduces it to pure abnormality. From this point of view, the search of an alternative conception of health (more tied to well-being of the person as well as to relations and activities that make his/her life worth to be lived) in which the mingled reference to an uncontaminated nature far away from urban 'civilization' as well as the loosening of control, tell us that the biomedical conceptualization of health is perceived (even if in a piecemeal way) as a potential risk of illness and even disease. Indeed, if we think that it is a privilege to stay healthy (think about how expensive is to buy bio-products) we can understand better why we are so worried and stressed. As we had to face the constant risk to lose our place in the world, that state of health that makes us normal according to social rules.

From this perspective, we can associate the images of mother and home we met before, with a care-giving relation in which someone that care for us is responsible for the food we eat. The food associated with this image makes us feel relaxed and less responsible; as if, our crisis was faced with the relaxation of emotional tension. From this point of view, mother and home can be conceptualized as a kind of existential refuge against social rules that impose a certain kind of identity in which only individuals are responsible for their health. In this way, what represents the domestic domain enact emotionally interpersonal relationships of intimacy in which there is the recognition of the real needs of the self, as opposed to the competitiveness and selfishness of social rules.¹⁹

¹⁹ Even in social gathering among students in Heidelberg, it is common that everyone tries to cook and share (without competition) something home-made.

In this sense even to eat junk food (when we feel down) could be an attempt to not subordinate their own needs to those of others. So, the well-being is also tied to the possibility to devote time to oneself whilst one's "feel that society steals my time." (W.04) and that "unhealthy is to feel threaten from outside" whilst healthy "it's to take that time for myself, to take care of myself, devoting...my time to cook something that looks nice at some point. It's a way to take care of myself also if I have to eat alone."²⁰ (W.03)

But, it would be too simplistic to assume that the tendency to transgress or the search for what represents home constitute always a resistance whilst the concern for one's health is always the expression of conformity. Indeed, in some cases, the tendency to transgress becomes chronic or be functionalized to keep the body in a perfect shape. To understand these contradictions, we have to think that it is our post-modern condition to be characterized by a sense of insecurity to which we try to react through a return to the local cuisines and foods products.

At the same time, Media and agribusinesses try to appropriate and hegemonies this process. Food is only one example of the way in which Media and agribusinesses exploit for commercial purposes our need of existential security, to create new objects of desire. In so doing, the concern for healthy food becomes a commodity that only a few people can afford. Suffice to think that many students that almost all the students in our sample, while preferring bio-foods cannot afford it because it is too much expensive. To conclude, if we think to bio-foods as what allows to stay healthy we can think illness and disease as an embodiment of social inequalities.

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²⁰ "Unhealthy would be a life, to be too strict with yourself. Do not transgress would be unhealthy to me. But at the same time transgress to much is unhealthy." (W-03) When Walter asked, "Why you need transgression, she answered: "Because otherwise I go crazy. Of course, In whatever sense. Breaking from discipline. Too strict discipline makes me crazy." (W-03). At this point Walter asked: do you drink alcohol, she replied that "now I do. That is the transgression for me I have never drink alcohol for 26 years. I just started this year with beer. At the beginning once every two weeks and last month I have been having beer every couple of day. I would consider that unhealthy but as long as I think that moment it is perfect for a drink with that specific person I think that it is worth transgressing." (W-03)

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Garo migrant women in Dhaka city: A study in the marginality, aspirations, and realities of Garo 'beauty workers'

Jannatul Marwa¹

Abstract

The research is comprised of a case study of the rural-urban migration of Garo women beauty workers employed in the beauty parlours in Dhaka city, Bangladesh. The marginality of Garo beauty workers is ostensible at different settings such as they are workers in a multicultural labour market, they are one of the ethnic minorities in the dominant Bengali-Muslim setting, and they are also women (from matrilineal institution) in a patrilineal system. The study presents gender, kinship, and ethnicity and examines the women's subordination and exploitation. The study seeks to examine the migration process of the Garo women working in beauty parlours in Dhaka city.

The research aims to examine how ethnicity and marginality relates in the process of migration of Garo women workers' life, often employed to work in the beauty parlours of Dhaka, Bangladesh. This Project is a qualitative case study involving direct observation of primary data sources, semi structured interviews with respondents at two beauty parlours from different locations (Mohammadpur and Baridhara). The secondary source of data comprises of information collected from the Ministry of Women and Children's Affairs and organisations such as women for women, Shed, the internet and the media – such as newspaper reports and magazine articles, Journal articles and books.

Introduction

Now a days Beauty parlor is an essential part of residential area in Dhaka where Garo women are often employed as 'beauty workers'. Their racial features play an important role to make them inventors in this profession as the Bengali consumers who came to patronize these parlors perceived them to be close to Asian (Chinese) beauticians, who are well established and widely acknowledged as pioneers and experts in the discourse of this profession. However, some extremely complex and problematic set of reasons related to a multitude of devious social and cultural processes which worked to marginalize them in society.

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The study seeks to present a better understanding of the causes of the rural-urban migration of Garo beauty workers employed in the beauty parlors in Dhaka city, the socialization processes that marginalize them and the domination they experience both inside and outside of these parlors.

Who are the Garo?

There are almost 45 different distinct ethnic communities living in Bangladesh (Costa & Dutta, 2007; GoB, 2008). These Indigenous people of Bangladesh practices their own social and cultural values, languages and customs which makes them different from each other. Among the Indigenous people, the Garo are one of the largest Indigenous communities in Bangladesh containing nearly 100000 people (Drong, 2004; Islam, 2008). Compared to total population of Bangladesh, the Garos are a markedly marginalized group which makes up only one percent of the total population (Bal, 2010). Even though they call themselves Mandi, like the other ethnic minorities in Bangladesh, the Garos are often homogenized with other ethnic minorities as 'tribals' (Adhibashi) in both the media and popular discourse.

As one of the two matrilineal Adhibashi communities' in Bangladesh, at least three quarters of the Garo population of Bangladesh live in the northern most part of Mymensingh, within a few kilometres of the Indian border particularly in the districts of Tangail, Mymensingh, Netrokona, Jamalpur, Sherpur and in Sunamganj and Moulavibazar of greater Sylhet region (Sangma, 2010). Garos speak their own Indigenous language which is called Achchik Katha However, they are also fluent in Bangla (the national language of Bangladesh) (Bal, 1999). "The traditional religion of the Garo people is Sangsharek; however, due to poverty and vulnerability, most of the Garos have been converted to Christianity, and a few of them to Islam" (as cited in Muhammad et. al., 2011, p. 198).

Despite their proximity to the Hindus and Muslims, the cultural divides that separate the Garos from their Bengali neighbours are conspicuous. Being matrilineal, the community designates female members as heirs to family property and as carers for old parents. Such status also means that Garo women often struggle more than their male counterparts to support their families. In many poor families, the female members often must seek alternative means of earning, which makes them experience internal as well as urban migration. Such dislocation associated with urban life and employment has implications for day to day living, as well as for those left behind whom they support.

Since the 1960s, the Garos began migrating to Dhaka in ever increasing numbers (Bal, 2010). In the past, women, have seen more success than men in finding work, especially in roles such as nurses and garment industry

workers. The entry of Garo women into the beauty industry, mostly as low-paid workers marks a new phase. Burling (1997) noted that generally Garo women have been a bit more successful than men in finding work. The Garos tend to be less protective of their daughters than Bengali parents, and their freedom has helped Garo women to compete in the job market.

Background and study purpose

It has been observed in most developing countries that young people tend to migrate more. (Temin et al 2013). In Bangladesh, Migration becomes an important issue in recent years as internal (from rural to urban areas) and international migration is more common now a day. Internal migration is on the rise for urban based industrialisation and increased availability of amenities and facilities. “Internal migration has generally been thought of as an urbanization phenomenon, and the urbanization rate has been quoted at 3.03% over the period from 1975 to 2009, and this is one of the highest in the world” (UNDESA, 2009 in Marshall, & Rahman, 2013, P. 6).

Generally, Women do not have the same freedom as men to take the migrate decision, this decision mainly taken by family. (Yeoh et al., 2002). Female migrants, particularly girls, have less information, less education, and fewer options for regular migration, which puts them at greater risk of exploitation and abuse, including trafficking (UNFPA, 2015 in O’Neil et al., 2016, p.5). Specially, the situation is vulnerable for lonely migrating women (Temin et al., 2013). “For women, prior migration is a highly significant determinant of future migration because of a strong reliance on migrant networks.” (Fleury, 2016, p. 9). Migrants often establish networks for social support; this allows other women from their community to follow (Temin et al., 2013).

When a woman migrates with her spouse, even to a more liberal country, discriminatory gender norms from the home community (such as restrictions on women’s movement outside the home) may still govern household relations, leaving women more isolated and vulnerable. (O’Neil et al., 2016, p.5).

In Bangladesh, there is little research on women and migration, and even fewer academic studies on indigenous women in the plain land. With recent interest taken by the Bangladesh Adivashi Forum, only now the issue of the marginality of indigenous women has become an area of consideration for many interested academics.

The Garo women case persist in this regard. Their reasons for migration cannot be understood just by defining them in terms of economic salvation. These women are not protected as they cannot keep their inherited property from local elites and from the Governments and non-governmental development initiatives, formed as a direct impact of globalization in the country. They are not safe entering into a dominant community that contaminates

their cultural practices, interrupts their rights, and continuously marginalise them. The whole process imposes far-reaching effects, in the lives of Garo women who suffer facing the social relationships they are bound to be within, both inside and outside the community.

The issue of political, economic, and cultural domination over minority people is global (van Schendal & Bal, 1998, p. 13). The Garo case is one of those. The socioeconomic life of Garo people has been endangered by number of factors in different periods: elimination of indigenous rights from constitutions, different land taking projects by the government, the influence of Christianity and Islam and, above all, the effects of urbanization in post-colonial Bangladesh.

The Garos observed an agro-based economy based in ancient practices (Jansen, 1987). At the end of the British period and the beginning of the Pakistan State, the total Garo locality was divided between India and Pakistan at the time of the 1947 partition. According to Cooper, partition borders “were drawn randomly under the Radcliffe Boundary Award announced during the Partition and reflected political rather than cultural consideration” (Cooper, 1992, p.90). Garos living in the East Pakistan zone (present day Bangladesh) continued their traditional practice ‘Jhum’ cultivation. Garos used to cultivating land under public ownership. After Partition in 1947, the wetland cultivation led them to adopt private land ownership as a “natural consequence of the system” (Mohsin, 2003, p. 52).

Khaleque’s ‘Ethnic communities in Bangladesh’, published by the Society of for Environment and Human Development (SHED), is a rich documentation on the indigenous people of the forest land and other Adivashi communities who live in plains especially in the frontier districts of the northern and north-eastern parts of Bangladesh. The article discusses the plausible association of Mandi women’s eradication from forest areas and the reformation of a new life in urban areas. (Khaleque, 1982).

Gain described about focusing on land rights and land use of the plain land minority in the context of global changes, especially in economic development (Gain, 1995).

The traditional practice of maintaining property through the female line is still a custom, therefore women in the Garo community have the responsibility to stabilize the financial situation of the family and household. However, women’s role in income generation and in public appearance is judged in terms of patriarchal social norms (Gulrukh, 2004). According to Fleury (2016), Migration changes in gender roles for men. Migrant women play an important role and make a vital contribution to the household incomes and wellbeing of their families.

The socio-political life of Garo people has been threatened by a number of factors in different periods: elimination of indigenous rights from constitutions, different land usurping projects by the government, the impact of Christianity and Islam and, above all, the effects of urbanization in post-colonial Bangladesh. (Burling, 1997).

While the causes of rural-urban migration have always been of serious concern in the country, the case of Garo women's migration has remained understudied. "Mobilities (defined as spatial, social and economic mobility and transnational connectivity) now play a key role in the contemporary lives and future aspirations of many young Garos. Not only have they become increasingly connected to new platforms of information through modern communication technology, Garos have also joined the growing forces of people moving out from rural areas into urban centres or even abroad, in search for new opportunities in the form of higher education and jobs." (Raitapuro & Bal, 2016, P. 390).

As Halim argues - broad economic inequality and discriminatory social and cultural attitudes have reinforced women's subordinate position in society and even though indigenous women have had far greater social mobility than their non-indigenous counterparts in comparable rural societies in Bangladesh, in terms of the rights to inheritance, legal and political rights, decision making powers and so forth, their situation is far worse than non-indigenous women. (Halim, 2002).

I have found that the indigenous women of Bangladesh were subject to the three kinds of inequality – as member of the family, the patriarchal society, and their nationality. The Garo matrilineal institution and its kinship system have gone through different changes in periods of colonialism, urbanization, and modernization.

Poewe's (1981) consider gender relations and individual responses of men and women as matrilineal crumbling which also help to understand the changing social structure of a specific community. It is essential to understand the study I am making of the Garo beauty workers in Dhaka.

Studies have found out that the globalization process of the capitalist patriarchal society makes women as the target consumer of their market and also the indigenous beauty labors working in a parlor finds an alternative job for survive.

A key aim of the project is to examine the migration process of the Garo women as well as working as beauty workers in beauty parlors in Dhaka city. The key research questions of this study are: (a) What are the primary causes that lead to Garo beauty workers' migration to the city? (b) Relationship and experiences before and after migration?

Research methodology

Hesse-Biber and Leavy (2004) stated, "If you want to understand the meaning of particular subject, if you want to listen to the subjective experience of others and somehow make sense of them, you may want to consider a qualitative methodology for your research." (p.3). Therefore, the qualitative approach is suitable for this study.

This project is a qualitative multi case study involving direct observation of primary data sources - two rounds of open-ended, semi-structured interviews with respondents. The secondary source of data will comprise of information collected from the Ministry of Women & Children Affairs and organizations such as Women for Women, Shed, the Internet and the media - such as newspaper reports and magazine articles, journal articles and books etc.

The qualitative case study is preferred for this study because I believe that the complex type of issues of indigenous women migration can be better researched and understood through realistic approach which 'seeks to understand phenomena in context-specific setting' (Patton, 2002, p.39), by deeply examining of participant's replies through their words and descriptive data. This data enables us to come up with rich detailed information of a phenomenon. A qualitative study aims to understand a social phenomenon as it ensues in usual circumstance (Kervin, Vialle, Howard, Herrington, & Okely, 2016), and "how people interpret their experiences" (Merriam, 2009, p.5). In regard to the aims of this research, as previously stated, I believe that the comprehension could be investigated from a deep analysis of participant's everyday experiences and by trying to make sense of their experiences.

This research is considered as a multi-case study because it will focus on an in-depth investigation of a specific phenomenon done by specific groups of people at different locations and times (Stake, 2006). A case study is "a strategy of inquiry in which the researcher explores in depth a program, event, activity, and process, of one or more individuals" (Stake, 1995, in Creswell, 2003, p.15).

A multi-case study is when the research investigates more than one site or case about a specific phenomenon. A multi-case study goals to have a better understanding on how a specific phenomenon occurs in different settings and circumstances (Stake, 2006). In my case, the group which is investigated in this study is some Garo migrant women working in beauty parlors in the Dhaka city. Having more than two sites or cases, this study aims to gathering richer information to comprehend the phenomenon better.

Research site and participants

I took some Garo beauty workers from different background working in beauty parlors in (Mohammad and Baridhara), located in Dhaka city,

Bangladesh. The location of beauty parlors as the sites of the study were selected using purposeful sampling. In purposeful sampling, participants or sites are selected based on the consideration that they are “information rich” (Patton, 2002, in Creswell, 2014). In this study, the selection of the location of two beauty parlors were based on the following three basic criteria: (1) the beauty parlors are located in Dhaka City (2) Garo migrant women are employed in those parlors (3) location in the beauty parlors in Dhaka city are selected based on the settlement of lower, middle and upper class. Snowball sampling strategy was used to select the participants.

Methods of data collection

An essential system in a qualitative research is how the information will be collected and recorded (Lofland & Lofland, 1995, in Creswell, 2014). In this research, the information was gathered utilizing Semi-structured interviews and secondary sources such as books, journals, articles, magazine and newspaper etc.

Findings

I have found that the majority portion of the beauty workers become victims of internal displacement for land eviction caused by Governments deforestation projects.

Reasons behind the migration

Now-a-days there is an upward trend in Garo young people to move to Dhaka for find jobs in domestic service, beauty parlors, or the garment industry. (Bal, 2010). For Garo women, the purposes behind urban migration and their association with the city, their restriction of social mobilization are different from that of the Bengali women going to the urban areas. The investigation of Garo women’s rural to urban relocation is convoluted to situate regarding heterogeneity and assorted qualities of the people, but this is an alternate purpose of entry.

Impoverishment

Impoverishment is a socially built and is unique in relation to one group to another. The discriminatory social relations decide and in addition justify this circumstance. These social relations exist in various structures and vary starting with one group then onto the next in regard to the social variables like class, ethnicity, gender, race, and religion etc. This research follows the nature of poverty, especially in the lives of Garo beauty worker in Dhaka, as far as class, ethnicity, and gender. It tends to settle the arrangement of power relations in the society within subordinate Garo beauty workers. In

this research, I wanted to disclose that how under the discriminatory relationship of the society within various marginalized condition the nature of poverty is experienced in the lives of Garo beauty workers and how it is identified with their movement to the city.

During my field work, nearly all the beauty workers distinguished financial need as the main motivation to work in the parlours. According to their statement, they get to be distinctly poor when they can't keep up their property. In most cases a definitive explanation behind poverty is landlessness, but the reasons behind losing land proprietorship are distinctive, mainly Garo-Bangali relationship in the neighborhood in extension of Government and non-government development projects.

Failing to keep the land ownership

Landlessness came to the research as an essential fact. Both Garo women (Mohammadpur and Baridhara) originated from Modhupur garth and as per their statement, landlessness was not an issue even after the church managing over them. There were a lot of forests assets in Madhupur garth and underneath the Sumeswari for the Garos. It was after the group advancement in post-independence war of Bangladesh that the Garo land usurping circumstances by nearby and pioneer Bengali Muslims took place. Except those who have lost their properties by Government intervention, all other Garos lost their possessed land under treachery of the neighborhood Bengali settler arrived in the village. There are families, which got together by Bangali-Garo marital relationship and a significant number of these marital connections were treachery by the Bangalis, as stated by my participant.

The case of Punni

Punni came to Dhaka around 20 years ago. She had a farmer family. Her family was well off and her parents wanted to put her to school. Yet, the Government's second advancement rubber venture made them landless in 1987 initiated by previous president Ershad in 1986. It was an arrangement to bring 15000 acres of land under rubber plantation. Somewhat more than 7000 acres of land of forest grounds were made accessible for this project. (Gain, 2010).

The project took away the land claimed by her mom as family property. She had to leave the school at that time and the family began living with her close relatives' home. After that they came to Modhupur. For a long time, they drove an extremely hopeless life. According to her statement, "we couldn't purchase day to day basic needs and lived on root natural products until my dad got a work in the city as a domestic servant." She came to Dhaka city to work as a domestic worker in a Bengali family. The proprietor of that house used to beat her for no reasons. She fled from that place three years later and joined in a parlor in Mohammadpur as a trainee with the assistance of her cousin.

Right now, she earns around 15,000 takas per month. Her parents are living in Modhupur with her younger brother who goes to missionary school. Punni married a Garo man who is a paid private car driver and they are living in Mohammadpur. She wanted to purchase a land for her parents but couldn't do so due to the Bengali landowners. Punni's Husband dislikes her to work in the parlors and wants her to go to his town to take care of his parents. According to Punni, "I am still the earning person for my parents So it would be truly difficult choice for me to leave the occupation yet it has turned into a consistent struggle for me against my husband's choice and I don't have any idea how far I will have the capacity to proceed with it on the grounds that currently I am experiencing some difficulty with the Bengali proprietor for whom I work".

The case clarifies that how domination of the Government over the Garo people marginalizes Garo women. A Garo woman evicted from her own land in a result of Government Project, annoys by a male people from the dominant ethnic group in a work place. thus, goes into another area of marginality in the beauty parlours where she needs to work for a Bengali owner. She lives in a society that is patriarchal, she is bound with a religion that is patriarchal. The relations she lives within are manipulative. It is the situation for most of the Garo beauty workers originating from Modhupur, at least the Garo women I attempted to discover through interview.

Garos beauty workers and matrimonial status

Marital relationship is a significant choice for a Garo family because a Garo woman marries basically to get a loyal person to deal with the family property. At the point when a Garo woman is married to a Bengali man, regardless of whether social custom or bad form, Garo family loses their property, and, in this way, their financial condition falls flat. Again, if the Garo women beauty worker is not remaining with her family and goes to her husband's home because of Bengali marriage or Christian marriage, the family loses their property as well as loses an earning member. For a considerable lot of the families it is a direct result of this non-Garo marital framework, movement gets to be distinctly unavoidable. Marriage turns into an important entry for survival of the Garo women's family, which makes social conditions for Garo women to leave their own place. The instance of Subha portrays the circumstance.

The case of Subha

Subha has three sisters in her family. They used to live in Mymensingh. Her dad was a guard and he was died due to a health issue. Her mom began working as a housemaid and was married to a Bengali man for just five years. Prior to her step father left her mom, he sold all her mom's property. It was

the time when Subha's two sisters went to Dhaka to work for beauty parlor with the assistance of a Garo neighbour working in Dhaka as a beauty worker. They worked there for a long time and were married to Garo men working in Dhaka city. After marriage, they couldn't send cash to her family and had to surrender their employment for their husband's will. Presently, one of them lives in Dhaka and other one lives in Mymensingh city. It was the time when subha joined the beauty parlor. The case expresses the family's history of migration over the fringe to the village and from the village to the city.

Poverty comes to beauty worker's life diversely and its separated from the lives of Bengali village women regarding gender relationship, property, connection the group and their ethnic identity. Garo women being the beneficiary to the family show much courage to pursue for substitute living. Garo women beauty workers likewise return to the village with their husband demolishing their autonomous life in the city. In some cases, Garo men's state of mind to the female members demonstrates the nearness of patriarchy in their group. The circumstance demonstrates how the matrilineal practices are getting to be distinctly vain by patriarchal standards.

Discussion & conclusion

The study has given essential concentration to distinguish the state of Garo women migration to the city to work in a beauty parlor. Garo women's migration has turned out to be inescapable. They are living in an exceptionally manipulative framework and regardless of being financially independent in a significant number of the cases these women are not empowered. Even though social versatility is augmented, the absence of legitimate open doors is ceaselessly taking them behind. Even though some of them had adequate land property, they couldn't keep it up as the Governments don't give legitimate support to them. It is especially clear that in a manipulative framework a specific group of people is being marginalized.

The Government of Bangladesh possesses the ability to usurp the land of any citizen. The state did not make any authoritative stride, not for Garo land right marginalization security or for some other Indigenous issues which affirms the predominant group, or the Bangalis rehearse built up the ability to usurp the land of Garo women. If there is any, the overall status pronounces their inadequacy, as the treachery of predominant ethnic group over Garo women expanding systematic and subsequently the inward disengagement is turning into a consistent procedure making marginalization of Garo beauty workers as a lasting issue. Rather than securing the woods forest, The Government of Bangladesh is replacing new project like eco-park and issues taking the property of Indigenous group, including Garos. Garo women, in the same way as other different Indigenous women persists through monetary and social disengagement being physically uprooted from their tribal domains.

Despite the dedication, the constitution of Bangladesh has failed to ensure women's equivalent opportunity and additionally wellbeing in each formal and casual part regardless of Gender, background, or origin.

Being in a profession considered within the casual segment, Garo women working in the beauty parlor don't have even the status of a work and consequently denied of the chance to have the lawful work rights. The beauty parlor doesn't have Proper working hour, Specific guidelines, Legal support, proper income structure, and Security.

The owner generally doesn't assume liability for any sort of uncertainty of the working young women, rather there are cases in which the proprietors turn into the purpose behind their insecurity. Garo women are arranged from their essential human rights and are being threatened standing up to different sorts of human rights infringement.

There were some limitations including time limitation, size of research participants who were participating the interview just after their work or during their break. It must be noted that the information delivered in the study is insufficient to reflect the variation across Garo urban communities in Bangladesh or even in Dhaka city. However, the study raises the consequences perfectly for future investigation of Garo community in urban area including Garo women's employment in beauty parlor and other sectors.

It is highly recommended that further Research should be done on how Garo beauty workers go up against the issue, against the state, and on the effect of activism on the urban Garo group. Further research may focus on particular issues raised in this study, such as change and redefinition of matriliney in the urban Garo community.

I have found out that workers in these beauty parlours invariably was never entitled to any fixed working hours, service leave or wage scale. There are no laws or policies protecting the workers from sexual or any kind of physical harassment. The owners mostly did not take responsibility for only kind of occupational safety of the working girls. If the government and non-government organisations helped the Garo beauty workers, despite such constricting limitations, they would become independent and would be able to secure a better chance of survival.

Despite the empowerment and individual relation to migration and employment, Garo women are marginalized and treated as the common labor-class, devoid of a rich cultural tradition. The primary focus of this research is to therefore problematise such taken-for-granted and conveniently homogenized socio-economic status of the Garo beauty worker and their families before and after migration. It hopes to bring to critical light the normalization processes working both within government and non-government discursive practices that have resulted in a corresponding apathy for

this group in academic scholarship. This way we can promote the healthy cultural diversity and invaluable skills that the Garo women bring to the urban workforce.

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Corporate malpractice in banks and the price of mistakes

Provas Kumer Sarker¹

Abstract

This paper tries to explore the challenges of the existing corporate governance analyzing the existing policy, ownership structure and Bank performance. In doing so, this paper attempts to investigate the pattern of ownership composition and ownership concentration scenario towards sponsorship in Banks, the relationship between the ownership structure, firm performance and finally, the impact of ownership structure on bank's performance. Besides, it tries to investigate the main causes of banks' poor performance, financial scams, Non Performing Loans (NPLs) regarding the recent crisis understanding the feedback of bankers, depositors and stakeholders. In this aspect, how corporate governance is practiced through ownership structure as well as how its loan policy is influenced by different ownership pattern is analyzed through a survey result conducted in State Owned Commercial Banks (SOCBs) and Private Commercial Banks (PCBs) in Bangladesh. Thus, main features of the existing corporate governance are identified and some action plans are suggested in this paper to restore the sound corporate governance in the banking sector of Bangladesh.

Key words: Corporate Governance, Malpractice, Non Performing Loans, Ownership Concentration, Capital Erosion, Banks, Bangladesh

Introduction

'Corporate Governance' has become mandatory due to the Asian financial crises in 1997-98, the activities of the corporate sector affected the entire economies, and deficiencies in corporate governance triggering the instability of the global financial system. In Bangladesh, it has now become a dire word. Bangladeshi banking system has experienced few serious blows owing to lack of corporate governance and compliance. Hallmark Group made a BDT 4000 crore scam. Six commercial banks were involved with BDT 200

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crore loan scam of Bismillah Group. Basic Bank scam of BDT 4,500 crore loan approvals without proper documents and scrutiny has brought the issue to the fore again [1]. Such fraudulent activities indicate lack of corporate governance of the banks. As Bangladesh is a bank based economy, we almost all citizens are somehow linked to banks. Consequently, the irregularities in banking sector are likely to affect the whole economy.

