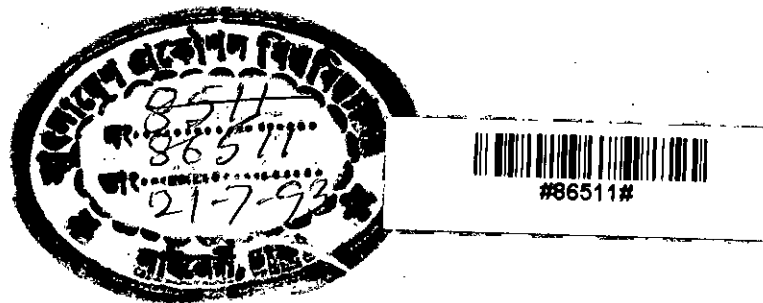


THE ROLE OF RURAL MARKETS IN THE DEVELOPMENT OF RURAL AREAS IN BANGLADESH

by

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A THESIS

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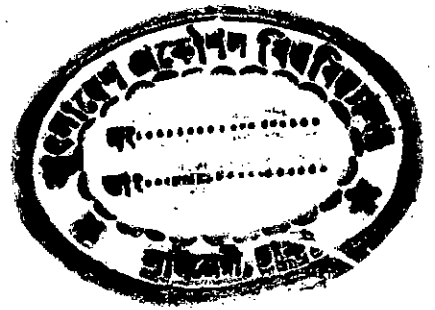
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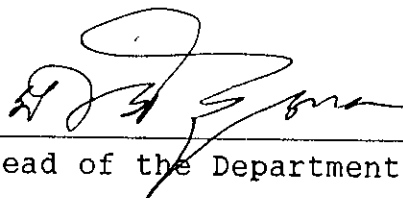
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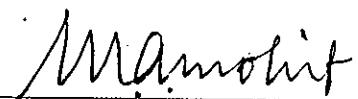
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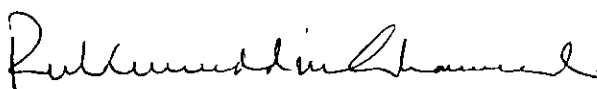
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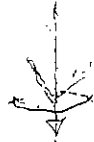
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CHAPTER - ONE

1.0 INTRODUCTION

Bangladesh is an agricultural country with predominantly a rural character. It is very thickly populated, majority of the people are extremely poor and literacy rate is only 26 percent according to 1981 census. About 87 percent of the population live in rural areas majority of whom fall below poverty line. It is devoid of appreciable mineral resources which could support its huge population. Economy is predominantly agro-based with traditional cultivation. Agriculture contributes 50 percent to GDP and provides employment for more than 70 percent of labour force (P.C, 1985 : 208). But about one third of the total labour force is either unemployed or underemployed specially during the slack seasons. Low productivity, high dependence on agriculture, low purchasing power, high rate of population growth and low literacy rate are the major problems of the economy as a whole. Amenities of life in the rural areas are grossly inadequate. This is why, the importance of rural development is paramount.

For the rural development of this poor country appropriate development strategy must be found out and a methodology must be chalked out for priority programme. For more than two decades by

now programmes have been and are being undertaken for the development of infrastructure, agriculture and for employment of the rural poor during the slack periods. Notable among them are the Rural Works Programme and the Cooperatives. Since early seventies Food For Works Programme (FFWP) has also been introduced to supplement the development of infrastructure and generation of employment. These programmes have been able to provide noticeable improvement in the development of rural physical infrastructure and employment to some of the rural unemployed for a very short period in a year. But compared with the need, the employment has been very inadequate. These have, however, been able to avert disastrous situation at times. But this imposed development could not lead to the self reliance and did not create development centres which are crucial for development process in the rural area.

The role of rural hats and bazars in the development process is immense. In Bangladesh, traditional markets have played important role in rural areas. These are the only outlets for village produce produced by 68000 villages. Not only farmers but many kinds of traders and craftsmen have been engaged in trading at these markets. At the same time these hats and bazars are also the only channel through which urban based products, modern agricultural inputs and other daily needs of rural life enter the

village economy. Any injection of innovations to boost the rural economy may be conveniently channelised through hats and bazars. As such development of markets and marketing facilities is a precondition to economic development for the economy of Bangladesh.

This is because, first of all as places of trade and commerce they play a significant role in the rural economy. Secondly, these hats and bazars provide horizontal and vertical linkages with other centres of trade and commerce. Thirdly, some of these market places act as growth centres in the dissemination of technology including modern agricultural techniques. Hence by upgrading some of these hats into growth centres selecting on the basis of centrality score and providing some extra facilities urgently needed for rural people growth centres may be intended for divergence of development process in the rural area not only in economic term but also in spatial aspects. Until and unless this process is done, rural development will not be very much effective. For the integrated rural development all-weather road linkages with these growth centres to the centres of hierarchy are immensely needed and then these growth centres would be provided with institutional set up, characterized with agro-based industry, to generate off-farm employment and for agricultural growth there should be a process for diffusion of knowledge and

innovation. This study seeks to identify the growth centres in the rural area and the necessary amenities and utilities to be provided to characterize these growth centres in such a way which will entail as foci for spatial form of development in the influence area.

1.1 RURAL FEATURES OF BANGLADESH

Bangladesh is a vast rural society. The economic life of Bangladesh has been characterized by the rural settlements as the people settled and organized their land pattern accordingly. The establishment of villages in Bangladesh owe their origin to agriculture which may be traced back to the plough culture state of development in the ancient Indo-Pak-Bangladesh subcontinent (Basham, A. L, 1959 : 31). The beginning of settled agriculture in Bangladesh dates back to pre-Aryan history. The early villages were of different sizes and dimensions, and were mostly nucleated in pattern which were suited to an indigenous agrarian culture and may be ascribed mainly to its security aspect in early days and even now when there is no danger of hostile attack, the same pattern continues. People of one, two or even more villages of almost similar culture meet in a place for exchange of their products, communicating their views and even for religious or cultural affairs from ancient period. These places are called

hats or bazars.

Land is the main productive asset in the rural areas. It also represents both economic and social status. Land distribution at present being highly skewed there are sharp differences in income among the rural households. Another productive element in the rural area is large pool of working force. According to 1981 census the rural population is estimated at 82 million, of which 27 million are labour force. The occupational structure shows a preponderance of agricultural work and less for other job, such as industrial works, transport, trade and services. The sheer dependence on agriculture is due to lack of work opportunities in non-agricultural sector and the vastness of the size of agricultural labour force explains the reasons for underemployment in the sector. The seasonality of the agricultural activities also puts the vast agricultural labour force out of jobs for some period of the year. In the rural Bangladesh the two productive elements i.e. land and large pool of working force have now a unique disproportionate blending which affects both employment and production.

With increase in population, landlessness is increasing seriously affecting the structure of the economy. Magnitude of such landlessness has increased over time. It is now 31 percent of

total households (land-less are categorized as those owning between no land and 0.5 acre of land. (BBS, 1983-84 : 48) .The most distressing feature of increase in landlessness is that it would lead to increased rural poverty. Landlessness by itself would not pose problem , if work opportunities outside agriculture were available and the landless had other assets and skills to earn sustained income. Landlessness has accentuated on the one hand due to lower income (correspondingly lower purchasing ability) and distress time needs of the poor and on the other hand higher income of those who have access to means of production. A small surplus farmer, because of introduction of HYV seeds and higher prices of commodities has now a higher surplus fund or savings to invest than in the past and because of lack of investment opportunities in other sectors he normally invests this in land. There is also a trend among the people in the urban sector or in industries, trade, business and services to invest in land driving the poor or marginal farmers out of land and consequently out of employment. Socio-economic conditions have thus facilitated the process of growing landlessness. A farmer who has very little land finds it increasingly difficult to hold on it and is forced to dispose it off to become landless soon . As a result of increasing unemployment/underemployment and landlessness on the one hand and less opportunities for work both in agriculture and non-

agriculture sectors on the other, rural Bangladesh is caught in a vicious circle of poverty. Poverty is such widespread that more than 80 percent of rural people are poor defined in terms calorie intake(2100 cal) and more than half of the population is below the subsistence level (calorie intake of less than 1800) who can not meet the basic needs of life resulting in lower ability to work and lower production (P.C, 1984,10).

On the environmental point of view rural areas have been considered the balancing zone to get rid of green house effect though aforestation process but in the rural area of Bangladesh the situation is now so acute that because of the high growth of demand for firewood along with high growth of population in the rural areas, trees are being felled indiscriminately resulting in rapid rural deforestation. This is posing serious threat for the future.

Not only landless but also the small or marginal farmers or other low income groups have hardly any scope to meet their credit needs. Institutional credit for them is virtually non-existent. Some credit is available for landed groups and others who have collaterals to offer. It is mostly available for irrigated and HYV agriculture where the participation of the marginal groups is much less. Credit is mainly needed for production and

consumption. The poor groups also need finances to meet the distress time needs. For want of any surplus income or savings and access to institutional sources without having the collaterals to offer, they are forced to go to the age old private money lenders who charge such an exorbitant rate of interest that they remain perpetually under debt. The inadequacy of credit is a deterrent factor to the development of the rural poor.

1.2 ORIGIN AND EVOLUTION OF RURAL MARKETS .

There are two different theories on the origin of rural market which is the indigenous exchange system in rural area. Both the theories have been developed by B.W. Hodder through his experience accumulated in Nigeria, Africa. One of the views appeared as the system of local exchange on surplus level and the other involved with the long distant trade with alien population. The first one is an orthodox theory developed with the agrarian society, where division of labour is emerging. The declining economy influences the family surpluses to meet other demands in barter system. This led to grow the specialist groups of people and converge their produce in turns of desired goods. When the site is flourishing and sufficiently attractive and have an easy access, the market becomes stable, increasing the size to cover the inter-regional trade. Thus the theory appeared with the

following sequences ;

- i) Ability of barter
- ii) Local exchange of goods
- iii) Division of labour with horizontal trade
- iv) Extra-regional or vertical trade.

Incidentally Hodder quoted an authentic source, "..... barter exists among the most isolated and inaccessible societies; and the wordless exchanges of goods made without witness in the further most recesses of jungle in Asia, America, Africa is evidence of an economic need. As confidence grows between individuals exchanging their respective goods, local markets spring up ; and in the more advanced cultures wide use may be made of money in the more important markets of original fairs" (Holder, B.W, 1965 : 97).

The later explanation arrived with the events in different outlook. The theory claims that a trading institution can not thrive on local surplus exchange. Thus the community demand is not sufficient to support a market other than some external convergence. Consequently some alien population is needed to promote marketing activities and the travellers from long distance play a vital role in the emergence of market. "The market appears in the point where travellers make a break of

journey and the local people supply essential services to the passing group in return for goods, and the site becomes favourable for exchange centre; thus markets are located on or near the long distant route, and hence, the market evolved with the local and extra-regional exchange" (Holder, B.W, 1968 : 204).

It appeared that trade centre and trade routes stand in a closest relationship and an impressive question lies here, which precedes the other, the trade centre or the trade route? The question may be met with the argument that both of them are quite inter dependent so they appeared at the same time. However, the following sequences are followed by the market in their process of origin.

- i) Trade route
- ii) Market established on this trade route, and
- iii) "Local" markets developing around the original "parent" market as a network of tracks.

Both the theories have their pros and cons. We cannot fully ignore any one of them because none is proved wrong, they explain the markets in two states of origin. Traditional societies have different form of market origin, while long distance trade also originate market in another process i.e. their process of origin

is somewhat different. The theories on the origin of market have been developed by Hodder and reviewed by Berry. Although the theory based on west African situation with the case study of Yorubaland but it is also applicable in Bangladesh like many of the agrarian society. The indigenous institution of Bangladesh hold a long history, the system which we observed is a product of long evolution. Existence of exchange centre in a village level has been criticised by Polanyi and Pierenne. They raised the question about the minimum number of demand for a village that can support an institution. The comment may be applicable in Africa but not in Bangladesh. In fact, this area as well as the whole of Indo-Gangetic plain sustain a large population from very early days of history. Hence, the number of population doubtless a crucial factor for the emergence of an exchange centre, yet the population here is sufficient enough to support a hat in the village level. The origin of hat in a village level and inter personal exchange process is over whelming in Bangladesh. Most of the small hats are derived from the concentration of itinerant traders with family surpluses. These indigenous institution flourished when the site became accessible to the regional traders and consumers.

The alternative view is also applicable to explain the origin of hat in the country. This view argued with the alien population to

support a hat. From the traditional period, travellers from long distance were common in Bangladesh. The finest products of the cottage industries were the main attraction and Muslim was one of the most representative products that were exchanged with the distant traders and travellers. Generally the travellers from a long distance took rest at the break point of journey. The local people serve the travellers with essential services and if the site is popular enough the villagers bring their sale to the travellers. Hence, the travellers stimulated the origin of hat, the site remains unimportant when the visitors leave the place. Again the meeting is held in a large scale when another group of travellers join the exchange.

