THE DISTRIBUTION PROCESS OF KHAS LAND
AND ITS IMPACT ON SOCIO-ECONOMIC
CONDITIONS OF CLUSTERED
VILLAGE PROGRAMME

By
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ABSTRACT

The implementation and effect of the clustered village programme is the subject of investigation in this study. The objectives of the study were to evaluate the efficiencies of the clustered village programme as a resettlement programme for rural landless and homeless people in Bangladesh. Four clustered villages namely, Prottasha, Shamver, Kaligonga and Ujanchar under the Dhamrai, Savar, Manikgonj and Goalando thana respectively were selected for this study.

The study observed that about 0.08 acres of land with a residential house and with other support services were provided to each family in the clustered villages. No significant change took place so far in respect of occupational pattern of the household. About 73 percent respondent opined that they were not satisfied with their present job or employment. During the slack season most of the working labour force sit idle finding no other alternative job for them. The deficit of income over expenditure showed the gradual indebtedness of the households. The recovery position of credit money was mostly disappointing. The nation building department could not successfully organize the beneficiaries into collective force. It was found that out of the total about 24 percent resettled families were migrated elsewhere of which 6.3 percent absolutely left the clustered village site. It may be said that there has no alternative way but to help them creating self employment opportunities and to facilitate income generating activities. In order to keep the resettlers at the clustered villages it is recommended that they should be given some agricultural khas land. Thus rural based sustainable productive employment scheme is also suggested to be more essential for their survival at the newly created clustered villages.

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DEFINITION

Household: The concept of household is based on the arrangement made by persons, individually or in groups, for providing themselves with food or other essentials for living.

Homestead: A dwelling house with outhouses and enclosures immediately connected with it.

Household work: A person working in his/her own household.

Kutcha Road: Ordinary earthen roads (which have temporary structure).

Mouza: Mouza means demarcated territorial unit designed as a mouza having separate Jurisdiction List Number(J.L.No.) in the revenue records. Every mouza has its well demarcated cadastral map.

Pucca Road: Roads having cement, concrete or bituminous surface and other metalled roads.

ABBREVIATIONS

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
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<tbody>
<tr>
<td>BRDB</td>
<td>Bangladesh Rural Development Board</td>
</tr>
<tr>
<td>FFWP</td>
<td>Food For Works Programme</td>
</tr>
<tr>
<td>HH</td>
<td>Household</td>
</tr>
<tr>
<td>NGO</td>
<td>Non Government Organization</td>
</tr>
<tr>
<td>SPSS</td>
<td>Statistical Package for the Social Sciences.</td>
</tr>
<tr>
<td>VDP</td>
<td>Village Defence Party.</td>
</tr>
<tr>
<td>VGD</td>
<td>Vulnerable Group Development.</td>
</tr>
<tr>
<td>WFP</td>
<td>World Food Programme</td>
</tr>
</tbody>
</table>
CHAPTER I

INTRODUCTION

1.1. POVERTY AND LANDLESSNESS IN BANGLADESH.

Bangladesh is one of the most densely populated countries in the world. About 80 percent of the people live in the rural areas. Economic and social conditions of most of the people, both rural and urban, are extremely poor. The majority of the rural people remain unemployed at least some months of the year with as many as 40 percent most of the time. More than two-thirds of the households are landless or nearly so and 25 percent find it difficult to ensure subsistence from their cultivable land (PPYP, 1990-95, P.VF-1).

Land ownership is the fundamental basis of economic solvency and social security in the rural areas of Bangladesh. It is the pivot around which all interests of the villagers revolve. Most litigations in the villages arise from disputes over land ownership or boundaries. Rapid population growth (which is estimated to be more than 2.16 percent) has adversely affected the man-land ratio as can be seen from Table 1.1.

<table>
<thead>
<tr>
<th>TABLE 1.1. PRESSURE OF POPULATION ON LAND IN BANGLADESH 1961-1983.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
<tr>
<td>--------------------------------</td>
</tr>
<tr>
<td>(Actual) (Estimated) (Actual)</td>
</tr>
<tr>
<td>Per capita Cropped area in acre</td>
</tr>
<tr>
<td>Population per cropped acre</td>
</tr>
<tr>
<td>Rural population per cropped acre</td>
</tr>
</tbody>
</table>

The population pressure on land and lack of non-agricultural activities in rural areas has resulted in an increasing incidence of poverty. According to Agricultural Census of 1983-84 about 56.5 percent rural households are effectively landless with 8.7 percent owning neither homestead nor cultivable land, 19.6 percent having homestead but no cultivable land and 28.2 percent owning homestead and up to 0.50 acres of land. (BBS 1990, p.129). Landlessness is increasing rapidly as a result of population growth, river erosion, and from various social and economic factors.

The characteristics of the land tenure system have contributed towards the poverty and inequality of income, serious unemployment and the very low technological and productivity growth of agriculture in rural Bangladesh. The unequal distribution of land has important implications for the distribution of power and institutional development of the country. Large farmers dominate local politics and are able to use their control of land to exert power over the rural poor (e.g. via share cropping, employment) and to influence the local government, cooperatives and other institutions.

Bangladesh Bureau of Statistics has conducted two national level Agricultural Census in 1977 and 1983-84, respectively. This was followed by two more surveys in 1978-79, known as the Land Occupancy Survey. Some of the findings of these surveys on the extent of landlessness and the distribution of land ownership are shown in Tables 1.2 and 1.3. Households having no land at all were about 10-15 percent of the rural households and households with less than 0.5 acres of land (called functionally landless) constituted almost half of the rural households.
Table 1.2: EXTENT OF LANDLESSNESS IN BANGLADESH 1977 to 1979.

<table>
<thead>
<tr>
<th>Category</th>
<th>No. of household (000)</th>
<th>Percent of all Rural household</th>
</tr>
</thead>
<tbody>
<tr>
<td>With no land</td>
<td>1312 1767 1979</td>
<td>11.1 14.7 15.4</td>
</tr>
<tr>
<td>With Only homestead</td>
<td>3886 3462 NA</td>
<td>32.8 28.8 NA</td>
</tr>
<tr>
<td>With up to 0.5 acres of land</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Bangladesh</td>
<td>10895 11252 8244</td>
<td></td>
</tr>
</tbody>
</table>


Since the extent of agricultural land for cultivation is limited, landless must increase with population growth. There are indications of an increasing trend towards the concentration of land ownership in the hands of a relatively small number of persons.

Table 1.3: NUMBER AND AREA OF FARM HOUSEHOLDS 1977 & 1983-84.

<table>
<thead>
<tr>
<th>Size of Farm (in acres)</th>
<th>No. of Farms</th>
<th>Farm area (in acres)</th>
<th>Av. Farm size (in acres)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Small farms (.05-2.49)</td>
<td>3111 7066</td>
<td>4117 6573</td>
<td>1.3 0.9</td>
</tr>
<tr>
<td>(49.73) (70.34) (19.75)</td>
<td>(28.78)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medium farms (2.50-7.79)</td>
<td>2556 2483</td>
<td>10738 10226</td>
<td>4.2 4.1</td>
</tr>
<tr>
<td>(40.87) (24.72) (48.90)</td>
<td>(45.08)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Large farms (7.5 and above)</td>
<td>590 496</td>
<td>7105 5879</td>
<td>12.0 11.9</td>
</tr>
<tr>
<td>(9.40) (4.94) (32.35)</td>
<td>(25.93)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total farm HH 6257 10045</td>
<td>21960 22678</td>
<td>3.5 2.3</td>
<td></td>
</tr>
<tr>
<td>(100.0) (100.0) (100.0)</td>
<td>(100.0)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: The figure in the parentheses indicate the percentage distribution.

Source: The Bangladesh Census of Agriculture and Livestock 1983-84 (Rural) BBS.
The concentration of land is illustrated by the fact that there were 0.31 acres of agricultural land per head of population in 1975 and this amount has dropped to 0.25 acres in 1985 (BBS 1990, p.119). There is also a trend of increasing in number of small farmers.

Although the rural poor are being organized into cooperatives, informal groups for access to resources to undertake gainful economic activities, they could not as yet gain adequate social and economic strength. The expansion of the non-farm sector activities to facilitate income and employment generation for the rural poor has been inadequate making the situation more difficult for the rural poor. According to 1985-86 Household Survey, 51 percent of the rural population live below the poverty line having insufficient income to meet minimum nutritional standard (Table 1.4).

Table 1.4 URBAN AND RURAL POPULATION OF BANGLADESH LIVING UNDER POVERTY LINES.

<table>
<thead>
<tr>
<th>Year</th>
<th>Poverty line I</th>
<th>Poverty line II</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Urban</td>
<td>Rural</td>
</tr>
<tr>
<td>1973-74</td>
<td>5.6</td>
<td>57.4</td>
</tr>
<tr>
<td></td>
<td>(81.4)</td>
<td>(82.9)</td>
</tr>
<tr>
<td>1981-82</td>
<td>6.4</td>
<td>60.9</td>
</tr>
<tr>
<td></td>
<td>(66.0)</td>
<td>(73.8)</td>
</tr>
<tr>
<td>1983-84</td>
<td>7.1</td>
<td>67.9</td>
</tr>
<tr>
<td></td>
<td>(66.0)</td>
<td>(73.8)</td>
</tr>
<tr>
<td>1985-86</td>
<td>7.0</td>
<td>41.2</td>
</tr>
<tr>
<td></td>
<td>(56.0)</td>
<td>(51.0)</td>
</tr>
</tbody>
</table>

Note: a) Poverty line I = Recommended intake (2122 k.cals/day/person)

b) Poverty line II = Hard core poverty : 1805 k.cals/day/person

c) The figure in the parentheses indicate the percentage distribution of poor.

It is anticipated that the poverty problems are not only for the landlessness but of inadequate work opportunities outside agriculture and landless has no other assets and skills to earn sustained income. Since neither of the two is available, the situation of landlessness severely aggravated the poverty problems. The most crucial obstacle to a substantial housing effort is rural poverty. Due to lack of opportunities, low productivity, absence of skills and continuing exploitation in one form or another, a large segment of rural community live in abject poverty. It is obvious that many would have found it impossible to master the necessary resources to shelter themselves adequately.

Access to land for the rural people in Bangladesh is an important pre-condition for rural development with equity. State intervention in increasing agricultural productivity often favour rich farmers, rather than the small and the marginal farmers. Therefore, agrarian reform in restructuring the ownership of productive assets, particularly land and providing credit, essential inputs, technical assistance, supplementary employment opportunities and organizational bases for the rural poor is the centrepiece of the development strategy of a country like Bangladesh (CIRDAP, 1987, p. 8).

1.2. EXTENT OF RURAL HOMELESSNESS IN BANGLADESH.

The extent of rural homelessness in Bangladesh is still vague and unknown. According to Agricultural Census 1983-84 there are 1.2 million homeless households in Bangladesh, which is 10-15 percent of the rural population. The best estimate would be 15 percent of rural household or 2 million households (according to ICS, 1979) who were homeless in 1979-80. If we assume a 5 percent growth rate of homelessness in Bangladesh, then there will be an annual increase of 0.1 million families and by the year 2000 the number will swell to 3 million homeless households (1).
Recently, a study (Rahman, 1988) has identified two types of homelessness in rural Bangladesh, viz, (a) rural squatters (b) dependent homeless. Besides poor structural condition the rural housing situation has gradually worsened because of growing homelessness. Although there are some controversies about the magnitude of the problem, the existence of the problem is not controversial. It has been argued that the scenario of rural housing in Bangladesh presents two grim pictures (1) Structural weakness or vulnerability of majority of houses (2) The growing pressure of homelessness. The persistence of the situation invites policy interventions which, however, can be directed after careful analysis of the situation (Mohit, 1989, P.3).

1.3. THE GOVERNMENT PROGRAMME TO COMBAT POVERTY AND HOMELESSNESS.

'Operation Thikana', a clustered village programme (3) was designed by the government as an anti-poverty programme targetted at the homeless and landless in rural areas, the poorest of the poor. A nationwide programme was launched by the government in early 1988. The objective of the 'Operation Thikana' programme was to settle homeless and landless people in clustered villages, located on government khas land and to help the 'Thikana' families to become self-reliant through promoting and supporting income generating and social welfare activities. The programme envisaged distribution of about 0.08 acres of khas land to each families for homestead sites, provision of establishing houses for them. Other than these there were provisions to distribute government owned(khas) land to the landless people for cultivation and also of credit, training facility to promote income generating activities.

1.4. HISTORY OF CLUSTERED VILLAGE IN BANGLADESH.

The first effort at creating 'clustered village and cooperative farming' started in 1972-73 in the 'Char' areas of greater Noakhali district. The main objectives of the project were the following:
(1) Rehabilitation of diluviated landless families at the Khas land under char areas (2.50 acres of land per family).

(2) To bring the Char areas under optimum cultivation for setting an example of cooperative farming.

(3) To provide incentive to the rehabilitated families so that they become ready for living at the ponds side in an integrated manner.

(4) To provide training for them in rural development cooperatives.

(5) Poultry raising and pisciculture by digging ponds.

Actually the project was under implementation since 1982 by the Ministry of Land Administration and Land Reform. Due to lack of local initiative most of the projects failed in timely implementation and by 30 June, 1985 only 50 percent project work was completed. Further implementation period extended upto 30 June, 1987 with the recommendation of inter-ministerial evaluation committee and the following programme have been undertaken:

(1) Rehabilitation of 1470 landless families at seven villages.
(2) Digging of 147 ponds at seven villages.
(3) Construction of homes at two sides of each pond and accommodate 10 families.
(4) Establishment of seven demonstration farms and seven cooperative societies.
(5) Extension of credit facilities for purchasing draft animal.
(6) Training on rural development and cooperatives to each member of the cooperative societies.

Lastly seven clustered village projects were completed on 30.6.87 at a cost of about Tk.2.27 crore financed by foreign aid. This
project absorbed a very large quantity of financial resources. The financial involvement made it clear that it was not possible to go ahead with such a cost-ineffective project (MOL, GOB, 1987, pp 9-11).

The present on-going clustered village project is based mainly on self-reliance and one of the cardinal guideline is to minimise cost through use of local funds, easily available resources and voluntary labour. 'Thikana' is the name given to the programme to establish a permanent relationship between land and the deprived section of the rural population. The poor landless families were organized through mutual cooperation in order to establish a village in a single piece of land and at the same time, wherever possible they could be provided with arable land on a permanent basis in and around the newly created settlement. In a nutshell, this is the concept of clustered village. The then President of Bangladesh declared clustered village programme as a national programme and named it as "Operation Thikana". This arrangement provides the poorest of the poor in the countryside with a permanent address so essential to instil in themselves confidence and pride. If the rural poor live together they will be able to boldly face the aggressive design of the Jotdars (big land owners) and other influential and self-seeking people. It will be indeed difficult to evict them from their new settlement if they live there together. Finally organized living together can become the basis for their all round economic development and social upliftments. (GOB, 1989).

1.4.1. PLANNING FOR SETTLEMENT OF KHAS LAND.

The Land Reform Ordinance, 1984 emphasized for the settlement of Khas land for homestead.
Thus the main targets of the clustered village programme are as follows:

1. To ensure distribution of income and balanced use of land.
2. To utilize the productive capacity of land in full for increasing agricultural production.
3. To rehabilitate the landless and rootless families and create job opportunities for them in order to enhance new life in the rural economy.
4. To lessen the intensity of migration of rural people towards the urban area and to establish incentive to live in the rural area.

The then President of Bangladesh declared that at least five clustered villages will be set up in each thana during 1988-92. As indicated earlier, the specific aims of the programme are to provide a permanent address to the landless and homeless people, farm labourers on the khas land lying scattered throughout the country. If five clustered villages can be created in each of the 460 upazilas during 1988-92, it will mean a total of 2300 clustered villages. If each clustered village can permanently rehabilitate 20-25 households, the total number of families rehabilitated would come to about 50,000. In this regard cooperation from different ministries particularly the Ministries of Relief and Rehabilitation, Agriculture, Fisheries and Livestock, Local Government and Rural Development are ensured in making the project a success. The then upazila parishads are also urged to take up clustered village project within its AIDP provision under the direct guidance of the respective District Administration.
1.5. DESIGN OF THE PROGRAMME.

Articles 130-146 of the booklet "Guidelines for Distribution of Agricultural Khas land among the Landless" explain the procedure for creating clustered villages. Directions are in force for founding clustered villages on plots containing 20 acres or more contiguous land and on plots of smaller area but having other necessary facilities. In practice it has been found that clustered villages were created on plots of even smaller areas ranging from 1 to 5 acres of land. The programme primarily consists of two phases residential and agricultural. The plan of the proposed clustered village was prepared with the help of the Thana Engineer or Sub-Assistant Engineer.

Thus clustered villages may be of several sizes:

1.5.1. TYPES OF SETTLEMENT.

Generally there are four types of settlement of different sizes as follows:

(a) Type-I: Generally the desirable size under this type is to be 1 to 3 acres plot of non-agricultural land, otherwise agricultural land may be developed. Landless agriculturists and non-agriculturists are to be rehabilitated in such villages with 0.08 acres of land allotted per family for housing only.