In order to simply understand how the money goes cheap on flight to defaulters, we need to look at what banks do with depositors' money. Simply put, in banking usually two classes of people come to banks: a) one to deposit one's savings and b) other to take it as loans and advances. The bank raises funds from people looking to deposit money, and so can afford to lend out to those individuals who need it. It takes deposits and channelizes those funds to different many sectors of an economy that needs it. Basically, this is how banks play role in supporting economic growth and this is what we call financial intermediation. Sound and effective financial intermediation contributes to higher levels of output, employment and income which enhance the living standard of the population.

Banking sector remains at the center of financial intermediation. This fund channeling functions is the most crucial function of banks. Banks put others' money into play. Regarding the context of corporate governance in Bangladesh, this article has tried to explore the existing problems, key features of existing banking policy and its challenges. In this aspect, it has tried to find out some question answers observing the present banking scenario taking feedback from different stakeholders (i.e. customers, bankers and related stakeholders). The feedback mainly focuses on how the stakeholders view recent financial scams. The depositors became scared as they don't know about the safety of their deposits. Because depositors do not know the true value of a bank's loan portfolio as such information is incommunicable and very costly to reveal, implying that a bank's loan portfolio is highly fungible (Bhattacharya et al, 1998, p.761). The question remains- who stand to lose for this? This not only hits the banks by affecting their core business but also indirectly affects their contribution to market cap which dropped from 59% in 2007 to less than 17% in January 2018[2]. Ultimately, every citizen of the country is affected as the whole country suffers. When the money escapes safety keep, the keeper, the owner and the regulator of the system must think for. The system contains loopholes through which money flies out. The article has put lot emphasis to answer these many questions. Besides, the main causes of banks' poor performance, increased NPLs, fund diversion, and recent bank run have been analyzed in this paper understanding the ownership concentration, board composition, independence and influence, accountability, transparency, reporting and disclosure with policy initiative perspective in Bangladesh.

Methodology

The study has been conducted based on primary and secondary data. Primary data are collected through a survey based on 70 selected samples relating to causes and remedies financial scams in banking sector. Moreover, various journals and research papers, conference papers, working papers conference papers are viewed and considered as the secondary data.

The study has been mainly conducted on the basis of literature review and secondary information. Working papers presented in the international conference on corporate governance in Bangladesh, seminar papers, diagnostic study reports and newspaper articles have also been surveyed in making this study.

Corporate governance

Indeed, as far back as Adam Smith, it has been recognized that managers do not always act in the best interests of shareholders (Henderson, 1986). There has always been conflict of interests between manager and shareholders. To minimize this conflict, a mechanism was adopted in the past what we call now corporate governance. Corporate Governance is set rules and principles that govern a firm to the best interest of the stakeholders. Corporate Governance is the system by which business corporations are directed and controlled. Its structure specifies the distribution of rights and responsibilities among company's different factors such as board, management, share holders and other stake holders.

However, corporate governance is considered as the mechanism through which shareholders are assured that managers will act in their best interest (Levine, 2003; Arun & Turner, 2004). But in broad sense, corporate governance is viewed as the mechanisms by which financial suppliers control managers so as to ensure their capital cannot be expropriated and that they maximize investment return (e.g., Shleifer & Vishny, 1997; Oman, 2001). Moreover, whatever the way corporate governance is defined, there are two major issues that concern it: the agency problem and insider control problem. First, the agency problem is possibly the central element of corporate governance (e.g., OECD, 2004). It concerns the unwillingness of some firm managers to consistently work in the stockholders' best interests. It is believed that it results from the separation of ownership and control whereby the managers operate the firm in terms of their interests, not those of shareholders (Jensen & Meckling, 1976; Fama & Jensen, 1983; Henderson, 1986). In order to solve the agency problem, it has been argued that product market competition (including takeovers) force firm managers to listen to shareholders who pressure them to act with self discipline (e.g., Alchian, 1950; Jensen, 1988; Kose & Simi, 2000). Economists generally agree that State

ownership of banks in low-income countries is an impediment to establishing an efficient banking system, to financial sector development and, thus to sustained economic growth. Specifically, government ownership of banks distorts both competition and managerial incentives, leading to inefficiency and politically connected lending, which causes misallocation of resources (G. Ferri, 2003). Based on the special nature of banking, it is more appropriate to adopt the broader view of corporate governance for banks. Macey and O'Hara (2001) argue that a broader view of corporate governance should be adopted in the case of banking institutions, arguing that because of the peculiar contractual form of banking, corporate governance mechanisms for banks should encapsulate depositors as well as shareholders.

To reflect the impact of government ownership in state owned commercial banks, the Basel Committee on Banking Supervision (1999, p.4) argues that government ownership of a bank has the potential to alter the strategies and objectives of the bank as well as the internal structure of governance. To reduce ownership in banks, it argued that in many transition economies, it has been observed that competition is more important than change in ownership, and, could provide managers with appropriate disciplinary mechanisms (Stiglitz, 1999). The basic argument is that firms with inferior and expropriating management will be forced out of the market by firms possessing non-expropriating managers due to sheer competitive pressure. However the banking industry, possibly due to its information-intensive nature, may be a lot less competitive than other business sectors (Caprio and Levine, 2002). Therefore this lack of competitive pressure as well as the special nature of banking suggests that banks may need stronger corporate governance mechanisms than other firms.

Why corporate governance in banks matters most:

The corporate governance of banks in developing economies is important for several reasons. First, banks have an overwhelmingly dominant position in developing-economy financial systems, and are extremely important engines of economic growth (King and Levine 1993a,b; Levine 1997). Second, as financial markets are usually underdeveloped, banks in developing economies are typically the most important source of finance for the majority of firms. Few failures of corporations due to poor corporate governance in Bangladesh made the way back in 80s. Although there was no serious corporate scandal in Bangladesh to undermine investors' confidence, corporate governance is a prevailing issue in Bangladesh for few reasons. First, the collapse of State Owned Enterprise Adamjee Jute Mills Ltd, the largest jute mills in the world, second, the inefficiencies and under-performance of privatized textile and jute mills (Bhaskar and Khan, 1995; Uddin and Hopper, 2003) and third, the 1996 index crash and thereby collapse of the market at Dhaka and

Chittagong Stock Exchanges causing material losses of thousands of small and first time investors, where the absence of firm level corporate governance was identified.

Bangladesh, an economy of around USD 273 billion (www.wikipedia.org) has now been shared with 57 scheduled banks. These 57 banks are more than enough to serve the economy. Lately, new nine banks are introduced to Banking sector of Bangladesh. Almost all these banks have not been successful in achieving what they are licensed for. New banks in already a dried market mean deadliest competition to survive in the market. As a result, Banks take expansionary strategy to bring more depositors by offering more than average market deposit interest rate. To attract more borrowers, new banks offer less lending interest rate without considering. Consequently, the spread is low. The obvious outcome is less profit and increased classified loans banks are getting burdened with. When banks loan money to where from money will never come back, banks become significantly unable to honor the depositor's needs. However, the economic development Bangladesh has achieved over the last decade has been remarkable. It has been on the sustainable growth trajectory. For any such growing economies, fund mobilization to ensure continuous support economic growth is very crucial. In economy like ours where banks cater the maximum private investment needs, banks should maintain strong corporate governance to keep funds flow alive. Anyway, the importance of sound and strong corporate governance for any developing economy like Bangladesh can better be explained by four factors: a) creating corporations that drives economic transformation to a market based economy, b) effective allocation of capital and development of financial markets, c) attracting foreign investment d) making contribution to national development (Barbic, 2000).

Most of the business firms in Bangladesh mainly depend on the banks as their major source of financing. All financial institutions are uniquely sensitive to liquidity. Banks, in case of Bangladesh, are most sensitive to liquidity as it is the dominant player in the financial system. Why does bank fail to return the depositors' money? After every crisis, this question is asked by regulators, politicians, bank managers, customers, investors, and academics, hoping to get an answer that can help improve the stability of the financial system and/or prevent future crises. After every episode released, everyone asks how it happened. Who bear the responsibility? Who pays for it? Where has the money been? The series of scams in banks; The AnonTex scam of Janata Bank, Hallmark scam of Sonali Bank, the Basic bank scam together put the pressure on banking sector. One clear reason is political influence on management of banks. The bureaucrats who control government-owned banks may have many different incentives that are not aligned with those of taxpayers. These bureaucrats may maximize a multivariate function which

includes, amongst other things, consumption of prerequisites, leisure time and staff numbers. Also, bureaucrats may seek to advance their political careers, by catering to special interest groups, such as trade unions (Shleifer and Vishny, 1997, p.768). Unsurprisingly, good political governance can be considered as a prerequisite for good corporate governance (Oman, 2001, p.31). But in Bangladesh the direct and indirect involvement of politicians in banking and financial system has made system vulnerable. The borrowers under political cover simply do not pay the dues borrowed from banks. Bank's profitability falls and so does capital when NPLs rise the peak. Later, Government through regulatory authority injects people's money to reduce the capital erosion. The irony is- few people are taking our money from banks, and again our money is paid to the banks for its survival. This ongoing phenomenon will surely discourage the taxpayers.

Corporate governance models: Practiced in Bangladesh

There are two most dominant corporate governance models, the "Anglo-America" model and the "Germany-Japan" model. This literature compared the two models and documented them as control mechanisms to reduce the agency problems (Prowse 1994; Shleifer and Vishny 2000; ADB 2000; Modigliani and Perotti, 2000).

The Anglo-American model

The Anglo-American model is recognized as a "market based" system of corporate governance, and is distinguished both by the attributes of the prevailing legal and regulatory environment and is most common in the Anglo-American countries (such as United States, United Kingdom, Canada, Australia and New Zealand). Under this model, share ownership is widely dispersed. Shareholders are protected by explicit contracts and managers are monitored by an external market for corporate control. Boards of directors are usually dominated by outsiders known as independent directors (Kaplan 1994).

The Germany-Japan model

The German-Japan model or "bank centered relationship based model" of corporate governance is termed as "control-oriented" financing (Prowse 1996). This model is common in Europe and East Asia, and solely emphasizes the long term relationship between firms and investors. As corporations under this model keep a close relationship with banks and the banks provide a significant share of funds and governance, the banks are in the position to monitor the corporation. It is argued that since the financial markets are usually underdeveloped in emerging market countries, banks are typically

the most important source of external financing, and hence this German-Japanese model is most suited to this environment (Arun and Turner, 2004).

From the above description of the Bangladeshi context, it can be stated that many of the features of the Bangladeshi context align with the German-Japanese model. However, beyond this analysis, the study also has identified three specific corporate governance shortcomings relating to current corporate government practices in Bangladeshi banks. Firstly a weak enforced legal and regulatory framework, secondly weak institutional controls, thirdly limited transparency and weak disclosure practice. Protecting the interest of

Table 1: Features of Corporate Governance in Banks

Corporate Governance Features	Bangladesh Overview
Ownership Structures	Concentrated in the hands of banks, financial institution, other corporations or dominant shareholders
Share of control oriented finance	High concentration of control by a small number of shareholders. These are predominately either from family investors or financial institutions.
Financial Markets	Small, not very liquid.
Monitoring by financial institutions	Expected to be extensive, but very little.
Monitoring by individual shareholders	Yes, if family or financial institution- because in a position of power to do so. No, for smaller investors as they are not educated to do so. No formal policing of structures – regulations.
Ownership of debt and equity	Concentrated.
Investor's orientation	Control, not portfolio – family owned.
Shareholder's Rights	Weak – lack of knowledge about their rights.
Dominant Agency Problem	Between Controlling and Minority Shareholders.
Creditor's Rights	Strong for banks, weak for commercial.
Role of Board of Directors	Limited and influenced by PEPs, business groups
Role of Insolvency and Bankruptcy	Limited – high debt financing involvement.
Board Independence	There is an absence of any accountability structure of management to the board. In case of State Owned Enterprises (SOEs), when the Chairperson of the Board is also a cabinet minister, there is a tendency to treat the SOE as a government department rather than a corporate entity (Rahman, 2007).

Source: collected and author's own view

minority stock holders, ensuring transparency and accountability of managerial activities, appointing independent outside directors to let a look from the outside, reporting the financial activities in a desired manner are some of the basics of corporate governance. But due to the lack of strong corporate reporting, accountability and concrete compliance of rules, corporate governance in banks is poor now in Bangladesh. The causes of these financial scams happens to be the influence of board members, directors' family and friends, influence of politically exposed persons (PEPs) on lending, conflicts among board members, ownership concentration of the banks, poor ethical standards and so on. Referring to most recent cases in changing the management of banks, we can figure out the influence of certain groups holding the major ownership as concentrated ownership enhances banks' control. Large shareholders are more effective in exercising their rights, thus having more control over the management.

Rules and laws of corporate governance: Bangladesh context

Each financial crisis in the financial markets creates a wave of amendments, re-adjustments and policy modification. After analysis of the causes of the problems the regulators seek to establish new laws and regulation, which they think will fix the system and make the supervision of the market and its participants more effective in order to avoid a repetition of such events. To govern the corporate environment in Banks and financial institutions in Bangladesh, following legal measures are currently in practice:

- Bangladesh Bank Order 1972
- Bank Companies Act 1991
- Financial Institutions Act 1993
- Securities and Exchange Commission Act 1993
- Companies Act 1994
- Bankruptcy Act 1997
- Artha Rin Adalat Ain-2003
- Anti Corruption Commission Act-2004

Besides, many more guidelines, circulars, policies are put into play. Despite these laws, the banking sector continues to suffer one after another financial breakthroughs. The banking sector being increasingly liberalized in the past twenty four years has experienced different many governance issues. The governance issues and related ownership problem in the Bangladeshi domestic banks have become more obvious than before.

More often rules are breached, reporting hidden and consequently money flies out. The recent examples of fund diversion in the name of fake companies, money laundering in the form of export imports business bear all evidences. Moreover, Constant capital shortage of State Owned Commercial Banks, alarming increase of NPLs in banks, continuous increase in number of defaulters are few instances of the poor or no corporate governance at all in these banks.

Corporate governance: Practice and policy challenges

Corporate governance in banking sector of Bangladesh has now been burning issue due to serial financial scams in recent time that have raised questions about its effectiveness, efficiency and relevance of existing corporate governance policies, laws and regulation.

However, it must first be determined, what is an appropriate corporate governance model for Bangladesh, an emerging market? There is a dearth of studies and no study has yet identified the blue print of a corporate governance model for an emerging economy such as Bangladesh (Machold and Vasudevan, 2004; Rwegasira 2000). Involvement of political activities in banking, lack of effective monitoring system, concentrated ownership, lack of public accountability, lack of quick and clean corporate reporting, too-many-banks, family members in board are some main reasons behind the corporate governance. Of these, unaddressed but persistent cause is concentrated ownership of banks in Bangladesh. Concentrated state ownership of the banking sector is perhaps one of the major causes of poor governance structure in the banking sector. The ownership reform now has become one of the most important elements in the establishment of effective corporate governance in the Bangladeshi banking sector. Concentrated ownership structure has many consequences such as the controlling shareholders have both incentive and power to discipline the management and the controlling shareholders can make decision when their interests are not aligned with the interest of the minority shareholders. Haque *et al* (2006) documented that the boards of the Bangladeshi firms are mostly family dominated and executive management is family aligned. Consequently, the control of the companies remains in the hands of sponsors, directors, and founding family members leading to a concentrated shareholding and control. Most of these concentrated owners hold a position in the company management and board, leading to poor monitoring of corporate governance practices. Most recently, Bangladesh Bank has dismissed two managing directors as a punitive measure against the influence of PEPs and conflict of interests of directors. Whatever the reasons may be, they directly affect the depositors leaving spill-over effects on other banks. Any such event may trigger instability like banks runs in the financial system. Because every banks deals with depositors' money and depositors not

even know where their money has been. Banks are charged with upholding the public's trust and protecting depositors.

To protect depositors' interest banks must have strong corporate governance. However, now comes the Non-Performing Loans (NPLs) scenario. Bangladesh Bank has asked commercial bankers to intensify recovery drive as the ratio of non-performing loans is still at its alarming level of 10.13 per cent of total loans- much higher than the international average. Unsurprisingly, these high NPLs have hit profitability hard. In 2016 the operating profits of the six state-owned commercial banks dropped by 37% annually, to Tk20.1bn, while net losses surged by 309%, to Tk5.1bn. Meanwhile, losses at the two state-owned specialized banks (Krishi Bank and Rajshahi Krishi Unnayan Bank) rose by 150%, to Tk4.2bn. By contrast, the net profits of the banking sector as a whole rose by 4.9% in 2016, while those of private banks rose by 17.2% ^[3]. In June 2017 the government allocated Tk20bn (US\$250m) to recapitalize Bangladesh's state-owned banks. There are signs that the country's banking sector is facing mounting problems, and regulators' efforts have so far been insufficient to tackle the issue. Only limited action has been taken to penalize defaulters, improve risk management and strengthen bank management. In its latest Article IV report ^[4], the IMF stated that there are some underlying risks to the banking sector owing to excess liquidity. However, an improvement in conditions within the state-owned banking sector will be dependent on the political will to address the problem, which has been limited so far.

This scenario signals red for banking sector in Bangladesh. Increased NPLs in the industry will cause liquidity crunch, CRR shortfall, Capital Erosion, Loan Pricing, Profitability and Performance. Hence causing issues need immediately to be addressed. The sick banking system, loaded with huge burdens of NPLs, does not enforce governance on firms, leading to further misallocation. The disposal of NPLs needs immediate action plan. Bangladesh Bank, the regulatory authority of the financial institutions, has a lot to do to ensure depositors' interests, other stakeholders' interests, financial stability, decrease in NPLs and finally strong corporate governance.

At the present juncture, it seems crucial for Bangladesh Bank to improve corporate governance setup in private commercial banks, particularly SOCBs to reduce NPLs. Besides regulation, supervision needs to be improved. However, LLSV (1998) suggest that like many developing countries the enforcement of law in Bangladesh is either very poor or difficult to enforce. The degree of compliance with existing financial regulation is historically very low in Bangladesh (Ahmed and Nichollas1994). The article has identified seven major challenges (listed below) to implement corporate governance in banking sector of Bangladesh.

Table-2: Challenges to Corporate Governance in Banks

Sl.	Parameters	Challenges
1	Ownership	Closely held ownership leads to limited accountability and transparency
2	Disclosure	Board and Management tend to avoid disclosure of material information
3	Political intervention	Board is often affected by undue influence from PEPs
4	Board composition	Family members in the board always influence the decision
5	Monitoring	Compromised monitoring of lending activities
6	Independence	Compromised independent auditors' freedom to disclosure
7	Minority shareholders	No mechanism to ensure minority shareholders in decision making

Source: Author's own view

Policy reform and lesson from China: A case study

So far, diversification of ownership seems to be an effective way of improving the governance structure of the Bangladeshi state-owned commercial banks. Lessons can be learnt from Chinese banking sector reform in corporate governance perspective. In china, with more private investors (e.g., domestic and foreign strategic investors) getting involved in purchasing shares Chinese domestic bank shares, the better the governance structure will likely become (Gillan & Starke, 2003). The same strategy can quite be applied in Bangladesh. More heterogeneous private investment in bank shares will recover the present situation. Lack of an ineffective monitoring mechanism in the Chinese banking system, bank managers do not act always in the best interests of the state. Thus, the agency problem and related political control problems arose during the reform period.

On the one hand, this complete state involvement in the banking activities contributed to a lack of managerial incentives (La Porta et al., 2002). On the other hand, it fostered politically- motivated or misinformed business decisions (e.g., Sherif et al., 2002; Ferri, 2003). As a result, lack of managerial incentives and full political controls (La Porta et al., 2002) in the pre-reform period contributed to poor performance and inefficiencies in the Chinese banking sector. Likewise Chinese state Owned Banks, Bangladeshi state owned banks have deeply failed. The causes of failures can be attributed to the same reasons as Chinese SOBs are attributed with. As a result, we can follow and track the corporate governance policy reforms that help China recover the efficient banking systems.

The corporate governance: Mechanism matrix in Bangladesh:

When the banks face dire circumstances, the state has to come to their rescue. As responsibility goes by, the central bank can play crucial roles in ensuring corporate governance in banking sector of Bangladesh. The central bank makes sure that ownership of private commercial banks is diversified so that diversified ownership commercial banks do not suffer from undue influence in lending, and on management team from specific groups. Besides, it is tremendously important to delineate clear line and scope of responsibilities and accountability, and transparency. Every decision making executives will be accountable for unreasonable, unjustified NPLs and Bad Loss of loans. Any breach of such rules shall immediately be reported to independent supervisory authority so that as instant action can be taken to curb the further consequences. Formulation and implementation of such polices will be conducted by the central bank. Regulatory measures to resolve NPLs have not been as successful as expected. ^[5]For instance, in 2015, after pressure from large borrowers, BB issued a more lenient rescheduling policy for borrowers with loans exceeding Tk. 5bn. Thereafter, 20 companies applied for the facility, and 11 industrial groups were allowed to reschedule loans worth about BDT 150bn. Repayment of the rescheduled loans was to begin in December 2016, but many of the companies have made only partial or no repayments and are now asking for further loans or rescheduling. Therefore, to ensure loan recovery, central bank, anti-corruption commission and justice department must come forward to ensure easy, quick and specific rules and legal provision for NPLs recovery. The litigation process, court's stay order on classified loans, and some other time consuming legal affairs would be appeared time friendly and easy going way. Finally, ethical standards in banking practice should be improved before making any loan decision. Bankers must think they are passing the money of depositors to someone else as loan and advances. Updated credit ratings of the customers, their business and credit history, growth potentiality, financial solvency shall be avoided. Personal benefits, undue privileges are the temptation that bankers must disregard.

In an earlier section, this study has reviewed the problems and existing corporate governance practices in Bangladesh. Findings are presented as a matrix in the following box which also highlights the scopes for policy intervention in this regard.

Reactions captured: Stakeholders perspective

A random sample of 70 of which 15 are state owned bankers, 30 private commercial bankers and 20 depositors and other 05 stakeholders is taken into consideration to receive the feedback about how the current

Table 3: Corporate Governance Matrix of Policy Initiatives.

Corporate Governance Mechanism	Relevance & Importance in Bangladesh	Scope for policy initiatives
Market for Corporate Control	Unlikely to be important in a concentrated ownership structure	Strengthen the bankruptcy laws
Board activity	Non-transparent recruiting system of the board members are widely practiced, and lack of separation of ownership and management	Implement Code of Corporate Governance and introduce guidelines for best practices, training of directors, transparent recruitment of the Board members
Executive compensation	Less important when owner can hire and fire and has private benefits	BSEC or Bangladesh Bank can introduce codes for Executive compensation, transparent compensation policy
Bank monitoring and regulatory environment	Critically important for Bangladesh	Strengthen banking regulation and institutions; encourage accumulation of information on credit histories, develop supporting credit bureaus and other information intermediaries
Litigation	Depends on quality of general enforcement environment, however it sometimes work in Bangladesh	Facilitate communications among the shareholders
Media and social control	Potentially important in Bangladesh as competition and independence of media is rising	Encourage competition and diversification of media, active public campaigns can empower public
ACC Act-2004	Crucially important for Bangladesh	Policy coordination with Central banks and justice department

Source: collected and author's own view

problems in banking sector can be solved or mitigated by choosing selected Corporate Governance parameters. On a range of one to five (01 to 05 where 05 is the maximum importance placed), every participants put their emphasis based on their personal judgment. The table shows average weight assigned by the survey participants on the corporate governance parameters. The feedback is shown in Table 4.

The table vividly states that each and every stakeholder is in favor of ensuring the corporate governance in banks of Bangladesh. They placed their maximum importance on these above parameters of corporate governance. Therefore, now is the time to make policies and laws to make our bank corporate smart in aspect of governance.

Table 4: Feedback for corporate governance.

CG Parameters	Depositors	State-owned bankers	Private Comm. Bankers	Stakeholders
Diverse Ownership Composition	4.0	4.26	5.0	3.19
Few Family Members in Board	4.56	4.68	4.89	4.77
No Political influence	5.0	4.39	5.0	4.32
Strong Regulation	4.61	4.14	4.67	4.58
Punitive actions	4.73	4.36	4.54	4.13
Disclosure of exposure limit of loan	4.36	4.67	4.85	4.47
Time friendly law to loan recover	4.87	4.66	4.81	4.42
Managing conflict of interest	4.36	4.09	4.35	4.27
Ethical standards in banking	4.71	4.43	4.86	4.62

Source: Author's own survey on bankers, depositors and stakeholders-2018

Conclusion

The confidence of the public in a bank and the entire banking system is necessary for a proper functioning of the financial system and economy. Therefore, effective corporate governance practices are fundamental to gain and maintain this confidence. Preventive measures are always taken when the occurrence has already taken place. Consequently, it is always best to program the preventive measures to resist any unwanted event in banking sector in future. As banks are uniquely vulnerable to liquidity shocks which can trigger institutional and financial instability, sound corporate governance is crucial. The above strategies would be able to improve corporate governance in banks, thus enforcing corporate governance and decrease NPLs and any future financial mishap. We all want stay out of tension regarding our deposits in banks. Given the above discussion and findings, it is fair to conclude that although Corporate Governance practices are gradually improving in both banking sectors; corporate culture in banking sector of Bangladesh is still in a poor state. The analysis of main failures of corporate governance in banks suggests that in order to repair and strengthen the system:

Regulators and market supervisors should strengthen banks' transparency allowing for the effective market discipline; regulatory authority should promote best practice in disclosure and motivate banks to publish more informative reports;

- Policy relating to blocking undue influence of board members in lending activities.
- Clean and clear authority, responsibility to be directed to decision makers
- The accountability of external and internal auditors should be stronger and they should be obliged to report any observed non-compliance to supervisors;

- “Comply or Explain” rule used in corporate governance area should be strengthened by the monitoring function and the supervisor should verify whether the disclosed information is reliable and sufficient;
- Attitude and actions of human beings; honesty and sense of responsibility of all stakeholders of the bank are necessary.
- Strengthen risk management policies and procedures including assessment, party exposure and problem loans.
- Independent auditors’ freedom to report any abnormal findings directly to regulatory authority to take quick actions
- Providing external auditors report on bank’s loans exposure and their provisos for managing non performing loans by senior management
- Mandatory risk assessment on a regular interval to understand their probable risk.
- Flexible and time friendly law regarding NPLs and loan defaulters and loan recovery.