"Besides these two theories the hats also appeared by the direct intervention of influential persons. It has been found that hats evolved near the residences of Zaminder (landlord) and rich people. In order to show their supremacy and to enhance the popularity they established the hat with full economic assistance. The other two theories dealt with natural process and so, their relative location considered easy accessibility for both the local and other people. But in case of subjective location by the influential persons, the site is not always favourable for the sellers and buyers" (Bague A. H.M.A, 1975:67). But it is clear that rural markets were under the administration

of zaminder till the end of British Colony i.e upto 1945. But upon the promulgation of the Estate Acquisition and Tenancy Act in 1950 all the markets with the exception of few owned by religious tenants and court of words came under the management of the government. Presently the Ministry of Land Administration and Land Reform (LALR) is the owner, but has leased them out to the Local Government Division of the Ministry of Local Government, Rural Development and Co-operatives (LGRD & Co). The objective of giving the lease to Local Government Division is to provide local government bodies such as the upazila parishad's access to income derived from those markets and thereby strengthening the revenue base of the local governments. Hence, improvement of rural markets can play a vital role in tackling the twin problems of overall economic development by reducing the cost of marketing as well as providing much needed resources at the local level for bringing about such improvements. Therefore, improvement of rural markets has been given great importance in the overall development strategy of the country. "According to the survey report of Planning Commission there are in all about 8000 market centres in rural areas of Bangladesh, among them 1408 are termed as "Growth Centres" (P.C, 1982 : 2). Planning Commission has also propounded the idea of the Growth centres to turn into improved markets providing infrastructure and utilities there. The Government of Bangladesh has recognized the importance of these

traditionally evolved rural markets as nerve centres of rural economy and foci for rural development planning. But the method of identification of priority programme and level of development to be required are still to be found out. This study will hopefully try to find out a method of identification of priority programme and to suggest a guideline for level of development pertinent with the policy of integrated rural development envisaging markets as nerve centres.

1.3. REVIEW OF THE LITERATURE:

The literature on the topic is relatively sporadic. A major study of markets has been promoted by Food and Agriculture organization (FAO, 1988). The report provides a detailed description of the economic organization, the current management system and the physical condition of ten markets in greater Pabna, Rajshahi and Bogra districts. The study can be considered a pioneer work on rural markets and its findings, especially in the field of the present market management and their potential revenue generation, may have considerable policy implications, even though some methodological limitations of the study should be acknowledged. The study applies the conventional classification system of markets according to which they can be divided into primary (local producer-consumer), secondary (assembly) and terminal

(city). This classification seems however rather inadequate and in fact no reference to these categories is made later in the report. For the purpose of calculating the profit made by "market functionaries" the traders are classified into wholesalers, commission agents and retailers. However, a precise definition of these categories is not brought forward. This classification may not reflect the much more complex socio-economic stratification of rural markets and infact is not used when describing the marketing channels. In this context, the market's actors are divided by using partly the Bengali terms as producers, beparis, aratdars, paikars, dealers, small piker and small beparis. Again, no satisfying definition, in terms of their function, dimension of trade, socio-economic back ground, is provided. The category of growers/sellers was completely skipped by the study. As a consequence, while the study provides information on the economic value of market, the analysis of the socio-economic organization of markets is missing. The marketing channels of agricultural commodities are more complex that what was assumed by the FAO study. Crow,B (1989) illustrates, by means of a number of long term studies, the complexity of the trading circuits, the role of credit relations and their link to price formation. The study shows that especially remote markets reflect an image of bounded traders, forced commercialization, and a strict control over the market by a limited number of powerful traders.

There are no clear guidelines nor planning policies with regard to future development of growth centres. The study of Bangladesh Institute of Development Studies (BIDS) on "Quantifying Benefits of Rural Market Improvement" by Chowdhury, O,H (1989) was completed within the government's rural development policy framework. According to Chowdhury (O,H) the government policy of improving the standard of rural markets is not based on a quantitative assessment of the benefits. Hence the aim of the study is to prove that such qualification is possible by providing and testing a specific methodology . However, there are some basic problems with the presented approach, as it tends to overlook some fundamental issues, such as the socio-economic stratification of the market. Accordingly, the traders were classified on the basis of type of commodity sold, without considering the huge differences in turnover between petty traders selling their few and mixed goods on the road side and large shop-keepers owning permanent structures. We believe that issues such as willingness to pay higher taxes are equally affected by the size of the business and by the type of goods sold. From other studies such as Rural Employment Sector Programme (RESP), Ahmed and Hossain (1986) pointed out that the majority of the traders are selling their own produced commodities, and are not specialized on one single product. They might very easily, sell a few eggs, a small amount of pulses and

some vegetables. It is not clear how BIDS study took this category into consideration, which might contribute less to the total turnover of the market but be fundamental for the subsistence of a high proportion of people.

BIDS study did not think about spatial aspect of market development. The improvement of markets selected by the government as Growth centres is a major component of RESP/IDP, The target of Infrastructure Development(IDP) was to improve, within June 1989, 22 Growth centres and the related infrastructure and according to the evaluation mission work is going on in all 22 centres. The socio-economic impact of Growth Centres is one of the components followed by the Impact Monitoring and Evaluation System Moreover, the Central Planning and Monitoring Unit publish two papers dedicated to problems and issues related to markets (RESP/CPMU 1988, RESP/CPMU 1989). Rural Employment Sector Programme (RESP) market studies are the vital secondary sources for our purpose. But our study will pay special emphasis to spatial aspect and rural development policy programmes.

1.4 OBJECTIVE OF THE STUDY

The objective of the study is to provide information on existing activities and uses of markets in rural area and to find out a

formula to use the market as rural development coordinating centre. The objectives are outlined as follows :

- a) To study the functions of market in rural areas
- b) To study the dependability of rural people on markets
- c) To examine functional differences of improved market and non-improved markets
- d) To examine functional relationship of different sectors of rural development with the market.
- e) To formulate a policy guideline for the development of rural markets as the focal points for integrated rural development

1.5 METHODOLOGY

The following methodology was adopted to fulfill the objectives of the study.

a) Literature Survey :

An elaborate literature survey on this subject was carried out to gain a basic understanding and information from published and unpublished works relevant for representation of the problem. The referable literatures have been listed in the bibliography of the study.

b) Collection of data from secondary sources :

Due to the nature of the subject part of the study was based on published references, completed studies and office works of government or semi government and international organization. Some data were chosen from these references. The data sources and references have also been listed in the text of the thesis.

c) Data collection from primary sources :

A physical survey was conducted in all markets of Manikganj district. By this survey following data were collected: 1) Area of market 2) No. of permanent and temporary shops and type 3) Open space and no. of sheds 4) Condition of internal roads and drains 5) Condition of water supply and sanitation 6) Storage provision etc.

A sample questionnaire survey was conducted on some markets which were chosen on the basis of a classification based on physical survey. The survey was carried out to find out catchment area of the markets and to identify functions of markets, dependability of rural people on markets and functional relationship of different sectors of rural development with the markets. Sample of questionnaire survey and physical survey have been presented in appendix-B.

d) Fact finding and syntheses :

The collected data were analyzed manually and tabulated. Maps have been preferred wherever those become necessary.

1.6 ASSUMPTION IN THE STUDY

In finding out growth points, hierarchy of growth points and ranking of market places, the following assumptions have been made:

1. Market place is the growth points in the rural area.
2. Each and every settlement has a direct bondage with the nearest market (hat)
3. Settlements were grown up centering the market places
4. Bond force increases with the increase of functions in growth point i.e. market.

1.7 LIMITATION OF THE STUDY

It is clear from the objectives that the study is mainly concerned with the best use of markets in respect of a spatial as well as socio-economic development of rural area of Bangladesh.

The other aspects of developing rural hats such as plan, design, construction and maintenance are not incorporated in the study. The present study on rural hats/bazars is confined in identification of growth points i.e. market places, hierarchy of markets and the process how best this market be used as co-ordinating centre in spreading out rural development aspects in the service area. Institutional training, motivation and awareness stimulation, participation in the programme and diffusion of technology has been considered main issues in spreading of rural development aspects with infrastructural and institutional development.

1.8 SELECTION OF THE STUDY AREA

Excluding Daulatpur Upazila other six upazilas of Manikgonj zila has been chosen as the study area for the analysis of functions of markets. This selection has been made for its proximity to the capital, Dhaka and a pilot rural development project is being implemented in the area. The area has been facilitated through the alignment of Dhaka-Aricha Highway. Before this alignment the area was communicated only by the river. The area is lowlying and susceptible to flooding being situated in the catchment area of the Jamuna river and its distributories, so swamp and shoal are seen in the area and river erosion is a common suffering of the

inhabitant. Though the area is crossed by the national high way but in respect of development the area is far lagging behind. This is why, the area will resemble almost all area of Bangladesh. For integrating rural development machinaries with the rural markets Ghior upazila have been selected among the upazilas of Manikganj district because this upazila is located at the central area of the district and bounded by other upazilas of the district.

CHAPTER - TWO

2.0 : GENERAL DESCRIPTION OF THE STUDY AREA

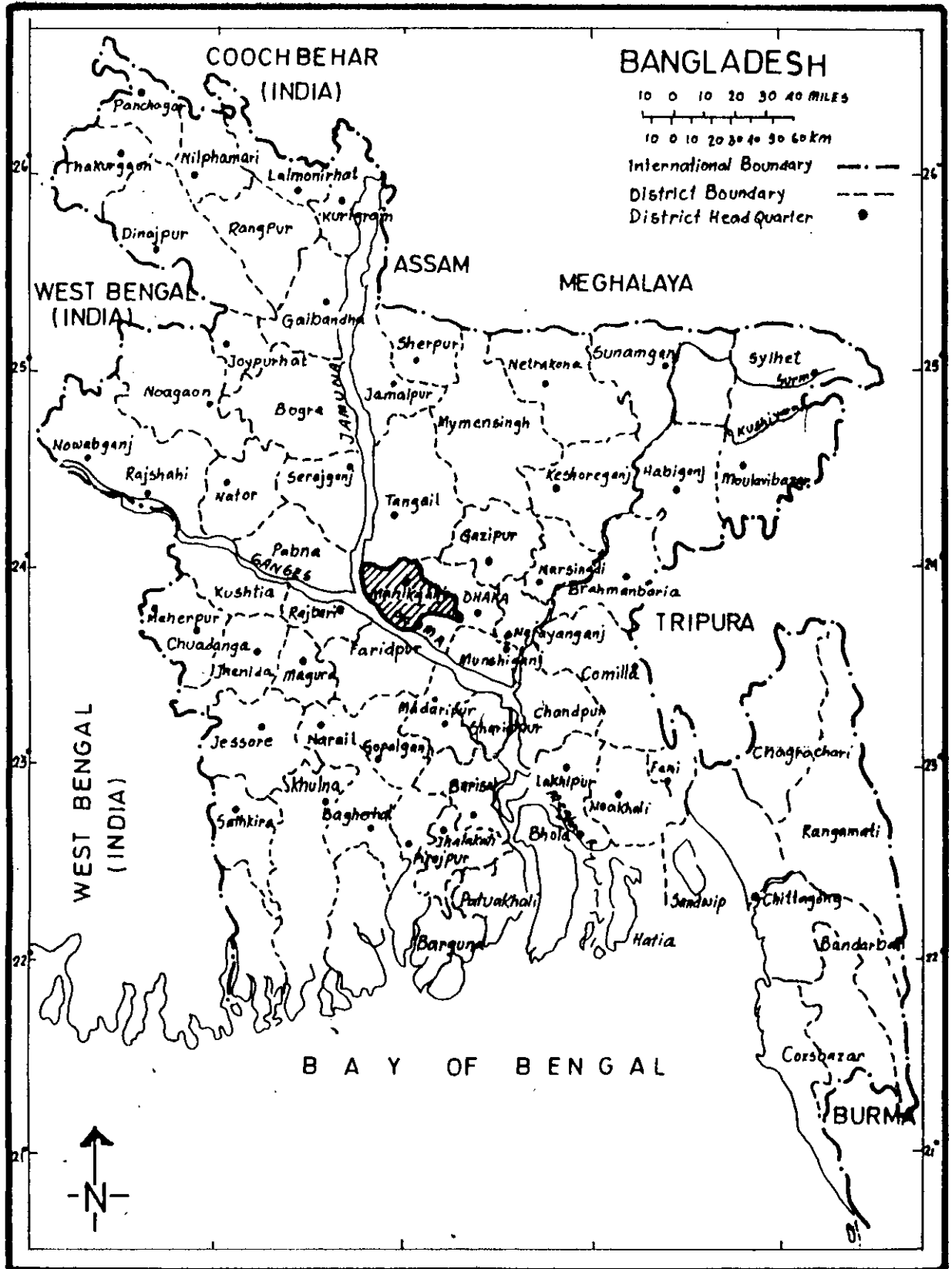
2.1 LOCATION OF THE STUDY AREA.

The Manikganj Zila was a part of old Dhaka district. The old Dhaka district has been divided into 6(six) new districts (zilas), namely (1) Manikganj (2) Munshiganj (3) Narshingdi (4) Narayanganj (5) (new) Dhaka and (6) Gazipur. Now a-days the old district of Dhaka is considered as Dhaka region. Manikganj zila is at a distance of 64 km (40 miles) from the Dhaka city where the capital of the country is located. It lies between 23 54 and 24 03 north latitude and 89 41 and 90. 16 east longitude. It is bounded in the north by Tangail and Pabna zila, in the south by Rajbari zila, separated by the Padma river, in the east by Munshiganj and Dhaka zila and in the west by Pabna zila, separated by the Jamuna river, It comprises a total area of 13694 sq.km (529 sq. mile) including an area of 1473 sq. km of river. The Zila is composed of 7(seven) upazilas namely, 1. Daulatpur, 2, Ghior 3. Harirampur 4. Manikganj sadar 5. Saturia 6. Shibalaya 7. Singair upazila.