(b) Type-II: The second type of clustered village is such that it is possible to distribute government agricultural khas land to each and every settler household. In such village only landless agriculturists are to be provided.

(c) Type-III: The third type of clustered villages are those which have grown their own without any government permission and without rights being conferred on the landless settlers. In such villages, along with handing over land rights, tubewell, pond, and other facilities will have to be provided.
(d) Type-IV: The fourth type is that the creation of new clustered villages along with the existing unplanned settlements of the landless so as to provide essential environment and ensure integration.

1.5.2. FORMATION OF SOCIETIES:
The settlers are to be organized through societies so that they can constitute collective force which can render valuable help to them in getting settled land, investment of capital, arranging loans from local authorities etc. In this respect assistance from voluntary and local organizations (NGOs) are privileged to extend a crucial role favouring the formation of societies or group associations.

1.5.3. PHYSICAL FACILITIES
A residential quarter contain two rooms, a kitchen attached to it. The rooms and kitchen should be of durable nature and made of local materials. Derelict ponds and ditches in project areas are to be re-excavated or new ponds and lakes are to be excavated. The ponds are to be used for fish cultivation by the inhabitants of the clustered villages. The other ancillary facilities include water seal latrine, tubewell for drinking water, poultry farm, school, mosque, club, community centre etc. The general resolution is that land documents are to be handed over to the settlers.

1.5.4. IMPLEMENTING AGENCIES.
The main responsibility for implementing the project lies with the Assistant Commissioner (land) or Thana Revenue Officer at the thana level. Similarly, the primary responsibility for this project is with the Additional Deputy Commissioner at the district level. However, the overall responsibility of general supervision and direction lies and shall continue to lie with the Deputy Commissioner. Besides, the concerned officer will be responsible for keeping the relevant task force and thana committee active.
1.6. RESETTLEMENT PROGRAMME IN OTHER COUNTRIES.

Land settlement projects as well as agrarian reform has been carried out in various countries in different forms under different names and titles. A planned resettlement programme in Nepal was introduced in 1961 with the objective to balance the regional distribution of the population; to utilize the land resources; to provide a new start for disadvantaged groups and to accelerate the agricultural productivity (Elder, et. al, 1976). To achieve these objectives 24,267 hectares of land were distributed to 17,815 families till 1984 in different resettlement projects in Nepal (Nepal Resettlement Company, 1984). The target groups had come from diverse socio-economic backgrounds. The report of the Nepal Resettlement Company (NRC) states that there were some settlers who had no agricultural background at all. The progress report of the NRC explicitly showed that, in Jumuni project of Bardiya district, 400 families of resettlers had migrated elsewhere. Resettlers' failure in their economic activities and efforts may have been a strong factor that caused such onward migration.

Experiences with planned land settlement schemes showed that their failure was mainly the consequence of an inefficient planning and implementation system rather than having been caused by settlers or resettlers' lack of determination and efficiency.

One of the studies (Elder, et. al, 1976) explored that the Burmese expatriates of Nepalese origin in the Khajura project maintained better agricultural production standards and management systems than others. Wamigeatna (1979) in Sri Lanka and Conway and Shrestha (1981) in Nepal have found that there had been socio-economic disparities in settlement projects because of differential production. One of the studies conducted in Thailand (Suksomake, 1978) discovered unsatisfied resettlers, planning to migrate elsewhere.
The West Bengal Acquisition of Homestead Land for Agricultural Labour, Artisan and Fishermen Act, 1975 is directed towards a specific group of people, namely, rural poor including barqadars (share-cropper), agricultural labourers, fishermen and artisans having no land whatsoever, and who have constructed homestead on someone else's land as an occupier. Such land to the extent of 5 kathas (0.0805 decimals) will automatically stand acquired by the State Government and thereafter shall also be vested absolutely in favour of such occupier.

This Act was promulgated in 1978 with the help of local government institutions (Panchayat). Upto 1987, the benefit was extended to 2,32,000 persons i.e. about 61 percent belonging to either scheduled tribes or scheduled castes (Siddiqui, 1988).

The governments of many developing countries considered agrarian reform as a necessary strategy to promote rural development. Among the many elements of agrarian reform, land ownership is the most important to peoples security, on which the opportunity for greater advancement and progress is based (Quiblat and Weber, 1987 p. 21). In most of Asia, emphasis is on security of tenure. In the Middle East and Latin America, the stress is on land redistribution and the creation of peasants proprietorship. In Japan and Taiwan, agrarian reform has pro-tenant leanings.

In Iran, land resettlement during its first stage (1962-65) had brought about changes which gained peasant self-confidence and independence, thereby strengthening their morale. In the second stage (1965-68), the peasants gained better security and freedom from interference from landowners. The third stage (1968-1971) was the total elimination of landlord. The transfer of power enabled the tenants to take advantage of the opportunities for advancing to a better standard of living.
In Egypt, three major agrarian laws were enacted starting in 1952. The inequality in the distribution of land ownership was not really changed. Among landless peasants, and consequently the rural poor, the redistributive efforts of the agrarian reform programme were negligible. There was a rise of rural poverty from 27 percent to 44 percent during the decade being in the mid-1960 up to the mid-1970.

Japan has achieved growth in agricultural productivity as a result of improved tenancy practices, coupled with large-scale industrialization and vast expansion of commerce, which absorb surplus labour from rural areas.

The successful implementation of land resettlement in Taiwan and the impact of the program on productivity are dependent on several factors such as strong farmer's organizations, supporting rural infra-structures, managerial skills, absence of vested bureaucratic interests in land ownership, reduction of incentives for landlords to own land and diversion of interests of landowners to industry.

There is no comparable legislation in Bangladesh. An attempt was made to establish clustered villages in Char(accreted) land belonging to the government in 1972. A project named 'Cluster village and cooperative farming in the Char areas of Noakhali District' was under implementation since 1982 by the Ministry of Land. Though some physical facilities were created in those villages for supporting their habitation, the objective of cooperative farming is yet to be achieved (See Section 1.4). Even the success of the programme as a resettlement attempt of rural homeless has been brought under question and this indicates that there is a need to study the programme.
1.7. RATIONALE FOR THE STUDY.

Land is linked with human existence. In recent years, efforts had been made by the Bangladesh government to increase the access of the rural poor to the productive assets and services. Obviously, landlessness has been growing faster for rapid population growth and other social and economic factors. In order to provide a house and the minimum land to the all landless and marginal farmers, a huge extent of land and capital investment would be required. Land and house may be offered to them on some specific priority basis. It is reported that so far 386 clustered villages have been set up in 293 thanas under 58 districts and 11750. landless families have been rehabilitated upto November 1989(The Bangladesh Observer November 6, 1989). Depending on the availability of suitable compact block of Khas land, the new settlement project(clustered village) are quite far away from their(settlers) existing residential locations. Despite these, the success of the settlement projects have been questioned and evidence exists to indicate that the projects are handicapped by some irregularities and other discrepancies in the building of clustered villages. There have been many instances of small land-owners and beneficiaries who being unable to realise sufficient income from the tiny plots eventually give up the new ownership and migrate towards the city area(The Bangladesh Observer, January 14, 1990).

The above context provides the need for factual study on the implementation of clustered village project on government khas land based on which some policy guidelines may be suggested for the success of the programme.
1.8. OBJECTIVES OF THE STUDY.

The purpose of the study is to evaluate the efficiencies of the clustered village programme as a resettlement process for rural homeless and landless people in Bangladesh. The specific objectives of the study are as follows:

(1) To identify the socio-economic condition of the recipients and their resource status for productive activities.

(2) To investigate into the prime aspects of implementation process and to judge whether it is consistent with the targets of the programme.

(3) To assess the impacts of clustered village programme on the inhabitants in respect of support services, income generation and living condition.

(4) To provide some policy guides for the future success of the programme.

1.9 METHODOLOGY OF THE STUDY.

The study is based mainly on field level data which were collected from selected clustered villages of Dhaka, Manikgonj and Rajbari Districts. Both primary and secondary data were needed to fulfil the objectives of the study. The principal investigator had to meet with the concerned Government official and secure the list of the clustered villages with their full addresses. In pursuance with that list, national government officials were contacted for some first hand information for selecting the clustered villages being included under study.
1.9.1 SELECTION OF THE STUDY AREA:

The study requires selection of an area for the fulfilment of the objectives set for the study. According to Yang the areas in which farm business survey is to be made depends on the particular purpose of the survey and possible co-operation from the farmers (Yang 1965, p.9). A thana wise list of clustered villages showing number of families rehabilitated were collected from the Land Revenue Board, Ministry of Land, Bangladesh Secretariate, Dhaka. Before the commencement of the study, a reconnaissance survey was carried out to select the area. Accordingly, four clustered villages namely Thikana, PROTASSHA, SHILTV£R, KALIGONGA AND UJANCHAR under Dhamrai, Savar, Hanikgonj Bodar and Goalanda thanas, respectively, were selected (Figure-1).

The main criteria adopted for selecting the study villages were the following:

1. Consideration to cover the large, medium and small sized clustered villages as well as the number of families provided therein.

2. Consideration regarding differential amount of Khas land particularly agricultural land distributed.

3. Easy accessibility to the study villages.
FIGURE 4

BANGLADESH
ADMINISTRATIVE UNITS
1988

LEGEND

1. Capital
2. Division Boundaries
3. District Boundaries
4. Upazila/Union Boundaries
5. Vandalipur

STUDY AREA
1.9.2. **DESIGN OF QUESTIONNAIRE**

Besides gathering personally observed facts, two sets of questionnaire were administered to record the desired data and to collect relevant information. (1) The first questionnaire for recording the replies of the recipients. (2) The second questionnaire contained some questions for the concerned officials and elected representatives. A draft questionnaire was first prepared considering the objectives and was pre-tested in the field in order to examine the suitability of questions and response behaviour. The author also visited the area personally to get acquainted with the conditions existing in the study area. The author consulted the thana level officers, local bodies, the beneficiaries and discussed the implementation of the project. This draft questionnaire was modified and rearranged on the basis of experience gathered in the field test and putting in all the details the questionnaire was finalized. The questionnaire contain both open ended and closed ended questions in Bangla. The questions were of simple terms and in conformity with the thinking of the respondents. The second questionnaire were not placed before the concerned officials rather the author had to ask them relevant itemwise question from his own memory and subsequently recorded the information into it.

The questionnaire for beneficiaries consist of the following main aspects:

(1) Identification of recipients and their family description.
(2) Description of received land and owned land if any.
(3) Source of family income and their expenditure.
(4) Status of all existing resources of the beneficiaries.
(5) Accessibility to credit programme, agriculture, extension services and social and political institutions.
(6) All other relevant questions including some general questions.

(A sample questionnaire has been given in Appendix-3)
1.9.3 Method of Data Collection.

The author first met the Assistant Commissioner (Land) and secured the list of the beneficiaries possessing houses and amount of Khas land wherever provided to them. Thereafter all the recipients were contacted by the author himself and trained investigators. At the initial stage, leaders of the resettled groups known as 'Hatbars' were consulted first by the principal investigator in order to create a friendly and congenial environment for successful conduct of the investigation. The objectives of the study were carefully explained to the respondents to gain their support. Thana level officers were also approached for ensuring their cooperation for the study. The recipients were hesitant at the beginning but gradually extended cooperation. They realized the significance of the work when the aims and objectives of the study were explained to them.

They were given assurance that all the information would be kept strictly confidential. The questions were asked item by item and in a very simple way with explanation of questions where necessary. It was observed that some respondents hesitated to answer some questions e.g. previous living condition, family income and secret understanding if any involved in securing the houses and land.

It was a very painful process to obtain information from some of the government officials. Some questions were verified by putting cross-questions. The author also gathered some important information from the commercial banks, NGO representatives and different nation-building departments working at the thanas.

The survey was conducted during the month of October 1990 to January 1991. The set of data thus collected were edited, scrutinized accordingly.
1.9.4. DATA PROCESSING AND ANALYSIS.

Each and every resettled beneficiary household was brought under interview excluding a very few who were not available during the survey period. Due to unavoidable circumstances, information were collected from beneficiaries of which only 237 could be analysed, though the plan was to cover 265 cases.

The computer software package programme of SPSS \(^1\) was used for the analysis of the data. The set of data were cross-checked before transferring those to the computer. The analysis of the data were made in keeping with the objectives set for the study.

1.9.5 LIMITATIONS OF THE STUDY.

Although clustered village project was undertaken by the government in the whole areas of rural Bangladesh, only four out of 386 established so far were chosen of different sizes and categories. The list obtained from the concerned national officials did not show a detailed settlement picture by type and category. So only a small portion of total project has been covered by this study due to resource constraints. Nevertheless, the findings are expected to have wide relevance. It was a painful process to obtain information from the beneficiaries(settlers') perhaps because of the fact that they were pre-occupied with some non-compliances. So it was required to check the whole range of answers carefully.

1.9.6. ORGANIZATION OF THE STUDY.

The study has been divided into six chapters. The first chapter briefly outlines the poverty, landlessness and homelessness in Bangladesh, history of clustered village, planning and design of the programme, similar experiences in other countries and objectives, methodology of the study.
The second chapter discusses the general description of the clustered villages under study. The third chapter describes the socio-economic characteristics of the clustered villages under study. The fourth chapter discusses the execution of the clustered village projects, deficiencies and constraints that affected the project implementation. Evaluation of the impacts of clustered villages, migration pattern, occupational changes, satisfaction or dissatisfaction with the present situation are discussed in chapter five. Policy recommendations for programme improvement are suggested in the last chapter.

Notes:
1. The estimate is based on Rahman's (1988) study.
2. The study has defined 'rural squatters' as people occupying space unlawfully with no rights of occupancy. Dependant homeless are those whose living space depends on the goodwill of others, or they live on others' space by working a small householder in return for hard labour to the landlord (Rahman, 1988, pp 2-3).
3. Recently the programme has been named 'Rishka(Ideal) Village programme.'
4. Former upazila has been renamed as Thana.
5. The Government has already been abolished its functioning.
CHAPTER-2

THE CLUSTERED VILLAGES UNDER STUDY

Four clustered villages, namely, Prottasha, Kaligonga, Shamver and Ujanchar were selected from four thanas of Dhamrai, Manikgonj sadar, Savar and Goalando under the District of Dhaka, Manikgonj and Rajbari, respectively, for in depth study. There were about 50 resettled families at Prottasha of Dhamrai thana, 33 families at Kaligonga of Manikgonj sadar, 56 families at Shamver of Savar and 126 families at Ujanchar of Goalando thanas (Table-2.1).

2.1. PROTTASHA,

The clustered village Prottasha is situated on 15.29 acres of khas land (government owned) at Ram-Raban-Pabrail mouza of Balia union under Dhamrai thana. It was inaugurated by the former president on 27.7.89 and called as one of the best clustered villages in Bangladesh. Each of 50 resettled family has been provided with a residential quarter on 0.08 acres of land. Each quarter contains a two roomed house made of corrugated iron (C.I) sheet, a kitchen and a water seal sanitary latrine. The residential quarter contains a large room measuring 22 feet in length and 10 feet in breadth attached to 5 feet wide 'varendha' all along the lengths. Thus the living space including the room and 'varendha' covers a total area of 330 sq. feet. The 12 feet wide space left in between two consecutive houses is being used for growing vegetables and poultry. A model layout plan for construction of houses in clustered village has been indicated by the Land Ministry for a homogenous construction (Model plan shown in appendix-1). The site plan of the Prottasha village is shown in Figure-2.
SITE PLAN OF
PROTTASHA CLUSTERED VILLAGE
DHAMRAI UPAZILA, DHAKA.

Project Area 15.29 Acres.

---

LEGEND

House ⊙ Latrine ▲ Tube Well —— Footway
TRANSPORT AND COMMUNICATION.

The clustered village is linked to the thana headquarters Dhamrai by about 23 kms. of pucca and semi-pucca roads. Bus, Rickshaw, Van etc. are the principal means of transportation between different market places and the thana headquarters.

SUPPORT SERVICES.

a) Drinking water : For drinking water, installation of 12 tubewells were completed. The Public Health Engineering department extended necessary cooperation in this regard.

b. Ponds : A common pond covering 2.59 acres of land was excavated where it facilitates fish cultivation.

c. Arable land : Each family has been given an area of 0.12 acres of accreted land for cultivation.

OTHER ANCILLARY FACILITIES.

1. Mosque-1
2. Information Centre-1
3. Primary Education Centre-1
4. Ansar and VDP club-1
5. Poultry farm-1
6. Centre for departmental activities-1
7. Security centre-1
8. Play Ground-1
9. Cooperative society-2
10. Women’s samity-1

Most of the above centres were found to remain unused and kept under lock and key. Reportedly, these centres were occasionally used as and when distinguished delegates or visitors appeared at the project site. There were no poultry birds at the house marked
for poultry raising. However, poultry birds were accumulated at the house marked for exhibiting the delegates for a day long programme. Afterwards birds were distributed to the households families for rearing purpose.