There is a wise saying; “ If you forgive the fox for stealing your chickens, it will take your sheep”. The statement is quite capturing the pictures of what is happening. The reality is quite as such. Therefore, to avoid any such stealing (intentional insolvency not to pay) in future, the above mentioned framework will be effective. Above all, it’s all our money whether it lent to defaulters or Government’s injection of cash as survival package to falling banks. Mass awareness is too urgent now. Governments, Central Bank, Justice Department, Anti-corruption Commission, depositors, businessmen and all stakeholders together shall come forward to ensure sound corporate governance in banking sector.

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Sustainable energy management in India

Rashmitha Ramesh¹

Abstract

In the current world, energy is often seen as the foundation or the backbone for development for both developed and developing countries. However, the production of energy has seen very little or no change from its conventional method which in turn has set a slow ticking time bomb for climate change. With extreme weather phenomenon and increase in average temperatures all around the world, the shift to renewable energy has received more attention than it has ever before. For a developing country like India, housing almost 17% of the world's population the demand for energy has never ceased to increase. However, the shift towards alternative and renewable energy shows a potential to realize India's dream for 100% grid connectivity and ensure continuous supply of electricity. However, for a land as vast like India with a variety of topographical features and variance in population distribution, answering the issue with one alternative all over the country cannot be considered a wise decision. This paper will highlight the issues that India needs to overcome to honor its commitment to international protocols to battle climate change and reduce pollution. It will explore the various options for renewable energy and its highlight its viability in different areas in India. The paper also, further highlights the limitations or bottlenecks that can pose a problem for India to realize its ambitious plans and provide suggestions based on initiatives and research done earlier.

Energy and sustainable development in India

Nested in Asia, the India subcontinent which is the 6th largest country, housing a fifth of the world population. It is a country with diverse landforms ranging from the dry Thar Desert to the Tropical Rainforest in the Western Ghats, the mountainous Himalayan rangelands to the flat flood plains in Central India, this variety in geographical landmarks has played a prime role in shaping the economy of the country. Such diverse and varying landforms has time and again proven to be a challenge for the nation to achieve its goal of sustainable development.

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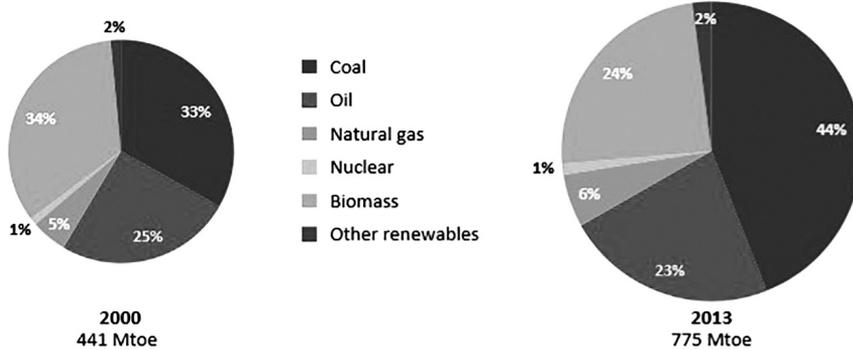
As per the concept of elasticity, the constant growth of the nation's population has led to an increase in the energy demand with India ranking as the 3rd largest consumer of energy after China and USA (EIA, 2016). The increase in demand is further accelerated with the accelerated pace of industrialization and other economic activities. Despite the increasing energy demand, India is constantly battling with the energy deficit it constantly faces, this course of development has been successful in providing only 79% of the population with access to electricity but the mere access to energy does not ensure its continuous supply. Production of electricity is mainly driven by fossil fuels with coal being the major contributor. Although the existing coal reserves in India are proven to be sufficient, the uneven distribution of the reserves and the lower quality of coal has forced the nation to venture other sustainable energy sources (IEA, 2015).

For a developing country like India, poverty and rural electrification is an ongoing challenge. Incorporating the 14 Sustainable development goals (SDG) and its commitment to the Paris Accord, India has set the goal of ensuring complete electrification of the houses and its gradual move towards renewable (clean) energy. The energy crisis coupled with its strong commitment to the global accord has forced India to reconsider its energy production through wind and solar. The move towards participating in such global agreements is done to reduce and improve the local conditions that have been heavily influenced by the emissions of industries. Ongoing emissions have deteriorated the quality of air in cities such as Delhi, Bangalore, Mumbai and other major cities. This in turn has affected the health of the residents living in the neighboring areas.

Deteriorating coal quality and increased expenses of importing coal have been highlighted in the Planning Commission's report (Rai and Victor, 2009). Unlike coal, the distribution of renewable energy (solar and wind) is quiet even throughout the land thus eliminating challenges in the spatial dimension of sustainable energy. Estimation shows that India has 45Gw of hydropower and 23 GW of wind power capacity but has only managed to obtain 37 GW currently. India targets to attain 175GW of installed renewable capacity by 2022. Progress towards the set targets is allied with the declining prices of technology for both wind and solar, however, the reduced cost does not prove to be justifiable unless accompanied by some form of subsidy or long-term financing by the government(IEA,2015). To increase the pace for a smooth transition in the energy sector, the economic and political dimension will play a pivotal role this can solely be achieved by suitable policies and appropriate pricing.

Apart from a rapidly developing nation, India dominates in the sector of agriculture production and has always been one of the top global exporters of food produce. Agriculture can be deemed as the backbone of Indian economy,

Figure 1 Primary energy demand in India by Fuel



but this sector also depends on energy to ensure that the yearly anticipated output is met. Energy usage in the agricultural sector is usually in form of electricity and transport as seen in fig 2. Although a major part of this sector depends on biomass for its energy, it has not been sufficient to support the increasing demand thus increasing the dependency on coal.

Due to the rapid depletion of fossil fuels and its increasing price, India's focus towards sustainable development has made renewable energy is proving to be a solution to the ever-increasing demand for energy. Meanwhile, The Government is constantly working to achieve a fine balance between efficient consumption and sustainable and cleaner production. India has proven

Figure 2. Energy demand by sector and generation in the new policies scenario (TWh) (IEA,2015).

	2000	2013	2020	2030	2040	2013-2040	
						Change	CAAGR*
Demand	376	897	1 351	2 241	3 288	2 390	4.9%
Industry	158	375	565	904	1 277	902	4.6%
Residential	79	207	329	647	1 115	908	6.4%
Services	46	133	207	332	450	318	4.6%
Transport	8	15	20	24	30	14	2.5%
Agriculture	85	160	222	324	401	241	3.5%
Other energy sector	0	6	8	10	13	7	2.7%
T&D losses	155	220	313	452	613	393	3.9%
PG own use	40	82	107	160	229	147	3.9%
Gross generation**	570	1 193	1 766	2 848	4 124	2 930	4.7%

* Compound average annual growth rate. ** Gross generation includes own use by power generators (PG), demand in final uses (industry, residential, services, transport and other) and transmission and distribution (T&D) network losses but does not include imports, which are minimal.

Figure 3. Average household energy use in rural and urban areas (IEA,2015).

	Average ownership rate				Average household consumption*		Share in sector total consumption**	
	Rural		Urban		2013	2040	2013	2040
	2013	2040	2013	2040				
Cooling appliances	0.7	1.2	1.3	1.9	290	761	10%	27%
Refrigeration	0.1	0.5	0.5	1.0	361	405	4%	11%
Cleaning ***	0.0	0.1	0.2	0.6	171	193	1%	1%
Televisions and computers	0.6	1.6	1.0	2.1	102	112	4%	5%
Vehicles****	0.3	1.0	0.7	1.9	4.2	4.3	26%	36%
Number of households (million)	175	208	90	190				

* Average annual consumption of household appliances, in kilowatt-hours, for new appliances sold in India in 2013 and 2040; and fuel consumption in litres per 100 kilometres for new cars or motorbikes. ** The share in sector total consumption is the share of each category of appliances in the total consumption of the residential sector (excluding solid biomass) and the share of fuel consumption by cars and two- and three-wheelers in transport sector demand.

*** Cleaning equipment refers to washing machines, dryers and dishwashers. **** Vehicles include both passenger cars and two- and three-wheelers.

Sources: Government of India, 2012; IEA analysis.

to be a global example in its approach towards reducing energy consumption by encouraging the use of energy-efficient lighting and appliance which consumes a major part of the annual energy production as seen in fig 3. This is achieved by introduction of new policies and plans set by the central and state government.

Amongst all factors, cost of energy has always influenced the consumers behavior and this aspect has been shaped as an economic incentive to encourage the consumers to move towards clean and sustainable energy sources as seen in the move from gasoline to CNG.

In conclusion, with the growing global awareness of energy problems the transition to sustainable energy in India can be perceived in the rapid move to solar energy heater in new buildings, efficient biogas and biomass burners in agricultural and rural areas and move to CNG from diesel and petrol for transportation. Moreover, development of infrastructure for renewable energy should not only prove to be profitable for the nation but also create employment opportunities for the local population leading to a reduction in unemployment improvement in the economy. Therefore, a stable, secure and reliable energy production and supply can support every economic activity that is essential for a developing country to evolve into a developed country which can only be ensured by tapping into to the limitless potential that renewable energy has to offer. With its introduction renewable energy will lower the carbon emissions of the country and increase the quality of environment which in turn can influence the wellbeing of its citizen.

Challenges of energy management

India's constant battle with energy production begun earlier at the time of its independence and has continued to be a challenge even to this current day. The challenges in production begin in the earlier stages which usually around the capital investment for the construction of the infrastructure for production and distribution followed by the fluctuating expenses for good quality fuel used in the production of energy. This economic factor is also influenced by a variety of other factors such as the energy policies, the topography of the area, purchasing power, etc.

Transition in energy is always accompanied by a huge price tag. However, rapid globalization and development in engineering and technology are creating renewable energy solutions focusing mainly on its economic feasibility. India with its target for its renewable energy and its exponentially increasing demand for energy is expected to shell out a huge chunk of its revenue in setting up resilient infrastructure to produce renewable energy while also providing heavy subsidies for the current production of energy run by fossil fuels both produced with the country and those exported into the country. Poor performance by state governments by shortfalls in subsidy compensation, poor metering, inefficient billing, and collection is a proof to the structural energy sector (IEA, 2015).

Financing of any major project for renewable energy production can lay a heavy burden on the country, whose major revenue expenditure is utilized in tackling poverty, healthcare, pension and other services and subsidies. The recovery of large-scale project investment cannot be attained by increased energy prices as it would conflict with the UNDP goal of universal electrification and access to affordable, clean and sustainable energy.

Fossil fuel subsidies are an essential part of the Asian country reforms to attain socio-economic objectives such as reduction in poverty, energy access to all the residents, etc. However, subsidies if not efficiently targeted can often lead to wasteful use of energy, therefore, depriving the nation of its revenue which is often needed for infrastructure investment. Such an environment discourages private investment as it hinders the recovery of investment cost and necessary returns (IEA,2017).

India has successfully managed to ensure access to grid electricity to 99% of villages (Ministry of Power, 2017). With only 3700 villages remaining to be electrified (Rural Electrification Corporation of India, 2017), which will be achieved through grid extensions or microgrids. Supply of electricity with microgrids promises viable electrification but at an increased cost compared to the regulated grid tariff. However, studies have proven that if supply quality and reliability is high, a satisfied consumer is more likely to pay extra for the microgrid service. Combining the microgrid technology with storage

of energy from renewable sources along with a mix of grid electricity can ensure continued supply to the consumers (Graber et al, 2018).

Tapping into the potential of renewable energy requires both knowledge and technological research and development. Successful technological inflows in terms of production and conversation from around the world are enabled by globalization which is helpful for a developing country like India which cannot afford to spend a large part of their income of innovation (Shabaz et al, 2016). But increasing global influences can create a hindrance when certain issues can prove to be a conflict with the WTO which does not include any special framework for renewable energy. In its attempt to meet the incoherent demands of both the Paris Accord and the WTO norms, India has been negatively affected by the negative rulings. Thus, leading to scaling down of projects and use of clean energy technology. Transition to renewable energy is obstructed by the SCM and TRIMS agreement under the subsidy regimes of WTO, which prohibits specific forms of government support to the renewable energy sector (Niharika et al, 2017).

Renewable energy like other energy source faces similar structural, governance and institutional challenges. The declining cost of solar and wind does not warrant investment in India without any form of subsidy. Attracting private investors in energy sectors have often proved to be a challenge due to the energy policies and reform. Also, India's capital market inability to provide long-term debts and difficulties with financing continue as a major impediment to realizing the hydropower, solar and wind potential in India (IEA,2015).

Whilst, resolving central funding issues, an initiative to reduce energy consumption was set up by the prime minister for the distribution of LED bulbs to every household. EESL a joint venture of multiple state-owned companies, ran a series of bulk procurement for high quality LED's at 1/4th of the market price and arranged for its retail at an affordable rate with an option of small upfront payment and cost recovery through additional charges in monthly electricity bill. This is one of the most successful zero-subsidy energy initiatives in the world and has garnered the attention of other developing countries for its local implementation. Following its success in LED's EESL has other project lined up to promote energy efficient household appliances (EESL,). This initiative gained the acceptability of the consumers due to its easier access and affordability. The directive mechanism of decision making with the national public interest has managed to avoid energy loss and wastage at the consumer level (IEA, 2015).

Like all developing countries, India in its endeavor and commitment towards its SDG's and the Paris Accord is trying to overcome various hurdles arising from International Trade Agreements, Energy policies and reforms, inefficiency in the energy sector, etc. Nonetheless, Financing of ambitious

project to realize the potential of renewable energy proves to be the largest roadblock of all in India's attempt to gain continuous access to affordable and sustainable energy.

Management attempts and results

Post-independence India continued facing severe energy crisis which was further aggravated due to the rise in industrialization. Thus, energy policies saw a continuous change to accommodate the demand of the industry and the consumers. Moreover, energy policies in India are drastically affected by the newly developed agreements by International Organization. Due to this dynamic nature of energy management where policies and reforms are heavily influenced by both internal and external factors displays the reactive nature of energy management practices in India (Golusin et al, 2013).

Solar Power

Following the ratification of the Paris Accord, India increased its targets to generate 100GW. 60GW would be generated through medium and large-scale grid-connected power plants, whereas the remainder 40GW through rooftop installation. Financing of an estimated \$170 billion investment is deemed as a problematic issue given the limited capacity of the domestic financial sector. (IEA,2015). By doing so India will attain 20% reduction in Green House Gasses, 11% reduction in energy consumption, 20 % share of renewable energy and 20% conservation of energy in a decade starting from 2011-2020 (Sahoo, 2015).

A techno-economic analysis highlighted the increased dependence on the import of PV cells, modules and other equipment's following a lost appeal against the World Trade Organization (WTO) for the domestic content requirements (DCR). Thus, resulting in decreased energy security (Hairat et al, 2017).

The Charanka Solar Park in Patan built in the state of Gujrat, serves as an exemplary example of resolving financing issues through introduction of new policies that eliminate the impediments that stifle investment (IEA,2017). Such a development is based on the implementation of long-term development strategy focusing on regional development by building new energy infrastructure (Golusin et al, 2013).

Hydro power

Increased geographical variation makes Hydropower distribution is uneven. Hydropower generation in India is treated as a large development project accompanied by the tedious task of gaining approvals, land acquisition and obtaining long-term finances(IEA,2015). All these processes are a part

of the investment and are capital dependent especially the compensation during land acquisition can vary depending on the demands of the owner of the land (Sharma, 2017).

Despite the large potential for Hydropower in the North Western part of India, Small Hydropower projects (SHP's) are encouraged through subsidies, however, financing by domestic banks are done at higher rates in comparison to foreign bank thereby increasing the project cost and reducing the economic feasibility of the project. It is notable that for larger project attaining foreign funding is much easier but is associated with the risk of currency value (Khan, 2017).

Wind power

Progress in wind power is seen rapidly with India being the fifth largest country with an installed capacity of 23GW in 2014 (IEA,2015). To increase this capacity the India government has created an extremely investor-friendly policy framework which introduces generation-based incentives. By doing so this the government has created a level playing field for both domestic and foreign investors. Following such a success India is set to add 15GW in its 12th Plan period (Kar et al,2015).

Rather than involving itself in the energy production sector and incentivizing small development project through different policies and reforms, India was able to attract private investors towards the renewable energy sector. It is evident from all these examples that although the issue being economic in nature (Financing and investment), there is a strong relationship between the government policy and reform framework and the investment environment of the country. With a mix of both national level and regional implementation of its strategic energy management plans, India can attain its targets for reduced emission by 2022.

Gap analysis of the current demand and supply will enable India to get a better insight on the problems with the existing energy management. Bridging such a gap with new approaches or strategies can ensure that a resilient system is built which can be flexible to the changes and the increasing energy demands of the future.

Planning of energy management

Increasing demand, increasing prices of fossil fuels, commitments to international agreements, higher target for renewable energy output these are the few reasons why India would have to hasten towards realizing the potential that renewable energy has to offer. The above holds true to the statement "changes in national energy management depends on the resources possessed by the country and the way energy is being spent (Golusin et al, 2013).

The current grid capacity does not satisfy the consumer demand and is not designed to handle the reliability issues encountered with renewable energy. To ensure the seamless transition towards renewable sources, the presence of a resilient grid system that is crucial. Existing grid would have to undergo transformation to ensure reliable and continuous energy through a mix of solar, hydro and wind energy(IEA,2015).

Anticipating the energy demand in the years to come and analyzing the status of energy resources would require a Proactive approach by the government for Energy Management. To increase production capacity and harness the maximum potential of renewable energy, additional infrastructure to support the transmission and distribution should be built teamed with an integrated policy framework (Tagotra,2017).

Concrete actions should result from process planning (Golusin et al, 2013). Improving the coherence between the different level of government (central and state), the regulatory bodies and different departments can facilitate better implementation of the plans, policies, and schemes (Kar et al, 2015).

The success of sustainable energy management in a vast country like India can be resolved through development initiative taken at regional level instead of National Level. Small Hydro Power (SHP) encompasses this idea of regional development by catering to a limited number of consumers due to the smaller extent of its development. The project cost is reduced due to the development scale facilitating the financing options. Development project like these would generate employment opportunities and therefore improve the overall socio-economic environment of the region. This minor development paves the path for the development of the region(Khan,2015).

Solar and Wind energy require a large area for power generation and land procurement has been identified as the key issue by the developers of renewable energy. Making the local community partner in the project will expedite project implementation, provide a source of income for the locals and reduce the over cost of energy generation. Similarly, realizing the solar power target can be achieved by creating mini / off-grid systems. This will further lead to increase in local entrepreneurship and provide both reliable and clean access to energy (Thapar et al, 2017). The implementation of sustainable energy should be done by understanding and mitigate the concerns of rural society, this will aid in the diffusion of the innovation and increase acceptability of new technologies (Aklin et al,2018).

However, for a country that is highly dependent on the import of technology for renewable development. Investment in Research and development of renewable technologies should be encouraged (Singh, 2018).

Renewable energy source best suited for India

Distribution of renewable energy resources in India might be considered even, however, based on economic feasibility and higher potential certain areas like the southern states with the cost line will be considered ideal for setting up wind farms, whereas dry and arid regions with less rainfall such as North and North Western Region will be seen fit for reaping the benefits of solar power.

The aim of reliable and clean energy production from renewable sources cannot be achieved with the uncertain nature of the productivity as each source is likely to change time to time. To ensure that there is sufficient demand during peak consumption period, Supply of energy through different resources emerges as the solution to continuous supply (IEA, 2015).

Solar and Wind Energy are constantly stated as the future energy sources of India due to the nation's commitment towards the Paris Accord. Move towards the two energy sources is supported given the environmental impact from the utilization creates very less or no environmental impact. Unlike, Hydropower and Bioenergy which have an adverse impact. While Hydropower can have an ecological effect on the river and the area surrounding it, higher dependence on bioenergy can cause a shift in land usage for biofuel generation instead of agriculture(IEA,2015).

The market for both solar PV's and wind turbines has witnessed a gradual decrease in the manufacturing cost due to increased competition can ensure that economic feasibility of any long-term development projects(IEA,2015).

In rural areas where grid connectivity is not present, production, transmission, and distribution of electricity generated from Solar and wind power can be realized with micro-grids. Despite the increased cost of production, reliable and continuous supply is preferred over cheap and unreliable supply (Graber et al, 2018).

Since transition towards the two renewable energy sources is capital intensive, the economic risk factor is high for both since the returns are long term and the market for energy has always been dynamic. The legislation, on the other hand, has proven to be a major criterion to attract foreign and private investment in the energy sector which is dominated by the central government. Granting of subsidies, financial incentives can create a favorable investment ambiance but the risk of its withdrawal or changes are always possible (Golusin et al, 2013). India relies heavily on the import of solar PV cells and equipment's this increases India's dependency on external market for its resources while reducing its energy security (Jain et al, 2018).

Monitoring energy efficiency will be of prime importance while utilizing renewable energy to avoid transmission losses. To increase energy efficiency

and reduce the demand from the end user, EESL a joint venture initiative under the Ministry of Power of India initiated the world largest and most successful zero-subsidy distribution of LED energy efficient bulbs. This was further carried on to street lighting program which was funded by the savings from reduced energy consumption. Further initiatives are being developed to deploy energy efficient appliances such as Fans, pumps, etc. (IEA,2015).

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Impacts of development projects on declining fresh water resources in coastal areas of Bangladesh

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Abstract

In a certain geographic region a specific development concept or project if neglects local ecological or cultural characteristics, it may react negatively. The article tries to criticize two development projects in the lens of the availability of drinking water. The projects are TRM and CEP implemented in the southwestern coastal region of Bangladesh for management the water resources. Nevertheless, after few decades project effects on the availability of drinking water. The study areas have long experience about water related problem. Especially on availability of drinking water in case of hydrological consequences. To explore reasons of this problem, the study found out that, various development projects were one of the reasons. The Coastal Embankment Project (CEP) was taken to resolve the water problems by ignoring traditional practice as well as geographical consequences of the project-associated region. So, after 2 decades it was felt to incorporate and another new project entitled Tidal River Management (TRM) was taken. But, there also created problem when the knowledge (TRM) was isolated from the native people and brought in of institutional & specialist with in the project. The local politics, class conflict & discrimination also were functioned with the implementation of 'indigenous' knowledge based project. The negative consequences of CEP as well as the institutional implementation of TRM and its lacking and weakness have been found in pasture level. Both projects effect on the availability of drinking water in coastal region. When a development project will be taken it should never neglects ecological characteristics along with traditional practices. Another thing is that if we incorporate indigenous knowledge or practice in those development projects, we should provide space for local people's participation and platform to raise their voice.

Key words: Development Project, CEP, TRM, Availability, Drinking water, Development Disaster.

Introduction

It is very much important to understand the plan, implementation & process of development projects. Because, every project is related to human's natural & social environment. So taking a project, need to consider geographical

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rules and generations practice of a certain region. The study indicates that, availability of drinking water problem is curse of Coastal Embankment Project (CEP) & Tidal River Management (TRM).

A country is said to be facing a serious water crisis when available water is lower than 1,000 cubic meters per person per year. Below this point, the health and economic development of a nation is considerably hampered. When the annual water availability per person drops below 500 cubic meters, people's survival is grievously compromised (WARPO, 2009). In study area the scenario is totally different from other places in the country; there is no water problem in terms of water availability. There are lot of water sources but not safe or drinkable. This region is unique place for water. The people face difficulty for huge amount of water. There are four types of water related problem. First of all, salty water all around them for their geographical reason. Second, water logging during monsoon (more than 3 months in a year; but in case TRM its permanent water logging in Monohornagor-Bangdanga). Third, the arsenic is still more than 70% in tube-wells in the study area. Fourth, besides the surface water resources, the ground water also salty and the density of salt in ground water are rising day by day. During the last century, the rate of water withdrawal has exceeded that of population growth by a factor of two and one-half. In this paper problem of availability of drinking water means-

- Water fetching is difficult,
- The resources of surface water are squeezed,
- The level of ground water is decline,
- Tube wells are out of service in dry season and
- The water of alternative sources are low quality and unhygienic.

In the third world countries like Bangladesh, many problems are in existence. Among the problems, availability of drinking water is a mentionable and dangerous one. Though it is a very difficult problem for a less developed country, unfortunately, there are no mentionable steps to solve this problem has never been thrown in Bangladesh. To resolve the problem of availability of drinking water, many big or small projects were taken by GOs & NGOs. But when a big development project is implemented- it seldom accounts drinking water. So, it is important to assess the development projects in perspective of drinking water-especially where drinking water is more important than others.

It is necessary to realize how the problem affects human's total life due to the availability of drinking water. In the general view, it is too tough for a person to understand that, how far water can change human's daily life unless they observe that life directly.

The form of availability of drinking water is quite different from another place. Women and girls are the ones who are most impacted by a lack of access to drinking water since they are responsible for fetching water for drinking and domestic purposes (Chowdhury, 2010). So, having a nearby source of safe drinking water means they can spend more time on more productive activities such as schooling and income generation. A drinking water source from a well or an uncontaminated capped pond also means people can drink the water without being exposed to disease-causing bacteria and fewer children die from illnesses picked up by contaminated water. This also directly affects the lives of women and girls as they bear the burden of caring for family members who become sick.

Alom, (2007) in his article 'Coping with Water Scarcity: needed integrated resource management' draws a picture all over the country about water availability- "From December to May; five months in a year the dwellers of the northwest region do not draw water from their hand tube wells. As soon as the deep tube wells start drawing the groundwater for agriculture. The water tube wells go down and cause the scarcity of them. It happens there every year invariably." He portrayed the availability of water. But he did not succeed to draw what's impact in socio-cultural life. He did not highlight regarding the availability of water whether it is natural/ecological or manmade (development projects)?

Shah (1998) in his article 'Water against Poverty' said that ...in many regions, the salinity and alkalinity levels in groundwater are low enough for irrigation but unacceptably high for drinking (Shah, 1998). The causes of water availability are varied. Some are natural and others are because of human action. However, if water availability is the point at which water stress occurs (the point at which various conflicts arise, harvests fail and become stress), then there are also less definable sociological and political causes. Many of the causes are inter-related and are not easily distinguished. Like others, he also claims that the geographical reasons for the scarcity of water but the human's intervention being untouched as usual.

Discussion of drinking water schemes is carried out in two levels. NGOs raise objections to the technology itself and argue in favor of reviving traditional water harvesting methods and structures, harvesting and conserving water in situ and recycling water. They argue that the need to revive traditional methods and structures is imperative and they support such efforts wholeheartedly. Others suggest that while reviving traditions may help, it may not be the landless poor who have neither roofs to harvest rainwater nor land on which to make ponds. The latter group argues that we must try and use modern science, technology, and management to solve the problems of the poor. There seems to be some truth in both viewpoints, and in the ultimate analysis, a satisfactory answer may be arrived at by

blending traditional water harvesting and storage with better managed participatory drinking water schemes. Access to domestic water supply will be determined by the needs of institutions, technology and new supplies (Shah, 1998). However, to overcome water crisis we need to integrate water resources management. No one can neglect private or public initiatives as well as indigenous or local initiatives.