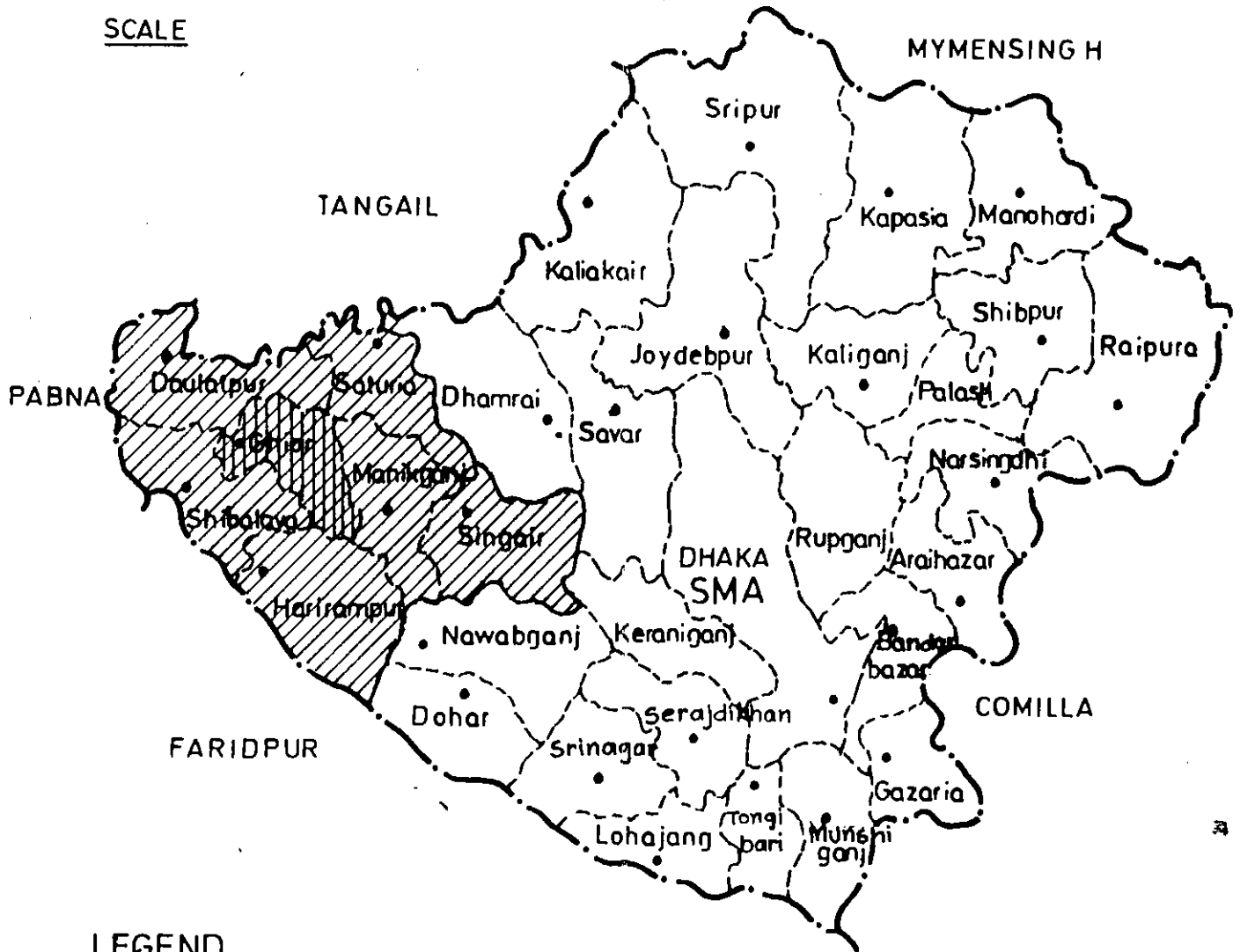
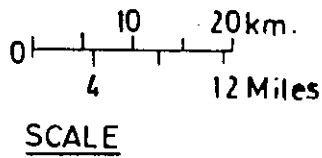
The Ghior upazila has been taken for detail study. It is located at almost centre of the zila. It lies between 23 27 and 23 57 north latitude and 89 49 and 89 59 east longitude. It is bounded in the north by Daulatpur upazila, in the south by Harirampur upazila, in the east by Manikganj upazila and in the west by Shibalaya upazila. It comprises a total area of 143.4 sq. km (55.4 sq. miles) including an area of 3.7 sq.km of river. It is at a distance of 88 km (55 miles) from the Dhaka city. The location of Manikganj zila has been shown in national setting in the map no. 1 and the location of Ghior upazila has been also shown in regional setting in the map no. 2

LOCATION OF MANIKGANJ DISTRICT IN
BANGLADESH MAP

MAP NO-1

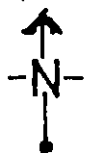


LOCATION OF MANIKGANJ DISTRICT IN DHAKA REGION



LEGEND

- Regional boundary — · — · — ·
- Upazila boundary - - - - -



2.2 PRINCIPAL TOPOGRAPHICAL AND NATURAL FEATURES

2.2.1 Topography of the Study Area

In shape, the zila resembles an irregular trapezium. As Egypt has been called the gift of the Nile, so Manikganj may be styled the gift of the Jamuna river and its distributaries. It is essentially a fluvial creation, composed entirely of alluvium and exhibiting the various processes of land formation in the delta. Bounded and intersected by rivers, it is subject to the vicissitudes of alluvion and dilluvion, as well as to the periodic inundation of the land and annual fertilization of silt deposited by floods, during the rainy season. The area is low lying. Swamp and shoals are very frequently seen. River bed and banks of the Jamuna are of changing style being braided type of river. That is why, Shibalaya and Horirumpur upazila suffer much erosion causing huge population uprooted every year.

2.2.2 Soil and Crops Pattern

The soil of the area can be classified into 4(four) classes. 1. Young Active Brahmaputra Flood Plain 2. Young Brahmaputra Mender Flood Plain 3. The Ganges Old Mender Flood Plain and 4. The Ganges Young Mender Flood Plain. The soil throughout the Ganges flood plain are calcareous with olive-brown silt loams to silt.

Clays with some variation in some places flooded deeply in monsoon and are mainly used for aus and broadcast aman followed by rabi crops. The Brahmaputra(Jamuna) flood plain mainly occupied by broad pattern of ridges and basins. Silt loams, silty clay loams and silty loams generally occur on the different ridges differently and the basins are occupied by clays. Almost all the soils in the Jamuna flood plain are olive to olive-gray in colour and weakly mottled brown with some variation in some places. These soils are fertile and highly productive. Sugarcane, jute, aus, broadcast aman, tobacco and rabi crops are generally grown on these soils.

2.2.3 Climate

The zila is located in the tropical belt and enjoys fairly equitable tropical monsoon climate. The maximum and minimum temperature recorded was 43 c and 5 c respectively with an average of 26 c. The climate is fairly pleasant from November to February. The rainfall in the district is comparatively uniform.

2.3 AREA, POPULATION, ADMINISTRATIVE UNITS AND MARKETS IN THE STUDY AREA

Manikganj zila belongs to an area of 1369.4 sq. km (529.0 sq. miles) with an area of 147.3 sq. km. of river and total 1059674

population are living with 529260 male and 530414 female (B.B.S, 1981). Upazila wise area along with population in 1961, 1974, 1981 and their variation have been illustrated in the table-2.1

TABLE - 2.1

Area, Population and Population Variation

Name of upazila	Area sq. mile	Population			Population Variation	
		1961	1974	1981	1974 as% variation of 1961	1981 as% variation of 1974
Daulatpur	87	91606	119383	139142	30.32	16.55
Ghior	55	74332	95364	109137	28.29	14.44
Harirampur	95	116175	137163	162487	18.07	18.46
Manikganj	80	121915	161134	194022	32.17	20.37
Saturia	62	961915	161134	194022	32.17	20.41
Shibalaya	75	72847	99979	117195	37.25	17.22
Singair	81	127898	167163	201080	30.75	20.29
Manikganj zila	535	701393	9050091	1059674	29.04	17.08

Source: BBS, Zila series, Dhaka, 1981

It reveals from the table that sharp variation has taken place in Shibalaya, Manikganj, Singair and Daulatpur within the period 1961-1974 and in Manikganj and Singair within the period 1974 - 1981. The reason behind this variation in population can be attributed to river erosion of the Jamuna. Unionwise population, density and no. of markets (hats and bazars) for every upazila under Manikganj zila has been shown in table - 2.2

TABLE - 2.2

Union wise Population , Density and no. of markets.

Name of Union/ Upazila	Population (1981)	Area (sq. mile)	Density (pop./ sq.mile)	Revenue markets (hats)	Non- Revenue markets hats	Non- Revenue bazzars	Total No.of hats & bazzars
1.0 Daulatpur	138740	78.30	1772	12	6	7	25
1.1 Bachamara	17573	14.62	1202	2	1	1	4
1.2 Baghutia	22359	16.24	1378	1	1	0	2
1.3 Chak Mirpur	16460	7.26	2266	2	0	1	3
1.4 Charkatari	15050	7.34	2050	1	2	1	4
1.5 Dhamsar	17700	8.57	2066	2	0	1	3
1.6 Jiyampur	15189	7.61	1996	1	1	0	2
1.7 Kalia	19277	8.56	2253	1	1	2	4
1.8 Khalsi	15132	8.06	1878	2	0	1	3
2.0 Ghior	109511	51.26	2136	4	10	10	24
2.1 Baniajuri	18299	7.26	2522	1	1	2	4
2.2 Balia khora	16519	7.19	2298	1	0	2	3
2.3 Baratia	15047	7.78	1935	0	3	2	5
2.4 Ghior	16869	7.21	2340	1	0	1	2
2.5 Nali	13356	7.55	1770	1	1	3	5
2.6 Paila	15192	7.71	1970	0	2	0	2
2.7 Singjuri	14229	6.57	2166	0	3	0	3
3.0 Harirampur	162373	77.77	2088	10	2	10	22
3.1 Azimnagar	7680	3.63	2117	0	0	0	0
3.2 Balla	17302	5.37	3222	1	1	0	2
3.3 Balara	12958	4.01	3228	3	0	0	3
3.4 Boyra	16743	7.71	2171	2	0	0	2
3.5 Chala	15962	6.86	2327	0	0	2	2
3.6 Dhulsunra	14796	6.51	2271	2	0	0	2
3.7 Gala	17158	6.95	2467	1	1	1	3
3.8 Gopinathpur	13871	6.88	2015	1	0	0	1
3.9 Harukandi	12766	6.14	2079	0	0	2	2
3.10 Kanchampur	6075	4.20	1446	0	0	2	2
3.11 Lesraganj	3238	8.87	367	0	0	0	0
3.12 Ramkrishnapur	15504	6.09	2547	0	0	2	2
3.13 Sutalary	6320	5.93	1065	0	0	1	1

Name of Union/ Upazila	Population (1981)	Area (sq. mile)	Density (pop./ sq.mile)	Revenue markets (hats)	Non- Revenue markets hats	Non- Revenue bazars	Total No. of hats & bazars
4.0 Manikganj	194104	17.79	2704	13	5	14	32
4.1 Pourashava	36713	5.17	7120	1	0	2	3
4.2 Betilamitara	18278	6.9	2649	0	1	4	5
4.3 Bhararia	16446	7.3	2253	1	0	0	1
4.4 Dighi	13750	4.44	3097	2	0	0	2
4.5 Garpara	18775	5.94	3161	1	0	2	3
4.6 Hatipara	18362	9.27	1981	2	1	1	4
4.7 Jaigir	17338	7.22	2401	1	0	1	2
4.8 Krishnapur	22233	11.63	1912	1	2	1	4
4.9 Nabagram	14274	5.69	2508	1	0	2	3
4.10 Putail	17613	8.22	2143	2	1	1	4
5.0 Saturia	136642	54.58	2504	7	4	3	14
5.1 Atigram	15751	6.25	2520	0	0	1	1
5.2 Baliati	10794	3.99	2705	0	0	2	2
5.3 Baraid	13786	6.53	2111	2	2	0	4
5.4 Daragram	13512	6.20	2179	1	0	0	1
5.5 Dighalia	11265	5.04	2235	0	0	0	0
5.6 Dhankora	18913	6.74	2806	1	1	0	2
5.7 Fukurhati	11508	4.77	2413	1	1	0	2
5.8 Hargaz	8842	4.42	2000	1	0	0	1
5.9 Saturia	16851	5.06	3330	1	0	0	1
5.10 Tilli	15420	5.58	2763	0	1	0	1
6.0 Shibalaya	119494	67.86	1761	18	0	5	23
6.1 Arua	11580	6.18	1874	2	0	1	3
6.2 Mohadebpur	17226	8.46	1800	2	0	0	2
6.3 Simulia	17417	10.03	1736	5	0	1	6
6.4 Shibalaya	17873	7.06	2532	1	0	1	2
6.5 Teota	24646	19.36	1232	3	0	1	4
6.6 Ulail	18644	7.62	2447	2	0	1	3
6.7 Uthali	14108	7.62	2447	3	0	1	3
7.0 Singair	202184	76.27	2651	17	0	5	22
7.1 Bayra	17481	5.58	3133	1	0	1	2
7.2 Baldhara	22071	9.15	2412	2	0	0	2
7.3 Chandhar	24873	10.25	2427	4	0	0	4
7.4 Charigram	10850	4.21	2577	1	0	1	2
7.5 Dhaka	23367	7.93	2947	1	0	1	2
7.6 Joymantap	17156	5.33	3219	1	0	1	2

Name of Union/ Upazila	Population (1981)	Area (sq. mile)	Density (pop./ sq.mile)	Revenue markets (hats)	Non- Revenue markets hats	Non- Revenue bazars	Total No.of hats & bazars
7.7 Jamirta	18652	6.47	2883	1	0	0	1
7.8 Jamsa	15490	7.1	2182	2	0	0	2
7.9 Saista	19802	6.98	2837	1	0	0	1
7.10 Singair	20108	5.72	3515	2	0	0	2
7.11 Talibpur	12334	7.53	1638	1	0	1	2

Source : BBS, 1981 and Physical Survey

The table reveals that concentration of markets has taken place in those unions where population density is higher. But some exception is prominent as because bigger markets influence over large areas. The case is more evident in table 3.2. Concentration of markets has been found less in number in those unions where big markets exist. Growth centres of Manikganj district identified by planning commission have been tabulated below and locations have been shown in Map No-3