2.2. SHAMVER.

The Shamver clustered village project is situated on 10.40 acres of land at Goalbari mouza of Shimulia union at a distance of about 7 kms from Savar thana headquarters. About 0.08 acres of khas land was given to each family for homestead mostly pucca and semi- pucca road connect the project from Savar. This has also a provision for a two roomed C.I. sheet house, a kitchen and a sanitary water seal latrine for each family. The area where this clustered village established was mostly uneven and lowlying. A large volume of earthwork involved for raising the land, construction of internal roads, excavation of ponds. The Ministry of Relief and Rehabilitation provided wheat grant under PRWP for the accomplishment of earth work in the project. The site plan of the Shamver village is shown in Figure-3.

SUPPORT SERVICES.

1. **Drinking water**: For drinking water 5 TARA Tubewells were installed by NGO donors.

2. **Ponds**: A common pond covering 1.0 acre of land was excavated where it facilitates fish cultivation as well as a raised space for vegetable growing.

3. **Arable land**: Although there was a commitment from the administration that 0.36 acres of khas land would be provided for cultivation in the nearby area, but none of the beneficiaries were neither able to possess the land nor they were given title deed of that land.
FIGURE - 3

SITE PLAN OF
SHAMVER CLUSTERED VILLAGE
SAVAR UPAZILA
DHAKA

Project Area 10.60 Acres

LEGEND

HOUSE
LATRINE
TUBEWELL

FOOTWAY
4. **Marketing facilities**: A local market centre near the project is available.

**ANCILLARY FACILITIES.**

1. Information centre-1
2. Health & Family Planning Centre-1
3. Adult and minor education centre-1
4. Sewing centre(women)-1
5. Ansar and VDP club-1
6. Play ground-1
7. Poultry farm-1
8. Park for children-1
9. Multipurpose society-1
10. Bittohin Samabaya Samity(BSS)-1
11. Social Welfare Centre-1

2.3. **UJANCHAR.**

The Ujanchar clustered village is situated on 10.48 acres of land about 2.0 km away from the Goalanda thana headquarters. The land was previously acquired and possessed by the Bangladesh Railway. It was occupied by outcoming families since more than 10 years and reportedly some of them also secure temporary lease from Bangladesh Railway. The existing occupants lived there which might be termed as squatters. Thereafter the district administration resume the land and established the clustered village project. However, this has also provision for two roomed Corrugated Iron(C.I) house, one kitchen, one sanitary latrine. Space for one kitchen garden for each family has also been provided. On an average 0.06 acres of land was distributed to each family for homestead. The living space including the room and 'varendha' covers a total area of 330 sq.feet. No arable land for cultivation was given to the beneficiaries. The site plan of the Ujanchar village is shown in Figure-4.
SITE PLAN OF
UJANCHAR CLUSTERED VILLAGE
GOALANDA UPAZILA, RAJBARI

Figure 4

Project Area 10.48 Acres.

Legend:
- House
- Latrine
- Tube Well
- Footway
- Rail Line

Community Centre
Health Complex
Rajbari
G Bazar
Primary School
Local Road
Mosque
Project Area
SUPPORT SERVICES.

1. Ponds: A common pond covering 1.50 acres of land was excavated which presently used for fish cultivation.

2. Drinking water: Installation of 10 tubewells were completed for ensuring supply of drinking water to the inhabitants of the clustered village.

3. Marketing facilities: A local market centre near the project area is available. It is serving as service and exchange of low and medium order of goods for all types of neighbouring villages.

4. Education centre: A primary school existed adjacent to the clustered village which could absorb the school going children of the clustered village.

2.4. KALIGONGA.

The Kaligonga project is located on the bank of the river Kaligonga under Bhararia union at a distance of about 11.0 kilometers south to the Manikgonj district headquarters. It comprises only 2.0 acres of khas land. Both Kutcha road and river communication is the major source of transport to the thana headquarters. Each of 33 resettled family has been provided with a residential quarter on 0.06 acres of land. The site plan of the Kaligonga village is shown in Figure-5.
SITE PLAN OF
KALIGOAGA CLUSTERED VILLAGE
MANIKGONJ SADAR UPAZILA

Project Area 2.00 Acres

Union Parishad Premises
P. School

LEGEND

HOUSE
LATRINE
TUBEWELL
FOOTWAY
SUPPORT SERVICES AVAILABLE.

1. Drinking water: For drinking water 3 shallow tubewells were installed at the project site.

2. Sanitary latrine: Each of the 33 family was provided with water seal sanitary latrine.

3. Marketing facilities: Regarding the marketing facilities for resettlers, a local market centre near the project area is available. It is serving as service and exchange centre of low order goods for all types of neighbouring villages.

4. Formation of societies: Initiative has been taken to organize the rehabilitated household through societies. The cooperative department, Bangladesh Rural Development Board (BRDB), and NGO have formed societies within their own organizational framework.

5. Ancillary Facilities:
   
   i. Community centre-1
   ii. Women sewing centre-1
   iii. Mothers club-1
   iv. VDP club-1
   v. Bittyahin Samabaya Samity-2
   vi. NGO society-1

TREE PLANTATION.

All the four clustered villages were covered under a massive tree plantation programme. Different variety of saplings and adequate vegetables seedlings have been supplied to the inhabitants. The field officials of the Department of Agricultural Extension and also Forest Department made necessary layout plan for
making the plantation a success. The female members have been contributed their best effort to grow vegetables. Erection of fencing around the kitchen garden and the ornamental plants raising at the household yard contributed a good outlook of the project area.

**TABLE-2.1 : GENERAL INFORMATION OF THE FOUR CLUSTERED VILLAGES UNDER STUDY.**

<table>
<thead>
<tr>
<th>Name of the clustered village</th>
<th>Tot. proj. area (Acr)</th>
<th>Tot. ste-est. area (Acr)</th>
<th>Tot. land distr. (Acr)</th>
<th>Arab- le land for comm. use* (Acr)</th>
<th>Tot. no. of families</th>
<th>Tot. popula- tion(No.)</th>
<th>Average family size</th>
</tr>
</thead>
<tbody>
<tr>
<td>PROTASHA</td>
<td>15.3</td>
<td>4.0</td>
<td>5.3</td>
<td>0.08</td>
<td>50</td>
<td>194</td>
<td>3.9</td>
</tr>
<tr>
<td>KALIGONGA</td>
<td>2.0</td>
<td>2.0</td>
<td>-</td>
<td>0.06</td>
<td>33</td>
<td>141</td>
<td>4.3</td>
</tr>
<tr>
<td>SHANVER</td>
<td>16.4</td>
<td>6.24</td>
<td>4.16</td>
<td>0.08</td>
<td>56</td>
<td>241</td>
<td>4.3</td>
</tr>
<tr>
<td>UJANCHAR</td>
<td>10.5</td>
<td>8.02</td>
<td>2.46</td>
<td>0.06</td>
<td>126</td>
<td>588</td>
<td>4.6</td>
</tr>
</tbody>
</table>

* Common use comprises internal roads, ponds, playground, mosque, different centres etc.


2.5. SUMMARY.

Of the four clustered villages under study, project size differs according to the availability of khas land. Arable land was given only to Protasha. At Shanver village, although there was a
commitment for providing 0.36 acres of land to each but none of the allotees were not in a possession of arable land. Land distributed for homestead per family ranging from .06 to .08 acres.

Homogenous construction of houses were made in all as per model layout plan indicated by Ministry of Land. Different community services like mosque, club, school etc. were more or less same in all studied clustered villages. Ujanchar clustered village is different that has grown own and allotees lived there earlier by squatting on land of Bangladesh Railway. Different ancillary facilities available at project site were not found worked their way.
CHAPTER-3

SOCIO-ECONOMIC CHARACTERISTICS OF THE CLUSTERED VILLAGES

3.1. SOCIO-ECONOMIC BACKGROUND.

The information which revealed important socio-economic characteristics were collected and presented in the chapter.

The size of family was defined in this study as the number of persons a household supports. It generally included husband, wife, sons, daughters, parents etc. Adult male members were the main source of family labour and female members in the study area did not take part in field work due to lack of social acceptability. In some cases children of age 12 years or below also took part in the field work. Usually adult males and children constituted the potential source of family labour for farm as well as non-farm activities.

3.1.1. Literacy

It appears from the Table-3.1 that about 61 percent of the total household heads were illiterate, 24 percent can sign only, 12 percent attained upto primary level and about only 3 percent attained SSC and above. The percentage of illiteracy amongst the housewives were more than that of household heads which was about 77 percent. The level of literacy seemed to be less than that of the national level which was 23.8 in 1981 census (BBS 1990, P-279).
### TABLE 3.1 LITERACY OF THE HEADS OF HOUSEHOLD IN THE STUDIED CLUSTERED VILLAGES.

<table>
<thead>
<tr>
<th>Clustered Village</th>
<th>Primary</th>
<th>SSC</th>
<th>MSC</th>
<th>Illiterate</th>
<th>Can only</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prottasha</td>
<td>5</td>
<td>1</td>
<td>2.0</td>
<td>36</td>
<td>14.3</td>
<td>49</td>
</tr>
<tr>
<td></td>
<td>10.2</td>
<td></td>
<td></td>
<td>73.5</td>
<td></td>
<td>100.0</td>
</tr>
<tr>
<td>Kaligonga</td>
<td>2</td>
<td>1</td>
<td>3.1</td>
<td>20</td>
<td>9</td>
<td>32</td>
</tr>
<tr>
<td></td>
<td>6.3</td>
<td></td>
<td></td>
<td>62.5</td>
<td>28.1</td>
<td>100.0</td>
</tr>
<tr>
<td>Shamver</td>
<td>12</td>
<td>1</td>
<td>1.8</td>
<td>25</td>
<td>18</td>
<td>56</td>
</tr>
<tr>
<td></td>
<td>21.4</td>
<td></td>
<td></td>
<td>44.6</td>
<td>32.2</td>
<td>100.0</td>
</tr>
<tr>
<td>Ujanchar</td>
<td>10</td>
<td>4</td>
<td>4.0</td>
<td>63</td>
<td>23</td>
<td>100.0</td>
</tr>
<tr>
<td></td>
<td>10.0</td>
<td></td>
<td></td>
<td>63.0</td>
<td>23.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>29</td>
<td>5</td>
<td>2.1</td>
<td>144</td>
<td>57</td>
<td>237</td>
</tr>
<tr>
<td></td>
<td>12.2</td>
<td></td>
<td></td>
<td>60.8</td>
<td>24.1</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Note: The second figures in each cell indicate percentage distribution.


#### 3.1.2. Occupational Classification of the Recipients.

As selection of the sample was made in accordance with the objectives of the study, it would therefore, represent the case of the majority of the rural poor. However, it was observed that most of the recipients in the study area were economically very poor. The resettled dwellers in the four studied areas were engaged in diverse occupations. All the varied occupations that were noticed in the areas have been grouped into seven categories. The largest number of them members were recorded as agricultural day labourer, such as 47 percent at Prottasha, 75 percent at Kaligonga, 61 percent at Shamver and 32 percent at Ujanchar. It was followed by petty business and other diverse categories of occupations. About 28 percent respondents respectively of Ujanchar, 9 percent of both Kaligonga and Shamver and 6 percent of Prottasha were engaged in petty business. Under others category, varieties of occupations were recorded viz. boatman, fisherman, transport worker, cobbler,
carpenter, rickshaw puller, hotel worker, small service etc. were prominent (Table-3.3).

**TABLE 3.2 LITERACY OF THE HOUSEWIVES IN THE STUDIED CLUSTERED VILLAGES.**

<table>
<thead>
<tr>
<th>Clustered village</th>
<th>Primary</th>
<th>SSC</th>
<th>HSC</th>
<th>Illiterate</th>
<th>Can sign only</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prottasha</td>
<td>3.62</td>
<td>1.0</td>
<td>2.0</td>
<td>40.60</td>
<td>5</td>
<td>49</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>81.6</td>
<td>10.2</td>
<td>100.0</td>
</tr>
<tr>
<td>Kaligonga</td>
<td>1.0</td>
<td></td>
<td></td>
<td>20.60</td>
<td>11</td>
<td>32</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>62.5</td>
<td>34.4</td>
<td>100.0</td>
</tr>
<tr>
<td>Shamver</td>
<td>6.10</td>
<td></td>
<td></td>
<td>42.75</td>
<td>8</td>
<td>56</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>75.0</td>
<td>14.3</td>
<td>100.0</td>
</tr>
<tr>
<td>Ujanchar</td>
<td>8.80</td>
<td>2.0</td>
<td>2.0</td>
<td>80.80</td>
<td>10</td>
<td>100.0</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>80.0</td>
<td>10.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>18.76</td>
<td>3.0</td>
<td>1.3</td>
<td>182.75</td>
<td>34</td>
<td>237</td>
</tr>
</tbody>
</table>

Note: The second figures in each cell indicate percentage distribution.

Farming as it would be expected was not the primary occupation of the allottees. Only about 9 percent of the total number of recipients were engaged in agri-farming. It does mean that they were not well-to-do landed class; arable land hunger was there and only about 11 percent could manage to rent in others land in addition to their own and base their living on part-time farming. The majority of the recipients, i.e. 89 percent had to depend on various other means for their livelihood. Thus it was observed that they were engaged in petty business, selling labour, artisan, small service, maid servant, rickshaw puller and even with street beggary. Cultivation as a part-time occupation was found only in Prottasha clustered village where per family 0.12 acres of arable land were given for cultivation.
Compared to other clustered villages the allotees of Ujanchar resettlement project had a multiplicity of occupations. It was because of the fact they were mostly somehow pre-occupant of the land re-distributed with houses during the creation of clustered village.

Table 3.3. OCCUPATIONAL CLASSIFICATION OF THE HOUSEHOLD HEADS UNDER DIFFERENT CLUSTERED VILLAGES.

<table>
<thead>
<tr>
<th>Clustered Village</th>
<th>Agriculture</th>
<th>Business</th>
<th>Agri. day lab.</th>
<th>Artisan</th>
<th>HH. work</th>
<th>Unemployed</th>
<th>Others*</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prrottasha</td>
<td>15</td>
<td>3</td>
<td>23</td>
<td>2</td>
<td>2</td>
<td>-</td>
<td>4</td>
<td>49</td>
</tr>
<tr>
<td></td>
<td>30.6</td>
<td>6.1</td>
<td>46.9</td>
<td>8.1</td>
<td>4.1</td>
<td>-</td>
<td>8.2</td>
<td>100.0</td>
</tr>
<tr>
<td>Kaligonga</td>
<td>-</td>
<td>3</td>
<td>24</td>
<td>4</td>
<td>-</td>
<td>1</td>
<td>3.1</td>
<td>32</td>
</tr>
<tr>
<td></td>
<td>9.4</td>
<td>75.0</td>
<td>12.5</td>
<td>-</td>
<td>-</td>
<td></td>
<td></td>
<td>100.0</td>
</tr>
<tr>
<td>Shamver</td>
<td>4</td>
<td>5</td>
<td>34</td>
<td>2</td>
<td>-</td>
<td>1</td>
<td>1.8</td>
<td>56</td>
</tr>
<tr>
<td></td>
<td>7.1</td>
<td>8.9</td>
<td>60.7</td>
<td>3.6</td>
<td>-</td>
<td></td>
<td>17.9</td>
<td>100.0</td>
</tr>
<tr>
<td>Ujanchar</td>
<td>2</td>
<td>28</td>
<td>32</td>
<td>1</td>
<td>4</td>
<td>7</td>
<td>26.0</td>
<td>100.0</td>
</tr>
<tr>
<td></td>
<td>7.0</td>
<td>28.0</td>
<td>32.0</td>
<td>1.0</td>
<td>4.0</td>
<td>7.0</td>
<td>26.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>21</td>
<td>39</td>
<td>113</td>
<td>9</td>
<td>6</td>
<td>9</td>
<td>49</td>
<td>237</td>
</tr>
<tr>
<td></td>
<td>8.8</td>
<td>16.5</td>
<td>47.7</td>
<td>3.8</td>
<td>2.5</td>
<td>3.8</td>
<td>16.9</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Note: The second figures in each cell indicate percentage distribution.

Others: Includes Maid Servant, Cooli, Transport work, Broker, Boatman, Hotel cook, Beggary, Cart/Rickshaw puller etc.

Source: Field Survey, 1991

3.1.3. Age and Sex Structure of the Family Heads.

The resettled families were overwhelmingly headed by males. A few female heads of household were observed which constituted about 17 percent of the total respondents. Amongst the four clustered villages under study, Shamver and Ujanchar project showed maximum numbers of female household heads. In all areas heads of the families were mainly concentrated in the age group of 40 years and above i.e. about 43 percent at Prrottasha, 63 percent at Kaligonga and 61 percent at both Shamver and Ujanchar. Thus it was evident
that majority of the heads of household belongs to the age group of 40 and above or the more productive age group in all the four project areas (Table-3.4).