The problem has two important dimensions: first, access to water resources and second, quality of water. With the decline of traditional water management institutions such as rainwater harvesting, the poor have begun to depend upon the public (government or NGOs) and community infrastructure, which is already under stress to fulfill their domestic water needs. It is not possible to ignore the approaches of GOs (Government Organizations) & NGOs (Non-Government Organizations). They do their best, but it difficult to overcome the problems. If the programs were not participatory then it did not result oriented. The method of 'in situ' (the knowledge native people) is most important to overcome the recent problem. The total ecology was changed in the study area. Belonging to ecology the population of the unique eco-zone; they shifted their coping mechanism & adaptation strategies.

The wealthy and upper caste families in many regions can circumvent these problems because they can, and have created their own captive sources of domestic water supply. So, these paper want to know their coping mechanism & adaptation strategies (especially on safe water resources management).

The CEP and the affects to availability of drinking water

Coastal Embankment Project (CEP) is known as 'polder'² implemented by East-Pakistan govt. in 1960s. The construction of WAPDA (Water and Power Development Authority) embankment has restricted entrance of river water to the wetland (Shapan & Mamum, 2004). The 'zamindar' (landlord) system came into existence long ago to organize agricultural production. Institutional steps for constructing embankments started with the creation of the East Pakistan Water and Power Development Authority (EPWAPDA) in 1959 (BWDB, 1998). After the independence of Bangladesh, EPWAPDA was split in 1972 into two organizations, namely the Bangladesh Water Development Board (BWDB) and the Bangladesh Power Development Board (BPDB). Embankment, dykes and other allied structure fall under BWDB to save life and properties from natural disasters and to increase agricultural production. (The Bangladesh Observer, 1999).

2 A polder is a low-lying tract of land enclosed by embankments (barriers) known as dikes that forms an artificial hydrological entity, meaning it has no connection with outside water other than through manually operated devices.

To develop an effective system of irrigation, flood control and drainage, a few thousand allied structures also form the integral part of embankments. 1488 regulators/slucies, 108 bridges and 923308 other structures have been constructed in 135 polders over 472 km of embankment to protect 1.09 million hectares of land. River embankments protect lives and property from inundation during the monsoon (BWDB, 1998). Sea embankments of the offshore islands and coastal zones provide safeguard against the intrusion of saline water and devastation associated with repeated attacks of tidal surges and cyclonic storms.

The goal of the project was to increase agricultural production (Kibria, 2011). The embankments were designed for saving agricultural land from tidal saline water and seasonal cyclone & made the coastal area perfect for rice production, which contributes annual food production of the country. To minimize the impact of natural disasters as well as to achieve the aim of rice production, sustainable and cost-effective maintenance. But after few decades those embankments and allied structures is a become curse for Bangladesh.

The CEP is a complex network of polder, sub-polders, sluice gates, canals. Polders & sub-polders constrained to enter the saline water from tide into agricultural lands and protect crops, households, etc. from seasonal tidal & storms (Warpo, 2009). Sluice gates pass out the rainwater into the river during ebb-tide. Each sluice gate has a gateman named 'Gate khalashi' whose duty was to open gate twice a day to pass out rainwater during ebb-tide and closed the gate during tide. Rainwater passed through canals and all canals meet into the point of sluice gate.

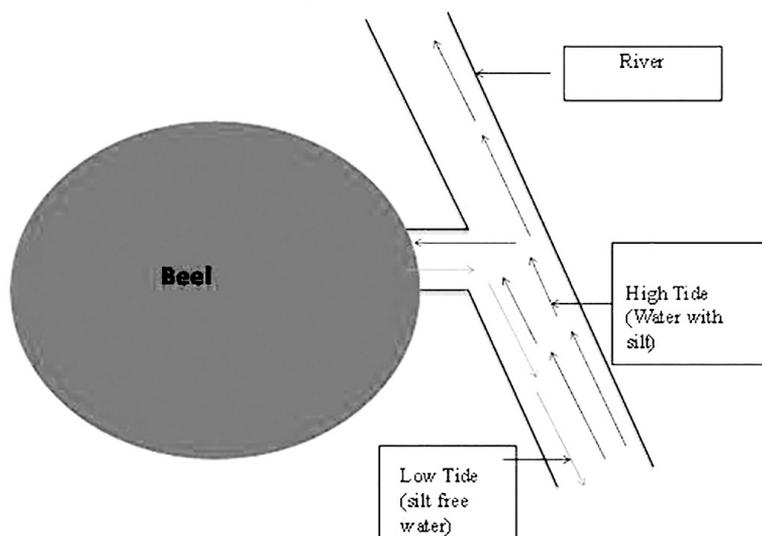
The Polders make constraint the river water into the wetlands. But the nature of this water has brought lots of sediment, which silt up the coastal wetlands. Due to restriction, sediments silt outside of adjacent polders. So riverbeds became high. It is called being 'char'. So riverbeds become higher than wetlands. Consequently, rainwater never passed completely and it stored inside of the sluice gates. In the store water, some people try to cultivate brackish fish and get more profit than crops. Then gradually spread brackish fish cultivation. So, the total function of CEP is totally altered. Now a day, Sluice gates used to enter saline water into wetlands through canals for brackish fish cultivation during tide. And pass out saline water during ebb tide. In the monsoon, the adjacent areas become waterlogged. River water level becomes higher than wetland's water level. So rain water is unable to pass through the sluice gate into the river. When brackish fish cultivation gradually spread, the drinking water sources are being dipping. The ponds are becoming salty and groundwater is becoming salty. As result, the people are face availability of drinking water problem.

Background and purpose of the TRM (Tidal River Management)

Tidal River Management is popularly known as TRM. While in 'beel Khukshiya' tidal river management is being implemented by the Bangladesh Water Development Board (BWDB),-learned the concepts in the 1990s from the local communities and local NGOs (Shampa & Pramanik, 2012). About 32.3 square kilometers of land had been raised by local communities themselves in 'beel Bhayna' and 'beel Dakatiya' applying TRM (Kibria, 2011). TRM is a system in water and river basin management in the south-west tidal regions. TRM is a new terminology bestowed upon by 'experts' and water engineers, on an age-old practice in the region perfected by local communities over generations. The unique community practice of overflow irrigation and wise use of sediment by the farming communities in the Bengal delta was noted by pioneer colonial researcher Sir William Willcocks. He also noted that the prime of the issue of river basin management in Bengal delta is effective management of sediment (Willcocks, 1930). But this is neglected by policy making and development agency in the implementing of coastal embankment project.

The second study area (described in the study area) has been experiencing severe drainage congestion and waterlogging since the early 80s. To solve these long-standing problems implemented. After implementation of the project, the prevailing drainage congestion was partially solved and agricultural, social and economic benefits were achieved (Amir, 2010).

Figure 1: Conceptual model of TRM (Shampa, Pramanik M. I. M. 2012)



Breached down river's embankments in many locations by allowing tidal flow into wetlands. By doing this drain out stagnant water and raise land by depositing silt on the tidal wetlands and relieve drainage congestion river channel. TRM involves taking full advantage of the natural tide movement in rivers. During flood tide, the tide is allowed to enter into an embanked low-lying area (tidal basin) where the sediment carried in by flood tide is deposited. During ebb tide, water flows out of the tidal basin with greatly reduced sediment load and eventually erodes the downstream riverbed (Shampa & Pramanik, 2012). The natural movement of flood and ebb tide along the tidal basin and along the downstream river maintains a proper drainage capacity in that river. Before TRM operation the critically silted stretches of the river needs to be de-silted by capital dredging and manual excavations to increase the drainage capacity otherwise TRM will not be effective. Figure-1 shows the conceptual model of TRM.

After the negatives impacts of CEP on several areas of coastal region; the local people use their indigenous knowledge to cope. Then several NGOs supported this knowledge and helped to make it institutionalized (Amoy, 2011). But making it institutional has many lickings in implementation level. But the current TRM is 27 beels, among the beels 1st beel 'khukasiyaya' have been taken for TRM. This beel is situated with the adjacent of the river and other beel's water pass through this beel. As a result, a large amount of silt accumulation 1st beel and other 26 beel's water cannot go to the river and the rainwater could not enter the river. So the problem of waterlogging reduces only 1st beel and create the more permanent problem of others beels. It's already a crucial problem of availability of drinking problem. Because almost 2 decades of waterlogging destroy all the surface water resources and becoming salty ground water. Only a few deep tube-wells provide drinking water. So, limitations and weakness of current TRM enhance the problem of availability of drinking water. Finally connecting the beel to the river through the link canal. (Shampa & Pramanik, 2012).

Research methods and technique

This paper is based on two-study area. One is 'Zelle khali' that is located in Assasuni Upzilla of Satkhira district. The study area was focused on CEP. Here another is 'Monohornagar Bagdanga' that is located in Keshobpur Upzilla of Jessore district. This study focused on TRM (Tidal River Management) Project. In 2005, a TRM project was taken in 'Bil Khuksia' to resolve permanent water logging.

Thirty-five respondents have been selected for the first study based on age and sex for the qualitative data & quantitative data also. In case of second study, it's more flexible for study population 3 group discussions and

8 in-depth interview were conducted. Besides transect walk and informal discussion also applied for second study.

The study was explorative and to some extent descriptive in nature that enforces to adopt mixed with qualitative and quantitative data as well as secondary and primary data. A non-probability purposive sampling technique used to select research informants. To address the above explorative themes and issues, used mixed method for data collection and to implement aims study followed a strategic procedure. Each respondent considered as a unit of analysis through a content analysis framework. As well as each tools considered for further analysis. Primary data and secondary data were examined, reexamined and cross-checking frequently.

Findings

In polder area of the coastal embankment are affected more or less totally or partially of the southwestern coastal region of Bangladesh. But the study area of 'Zelle khali' affected more and cyclone 'Sidra' & 'Aila' increase the vulnerability. 'Monohornagar Bagdanga' village located in Keshobpur Upzilla of Jessore district which mainly known as 'Vabodha' water logging due to coastal embankment & its consequences. To reduce permanent waterlogging TRM is implemented. But its limitations and weakness reduce problems of one part of the area. But other parts are still waterlogged and current TRM enhance it. Thus creates the problem of availability of drinking water.

Impacts on availability of drinking water and livelihood

Study people said that, "wapda veri badh" (embankment of WAPDA) and TRM is another culprit for their present severe suffering of drinking water associated with others. In Pakistan government period, particularly during the 60s implemented this coastal embankment project with the major focus on agriculture. Actually, the embankment was designed for protecting agricultural land from tidal saline water and seasonal cyclone. But the embankments are not able to protect tidal during the cyclone. The main goal of the project was to make the coastal area perfect for agriculture and increase food production of the country. But this action ignores traditionally practiced eco-friendly indigenous knowledge. The coastal people do not only depend on agriculture, their livelihood has many variations. The main livelihood of study people is fishing as well as boating. This project similarly ignored water management. It hampered natural way of the river; river became silt up, and fish are not available. So the study people did not maintain their family by traditional fishing profession. The project also contributed to dry up natural wetland (beel, baour etc), which were full of sweet water fish and contribute fresh water. The construction of WAPDA embankment has restricted the

entrance of river water to the wetland, which resulted in an elevation of riverbeds. Instead of wetlands, river water concentration to tidal borne sediments in the riverbed. Study people said that the elevation of the riverbed in study areas is now higher than the adjacent wetlands. As result, the water of the wetland could not pass through the river and it created water logging in the rainy season. The problem of waterlogging becomes more acute and prolonged when saline water entered into the wetlands during high tide. This ultimately created unavailability of fresh and drinking water.

Similarly, for the TRM; the systematic, lack of active engagement of beneficiaries of all people, Placement problem of TRM is created same consequences as CEP. The benefits of the TRM got only by a few people whose habitations are located nearby the TRM. The first beel gets sedimentation and becomes high than rest of the beel. So the logged water cannot be passed through this way and becomes permanent waterlogging. So, the drinking water resources get polluted more & more by the time and people face scarcity of drinking water problems.

Negative consequences of CEP

Coastal Embankment Project had much weakness in policy & implementation level. If any project implemented by ignoring indigenous culture, then the local ecology gives negative feedbacks. Scarcity of drinking water is one of that negative feedback. Similarly, to solve water problem, taken projects are not sustainable & had participation, communication, ownership, management etc. problems in field level implementation. Local people are identifying the 'Wapda beri badh' (dam) is one of the main reasons for the drinking water crisis in the area. The main purpose of the construction of the dam was to protect the food system of the coastal areas from uncertain tidal of the river.

It is important to mention that, the coastal region is the land of the Pali (sediment) carried by the tide. In 1960, during the 'Green Revolution' government tried to increase rice production of coastal wetlands from the salt water. So, CEP was implemented to protect coastal wetlands from the salt-water. The construction of polders has restricted the entrance of river water to the wetland, which resulted in an elevation of riverbeds as to the concentration of tidal borne sediments in the river bed, instead of wetlands. The elevation of the riverbed in some area is now higher than the adjacent wetlands, as a result, the water of the wetland could not pass through the river, and it created waterlogging in the study area. The problem of waterlogging becomes more acute and prolonged when saline water entered into the wetlands during high tide, especially after 'Aila' in the 'Zelee Khali' as well as 'Vabodah'. This ultimately created scarcity of fresh and drinking water.

Weakness and limitations of TRM project

a. Systematic problem- Systematic error is a common cause of persistent logging. TRM project of the 27 beels, among the beels 1st beel khukasiyaya have been taken for TRM. This beel is situated with the adjacent of the river and other beel's water pass through this beel. As a result, a large amount of silt accumulation 1st beel and other 26 beel's water cannot go to the river. If this project is taking last beel of 27 called 'Jiladaha' beel of Maniramapur, then the benefits of the project could eventually enjoy. The rainwater could enter the river. But local leaders, NGOs, government bureaucrats and their interests were involved.

b. Lacked active engagement- There is a gap between the beneficiaries and the proposed design did not reflect their need and preferences. They never accounted local people's voice for making the decision.

c. Problem of appropriate Place- in study area TRM had been taken in the front part of the 27 beel; as result in the gateways of the beel logged with silt and the rainwater cannot flow to the river.

Besides these, there is also problem of participation, communication with the agency and local people, ownership problem of the adjacent wetlands, mismanagement of the project-local wisdom and water management practices were undermined, problems in field level such as not implemented according to people's suggestion and finally it causes scarcity of drinking water.

Discussion

CEP were designed for saving agricultural land from tidal saline water and seasonal cyclone & made the coastal area perfect for rice production, which contribute annual food production of the country. But there are some consequences that, besides the targeted people and obviously after the certain time it may turn into a boomerang for all. Physical Geography (PG, 2013) shows same result. They show that, during the decade of the 1960's, the CEP was implemented in the region enclosing most of the tidal wetlands within high embankments. Within a few years, the negative impacts of the project began to appear. The biodiversity of the region became degraded, river flows were affected and many rivers silted up, affecting navigation. By 1990, over a hundred thousand hectares of land in Khulna, Jessore and Satkhira districts became waterlogged, and agriculture became impossible.

CEP and TRM Project had much weakness in policy & implementation level. If any project implemented by ignoring indigenous culture, then the local ecology gives negative feedbacks. All these projects (CEP and TRM) were undertaken ignoring the local scientific knowledge and traditional wisdom. Even they did not consider the nature of region also and prepared 'everywhere

fit' design. Due to the wrong design, water logging in the Southwest Coastal Zones and suffering became permanent as well. Affected people became frustrated and started the movement. Drinking water has become very precious for the locality as most of the tube wells are under water.

Coastal tidal water from the dam was designed to protect crops area of agriculture, as well as to protect from seasonal small cyclone. However, the tide is designed to prevent the failure of the dam during the cyclone. However, the coastal dam project was intended to increase food production in the coastal region being cultivable. The environmentally friendly project with local knowledge and traditional practices are ignored or bypassed. The coastal areas of crop production depend not only on community together. There was diversity of livelihoods in patterns. Most of the people of 'Zelle khali' were in the boat crossing livelihoods, fishing, and forestry. Take cognizance of the management of this project is the same way. The normal speed of the river path was hindered due to dam, causing the river to be filled, fish species decreases. Traditional fisher folk's family lives are threatened through livelihoods. The natural wetlands (canal, beel, baor) dry. The canal, beel, baor was sweet water fish habitats.

In addition to this, wetlands provide other sweet water needed for agriculture, livestock rearing and domestic purposes. However, the coastal dam built by WAPDA made constraints to entry river water during tide (Joar), its accumulation of silt and has elevated the river womb. It is known from the local people, the river's surface water's height is much higher than the wetlands. The adjacent area's rainwater creates waterlogging; because it's unable to extract to the river. Ponds (which are the source of drinking water) are contaminated due to water logging and the crisis of drinking water adds a new dimension.

Conclusion

The magnitudes of availability of drinking water worse by the arsenic contamination and increasing trend of salinity than development projects in the south-west coastal area due to a rapid expansion of devastating shrimp cultivation. The shrimp cultivation also associated with the development project and its curse to poor.

By born human depends on nature. He fulfills his need for natural resources. But excessive use and misuse of natural resources became the permanent disaster for the specific reason. The prime concern was not to find out the reasons of availability of drinking water. Paper tried to understand a single element of nature is dominant our so-called superior culture. Though, the crisis of safe drinking water is dangerous problem and threat for their existence due to salinity, impurity.

The consequence of development projects (CEP & TRM) is the availability of drinking water, which affects study people's culture and society & serious threat to their existence. To cope with the problem make new adaptation strategy & along with society and cultural element (Livelihood & settlement patterns etc.) are changed. The development project has always taken to solve a public problem. But a problem is never ever been identified as a single isolated problem. The problem associated with several visible and nonvisible problems. The projects always try to resolve the core problem and ignore associate problems directly or indirectly. When these types of infrastructure development projects are failed in few decades and the associated people suffer rather than enjoy do well too. Then the donor agency and their local implementation partner so-called NGOs try to find some other solutions, which practices through many years by the local community people. NGOs incorporate and help to being it institutionalized. After that donor agency and NGOs termed it Indigenous Intervention. Then they incorporated it and take it to implement to another area to mitigate the problem, which created the previous project.

The ownership of water lies with the state. The state reserves the right to ensure equal distribution of water for development and water use as well as poverty reduction. The government would take necessary steps for distributing water in the deficit zone on a priority basis for domestic and municipal use. Government is responsible for reducing salinity from the river water and salinity management. But in the study area, nothing has been found to mitigate the salinity problem of drinking water.

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Construction of feminine discourse through proverbs: A post-modern approach to study folklore

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Abstract

Folklore research lags behind in compare with its sister disciplines like psychology, or anthropology. To address this situation it is important to study trend and methodology used in Folklore research. Most cases in our country situation is worse in compare to international folklore studies. One of the reasons can be, postmodern approach of Folklore is still not taken massively in this discipline. Many are still interested to do research it from literary context. There for the socio-cultural context of Folklore research is not celebrated here by its practitioners. Present article is an attempt to study folklore genre from socio-cultural context. Folk proverbs are studied here as an example to investigate the patriarchal discourse in it. Proverbs functions to establish social approved gender role for the members of our country. It is produced by its folk not on the basis of regular experience rather it is a mechanism of power practice through producing knowledge. Michel Foucault concept of discourse, knowledge and power are addressed to analyse folk proverbs. Though in Foucault's concept of discourse and power women are not mentioned directly but feminist can relate Foucault's concepts in their studies. Feminist critical discourse analysis is used as theoretical framework for the present article.

Keywords: Folklore, Proverbs, Discourse, Identity, Patriarchy, Gender

Post-modern nature of folklore

Folklore should be promoted as critical praxis by addressing it socially and politically constitutive nature. Folklore genre should be examined by post-modern approach of this discipline. Present article first try to give an idea of the old and exiting trend those are strong in this field and how to apply new approach of it. The field should insist on the comprehensive nature of its subject rather than classification of it. The comprehensive approach includes in depth research and definite methodology. The collection project is not the vital task of postmodern time. Rather it requires the contextual analysis

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of the collected folklore. Folklore is not separated of things but a process of social reality that need to consider. According to Dan Ben Amos existing perspectives of folklore first need to abolish to discern the uniqueness of folklore (Amos).

Postmodern folklore acknowledges a postmodern world system based on new kind of global forces to the local lore. Folk genres are viewed as not merely knowledge produce from experience. It is viewed as manipulations of communicative resources in practical and public judgment and identity construction. Another name of this approach is critical analysis based on the work of Michel Foucault. It depicts folklore not as a discipline only about what folk does, rather it is something that in its doing it construct its folk (Gencarella, 2009).

The central role of folklore is in the shaping of hegemonic and naturalizes orders of social world. It may be produced and functions as a way of system of governance, a way to influence believers and stipulate a particular order of society (Burke, 1960). Critical folklore studies do not deny the hidden power relation that is influential in producing any folk genre of a community. A performance of Folklore is active political category.

Folklore research requires considering the folk as also discursive category. Without claiming the objectivity of folklore, it shows the contingent and particular form of articulating demands (Laclau, 2005). Though the narrative discourse analysis is less but currently is significant in folklore research. The narrative research today means the study of totality of actions and situations. For the narrative analysis of Folklore some questions need to be clear: Is it survival of tradition? Or it is a continuous contemporary process? Is it used just for the recreation and producing knowledge or it is related to class conflicts. In one words it is mixture of all these together.

Critical analysis of folk proverbs

Proverbs is important and oldest forms of folk culture through that the cultural identity of a certain folk is constituted. This oral form folklore is considered as mines of traditional knowledge about flora-fauna, fruits and crops, trade and commerce, and custom and manners. It covers every aspect of folk life and thus it exerts a great influence on the entire community.

“A proverb is a wise saying in which a few words are chosen instead of many, with a design to condense wisdom into a brief form both to aid memory and stimulate study”. It is as a traditional saying that sums up a situation, passes judgment on past matter, or recommend a course of action for the members of group (Dundes, On the structure of proverb) The practice of proverbs is active memorial to common sense which constitutes it as socio-political category (Burke,1969).

To research proverbs we need to know how it functions in a society. How Proverbs are created in a particular social context and may affect its context or may be affected by it is examined in new research. It is different from old folklore research named folk narrative research. Narrative research examines the texture (linguistics form) and cultural condition (context). Single proverbs will be examined to express different social relation on the basis of the function proverbs play.

It is important to understand the specific cultural, social, linguistics, heritage, politics in which proverbs is produced and practiced. Folk proverbs functions as a socializing process among the members of certain groups. It expresses the experience of the group and play as a form of setting social norms for the community. Alan Dundes the most influential folklorist who was also interested to study proverbs from context analysis. He insisted to discover the structural presentation in it. According to Dundes, the proverbs might be political, religious, sexual etc. (Dundes, 1992) Trends in Content Analysis, 1962). Such theoretical argument of Dundes proves that he was aware of researching proverbs by means of contextual analysis. When proverbs is studied by means of contextual analysis it can be seen how it plays as a system of governance, a way to influence believers, and stipulate a particular social order. (Burke, 1960) There needs a recognition of proverbs in the shaping of hegemonic and naturalize social order.

A less widespread but current today is discourse analysis of proverbs among researchers and schoolers. Discourse analysis means the study of totality of actions, and situations taken in them. The discourse analysis of proverbs examines it as the articulation of power rather than the production of knowledge. It is also considered as the manipulations of communicative resources in particular and public judgment (Hariman, 1998, young 2006) and identity construction (Gordon, 2006). This critical analysis is based in the work of influential thinker of post-modern school, Michel Foucault. Present article attempts to how the proverbs telling works as medium of contracting feminine discourse of our country. People both male and female consciously or unconsciously practice patriarchal ideas through proverbs that remain untold so long in folklore research. It aims to unfold the hidden power practice of proverbs particularly by a feminist point of view.

Discourse analysis

Before discussing discursive nature of proverbs, need to briefly discuss what is meant by discourse and how it is related to Proverbs. Derived from Latin 'discursus' which means written and spoken communication. Discourse is more than just a language of communication. In semantic or analytical view it has much broader implication of meaning. A discourse describes

the terms of intelligibility whereby a certain reality can be known and acted (Donty, 1996). In social science theory, particularly in Michel Foucault works discourse is defined as system of making meaning and making sense about world. It functions through process of inclusion or exclusion. It allows speaking or not. Sometime it permits some time it does not permit to speak or to act. A discourse can be thought as a way of describing, defining, classifying, and thinking about people, things, and even knowledge and abstract system of thought (Smith, 2001). Michel Foucault theorizes that there are three types of rules according to which discursive objects are created: a) surfaces of emergence - are the sets of social relations in which some practices are observed as objects of scientific inquiry.

b) Authorities of delimitation - are the authorities empowered to decide which objects fall under/belong to which discursive formation. c) Grids of formation - function to classify and relate various objects according to their properties and symptoms (Mills, 2003). Foucault (1980) in relation to power, raised question not about who has power rather he raised question on how power is practiced. Drawing central link between knowledge power and identity, he highlights how discourse frame thoughts, behavior, and action constructing a normality and way of relating self.

Discourse analysis investigates how discourse constructs 'truth' for acceptance by those who live and experience it whether they are targets or practitioners of it. Foucault claims that our perception of reality is determined by discourse. According to him, this construction has strong relation with power practice. The very own features of Foucault's concept of power is it remains from very micro form to larger form of society. He finds it everywhere. In discourse formation power plays as the ground that produces knowledge. In another word knowledge according to Foucault is power. The power related to producing knowledge is defines as disciplinary power. It is different from the popular concept of coercive power wielded by the state.

Disciplinary powers controls over human not as torturing rather it produce knowledge people by that knowledge construct particular discourse of things or subjects. It governs our thoughts and we act, think on the basis of the discourse. If we look at our school, it produces syllabus, curriculum, rules and regulation. Students follow that rules without any questions taking that as normal way of schooling. But if it can be examined there can be found reflection of power practice in the curriculum, or rules. Thus schooling discourse is produced by disciplinary power. Similarly if we look at folk culture, folk song, tales, proverbs, riddles legends etc. are produced as a discourse to shape and construct the identity, perspectives of the members. By regular practice these discourses reinforce larger scale patterns of inequality which people takes for granted but actually a result of power practice.

Present article attempts to examine popular proverbs in order to reveal gendered discourse of it. This research began with an assumption that proverbs practiced in our country are ideologically patriarchal. This study aims that folk proverbs in the name of perpetuating traditions, construct gender inequality and strengthen patriarchal social set up of our society. The focus of the study is not to define what proverbs is, rather it attempts to know how to produce proverb, how and why. For discourse analysis there need to look up the answer of the following question: What makes discourse cohere? Who is allowed to speak to whom and how? What constitutes a proverb? When does a proverb begin? What's its function? If we examine proverbs by discourse analysis we can found its intrinsic interests. In line with this the proverb research will be rehearsed and revised.