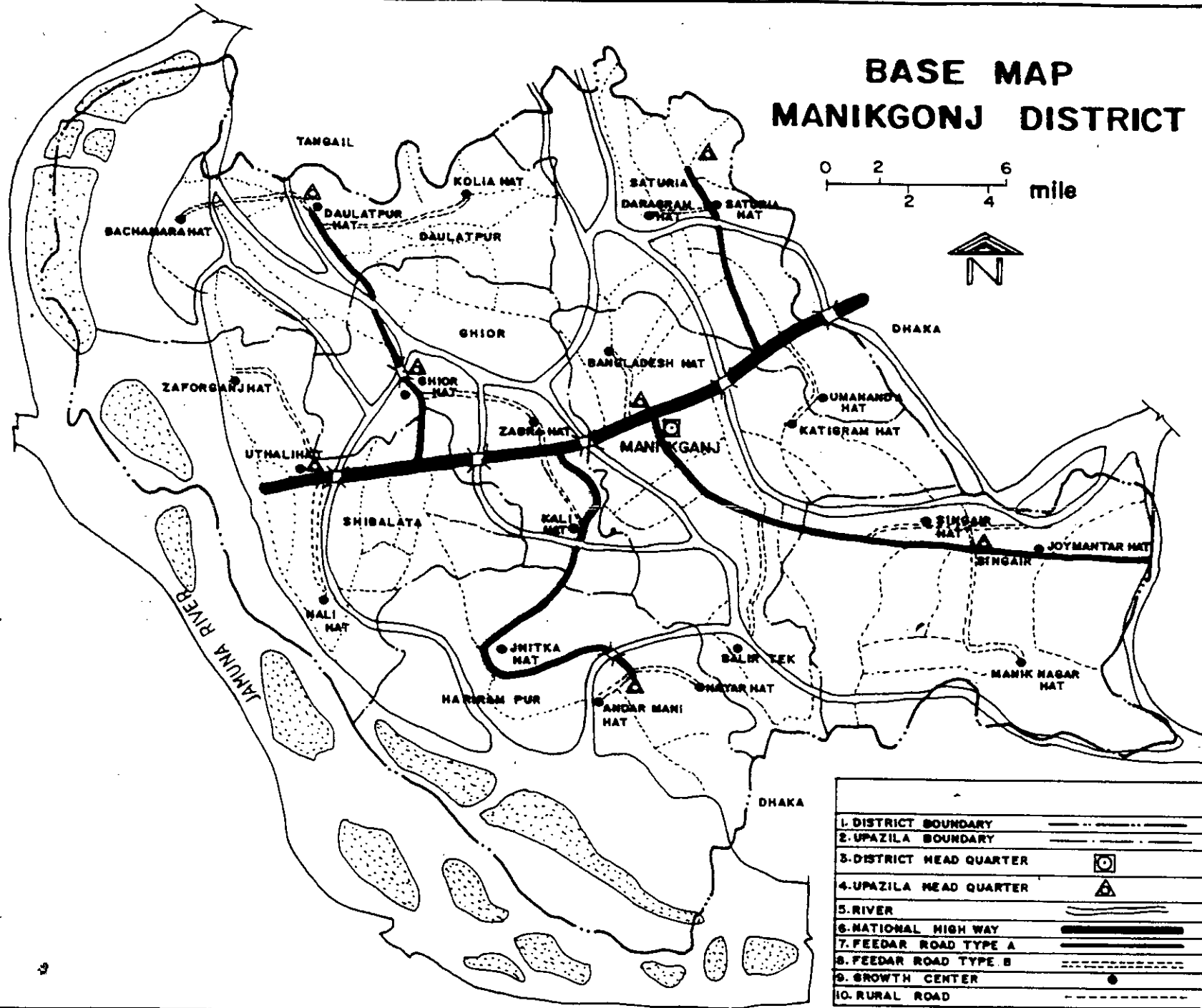
TABLE 2.3

List of Growth Centres

Name of Upazila	Name of Union	Name of Growth Centre
Daulatpur	Bachamara	Bachamara hat
	Chak Mirpur	Daulatpur hat
	Kolia	Kolia hat
Ghior	Ghior	Ghior hat
	Baniajuri	Jabra hat
	Nali	Kalta hat
Harirumpur	Boyra	Andarmanik hat
	Gala	Jhitka hat
	Balara	Nayer hat
Manikganj Sadar	Bhararia	Balirtek hat
	Garpara	Bangladesh hat
	Krishanapur	Katigram hat
Saturia	Daragram	Daragram hat
	Saturia	Saturia hat
	Dhankara	Umanandapur hat
Shibalaya	Teota	Jafarganj hat
	Arua	Nali hat
	Uthali	Uthali hat
Singair	Bayra	Bayra hat
	Joymantop	Joymantop hat
	Chandhar	Maniknagar hat
	Singair	Singair hat

Source : Rural Growth Centres of Bangladesh (P.C, 1982)

BASE MAP MANIKGONJ DISTRICT



1. DISTRICT BOUNDARY	-----
2. UPAZILA BOUNDARY	-----
3. DISTRICT HEAD QUARTER	□
4. UPAZILA HEAD QUARTER	△
5. RIVER	~~~~~
6. NATIONAL HIGH WAY	—————
7. FEEDAR ROAD TYPE A	—————
8. FEEDAR ROAD TYPE B	-----
9. GROWTH CENTER	●
10. RURAL ROAD	-----

2.4 LAND, AGRICULTURE, ROAD NETWORK, HEALTH, EDUCATION, POTABLE WATER & SANITATION AND COOPERATIVES IN GHIOR UPAZILA.

Among all Upazilas in the district Ghior upazila is situated at the centre place and free from influence of any natural constraint like river erosion, beel and haor etc. It is bounded by other upazilas of the district. Hence, it will represent overall -- picture of the district. Existing features of the upazila under the above head line have been tabulated below.

TABLE 2.4

Land and Agriculture of Ghior Upazila.

Items	All Households	Non farm Households (.01-.04) acre	Farm holdings		
			Small farms (.05-2.49) acre	Medium farms (2.5-7.49) acre	Large farms 7.5 acre and above
Number	18839	6238	8629	3495	477
Owned area (acre)	29328	2265	9177	12814	5072
Net Cultivated area	24614	10	7269	12804	4531
Irrigated area	2903	0	915	1458	530
Cropping Intensity	199.58	601.96	206.46	197.43	193.17

Source : The Bangladesh census of Agriculture and livestock 1983-89,
Zila series, Manikganj.

TABLE -2.5

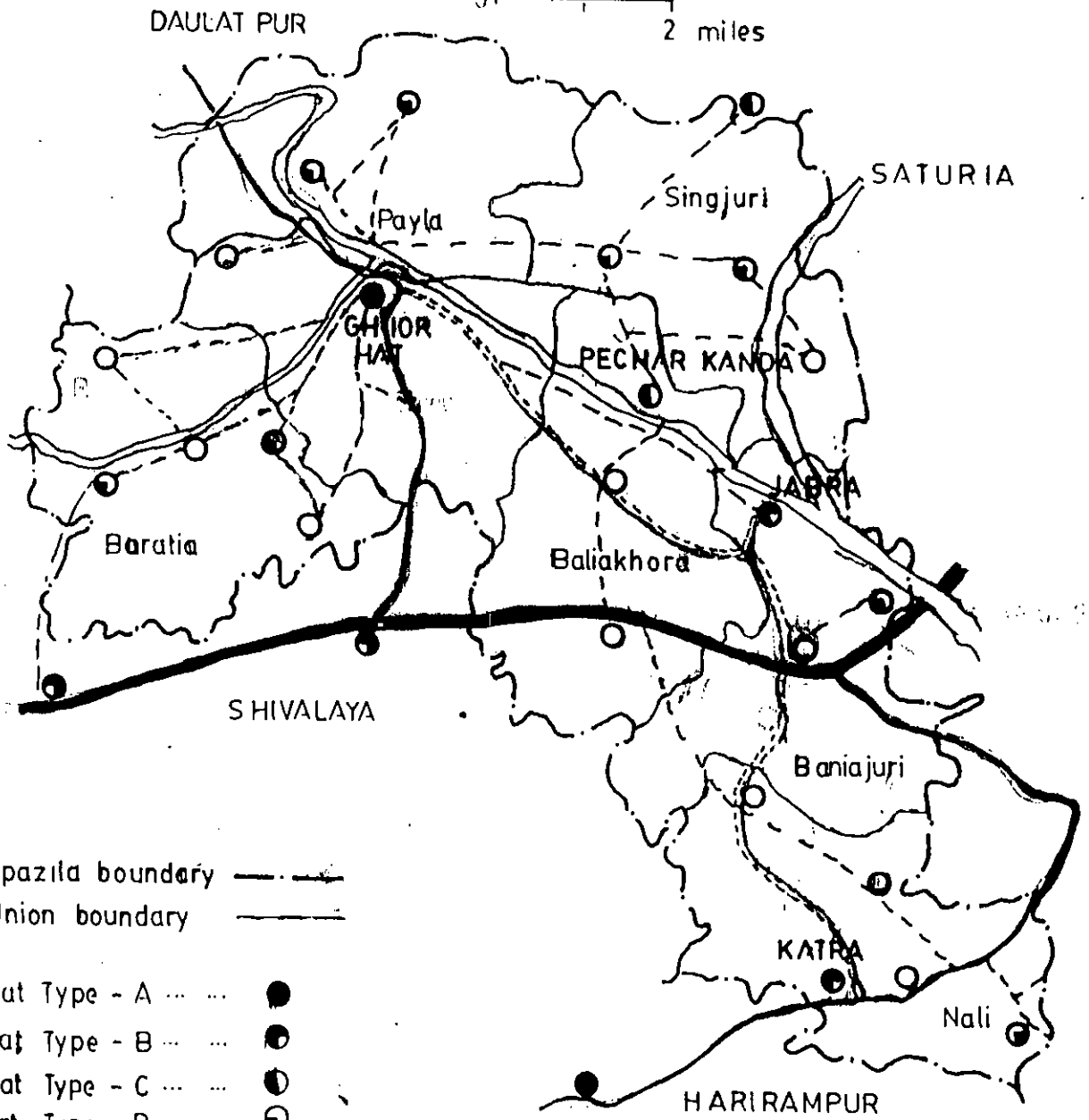
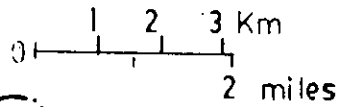
Roads in Ghior Upazila

Name of Upazila	Population	Total/ Road length	Length of Metalled road(km)	Length of HBB road(km)	Length of Katcha road(km)
Baliakhora	16519	49	4	-	45
Baniajuri	18299	69	3	-	56
Baratia	15047	31.5	-	-	31.5
Ghior	16869	45	3	4	38
Nali	13356	46.5	2	-	44
Paila	15192	33	-	-	33
Singjuri	14229	32	-	-	32

Source : Office of Upazila Engineer, Ghior

Road network has been shown in Map No - 4

ROAD NETWORK MAP GHIOR UPAZILA



Upazila boundary ————

Union boundary ————

Hat Type - A ●

Hat Type - B ○

Hat Type - C ○

Hat Type - D ○

Bazar ○

NATIONAL HIGHWAY ————

FEEDAR ROAD TYPE - A ————

FEEDAR ROAD TYPE - B ————

RURAL ROAD ————

RIVER ~~~~~

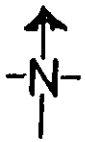


TABLE - 2.6

Health Care

Name of Union	Population (1981)	Charitable dispensary (hospital)	Family planning	Population per centre
Baliakhora	16519	-	1	16519
Baniajuri	18299	1	1	9149
Baratia	15047	-	1	15047
Ghior	16869	2	-	8434
Nali	13356	1	-	13356
Paila	15192	1	-	15192
Singjuri	14229	1	-	14229

Source : Upazila Medical Officer, Ghior

Situation is quite insufficient for the purpose

TABLE - 2.7

Educational Institution

Name of Union	Population (1981)	Primary School		Population per primary School	Secondary school		Population per secondary School
		Govt.	Non Govt.		S.S	J.S S	
Baliakhora	16519	11	2	1270	2		8259
Baniajuri	18299	11	3	1307	3		6099
Baratia	15047	7	4	1367	1	1	7523
Ghior	16869	6	2	2108	3	1	4217
Nali	13356	11	1	1113	2	1	4452
Paila	15192	8	1	1688	1		15192
Singjuri	14229	7	1	1778	1		14229

Source : Upazila Education Office, Ghior

Situation seems to be good where all weather road communication and big market centre is existing. Such as: Baliakhora, Baniajuri, Ghior and Nali. There are two colleges in the upazila, one in Ghior and another in Paila union.

TABLE - 2.8

Potable Water and Sanitation

Name of Union	Population (1981)	No.of tubewell	Population per tubewell	No.of Sanitary latrine	Population per latrine
Baliakhora	16519	189	87	351	47
Baniajuri	18299	201	91	156	117
Baratoa	15047	184	82	89	169
Ghior	16869	222	76	328	51
Nali	13356	171	78	77	173
Paila	15192	202	75	158	96
Singjuri	14229	166	86	69	206

Source : Office of Public Health Engineering, Ghior

The table is illustrating the appalling situation in potable water and sanitation. Population of nearby unions of upazila head quarter, where agency is situated, are using more tube-well and sanitary latrine.

TABLE - 2.9

Cooperatives

Name of Union	Population	No. of KSS	Total members	No. of BSSK (MBSS)	Total members	Total population under cooperatives
Baliakhora	16519	13	260	1	20	280
Baniajuri	18299	11	220	1	20	240
Baratoa	15047	18	360	9	180	540
Ghior	16869	18	360	5	100	460
Nali	13356	1	20	-	-	20
Paila	15192	20	400	6	120	520
Singjuri	14229	9	180	5	100	280

Total = 2340

Source : Office of BRDB, Ghior Upazila

The table indicates that more cooperatives have been formed in nearby unions of upazila head quarter, where office of BRDB is existing. Table 2.4 shows that there are 6238 landless households and 8629 small farms households. But BRDB could organize only 2340 households.