**TABLE : 3.4 : AGE STRUCTURE OF THE HOUSEHOLD HEAD UNDER STUDY.**

<table>
<thead>
<tr>
<th>Clustered village</th>
<th>Upto 29 yrs</th>
<th>30-39 yrs</th>
<th>40 yrs and above</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Protasha</td>
<td>6(12.2)</td>
<td>22(44.9)</td>
<td>21(42.9)</td>
<td>49(100.0)</td>
</tr>
<tr>
<td>Kaligonga</td>
<td>4(12.5)</td>
<td>8(25.0)</td>
<td>20(62.5)</td>
<td>32(100.0)</td>
</tr>
<tr>
<td>Shamver</td>
<td>3(5.3)</td>
<td>19(34.0)</td>
<td>34(60.7)</td>
<td>56(100.0)</td>
</tr>
<tr>
<td>Ujanchar</td>
<td>12(12.0)</td>
<td>27(27.0)</td>
<td>61(61.0)</td>
<td>100(100.0)</td>
</tr>
<tr>
<td>Total</td>
<td>25(10.5)</td>
<td>76(32.1)</td>
<td>136(57.4)</td>
<td>237(100.0)</td>
</tr>
</tbody>
</table>

Note: The figures in the parentheses indicate percentage distribution.

3.1.4 Family Size.

The resettled communities represent the average family size of 3.9, 4.3, 4.3, and 4.6 at Protasha, Kaligonga, Shamver and Ujanchar, respectively. These are slightly below the national average size of 5.61 persons recorded in 1989 (BBS, 1990, P.61). The case of Ujanchar resettled project was different where family size was higher to some extent than that of other three resettlement areas. It was because of the fact that most of the allottees were pre-occupant of the project land and lived there with their extended members.

3.1.5. Religion and Marital Status.

Muslims were in majority except a very few (about 3 percent) Hindus in almost all of resettled dwellers and this being the case in all the four project areas. There was very insignificant number of unmarried household heads. Most of the female heads were either widow or deserted by their husband. The unmarried heads(males) were the son of the widows(Table-3.5).
TABLE: 3.5 SEX AND RELIGION STRUCTURE OF THE HEADS OF HOUSEHOLD.

<table>
<thead>
<tr>
<th>Clusters</th>
<th>Male HH</th>
<th>Female HH</th>
<th>Religion</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>%</td>
<td>%</td>
<td></td>
</tr>
<tr>
<td>Pottasha</td>
<td>91.8</td>
<td>8.2</td>
<td>47</td>
</tr>
<tr>
<td>Kaligonga</td>
<td>81.3</td>
<td>18.7</td>
<td>32</td>
</tr>
<tr>
<td>Shamser</td>
<td>73.2</td>
<td>26.8</td>
<td>51</td>
</tr>
<tr>
<td>Ujanchar</td>
<td>85.0</td>
<td>15.0</td>
<td>100</td>
</tr>
<tr>
<td>Total</td>
<td>83.1</td>
<td>16.9</td>
<td>230(97%)</td>
</tr>
</tbody>
</table>

Note: HH = Household
f = Frequency
% = Percentage to total

3.2. Places of Origin and Living Duration at the Clustered Villages

The present study showed that most of the selection of settlers were made from the same mouza or neighbouring mouza within the union where clustered village project was established. A smaller number of recipients had been selected from neighbouring union and from outside the thana (Table-3.6). Of the total recipients under study about 54 percent and 41 percent originated from the same mouza and neighbouring mouza, respectively. In case of Ujanchar project about 83 percent of the families were pre-occupant of the land in question. They had been living there for about 5 years or more forming squatting of residence. Reportedly, some of them secured temporary permission(leasing documents) from the Bangladesh Railway (6). Afterwards the District Administration resumed the land under Khas and established the clustered village there. Only 17 percent new allottees were rehabilitated into the project who were residing within the same or neighbouring mouza. The schemes were mostly local in nature(Table-3.6).
On query about their arrival as well as living duration at the resettlement projects, it was learnt that about 75.5 percent of the total dwellers started their living at the allotted home for more than one but less than two years as on 31st December, 1990 (Table-3.7).

**TABLE : 3.6 LOCATION OF LIVING OF THE RECIPIENTS BEFORE ENTRY INTO THE CLUSTERED VILLAGES.**

<table>
<thead>
<tr>
<th>Clustered village</th>
<th>Same mouza</th>
<th>Other mouza within union</th>
<th>Other union</th>
<th>Out of thana</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prottasha</td>
<td>9 (18.4)</td>
<td>33 (67.3)</td>
<td>7 (14.3)</td>
<td>-</td>
<td>49 (100.0)</td>
</tr>
<tr>
<td>Kaligonga</td>
<td>6 (12.5)</td>
<td>27 (54.4)</td>
<td>-</td>
<td>1 (3.1)</td>
<td>32 (100.0)</td>
</tr>
<tr>
<td>Shamver</td>
<td>20 (35.7)</td>
<td>34 (58.7)</td>
<td>-</td>
<td>2 (3.6)</td>
<td>36 (100.0)</td>
</tr>
<tr>
<td>Ujanchar</td>
<td>24 (94.0)</td>
<td>3 (1.2)</td>
<td>1 (0.9)</td>
<td>2 (2.0)</td>
<td>26 (100.0)</td>
</tr>
<tr>
<td>Total</td>
<td>127 (53.6)</td>
<td>97 (40.9)</td>
<td>8 (3.4)</td>
<td>5 (2.1)</td>
<td>237 (100.0)</td>
</tr>
</tbody>
</table>

Note: The figures in the parentheses indicate percentage distribution.

**TABLE : 3.7 DURATION OF STAY IN THE CLUSTERED VILLAGES.**

<table>
<thead>
<tr>
<th>Clustered villages</th>
<th>Less than one year</th>
<th>More than one yr. but &lt;two yrs.</th>
<th>More than 2 yr. but less than 3 yrs.</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prottasha</td>
<td>1 (2.0)</td>
<td>48 (98.0)</td>
<td>-</td>
<td>49 (100.0)</td>
</tr>
<tr>
<td>Kaligonga</td>
<td>3 (9.4)</td>
<td>29 (90.6)</td>
<td>-</td>
<td>32 (100.0)</td>
</tr>
<tr>
<td>Shamver</td>
<td>3 (5.36)</td>
<td>4 (7.14)</td>
<td>49 (87.50)</td>
<td>56 (100.0)</td>
</tr>
<tr>
<td>Ujanchar</td>
<td>2 (2.0)</td>
<td>3 (98.0)</td>
<td>-</td>
<td>100 (100.0)</td>
</tr>
<tr>
<td>Total</td>
<td>5 (3.8)</td>
<td>179 (75.5)</td>
<td>49 (20.7)</td>
<td>237 (100.0)</td>
</tr>
</tbody>
</table>

Note: The figures in the parentheses indicate percentage distribution.
It might be noted here that out of the total recipients, about 18 percent lived on paternal land and about 36 percent and 39 percent lived on other land and government fallow land, respectively. About 3 percent used to live unauthorisedly on big dam or road side (Table-3.8).

In reply to the questions about where other members of their family stayed at their previous houses, it was found that about 24 percent of the total recipients had their nearest relatives like father, adult son, brother, father-in-law with whom they maintain chain relationship. These group of recipients possessed the allotment of house and land etc. without carrying any resources or household assets with them. On the contrary, about 76 percent allottees carried their housing materials and other necessary assets lying with them being resettled within the provision of completed rehabilitation programme.

Table : 3.8 PLACES OF ORIGIN OF THE RECIPIENTS BEFORE RESETTLEMENT IN THE CLUSTERED VILLAGES.

<table>
<thead>
<tr>
<th>Clustered village</th>
<th>Own/ paternal land</th>
<th>Build house on others land</th>
<th>Govt. owned fallow land</th>
<th>Build house on big dam or on highway</th>
<th>Other place</th>
<th>N.A</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prottasha</td>
<td>9</td>
<td>17</td>
<td>19</td>
<td>2</td>
<td>2</td>
<td>-</td>
<td>49</td>
</tr>
<tr>
<td></td>
<td>18.3</td>
<td>34.7</td>
<td>38.8</td>
<td>4.1</td>
<td>4.1</td>
<td></td>
<td>100.0</td>
</tr>
<tr>
<td>Kaligonga</td>
<td>8</td>
<td>11</td>
<td>9</td>
<td>3</td>
<td>1</td>
<td>-</td>
<td>32</td>
</tr>
<tr>
<td></td>
<td>25.0</td>
<td>34.4</td>
<td>28.1</td>
<td>9.4</td>
<td>3.1</td>
<td></td>
<td>100.0</td>
</tr>
<tr>
<td>Shamver</td>
<td>10</td>
<td>20</td>
<td>21</td>
<td>2</td>
<td>2</td>
<td>1</td>
<td>56</td>
</tr>
<tr>
<td></td>
<td>17.8</td>
<td>35.7</td>
<td>37.5</td>
<td>3.6</td>
<td>3.6</td>
<td>1.8</td>
<td>100.0</td>
</tr>
<tr>
<td>Ujanchar</td>
<td>15</td>
<td>37</td>
<td>44</td>
<td>4</td>
<td>4</td>
<td>-</td>
<td>100.0</td>
</tr>
<tr>
<td></td>
<td>15.0</td>
<td>37.0</td>
<td>44.0</td>
<td></td>
<td>4.0</td>
<td></td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>42</td>
<td>85</td>
<td>93</td>
<td>7</td>
<td>9</td>
<td>1</td>
<td>237</td>
</tr>
<tr>
<td></td>
<td>17.7</td>
<td>35.9</td>
<td>39.2</td>
<td>3.0</td>
<td>3.8</td>
<td>0.4</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Note: The second figure in each cell indicates percentage distribution.
NA: Not available.
Source: Field Survey, 1991
3.3. Employment Characteristics.

In displaying the employment situation of the dwellers under all the study areas, it was observed that most were trying to obtain some employment wherever available. This was more acute in the case of the dwellers in three villages excepting Ujanchar. Since their displacement, the majority of households were affected in respect of free access to employment. Previously they were somehow attached to the inhabitants of the locality and was well acquainted with the villagers. The very separation due to resettlement in a remote area causes lack of employment opportunities. The employment situation within Ujanchar, on the other hand, however showed, relatively favourable.

3.3.1. Employment and Underemployment Condition of the Dwellers.

In the resettlement projects all the dwellers were not fully employed rather they were underemployed and remained idle without finding any work for one to two weeks in a month. The wage labourer working at other's land find no alternative job during the slack season in a year. In all the areas under study about 4 percent of household heads were unemployed totally. In discussing the unemployment pattern among the dwellers and causes thereof, the respondents have pointed out some reasons for their unemployment. The highest number of respondents have reported that lack of job opportunities nearby was their main reason for unemployment. Other than this some of them are physically unfit and disabled to perform laborious work.

It might be noted here that earning members of the resettled households had to undertake a journey of about 4.40 miles from their residence to the work place.
3.4. Land Tenure Position.

It has been contended that agricultural development in a country is profoundly affected by the system of land tenure prevailing there. A land tenure system usually favours agricultural development where it provides security to the farmers. The sense of security creates incentive to preserve and increase soil productivity. The sense of security also induces the farmers to adopt modernization and new technology. It encourages investment in general.

The resettlers in the study areas were poor and were mainly landless people. There was a draft list prepared mainly by the local union parishad chairman/members in the areas under study to determine allotment of house in the clustered village. The list was not necessarily prepared on the basis of acceptable criteria or priority scale. There was no formal discussion among different groups of people in the area or between the people and the officials. The officials concerned used their discretion in matters of allotment. The recipients (Prottasha) represents almost the shareholders who rent out their allotted land on share cropping basis. But Government put to resettle on Khas land who have agricultural (cultivation) background i.e. whose livelihood is based on agricultural production. However, revenue officials confused and use their own interpretation of the guidelines and used their discretion. The revenue officials were really upset when they saw a researcher going to them and asking to know the official procedures. However, Table-3.3 shows the largest group of beneficiaries were the landless labourers(who were not based basically on cultivation as occupation) followed by share holder.

3.5. Agricultural Resource status of the Resettlers.

Agricultural background is supposed to be an important determinant for the success of many settlement projects. It was observed in the study areas that the main resources were land and
labour of which land was scarce. Organization of production needed important inputs such as draft power, seed, fertilizer, credit facility and managerial skill which could combine the resources in time and in optimum doses for maximising yield per acre. Besides labour, draft animals were to be the main source of farm power. Table-3.9 showed that about 1 percent recipients had pair of bullock power and about 11 percent had single bullocks. About 88 percent of the total had no bullock power. It was reported that a few of them depended on the help of their neighbours. The respondents who did not possess bullock power were not said to be full-time farmers either. Apart from part-time farming, these group of recipients pursued such other activities as selling of labour, small business etc. About 88 percent of the total did not have even any agricultural implements viz., wooden country plough or spade for field operation. Reportedly, some of them usually borrowed those from their neighbours free of cost. The average workable adult and minor per household was found to be 1.27 and 1.44, respectively (Table-3.9.1). The minor labour were working occasionally as a cowboy, hotel boy, cooli(potter), husking labour etc.

**TABLE-3.9 BULLOCK POWER POSSESSED BY HOUSEHOLD DWELLERS.**

<table>
<thead>
<tr>
<th>Clustered village</th>
<th>No. of families possess bullock power.</th>
<th>Single bullock</th>
<th>None</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>f</td>
<td>%</td>
<td>f</td>
<td>%</td>
</tr>
<tr>
<td>Prottasha</td>
<td>-</td>
<td>-</td>
<td>7</td>
<td>14.4</td>
</tr>
<tr>
<td>Kaligonga</td>
<td>1</td>
<td>3.1</td>
<td>4</td>
<td>12.5</td>
</tr>
<tr>
<td>Shamver</td>
<td>2</td>
<td>3.6</td>
<td>5</td>
<td>8.9</td>
</tr>
<tr>
<td>Ujanchar</td>
<td>-</td>
<td>-</td>
<td>10</td>
<td>10.0</td>
</tr>
<tr>
<td>Total</td>
<td>3</td>
<td>1.3</td>
<td>26</td>
<td>11.0</td>
</tr>
</tbody>
</table>

Note: f = Frequency of household, % = Percentage to total.
Source: Field Survey, 1991
3.6 Field Crop Cultivation.

Out of the four clustered villages under study, only 49 beneficiaries of Prottasha of Dhamrai thana were in possession of some arable lands. The inhabitants of Sharnvar under Savar thana were also said to be have redistributed arable Khas land but they were not in a possession of that land as yet. It could be said that for all settlers, the cultivation of field crops have not been their economic mainstay. Most of the beneficiaries were hesitant to furnish information on this particular point, some of them suffered from a fear complex and some played it very cleverly. The close neighbours of the recipients were approached to speak on the use pattern of the redistributed arable Khas land. About 70 percent of the total recipients operated land by themselves (for Prottasha only) while the rest recipients rented out the land in question. On query to this issue it was reported that because they had no bullock power or necessary inputs, they are not able to cultivate those lands. Above all, redistributed Khas land quality was not satisfactory and termed as sandy soil. Other than this a plot of 0.12 acres of poor quality of land could not keep beneficiaries in

TABLE: 3.9.1 AGRICULTURAL RESOURCES OF THE RESETTLED FAMILIES.

<table>
<thead>
<tr>
<th>Variables</th>
<th>Mean</th>
<th>S.D</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adult workable member</td>
<td>1.27</td>
<td>0.64</td>
</tr>
<tr>
<td>Minor working member</td>
<td>1.44</td>
<td>0.74</td>
</tr>
<tr>
<td>Poultry birds etc. per HH</td>
<td>4.81</td>
<td>3.19</td>
</tr>
<tr>
<td>Goat/Ram etc. per HH.</td>
<td>0.35</td>
<td>.15</td>
</tr>
<tr>
<td>Value of Agril. (implements per HH (Tk).)</td>
<td>71.89</td>
<td>43.44</td>
</tr>
</tbody>
</table>

Note: HH = Household
S.D. = Standard deviation.
Source: Field Survey, 1991
the sector for survival. Sandy type soil permits only to grow sweet potato, pulses, cowpea crop and in some cases non-irrigated aus paddy. Irrigation facility was totally absent to these lands as well.

3.7. Kitchen Gardening at Homestead Area.

Almost in all clustered villages project, the beneficiaries were very much interested to grow seasonal vegetables at their homestead area constitutes a vital source of farm production. They were also found to transplant permanent tree and horticultural plant at their premises. The official concerns specially Department of Agricultural Extension and Non-government organization had been stressed upon the use of homestead land. Agricultural Extension Department extends one day training course on vegetable raising based on homestead land and also supplied seed, fertilizer and other inputs to the beneficiaries. The tagged NGOs were also found to extend help on vegetables cultivation and tree plantation. The home based plantation contribute some sort of nice outlook of the project area which also helped to protect the newly raised land from erosion. Hand tubewells for drinking water also used for irrigation supplement to the homestead crops grown there.