Folklore as a particular cultural part also has made interest to the feminist schoolers. Feminist approach is extremely important to the development of Folklore research when it is turned its direction to social science category. The feminist discourse analysis attempts to examine women's experience and expressions of experience in folklore research (keyes, 1993). The main concern of Feminist critical discourse analysis meted out here to critique the discourse of proverbs which disadvantage, exclude, and dis-empower women as a social group (Lazar, 2005).

Storm (1992) researched some Japanese proverbs that present women in an inferior manner. Women are presented by the idea of unintelligent, devilish, talkative, having lack of physical strength and ill-nature are related with women represented in Japanese example of proverbs. Shivtiel (1996) explored Yemeni proverb to convey positive and negative distinctiveness of females. He has found such themes about women are represented as meddlesome, extravagant, unreliable, chattier, hypocrite, brainless, craftier, slothful, greedy, intrigue and trouble-making. Zhang (2002) provided some Chinese proverbs that reflect women's low status in the Chinese community. He also reported that Chinese proverbs show that women are trouble-maker. Monyai (2003) to discuss the functions proverbs play in society claims that endowed with authority proverbs model people's roles and identity. The multiple use and impact of proverbs are not researched in existing literature of folklore. Most of the cases it is seen as neutral product of a particular folk. The viewed the artistic nature of proverb (structure, form, feature) and considered as fixed phenomena (Magwaza, 2004). In this study proverbs are analysed as a part of social process. Women and men social relation are expressed in the speech of proverbs. Women have been presented in a degrading manner while men as the positive side of humanity. Men are reinforced as "self" while women as the "other" (Asimeng-Boahene, 2013; Balogun, 2010 Dogbevi, 2007, Ennaji, 2008; Hussien, 2004, 2009; Machaba, 2011; Mariam, 1995; Mpungose, 2010; Ncube &

Moy, Ntshinga, 2015) studied Xitsonga proverbs and concluded that severe negation of females is prevalent in these proverbs. He also explored some newly coined proverbs which challenge the stereotypical images presented in traditional proverbs. Hagos (2015) analyzed Tigrigna and found both sympathetic and hostile images of females.

Discussion

Proverbs which are storehouse of wisdom of a culture play important role in giving an idea of our country. It is essential for investigators to have an understanding of the customs, norms, traditions, and values of the culture that they propose to investigate. To research, researcher from the community is best thing in folklore research that need in depth clear idea of an item (Proverbs, legend). In this study many Bangladeshi proverbs are taken that are used by the people of this region to understand the patriarchal nature of our society. To research questions are addressed to understand gender discourse of proverbs: a) how do men and women are represented in proverbs b) how do these proverbs perpetuate patriarchy and asymmetrical power structures that practice gender inequality. To investigate the above research questions proverbs are examined on the basis of representation of women's image in it. Most of the proverbs collected from first hand sources (books, research papers, articles). Women are depicted in our proverbs sometime as trouble-maker, useless, dangerous, brainless, quarrelsome so on. These images of women are stereotypical. Male chauvinists imposed this image with female identity to function a patriarchal society without any challenge. The constructions of women identity through proverbs are discussed below citing example.

Women portrayed as destroyer, quarrelsome and selfish

Dui shotiner ghor khodair okkhakor (The god may help the family consist of two wives)

Osoth kete boshot kori, Shotinkete Alta pori

In above two proverbs women are portrayed as destroyer, quarrelsome and selfish. The first proverbs means only God can save a family of co wives. It constructs women are those are the by born trouble makers. This proverb is very popular in our society. It constructs disgracing image women and people in their speech using this kind of proverbs actually practice patriarchal power. Women are portrayed as jealous and unkind and being jealous she can do anything like she can kill a person. Such proverb indicates to disrespect women for her this kind of behaviors. Most of the cases it is produced in our society being male biased. Its nature of male chauvinistic Bengali culture that it founds pleasure by dishonoring womenfolk.

Women as lack autonomous and unnecessary subservience to males

Disch (1997) and Sapiro (1994) consider that womanly characteristics such as the frail persona, lack of autonomy and unnecessary subservience to males are unwanted results of an extended hegemonic patriarchy. This reflects in our proverbs:

Khoravhatar, burobeyai, Kono dike sukhnai.

Ja k vbatare dekhte parena tare rakhaledhelai.

Above two proverbs are the examples of women identity discourse of our society. Our women are regarded as submissive and useless. They are respected only by their husband's position in the society. Again her joy is always related to someone who is male. These proverbs are produced and practiced in our society to format women identity as a way that male wants to shape. In the first proverb, a women pleasure and happiness are expressed by two of her male relative. One is her husband and another one is her son or daughter's father in law. This proverb constructs also an identity of bad character of women folk. People might be male or female practice this proverbs as normal way of describing women situation. The identity is received by the folk as very natural and innocent one. Regular practice regarded as Foucault's disciplinary power. Where it functions silently and constructs an identity of women that facilitate patriarchy of our country.

The meaning the second proverb is that a woman is disturbed even by a cowboy if her husband does not like her. It attempts to make a sense that women should not disobey their husband and by any means they have to keep her husband happy otherwise anyone can harm her. This proverb is the expression of patriarchal ideology that spreads a fear of respecting husband. It constructs a submissive position of women in society. This kind of portrayal of women is politicised.

Devalue of girl children

The patriarchal ideology reflected in proverbs when girl children are treated as inferior to male children. Girls are presented as valueless for a family and her best place is her in law's house. Following proverbs are attempted to produce gender discourse for girl in our society.

Meye chele kadar dbel adho pash kore jole fela

Baper bari jhinosto, panta vhate ghi nosto.

Meyer nam feli, pore onileo geli, jome nileo geli.

Daughters are represented as cause of worry (Dogbevi, 2007), depression, tension and disgrace for their parents in the proverbs. These proverbs offer ideological validation for the continuance of discriminatory handling of kids

founded on their gender. Popular proverbs indoctrinate sons into maleness and daughters into femaleness so that each would adjust character mannerisms, conducts, and inclinations that are socially measured as suitable for each sex (Western, 1996).

Objectification of women

Fredrickson and Roberts (1997) coined the term, objectification theory, which suggests that our culture socializes girls and women to internalize an observer's perspective on their own bodies. The representation of gender roles in folk proverbs, and how they are able to affect the understanding of their own gender identity, often focus on the portrayal of female characters and their effect on male and female members of the folk. This present study deviates from this common trend and chooses to investigate how expressions of masculine identity are designed towards the objectification of women. It is treated as a definition of process how a human being can be treated as an object. Women are constructed as object or thing. These objectifications of women are created by patriarchal ideology. Some example are-

Jhijob dokile, boujo bdoshile.
Nao ghora nari, j chore tari
Sajle gujle nari, lep lep uchle bari...
Pocha adar jhaj beshi kalo meyer saj beshi.

Male superiority identity

In contrast to women submissive position male superior identity constructed by proverbs practice. Whereby women are useless the masculine discourse is constructed as powerful and useful in any situation. Following proverbs are example that justifies the statement that superior male identity discourse is created through proverbs:

Shonar angti bakao vhalo
Ada sukaleo jhaj jaina
Shonarangti (gold ring) and *ada* (Ginger) are metaphorically representing male position in society. If gold ring is damaged or ginger gets old that does not lose its significance as same the male if is not god he is still useful than women.

Women's position

In our country lineage system is marked by father's lineage. To make powerful father's lineage side people produce patriarchal thought in some proverbs. For instance:

Ma jhi dui jat fuf ubhai jiekjat.
Baper bon pisibhat kapor diye pushi
Mayer bon mashikadaifelethasi

Gilligan (1982, p. 18) has viewed that in a male-controlled culture “the conclusion has generally been that something is wrong with women,” when the standards set by males are not met by women. The bias loaded in the proverbs can also be explained by Ryan’s (1976) phrase “blaming the victim,” which he created “to describe how some people essentially justify inequality by finding defects in the victims rather than examining the social and economic factors that contribute to” their faults (Schaefer & Lamm, 1995, p. 227). The devastating consequence of such a representation is that womenfolk may adopt the deleterious outlooks held against them and persuade themselves that they are not capable of performing worthy and significant tasks (Lazar, 2005).

Bauman (2004) and Bauman and Briggs (2003, 1992) discuss genre formation in folk traditions in general, and in particular how they manage to communicate marginalized perspectives that may be socially threatening. The central concern of feminist critical discourse analysts is with critiquing such discourses which sustain a patriarchal social order – relations of power that systematically privilege men as social group (Lazar, 2005). The findings of this study about representation of masculinity in multiple identities have provided a critical understanding of proverbs.

Concluding remarks

There are a lot of proverbs which construct men’s dealings with females and warn females about their attitude towards males. Most of the proverbs have been used as a socialization tool that advise men to snub their ladies and advise women to be obedient and supportive to their male members. This discursive nature of proverbs makes us able to examine it not as simple knowledge production of a particular folk. These proverbs produce knowledge to facilitate a particular group of a society. Therefore Foucault sees power in knowledge production system. To validate socially accepted values, norms and gender role and to continue it proverbs functions as a socializing tool.

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Understanding and capacity of civil society organizations in strengthening Adolescent's Sexual and Reproductive Health (ASRH) rights in a disaster-prone area of Bangladesh

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Abstract

The overall aim of this study was to identify the capacity of Civil Society Organization's member to facilitate adolescent's claim their sexual and reproductive health Rights (ASRHR) before, during and after the disaster in Barguna Sadar Upazila. It was a cross-sectional and exploratory study. Data were collected using both qualitative and quantitative approaches.

The CSO members had better knowledge about ASRH. Most of the CSO members knew about some common physical changes that occurred during puberty. Regarding attitude; the CSO members have positive attitudes toward ASRH. They were involved in different adolescent related activities. Despite their involvements in the ASRH related issue, they were found lack of being organized to bring the real change. The CSO members had some advocacy skill in different social issues, but they did not mention any specific advocacy initiative they have taken to influence those decision makers They had to face different types of barriers to perform a role in the wellbeing of ASRH. The barriers they identified were linked with socio-cultural factors. During disaster period the barriers they were faced to deal with ASRH were not having consciousness of disaster-related problem of ASRH.

The findings revealed that the CSO members have better knowledge and positive attitudes related to adolescent sexual and reproductive health and related rights. However, despite their involvements in the ASRH related issue, they were not organized enough to bring the real change in society. Regardless of their advocacy skill in different social issues, they have less skill in advocacy for ASRHRs. Barriers were twofold – from the wider societal perspective as well as practical to address programmatically.

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Situating the issue

In Bangladesh, adolescents, comprising about one-third of the total population, face numerous psychological, social, sexual, and reproductive health-related challenges. Some of the contributing factors to poor adolescent reproductive health include: limited access to sexual and reproductive rights-related information and services, gender inequality within the family and in the communities; early and forced marriages and early pregnancy, and to a great extent substance abuse and sexual violence against women and girls.

Women and adolescents are deprived of their sexual and reproductive rights such as access to health education and services. Disasters make these situations worse. In the disaster-prone districts of the coastal belt like Barguna, during disasters, family and social structures are disrupted; adolescents are separated from their families or communities, educational institutions are closed down, and social networks break down. In these circumstances, adolescents may feel fearful, stressed and bored. Adolescent girls face a higher risk of rape, sexual harassment, abuse, exploitation, including forced transactional sex, an increase in child marriage, all coupled with often a disruption in access to contraceptives/ health services. This situation is compounded by the weakness or non-existence of community-level organizations/groups, and weakness of local authorities in supporting basic service implementation. It is mainly caused by a lack of awareness of their roles and responsibilities, and inability to effectively engage with the local population to identify and address child/adolescents' rights issues.

Civil Society Organizations (CSOs) and ASRHRs: According to the World Bank, the definition of civil society organization (CSO) is the wide array of non-governmental and not-for-profit organizations that have a presence in public life, expressing the interests and values of their members or others, based on ethical, cultural, political, scientific, religious or philanthropic considerations (Levy and Chernyak 2006). The term civil society organization (CSO) therefore refers to a variety of bodies: community groups, non-governmental organizations (NGOs), labor unions, indigenous groups, charitable organizations, faith-based organizations, professional associations, and foundations. CSO is the arena outside of the family, the state, and the market, where people associate to advance common interests. It is sometimes referred to as the "third sector" of society, distinct from government and business, and it frequently functions as a bridge between government and the private sector (Thacker, Vashishtha, et al. 2013).

The contribution of CSO in the public health development is not a new issue. There are many pieces of evidence that UN and other international organizations closely collaborating with CSOs at the country level to implement the interventions that sensitive (Levy and Chernyak 2006, Plan 2013,

Thacker, Vashishtha, et al. 2013, Apata, Averhoff, et al. 2014). A recent study showed the way CSOs can contribute to the health sectors (Knabe and McCarthy 2012) (A Knabe et al, 2012), while most CSOs would like to be more involved in setting or advising on public-health research policy, and encourage in greater collaboration between CSOs, professional organizations and governmental institutions (Knabe and McCarthy 2012)(ibid). The study showed that usually CSO didn't involve in implementing interventions or doing research but recommended mobilizing researchers and originations, supporting research themes, and lobbying to use public health evidence in policy and decision-making (Knabe and McCarthy 2012) (ibid).

The CSO also played a critical role in ensuring ASRHRs, especially in securing the legislative and policy changes. Such activist groups continue to pressure the government to introduce further changes in policy and service delivery, especially in the area of ASRH and HIV/AIDS (Cooper, Morroni, et al. 2004). The previous study should that members of CSOs are active in gender and women's health issues and also lobbied for the creation of locally appropriate reproductive health policies that were in tune with the emerging international emphasis on human rights and gender equity(Cooper, Morroni et al. 2004). A study in South Africa demonstrated that under civil society pressure the government has to approve the national guidelines on the management of HIV and STI transmission in cases of sexual violence that include post-exposure prophylaxis provision. Though at the national level civil society has played a significant role in policy formulation, however, they have very limited influence at the local level, which is crucial to the successful implementation of interventions. It is expected that CSO needs to play a critical role in sensitizing cultural and social beliefs around ASRH and HIV/STI transmission, gender inequality (Dowsett, Aggleton et al. 1998, Harrison, Xaba et al. 2001) and resistance to condom use (Moench, Chipato et al. 2001, Kleinschmidt, Maggwa et al. 2003).

Study context: CSOs in Bangladesh lack capacity to work for policy change and the implementation of human rights including sexual and reproductive rights of adolescents due to lack of detailed information on rights issues, and skills to train, advocate and lobby and interact with the duty bearers and media. Due to the extremely sensitive nature of speaking out on girls and young women's sexual and reproductive rights and other harmful practices, CSOs could not play their role strongly in the community and with the government. They also work in isolation and fear of sharing ideas, best practices on adolescent's sexual and reproductive rights issues and resources among the align organizations due to false competitions among them. They are also sometimes politically biased and keep them apart from government touch or too much convincing to the government. In this contexts, it is very important to identify the role and capacity to ensure on adolescent sexual and reproductive health rights (ASRHR) for the adolescent in a disaster-prone area of Barguna Sadar Upazila.

Objectives

The general objective of the Study is to identify the capacity of Civil Society Organization's/ member to facilitate adolescent's claim their sexual and reproductive health Rights (ASRHR) before, during and after the disaster in Barguna Sadar Upazila. The specific objectives of the study:

- Understand existing knowledge, attitudes and practice of CSO/member towards adolescent sexual and reproductive health rights (ASRHR) in pre-disaster and disaster period
- Identify the barriers of CSOs to act as a change agent for adolescents sexual and reproductive rights violation in pre-disaster and disaster period

Methodology

The study was cross-sectional and exploratory. The present study identified CSO considering the local context and assessed these organizations as a collective unit. Considering purposive selection criteria the study identified CSO at local level, such as social and cultural organizations, clubs at local level, children organizations, local NGOs, local chamber of commerce, associations of retired government officials, teachers organizations, local members of Transparency International Bangladesh, ex-Union Parishad members, who had experiences of disaster in the preceding years. Also, the study population also included relevant stakeholders such as parents, teachers, community leaders, law-enforcing agency, members of local disaster management committee, and relief workers and health service providers of local-level governmental and non-governmental organizations. Data were collected using both qualitative and quantitative approaches.

Barguna, one of the disaster-prone area of Bangladesh, was selected as a study area to explore the Civil Society Organization's (CSO)/ member's role in sexual and reproductive health issues of adolescents during and after disaster period. The study identified 70 CSO members in Barguna Sadar Upazila. Among them, randomly 39 were selected for structured survey interview, and five key-informant interviews, five in-depth interview and 6 FGDs (8-10 participants in each FGD) were conducted with purposively selected participants.

The specific research questions/objectives were guided through the process of analysis and structuring of the data. Evidence from the review of the literature provided general information necessary to describe the general context and triangulation. The analysis of documents broadly followed the classification of themes outlined in the framework and research questions. Amendments to the analysis were made according to any new themes revealed by the findings.

For analyzing qualitative data, the processes followed a sequence of inter-related steps that includes reading, coding, displaying, reducing, and interpreting. At first, transcripts were carefully read, and then coding of data has begun. Reading and coding initiated while data are being collected. The data-display and reduction process conducted once all data have been collected. After reading, re-reading, and coding text, the main themes begin and formalized. However, the complex issues were presented in some verbatim forms.

Results and discussion

Characteristics and formation identity as CSO

The mean age of CSO members is 50 and few CSO members as younger as 27 years of age which some are quite aged as 73 years of age. The CSO members have a typical academic qualification, on an average, the CSO

Table 1: Background characteristics of CSO members

Categories	Mean	Median	Range (lowest-highest)
Mean and median year of age	50.1	50	27-73 years
Mean and median year of education	13.33	13	05-18 years
Categories	Frequencies	Percentage	95% CI
Sex	N=39		
Male	33	84.6	
Female	6	15.4	6-31%
Marital status			
Married	39	100	
Religion			
Islam	37	94.9	81-99%
Hinduism	2	5.1	1-18%
Listen radio during last month	10	25.6	14-42%
Watch television during last month	28	71.8	55-84%
Reading newspaper during last month	23	59	42-74%
Current occupation			
Business	12	30.8	18-48%
Service holder/teacher	14	35.9	22-53%
Social worker/Politician	2	5.1	1-18%
Farmer	4	10.3	3-25%
Lawyer	7	18	8-34%

Table 2: Knowledge of CSO members about common changes occurred among boys and girls during puberty

Categories	Frequencies	Percentage	95% CI
Common changes that occur during puberty in girls			
Physical changes			
Voice changes	18	46.2	30-63%
Start menstruation	38	97.4	85-100%
Breasts start to grow	36	92.3	78-99%
Hair growth (genital)	17	43.6	28-60%
Height increases	17	43.6	28-60%
Widening of hips	23	59	42-74%
Oily skin, pimples	16	41	26-58%
Facial brightness	39	100	
Psychosocial changes			
Starts independent thinking	13	33.1	20-50%
Loneliness	17	43.6	28-60%
Sexual eagerness	37	94.9	81-99%
Attraction to opposite sex	11	28.2	16-45%
Frustration	12	30.8	18-48%
Shyness	27	69.2	52-82%
Common changes that occur during puberty in boys			
Voice changes	28	71.8	55-84%
Hair growth (genital)	28	71.8	55-84%
Start wet dream	28	71.8	55-84%
Height increases	25	64.1	47-78%
Body more muscular	17	43.6	28-60%
Broadening of shoulders	13	33.3	20-50%
Changes in sex organs	22	56.4	40-72%
Oily skin, pimples	9	23.1	12-40%
Appear facial hair	12	30.8	18-48%
Psychosocial changes			
Starts independent thinking	17	43.6	28-60%
Sexual eagerness	32	82.1	66-92%
Loneliness	27	69.2	52-82%
Frustration	10	25.6	14-42%
Curiosity	15	38.5	24-55%
Shyness	39	100	
Increase demand	39	100	
Impatience	39	100	

Table 3: Knowledge of CSO members about family planning methods, potential health risks to a young pregnant girl and her child and ASRH rights

Categories	Frequencies	Percentage	95% CI
Heard about any family planning method	39	100	
Methods help to avoid getting pregnant			
Pill	37	94.9	81-99%
Injection	30	76.9	60-88%
Use condom during sex	31	79.5	63-90%
Emergency contraceptive pills	4	10.3	3-25%
IUD/Coper T	11	28.2	16-45%
Implant/ Norplant	15	38.5	24-55%
Female sterilization -Tubal ligation	29	74.4	58-86%
Male sterilization/Vasectomy	23	59	42-74%
Periodic abstinence/Rhythm	6	15.4	6-31%
Know about the legal age of marriage			
For male	27	69.2	52-82%
For female	38	97.4	85-100%
Aware of potential health risks to a young pregnant girl and her child	38	97.4	85-100%
Potential health risks to the young pregnant girl and her child	n=38		
The risk to a life of a pregnant mother	26	68.4	51-82%
The risk to a life of a baby	22	57.9	41-73%
Risk to life of mother	31	81.6	65-92%
Baby born with underweight and too small	17	44.7	29-62%
The risk to pregnant become wasted	10	26.3	14-43%
Risk to become anemic	3	7.9	2-22%
Risk to miscarriage	2	5.3	0-19%
Knew about adolescent SRH rights	38	100.0	
Know the type of SRH rights	n=38		
The adolescent should have rights to know about SRH	32	84.2	68-93%
Child marriage should be protected	6	15.8	6-32%
The adolescent should have rights to have access to SRH commodities	8	21.1	10-38%

members have completed 13 years of education. Most of the CSO member were male (85%, 95% CI:69-94%) and all were married. Regarding the exposure of mass-media, most of the CSO members (72%, 95% CI:55-84%) have exposed to television compared to the other two media. The CSO members participated in the survey were involved in diverse occupations, including

Table 4: Attitudes of CSO members towards ASRH and its rights

Attitudes	Frequencies	Percentage	95% CI
Young unmarried adolescent-girls should not have sex until they marry (agree)	38	97.4	85-100%
Young unmarried adolescent should not give marry without their consent (agree)	35	89.7	75-97%
It is right of adolescents to select his/her sexual or marriage partner (agree)	26	66.7	50-80%
Unmarried adolescents should not even have opposite-sex friendships (disagree)	28	71.8	55-84%
Sexual relationships between unmarried adolescents are acceptable even when they love each other (disagree)	3	7.7	2-20%
Adolescents who have premarital sex should not be punished (agree)	8	20.5	10-37%
Unmarried adolescents should have access to information about SRH related issues (agree)	39	100	
It is important for SRH education to be taught in schools (agree)	39	100	
Discussing SRH issues with adolescents encourages them to have sex (disagree)	31	79.5	63-90%
Adolescents should be taught about using a condom to protect against HIV/AIDS and other STIs (agree)	23	59	42-74%
Unmarried adolescents should not have access to contraceptives (disagree)	3	7.7	2-20%
It would be embarrassing for an adolescent to buy or obtain condoms (disagree)	1	2.6	0-15%
A person who has HIV/AIDS should stay away from public places (disagree)	22	56.4	40-72%

31% were involved in business, 36% (95% CI:22-53%) were service holder or teachers,5% social workers or politicians,10% farmer, and 18% were the lawyer (Table 1).

Knowledge of CSO members about Asrh and related rights

Most of the CSO members knew about the number of common changes that occurred during puberty, such as more than 90% CSO members knew about start menstruation, breast start to grow and feeling sexual eagerness during puberty of a female adolescent. More than 70% CSO members knew about some common changes of boys during puberty such as start wet dream; genital hair grow, voice change, feeling sexual eagerness, and become impatience (Table 2).

All the CSO members heard about contraceptives and about 95% (95% CI:81-99%) knew about pill, 77% (95% CI: 60-88%) about injection, 80% (95% CI:63-90%) about condom, and 74 % (95% CI:) responded about female sterilization. About 97% (95% CI: 85-100%) CSO members reported that they are aware of potential health risks to a young pregnant girl (the girls who were less than 18 years of old) and her child (Table 3).

The CSO members didn't have comprehensive knowledge about ASRHRs. They were just mentioned about few rights, while 84% (95% CI:68-93%) reported about the right 'adolescent should have rights to know about SRH'. Only about 16% (95% CI:6-32%) of CSO members reported about protection of child marriage, and 21% (95% CI:10-38%) reported about the rights that adolescent should have access to SRH commodities (Table 3).

Attitude of CSO members towards Asrhrs issues

The attitudes of CSO members measured based on 13 attitudinal items related to ASRHRs. Each item contained a statement and asked the respondents to respond whether they agree or disagree with the statement or they don't know about it. The positive attitudes were measured conventionally, based on responses against each of the statements. The analysis indicated that most of the CSO members have positive attitudes towards most of the ASRH related rights. For example, about 90% (95%CI:75-97%) agreed with the statement that young unmarried adolescent should not give marry without their consent and all the CSO members agreed that unmarried adolescents should have access to information about SRH related issues. However, only 7.7% (95% CI:2-20%) supported that unmarried adolescent should have access to contraceptive. Moreover, about two most important rights very few CSO members gave consent positively, such as only 20% (95% CI:10-37%) CSO members agreed that adolescents who have premarital sex should not be punished (Table 4).

The qualitative findings revealed that CSO had heterogeneous understanding and attitudes towards ASRH rights. The respondents at their initial discussion showed positive attitudes. However, when they were probed, they showed some dilemmas also.

In this regard, a current commissioner of Sadar Powrasava (Municipality) showed his attitude as

"I agree that married adolescent should be informed and should have access to contraceptive. But unmarried adolescents should not be informed about contraceptive, because it will increase risk behavior among adolescents group. Cases of illegal relation might be increased due to this knowledge. Moreover, some contraceptive is harmful to adolescent health."

Table 5: Role of CSO members in ASRH related development

Categories	Frequencies	Percentage	95% CI
Involvement in the development of adolescent SRH	33	84.6	69-94%
Activities that CSO members involved (n=33)			
Create awareness among adolescents and parents	18	54.5	37-71%
Participating in different ASRHR related meetings/workshops	17	51.5	34-69%
Support to implement ASRHR related programs	5	15.2	6-32%
Assisted adolescents to get correct information related to adolescent SRH in the past 12 months	32	82.0	65-92%
Frequency of involvement	n=32		
More often (at least once a month)	7	21.9	9-40%
Sometime (at least two-three times in a year)	25	78.1	60-90%
How did assist			
Personally provide correct information to adolescent and parents	28	87.5	70-96%
Encourage to participate in health education programme	5	15.6	5-34%
Took the initiative to teach them in school	4	12.5	4-30%
Assisted adolescents to get health services related to adolescent SRH	28	71.8	55-84%
Frequency of involvement (n=28)			
More often (at least once a month)	4	14.3	4-34%
Sometime (at least two-three times in a year)	24	85.7	66-95%
How did assist			
I advised getting services if informed about sexual health problems of someone	12	42.9	25-63%
Directly involved to bring them to the health center	6	21.4	9-41%
Help them to get legal support and health services	1	3.6	0-20%
Role in advocacy to the stakeholders related to adolescent SRH	35	89.7	75-97%
Type of advocacy have performed (n=35)			
Advocacy to the parents to make them aware	33	94.3	79-99%
Advocacy to the stakeholders to protect child marriage	3	8.6	2-24%

Role played by CSO members in Asrh related issues

About 85% (95% CI:69-94%) of CSO members have reported that they have involved in the development of AERH. When asked them what activities they mostly involved, just more than 50% reported that they created awareness among adolescents and parents about SRH and participating in different ASRHR related meetings and workshops. About 82% (95% CI:65-92%) of CSO members reported that they assisted adolescents to get correct information related to adolescent SRH in the past 12 months. However, the frequency of such involvement was just for a while adolescent came to them they provide correct information. About 72% (95% CI: 55-84%) of CSO members also reported that in the past 12 months they assisted adolescents to get health services related to ASRH.