CHAPTER - THREE

3.0 IDENTIFICATION OF FUNCTIONS OF MARKETS (HAT/BAZAR) IN THE RURAL AREA.

3.1 FUNCTIONS OF RURAL MARKETS.

The rural markets offer numerous services to the rural people from economic issues to cultural issues of rural community. Some functions of market however, have been discussed under the following headings.

A : Rural Market As Economic Institution

Rural market is an institution for enjoying the facilities of exchanging goods through buying and selling. It regulates distribution of goods through inflow of urban industrial products and outflow of rural perishable and nonperishable yields. It also plays unique role in the disposal of surplus. Urban centres are extremely food deficit points and villages meet their food demands through these institutions by surplus sale.

B : Rural Market As Trading Institution.

The channel of distribution of commodities on the method of the transfer of goods from the producer to the ultimate consumer has developed a number of intermediary agents, such as local traders, itinerant traders, commission agents, paiker, wholesale traders

etc. These agents operate in local trade and internal or a regional trade horizontally and in extra regional trade vertically through this rural market. The local trade dealt with the reciprocal exchange of family surplus within a short run radius and internal or inter-regional trade involves with the movement of products both from rural and urban. This internal trade is stimulated from the movement of surplus. Extra regional or vertical trade implies the change of produce over a wide region. It characterizes the bulk movement of finished products in exchange of agricultural commodities from a district territory. Both rural and urban traders participate the exchange. Generally the rural traders (small pikers) accumulate the export crops in a small amount, they also collect the products from the houses of the peasant farmers through personal communication. Rural traders are also the retailers and some times they works as agents of the urban traders on commission.

C : Market As Cultural Issue

It is evident that rural markets originated from the necessity of man but it also holds some other values to the rural people. These are the common meeting places where they communicate new ideas and techniques discussing their problem etc. Traditionally rural market (hat) is the foundation of rural culture, people receive cultural values from the hat. Most of the hats are associated with both religious and cultural institutions, among these temples and mosques are most common features. In the almost all underdeveloped countries life is centred around these

institutions. In morocco the nomadic people also establish the suq (same as hat) near to the religious centres. these saq sometimes permitted divorce under the judgement of the local Chief (mikesell M.W, 1958 : 497). Thus anthropologist suggested that the visit to hat is also a social activity, sometimes economic motivation is less dominant (Brindley, Jill 1972 : 260) Tea stalls are very common in the hat, people come to the hat to get themselves relaxed and talk with friends and company. Usually the old participants join the market rather earlier and make gossiping in a particular tea stall and returns home in the late hour with little purchase. (Baque, A.H.M.A, 1975 : 74).

Cultural life is centered with jatra show, magic, snake playing etc. in the hat. These common meeting places are also the places for political activity. During election the hats are used for campaigning to enhance the popularity of the candidates. Governmental announcements are opened in the hat to communicate the law and orders to the villagers.

D : Rural Market (hat) As a Central Place Institution.

Rural market (hat) attracts people from the surrounding areas not only as the organization of exchange but also as a socio-economic, cultural and political institutions, accordingly it demands a centrality with other central place institutions located in or around it. All these institutions could be visited by the same trip. In the remote areas hat is associated with other central places very obviously. Other than the urban centres

hats are the lowest order of central places and these are subjected to change with numerous forces. Among the forces, automation of the transport and construction of roads are important. These road networks not only carry men and materials but the ideas too. "Centrality and easy access to the hat however is obvious for the concentration of products from a wide range and redistribution to the peasant and farmers (Bague, A.H.M.A 1975 : 70)

3.2 ELEMENTS OF CENTRAL FUNCTIONS IN THE MARKETS (HATS).

It is clear from the above article that most of the central functions of rural area tend to be agglomerated in the markets. From the physical survey of markets in the study it is found that the more the catchment area of the market the more the central functions tend to be agglomerated. The following central functions are found in the rural hats and bazars. :

<u>Sl. No.</u>	<u>Central Functions</u>
1.	Grocery
2.	Stationary
3.	Retail Cloth store
4.	Hardware store
5.	Tea stall/Restaurant
6.	Sweetmeat shop
7.	Tailor
8.	Barber
9.	Carpenter/Furniture shop
10.	Cobbler
11.	Medicine shop
12.	Private medical practitioner (Below MBBS/Homeopathic)
13.	Medical practitioner (MBBS)
14.	Open sales space/platform
15.	Sheds/huts (Temporary sales arrangement)
16.	Fertilizer distribution centre
17.	Seed distribution centre
18.	Food dealer
19.	Construction materials shop
20.	Home utensils shop

21. Blacksmith
22. Goldsmith
23. Cycle/Rickshaw repairing shop
24. Electrical and electronic goods repairing shop
25. Mechanical workshop
26. Laundry
27. Food godown
28. Arat/whole sale shop
29. Rice mill
30. Wheat crushing mill
31. Oil mill
32. Saw mill
33. All weather road (metalled or HBB)
34. Bus service/River communication
35. Bank
36. Primary school
37. Secondary school
38. College
39. Madrasha
40. Mosque/Temple/Church
41. Union parishad Bhaban
42. Tahshil Office (Revenue collecting office)
43. NGOs Office
44. Family planning centre
45. Charitable dispensary
46. Post Office
47. Cow marketing space
48. Fowl marketing space

3.3 CLASSIFICATION OF MARKETS

A : Periodic Classification

Markets are easily classified on the basis of periodicity. Three classes of markets come out through this classification, daily, weekly, biweekly. Daily markets normally meet in the morning, Sometimes in the afternoon, Weekly markets meet on a fixed day of the week and biweekly markets meet twice a week. Weekly market may be either weekly evening market or weekly day market.

Daily Markets (Bazars) :

These are usually road side markets, very small in size consisting of only a few number of sellers and buyers gather with

a view to buy daily or emergency needs among which kerosene oil, cigarettes, betel nut, betel leaf etc. or sell perishable homestead products like vegetables, fruits, fishes etc. These type of markets are associated with permanent establishment with tin shed roof, located in the crossing of roads, on or near the highway, The shops remain open for the whole day serving both the villagers and those people who pass the place.

Weekly Evening Markets (Hats) :

The gathering of this type of markets takes place once a week in evening only between 3 pm to 8 pm. Generally its exchange is limited among the neighbouring villages, thus horizontal trade is its conspicuous character. The volume of transaction is held in a small lots and the travelling vendors play an important role in this type of hat. Local agricultural products dominate the assemble of goods, the urban traders rarely attend the hat. The size of this type of markets is not very spacious and in fact these are the substitutes of bazares in the interior village level.

Weekly Day Markets (Hats) :

The gathering of this type of hat also takes place once a week starting from 9 am and ending at 8 pm. The peak concentration of people is noted around 2 to 3¹pm. This type of hats contains many of the central place institutions which allure the distant farmers and traders to visit various institutions by making one single journey. Hence, it is seen that this type of hat is located in a large village near the river so that it is

assessible by both water and land transport. Normally this type of hat is a big hat among the surrounding hats, hence it contains much more concentration of buyers and sellers, offering a much wider variety and range of goods and services. Both whole selling and retailing are the characteristics features of the hat. In considering the volume of trade the weekly hat has more significance than the others. Horizontal and vertical traders are performed by the travelling vendors as well as individual traders from urban and rural areas of distant places. This type of market is regulating inflow and outflow of various rural and urban products.

Two Days Markets (Hats) :

This type of hats is widely distributed and more in number than weekly one day hat. These have much more importance. In most cases this type of hat has one small and one large meeting day, consequently its service area varies with their respective gatherings. Sustaining a hat of this status a large population is needed, hence the hats in most cases are located along the roads or in river confluence. Whole sale trading sometimes takes place in this type of hat. Travelling vendors and distribution traders largely attend these hats with the important goods. Vertical trading occurs in this way that distant traders and suppliers assembled the products in small unit until a limited consignment is reached. In essence they are the most specialized traders and play an important role between whole sellers and urban retailers.

This type of hat is associated with permanent establishments and other central place institutions like post office, charitable dispensary, school etc. Another conspicuous feature of this type hat is its specialized function, such as cattle markets are attached with some of these hats.

B : Hierarchical classification.

It is evident from the outcome of physical survey that some functions are available in almost all markets though quality and quantity may vary to some extent. Where as some functions are particular to some markets only. There are some primary functions which have been found in almost all markets. These functions may be termed as primary functions. The functions are as follows :

(1) Grocery (2) Stationary (3) Tailor (4) Retail cloth store (5) Barber (6) Rice mill (7) Medicine shop (8) Primary school (9) Tea stall (10) Fertilizer distribution centre (11) Food dealer (12) Cycle/Rickshaw repairing shop (13) Private medical practitioner (MBBS) (14) Open sales area (15) General use shed (16) Post office/Tahshil office (17) Laundry (18) Mosque (19) NGO's office.

There are some functions which have been found in some relatively big markets. These functions can be termed as secondary functions. The functions are as follows :

(1) Hardware stores (2) Home utensil shop (3) Charitable dispensary (4) cobbler (5) Blacksmith (6) Secondary School /Madrashsa (7) Sweetmeat shop (8) Carpenter/Furniture (9) Family Planning sub centre (10) Construction materials shop (11) Electrical, electronic and mechanical goods repairing centre (12) Food godown (13) Temple (14) Seed distribution centre (15) Fowl

marketing space (16) Oil mill (17) Saw mill.

There are some specialised functions which have been found in some very particular markets. These functions may be termed as terminal functions which can be listed as follows :

(1) Medical practitioner (MBBS) (2) Goldsmith (3) Arat/Wholesale shop/arrangement (4) Banks (5) Metalled road (6) Bus service (7) College (8) Hospital (9) Cattle marketing space (10) Police station (11) Telephone exchange/Telegraph office (12) Jewelaries (13) Watch shop (14) Electronic goods shop.

It is found that there is a relation within these three levels of functions. In those markets where primary and secondary levels of functions are existing, the relation has been found within the ratio 5:1 to 9:1. The intermediate ratio is 7:1. Similarly where secondary and terminal levels of functions are existing the relation has been found within the ratio 2:1 to 10:1. The intermediate ratio is 6:1. If primary function be awarded a value of one then secondary function converges to a value of seven and terminal function comes to a value of forty two. Hierarchy of markets can be identified by the weightage, awarded to a particular level, multiplied by the quantity of that function at that particular level. The name of markets and associated point scored has been shown in Appendix-A.

Hierarchy of markets have been determined by categorizing the scores. These are shown in Table 3.1

Table - 3.1

Serial No.	Point scored	Market type
1.	>200	Bazar/Primary Market
2.	<200->400	Assembly market
3.	<400->700	Secondary market
4.	<700	Technical rural market

On the basis of above discussion rural markets can be categorized into five (5) groups. Such as : (i) Terminal rural market (ii) Secondary markets (iii) Assembly market (iv) Primary market (v) Bazar.

Bazar can be defined as a daily gathering place in the morning or in the evening with the perishable goods and daily needs like vegetables, meat, fish, rice, wheat etc. and with grocery, tea stall etc. Some times bazar may contain tailor, barber, cycle/ rickshaw repairing shops, laundry, stationary etc. Normally, bazar takes locations near some institutions, stations or in a place where perishables gather more.

Primary market takes almost similar central functions as in a bazar but sheds/ huts are the exception which are used by itinerant businessman. But the term hat means that gathering takes place once or twice a week. 500-1000 people gather in a hat day. This is the primary stage of hats. If the catchment of this type of hat does not suffer from the influence area of a big market then it will flourish gradually. Market area of this type of market lies below one acre.

Assembly market contains most common central functions, like grocery, stationary, retail cloth store, tea stall, tailor, barber, cobbler, medicine shop, private medical practitioner (below MBBS), open sales space, sheds/huts, fertilizer distribution centre, food dealer, cycle/rickshaw repairing shop, laundry, rice mill, primary school, union perished office, mosque /temple, post office, NGOs office etc. Shope are usually of katcha type. Not more than 7000 people gather in this type of market. Gross area of the hat varies between 2(two) to 3(three) acres.

Secondary market contains common central functions mentioned in assembly market and some additional functions also such as : hardware store, restaurant, sweetmeat shop, carpenter and furniture shop, seed distribution centre, home utensil shop, fowl marketing shop, wheat crushing mill, oil mill, saw mill, secondary school/madrasha, family planning centre etc. Sometimes, whole sale of some local products takes place in this type of market, such as : bamboo, paddy, onion, molasses etc. Gross area of this type of market varies between 3 (three) to 5 (five) acres, 7000-10000 visitors gather in the hat day/days. In the morning or evening daily bazar takes place in this type of market.

Terminal rural market contains those central functions mentioned in secondary and assembly markets and also some additional functions. Such as : Arat, whole sale of local products as well as other mercantile commodities, private medical practitioner

(MBBS), goldsmith. Construction materials shop, Bus service or river bank, secondary school or college etc. Gross area of this type of market may vary between 5 (five) to 15 (fifteen) acres. 10000-15000 visitors gather in the hat day. These markets play terminal role for rural areas being situated normally at thana HQ or in urban areas. Bazar normally takes place in this type of hat deily in the morning, some where in the evening. Terminal rural hat is normally weekly day hat.

Excluding hats and bazars of Daulatpur upazila all hats and bazars of Manikganj district has been illustrated in the Table 3.2 on the basis of above classification.