3.8. Livestock Production.

In the study area, livestock ranching was not found practised as an agricultural complementary activity to field crop production. Table-3.9.1 shows that an average household possess 4.81 poultry birds. They were given credit for raising goats, poultry birds but practically, poultry population were not satisfactory at all. This is perhaps because of the fact that they were under pressure of their own feeding rather poultry feeds. Since they have no field crops at their house, poultry raising could not be termed as complementary farm for those households. For commercialization of this sector they had to depend on purchasing poultry feed from the
market. Goats or Rams etc. raising were also found disappointing. Availability of agricultural implements were also found negligible.

3.9. SUMMARY

The study villages present varying socio-economic conditions of their inhabitants. Heads of the families were mainly concentrated in the age group of 40 years and above. The dwellers were not fully employed and remained idle without finding any work for one to two weeks in a month. Farming was not the primary occupation of the allottees. Only 9 percent of the total numbers of recipients were engaged in agri-farming. The largest number of working members were recorded as day labourer. They had the multiplicity of occupations. The average family size of all studied clustered villages is 4.3. About 88 percent recipients had no bullock power. About 24 percent recipients had their nearest relatives with whom they maintain relationship. The working members had to undertake a journey of about 4.4 miles from their residence to the work places.

Generally landless poor people lived in the clustered villages were found hardworking. They have much experience in agri-farming but lack of agricultural resources compel them to work on other sectors.

Notes:
6. The project land in question was acquisitioned by the Bangladesh Railway which remained fallow for long time. According to the Guidelines for distribution of Khas land the pre-occupancy which have grown of their own without any government permission would be given preference to get Khas land in the distribution programme. The acquisitioned land of different government and semi-government organizations which remain unused or such excess land would be resume by the government (008, July, 1997 p. 7, 8).
CHAPTER 4

IMPLEMENTATION PROCESS OF THE CLUSTERED VILLAGE PROJECTS

4.1. Allotment of Khas Land Under the Project Area.

As a matter of policy there was a limit in the national guidelines for the extent of khas land to be given to each allottee. But in case of families rehabilitated at clustered villages no such limit was shown. The average size of allotment depended by and large upon the pressure of the landless in relation to the surplus land available. The man-land ratio was not favourable at all, it was found only a tiny plot of land for homestead (.08 acre per household or less) was available per allottee.

4.2. Source of Securing Application Form and Their Submission.

From the analysis it was evident that most of the recipients got application form through local representatives. Especially Union Parishad Chairman guided in behind the recipients to get into the allotment of house and land under the project. About 22.4 percent respondents purchase it from the outside at Prottasha. The concerned ward members and Union Parishad Chairman helped them to fill-up the application form and also with their submission. Consequently none of the applicant were given any receipt in favour of their submission though there was a provision to supply acknowledgement receipt. On query into the matter the Revenue Officer were found ignorant. (Table 4.1).

4.3. Steps Taken After Settlement.

It was widely claimed that the implementation of the project Operation Thikana has been poor due to many factors. Once the villages are in place it was hoped that the matter as far as the Land Ministry is concerned does not end there. The inhabitants will need to be taught new methods in order to make the land productive.
### Table 4.1. Source of Securing Application Form for Obtaining Land

<table>
<thead>
<tr>
<th>Clustered Village</th>
<th>UP. Chairman</th>
<th>Revenue Officer</th>
<th>Collected from Outside</th>
<th>Don’t Know</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prattasha</td>
<td>26(53.0)</td>
<td>9(18.4)</td>
<td>11(22.4)</td>
<td>3(6.2)</td>
<td>49(100.0)</td>
</tr>
<tr>
<td>Kaligonga</td>
<td>28(87.5)</td>
<td>2(6.3)</td>
<td>1(3.1)</td>
<td>1(3.1)</td>
<td>32(100.0)</td>
</tr>
<tr>
<td>Shamver</td>
<td>44(78.6)</td>
<td>6(10.7)</td>
<td>4(7.1)</td>
<td>2(3.6)</td>
<td>56(100.0)</td>
</tr>
<tr>
<td>Ujanchar</td>
<td>15(15.0)</td>
<td>75(75.0)</td>
<td>5(5.0)</td>
<td>5(5.0)</td>
<td>100(100.0)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>113(47.7)</strong></td>
<td><strong>22(38.8)</strong></td>
<td><strong>21(8.9)</strong></td>
<td><strong>11(4.6)</strong></td>
<td><strong>237(100.0)</strong></td>
</tr>
</tbody>
</table>

Note: The figures in the parentheses indicate percentage distribution.  

### Table 4.2. Submission of Application Form.

<table>
<thead>
<tr>
<th>Clustered Village</th>
<th>Thana Office</th>
<th>Revenue Office</th>
<th>Landless Society</th>
<th>Don’t Know</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prattasha</td>
<td>28(57.1)</td>
<td>18(36.7)</td>
<td>0(-)</td>
<td>3(6.2)</td>
<td>49(100.0)</td>
</tr>
<tr>
<td>Kaligonga</td>
<td>13(40.7)</td>
<td>18(56.2)</td>
<td>0(-)</td>
<td>1(3.1)</td>
<td>32(100.0)</td>
</tr>
<tr>
<td>Shamver</td>
<td>21(37.5)</td>
<td>25(44.6)</td>
<td>6(10.7)</td>
<td>4(7.2)</td>
<td>56(100.0)</td>
</tr>
<tr>
<td>Ujanchar</td>
<td>10(10.0)</td>
<td>85(85.0)</td>
<td>0(0.0)</td>
<td>5(5.0)</td>
<td>100(100.0)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>72(30.4)</strong></td>
<td><strong>146(61.6)</strong></td>
<td><strong>6(2.5)</strong></td>
<td><strong>13(5.5)</strong></td>
<td><strong>237(100.0)</strong></td>
</tr>
</tbody>
</table>

Note: The figures in the parentheses indicate percentage distribution.  

...and training may become an essential part of the whole scheme if it is to be fully fruitful. One of the greater necessities will be for all members of the village to work together for the greater good of all particularly in making such things as the local fish pond a commercial success.
But it is evident from the analysis that about 80 percent of the total household heads (Table 4.3) got one day orientation training on vegetable growing and only 14 percent got training on Village Defence Party (VDP). They were not provided with any other training on any income generating trade as yet.

**Table 4.3: Organization Involved in Training Programme**

<table>
<thead>
<tr>
<th>Name of Organization</th>
<th>Frequency</th>
<th>Percentage to Total</th>
<th>Training Subject</th>
</tr>
</thead>
<tbody>
<tr>
<td>Department of Agriculture Ext.</td>
<td>187</td>
<td>78.9</td>
<td>Vegetable growing etc.</td>
</tr>
<tr>
<td>Social Welfare</td>
<td>-</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>Village Defence Party</td>
<td>33</td>
<td>13.9</td>
<td>VDP activities</td>
</tr>
<tr>
<td>NGO</td>
<td>-</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>Not Available</td>
<td>17</td>
<td>7.2</td>
<td></td>
</tr>
</tbody>
</table>

Source: Field survey, 1991

The fish pond might be termed as under-utilized. Inhabitants were not given any authority to utilize the pond in question for fish culture. The pond at the P Rottash clustered village was leased out to outside fishermen for fish cultivation. Even the beneficiaries were not given any share of that lease money. At the Shamver clustered village former upazila parishad Savar allotted Tk. 4500 for purchasing fish fry etc. Reportedly, Thana authority occasionally caught fish by hiring fishermen and taken away all pieces of fishes. Practically the families of the clustered villages had no legal right to cultivate the pond in question. Different associations like KSS, BSS, MBSS and others presently have no activities other than raising share and savings from some of their members. Reportedly, there held monthly meeting at an irregular intervals.
4.4. Problems Encountered By the Beneficiaries.

It was claimed that bureaucratic character of the politics was largely responsible for the poor implementation of the project. However, since these are mostly qualitative factors, it is very difficult to come to a conclusion on this sort of claims. The respondents reported that there were corruption and malpractices in the process of implementation of the redistribution programme. Although there was explicit provision of payment of premium or charge "Salami" Tk.1.00 per acre or any fraction thereof (paragraph 84 of the guidelines, 1987) in the process of redistribution, the concerned landless people reportedly used an invisible hand in the payments and in obtaining title and possession of the resettled land.

Table 4.4 bears the evidence that about 46 percent of the recipients had to incur an average amount of Tk.219.23 for obtaining a piece of land with house. About 21 percent of the total recipient kept their mouth shut on such payments made. In the case of about 20 percent of the total recipients apparently no illegal payment was involved but secret arrangements and influences worked their way.

All these information lead us to conclude that the process of implementation of the programme was qualitatively poor and it involved examples of malpractices, illegal gratification, bad
TABLE 4.4: PROBLEMS FACED BY THE RECIPIENTS TO SECURE THE ALLOTMENT OF LAND

<table>
<thead>
<tr>
<th>Indicator</th>
<th>No. of recipients</th>
<th>% total recipients</th>
</tr>
</thead>
<tbody>
<tr>
<td>Had to bribe someone</td>
<td>110</td>
<td>46.4</td>
</tr>
<tr>
<td>Had to bribe but did not mention the amount</td>
<td>50</td>
<td>21.1</td>
</tr>
<tr>
<td>Apparently no bribery was involved but other influences involved</td>
<td>49</td>
<td>20.7</td>
</tr>
<tr>
<td>Made confidential agreement</td>
<td>28</td>
<td>11.8</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>237</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>


influences and insincerity on the part of the implementors. For assessing the administrative progress of the implementation process of the clustered village project, it was necessary to approach to concerned Asstt. Commissioner(Land)/Thana Revenue Officers and Revenue Deputy Collector. The mystery that shrouds the official files and procedures and the bureaucratic formalities made it impossible to secure relevant information in this regard. Thus quantitative analysis could not be performed however, it was possible to make some qualitative assessment on the foul play involved in the process of implementation which had slowed down its speed and made people less interested in clustered village programme. All indications were there that the high officials in the hierarchy were not interested in monitoring the speed and activities of the implementation as well as the officials concerned. It is surprising to note that the information furnished by revenue officials were not in conformity with the actual findings of the field investigation. The revenue officials were mostly found ignorant about the guidelines of the government.
Although there was strong provision to put priority so that land as well as house allotment would go to the most deserving cases. But it cannot be implemented through active and real popular participation. What was happening was the matter bureaucratic fiat and long drawn out administrative process.

4.5. **Failure to Build Local Organizational Capacity.**

Article 130-142 of the booklet "Guidelines for distributions of Agricultural Khas land among the landless" contains detailed instruction on the subject that landless people in clustered villages are to be organized through societies. If organized the peasants could constitute collective force which could render valuable help to them in getting possession of leased land, investment of capital, arranging loan from local authorities etc. The district and thana level administration who were mainly responsible for successful implementation failed to organize the landless peasants into a collective force. In this respect the government machinery viz. BRDB, Social Welfare and Co-operative department failed to build local organizational capacity.

a) *Unwanted creation of dependency*

The people's former self-employed even though it may have been limited, turns into more or full dependence on government assistance. They were found to seek government help at every sphere of their livelihood.

b) *Slow response to field needs e.g. bureaucrats try to satisfy superiors rather than doing field work.*

c) The clustered village projects are said to be politically adopted projects. Hence it was merely setup but not implemented as per guidelines postulated which seems to be a burden in near future. It would perhaps not be unbelievable that present housing structure and creation of ancillary support vanished. Overall, the implementors failed to create local institutional capacity to sustain worthwhile activities.
4.6. Problems Inherent in the Implementation Environment

The implementation problems relative to target groups are summarized as follows:

a) Target groups were not homogenous so they were not found to be organized on a single platform. Without sitting on single platform they were not in a position to acquire the strength to face various odds and abnormalities.

b) Government strategies for the planning and implementation of the projects did not necessarily represent the aspiration and interest of the target group.

c) Access to resources, to services and to institutions are controlled by influential persons or traditional elites. There was no such steps taken so far to facilitates free entrance to resources and institutions.

d) Projects were designed externally and superimposed from outside on existing realities. The project was not targeted towards a specific audience or client. The project failed to take mostly human element into full account.

4.7. SUMMARY

The concerned Union Parishad Chairman & Members were the key persons who initially prepared the draft list of beneficiaries for allotment of land and house. About 48 percent respondents received application form from the chairman & members. After settlement of allottees, no productive training were provided to them for developing their awareness. The beneficiaries were found much interested in kitchen gardening. Initially agricultural extension department extended 'Training and Visit ' system of work to the clustered village but gradually they stopped functioning.
The Government machineries like BRDB, Cooperatives department etc. have failed to build local organizational capacity. Bureaucratic character of the administrative politics and machinery has been largely responsible for poor execution of the project. About 46 percent of the recipients had to incur an average amount of TK 219.23 for obtaining a piece of land with house.

At the outset of the project the landless people showed some interest towards the formation of clustered village but gradually they started to lose their interest and hope.
CHAPTER 5

EVALUATION OF THE IMPACTS OF THE CLUSTERED VILLAGES

Successful implementation of any policy of the Government depends upon the quality and the strength of character of that particular government together with the character, quality and sincerity of the administrator who implements the programme in the field level.

In this chapter efforts have made to represent some indicators which revealed important for evaluation of the programme. The issues are identified after reviewing the main target of the clustered village programme (detailed in section 1.4.1) as follows. (i) Migration pattern of rehabilitated families. (ii) Occupational pattern of the heads in the previous and present location. (iii) Satisfaction and dissatisfaction of the heads with their present employment, satisfaction with current quality of life, Income and expenditure, and loan indebtedness. Cost involved in the creation of clustered village.

The major targets of the resettlement programme were to assist the depressed and distressed groups of people lived in the rural area, and to utilize the land resources. Thus the study examined if the target of the programme was achieved or not and what were the impacts of the project on the target area.

5.1. Migration Pattern of Rehabilitated Families

One of the stated objectives of the clustered village project was to lessen the migration of the rural people towards the urban area and to establish incentive to live at villages. In this present study, effort has been made with a view to ascertain the situation of possession right and movement category of rehabilitated families. Mostly two categories of families were identified who left the clustered villages project site during the last one year.
(i) Families transferred the possession right of houses and surrounding premises with all liabilities like loan burden etc., handing over to new comers (termed as so-called relatives of them).

(ii) The household heads or income earner who left the clustered villages towards the urban area keeping some of their family members at house for months after months. They occasionally visited the clustered village to look after their houses.

It appears from the Table-5.1 that about 24 percent of all the rehabilitated families migrated elsewhere during the last one year. Out of the total rehabilitated families about 6.3 percent absolutely left the clustered villages and handed over the possession right to others incoming families (termed as so-called relatives of them) in exchange of cash money or backed by confidential agreement. About 17.3 percent household heads migrated to the different city centres and lived there for month after month keeping other members at their houses. It seemed that they merely maintain the possession right of their houses and land etc. This would indicate they might be potential migrant, ready to move at any time. The factors seems to indicate that the rehabilitation programme are not quite successful with the stated objectives of the programme.
TABLE 5.1: OUT-MIGRATION AND TRANSFER OF PROPERTY RIGHTS IN THE STUDIED CLUSTERED VILLAGES.

<table>
<thead>
<tr>
<th>Clustered village</th>
<th>No. of families</th>
<th>Possession right transferred to others</th>
<th>Left C.V for Urban areas keeping some members</th>
<th>Total no. of families left C.V</th>
<th>Reasons for leaving project site</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prottasha</td>
<td>49</td>
<td>3(6.1)</td>
<td>12(24.5)</td>
<td>15(30.6)</td>
<td>For earning</td>
</tr>
<tr>
<td>Kaligonga</td>
<td>32</td>
<td>2(6.3)</td>
<td>6(18.7)</td>
<td>8(25.0)</td>
<td>For searching job</td>
</tr>
<tr>
<td>Shamver</td>
<td>56</td>
<td>4(7.1)</td>
<td>0(14.3)</td>
<td>12(21.4)</td>
<td>For earning by different job</td>
</tr>
<tr>
<td>Ujenchar</td>
<td>100</td>
<td>6(5.0)</td>
<td>15(15.0)</td>
<td>21(21.0)</td>
<td>Carring their own job &amp; trade.</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>237</strong></td>
<td><strong>15(6.3)</strong></td>
<td><strong>41(17.3)</strong></td>
<td><strong>56(23.6)</strong></td>
<td></td>
</tr>
</tbody>
</table>

Notes: The figures in the parentheses indicate percentage distribution.

5.2. Occupational Pattern of the Heads in the Previous and Present Location.

A comparative study in relation to occupational pattern of the heads of the households at present and their previous location have been stated in table 5.2.