Similarly, such assistance was also very infrequent. Most of the CSO members (89.7%, 95% CI:75-97%) reported that they played a role in advocacy to the stakeholders related to ASRH. However such advocacy only limited to promote parents to make them aware and advocacy to the stakeholder to stop child marriage (Table 5).

The findings from the qualitative analysis contrasted the above findings that very few CSO members directly provided any ASRH related information or helped to get SRH related health service. The scenario was also true at the family level (in case of own children of CSO members) and the community level (in case of other adolescents of the community). The exception occurred in the case of a 'female' CSO member. Both in the family and social level few female CSO members directly involved with adolescent regarding SRH issues. However, after probing or without probing many CSO members mentioned some indirect role they had played in ASRH.

A CSO member shared about her direct role to ASRH:

"As you already know I am a school teacher, one day I came to know that a girl student from class seven was experiencing her first menstruation at school. Then I went to her and advised her to go to the toilet and also demonstrated how to maintain cleanliness and to use the sanitary napkin or sterile cloths. I also advised her, in case of using cloth, to clean the clothes properly and to dry it in proper sunlight after using it for reuse. Lastly, I took initiatives to send her home immediately."

Most of the CSO played some indirect role in SRH issues of the adolescent. In that context, the CSO members directly not involved with the adolescent to provide any information or help to get any health services but they were involved with other stakeholders or important persons for the adolescent on these issues. In family and community level many of the CSO played some indirect roles. The roles they played were mostly:

Providing advice: The CSO members provided SRH related information or help to get health service to the parents of adolescent or other guardians.

But these acts also occurred very informally, when the parents or guardian came to them for seeking any help or information.

Providing assistant in ASRH related programme implementation: Many CSO members played roles in ASRH through helping the programmes of NGOs that implementing in their locality. The nature of help was ranged from encouraging the adolescent's parents to send to the NGO session related to ASRH. The help also included help to accommodate the session by giving space or room, encouraging adolescent to go to the session and counseling parents of adolescent about permitting to go to the session if the parents disagreed to send their children to the session. According to the statement of CSO, these bits of help were voluntary.

The role played in ensuring contraceptive rights: A Very negative attitude of the maximum respondents towards contraceptive rights of adolescent indicate that they played a very minimal role in this regard. Not a single CSO members mentioned any explicit role they had played which helped direct the adolescent to get information and materials they needed.

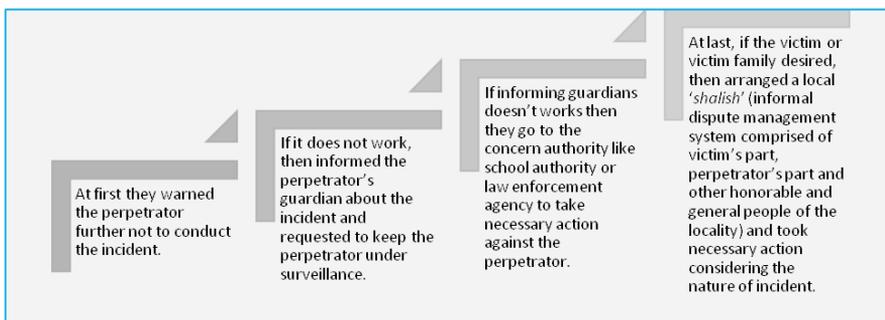
In this regards, a CSO member participated in the study as a key informant said,

“Since unmarried adolescent should not get contraceptive if they needed, as I think, I had no specific role to confirm this right. However, as a community leader, I advised and make cautious the HSP provider that they would not provide any contraceptive to unmarried adolescent. The same instruction I also provided to SAP worker who had been working with the adolescent in the area.”

The role played by CSOs in sexual harassment and child marriage: CSO members reported that they had played various roles to stop stalking and child marriage in the study area. However, in maximum cases, the roles were only giving advice. As a CSO member, they had to attend various meetings, seminars, discussions, human chain or events to make people and adolescent aware of the bad consequences of these social problems. Their roles were mostly to advise all parties', e.g. what to do and not to do and kinds of punishment if anybody does the occurrence of harassment and child marriage. In general, these advice types of roles were very often they played or had to play as CSO. Besides that, if any complaint of stalking or child marriage came to them, they took some practical initiatives to stop these. In the case of stalking usually, they took a couple of steps to deal with the incidents. The steps were (see figure).

These types of initiatives are taken if the complaints come to them. Self-conscious initiatives from the part of CSOs were rarely found in case of stalking. After shalish, the monitoring and surveillance of the perpetrator was a rare occurrence as mentioned by the maximum respondent in the study.

An ex-school teacher and social worker said,



“When I was the head teacher of the girls’ school, I saw some boys standing near the school at regularly. Guardian made complain about these boys. After receiving complain one day I went to the boys and threatened them that I don’t want to see them in that place again. Knowing me as a senior and familiar face of the community they did not show courage to come again. But, everyone is not as influential as me to show the courage. In those cases, it would be impossible for them to stop the stalking.”

Understanding of CSO members about Asrh related vulnerabilities during and after disaster

More than 87% (95% CI:72-95%) CSO members reported that they aware of ASRH related vulnerabilities during and after the disaster. When they asked what types of SRH related vulnerability they anticipated during and after the disaster, the majority of them (61.8%, 95% CI:44-73%) reported that vulnerability for an adolescent is difficult to maintain menstrual cleanliness during this time. A portion of CSO members also reported that a disaster situation also makes vulnerable adolescents infect with STIs, increase sexual harassments and increase unprotected/illegal sexual activities. When CSO members asked whether in such situation they could play any role, about 95% replied positively. However, when they asked whether they have played any role, just more than half (53.8%, 95% CI:37-70%) of CSO member reported that they ever played such role, such as 39% reported that they took initiatives to keep boys and girls separately during such situation, about 8% of CSO members helped adolescent to get services, and increased policing to monitor the situation carefully. The CSO members also asked that what initiatives need to take for them to improve the situation of adolescent in such situation, about 72% (95% CI:55-84%) reported that CSO members need to be more knowledgeable, 69% (95% CI:52-82%) reported about increase of awareness, and 59% reported to increased availability of service providers (Table 6).

The CSO members who participated in an in-depth interview reported that in the pre-disaster period they helped to circulate the news of the

disaster. They also helped to inform the signal to the people, encouraged people to take necessary steps for dealing with disaster situation by keeping dry food and clothes, and took the initiative to bring the people to cyclone center or other safe places especially giving emphasis to aged, women and children. During the disaster, they were also involved to supply and manage food, fresh water, and proper distribution of relief, give first aid to the people. In post-disaster period they were involved to get the government of other supports to rebuild and reconstruction of the damaged home of the affected poor people, reconstruction of damaged roads and social institutions. Besides some CSO members also mentioned that if they were informed about any harassment, then they took some initiatives like warning the perpetrator, informing the concerned authority to take necessary action against the perpetrator and arranging 'shalish' if the victim party wanted. But these initiatives were very insignificant regarding frequency and consequences.

An in-depth interviewee), who was a school teacher as said

"During last disaster 'Mohasen' I helped to rehabilitate the people. My school was a cyclone center, and about 400 people were taking shelter in it. I managed, by taking the initiative with other people, separate room for men and women in the shelter to stay for them. Moreover, I also opened the lock of the bathroom which was allocated for the teacher of the school despite objection from the other teachers."

Barriers to play the role

The CSO members had to face various barriers in dealing with ARSHR issues. Through observation and more probing during qualitative interviews, some barriers were anticipated and encountered.

Fear of loss of honor: CSOs identified themselves and by others as an honorable person in the society. Many of them mentioned that they felt fear of loss of honor if they discuss sexual and reproductive issues with the adolescent.

A Key informant said,

"Here, the mentionable thing is that I don't discuss SRH with adolescents because I think adolescents may not share SRH issues with me. Moreover, my age and designation are not appropriate for discussing these issues. With an identity of a political person, if I discuss SRH issues with adolescents and if it gets revealed, then the opposition party and calumniators of society will make it public that I'm involved with sexual harassment. As a result, my perceived honor and prestige in society will be reduced".

Too old to discuss SRH issues with adolescent: Some CSO members mentioned the age differences between them and adolescent as hinders to discuss the SRH issues with the adolescent. They stated that it seemed to be almost impossible for them to discuss sexual and reproductive issues with such younger adolescent. They claimed that society has some norms that who

Table 6: Understanding of CSO members about ASRH related vulnerabilities during and after disaster.

Categories	Frequencies	Percentage	95% CI
Aware of ASRH related vulnerabilities during and after the disaster	34	87.2	72-95%
Type of vulnerable situation (n=34)			
Difficult in maintaining menstrual cleanliness	21	61.8	44-73%
Increase STIs	6	17.6	7-35%
Increase sexual harassment	11	32.4	18-51%
Increase unprotected/illegal sexual activities	3	8.8	2-25%
As CSO members could play a role during such vulnerable situations	37	94.9	81-99%
As CSO members played a role during such vulnerable situations	21	53.8	37-70%
Type of role played (n=21)			
Kept boys and girls separately in the shelter home	15	38.5	48-88%
Helped them to get health services	3	7.7	3-37%
Increased policing	3	7.7	3-37%
Need initiatives to improve the situation (N=39)			
Increase knowledge of CSO members	28	71.8	55-84%
Increase aware about role of CSO/members	27	69.2	52-82%
Increase positive attitude	12	30.8	18-48%
Increase skills of advocacy	14	35.9	22-53%
Increase availability of service provider	23	59	42-74%

can discuss what issues to whom. According to these norms, their age did not permit to discuss sexual and reproductive issues with such young aged adolescent though many of them thought that it was important to discuss with them about such issues.

A Key informant said,

“In such a conservative society, the favorable environment is not yet created to discuss on health issues. Moreover, I am a white-bearded person, wearing Tupi (the cap that Muslims wear during prayer) on the top of the head. . . . who will come to me to discuss such issues. So, no one comes to me as having a lack of courage, and we also don’t get the opportunity. And, if we discuss SRH issues officiously, then people will

perceive as bad people. Even, if my family members get to know that I'm discussing on sexual health with you then they will say to me – 'Buro Boyose Vimroti Dhorech (In such an old aged you got mad or out minded)'".

Even if some CSO members were positive and had the intention to discuss but because of feeling shyness and hesitation by the adolescents to discuss these sensitive issues of sexual and reproductive health. Especially they added that it was almost impossible for female adolescent girls to discuss the issue with male CSO members.

Social norms, values, and concern: Existing social norms, values and concerns were general barriers that all the CSOs had to face in every time to work sexual and reproductive issues. They told that in a conservative society like there it was common barriers to deal with SRH. Society perceived the sexual and negative issues negatively. Therefore, if they work with this, there was a chance to grow a negative image of them. This context made many of them reluctant to work with SRH issues. Besides that, concern and thinking about the probable negative consequences of the SRH program in the community by many CSOs and society members were also some barriers for them to work with SRH. The concern and probable consequences are:

- Society and CSO, in many cases, think that after knowing and getting the service the adolescent could be involved in the unsocial sexual act before marriage.
- Since many of the CSOs and society members believed that adolescence age was 'risky age' if they know SRH before marriage, they might become derailed.
- Many CSOs also feared disruption of social norms and values related to shyness, the respective relationship between children and adult if adolescent knows about SRH.

Lack of consciousness of CSO regarding SRH issues: Lack of consciousness among the CSO about the SRH issues was the most commonly identified barriers. All of them explicitly expressed that they were not so conscious and concern about ASRH issues. Due to this condition they never thought before (Before starting the adolescent program in the community by GO and NGOs organization) or took seriously that SRH knowledge and health services were important for adolescent and society also.

Thus the social construction among the CSOs and society members about the honor, prestige as CSO, shyness regarding the SRH issues acted as barriers to provide SRH information and health services to adolescent for CSOs in the study area. Added to that religious context, lack of consciousness of CSOs regarding SRH issues and negative attitude towards it and fear of negative consequences in the society about them also acted as barriers.

Conclusions and ways forward

The study findings revealed that the CSO members knew about common issues related to ASRH. Most of the CSO members knew about the number of common physical changes that occurred during puberty, such as start menstruation breast start to grow for female adolescent and start wet dreams and voice change for a male adolescent. All the CSO members heard about contraceptives and knew about the pill, injection, condom, and about female sterilization. Findings also revealed that the CSO members were conscious about potential health risks to a young pregnant girl and her child. However, about ASRH related rights, the CSO members didn't have adequate knowledge; they didn't know many rights issues related to ASRH.

Regarding attitude, the CSO members have positive attitudes toward some rights issues of ASRH. All the CSO members positively agreed that unmarried adolescents should have access to information about SRH related issues. However, the findings from the cross-sectional survey revealed that with such positive attitudes, most of them were in a dilemma about rights to have access to contraceptive, information, and services of unmarried adolescents. This finding also correlated with the previous study while stakeholders of adolescent were seemed confused about the rights of the unmarried adolescent to have access to the contraceptives and its related information and services (Alom, KR 2017)[13].

Among the interviewed CSO members, about 85% were reported that they were involved in different adolescent related activities, including creating awareness among parents, assisting adolescent to get correct information related to SRH and to get health services. Additionally, the CSO members assisted parents to make them aware of their adolescent kids. Some CSO members were found to involve with ASRH related programme at the local level and proving guidance to the programme in implementation. Despite their involvements in the ASRH related issue, they were found lack of organization that they need to be for real changed.

The CSO members also reported that they had faced different types of barriers to performing the role in the wellbeing of ASRH. The barriers they identified were linked with socio-cultural factors such as fear to loss of honor from the younger community of the society because it seemed to them that they are too old to discuss this sensitive issues, existing conservative-religious norms, and beliefs regarding sexual issues to discuss, and social fear about destroying of adolescent to know more about sex. During disaster period the barriers they were faced to deal with ASRH were not having consciousness of disaster-related problem of ASRH among people who involved in disaster management. The barriers also included traditional construction of 'emergency need' as priority given to emergency food and shelter rather than

ASRH commodities, collapsing infrastructure of local health facilities, lack of other facilities such as separate room, toilet, ASRH related commodities, not having adolescent-specific stakeholders in the disaster management committee, and not having any discussion about adolescent in disaster preparedness meeting.

Overall, the CSO/members in the study area are yet to ready to ensure healthy ASRH and its related rights. Despite their knowledge about ASRH, they still have many misconceptions related to ASRH and rights. Moreover, they were less involved in the development of ASRH issues. About the rights to have access to contraceptive, they showed a very negative attitude towards unmarried adolescents. Adding to that disaster made the situation more complicated for the CSOs/member to play a role in ASRH rights.

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Loan schemes for the urban informal sector workers: nature, perception and challenges

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Abstract

This paper aims to examine the nature of loan schemes for the urban informal sector workers (UISWs). This paper believes that examining loan schemes is an effective way of understanding the conditions of UISWs. Moreover, analyzing the perception of UISWs and loan providing agencies (LPAs) to each other is also significant in this regard. An important objective of this study was to find out the challenges that faced by UISWs. This study finds that negative perception (18.82%) towards loan providing agencies, lack of trust (22.35%), no need of taking loan (4.71%), possibility of being failure of paying back loan (17.25%), taking loan is a bad practice (23.75%) are some reasons of not taking loan. Present study finds that having political networks and socio-economic status have relations to get loan. Besides, loan providing agencies give importance to economic benefit of the agency instead of social development of UISWs.

Key words: Loan scheme, attitude, urban informal sector worker, Barisal city

Introduction

Is microcredit eradicating poverty? Experts are divided to answer this question. Although Professor Mohammad Yunus, the founder of Grameen Bank in Bangladesh and the originator of the concept of Bangladesh believes that 5% of Grameen Bank's clients exit poverty each year (Chowdhury 2009), many experts argued it cannot reduce poverty. The MIT study by Banerjee, Duflo, Glennerster and Kinnan (2009) found no impact on measures of health, education, or women's decision-making among the slum dwellers in the city of Hyderabad, India.

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Alleviating poverty and creating jobs are at the heart of the socioeconomic development goals. They have become main targets of unprecedented attention at many developing and undeveloped countries. Microfinance has shown to be an effective tool for combating poverty, creating jobs, and improving the wellbeing of poor (Al-Shami et al. 2014).

Generally microfinance is known as a provision of a wide range of financial services such as credit, insurance, savings, deposit and payment services to poor and low-income households who are excluded from conventional financial services for lack collateral (Littlefield, Murdugh, & Hashemi, 2003; Robinson, 2001). Limited savings and lack of access to credit make it difficult for many poor people, particularly women in low-income countries, to become self-employed and to undertake productive employment and income-generating ventures (Khandker 1998). In low-income countries worldwide, microcredit for women is increasingly used as a strategy for poverty alleviation and women empowerment. Currently, there are arguments that micro-lending to poor women holds the key to 21st century's sustainable economic and social development (UN, 2011). Indeed, Mohammed Yunus, founder of the Grameen Bank's microfinance program in Bangladesh, has suggested that microcredit is one simple idea that can eradicate global poverty among women (Hulme & Mosley, 1996).

Self-help groups intermediated by microcredit have played valuable roles in reducing the vulnerability of the poor, through asset creation, income and consumption smoothing, provision of emergency assistance, and empowering and emboldening women by giving them control over assets and increased self-esteem and knowledge (Zaman 2001). Several recent evaluation studies have also generally reported positive impacts (Simanowitz and Walker 2002).

From field visits done by the author, and from various documented sources, it would appear that financial services, especially microcredit, provided to self-help groups have brought about an increase in household income. For example, the 2000 United Nations Common Country Assessment for Bangladesh felt that microcredit had lessened the severity of poverty and helped to increase total income per household by 29 per cent. A World Bank study found that a 10 per cent increase in borrowing had led to an increase in women's non-land assets by 2 per cent for loans from the Grameen Bank and 1.2 per cent for loans from the Bangladesh Rural Advancement Committee (BRAC) (World Bank 1998). In India, microcredit studies done on groups dealing with dairy farming have noted positive profit levels and short payback periods for loans (Lalitha and Nagarajan 2002).

In effect, the logic behind a sociological research is epitomized with its rationality. Informal sector is an important area of the livelihood for urban poor people. From several study it is found that maximum UIFs workers are economically vulnerable with low level of income. It is very challenging for

them to maintain the minimum need of their family. In Barisal city most of the UIFs worker live with this problem. To financially help them a number of loan providing agencies work in the city. They provide economic assistance in terms of loan so that they can improve their economic condition. The question is that if they provide loan to UIFs workers why maximum UIFs worker still live in poverty and face economic constrain? Do the loan providing agencies provide loan to the UIFs worker who really need? So it is therefore necessary to understand what the real fact is. The current study sought to understand is there any association between socio-economic background of UIFs workers and loan schemes of loan providing agencies which excludes UIFs workers from getting loan. The study also explains the attitude that UIFs worker and loan providing agencies hold towards one another.

Objective of the current study is to analyze the nature of loan schemes for the urban informal sector workers. More specifically, this study wants to find out the perception of loan providing agencies and urban informal sector workers to each other. Besides, this study will try to find out the challenges of UISWs to get loan. Moreover, this study assumed a hypothesis to find out the real situation. The hypothesis is that there is an association between loan schemes and social background of UISWs.

Methodology

The current study applied mixed methodology. In the quantitative part, 100 sample surveys were conducted where 85 samples were taken from urban informal sector workers (UISWs) and 15 were taken from loan providing agencies (LPAs). On the other hand, 10 in-depth interviews were taken in the qualitative part. Among these 10 in-depth interviews seven were taken from UISWs and three were taken from LPAs. Data were collected in August-September 2016. Quota sampling and purposing sampling techniques were applied to select samples. For analyzing quantitative data, SPSS software has been used. Qualitative data analysis technique was descriptive.

Conceptual framework

The arguments of social network theory are the theoretical basis of this study. Social network refers to ties and relationships, associations and norms that shape the quality and quantity of social interactions. Social networks may be either strong or weak. According to Coleman (1998) social network refers to the manner in which ties and their emergent properties trust and norms can constitute a resource for the members. In this respect, social ties are critical for economic prosperity and sustainable development which is formed out of repeated social interactions between individuals and credit

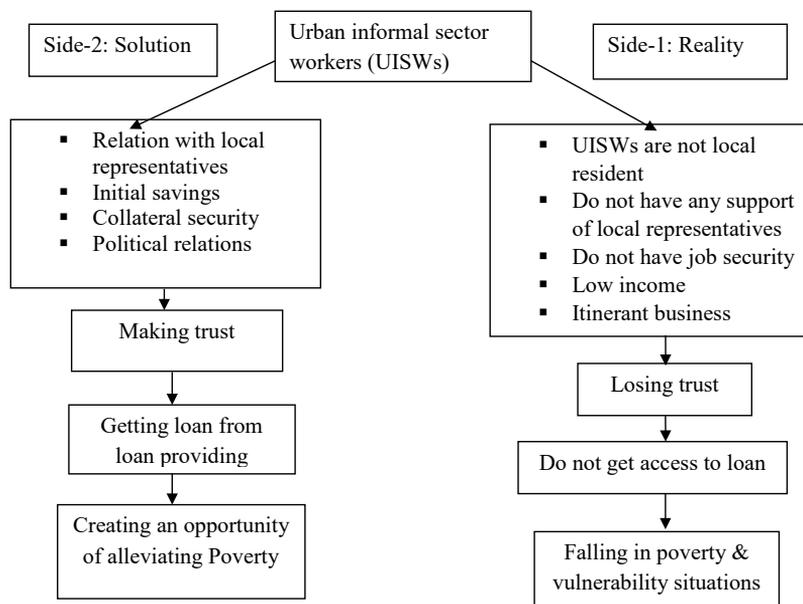


Figure 1: Conceptual Framework

associations. Moreover, networks help to overcome some of the disadvantages of peripheral location by serving as means of economies of scale: sources of support, information and knowledge (Granovetter 1973). The various relationships and associations among individuals affect individual attitudes and perceptions towards loans and loan providing agencies. Social ties such as group solidarity enables the property less and voiceless to access loans. In addition, the existence of social relations in the form of indigenous networks and norms of association are seen as substituting the physical collateral like land titles which the poor lack in the selection of loan beneficiaries and loan disbursement and recovery (Mayoux 2001). The assumption here is that social networks are inherently positive and beneficial with the horizontal norms accrued to general trust and information which can be used by loan providing agencies (which is not absolutely the case in all network relations).

In the conceptual framework, this study shows relationships among different variables used in the study. Two sides (reality and solution) are clearly depicted to explain current situation and way out from this situation. Social networks are major factors of getting loan for UISWs are proposed in the study on the basis of key arguments of social network theory. The following chart shows different factors that help UISWs to access loan facility.

Findings of the study

Socio-economic and demographic characteristics

Among the total respondents, 91.8% of the respondents are male and 8.2% are female. In addition, majority of the respondents are young, i.e. in 25-34 age cohorts (61.2%). Only 1.2% is above 49 age cohort. Besides, there educational status is poor. It is found that almost half of the respondents (i.e., 48.2) are illiterate, and among the educated respondents a large number of people (36.5%) ended their education in primary level. However, only 3.5% passed SSC. Most of the respondents (74.2%) earn BDT4, 000.00 to BDT10, 000.00. Only 2.4% earn above BDT15,000.00.

Table 1: Distribution of the respondents by socio-economic and demographic characteristics

Subject	Categories	Frequency	Percentage
Sex	Male	78	91.8
	Female	2	8.2
Age	20-24	3	3.5
	25-29	27	31.8
	30-34	25	29.4
	35-39	11	12.9
	40-44	10	11.8
	45-49	8	9.4
	Above 49	1	1.2
	Total	85	100.0
Educational status	Illiterate	41	48.2
	Primary (1-5)	31	36.5
	Secondary (6-10)	10	11.8
	S.S.C	3	3.5
	Total	85	100.0
Income	> 3000	1	1.2
	4000-5000 TK	19	22.4
	5000-10000TK	44	51.8
	10000-15000TK	19	22.4
	Above15000TK	2	2.4
	Total	85	100.0

Nature of taking loan

Among 85 respondents, 91.8% agreed with that they need to take loan to improve their living condition. Majority of the respondent regard borrowing loans as a good innovation which helps them to access money easily to boost their income and to meet daily family needs. They think that loan improves the wellbeing of the poor people. On the other hand, only 8.2% of the survey respondents indicated that getting a loan is not a worthwhile intervention for them. They think that taking loan mean increasing burden on them.

Who did take loan from loan providing agencies? It is found that more than half (54.1%) of the respondents had taken loan from loan providing agencies. They think that taking loan can help them to improve their economic condition. In contrast, 45.9% respondent never took loan. There are number of causes which are responsible for not taking or getting loan. Many workers think that loan is not beneficial to them. So they never wanted to take loan. In addition, others have never got loan because of their socio economic circumstances.

Who did face problem in getting loan from loan providing agency? Who had to maintain conditions for taking loan? In the current study, it is observed that 54.1% of the total respondents did not face any problems (i.e., high cost, collateral security and bribe) while taking loan. Furthermore, 54.1% of the total respondents did not have to maintain any conditions for taking loan.

Who did get loan at their first attempt? The present study found that 47.1% respondents did not get loan at their first attempt. The reason is that majority of the urban informal sector workers are not local (39.7%). Loan providing agencies cannot trust them for this residential status. In addition, 52.1% respondents think that they were not given loan at their first attempt because they do not have any support from local representative. Moreover, 8.2% respondents mentioned 'having no own land in the city' as the other cause in this regard. However, only 7.1% respondents have got loan whenever they requested for loan.

What strategies have been taken by UISWs to get loan? The current study found that taking help of local representatives (92.9%) is a very common strategy. Having initial savings (2.4%) is another less popular strategy. Giving bribe (4.8%) is the other strategy which is more popular than initial savings strategy. So, it is observed that social network is significant for getting loan for UISWs.

Is the amount of loan sufficient? 47.1% agreed that the amount of loan that was given to them was sufficient for them. In contrast, 7.1% respondents reported that the amount of loan given to them was not sufficient for them. They wanted more but loan providing agencies did not gave them because loan providing agencies thought that they could not afford the amount they wanted.