TABLE- 3.2

Name of Hats & Bazars

Name of Upazila	Name of Union	Bazar	Primary Market	Assembly Market	Secondary Market	Terminal Rural Market
Ghior	Baniajuri	1. Baniajuri 2. Tara	Tara	-	* Jabra	-
	Baliakhora	1. Baliakhora 2. Pukuria (Bamna)	-	Pencharkanda	-	-
	Baratia	1. Mauhali 2. Rahathati	1. Baratia 2. Phulhara 3. Karjana	-	-	-
	Ghior	1. Bara Thakurkanda	-	-	-	* Ghior
	Nali	1. Bathaimuri 2. Kelli 3. Nali	Helachi	-	* Kalta	-
	Paila	-	1. Sridhar- nagar 2. Terasri	-	-	-
	Singjuri	-	1. Carany- nagar 2. Singjuri 3. Bilnalai	-	-	-
Harirumpur	Azimnagar	-	-	-	-	-
	Balla	-	Balla	-	Machain	-
	Balara	-	1. Balara 2. Kanthapara	-	* Nayar hat	-
	Boyra	-	-	Lesraganj	* Andarmanik	-
	Chalk	1. Chala 2. Kachua	-	-	-	-
	Dhulsunra	-	Boyalia	-	Dhulsunra	-

Name of Upazila	Name of Union	Bazar	Hat Type D	Hat Type C	Hat Type B	Hat Type A
	Gala	Kauri	Bijohnagar	-	-	*Jitka
	Gopinathpur	-	Bahadurpur	-	-	-
	Harukandi	1.Mirganagar 2.Harukandi	-	-	-	-
	Kanchanpur	1.Gauribardia 2.Kutirhat	-	-	-	-
	Lesraganj	-	-	-	-	-
	Ramkrishnapur	1.Ramkrishnapur 2.Maniknagar	-	-	-	-
	Sutalary	Dubail	-	-	-	-
	Pourashava	-	-	-	-	Manikganj Town
	Betilamitara	1.Betila 2.Mitara 3.Kewarjani 4.Palara	Vikara	-	-	-
	Bhararia	-	-	-	* Balirtek	-
	Dighi	-	-	Dautia	Tara	-
	Garpara	1.Billarai 2.Ghoser	-	-	* Bangladesh hat	-
	Hatipara	Hatipara	1.Bankhuri 2.Banparail	Barundi	-	-
Manikganj	Jaigir	Garakui	Joyra	-	-	-
	Krishnapur	Rajibpur	1.Charmakimpur 2.Barahi	-	* Katigram	-
	Nabagram	1.Barail 2.Nabagram	Sarupai	-	-	-
	Putail	Putail	1.Nemubari 2.Kaitara	Ghosta	-	-
	Atigram	Atigram	-	-	-	-
	Baliati	1.Baliati 2.Jamindarbari	-	-	-	-

Name of Upazila	Name of Union	Bazar	Hat Type D	Hat Type C	Hat Type B	Hat Type A
Saturia	Daragram	-	-	-	* Daragram	-
	Baraid	-	Sabhar	1.Gopalpur 2.Chanka	-	-
	Dighalia	-	-	-	-	-
	Dhankora	Dhankora	-	-	* Umanandapur	-
	Fukurhati	-	Kandapara	Janna	-	-
	Hargaz	-	-	-	Hargaz	-
	Saturia	-	-	-	-	* Saturia
Shibalaya	Tilli	-	-	Tilli	-	-
	Arua	Nayakandi	-	Maluchi	* Mali	-
	Mohadebpur	-	-	Mohadebpur	Barangail	-
	Simulia	1.Kaehidara 2.Shakrail	1.Dishakrail 2.Butuni	Tarail	Intajganj	-
	Shibalaya	Hemgonj	-	-	-	Aricha bandar
	Teota	Tarinigonj	1.Shatghar	-	* 1.Jaforganj 2.Teota	-
	Ulail	Amdala	Rupsa	Tepra	-	-
Singair	Uthali	-	Baradia	Nayabari	* Utholi	-
	Bayra	Goradia	-	-	-	* Bayra
	Baldhara	-	1.Baldhara 2.Kaliakair	-	-	-
	Chandhar	-	-	1.Baghuli 2.Chandhar	1.Sirajpur * 2.Maniknagar	-
	Charigram	-	-	-	Charigram	-
	Dhalla	Kaliapur	-	-	Dhalla	-
	Joymantop	Roydakshin	-	-	* Joymantop	-

Name of Upazila	Name of Union	Bazar	Hat Type D	Hat Type C	Hat Type B	Hat Type A
	Jamirta	Sudkhira	Jamirta	-	-	-
	Jansha	-	Dakshin	Chakulia	-	-
	Saista	Saharail	-	-	-	-
	Singair	Singair	-	Gobindal	-	* Singair
	Talibpur	-	Talibpur	-	-	-
	56	48	37	18	24	7

Note :

Star marked markets are the selected growth centres. Planning commission identified these markets to develop with some infrastructures and utilities inherent with the market only.

The table 3.2 reveals that there are one or two terminal rural markets in almost every upazila, or a township will be found as a substitute to this type of market. This type of market is mainly regulating other hats in the region. But the rural people from interior zone can not avail of all the facilities in this hat. This is why, some hats are seen flourishing in the rural area depending on accessibility. Historical background of secondary and terminal rural markets turn to the fact that previously only river route was main reason for flourishing these hats and when some hats have been connected with all-weather road communication then these hats are getting more importance and hence more influence area. On the otherhand, siltation of river and also erosion of bank

are falling some markets in degradation. For instance, Bayra hat, a terminal rural market of Singair upazila being degraded due to river siltation and lack of metalled road, whereas Saingair market is being upgraded due to metalled road communication, Jafarganj hat of Shibalaya upazila is being degraded due to river erosion. For the availability of inputs of rural development assembly markets and secondary markets deserve attention to be paid for selecting them as development foci of rural area.

3.4 RURAL INSTITUTIONS IN THE MARKET CENTRES

Socio-economic, cultural, religious, educational and administrative institutions are existing in the rural areas. Such as Grameen bank, NGO office, post office, charitable dispensary, food godown, club, mosque, temple, church, school, college, madrasha, tahshil office, union parishad office etc. The table 3.3 shows the existing numbers of institutions in the markets under Manikganj district.

TABLE - 3.3

Institutions in the markets

Institution/ Office	Type of hats		
	Primary hat/ bazar (85 No.)	Assembly hat/ Secondary hat (42 No.)	Terminal rural hat (7 No.)
1. Primary school	59	35	7
2. Secondary school	9	31	7
3. Madrasha	3	9	4
3. College	1	3	6
4. Post office	20	42	7
5. Tahshil office	15	27	7
6. Charitable dispensary, family planning centre	21	25	6
7. Union parishad bhaban	19	36	7
8. Club/market office	5	23	7
9. NGO office	29	27	7
10. Mosque	76	42	7
11. Temple	2	9	4
12. Food godown	0	15	7

Source : Market Inventory/ Survey, 1991.

It is found that 100 % of assembly, secondary and terminal rural markets hold at least two rural institutions. 69% of primary markets hold at least a primary school and 89% hold a mosque. It reveals that in selecting the site for rural institutions, market centres are being chosen.

3.5 RURAL AND COTTAGE INDUSTRIES IN THE MARKETS (HATS)

Most of the rural markets are gradually being chosen as the suitable locations for small rural and cottage industries. These

rural and cottage industries are the promising arena for generating rural employment. Rice mill, saw mill, wheat crushing mill, black smith, goldsmith, carpentry/furniture shop, mechanical workshop, repairing shop, utensil making industry, weaving and printing, coir industry, handicrafts, leather goods, cane and bamboo works, fruit and juice processing, brass and pottery etc. are available and of high potential.

The table 3.4 shows the existing numbers of rural and cottage industries in the markets under manikgonj district.

TABLE - 3.4
Rural and Cottage industries in the markets (hats)

	Type of markets (hats)		
	Primary markets/ Bazar (85 Nos.)	Assembly/ Secondary markets (42 (Nos.))	Terminal rural mar (7 Nos)
Rice mill	35	42	7
Wheat Crushing mill	10	35	7
Saw mill	7	30	7
Block smith	5	42	7
Gold smith	-	28	6
Furniture shop	-	27	7
Mechanical workshop	-	11	6
Repairing shop	31	42	7
Lether goods/Cobbler shop	12	42	7
Handicraft/Weaving	-	42	7
Pottery	5	40	7
Cane and Bamboo works	-	37	7

Source : Physical survey, 1991.

It is evident from the table 3.4 that almost all assembly, secondary and terminal rural markets are being chosen as the

suitable location for rural and cottage industry in the rural area.

3.6 SERVICE AREA OF DIFFERENT TYPES OF MARKETS

The service area of a market refers to an area which is influenced by the market in question and also by the opportunities of business functions offered by the market. Primary service area may be defined as an area where from the majority of the buyers and sellers visit the market. Secondary service area is the remaining area influenced by the market. Generally the size of catchment area of a market varies from region to region depending on the largeness of market, abundance of functions, transportation system and other socio-economic variables.

In view of assessing the service area of the markets Saturaia hat and Ghior hat among terminal rural markets, and kalta hat among secondary markets, Tilli hat among assembly markets respectively and kandapara hat and keraninagar hat among primary markets have been chosen for study. All these hats are chosen from Ghior upazila and Saturaia upazila . In assessing the service area, user - visitors and traders were asked about the distance of their home in questionnaire survey. Information, thus obtained, has been summarized in Table 3.5.1.

TABLE - 3.5.1

Service area of the markets

Name of Hat	area of Hat (acre)	Number of users by distance of their residence from hat									Total
		0 - 1	1 - 2	2 - 3	3 - 4	4 - 5	5 - 6	6 - 7	7 - 8	>8	
Saturia	5.0	30	33	24	18	15	11	8	1	10	150
Ghior	7.5	16	29	20	24	10	20	12	3	15	150
Kalta	3.0	27	30	10	19	12	0	2	0	0	100
tilli	2.5	43	32	8	14	1	0	2	0	0	100
Kandapara	1.5	22	17	6	1	3	0	1	0	0	50
Keraninagar	1.25	25	21	1	0	3	0	0	0	0	50

Source: Questionnaire Survey, 1991

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Table - 3.4.2

CATCHMENT AREAS OF SELECTED MARKETS OF HANIKGANJ DISTRICT DURING WET & DRY SEASON 1989 - 90

DISTANCE IN Km.	0 - 1			1 - 2			2 - 3			3 - 4			4 - 5			5 - 6			6 - 7			7 - 8			8 - 9			9 - 10					
	Wet	Dry	Av.	Wet	Dry	Av.	Wet	Dry	Av.	Wet	Dry	Av.	Wet	Dry	Av.	Wet	Dry	Av.	Wet	Dry	Av.	Wet	Dry	Av.	Wet	Dry	Av.	Wet	Dry	Av.			
1. BANGLADESH	36	37	36.5	26	23	24.5	7	3	5	7	7	7	12	10	11	3	3	3	-	1	0.5	-	8	4	-	1	0.5	-	-	-	5	24	14.5
2. JAFARGANJ	23	24	23.5	12	26	19	1	1	1	14	11	12.5	18	20	19	1	2	1.5	12	-	6	5	1	3	-	3	1.5	-	-	-	8	20	14
3. JABRA	33	19	26	44	30	37	5	7	6	7	14	10.5	4	7	5.5	1	-	0.5	1	2	1.5	-	7	3.5	2	1	1.5	-	2	1	39	30	34.5
4. DARGRAH	40	40	40	13	18	15.5	-	9	4.5	18	15	16.5	30	11	20.5	-	-	-	1	-	0.5	1	-	0.5	-	-	-	-	-	-	26	6	16
5. HANIKNAGAR	54	30	42	17	17	17	3	2	2.5	19	20	19.5	2	15	8.5	1	2	1.5	2	2	2	-	-	-	-	-	-	1	-	0.5	-	1	0.5
6. BACHAMARA	18	16	17	9	11	10	-	1	5	17	18	17.5	14	14	14	-	1	0.5	5	4	4.5	11	2	6.5	1	5	3	3	-	1.5	22	36	29
7. NAYER HAT	21	21	21	20	33	26.5	4	-	2	5	22	13.5	16	22	19	-	7	3.5	13	3	8	7	1	4	2	1	1.5	-	-	-	34	16	25

Source : Based on field survey data (Questionnaires all), T.P.O' Sullivan and partners, DDC Ltd., Dhaka .

The table reveals that primary service area of terminal markets lies between 6 to 8 miles and it seems to be circular in shape, as because transport network tends to converge towards them from almost all corners. In the case of secondary markets service area lies between 3 to 5 miles and the shape seems to be elliptical, as because these type of hats are in general influenced by a major road and converging network of roads are not found. The fact is more evident in a study Table 3.5.2 conducted by local firm DDC in association with a foreign firm TPO, Sullivan & Partners assigned by Ministry of Local Government, Rural Development and Cooperatives. Distorted shape of catchment area for some markets has been chalked out. This happens due to natural constraints and absence of settlements nearby. The case is obvious in some markets of Shibalaya, Daulatpur, Horirampur upazila due to presence of the Jamuna and the Padma river. The Dhaleshwari river has influenced on influence area of some markets in Singair upazila and Saturia upazila.

Secondary service area is found more wider where the market is more accessible and bus, tempo and rickshaw ply on. In the case of Ghior hat, 8% visitors are found using mechanized vehicle whereas in Saturia hat only 3% and in other hats under study, 100% visitors are found "on foot".