From the analysis it is evident that no significant changes have taken place in respect of the occupational pattern of the household rehabilitated under studied clustered village project. Household engaged in agriculture accounts high at Prottasha clustered village project i.e. 4 percent in previous location while 31 percent at the present resettlement project. This change is due to
distribution of 0.12 acres of land to each beneficiary of prottasha project. No meaningful change has occurred in all other three clustered villages under study. The percentage of agricultural labourers have decreased at Prottasha i.e., about 74 percent at previous location and about 47.0 percent at present location. At Ujanchar, the situation has also declined from 38 percent to 32 percent. But the figure has slightly increased at Kaligonga and Shamver.

The condition of petty business as occupation was slightly better in all four resettled projects as compared to their former place of living.

Head of the families engaged in other categories of occupation (e.g., boatman, fishing, maid servant, begger etc.) have decreased from what it was at the former location (Table-5.2).

Actually what it was assessed that there were no fundamental change of occupational pattern of the beneficiaries resettled at the clustered village project. They were in dearth of job or employment at their new settled project. Since families were dislocated from their former shelter, they were in a position to search work opportunity wherever available. Government interventions in favour of the rehabilitated families to create income generating activities or to establish self-employment opportunities were confirmed in papers. No effective steps have been undertaken as yet by the government that could change the occupational pattern of families rehabilitated at clustered villages.
TABLE 5.2: OCCUPATIONAL CHANGE OF THE RESPONDENTS AFTER ARRIVAL TO THE CLUSTERED VILLAGE PROJECT

<table>
<thead>
<tr>
<th>Clustered Village</th>
<th>Agriculture PTO PTC</th>
<th>Business PTO PTC</th>
<th>Agriculture Day Labourer PTO PTC</th>
<th>Artisan PTO PTC</th>
<th>Household Work PTO PTC</th>
<th>Unemployed PTO PTC</th>
<th>Others* PTO PTC</th>
<th>Total PTO PTC</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-arrival</td>
<td>2 (4.1)/15 (30.4)</td>
<td>1 (2.0)/3 (6.1)</td>
<td>36 (73.5)/46 (46.5)</td>
<td>1 (2.0)/1 (6.1)</td>
<td>1 (2.0)/1 (6.1)</td>
<td>-</td>
<td>6 (12.3)/4 (8.2)</td>
<td>49 (100.0)</td>
</tr>
<tr>
<td>Kali gan</td>
<td>-</td>
<td>3 (9.4)/3 (9.4)</td>
<td>21 (55.6)/24 (75.0)</td>
<td>1 (3.1)/1 (12.5)</td>
<td>1 (3.1)/1 (3.1)</td>
<td>-</td>
<td>6 (18.0)/-</td>
<td>32 (100.0)</td>
</tr>
<tr>
<td>Sham ver</td>
<td>3 (5.6)/2 (7.1)</td>
<td>1 (1.5)/3 (9.3)</td>
<td>34 (68.6)/36 (72.0)</td>
<td>3 (5.4)/2 (3.6)</td>
<td>4 (7.1)/1 (1.8)</td>
<td>1 (1.8)/1 (1.8)</td>
<td>18 (36.0)/18 (36.0)</td>
<td>56 (100.0)</td>
</tr>
<tr>
<td>Ujan char</td>
<td>-</td>
<td>10 (19.4)/20 (39.8)</td>
<td>32 (63.0)/32 (63.0)</td>
<td>- (1.9)/1 (1.9)</td>
<td>5 (9.4)/4 (7.9)</td>
<td>5 (9.4)/7 (9.9)</td>
<td>34 (66.0)/26 (52.0)</td>
<td>100 (100.0)</td>
</tr>
<tr>
<td>Total</td>
<td>5 (2.1)/21 (8.8)</td>
<td>14 (33.3)/35 (81.5)</td>
<td>130 (47.7)/113 (47.7)</td>
<td>7 (3.0)/6 (2.5)</td>
<td>11 (4.1)/6 (2.5)</td>
<td>4 (1.5)/9 (3.8)</td>
<td>64 (27.1)/40 (16.5)</td>
<td>237 (100.0)</td>
</tr>
</tbody>
</table>

Notes: The figures in the parentheses indicate percentage distribution.
PTO: Previous occupation of the household head (pre-arrival)
PAC: Present occupation of the household head (post-arrival)
* Others include: maid servant, cook, transport work, broker, hotel staff, hotel cook, beggar, caretaker, puller, etc.

5.3 Satisfaction and Dissatisfaction of the Heads With Their Present Job

On being questioned whether they were satisfied with their present job or employment, most of the respondents replied in the negative and this accounts to 79 percent to the total.

On the other hand, in Ujanchar, the higher percentage of households under satisfied groups was 28 percent, a little better than the other. This is due to the fact they can somehow meet their requirement with the income derived out of their existing job.
TABLE 5.3 SATISFACTION OF THE HEADS OF THE FAMILIES WITH THEIR PRESENT LIVELIHOOD

<table>
<thead>
<tr>
<th>Areas</th>
<th>No. of sampled heads</th>
<th>Job satisfaction</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Yes</td>
</tr>
<tr>
<td>Prattasha</td>
<td>49</td>
<td>8(16.3)</td>
</tr>
<tr>
<td>Kaligaon</td>
<td>32</td>
<td>5(15.6)</td>
</tr>
<tr>
<td>Shaver</td>
<td>56</td>
<td>9(16.0)</td>
</tr>
<tr>
<td>Ojanchar</td>
<td>100</td>
<td>38(38.0)</td>
</tr>
<tr>
<td>Total</td>
<td>217</td>
<td>50(23.1)</td>
</tr>
</tbody>
</table>

Note: The figures in the parentheses indicate percentage distribution.

On query about the reason for their dissatisfaction the respondents have given some indications. They cited that they engaged with a most temporary and seasonal based work or job which yield less income. About one-third of a month, especially in the slack season, they had to sit idle finding no alternative job for livelihood. They had to perform even a journey of about 4.24 miles from their place of residence to find work.

It was reported that the function of the different cooperative societies organized by BRDB and other agencies has showed a degraded performance. Accumulation of share and savings money was the only intervention made and thereby tried to qualify the beneficiaries for advancing loan etc.

5.4. Satisfaction with the Current Quality of Life.

Satisfaction with housing conditions, with the physical attributes of individual non farm land and of the settlement as a whole and with basic facilities to secure drinking water supply, health services, educational attainments, community facilities,
sanitation etc. were exposed. Moreover, settlers were asked to express their satisfaction or dissatisfaction with services and delivery of institutional credit with agriculture extension services, training facilities, employment/work opportunities, cooperative services including the extension of help and cooperation from thana level officers as well as district administration.

The outcome of the assessments are presented in the following sub-sections:

5.4.1. a) Satisfaction with Housing Conditions:

With regard to housing and land for homestead offered, the beneficiaries were found satisfied with their housing materials. They are proud of the possession and right enjoyed so far, although feelings of insecurity existed in their mind. Most of the inhabitants were explicitly dissatisfied for non-availability of agricultural land.

5.4.2. Satisfaction with Land:

At the outset of the creation of clustered village the stipulated beneficiaries hoped they will be provided with cultivated land with necessary agricultural inputs such as seed, fertilizer, draft animal etc. But except Prottasha clustered village none of the rest three project beneficiary get farm land. At the Prottasha, the quality of land distributed was not satisfactory to grow cereal crops as well. Above all, the resettled families were not considered for offering any arable khas land since they facilitate with homestead land earlier.
5.4.3: Land Tenure Security:

In order to ensure the land tenure security to the settlers it was decided by the government that ownership title would be provided them with the possession right of land (GOB, 1987 p. 20). In our present study, it was found except Prottasha clustered village none of the clustered village inhabitant were provided with title deeds as on March, 1991. On query, it was known from official sources, the documents were in the way of official process of preparation for disbursement. The beneficiaries were found in a doubtful position and apprehend that they would not get it in fine.

It is interesting to note that the title deeds were handed over by the former Minister for Education Mr. Mohd. Sk. Shahidul Islam at the time of inauguration of clustered village Ujanchar under Goalnondo thana of Rajbari district. Soon after its delivery, deeds were returned back by the concerned officials showing causes of necessary correction required for final distribution. Afterwards the title deeds were not supplied to the inhabitants of the clustered village project. The settlers expressed their dissatisfaction with this sort of behaviour of the implementors.

5.5. SOURCE OF INCOME

5.5.1. Earning from Field crop production

Considering the level of field crop earning in all clustered village, the majority of the respondents reported very insignificant level of earnings. Only about 21 percent of the total beneficiaries had earned only average about Tk. 300 yearly. Mostly non cereal crops like Sweet Potato, Jute were mainly grown on distributed khas land. Sandy type soil did not permit to grow paddy production. Irrigation facility was also absent there.
5.5.2. **Earning from Livestock Product**

Regardless of the settlement type, the strong majorities of livestock produces like cattle, goat, poultry bird did not report any earnings. Most of the households raised poultry for domestic consumption and not in a large scale. But there was an idea to earn cash money from the livestock product. Presently the households were not in a position to make any meaningful earning from the livestock production. Thus, it can be concluded that by and large, livestock was not raised commercially. Lack of poultry feed might be one of the strongest factors preventing beneficiaries from its commercialization.

5.5.3. **Non Farm Earnings**

Information on the various sources of either non-farm or off-farm earning is supplemented by data on the amounts that settlers reported as complementary household earnings. It was reported that all settlers had non-farm earnings.

Of all sources of non-farm earnings, day labour (agricultural and non-agricultural) was the most common earnings. As table 5.2 showed, of all sources of non-farm earnings, day labour and small business rendered the highest contribution to all four studied clustered villages.

Hence it has played a vital role in the resettlers economy. The small amount of land for cultivation provided only at the Protasha clustered village could not even absorb their labour force nor could it provide sufficient food for subsistence.

Some farm products of settlers households, produced for domestic consumption like vegetables, livestock products were not taken into consideration for the calculation of earning from farming activities. There are clear indications that, even if the value of the aforesaid production for home consumption were included,
agriculture does not reduce the proportion of households below the poverty line considerably. It was the non-farm earnings which contributed to alleviate the marginal economic condition of settlers.

Agriculturally, both in terms of total earnings and productivity, the resettlers were not successful. It could not actually alleviate the existing economic conditions under which beneficiaries operated and lived at or below subsistence level.

5.5.4. Income Pattern of the Families

Most of the respondents fell within the households monthly income range of Tk. 501-1000. From the Table-5.4, monthly income of the families has been depicted that about 75.5 percent in Prottasha 81.3 percent in Kalligonga, 71.4 percent in Shamver and 52 percent in Ujanchar have income between Tk. 501 to Tk. 1000. The lower income groups account for about 16.4 percent in Prottasha, 6.2 percent in Kalligonga, 18 percent in Shamver and 12 percent in Ujanchar earning upto Tk. 500 per month. Income more than Tk. 1000 per month belong to a small number of families in each area. It constitutes only 21 percent of the total respondents under study.

TABLE 5.4: MONTHLY HOUSEHOLD INCOME OF RESIDENTS LIVING IN THE CLUSTERED VILLAGES

<table>
<thead>
<tr>
<th>Clustered village</th>
<th>Tk upto 500</th>
<th>Tk 501-1000</th>
<th>Tk 1001-1500</th>
<th>Tk 1501 and above</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prottasha</td>
<td>8(16.4)</td>
<td>37(75.5)</td>
<td>3(6.1)</td>
<td>1(2.0)</td>
<td>49(100.0)</td>
</tr>
<tr>
<td>Kalligonga</td>
<td>2(6.2)</td>
<td>26(81.3)</td>
<td>1(3.1)</td>
<td>3(9.4)</td>
<td>32(100.0)</td>
</tr>
<tr>
<td>Shamver</td>
<td>10(17.9)</td>
<td>40(71.4)</td>
<td>4(7.1)</td>
<td>2(3.5)</td>
<td>56(100.0)</td>
</tr>
<tr>
<td>Ujanchar</td>
<td>12(12.0)</td>
<td>52(52.0)</td>
<td>25(25.0)</td>
<td>11(11.0)</td>
<td>100(100.0)</td>
</tr>
<tr>
<td>Total</td>
<td>32(13.5)</td>
<td>155(65.4)</td>
<td>33(13.9)</td>
<td>17(7.2)</td>
<td>237(100.0)</td>
</tr>
</tbody>
</table>

Note: Figures in the parentheses indicate percentage distribution.
The people of the clustered village were found to belong to below the poverty line. This low level of income with respect to their number of dependents was a great challenge to their survival and prohibits the assurance of minimum subsistence level. Average monthly income of all respondent is about Tk.805.70. Food supplies under grant relief(G.R) or wheat grant under Vulnerable Group Development(VGD) programme were not included as income of the household.

5.6. Expenditure Pattern

It can be said that the settlers are undergoing extremely financial stringencies. Expenditure pattern is computed in percent of the total household and distribution is judged by different items i.e. food, clothings, medical treatment and educational expenditure etc. Average monthly expenditure of the household is about Tk.833.30. Out of the total expenditure, the food consumption expenditure per household is about Tk.810.10. It is found that expenditure is higher than that of households income. Savings are very insignificant in the households of clustered villages.

On a careful study and examination of the resources of the respondents, we find that hardly they can maintain themselves with the and inadequate earnings in as much as most of their earnings are spent to meet their fooding charge and very little is left out to meet other expenses of livlihood.

The mean monthly household expenditure of the respondents were slightly higher than their income, the difference was Tk.27.60. This means deficit of income over expenditure. Statistically this difference is significant at 90 percent confidence level. This shows that the gradual indebtedness of the inhabitants of the clustered village. Further, the correlation co-efficient between income and expenditure is 0.973 at confidence level 99.99 percent. That is, therefore, a case of high correlation.
### Table 5.5: Average Monthly Income and Expenditure of Household Heads

<table>
<thead>
<tr>
<th>Clusters</th>
<th>Av. HH. members</th>
<th>Earners per HH</th>
<th>Av. monthly income/HH (Tk)</th>
<th>Av. mon. expdr./HH (Tk)</th>
<th>Per capita income (Tk)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prottasha</td>
<td>3.9</td>
<td>1.16</td>
<td>830.10</td>
<td>837.11</td>
<td>212.8</td>
</tr>
<tr>
<td>Kaligonga</td>
<td>4.3</td>
<td>1.27</td>
<td>793.75</td>
<td>819.52</td>
<td>188.98</td>
</tr>
<tr>
<td>Shamver</td>
<td>4.3</td>
<td>1.30</td>
<td>745.35</td>
<td>812.27</td>
<td>173.3</td>
</tr>
<tr>
<td>Ujanchar</td>
<td>4.6</td>
<td>1.35</td>
<td>853.60</td>
<td>864.30</td>
<td>185.5</td>
</tr>
<tr>
<td>Average</td>
<td>4.3</td>
<td>1.27</td>
<td>805.70</td>
<td>833.30</td>
<td>190.15</td>
</tr>
</tbody>
</table>


### 5.7. Income and Expenditure

In this section the relationship of household income with household expenditure of the community as a whole have been analysed. The related results are presented in Table 5.6.

### Table 5.6: Income & Expenditure Relationship

<table>
<thead>
<tr>
<th>Variable</th>
<th>Indicator Mean (Tk)</th>
<th>S.D</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly HH income</td>
<td>805.70</td>
<td>474.32</td>
</tr>
<tr>
<td>Monthly HH Expenditure</td>
<td>833.30</td>
<td>480.70</td>
</tr>
</tbody>
</table>

HH: Household
SD: Standard Deviation.

If Muqtada's estimation of the poverty line in Bangladesh i.e. Tk.1066 per capita per year in 1976-77 (7) is considered as the basis, the poverty line at current prices of 1984-85 comes to Tk.1587 per household per month.
Accordingly, the poverty line at current prices of 1989 comes to Tk.1963 per household per month. On this datum almost all of the inhabitants of the clustered villages under study fell below the poverty line.

5.8. LOAN AND DEBTS OF THE FAMILIES.

5.8.1. Indebtedness

One of the major problems of beneficiaries face is finance for cultivation as well as for other productive purposes. The fact that settlers are indebted in a ubiquitous feature. Both institutional short term and medium term credit liabilities are the causes of indebtedness. Many settlers were found to have become indebted as a consequence of consumption of credit money and in a few cases of productive investment. Out of the all respondents under study about 57.8 percent were found indebted (Table-5.7).

5.8.2. Sources of Credit.

Beneficiaries used to obtain credit from institutional and private sources. The former consisted of agencies like the Bangladesh Krishi Bank(BKB), Social Welfare department, Bangladesh Rural Development Board(BRDB), and Bangladesh Rural Advancement Committee(BRAC). The private source comprises 'Mahajans', Money lenders, Friends and Relatives etc.

The overall analysis of settler's indebtedness reflects that settlers got credit from institutional sources mainly for productive investment and seems to have use loan money for home consumption.

5.8.3. Loan and Debits Pattern.

In the study area most of the families have some loans. Highest number of debtor families at Prottasha represent 93.9 percent and
lowest in Ujanchar i.e., 43 percent. Usually loans were taken from institutional sources viz; BKB, BRDB, Social Welfare department and BRAC. The trade of business under which credit disbursed was Cow purchase, Poultry raising, Shop keeping, Small and Cottage industry, Rickshaw/Van purchase etc.