Is the interest rate of the loan high? Among the total respondents, 51.8% respondents think that the interest rate of the loan they have been given is high. On the other hand, only 2.4% respondents find that the interest rate is not high. It is observed that it is very difficult for them to pay the loan with such interest rate.

Is the duration of payment sufficient? Among the total respondents, 37.6% agreed that the duration of payment is not sufficient for them. 16.5% survey respondent agreed with the fact that the duration of payment is sufficient. They found it little bit difficult to pay the loan within the given period.

How do UISWs perceive about the service of the loan facility? A considerable number of respondents found the service of the loan facility as difficult (41.77%). On the other hand, 35.97% of the respondents found it as easier. However, 22.26% of the respondents were uncertain.

Perception of UISWs and LPAs to each other

Some UISWs have never taken loan. But why? It is found that negative perception (18.82%) towards loan providing agencies, lack of trust (22.35%) and no need of taking loan (4.71%), possibility of being failure of paying back loan (17.25%), taking loan is a bad practice (23.75%) are some reasons of not taking loan. On the other hand, there are some causes of not getting loan. For example- negative concept of loan providing agency about UISWs (21.7%), do not have land (10.9%), not a local resident (migrant) (37%), urban informal sector is insecure (8.7%), and UISWs are poor (21.7%).

The present study found that having political networks (48.2%) is effective to get loan. Moreover, it is observed that socio-economic status (97.6%) has relation to get loan. By a chi-square test this relationship has been confirmed. In the present study, based on the observed significance level for the Chi-Square statistic, the observed significance level is 0.039, which is less than the customary 0.05 that is alternative hypothesis is accepted and null hypothesis is rejected that means there is an association between loan schemes and socio-economic background of UIFs workers.

Nature of providing loan

It is found that 73.3% of the respondents said that loan providing agencies consider the purpose of using loan money. Because they think that maximum poor workers take loan for current consumption rather than investment, and they misuse the loan. However, 26.7% agencies provide loan without considering the purpose of using loan money.

How do loan providing agencies give loan to UISWs? Before giving loan to UISWs, loan providing agencies consider ability of paying

back loan (36.5%), UISWs' relations with local representatives (12.7%), local residency (17.5%), having own land (1.6%), job security (12.7%), initial savings of UISWs (15.9%), and guarantor (3.2%). Moreover, in an another question, 46.7% of the respondents answered loan providing agencies give importance to economic benefit of the agency instead of social development.

Case Studies

Case Study-1

Mr. Shahab Uddin Molla, 38 years old is an auto driver lived in kashipur . He is migrated from Noakhali to Barisal city with his brother for searching of a better future. He lived in the city for last 8 years. He lived with his family in the city and is the only earning person and head of his family. He earns approximately 5000-10000tk per month. Mr. Shahab Uddin says that his income is not fully enough to maintain his family. He was taken loan from an NGO to improve his current economic condition. He faces some problems during taking loan. At first the NGO did not want to give him loan because he was not a local resident of the city. Later he went to take loan with Aslam vai, a local leader. Aslam Vai helped him to take loan. Mr. Shahab Uddin told that the NGO did not pressurized him for repaying the loan but loan repayment time is very short. He thinks that servicing loan is difficult and he will try to never take loan again. He believes that NGOs do not provide loan to all poor people. They do not give loan to the people who are extremely poor and cannot repay the loan.

Case Study-2

Mr. Ibrahim Mia, an auto driver who is 30 years old. He is a migrant and lived with his family in the city for last 5 years. He is the head of his family and only earning person. His monthly average income is approximately 6000-7000tk. His monthly family expenditure is 7000-7500tk. Mr. Ibrahim says that as the lifestyle of Barisal city is expensive, it is difficult for him to maintain the minimum basic needs of the family. He wanted to take loan for his economic wellbeing but did not get. He went to two NGOs for taking loan but none of them agree to give loan because he is not local and they think that he cannot repay the loan. Mr. Ibrahim says that the auto he drives is not his own. Mr. Ibrahim says that NGOs do not give loan poor people. They do not provide loan to the people with low income. They provide loan to the people who are economically solvent. He also says that NGO staffs lack the mentality to serve the poor people. They are not willing to provide service to the extreme poor people.

Case Study-3

Mr. Jamal Uddin, a 60 years old rickshaw puller lived at palashpur slum in the city. He is not a local resident but lived in the city for last 20 years. He lives with his wife and a daughter who is a widow. He has two sons but they do not support them. His wife works as a maid at other's house. Mr. Jamal says that he monthly earns approximately 4500-5000tk and his wife earns 3500tk per month. He adds that the income of his and his wife is not enough for the maintenance of his family. He says that he never got any formal education and did not know so much about loaning system. Hearing from others he went to an NGO for taking loan but they did not give him loan because they think that he cannot repay the loan. He angrily further says that the staffs of the NGO make his fun and told him that at this age why he wants to take loan, if he dies who will repay the loan. He also adds that he was asked to look after himself. Mr. Jamal think that loan providing agencies do not help the poorest of the poor like him. Staffs of the loan providing agencies treat poor people as problematic.

Case Study-4

MD. Raju Hossain is a 28 years old tea staller lives at brown compound area in Barisal city. He is not a local resident but he lived in this area since his birth. He is not the only earning person of the family. He monthly earns approximately 10000-12000tk. Mr. Raju says that he takes loan to improve his stall. He says that he did not face any problem while taking the loan. He got the loan when he wanted. The amount of loan is sufficient for him as he got his desired amount. Interest rate is reasonable and the time to pay back the loan is also enough for him. Mr. Raju says that he is not pressurized to repay the loan as he smoothly maintains the repayment schedule. He thinks that loan providing agencies are helpful to them. Staffs are very friendly. But he agrees with the fact that loan providing agencies do not provide loan to the people with low income and whose income is not stable.

Case Study-5

Mr. Motaleb Ali (40) is an auto driver. He is a migrant in the city. He lives in the city for last 10 years along with his family. He is the head of his family. His monthly average income is approximately 6000-7000tk. He says that it is really very poor to survive with family in Barisal city as life is expensive here. It is almost impossible to maintain minimum basic needs of the family with this income when he is only earning member of his family. He takes loan expecting a better future. There are some common problems he has to face in taking loan. At first he did not get loan as he is not local dweller. He later got loan by taking help from a locally privileged person. Mr. Motaleb says that loan providing agencies cannot trust them. This is why they prefer local representative as guarantor. He thinks that loan is beneficial to them so is loan providing agencies.

Case Study-6

Abdul Matin Mia (35) is an auto driver. He is living in this city for more than 10 years with his family. He is the head and only working and earning person of his family. His monthly income is approximately 10000-11000tk. He says that his current income is almost sufficient for his family maintenance. He never takes loan because he thinks that loan is not beneficial to him. He believes that getting a loan is not a good innovation for the low income earners. He holds the view that loan providing agencies are path ways for impoverishing the already economically vulnerable people, by charging high interest rates yet with little time given to pay back the loan. He further argues that loan results into loss of property and assets by the borrowers because of failure to pay back. He also accused some loan providing agencies for cheating. He reports that many NGO employees as well as NGOs were run away with people's savings and assets. Mr. Matin also adds that loan providing institutions provides loan for their own benefit. They emphasize more on their economic benefit rather than helping the vulnerable urban poor.

Case Study-7

MD. Suleiman Hossain (32) is a rickshaw driver, comparatively new comer in the city. His entire family lives with him in the city. He comes to the city for searching a better future. He says that he comes here for incoming more money than village, but the reality is different. Although he earns more, the living cost of the city is also expensive. He monthly earns approximately 7000-8000tk which is really very poor to survive with family in Barisal city as life is expensive here. It is almost impossible to maintain minimum basic needs of a family with this income when he is only earning member of his family. He says that his family expenditure increased day by day. He pessimistically says that he wanted to take loan but he did not get it. The institution where he went for taking loan did not give him loan and told him that he is not eligible for taking loan as he has no stable income and he is not a local resident. They told him to come with a representative with him who is local then they will give him loan. Mr. Suleiman says that as he is new in this city he has no relation with any person who can help him in taking loan. So he excludes himself from borrowing loan since he is property less, and do not have stable income and unable to take help from local representative. Mr. Suleiman thinks that loan providing institutions provides loan to people who have stable income and who are economically solvent.

Case Study-8

Mr. X is an employee of an NGO named ABC. He works in the NGO for last 7 years. He says that their NGO works for economic development

of the urban poor. They provide loan to the urban poor people so that they can reduce their economic vulnerability. Mr. X says that their NGO do not provide loan to all poor worker of informal sector. They provide loan after judging socio-economic condition of the loan seeker. They do not give loan to the worker with extremely low income and the worker who do not have stable income. They think that poor workers can not sufficiently service the loan. Mr. X accused that poor people negatively impact the sustainability of their institution as they cannot repay the loan. For giving loan they primarily consider the economic solvency of the worker and his capability of repaying loan. He says that poor workers take loan for current consumption not for investment and they misuse the loan.

Case Study-9

Mr. Y is the manager of Barisal branch of an NGO, an institution that provides loan to the poor people of Barisal city. Mr. Y says that they provide loan to those people who is eligible for loan. They impose several conditions for providing loan, e.g. he must be a local resident, having support from any local representative, guarantor, initial savings and so on. He also says that almost maximum worker of informal sector is not local. So they cannot get loan. He further says that they also provide loan considering the pattern of land use. They think that poor workers are not trust worthy. They can run away any time with their money. Mr. Y claimed that Maximum poor workers take loan not for investment but for current consumption. They use the loan money for many unethical purpose. He also adds that loan makes poor workers lazy and they do not repay loan within given time.

Case Study-10

Mrs. Z is the head of a loan providing institution named DBC in Barisal city. They provide loan to almost all poor worker of informal sector who want to take loan. They do not impose any condition for providing loan. Mrs. Z accused that some poor workers are not trust worthy. They do not pay loan money in a timely manner. Many poor people do not go to work until the loan money is not finished. In spite of this she says that a small number of poor workers associated with these issues. Maximum worker tries to utilize the loan money. She concludes that her institution always work for the economic wellbeing of poor people. They got “Ekushe Padok” as an honor for their social welfare work.

Discussion

A large number of people works in informal sector and live with poverty in Barisal city. There are several loan lending institutions in the city extending financial services to low income earners. But they do not always help the

poor people and poor people do not always want to take financial help from them. The current study tries to find out the factors behind this relation gap between poor informal sector workers and loan providing agencies and perception towards each other.

Simanowitz and Walker (2002) described a number of facts leading to the marginalization of urban poor from loan facility, e.g. many poor people do not see loan project as being relevant or beneficial to them. The current study shows that 8.2% of survey respondent think that getting loan is not beneficial or useful to them. They see loan as burden. Case 6 of current study also shows that the respondent never takes loan because he thinks that loan is not beneficial to him.

Simanowitz and Walker 2002 also highlighted that poor people are excluded by NGOs' staffs. Loan officers may have incentives to exclude the poor if they see them impacting on their sustainability targets. Simanowitz (2001) further says that the design of loan services may exclude the poor, having entity fees and inappropriate loan terms. But this current study did not find such evidence.

Mugabi, N. (2010) found that population's experience with informal financial sector has culminated in the willingness of many borrowers to take up loans for improving their wellbeing. In the current study, it is found that 91.8% UIFs worker agree with the fact that they feel needs of taking loan to improve their living condition.

Mugabi (2010) also found that collateral security is that majority of the people present to lending institution in order to get loan facility. Besides, Rogaly (1996) argues that poor people cannot get loan especially for initial savings. The current study finds that 54.1% survey respondent take loan and they do not face such problems or conditions in getting loan. They face some other common problems. For instance, they did not get loan at their first attempt. 47.1% respondents did not get loan at their first attempt. The reason is that majority of the urban informal sector workers are not local (39.7%). Loan providing agencies cannot trust them for this residential status. In addition, 52.1% respondents think that they were not given loan at their first attempt because they do not have any support from local representative. Moreover, 8.2% respondents mentioned 'having no own land in the city' as the other cause in this regard.

Fernando (2006) said that micro-credit is unable to reach the poor because the selection process is determined almost exclusively on the perceived ability to repay. From this study it is found that 20.6% of respondents from loan providing institutions agreed that they select borrower in considering his ability of repaying loan. Present study finds that NGOs also consider a number of facts for selecting clients and giving loan. For example, economic

solvency of the client, their relation with local representative, local residency and job security were considered.

Kondo (2008) explained that some poor people since they are property less exclude themselves from borrowing loans as they do not have stable income and they cannot sufficiently service the loan. This study indicates that 45.9% respondent never took loan.

Hossain (2012) found that micro-credit programs of NGOs are not free from partisan and politics. Some micro-credit lenders exclude eligible poor people because of political reason. This research shows that 48.2% survey respondent agree that providing loan is related to political relativity. They think that people who have good relation with political leader can easily take loan with the help of them.

Sebsted and Cohen (2000) also found that wealthier households are more likely to be involved with loan facility. Several cases of the current study show that loan providing institutions do not provide loan to the poorest urban people. They provide loan to people who are economically solvent.

Simanowitz and Walter (2002) argued that loan programs is a compromise between social mission and commercial mission as there is more emphasize on financial performance. Wrenn (2005) also argued that NGOs have been giving emphasize on financial sustainability in lieu of social objectives. The current study found that 46.7% loan providing institutions put emphasize on economic benefit rather than social welfare.

Borua (2009) described that the problematic issue in accessing loan are – misuse of credit by borrowers and lack of intention to serve by the staff. In this study, it is found from case 2 and case 3 that NGO staffs lack the mentality to serve the people. They are not willing to provide service to the extreme poor worker. They see them as problematic. On the other hand, case 4 says that they are very friendly. Case 8 and case 9 show that poor workers use loan money for many unethical purpose. They misuse the loan. They do not use loan appropriately.

Hashemi et. al. (1996) said that poor use the loan for current consumption and not for investment. Case 8 and case 9 also shows that maximum poor workers take loan for current consumption not for investment and they misuse the loan. Loan money makes them lazy.

Sergio et. al. (1999) accused some loan providing institution for cheating with people. Many institutions were reported by respondents for having run away with people's savings and assets. The current study found that some people agree with this view. In case 6, a worker of informal sector in Barisal city expressed the same opinion. People are now discouraged by the emergency of fake/cheating loan providing institutions like "JUBOK" which ran with their savings. So it has become difficult to trust this type of agency again.

Conclusion

Loan scheme for urban informal sector workers is an important factor of understanding the social protection of UISWs. In this study, it is found that there are many loan providing agencies in Barisal city who claimed that they give loan to urban informal sector workers but very few have given loan to them. Even those who gave loan had some other criteria. For example, loan was given to those who had good relationship with local political leaders or local dignitaries. So that, this study concludes that social networks are important factor of getting loan for UISWs. But the problem is that most of the UISWs are migrants. So they have little connection with local political leaders or local dignitaries. Besides, those who have some connection with these influential social groups have faced another problem. The problem is that this social group is not much cordial to help UISWs to get loan.

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Migration and globalization: Ethnicity and the political economy of diaspora

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Abstract

The present paper deals with issues related to migration, globalization and diaspora prior to considering their ethnic and political-economic contexts. In doing so, this essay attempts first to historicize and then to explore the 'newness' often attached with contemporary migration and globalization. It is claimed in the paper that most of the contemporary discussions on migration and globalization are obsessed with some valorizing terms like 'hybridity', 'deterritorialization', which, we believe, have been haphazardly used in the field of migration and globalization literature. It has also been observed that in most cases migrants are viewed as a homogenous body representing their own culture and identity. Such essentialization of migrants' identities has denied the agency of migrant people which eventually goes against the very philosophy of notions like 'hybridity', 'deterritorialization' etc. But without recognizing the existence of heterogeneity within the discourses of migration and globalization, we will surely fail to see the multiplicity of our actions regarding migration, globalization and diaspora. In our optics, our excessive preoccupation with the ethnicity of identity construction has prompted this failure which needs to be repaired by investigating the political economy of such constructions.

Key Words: Migration, globalization, diaspora, ethnicity, political economy, homogeneity

Introduction: Uses and abuses of globalization and migration

A Popular Euro-joke says the ideal employee should have the following qualities: 'the internationalism of an Englishman, the charm of a German, the linguistic ability of a Spaniard, the precision of an Italian, the road manners of a Belgian, the generosity of a Dutchman, the gaiety of a Swiss, the ready wit of a Scandinavian, the sensitivity of a Greek'- Unfair, of course, but there is some truth in national stereotypes (Davis 1997 Cited in Khan 2001: 9).

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'Like fish and vegetable in a market place...human beings are bought and sold here'- Shazahan Babu, a Bangladeshi migrant worker in Malaysia before his death, said in audio tapes sent to his family in Bangladesh. (Featured in Yesmine Kabir's Documentary Film 'My Migrant Soul: A case of modern slavery'. The Film is the winner of two international awards in Nepal and Japan in the year 2001.)

The paraphrased quotes above are identical to two contesting faces of globalization. The first reflects the truth that at this historical epoch of globalization, global economic institutions seek for a global culture compatible to its 'basic structure': the economic formation based on open market and trade liberalization regulated by transnational corporations. The second represents one of the enormous human consequences that this global economy has brought: exploitation of migrant workers in form of 'modern slavery' where migrants from developing countries 'are seen as natural subordinates and fit for obedient service' (Jordan & Duvell 2003: 72). The contrast adds some significances to the schemata that the paper intends to deal with.

International oneness: Myth or reality?

The monogenesis hypothesis regarding the origin of human race speculates an indifferent origin of mankind from where different cultures and civilizations had been diffused to diversity. The romanticism about globalization, union of all human beings in an indifferent human race is central to the ideological justification of an inevitable global destiny of mankind which is at the moment named as 'globalization'. The urge is not very novel in history of mankind itself. In pre-modern era it was the religions that urged for a unified human race. The Semitic religions that include Zionism, Christianity and Islam, the Vedic religions and Buddhism in India or other religions in any other part or epoch of the world had the similar urge. But religions had not the pragmatic reality for such unification of human beings. In the modern era, the same urge appeared in the name of internationalism which even resulted to the subsequent formation of League of Nations and United Nations after the World War II. Communist International was another sophistication of the modernist philosophy of one human race in world. Today, this historical trend has been appeared as Globalization. The irony behind the scenario is that such an attempt to universalize the human population is being proposed as neutral regardless of particular origins. Suspicion has been arisen not to define what kind of ideology it is but rather questioning the origin of the ideology i.e. whose ideology it bears. And not surprisingly it comes with the same answer: its origin lies in the ruling culture (western, northern, white, male). The falsity of the international oneness appears more visible when Pacific Ocean turned out as an important route for the Asians to enter in America and Canada, most Americans and Canadians protested against any further intermingling of 'Oriental and Occidental,...so laws were devised to stop Asian immigration' (Leonard 1997:119).

The new 'mantras' of our time

Transnational corporations, along with new form of technology have become the hallmark of this age. Changes in the way in which people undertake economic production and organize the exchange of commodities represent one obvious aspect of this great transformation of our age. Globalization of economy intensifies economic interrelation across the globe and beyond national boundaries of culture. The intensification is not only in terms of raw materials and commodities but also in terms of productive forces and labour, which Marxists may argue as commoditization of labour on a global scale. But the fact is that transnational corporations realize the need of a global business culture, what Davis depicted as 'mantras' (Davis 1997 Cited in Khan 2001: 10) that can be phrased in English as incantation or magical spell, for the business executives in a future world. The 'mantras' intend to manufacture peoples' consent in such a way so that people wish to have social justice and equality up to that level which is adequate 'to promote efficient economic production and consumption' (Barber 1992: 64). Thus everything seems to be 'free' here but in reality it is restricted on the basis of one's access to this factitious 'free zone'. This differential access to resources can vividly be described through our passports which are endowed with the geographical and social positioning in the global map that invokes varied degrees of 'security, rights or mobility' (Humphrey 1999:1) and 'permits access to specific territories' (Torpey 1999:157).

This unequal access to global resources makes us suspicious to what Kenichi Ohmae intends to assert that the world is heading towards a borderless shape and thus the economic logic grounded in nation-state model will no longer be effective (1993:78). Ohmae has later been challenged by Ceglowski (1998). With quantitative data analysis she shows that despite having treaties like CUSFTA and NAFTA between the US and Canada, the trade flows and relative prices for the same product in these two countries don't signify the national border meaningless. The present condition thus doesn't invite a new world order rather it connotes what Kenneth Jowitt (1992) proposes in the title of his book 'New World Disorder'. However, the aim of this paper is not to unfold the true face of globalization and the subsequent claim of borderless world. But a snap shot over the debate seems important. Because before heading towards further discussions on migration it seems relevant to counteract most of the urban-bound theories where inter-continental travel and electronic banking stands for the hallmark of deterritorialization. Rather in this paper attempt has been made to approach migration from its political-economic aspect since for most of the migrants the reality lies in the fact that: 'the wish of the hungry to go where food is plentiful' (Bauman 1998:76). When we approach migration from this standpoint we understand that migration has always and undeniably been the first and foremost

factor that ushered the interaction of one human culture with another, caused numerous encounters, confrontations and wars, melted cultures and let some new formations of it to be placed.

Migration today

From the very dawn of human civilization, people have been moving across geographic frontiers. Thus 'exile and other forms of territorial displacement are not, of course, exclusively "postmodern" phenomena. People have always moved—whether through desire or through violence' (Malkki 1997: 52). What makes the present day situation different is the volume of people that are transgressing their territorial boundaries and the representation of this movement by various agencies through newspaper, audio-visual media, scholarly discussions, GOs and NGOs working for migrants, refugees, asylum seekers and many such displaced peoples. Today, almost 35 millions of world population— one in every 50 human beings— lives outside their country of origin as refugees, migrants or permanent immigrants (Khan 2001: 33). Motives for human migration include economic, political, social and environmental factors based on a numbers of reasons. In the age of globalization, the reasons may be summed up as follows: war and violence, ethnic and racial conflicts, globalization of the free market economy model, environmental degradation and disasters, development induced displacements, denial of democracy and self determination, abuse of power and persecution etc. In this respect, migration is hardly a rational choice for the individuals, who migrate, if not hardcore refugees in a de-juro sense, they are 'economic refugees' in a de-facto sense.

'Diaspora' instead of 'migration'

Considering the historical spectrums, the term 'migration' seems to lack adequacy to be contrast with an agenda like globalization. Historians have another term which fits this spectrum— 'Diaspora'. Diaspora is an older term than migration originating from a Greek word and historically used in many ways. It was used in explaining dispersion of the Jews from Palestine following the conquest of Babylonia by the Judaic Kingdom in the 6th century BC and again following the Roman's destruction of the second temple in 70 AD. The term also has been used in the New Testament to describe the Christians living outside Palestine. Before the creation of the state Israel, the term was used to describe the stateless Jews scattered in many countries. In this case, return to an imagined homeland was central to the idea— Diaspora. However, after the establishment of Jewish state of Israel, a section of Jews settled there while another large number of Jews remained in other country but participated in the development of Israel. This added Diaspora a new dimension

where return is not a necessity and led the idea to a liberal formation. In its modern sense, Diaspora means the transnational groups of migrants living abroad in host countries but maintaining economic, social, political and emotional ties with homeland and other diasporic communities of the same origin. Such views may sometime bring suspicion about the emigrants' ultimate loyalty but the idea of transnationalism helps to comprehend the context. Migrants all over the world can and do live in two spaces at the same time. They always negotiate their identities between state of origin and the assimilating one. Contemporary process of global economy and socio-cultural integration are increasingly creating such transnational communities.

Political economy of diaspora

In the era of globalization, the political economy of diaspora demands channels for the movement of financial, managerial and technical elites along with a range of skilled workers. Some of them are 'global nomads' (Jordan & Duvell 2003: 60) who move from country to country, take all their possessions with them and some time move as clans or tribe and sometime alone. On the other hand, populations all around the world flee or choose to move across borders for a combination of political and economic reasons, either for safety and refuge or as part of strategies to gain advantages from transnational activity and actorship.

But such influxes are never without both negative and positive response and sanctions from the host or national populations. They respond to influx on grounds of substantial rights to resources, even the migrants intruded earlier may also respond in the same manner finding themselves disadvantaged in competition for increasingly scarce resources. 'They are forced to rely on informal improvisation and survival strategy. Like large group of indigenous losers, they become isolated from mainstream social system and resources; but they are then blamed, and perceived as rivals by native outsiders. Even their rights to be part of the society are questioned' (Jordan & Duvell 2003: 61). Thus migration may initiate rivalries between excluded groups.

In their counter response what migrants do, like anyone else, is to adapt their strategies to the opportunities and constrains of their wider context. Hence migrants have a wider choice of strategies than non-migrants since the former are more travel tolerant and less risk-averse whereas the latter rely more on location specific internal advantages. 'They also rely more on informal systems, including friendship groups, community and faith based associations' (Jordan & Duvell 2003: 62). They travel to join established preceding groups who provide transitional arrangements for them in the receiving country. That is why; migration is neither an act in isolation nor a decision pursued by an individual agent. It involves families, kinship groups or any other social capital of the sort.

Ethnicity of diaspora and the invention of homogeneity

But such affinities, as indicated above, are not always inherently possessed, in many cases they are invented also. The exclusion and inclusion politics of identity among the migrant population involve much more than social capital. The strategic alliance and associations those the migrants adopt have a continuum of flexibility, where invention of homogeneity stand in the polar. The continuum starts with hardcore social capital- kins and friends as preceding migrants who are important and most of the times function as transitional sponsor. But the succeeding one has to walk furthermore along with the continuum in his or her way of adjustment and assimilation. Hence, the characteristics of further associations combine the ethnic homogeneity of practices. For instance, when a migrant has to share an apartment with someone, the individual's choice must be determined by the homogeneity of cultures, if not strictly the religion or ethnic identity, the subsequent step of continuum would be at least what they do or do not eat in common out of their faith. Why faith has become so central in finding something common? A possible answer can be browsed with reference to the situation of the Bengali-Muslim migrants living in Western world and their preference towards halal (permitted by religion) and avoidance of haram (forbidden by religion) food. It would be misleading to think that Islam essentially directs all aspects of every day life practices of the Bengali-Muslims in strict religious sense. To vindicate the claim that there are multiple and diverse ways in which the prescriptions and proscriptions of dietary practices are socially and constantly (re) configured, (re) interpreted, and (re) negotiated in the every day lives of social practitioners let us look over a Koranic verse:

Lawful to you is the pursuit of water-game and its use for food,- for the benefit of yourselves and those who travel. (Al-Koran, Sura: Al Ma'idah, Chapter: 5 Verse: 96; Ali (trans.) 1983).

Though all the sea foods have been halalized by the law of Allah, most of the Bengali-Muslims of Bangladesh avoid the shell fishes like turtle and crab as Makhrooh- a food which falls in between halal (permitted) and haram (forbidden) prior to having a self-contradictory preference for shrimp which is also by definition a shell fish and thus Makhrooh as well.