3.7 SPECIAL FUNCTION IN SOME MARKETS

3.7.1 Cattle market.

Cattle market is hardly found in an isolated and separated form in the rural area but it is one of the special functions of some markets. Catchment area of this function is found wider. Even some upazila have no any cattle market due to influence of bigger cattle markets around these upazila. For instance, Manikganj sadar upazila has no cattle market due to existence of bigger cattle markets around this upazila. Bayra hat of Singair upazila and Ghior hat of Ghior upazila and Horgaz of Saturia upazila are influencing over this upazila. A cattle market can be proposed in Bangladesh hat of Manikganj upazila to serve the requirement of this upazila as well as to reduce the increasing rush on Ghior hat and Bayra hat. The proposed market seems to have every possibility to flourish due to its location, near Dhaka - Aricha Highway. This market can also meet up increasing demand of Dhaka city and Manikganj pourashava.

3.7.2 Whole-sale Market.

Whole-sale is a special function of secondary markets and terminal rural for instance, whole sale of Jute is found in all secondary and terminal rural markets of Manikganj zila. But in the case of local products such as molasses and onion grow more in Horirampur upazila and Shibalaya upazila, Hence whole sale of the products

take place in Jitka, a secondary market of this region and in Nail hat, a assembly market of Shibalaya upazila . Whole sale business of paddy and rice take place in almost all assembly secondary and terminal rural markets.

3.8 DEPENDABILITY OF RURAL PEOPLE ON MARKETS.

In assessing importance of markets in rural life a questionnaire survey has been conducted. It is observed that people come to the markets for various reasons such as for selling their products, for buying their daily and weekly needs, for medical treatment they consult with the doctors, for cutting hair, for making cloths, to blacksmith, to goldsmith, to cobbler, for eating delicious sweetmeat or to buy it for marriage ceremony, for trade and commerce, for recreational purpose to see the magic, snake playing, knife game etc., for religious meeting and sometimes to meet together. It can be said hypothetically that rural markets serve for two basic needs such as food and cloth and almost all functions in social life of rural people. Purposes of visit come out from questionnaire survey have been shown in the table - 3.6

TABLE 3.6

Purpose of visit and distribution by distance

T.3.5

purpose of visit to the market	Distribution of Interviewees by distance						Total and Percentage (%)
	Under 2 miles	2 - 3	3 - 5	5- 7	7 - 10	above 10 miles	
For Buying only	97	68	21	3	2	4	195,(32.5%)
" Selling only	28	8	5	4	0	0	45,(7.5%)
" Buying and Selling	171	42	33	7	4	1	258,(43%)
" Medical treatment	5	3	1	2	0	0	11,(1.83%)
" Trade and commerce	8	6	6	5	1	5	31,(5.16%)
" Bank transaction	0	0	3	1	2	0	6,(1%)
" Conveying Information	0	1	2	0	0	0	3,(0.5%)
" Special purpose (to barber,cobbler, black- smith, Goldsmith, cloth cutter)	15	12	5	3	1	0	36,(6%)
" Observation and recreation	3	0	0	0	0	0	3,(0.5%)
Others	8	3	1	0	0	0	12,(2%)

Source: Questionnaire Survey, 1991

It reveals from the above table that 83% visit to market is confined in buying and selling. It indicates that market is mainly a commercial place in the rural area which resembles the Central Business District (CBD) in the urban area. Hence, market is the core place of rural settlements as CBD for a town.

The frequency of visits is a vital point in measuring the importance of market in the rural area. Distribution by frequency of visits has been shown in the table - 3.7

TABLE 3.7

Purpose and Frequency of Visit

Purpose of visit	Distribution by Frequency of Visits						Total
	Daily	Twice a week & more	Weekly	Fort Nightly	Monthly	Casually	
For Buying only	15	127	38	5	1	9	195
" Selling only	5	22	13	0	0	5	45
" Buying and Selling	13	129	106	2	0	8	258
Others	23	43	24	0	0	12	102
%	8%	53.5%	30.16%				

Source : Questionnaire Survey, 1991

The table shows that 92% of rural people come to market at least once a week. Twice a week is found maximum frequency as because in the case of primary markets and assembly markets under study take place twice a week. Daily trip occurs due to daily bazar, medical treatment, bank transaction and for special purpose such as making shirt, cutting hair, making and repairing ornaments, utensils, knives etc. It is evident that daily trip to market can be increased by increasing special functions such as providing

institutions , small and cottage industry and recreational facilities in and around the markets.

3.9 FUNCTIONAL DIFFERENCES OF IMPROVED MARKETS AND NON-IMPROVED MARKETS

3.9.1 Market Improvement and Management

In the colonial period rural markets were managed by landlords. With the promulgation of State Acquisition and Tenancy Act in 1950 all the rural hats came under ownership and management of the Ministry of LA & LR. The management and improvement of hats was administered by the Ministry through lessee (Ijaradar). After independence of Bangladesh, the Ijaradar system was abolished. The responsibility of management and improvement of hats was then vested on some committees. In the long run the management of markets through committees proved to be unsuccessful. Again the system of market management through Ijaradars was introduced. This system was again abolished in 1982. At present the local bodies are managing the hats and bazars based on the guidelines of the Ministry of Local Government, Rural Development and cooperatives (LGRD & C) . Now , the upazila authority raises the government revenue in the form of auction by resorting to bids for a period of one year. According to the orders of Hat Management, 1984, the auction money is to be apportioned as

follows :

- i. 5% of the gross annual income paid to the government treasury.
- ii. 25% earmarked for maintenance and development of the hat
- iii. 70% to the upazila/municipality/corporation concerned as their revenue earnings. It is not obligatory that the said 25% of auction money would be spent on the particular hat from which the income is derived.

3.9.2 Effects of Improved Markets.

According to the present strategy of government , 1408 markets have been selected as "Growth Centres" which would be developed with some infrastructural upgrading : Such as improvement of internal roads and drains, providing latrines for sanitation, tubewells for water requirement, market sheds, open sales platform, fish-meant sheds, open sales platform, slaughter slab, garbage pit, office for market administration, growth centre connecting road with the upazila or arterial road system etc. A project namely Rural Development Project - 6 is being implemented in the manikganj district in which a component includes one growth centre improvement programme in each upazila. Development programme has not yet been completed in markets. This is why, functional difference can not be assessed now. Similar works have been done in some markets of Faridpur region. Some information of those markets are being presented here on the basis of secondary

source. RESP market study (1990) shows that after improvement of growth centres, the visitors have increased by about 13% on hat days and by 32% on non-hat days. It clearly implies that facilities developed under RESP have started yielding result. As transport operators are the immediate indirect beneficiaries of growth centres, more people now come and more goods/commodities are being carried to and from the markets. Incremental change of transport operation has been tabulated in Table - 3.8

TABLE - 3.8

Modes of transport, Changes in frequency of visits and volume of goods transported.

Mode of Transportation	Incremental change in frequency of visits			Incremental changes in the goods transported		
	CHNJ	CCC	BMARI	CHNJ	CCC	BMARI
1. Bullock cart	150%	-	177%	NA	-	31%
2. Push Cart	163%	-	15%	270%	-	16%
3. Rickshaw Van	90%	(-)62%	100%	89%	(-)64%	NA
4. Rickshaw	75%	-	22%	100%	-	40%
5. Truck	(-)93%	-	(-)95%	N.A	-	(-)78%
6. Animal Back	(-)67%	-	-	(-)61%	-	-
7. Head/Soulder Load	35%	217%	29%	N.A	N.A	N.A

Source : RESP Study, Traffic Counts, 1989

It is evident from table 3.7 that trips of some modes of transports (say bullock carts and push carts) have increased more than 150%. Volumes of goods carried by these transports also have

increased markedly which means that transport operators are now better employed and capacity of transports are being optimally utilized.

RESP study also refers that 22.51% respondents reported higher visits, among them 56% referred the higher visits due to the development of concerned market. 19% referred both market and road development to be equally important behind their increased visits. Only 15% believed that road alone is the factor behind more visits to the RESP growth centres. But in aggregate, 39% of total interviewees ascribed more or less, importance to the improvement of access roads or good communication. The above figures have been tabulated in table 3.9

TABLE - 3.9

Changes of visits of user - visitors

Reasons for Change	Number of Respondents Referred to the Respective Activities				
	Most Access Village	Medium Access Village	Near Road Village	Remote Village	Total
Construction of Road and Improvement of Market Equally	5	3	2	2	12(19)
Construction of Road Mainly and Improvement of Market Partly	0	1	0	0	1(2)
Improvement of Market Mainly and Construction of Road Partly	5	1	1	1	8(13)
Improvement of Road only	2	1	0	0	3(5)
Improvement of Market only	11	0	3	20	34(56)
Other Reasons	0	1	1	1	3(5)
	23	7	7	24	61

Note : Parenthesized figures are percentages with respect to the total (61) number of respondents who reported higher visits to the growth centres under study.

Source : RESP Study, 1990.

RESP study also pointed out that vendor visitors dropped down by 11% after development of growth centres and connecting feeder roads. This decrease in the visit of vendors to the growth centres implies that they are now facing adversity in competing with the regular trader beneficiaries who now carrying bulk of

their commodities through some or other modes of transports. Economy in the cost of transportation which is, possibly, an effect of feeder road development, has placed the big traders in a position capable of driving out some small vendors. Vendors are almost all primary target group members of rural development. But infrastructural development of growth centres along with feeder roads has gone against the objective of rural development.

3.9.3 Functional Changes of Improved markets

RESP study pointed out that there were 166 permanent shops in the study markets of which 30 had been established after improvement activities. The incremental change in the developed growth centres is 22% over the pre-project numbers.

Trips of some modes of transport (say bullock carts and push carts) have increased more than 150%

About 95% more capital was reported to be deployed by the shop owners after improvement of the growth centres which indicates that the volume of trades have increased significantly. Employment generation has been reported 78% increase in shopkeeping and 19% in maintenance work.

CHAPTER - FOUR

4.0 RURAL DEVELOPMENT AND THE ROLE OF RURAL DEVELOPMENT AGENCIES

4.1 Objective of Rural Development

"The Objectives of rural development can be described as the process which would include sustained increases in per capita output and income, expansion of productive employment and greater equity in the distribution of the benefits of growth. This implies reducing poverty and human misery by increasing the productivity of the poor and providing the greater access to goods and services" (WB, 1975 : 16).

Fulfillment of these objectives calls for an expansion of goods and services available to the poor and institutions and policies that will enable them to benefit fully from the whole range of economic and social services. In order that the development be self-sustaining, it is of special importance that the members of the target group participate in the organization of the programme.

4.2 Rural Development and Target Groups.

The concept of rural development requires that target groups be specified among the rural poor, for whom specific measures to

raise production and income can be designed, and in whose case the resulting flow of benefits-direct and indirect-is both identifiable and potentially measurable. "The notion of target groups lies at the root of the definition of rural development as a separable and distinct component of general development strategy. It provides that necessary focus on groups of rural population in terms of whose well being policy actions and programme can be designed and evaluated. However a basic standard for identifying target groups would be the income necessary to cover minimum nutritional requirements and essential non-food expenses. In addition, an income equal to or less than one-third the national average would be an appropriate additional criterion to allow for extreme relative poverty" (WB, 1975: 19-20). Target groups identified by low incomes, absolute or relative, include small holders, tenants and the landless, each separate group may need a special programme of its own to handle the specific problems it faces.

4.3 Process of Rural Development.

The concept of rural development presented above is of a process through which rural poverty is alleviated by sustained increases in the productivity and incomes of low-income rural workers and households. The emphasis on economic growth without specifically

considering the manner in which the benefits of growth are to be distributed would create rather problem in the process of rural development . The assumption has been underlaid in the past strategies of rural development that increased growth would lead to a reduction in poverty as the benefits of an expanding economy spread among the people . Accordingly, the emphasis has been on increasing the rate of growth, with a corresponding concentration of effort on the "high growth",modern sectors of the economy with a virtual exclusion of the traditional sector,where the small holders, tenants and landless make up the bulk of the rural population. Although, in the long run, economic development for the growing rural population will depend on expansion of the modern sector and non agricultural pursuits. But diffusion of modern technology should follow a process of gradual motivation and habitization. Failure to recognize this results in slow growth and increase of rural poverty This has rather benefited those who were well off and had access to means of production creating social structure more complex. Therefore, a strategy for rural development aimed at raising growth rates and distributing the fruits of growth more fairly implies greater interaction between the modern and traditional sectors, especially in the form of increased trade in farm produce and in technical inputs and services. "A programme of rural development must embrace a wide range and mix of activities, including projects to raise

agricultural output and marketing facilities of agricultural produce , to improve health and education, to expand communications and to improve housing, water and sanitation. The programme may be based on a series of sequential projects first health, then education , then agricultural development and so on. Or it may attempt a broad-based, multisectoral approach where by a series of activities are to be undertaken almost simultaneously. In all cases, the constituent elements should be complementary and reinforcing" (WB, 1975 : 18).

The low-income groups in the rural areas depend heavily on agriculture for their livelihood . It follows that many of the programmes intended to raise rural incomes must centre on agricultural development and also off-farm employment generation in the slack season . For the landless, who are among the lowest income groups, public works programmes that generate employment can be an important element in rural development programmes. The same applies to health and education when these services focus on the rural poor. In these instances, however, the effect of the programmes may be to increase the capacity of the poor to become more productive rather than to increase output and incomes directly. The implementing agency / agencies of the programmes/projects of rural development must be of close contact with target groups of the programmes to measure the

benefits directly or indirectly. For this reason, implementing agencies should be of rural centre based to have themselves close contact with rural poor and to maintain interaction in exchanging views and to participate rural poor in the programmes. The rural hats / markets can be identified as the important venue in this respect.

4.4 Characteristics of the Rural Society.

In the rural society , the poor are found living alongside the prosperous . They sometimes suffer from limited access to natural resources. But more frequently they suffer because they have little access to technology and services , and because the institutions which would sustain a higher level of productivity are lacking. In many cases, vested interests operate to ensure not only that the benefits of productive activities are distributed inequitably, but that the poor are denied access to the inputs, services and organization which would allow them to increase their productivity . Thus, the socio-economic system operating in the rural areas is often hostile to the objectives of rural development, serving to reinforce rural poverty and to frustrate the efforts of the poor to move up (WB,1975:20).