### TABLE 5.7: DISTRIBUTION OF LOANS AND DEBTS PATTERN OF THE HOUSEHOLDS

<table>
<thead>
<tr>
<th>Clustered village</th>
<th>No. of sample heads</th>
<th>Debtor families (as % of total heads)</th>
<th>Loan/credit outstanding (as % of tot. debtor families) in taka.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>0-999</td>
</tr>
<tr>
<td>Prottasha</td>
<td>49</td>
<td>45 (93.9)</td>
<td>7</td>
</tr>
<tr>
<td>Kaligonga</td>
<td>32</td>
<td>27 (84.4)</td>
<td>2</td>
</tr>
<tr>
<td>Shamver</td>
<td>56</td>
<td>36 (53.6)</td>
<td>20</td>
</tr>
<tr>
<td>Ujanchar</td>
<td>100</td>
<td>34 (24.0)</td>
<td>26</td>
</tr>
<tr>
<td>Total</td>
<td>235</td>
<td>137 (57.8)</td>
<td>59</td>
</tr>
</tbody>
</table>

Note: The figures in the parentheses indicate percentage distribution.


It is evident from the Table-5.7 that indebted families of the Prottasha and Kaligonga have higher amount of outstanding loans than the debtor families of Shamver and Ujanchar.

About 58.7 percent families at Prottasha, 48.2 percent at Kaligonga, 100.0 percent at Shamver and 94.0 percent at Ujanchar have outstanding loan up to Tk.2999. The outstanding loan of rest families of the study areas varies from Tk.3000 to Tk.6000. It is therefore apparent from the table that compared to Kaligonga the
amount of loan burden of the families in the Prottasha is higher. This analysis points out that most of the families in the clustered villages under study find it difficult to cope with the financial liability with the meager income at their disposal. But in Ujanchar the liability burden is comparatively less.

**TABLE 5.8: INDEBTEDNESS OF THE FAMILIES UNDER DIFFERENT CLUSTERED VILLAGES.**

<table>
<thead>
<tr>
<th>Clustered village</th>
<th>No. of sample heads</th>
<th>Debit families f</th>
<th>%</th>
<th>Av. amount of outstanding loan. (Tk.)</th>
<th>Total outstanding (Tk.)</th>
<th>Loan giving institution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prottasha</td>
<td>49</td>
<td>46</td>
<td>93.9</td>
<td>2475.54</td>
<td>113,875</td>
<td>BKB, BRDB Social welfare</td>
</tr>
<tr>
<td>Kali-gonga</td>
<td>32</td>
<td>27</td>
<td>84.4</td>
<td>2661.11</td>
<td>71,850</td>
<td>BRAC &amp; non institutional source</td>
</tr>
<tr>
<td>Sham-bhar</td>
<td>56</td>
<td>30</td>
<td>53.6</td>
<td>713.30</td>
<td>22,300</td>
<td>Social welfare BRDB</td>
</tr>
<tr>
<td>Ujanchar</td>
<td>100</td>
<td>34</td>
<td>34.0</td>
<td>792.2</td>
<td>26,935</td>
<td>Social welfare BRAC</td>
</tr>
</tbody>
</table>

f = Frequency of debtor families.
% = Percentages of total debtor families.

It should be noted here that the trade against which credit was disbursed was limited in papers only. Even the beneficiaries were not aware about the very purpose for which they received the loan. Lack of supervision towards the utilization of credit was prominent. Hence there was a wide scope of the beneficiaries to consume the money for food and other purposes.
There was also lack of coordination found amongst the loan giving agencies. One organization did not know the disbursement figure as well as the beneficiaries who received the loan money. Especially NGO's were not ready to give information about their disbursement figure to others. Thus the individual organization extends credit to their clients in accordance with their respective departmental guidelines. In this way the recipients privileged to have loan from more than one organization in the name and title of different trade or business.

5.8.4. Government Decision About Credit.

It was proposed in the guidelines of the formation of clustered village project to provide a package of financial support of Tk.10,000 to each resettled family as credit where needed. Necessary government instruction was issued in this regard. The Bangladesh Krishi Bank was assigned to extend the credit facilities for purchasing draft animal, poultry raising, and for different income generating activities. But in practice, BKB could not distribute loan to all the cluster village except Prottasha. On query about their non-disbursement it was learnt that they found no basis on which disbursement would be made. In Prottasha maximum number of beneficiaries entered into borrowing operations and that average debt per household was Tk.2475.54. In Prottasha clustered village BKB provided the major share of credit disbursement.

The recovery position of the credit disbursement was mostly disappointing and the agencies concerned were found less interested to extend further credit programme to the concerned inhabitant of the clustered villages.

5.8.5. Rationing facilities

Generally all the beneficiaries expect a great deal of help from the government but in reality they receive only a few amenities.
Though statutory rationing facilities were also provided to the poor in the name of Palli rationing (Rural rationing), the allottees cannot avail the opportunity for various reasons.

In the study area most of the families have no ration card except Ujanchar (where only 20 percent of the families can avail the opportunity of rationing facilities). Some of the beneficiaries were given VGD card against which 32 kg wheat supplied to them at free of cost. The VGD programme is a development of the vulnerable groups in Bangladesh under WFP. About 34.6 percent of the beneficiaries have VGD card of which each and every beneficiary of Prottasha clustered village got VGD card. This is the source of living of many family having no potential earning member.

5.6.6. Relief Information

On being questioned about the relief received so far by beneficiaries in different places most of them have received some kind of relief goods at the initial stage when they occupied the house and land of the clustered village project. The distribution of relief goods immediately after resettlement was fair. Free medical treatment and mass vaccination was provided. Besides this, some of them were supplied wear clothings, baby suit, baby food, biscuit, rice and wheat grant (details given below). A fractional portions of dwellers were provided with some indirect form of relief, such as (1) Supply of food or cash money in lieu of work (2) Free primary education with some clothings. Different National Voluntary Organization had also given relief goods to them.

Relief program under different clustered village

Prottasha -

i) Test Relief (TR) Wheat 65.0 M.ton.
ii) VGD Wheat 13.5 T
iii) Baby Suit for children Tk. 5000
iv) Rice grant 2.0 M.ton
v) Sari and Lungi: 100 pieces
vi) Baby suit: 70 pieces
vii) Baby food: 6 cartoon

Kaligonga -
i) Test Relief(TR) wheat: 36 M. Ton

Ujanchar -
i) Rice grant(Red crescent): 3.78 M. ton
ii) Test relief wheat: 30.0 M. ton
iii) Poultry nest: 10 numbers

The beneficiaries were not given any rehabilitation card, though provision was there to supply card to each family. So it was difficult to ascertain the goods and inputs they actually received. The respondents mostly denied in question of receiving any relief goods. However, the officials concerned were asked to get into the information. Sometimes the households have a demand for different goods and services.

5.9. COST INVOLVED IN THE CREATION OF CLUSTERED VILLAGE.

5.9.1. Estimated cost of the project.

The project Operation Thikana has been included in the ADP for 1989-89 as a presidential commitment. The implementation period is 5 year. The estimated cost of the project is about Tk.1163.80 million (around Tk.230 million per annum). Each family would require Tk.15000 as grant for construction of their houses and making ancillary facilities. It was proposed to provide a package of financial support of Tk.10,000 to each rehabilitated landless family as credit where needed. The yearwise breakup of cost of the project Operation Thikana (Table 5.9).
TABLE 5.9 : ESTIMATED COST OF THE PROJECT OPERATION THIKANA

<table>
<thead>
<tr>
<th>Year</th>
<th>No. of landless families to be rehabilitated.</th>
<th>Cost (in million taka)</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Grant</td>
<td>Loan</td>
</tr>
<tr>
<td>1988-89</td>
<td>9200</td>
<td>138.0</td>
<td>92.0</td>
</tr>
<tr>
<td>1989-90</td>
<td>9200</td>
<td>138.0</td>
<td>92.0</td>
</tr>
<tr>
<td>1990-91</td>
<td>9200</td>
<td>138.0</td>
<td>92.0</td>
</tr>
<tr>
<td>1991-92</td>
<td>9200</td>
<td>138.0</td>
<td>92.0</td>
</tr>
<tr>
<td>1992-93</td>
<td>9200</td>
<td>138.0</td>
<td>92.0</td>
</tr>
<tr>
<td>Total</td>
<td>46000</td>
<td>690.0</td>
<td>460.0</td>
</tr>
</tbody>
</table>


The annual average fund requirement of the project was about Tk.230.00 million, of which the grant element was about Tk.138.0 million and credit element, to be financed by local commercial bank, was estimated at Tk.92.0 million. Grant element might be utilized partly in cash and kind (e.g. wheat grant) for digging the pond and levelling the ground and also the supply of corrugated iron sheets (3 bundles per family) for the construction of the houses.

5.9.2. Analysis of Cost Component under Studied Clustered Villages.

Information on costs involved for the creation of clustered village project were collected from concerned thana and district administration. Both cash money and kind (e.g. wheat grant, C.I. sheet etc.) components constituted the total cost figure in our analysis. The kind items such as wheat and C.I. sheet were converted into monetary terms according to the 1990 market price. Other than these donations and relief grant provided by local NGO's and Red Crescent Society were not included in the calculation of total
cost. It was because of the fact that NGO's mostly distributed those inputs directly to the beneficiaries.

### TABLE 5.9.1: TOTAL COST INVOLVED FOR THE CREATION OF CLUSTERED VILLAGES UNDER STUDY

<table>
<thead>
<tr>
<th>Clustered village</th>
<th>Wheat grant (m.t)</th>
<th>Amount (Tk.)</th>
<th>C.I. sheet (bundle)</th>
<th>Amount</th>
<th>Cash money (Tk.)</th>
<th>Total amount (Tk.)</th>
<th>Total No. of families rehab</th>
<th>Av. cost per family (Tk.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prottasha</td>
<td>316.150</td>
<td>1590.75</td>
<td>100</td>
<td>250</td>
<td>415</td>
<td>2245.75</td>
<td>50</td>
<td>44.91</td>
</tr>
<tr>
<td>Kaligonga</td>
<td>30.475</td>
<td>152.38</td>
<td>66</td>
<td>165</td>
<td>112.2</td>
<td>429.58</td>
<td>33</td>
<td>13.02</td>
</tr>
<tr>
<td>Shemher</td>
<td>172.925</td>
<td>864.62</td>
<td>156</td>
<td>390</td>
<td>237.2</td>
<td>1491.82</td>
<td>78*</td>
<td>19.13</td>
</tr>
<tr>
<td>Ujanchar</td>
<td>118.630</td>
<td>593.15</td>
<td>252</td>
<td>630</td>
<td>627.3</td>
<td>1850.45</td>
<td>126</td>
<td>14.89</td>
</tr>
</tbody>
</table>

* Total family rehabilitated 56 but there was a provision for 78 families.


For the above table it is evident that average cost for the creation of clustered village project Prottasha was much higher than estimated cost provision which was Tk. 15,000 per family. There were some other unseen expenditures involved which could not be traced out due to nonresponse of the organization concerns. Specially NGO’s were not ready to disclose their cost figures. Less expenditure was at Kaligonga project this was because there were no fish pond and also less earth work done there. It could be mentioned that almost all the project work was accomplished through the local union parishad chairman and respective ward members. They were given cash money and authorisation to take delivery of wheat allotment for construction of houses, internal road and for digging ponds. Reportedly, there were a wide scope to make the misuse of Govt. grant. The thana and district administration who said to be
responsible for implementation were kept themselves from the charge of expenditure incurred. (Detail implementation setup is discussed in Appendix-2).

**SUMMARY**

The success of the clustered village programme require much more devotion, untire effort and commitment on the part of the implementors. It was assessed that there were no fundamental changes of the occupational pattern of the beneficiaries. They were in dearth of job at their new settled villages. No effective steps have been undertaken as yet by the implementors that could change the occupational pattern of the families.

About 79 percent of the total rehabilitated families were dissatisfied with their present job. In the slack season they had to sit idle finding no alternative work for livelihood. To reach at working place they had to make a journey of about 4.24 miles from their residence. However, they were found proud of the possession and right enjoyed so far. Nevertheless feelings of insecurity existed in their mind.

Most of the inhabitants were explicitly dissatisfied for non-availability of agricultural land. Agriculturally, both in terms of total earnings and productivity, they were not successful. Presently the households were not in a position to make any meaningful earning from poultry and livestock production. It was the non-farm earning which contributed to alleviate the marginal economic condition of the families.

About 24 percent of all the resettled families of the clustered village under study have migrated elsewhere for searching job. Out of these 6.3 percent absolutely left by handing over their possession right to others incoming families (termed as so called relatives to them).
The deficit of income over expenditure showed gradual indebtedness of the households. Out of all respondents about 57.8 percent were found indebted. Both institutional and non-institutional credit liabilities were the causes of indebtedness. The recovery position of credit money was mostly disappointing. Almost all the inhabitants of the clustered villages fell below the poverty line.

The average cost for the creation of clustered village is higher than estimated cost provision Tk.15,000 per family. About 46 percent of the recipients had to incur an average amount of Tk.219.23 for obtaining a piece of land with house. Overall, the implementors are not successful to create local institutional capacity to sustain worthful activities.

Notes:
CHAPTER-6

SUMMARY & RECOMMENDATION

In Bangladesh, an integrated step has been taken to build clustered villages on Government khas land since 1988. About 386 clustered villages have been set up in 293 thanas under 58 districts and 11,750 landless families have been rehabilitated (upto November, 1989). As far as the Land Ministry is concerned, the main responsibility lies with the district and thanas administration for its successful implementation. The success of the clustered village programme have been questioned and evidence exists to indicate that the programme is handicapped by some irregularities. The implementation and effect of the clustered village programme is the subject of inquiry in this study.

The study was conducted covering four clustered villages namely Prottasha, Shamver, Kaligonja and Ujanchar under the Dhamrai, Savar, Manikgonj and Goalando thana respectively.

A residential house of two rooms, a Kitchen, a Water seal sanitary latrine along with other support services were provided to each family. In all areas, heads of the families were mainly concentrated in age group of 40 years and above. The average family size was 4.3 which is slightly below the national average. The settlers were selected within the union where clustered village was established. About 24 percent of the total recipients had their nearest relatives with whom they maintain a chain relationship. About 18 percent lived on paternal land before arrival to the site.

It was found that the recipients had the multiplicity of occupation and only 9 percent were engaged in agri-farming. The largest number of working members were recorded as wage labourer (Table 3.3). They were not fully employed and had to remain idle.
without finding any work for one to two weeks in a month. About 88 percent recipients had no bullock power and even necessary implements to work on land. They had to undertake an average journey of 4.4 miles from their residence to the work place. A small piece of land provided for cultivation (0.12 acres per family at Prottasha only) could not even absorb their labour force nor could it provide sufficient food for subsistence.

The draft list of beneficiaries prepared by the concerned Union Parishad Chairman/Members are not necessarily on the basis of acceptable criteria or priority scale. Union parishad representative played a vital role to get into the allotment of house and land within the list prepared by them. The nation building department viz BRDB, Social Welfare, Cooperatives etc. could not successfully organize the beneficiaries into collective forces. Even the ponds located at the clustered villages were not used for fish cultivation through joint action. No significant changes took place so far in respect of occupational pattern of the household heads. Out of the total, about 24 percent resettled families migrated elsewhere of which 6 percent absolutely left the clustered village by handing over the possession right to others incoming families in exchange of money or of other confidential agreement.

About 79 percent respondents opined that they were not satisfied with their present job or employment. Except Prottasha, none of the inhabitants of the studied clustered villages get title deeds of land and house as on March 1991. The beneficiaries were found in a doubtful position and apprehend that they would not get it in fine.

The average income of all respondent was about Tk.805.70. Average household expenditure was about Tk.833.30 of which consumption expenditure amounting to TK.810.10 (Table 5.5). The deficit of income over expenditure showed the gradual indebtedness
of the households. The repayment position of credit money was mostly disappointing.

The average cost for the creation of clustered villages found higher (about 3 times more at Prottasha) than estimated cost provision Tk. 15,000 per family (Table 5.9).

Bureaucratic character of the administrative politics and machinery has largely responsible for the poor implementation of the project. About 46 percent of the recipients had to incur an average amount of Tk. 219.23 for obtaining a piece of land with house (Table 4.4). Overall, the implementors failed to create local institutional capacity to sustain worthwhile activities. Initially, the landless people showed interest towards the formation of clustered villages but gradually they started to lose their interest and hope.

In view of the above findings, two vital questions such as food and shelter has come under consideration. The issues are interrelated no doubt. Shelter or housing is termed as production unit, on the other hand without food supplement (or minimum supporting earnings) shelter become less worthy to a hungry resettled landless poor family living at an isolated site. It is agreed that the provision of physical facilities at the clustered villages are appreciable. The resettlers were found satisfied and proud of the possession of a house and homestead land with the model layout plan indicated by the Ministry of Land. So the target of providing "Thikana" (address) to a small segment of landless poor families are said to be fulfilled.