The paradoxes mentioned above indicates that though the Muslims generally use the notion of halal-haram to describe and classify their food and drink it is not solely grounded in the theological principles of Islam rather it is subject to social construction. From this contradiction, embedded between scriptural directions and social preferences, we can come upon the corollary that it is eventually a matter of faith which inculcates the above mentioned migrant's decision to share an apartment with some one having the same faith prior to knowing the fact that the apartment-mate may not follow various

Koranic restrictions. What matters to him is the assurance that the mate holds the same faith which means a matter of intellectual surrender instead of any ritualistic observance of Islam in its strict sense. If we assume identity as fixed, static and unproblematic then we might get immersed in the fear that breach of group codes, based on religion, ethnic and/or national origin, class etc., may lead towards exclusion from the group. But the reality is always the reverse when we come across the fact that even someone being excluded she/he remains in a way linked to the group, because the 'Others' perceive her/him as belonging to that group.

The hypothesis outlined above based on the Bengali-Muslim migrants in Western cultural milieu indicates that migration implies a host of different individual and collective experiences. It suggests us that the internal differentiation among the migrant people has to be taken into account. Migrant people who cross international borders are frequently treated as a homogeneous group characterized either by their ethno-national or religious identity. But such a stereotypical and universalized labeling may introduce an unscrupulous hatred among the host country's population towards some specific groups of migrants. To cite an example of making such stereotypical images let us take a look over Judith Miller's (1993) presupposition where a meeting of some Islamic politicians and intellectuals, held in Khartoum in April 1991, is bluntly treated enough to allege the Arab and Islamic history as incompatible for democracy and pluralism. She also contends that in Islamic countries 'where there is little prospect that Islamic forces will rule in the near future, Islam has become the vocabulary of life, changing the language of politics, fundamental aspects of national culture and longstanding ethnic relations' (Miller 1993:44).

The dangers of homogenous and stereotypical construction of identities

Such a stereotypical and monolithic image of identity may eventually lead towards a wide range of consequences for the migrant people and for the host country's population as well. It may invoke a feeling among the host country and its populations to evaluate themselves as being in charge of the populations living in their own territory but also of a category of people loyal to the territory of the other state. Thus there remains every possibility for the migrant people to be treated as 'proxy citizens' and often in a politically motivated way that can entail not only a non-accommodative attitude towards them but also a violation of their human rights. To counteract any essentialising trend we should premise upon the wide variety of individual narratives and their changing characteristics over time and space. For a social researcher having the capacity to go beyond such monolithic images it won't

come with much surprise if these narratives bear stories no longer about movement but about roots, about situating than uprooting. It means attention should be given to agency. We are required to study migrant people as active social agents. Although many may be traumatized by horrendous experiences and some may never recover from the mental effects, they are not passive victims. They still give shape to a new phase in their lives and develop living strategies to cope with their new situation. There is still little information about these strategies. How do migrant people organize themselves to fight for their interests? What demands do they voice? Who become their spokesmen? What economic choices do they make? We have to find answers to these questions before we can begin to understand the impact of migrant people on their new society. The answers will help us to find migrant people as active agents and contributors. In economic terms, they may contribute as labourers, consumers, and initiators of new forms of artisanal production and trade. In social terms, they may introduce new lifestyles, educational standards, and forms of political organization. In cultural terms, they may enrich their new social surroundings by providing a wider cultural repertoire, linguistic variety, and new identities. It means migrant peoples' self-images can play a crucial role and they may be radically different from what they are commonly assumed. Thus while researching migration we must welcome the multiplicity of migrant identities i.e. belonging is always plural in its ties, its imagination, memory, sense of history, and perception of the present.

Conclusion: The way towards 'oughtopia'

In short emphasis should be more and more on appreciating the beauty and bounty of diversity, promoting a rainbow culture rather than mono-culture and encouraging assimilation and integration of specially the migrants and minorities with the rest of the society through the joy of living together voluntarily and naturally. The emphasis should be on harmony, on sharing and on building up peace societies where the biases of the concept of 'otherness' is to be progressively discarded and all, specially the discriminated, the disadvantaged be brought under the same family tree in a spirit of accommodation and 'togetherness'. Perhaps that is how we will be able to create a human society that is spiritually beautiful, materially affluent, and humanly rewarding, the distinguished peace scholar from Korea, Young Seek Chou describes such a human society as 'oughtopia'. He says that oughtopia is 'not only a society desirable and feasible, but also a society we ought to have in order to open a new bright civilization in this millennium' (Chou 2001:17-18).

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The real estate and capital accumulation: An inquiry into Harvey's model in Dhaka

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Abstract

The main purpose of this paper is to examine the capital accumulation process of real estate business in questionable ways and the consequent dispossession of the poor and marginalized people in Dhaka. Thus the activities like land grabbing, illegal construction or filling up essential water bodies have become a part of regular routine carried out the developers. Information for the study has been collected mainly from the secondary sources and hence an in-depth content analysis is conducted in this research. The study finds out then in Bangladesh, tremendous inconsistencies are observed in facing the effects of rapid urbanization. Victims have narrated their indescribable sufferings for their land due to a lack of proper implementation of law to protect them from the land grabbers. Moreover, this paper tests the David Harvey's model of capital accumulation and dispossession process of the real estate business in Dhaka city.

Keywords: Real Estate, Secondary Circuit of Capital, Capital Accumulation, Dispossession, Right to the City.

Introduction

Bangladesh, like many others developing countries faces an acute housing both in the urban and rural areas (Sarkar, 2011). Moreover, housing affordability is being eroded by poor land administration policies, which have resulted in very high land prices that make urban housing prohibitive for lower-income groups; and in infrastructure that is adequate for expansion into peri-urban and rural areas. According to present statistics, 30 to 50 percent of urban populations in the country have not access to formal housing. In the capital city of Dhaka, about 2 percent of rich people have access to 15 percent and

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70 percent of low- income population have access to 20 percent of land (Barua et al., 2010). Dhaka, a city of 17.3 million people has an annual requirement of 21, 8000 new dwellers (REHAB, 2012). In order to expand housing supply in Dhaka, the government has recently taken several housing projects to meet the needs of the lower income people. But the public sector housing production is too limited in Dhaka according to demand. So, the city dwellers need to depend on formal and informal private housing sectors. Therefore, private housing sectors like real estate housing companies are playing a dominant role in providing accommodation by building high rise apartment blocks with necessary services and infrastructure facilities (Nancy, 2004). It may be mentioned here that in 1988 there were less than 20 such developers in Dhaka, now -a-days 1500 and above developers are working in Dhaka city, among them 1226 developers are members of Real Estate and Housing Association of Bangladesh (REHAB, 2012). But it is a matter of irony that profit making has been the prime motive of this private sector to initiate real estate business (Islam, 2010). Most of the apartments in real estate business are designed and constructed to sale to the wealthy groups for making surplus profit. For doing so, they are trying to appropriate vast areas of land in the name of developing many new model towns and housing projects by illegal ways. Even, they do not hesitate to appropriate the state land and very often show false deeds to the buyers after advertising in the newspapers and sell them to people, causing millions of taka losses for the state (Arif and Islam, 2012). Eventually, they are becoming rich and richer by accumulating huge number of capital. Therefore a pertinent question is to be asked what caused the development of the real estate business. What role state playing in building real estate industry? Since they do not care for the needs of the underprivileged, is their growth is related to the status symbol of privileged? What makes real estate to accumulate capital rather than solving housing needs? What makes the poor, underprivileged to become displaced from their land? And finally, how Harvey's model can be examined with the capital accumulation and dispossession process of the real estate businesses in Dhaka?

Objectives of the study

The main objective of this study is to explore the capital accumulation process of the real estate business and its relevance to the Harvey's model in Dhaka. For attaining this main objective, the following specific objectives for the study are as follows:

- To explore the nature and capital accumulation process of the real estate business in Dhaka.
- To explore the process of dispossession process of the real estate business in Dhaka.

Research methods

The study is qualitative as well as exploratory in nature interpreting social issues in an in-depth way. Information for the study has been collected from the secondary sources and hence an in-depth content analysis is conducted in this research. Necessary secondary information has been gathered and analyzed on the basis of reviewing relevant literatures from the different published and unpublished sources of information such as, books, journal articles, thesis or dissertation paper, research reports as well as the daily newspaper. Besides some cases are reviewed from the secondary sources especially on the Bhasantek Rehabilitation Project, Ashiyan Garden city and Purbachal City to understand the nexus between the capital accumulation and dispossession process of the real estate business in Dhaka.

Theoretical framework

Harvey (2003b) introduced the concept of “accumulation by dispossession” that re-conceptualized Karl Marx’s concept of Primitive capital accumulation. Marx in his classical Capital volume (1) describes primitive capital accumulation as a set of processes that take place as a formative stage of capitalism. Harvey argued that all the features of primitive accumulation mentioned by Marx “have remained powerfully present within capitalism’s historical geography up until now” (Harvey, 2003: 145). He then showed ‘accumulation by dispossession’ in urbanization process that is obstructing common people’s right to the city. And this ‘accumulation by dispossession’ is a politically driven process, which occurs simultaneously with capital accumulation (Harvey, 2005). As a result for Harvey (2008), the poor, unprivileged and those marginalized from political power suffer first and foremost from dispossession process.

In another work, *The Right to the City* (2008) he strategically intends to describe the capitalist process and how the city has been the space for investing surplus capital. Particularly, this process is done through the constant creation of construction, be it housing or real estate business or infrastructure development. Moreover, he relentlessly focuses on capital accumulation as the prime mover of urban development. For him, the right to the city means the right to command over the urban process. But the right to command over the urban process is the right of the political and capitalist class to shape cities and city life more and more after their own desires. Therefore, the right to the city is parallel to the growth of Urbanization under Capitalism” (Harvey, 2008).

As a result, ‘Urbanization under Capitalism’ permits surplus savings to access to surplus housing demand. It permits a few people to afford sky rocking houses. On the counter part, it permits majority not to afford the sky

rocking house prices in urban centers. Rather, they are forced to metropolitan semi-periphery. They are deprived of all living standards (Harvey, 2008).

Finally, Harvey developed a theoretical framework to understand the urban process under capitalism. His analysis on urban process under capitalism is based on the theory of accumulation (Harvey, 1985a:13). His analysis centers around two themes: accumulation and class struggle (Harvey, 1958a:1). The contradictory character of these two themes determines how urban space is conceptualized. For Harvey (2001), Circulation of capital as the core feature of capitalist system, is a profit- seeking process in which 'money' is used to produce new commodities that are sold for more 'money' than the initial one. Although the continuity of this circulation is vitally important for the survival of capitalism class struggle many endanger it. In other words, class struggle within capitalism causes over accumulation problem and this problem is solved via production of urban space. Consequently, He proposes a cyclical model of investments in the built environment or real estate housing sector deriving from the over accumulation problem in capitalist mode of production. His argument on capital accumulation is based on the differentiation of three circuits of capital accumulation. These are the primary, secondary and tertiary circuits. A primary circuit is the basis of commodity production where over accumulation problem arises. He cites primary circuit as the production sphere where the production of value is generalized. Secondary circuit comprises the production of fixed capital and consumption fund, which entail the production of built environment like real estate housing sector for both production and housing purposes. On the other hand, tertiary circuits refers to the investments in science, technology and social expenditures like education, health for reproduction of labor power. So these three circuits function as different channels of investments under capitalism. Under the existence of these circuits, capital has 'variety of investment' options open to it- fixed capital or consumption fund formation, investment in science and technology, investment in human capital (Harvey, 1985).

In this regard, Harvey (1978) specifically treats the real estate market as a secondary circuit for the circulation of capital. The point is to 'make sense' of urbanization, to understand how the real estate market fits into class relations, not how people manipulate it to rebuild cities. It also focuses on the battles between those pursue the exchange and development of land as a commodity and those who value it for use.

The capital accumulation and dispossession process of the real estate business in Dhaka

Real estate business is accelerating the housing crisis by establishing illegal constructions, grabbing the wet land, filling up the water bodies of the city as

well as exploiting the general people. In the name of developing many new model towns and housing projects, they are trying to appropriate vast areas of land by illegal ways. Even they do not hesitate to appropriate the state land and show false deeds to the buyers after advertising in the newspaper and sell them to people, causing millions of taka losses for the state. Eventually, they become rich and richer by accumulating huge capital (Arif and Islam, 2012).

The agents behind capital accumulation process

The capital accumulation channel is a complex interlinked process driven by a network of stakeholders. The principal stakeholders are the political economic elite who are the main protagonist of land and real estate capital accumulation. Besides, military and civil bureaucrats, civil society, intellectuals, professionals, politicians, businessmen, owners of the industry, land and NGOs are closely connected with the capital accumulation process (Arif and Islam, 2012). Recently parliamentary standing committee on land ministry accused Bashundhara Group, a leading LRE for of grabbing 40 acres of government land (Rahman, 2010). Moreover, LRE entrepreneurs, real estate firms, land developers, REHAB, BLDA, ministers, members of parliament (MPs), RAJUK, government high officials, local political leaders, big land owners, big property owners, socially and culturally eminent persons, business people, otherwise well connected persons and DCC are closely connected with this accumulation process (Haque, 2012). Apart from this, although RAJUK is responsible for the development of a planned city, in reality, the main task of RAJUK has become the patronize of the upper and upper middle classes through the allocation of state land at a minimal price (Rahman, 2003).

Moreover, accumulation of capital gained momentum with the help of state-sponsored capitalist policies, which paved the way for public property seizing, bankruptcy in public banks, and institutionalization of black money. The reason state is playing such a role because it is controlled by people whose primary source of income is private sector business and who have attained control over the state to appropriate their interest (Masum, 2015).

The process of land grabbing and real estate development

Powerful land developers maintain strategy for grabbing the wet land. First, they fill up the water bodies of the city using dump sand or mud on the arable lands and wetlands to make it unsuitable for farming or fishing. Then they buy a few pieces of land across the city with the collaboration of powerful elite in the society. In a study, Arif and Islam (2012) described the process of land grabbing as...

“The developers initially buy a few pieces of land or large portions of land across the city. They fill up their purchased lands during the wet season when the adjoining plots belonging to others may submerged. While filling their own land with sand, they craftily fill up the adjoining plots by letting the sand spread outwards onto the neighboring plots. The neighboring land owners are then bullied into selling their possession to the developers, as the neighbors are left with no other workable option” (p. 14–15).

A few years back a RAJUK official was quoted in the media that implementation of the Detailed Area Plan (DAP) for the city will require reclamation of 3,000 acres of land illegally occupied by real estate companies (Haque, 2012). In a survey of Dhaka's riverbanks by Bangladesh Inland Water Transport Authority (BIWTA) discovered that bank of the Buriganga River stretching up to 100 kilometers were illegally occupied by 500 land grabbers in the same way. It also identified 4,021 illegal structures over 70 kilometers of land along the rivers Buriganga., Turag and Balu (Khan, 2010). Around the same time, there was heated public criticism about Ashian City project for filling up of Balu river and illegally occupying neighboring lands.(Haque, 2012). Sometimes it is seen to grab land by the government officials for the purpose of urban development such as land acquisition for public projects like Jamuna Bridge that benefits large section of population.

Besides this, the real estate developers buy low-lying lands from the local farmers at a cheaper price and sell them to the urban dwellers at a much higher price. This process of real estate development is described by Haque (2012) in his articles as..

“It constructed an apartment on a 5 katha land on the basis of 50-50 partnership with the land owner. A 6 storied building with 3 flats in each floor, 18 flats in total. Even after only 9 flats or 50% of the project for sale by the developer, there was sufficient rent for him. The total expense was not more than 60% of the cost of the 9 flats or half of the total projects. So there was straight 40% profit.” (p. 6–7)

The process of dispossession through real estate business

In Dhaka city real estate boom is mostly noticeable in Dhanmondi, Gulshan, Baridhara, Banani and Uttara, because these areas were developed as high class residential areas (Masum, 2015). The whole of Dhaka city seems like a ‘work in progress’, where the construction activities never end. Every day, a new real estate project is starting out to make way for new forms of dispossession in Dhaka City (Masum, 2015).

As a result, it was seen that the real estate business and its capital accumulation process turned into a simultaneous process of dispossession of the farmers, poor, marginalized and working classes of people in the city from their temporary residents or houses (Haque, 2012). Studies found that land acquisition from poorer and marginalized people in the name of

solving housing problem made them displaced and vulnerable. Purbachal can be a case to the point which shape at the cost of several thousand agricultural households, loss of rich agricultural land and firming livelihoods. The land acquisition drive for Purbachal affected about 5-6 thousand such families (Haque, 2012). But dispossession of poor and marginalized due to Dhaka's urban expansion is not only confined to Purbachal. The same story is repeated in other satellite township projects as Jhilmil, Manikganj and Keraniganj (Haque, 2012). Moreover, dispossession is caused by private housing and land development projects with the collaboration of government officials and RAJUK. The case of Asian city has been widely reported in media for its land grabbing and forced land purchases in Narayanganj. In some context, land and property dispossession in Dhaka is also happening to others who are not poor or marginalized but who are in the way of some political economic elite's accumulation and who can't match their powers. This is exactly the case with the owners of Zindabazar Eco park at Rupganj (Haque, 2012).

Findings and discussion

Dhaka, the capital city of Bangladesh is the world's fastest growing megacity with an annual growth rate of 4.4 percent (UN- Habitat, 2008). Due to the rapid growth of urbanization it has become the center for all forms of cultural, social, economic, political activities for the city people. The population explosion of Dhaka leads to the city in order to provide accommodation to the growing number of urban dwellers. But urban space in Dhaka is fixed and delimited and thus resulting acute housing problem for the inhabitants of the city.

So, the right to the city over the housing becomes a debatable issue for the last two decades: "whether it is a human right issue or not". As Harvey (2008) said the right to the city means the right to command over the urban process. But, it has become the right of the political and economic elite to shape the city as well as urban space. Therefore, the urban space in Dhaka has become the most political economy that is necessary linked with the capitalist development.

Hence, Real-estate, the private housing sector has become the most authoritative sector for providing housing demands for the inhabitants of the city. It was found that three decades back the city dwellers were reluctant to live in flats while ten years back someone would have thought twice before buying an apartment or flat. But in the last couple of years people have shown an increased interest in owning apartments due to the neo-liberal market policy. As a result, the real estate business booms in Dhaka and it has become a crucial sector in the city.

Harvey (1978) classifies this land and real estate sector as a fixed capital which generates surplus value. And this surplus value is instrumental in capital accumulation through multiple channels both directly and indirectly in Dhaka. Rents as exchanged values are accrued directly from selling of land parcels, residential flats and office, shop spaces, renting out houses, offices and shops, gas and water engineering, land documentation etc. One channel of indirect rent is facilitating land and real estate ventures in regular and irregular ways. Another channel of indirect rent is 'rent seeking' from government arrangements pertaining to land acquisition, leasing or allotting of public or khas land.

It was found that the political economic elite like real estate entrepreneurs, real estate firms, land developers, REHAB, ministers, MPs, government high officials, local political leaders, as well as DCC are associated with the land grabbing process in Dhaka. It was also observed that in Dhaka the process of capital accumulation is present everywhere regarding public and private sectors among the military and civil bureaucrats, civil society, intellectuals, politicians, businessmen, owners of the industry and NGOs in Bangladesh. Everyone, at one's own place or position tries one's best to accumulate capital without considering the legal or illegal process. This could be analyzed from Harvey's "Right to the city" which denoted that the right of the political and economic elite to shape the city is their right to accumulate capital under neo-liberal policies.

The process of capital accumulation by the real estate companies in Dhaka can be analyzed from their method of land grabbing. The real estate developers are now using low-lying land of the city violating the Dhaka Metropolitan Development Plan (DMDP) . To do this, they keep these lands vacant, as these are the reservoir of water. They buy this land from the local farmers at a cheaper price and sell them to the urban dwellers at a much higher price. The price and rent of apartment increases the rate of profit in the secondary circuit and attract realtors to invest more and more to meet the demand for apartment housing. Often, artificial demand is created by print and electronic media those apartments lands with exclusive facilities are selling fast. To get along with the flow and to avail the use and exchange values of properties. City people invest in such real estate projects (Masum, 2015). Besides, most of the real estate companies have large business, the profit of which they invest in housing sector to make further profit. This is what Harvey (1988) said that the idle capital seek investment opportunities and finds them necessary in the secondary circuit of capital, the built environment. Secondary circuit also invites investment of black money. The managerial class or the black money elites are the consumers of the new real estate projects, creating more and more gated communities (Masum, 2015).

Another important observation of Harvey (1982) is that through the activities of real estate developers, most private home ownership is based on mortgage payments, making the owner deeply dependent upon finance capital, which is a part of global capital accumulation process. Banks and financial institutions take up a center role in financing such businesses and encourage investments and reinvestments in the secondary circuit of Dhaka for ready profit (Masum, 2015).

The Real Estate business in Dhaka is also creating urban inequality in housing among the different income groups of people. The demand and supply for apartment, flat is increasing tremendously with the increasing of migratory population in the city. But due to the sky rise price, high interest rate for banking loan and political influences, the lower and middle income group of the population can't afford to buy flat and apartment. The Case of Bhasantek Rehabilitation Project at Mirpur in Dhaka can be addressed in this purpose. This project was the collaboration of public- private partnership to allocate flat for the lower income group of people in the slum dwellers. There were two types of flat: Type A and Type B. Type A flats have been priced at taka 2 lakh each and type B flats at 3, 95,000 taka (Rahman, 2003). The monthly installment for type A flats was 3,200 taka for a duration of five years and the monthly installment for the Type B flat was 11,000 taka for a duration of 3 years (Rahman, 2003). The individual householders need to cover this expense from savings or other private effort. Thus it appears that it is quite difficult to own an apartment with savings only for the low income people. More than 80 percent of the target populations are not able to own these apartments due to poor affordability and lack of finance for the target population even though these are cheap enough (Rahman, 2003). Even review of plot allotment results of Purbachal and Uttara projects would rather reaffirm that housing solutions for middle and working classes are not in RAJUK priorities (Haque, 2012). Besides different housing projects such as Ashiyan City, Japan Garden city, Bashundhara Housing City, Eastern Housing Corporation, Shelteck Housing Corporation as well as Mohammadpur Housing Society always targeted the upper income groups for selling apartments or flats. Thus, the real estate business has created a new 'urban housing class' in Dhaka who live in apartments or sky rise buildings. As Harvey (2008) mentioned that urbanization under capitalism permits a few people to afford sky rocking houses. On the counter part, it permits, majority not to afford the sky rocking house prices in urban centers. Rather, they are forced to metropolitan semi- periphery.

Moreover, this capital accumulation process with its contradiction can't takes place without a simultaneous process of dispossession. Harvey (2003b) in his article mentioned that the poor, underprivileged and marginalized from political power suffer first and foremost from dispossession process. He

then showed accumulation by dispossession in urbanization process that is abstracting common people's right to the city. This is particularly true for the Dhaka city's Real Estate Business which has displaced millions of marginalized people from their own land besides government's different housing projects. The Bhasantek Rehabilitation project of Mirpur displaced about 3,260 slum dwellers from their own land and replaced only a few (Rahman, 2003). Purbachal can be a case to the point. The land acquisition drive for Purbachal affected about 5-6 thousand such families (Haque, 2012: 13). Besides the township projects of Jhilmil, Manikganj, Keraniganj, Ashiyan city as well as Zindabajar ECO Park at Rupganj displaced millions of poor people from their own land and made them socio-spatially marginalized.

This accumulation and dispossession of real estate business is possible when this private real estate officials have greater influence on politics, have linkage with RAJUK officials and other influential people in the society. This has been expressed by Harvey (2005) as that the neoliberal state always stays back and promote to work for market system and good business climate. It was found that as a government agency RAJUK is responsible for many of the governance arrangements concerning Land and Real Estate business.

Lefebvre (1974) argued that space is becoming a central object of political struggle in the contemporary world (Cited from Haque, 2012). In Dhaka, sometimes it was found tremendous conflict between the real estate developers and local peoples regarding land and apartment business. As most of the locals are illiterate, poverty-stricken and too weak in general to put up any resistance against the land grabbers, they suffered a lot. But the real estate companies with the local people-elite and terrorists threaten them to kidnap and even murder, because of their power. No one protest against them and at last victims forcefully leave or sell the land at a very low price to save their lives and family members. Thus urban redevelopment dispossesses housing and land from low income population.

The Dhaka city's urbanization and capitalism has created a new urban culture in which a new urban class has evolved. The city is gradually becoming privatized and hence police security is becoming privatized to prevent others from entering into the residential areas. It can also be said that Dhaka has become a city of sky rise apartments, restaurants, shopping malls, cafes, multiplexes, fast food shops as well as box stores in which life has become commodity. The city's Gulshan, Baridhara, Banani, Dhanmondi, Uttara, Rupnagar etc has become more urbanized like Mumbai in India and Shanghai in China.

Finally, David Harvey explained Marx's idea of primitive accumulation using the examples of use and exchange value of housing. The families that often receive remittances, invest in real estate housing or commercial spaces to avail the use and exchange values. Since there is no limitation on how

many properties one can own, urban dwellers have made it an investment opportunity to get monthly rent and to make a profit by selling the property one year or so (Masum, 2015). Dhaka is no other exception. Here, the real estate developers are helping to circulate the ‘secondary circuit of capital’ by the means of exploitation as well as by the violation of human rights.

Conclusion

Debates show that there is a causal connection between capital accumulation and real estate investment, and that understanding the nature of urban primacy is at the core of understanding the nature of capitalism in the third world countries (Arestis, 2005; Songsore, 2010; Cited from Masum, 2015). With the rapid expansion of urbanization Dhaka city’s land and real estate sector has become the new theater of flexible accumulation which has created space scarcity and housing crisis, instead of meeting the housing demands for the lower and middle income classes of people. The Bhasantek Rehabilitation Project, Ashiyan City, Eastern Housing Society, Purbachal, Jhilmil Project, Rupnagar Housing Society and others housing projects addressed the way real estate developers accumulate capital by displacing the poor, disadvantaged and the marginalized. Besides, most of the companies have large business the profit of which they invest in housing sector to make further profit. This is what Harvey said that the idle capital seeks investment opportunities, and finds them necessary in the secondary circuit of capital, the built environment.

Now in Dhaka, housing developers are coming up in large numbers. The older one is rapidly expanding its business. The result of such business has been the creation of a new class of people who live in apartments, i.e. a new urban housing class. These housing apartments have not been very effective in solving the housing crisis, and slums and squatters have been growing all over the city and other parts of the country. Thus is resulting urban inequality between upper and lower classes of people in terms of consumption, in terms of shelter and in terms of production. As a result, the ‘right to the city’ has become a matter of private property of some specific persons in the city who hold money and muscle power respectively.

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