With the accomplishment of the stipulated establishment of clustered villages, the then Upazila Committee is said to be responsible for creating job opportunities for resettled families and to enhance a new life in the rural economy. Practically, they are found reluctant to come forward with these vital programme planning. The success of this task require much more devotion,
untire effort and commitment on the part of the implementors. The district administration was otherwise busy with multiple functions showed less attention towards these vital issues. In fact officials were not even well conversant about the very spirit of the program. Agriculturally, both in terms of total earnings and productivity the resettlers were not successful. So it might be concluded that the target for creating job opportunities for the landless to start a new life has not yet been achieved.

Farming as what it would be thought of their main earnings, but in practice they had no open way of easy access to arable land either as owner-operator or share cropper. Lack of agricultural resources like draft power, equipment, capital and above all economic size of holding kept them far away from the sector. Hence target of utilizing productive capacity of land in full for increasing agricultural production might be termed merely a slogan.

Almost all the dwellers of clustered villages under study fell below the poverty line. Many settlers were indebted as a consequences of consumption of loan money. Supervision on use of loan money was rare other than NGO's working at the clustered villages. Savings out of their poor income was very negligible. Eventually it would not unlikely to be so happen that the settler's compel to sale out housing materials like C.I. sheet etc. they own for meeting their family needs.

RECOMMENDATIONS

On a careful consideration of the resettled families in the four study areas, the analysis and review of the programme carried out by the government, we found that resettlement programme in question could not able either to encourage agricultural production or to make any reasonable changes in their occupations. The implementation of the clustered village programme demonstrates the futility of starting a programme without an adequate institutional framework.
Findings of the study showed a significant number of household families migrated elsewhere leaving their house and land in question for searching job. Thus the creation of job opportunities for them are considered to be a pre-requisite for their survival at the newly created site.

However, the following policy recommendations towards the improvement of resettlement programme are suggested.

1) In order to keep the beneficiaries at the newly created villages, government should provide some agricultural Khas land for cultivation on cooperative basis.

2) Creation of local market based productive employment scheme by using the existing available resources.

3) Settlers who possess potential working labour force with some agricultural background should be organized in separate societies and provide some vital capital inputs (like draft power/mechanized tillers, recurring cost etc.) in order to bring them into the agricultural sector.

4) Female members and other homogenous minded beneficiaries who have some interest in non-farm activities should be organized in societies and provide Skill Development Training under different home-based trades (viz rice husking, cottage industries, poultry rearing, cow/goat rearing, fish culture, bee keeping, nursery raising etc.).

5) Adequate supervised credit facilities (preferably non-bearing interest) should be extended for income generating activities. Loans should be repayable on weekly/fortnightly instalment basis. The repayment of such loans should be used as revolving fund for the community.
6) National or local NGOs should be entrusted to perform the different activities of the project. Government should also strictly follow up the performance of NGOs at a regular manner.

7) The possession right and title of the excavated pond should be given to the societies in order to build a sense of security and thereby expediting the fish cultivation.

8) A compact block of 10 acres or more land may be accumulated nearer to a Growth Centre and attempt should be made to establish clustered village for cultivation on co-operative basis.

9) Government intervention towards literacy and family planning acceptance should also be enhanced accordingly.
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The Bangladesh Observer, "1.5 Lac acre of Khas Land Distributed" UNB report Dhaka: Nov.6,1989.


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IMPLEMENTATION SET-UP FOR CREATION OF CLUSTERED VILLAGE

For the implementation of land reform programme in Bangladesh, there have been setup national council, district task force and thana committee as follows:

National council

A high power National Council headed by Honourable President has been set up. This council consists of other 35 members were Prime Minister, Deputy Prime Minister, Cabinet Ministers(11), Chief of Staff(Army and Navy), Secretaries(9), Concerned member Planning Commission, Chairman, Land Revenue Board, Director General, Land Record and Survey, Land Reform Commission, Four parliamentary member from four Division(nominated) and three specialists (nominated).

The work sphere of the council were as follows:
1. Framing land reform policy in Bangladesh.
2. Review the progress of the implementation upon the recommendations made by land reform committee.
3. To examine the recommendation made by committee and also to identify those which are useful for implementation.
4. Other functions related to land reform.

Formulation of District Task Force

The District Administration was held responsible for the selection supervision and overall implementation of the 'Operation Thikana'. There was a committee under the chairmanship of the Deputy Commissioner to select the clustered village project as proposed by the thana, to provide necessary guideline and instruction to the thana and to co-ordinate and supervise the activities regarding the establishment of clustered villages. The District committee consists of the 17 members.(GOB, 1989, P.57).

The District Committee will appraise and evaluate the clustered village projects submitted by the thana and forward these projects to the Ministry of Land with their recommendation. The District Committee will be held responsible for the implementation of the clustered village programme.
Thanal Supervision Committee

For Planning and implementation of the clustered village programme there was a committee at the thana level. The thana committee consists of 18 members under the chairmanship of Thana Nirbahi Officer.

Responsibility of the thana committee

a) The thana committee is responsible for planning, implementation of the project. They will prepare separate projects for each clustered village and submit them to the deputy commissioner according to schedule.

b) The thana committee will scrutinize the earthwork of the project submitted by implementation sub-committee.

c) They will ensure delivery of C.I. sheets to the proper persons and houses.

d) The thana committee will visit the site of clustered village from time to time and supervise the work.

e) They will take necessary steps for organizing groups/associations, cooperatives in each clustered village as per guidelines and prepare programme for creating self employment opportunities and ensure advancement of loan to members of the group.

f) Arrange monthly meeting to discuss the progress of work in the clustered village.

Project Implementation sub-committee

There was project implementation sub-committee for the smooth implementation of the clustered villages programme. The sub-committee constituted the following members:

Sub-committee

1. Thana Nirbahi Officer. Chairman
2. Asstt. commissioner(Land/TO) Mem.sec
3. Project Implementation officer. Member
4. Union Parishad chairman of the concerned union Member
5. Ward member of the concerned union. Member
6. Chairman, cooperative society of C.V. Member
7. Head Master, Primary School of the locality. Member
Responsibility of the sub-committee

a) The sub-committee will be held responsible for implementation of the earth work in the clustered village.

b) The sub-committee will ensure that the earth work is properly done with the help of the wheat allocated against the specific clustered village.

c) The chairman of the sub-committee will authorise a member to take delivery of the allocated wheat from the local supply depot.

d) The sub-committee will ensure the measurement of earthwork.
APPENDIX-3

SAMPLE QUESTIONNAIRE

Thesis title: The Distribution Process of Khas Land and its Impact on Socio-Economic conditions of Clustered Village Program.

Name of Respondent.................................................................
Name of household head..............................................................
Address..........................................................Clustered village..............................
Greater village..........................................................Union parishad..............................
Thana..........................................................District..............................................

1. How long you live in this clustered village?
   1. Less than one year
   2. More than one year but less than two years
   3. More than two years but less than three years
   4. More than three years.

2. Where lived earlier and how lived there?
   1. Same mouza within village 1. Own/paternal land
   2. Another mouza within union 2. Raising house on other’s land
   3. Another union of the Thana. 3. Government owned fellow land
   4. Out of thana/district. 4. Raising house on dam or
   5. Others(specify)........... 5. Others (specify)......

3. Any member of your family live at pre-occupied land?
   1. Yes.......then your relation with them.........
   2. No........then present condition of that house...........

4. What were your occupation before arrival this clustered village?
   1. Agriculture 4. Artisan 7. Unemployed

   puller etc.
5. Detail description of the family:

<table>
<thead>
<tr>
<th>Members Information</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
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<td>Sex</td>
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<tr>
<td>Main occupation</td>
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<td>Education</td>
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</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Sex</th>
<th>Occupation</th>
<th>Education level</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Male</td>
<td>Agriculture</td>
<td>1. Primary</td>
</tr>
<tr>
<td>2. Female</td>
<td>Business</td>
<td>2. SSC</td>
</tr>
<tr>
<td>3. Day Labourer</td>
<td>3. HSC</td>
<td></td>
</tr>
<tr>
<td>4. Artisan</td>
<td>4. Illiterate</td>
<td></td>
</tr>
<tr>
<td>5. House work</td>
<td>5. Can sign only</td>
<td></td>
</tr>
<tr>
<td>6. Not applicable</td>
<td>6. Not applicable</td>
<td></td>
</tr>
<tr>
<td>7. Unemployed</td>
<td>7. Missing</td>
<td></td>
</tr>
<tr>
<td>8. Others(specify)</td>
<td>8. Missing</td>
<td></td>
</tr>
<tr>
<td>9. Missing</td>
<td></td>
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</tr>
</tbody>
</table>

6. Whether you are listed in the landless list before arrival here?


If yes who had listed your name


7. How you being informed about land settlement?(Multi response possible)

1. By govt. notification. 5. Land less society
2. By bit of drum. 6. From UP chairman
3. Through tahsil office 7. Others
4. From relatives/neighbours 9. Missing

8. Where from you get application form?

1. Tahsil office. 3. Purchase from outside 5. D.K.
9. **Place of submission of application for settlement?**

1. Office.
2. To UPZ chairman
3. To UP chairman/member
4. To landless society
5. D.K.
6. Others (specify)
7. Missing.

10. **Have you got any receipt?**


11. **Who helped you much for securing this settlement?**

1. UP chairman/member.
2. Relatives/neighbours
3. Official staff
4. Tahsildar
5. Mahajan
6. Samity representative
7. Nobody
8. Others (specify)
9. Missing

12. **Have you the title deed of settled land in hand?**


If no whereabout the title deed presently?

1. Not supplied to me
2. Lost/theft
3. Deposit to Mahajans
4. To relatives
5. D.K.
6. Others......
7. Missing.

13. **Details of settled land**

a. Homestead land .......... decimal
b. Cultivable land .......... decimal
c. Plot No........
d. Others (specify) ............

14. **Have you received any input help excepting homestead and arable land during the last one year.**

If yes please specify? (Multi response possible)

1. Draft animal.............(no)
2. Cow/goat..............(no)
3. Poultry bird...........(no)
4. Seed fertilizer.
5. Fruit samplings
6. Sewing machine
7. Rickshaw/van etc.
8. Others(specify)

15. Your total expenditure incurred infavour of getting land, house and other inputs?

1. For registration etc............Tk.
2. Conveyance....................Tk.
3. Tips/gift/speed money.........Tk.
4. Others(specify)..............Tk.
5. D.K.

16. Have you got rehabilitation card?


17. Have you own any VGP card?


18. Description of your agricultural resources?

1. Draft animal..................no.
2. Adult workable labour........no.
3. Minor workable labour........no.
4. Poultry bird.
5. Goat/ram.....................no.
6. Agricultural implements.Tk....
7. Others...

19. Have you any land out of the settled land?


If yes, description of land.

1. Home, ponds etc.............dec.
2. Cultivable land.............dec.
3. Fellow land..................dec.
4. Leased out...................dec.
5. Out of the village...........dec.
6. Plot no.
If no, how you have lost own/paternal land?

1. Sold out
2. River erosion
3. Lost for indebtedness
4. Divorced/widowed
5. Others(specify)
6. Cheated by Mahajan.
7. Divoro:-
8. Others(Gl'ecify)
9. Missing

20. Do you cultivated the settled land by own?

1. Yes 2. No
9. Missing

If no, how it is cultivated?

1. No cultivation, because .......... 
2. Share cropping out 
3. Eksona lease out 
4. Cooperative cultivation 
5. Unwritten lease 
6. Sold out 
7. Used by others on special terms and conditions. 
8. Others(specify) 

Details of crop production by last one year

<table>
<thead>
<tr>
<th>Name of crops</th>
<th>Total Land</th>
<th>Tot. production (mds)</th>
<th>Selling price/mds.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
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<tr>
<td>2.</td>
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<td>3.</td>
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<tr>
<td>4.</td>
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<td></td>
</tr>
</tbody>
</table>

21. Do you cultivate any land on sharing cropping?

1. Yes 2. No
9. Missing


23. Your income from share cropping(Tk......)

24. Do you use HYV seed, fertilizer and irrigation?

1. Yes 2. No
If yes, then source of getting seed, fertilizer etc. (multi response)

1. From society
2. Purchase from seed store
3. Collection from neighbour
4. Purchase from market
5. Govt. help
6. Others (specify)

25. How many crop cultivation possible on settled land in a year?

1. Single crop
2. Double crop
3. Tripple crop

26. Have you any irrigation facility?

1. Yes
2. No

27. Have you received any credit by today?

1. Yes
2. No (Ask Qn. 29)

If yes, where from you got credit?

1. BRB
2. Commercial bank
3. NGO
4. BRDB etc/samity
5. Mahajan
6. Relatives
7. Others (specify)

28. Your present credit liability (Tk.)

29. Have you and your wife enter into any society (association)?

1. Yes
2. No (Ask Qn. 34)
3. D.K.

If yes, please name of your association(s).

1. KSS
2. BSS
3. NBBS
4. NGO
5. Social welfare dept.
6. VDP
7. Others (specify)
8. Missing

30. Your post in the association?

1. Executive member
2. General member
3. D.K.
31. **Meeting interval of the association (samity)**

1. Weekly
2. Fortnightly
3. Monthly
4. Quarterly
5. No meeting held

32. **What are the present function of the association?**

1. Only collection of share and savings.
2. Pisciculture
3. Collective cultivation.
4. Social forestry/Tree plantation
5. Vegetable cultivation at road side
6. Cottage industry
7. Sericulture
8. Poultry farm

33. **What help you got from Society by now?**

1. Training
2. Credit facility
3. Agricultural input
4. Adult education
5. HYV poultry bird
6. Employment opportunity
7. Rickshaw/van
8. Others

34. **What are your income source other than agril crops?**

3. Artisan labour yearly...........months. Monthly income.......Tk.
6. Others(specify)...................months. Monthly income.......Tk.

35. **Distance travelled for these works.**

............................................miles.

36. **Monthly/yearly family expenditure.**

1. Consumption(food etc.) expenditure monthly....... Tk.
2. Medical expenditure(yearly).......................... Tk.
3. Educational expenditure(Yearly)......................Tk.
4. Clothings etc(Yearly).................................Tk.
5. Other expenditure(specify)............................Tk.
37. Your possible work opportunities available here?
   1. 
   2. 
   3. 
   4. 

38. Have you got any training as yet?
   1. Yes  
   2. No 

39. If yes, detail description of training:

<table>
<thead>
<tr>
<th>Training Trade</th>
<th>Venue</th>
<th>Duration</th>
<th>Training Agency</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Poultry raising.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Cottage industry</td>
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<td></td>
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<tr>
<td>3. Sewing training</td>
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<td></td>
<td></td>
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<tr>
<td>4. Bee keeping</td>
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<tr>
<td>5. Others.</td>
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</tbody>
</table>

40. Is there any change of your occupation by residing this cluster village?
   1. Yes  
   2. No (Ask Qn. 42) 

   If yes, then what are these:

   Previous occupations  Present occupations
   -----------------------  -----------------------
   -----------------------  -----------------------

41. Do you feel that you become self reliant by the change of occupation?
   1. Yes  
   2. No
If no, what do you feel necessary for self reliance?

1. Work opportunity  
2. Marketing of products  
3. Credit availability  
4. Input supply  
5. Supply of fertile land  
6. Training facility  
7. Others (specify)

42. Have you any relatives in this clustered village?
   1. Yes  2. No.

43. Have you any transaction or association with other families of the clustered village?
   1. Yes  2. No

44. Have you transaction with the people of the greater village?

45. Do you participate in any voluntary work during establishment of this clustered village?

46. Have you ever got any Khas land or eksona land from the govt.?
   1. Yes  2. No

47. Does the ex-owner cultivate the settled land?
   1. Yes  2. No

48. Does any disturbance from ex-owner?
   1. Yes  2. No

49. Have you ever visited thana headquarter?
   1. Yes  2. No

50. If yes, where and its purpose?
   1. To ........................................ For .....................................................
      ................................................ For .....................................................
51. The behaviour of the visitors who appear before you?

1. Very good.
2. Good
3. No so good
4. Bad
5. Average
6. No one visited
7. Missing.

52. Have you heard the name "Rin Shalishi Board"?

1. Yes
2. No

53. Do you know functions of Rin Shalishi Board?

1. Yes
2. No.
3. Not known correctly
4. Incompletely know.
5. Missing

54. Do you/your family adopt family planning?

1. Yes
2. No
3. Missing

If yes where from you receive inputs etc.
1. Govt. hospitals.
2. Govt. field worker.
3. NGO clinic
4. Voluntary organization workers.

If no, why not adopt family planning?

1. Need more child.
2. Husband/wife object.
3. Religions belief.
4. Health reason.
5. Side effect.
6. Pregnant/sterile
7. Inputs not available.
8. Widow.
9. Missing/D.K.