The small or marginal farmers or other low income groups, not to speak of the landless who have no sustained or secure or definite

source of income, have hardly any scope to meet their credit needs. Some credit is available for landed groups and others who have collaterals to offer. As institutional credit for the poor is virtually non-existent, so landed groups i.e. elite groups of money lenders take the opportunity to extract the poor offering the credit with an exorbitant rate of interest. Virtually the poor classes remain perpetually under dept (Murshid,K.A.S,1990:20)

4.5 Previous Rural Development Programmes and Experience.

After independence the decision makers and also planners have been aware of the situation of lower productivity, lower income and unemployment in rural areas especially during the slack months. The appalling situation in the social sector like low literacy rate specially among the rural poor, the meagre health facilities, high population growth and grossly inadequate facilities in the economic sector including lack of credit facilities, absence of appropriate institutions, low level of entrepreneurship, lack of marketing facilities on the one hand and the poor condition in the field of physical infrastructure specially the poor communication system, inadequate irrigation coverage, low level of technology on the other hand did attract the attention of the planners and the administrators . During the last two decades the country adopted and experimented with a

number of programmes to face the situation. Of the many programmes planned and implemented for the rural areas, the major employment generating and poverty alleviating programmes can be grouped under the following four heads :

- i) Rural Works Programmes
- ii) Food for Works Programmes
- iii) Integrated Rural Development Programmes
- iv) A number of credit programmes for rural employment generation-like Grammen Bank Prokalpa, Swanirvar Bangladesh (credit) Programme, Rural Finance Experimental Project and ASARRD Project etc.

In the seventies investment in agriculture received a boost and a large expansion in programme experimented in the sixties took place. The emphasis was on the use of HYV(High Yielding Variety) technology with use of fertilizer and mechanised irrigation. Though the plans have recognised rural poverty and the need for its reduction, yet due to land based economic structure of the rural areas, the institutions and programmes mostly favoured those who had resources and technology at their command.

3.5.1 Rural Works Programme (RWP)

This was one of the first largest rural development programmes in Bangladesh. But the programme did little to contribute to overall rural development. The programme was aimed primarily at providing employment to the rural unemployed and under-employed during the lean period and also simultaneously for constructing the much needed physical infrastructure like roads, bridges, culverts, irrigation and drainage channels etc. However, it did provide employment to some of the stressed, unemployed labour force in the rural areas and saved them from immediate starvation but the nature of the programme was such that everyday the unemployed labour had to seek employment under the programme and for the next day it was uncertain for him whether he would get the job or not. This is repeated every day, every month and every year for him. On the other hand the physical infrastructure developed through the Rural Works Programme provide support to agricultural development. As half of the rural population has now become landless, most of the long term benefits from this programmes has gone to those who have land. Though the programmes provide temporary jobs to the poor but do not offer any scope for sustained or self-employment resulting in continuous and absolute dependence of the poor on such programmes. As the poor do not have access to the means of production, the long term

benefit of the physical infrastructure created out of these two programmes go to those who have access to the means of production, further aggravating the relative position of the landless.

4.5.2 Food For Works Programme (FFWP)

In fact, Rural Works Programme was augmented by the Food For Works Programme. Similar to Rural works Programme FFWP also provided off time employment to the rural unemployed and also built rural infrastructure. But the main flaws in this programmes were weak design and poor implementation procedure which results in high-cost/low efficiency investment and studies show that many of these projects were of a low social return but high private returns. This reflects the nature of the decision-making concentrated among a few who maximizes their own benefit. However it is true that RWP and FFWP provided significant employment and considerable economic activity.

4.5.3 Integrated Rural Development Programmes (IRDP)

IRDP was a replication of the Commilla model. It had four components.

- a) Two -tier cooperatives -TCCA-KSS(UCCA-KSS)
- b) Rural Works Programme -RWP

- c) Thana Irrigation Plan -TIP (UIP)
- d) Thana Training and Development centres -TTDC (UTDC)

The UCCA -KSS under the IRDP (presently BRDB) framework is the largest network of co-operative institution in the country. It has to its credit the success of organizing farmers for the use of improved technology, inputs and credit. Under these two-tier co-operatives farmers are organized through village based primary co-operatives (Krishak Shamabay Samity or KSS) and their federation at the upazila level, the Upazila Central Cooperative Association (UCCA), for providing supplies and services.

RWP was designed as before to develop rural infrastructure like canals, embankments, an drainage channels in rural areas to provide employment opportunities to the rural people. The implementation of the rural infrastructure building activities under RWP were done through local government bodies. Upazila(Thana) Irrigation Programme was launched throughout the country in order to achieve wide coverage of irrigated agriculture. This programme envisaged organization of small farmers into cohesive groups which would be converted into co-operatives in due course. The programme was started with fielding of 12000 low lift pumps (LLP) by the BADC. Then it covered up whole country not only with lowlift pumps but also shallow and deep tubwell programme. This programme also suffered

from many defects. In most cases the irrigation groups at the village level failed to develop themselves as self-reliant and self-managed. Lack of efficiency can also be found with respect to procurement and installation programme as well as fielding of pumps and tubewells.

Upazila(Thana) Training and Development centre was a vital part of IRDP . The centre which is located at the upazila level is required, to serve as a transmission centre for diffusion of technologies through training of chairman and model farmers of primary cooperative societies by the experts of the local national building departments of the government.

The overall performance of the Comilla Model/IRDP does not seem to be satisfactory, It could not mobilize the rural resources successfully. According to Mahmudul Alam (1976) the most fundamental defect of the Comilla co operatives system was that there was no concept of a comprehensive plan for a locality. It was not comprehensive because it precluded the participation of the landless and there was no scope to husband all the resources of an area to attain specific targets. No institutional framework was conceived through which one could see all economic classes of a locality to reach some consensus with regard to social and economic objectives and act accordingly.

4.5.4 Area Development Projects under IRDP

From the experience of RWP and FFWP , IRDP was not intended to spread out its projects through out the country at a time resulting little benefits as a whole. But it was planned, like Commilla Model, to concentrate the activities in a particular area and thus cover the whole country gradually. The concept of area planning or area development was first conceived in 1950, in a comprehensive manner under Village Agriculture and Industry Development (V-AID) Programme. As a formal project planning approach it however started in the late 70s with small projects for different locations. The later area development projects refer to an integrated multisectoral development programme in a specific area or a location. Under this programme multisectoral development activities covering agriculture, irrigation, flood control, RWP, livestock, fisheries, health, education, family planning etc. were undertaken through a single project for the development of the project area. It, in a sense, attempts at total development of the areas. Different Ministries and agencies implemented their respective programmes while BRDB worked as the lead agency. Progress of work has been coordinated and reviewed through coordinating bodies consisting of the involved Ministries and agencies at the national and the field level . BRDB has provided the institutional support (UCCA-KSS) towards

implementation of the production programmes. Projects have been mainly financed through external assistance.

There were five such projects under this programme. The first project of this kind was the Rural Development Project (RD-1). The project covered 7 upazilas in two districts (3 in Mymensingh and 4 in Bogra). The cost of the project was Tk. 37.0 crore with an IDA assistance of Tk. 24.0 crore. The project included RWP and development of upazila facilities (building), agriculture extension and credit, irrigation, co-operatives, fisheries and livestock.

Sirajganj Integrated Rural Development Programme (SIRDP), the second area development project, was taken up in 1977-78. The project covered only 4 upazilas in Pabna district. The project included a wide range of activities such as RWP, agriculture, irrigation, flood control, health, education, family planning etc. The cost of the project was Tk. 72.0 crore. The Asian Development Bank (ADB) and UNICEF finance about 60 percent of the cost of the project.

Noakhali Integrated Rural Development Project (NIRDP), the third in the series, started 1978-78, covered 3 upazilas in Noakhali district. The cost of the project was Tk. 24 crore and DANIDA finances about 91 percent of the total cost. The project coverage

was almost the same as in the same as in the SIRDP and thus it included economic and social welfare activities.

South West Rural Development Project (SWRDP), the fourth area development project, covered 44 upazilas in two districts namely, Faridpur and Jessore with programmes like infrastructure development, irrigated agriculture, fisheries development, co-operatives (UCCA-KSS) and employment programmes for the poor. The cost of the project was Tk 34.6 crore. The project investment was 79 percent for physical infrastructure and irrigation and 17 percent for overheads, transports and equipments and others. Only 3 percent was programmed for the landless and the poor on bee-keeping, pond fisheries etc.

Intensive Rural Works Programme (IRWP), the fifth of the series, covered 40 upazilas in 8 districts and the programmes were mainly development of infrastructure and drainage facilities. The cost of this project was Tk 32.0 crore. The project had an allocation of 68 percent for physical infrastructure and drainage, 29 percent for overheads and others and only 2.5 percent for development of pond fisheries (PC,1984:24-28).

The Area Development Projects were supportive of agricultural growth and there were very little allocation for the rural landless and the poor. Thus the projects benefited the landed or

comparatively well-to-do people in the rural areas more than the landless and the poor. The RWP component generate employment for the landless and the poor but this is again a purely temporary relief to the poor leaving behind most of the continuing benefit to those having access to production.

4.5.5 Rural Credit Programme.

Credit programmes for rural development can broadly be classified into two groups , one for the agriculture sector and the other for activities in the nonfarm sector for the rural poor. Credit in the agriculture sector is available from two sources, the institutional source sponsored by Government and refined by the Bangladesh Bank and the non-institutional source or the age old private money lending source. The former has defined set policies and programmes for credit i.e. the fields or activities to be financed, interest to be charged, supervision in use of credit etc. On the other hand the latter operates with exorbitantly high interest rates and without definite programmes for use of credit.

The institutional sources of credit were 1. Bangladesh Krishi Bank(BKB) 2. Nationalised Commercial Banks (NCB) 3. Bangladesh Jatiya Samabaya Bank Ltd (BSBL) 4. UCCA-KSS co-operative channel.The BSBL and the UCCA-KSS were cooperative credit

channels, the former primarily for credit for the traditional cooperative sector and the latter for the two-tier co-operative structure of BRDB. Two separate credit programmes were in operation, one the normal lending programme (NP) in which all the credit agencies participated and the other, special agriculture credit programme (SACP) for financing agricultural production participated by NCBs and BKB only. The BKB and the NCBs provided credit facilities in a more diversified and wider field of agricultural and non-agricultural activities than the BSBL. Volume of credit of both the agencies expanded substantially, The BSBL as an apex co-ordinative bank lended to it affiliated institutions like . Land Mortgage Bank , Central Co-operative Banks and their societies. The amount of BSBL credit was smaller than that of either BKB or NCBs. The BSBL used to finance group activities where as the BKB and the NCBs used to finance both individual and group enterprises. In addition to these two credit programmes, credit was also available through specific RD projects like RD-1, SIRDP,NIRDP etc. However, the agriculture credit generally have covered the farmers or other entrepreneurs who had assets and collaterals to offer.

4.5.6 Small Credit Projects.

Small credit Projects was organized to extend facilities to the landless and the poor. The credit agencies were, however, the

same viz the BKB and NCBS. They used to lend credit to the poorer groups organized under the projects. The projects are (a) Grameen Bank Prokalpa (b) Swanirvar Credit Project (c) Small Farmers credit Projects (d) Rural Finance Experimental Project (e) Bangladesh-Swiss Agricultural Project etc.

4.5.6.a Grameen Bank Prokalpa(GBP)

The Grameen Bank Prokalpa started in 1979 with the concept of Dr. Eunuse to provide loans to landless and the poor organised under it. The project was in operation in 59 unions in 5 districts, namely, Dhaka, Tangail, Chittagong, Rangpur and Patuakhali. The banks branches used to offer loans to the groups without collaterals. Anyone whose family owns less than 0.4 acre of cultivable land and the value of all assets owned by him does not exceed the market value of one acre of land is eligible to take loans from GBP for income generating activities. A group is organised with 5 persons either men or women. The group observes principles of group meetings, discussions, deposits or savings etc. Besides the loan taken from the bank, the group raises two funds, one, group fund and the other, group emergency fund. The members draw from the group fund also for investment. The emergency fund is for meeting accidental needs, repayment of dept., etc. There were more than 33 000 group members with 13400

women, organised into over 6900 groups. The GBP offers credit to the group for investment in a wide range of activities in both farm and non-farm activities. Loan repayment was high. An amount of Tk 11.0 crore had disbursed of which Tk 7.0 crore was repaid. Default is around one percent. The loan giving agencies, NCBs and BKB, get 100% refinance facility from the Bangladesh Bank out of Bank's fund and IFAD's fund on 50:50 basis at a concessional rate of 4.5% per annum only. At borrowers' level the rate of interest is 13% per annum. (PC, 1984:30)

The investment items of the GBP are many in different fields. They include Primarily cattle raising and fattening, agriculture produce processing, cottage crafts (cane and bamboo, pottery works, garment making etc.) repairing and welding services; rural transportation (rickshaws, carts etc) and trades and shop keeping etc. However, the GBP has developed a model for organizing the landless or the poor with investment and employment programmes for the groups.

4.5.6.b Swanirvar Credit Project (SCP)

The SCP started in 1978 for providing loans to poor women groups for paddy husking (Dheki) Projects in 10 upazilas in 10 districts. The project was subsequently extended to 70 upazilas under 19 old districts. In this project a target group was

organised with members who owned no more than 0.40 acre of land or whose yearly income did not exceed Tk. 6000/= . There were separate groups for the men and the women and a group was organised with 5 members. The villages which would be included in the project or be eligible for loans had to observe some other conditions like removal of illiteracy , observance of family planning and restriction of population growth rate at 2 percent, increase of food production etc. The project was implemented through a chain of project implementation committees from the village to the upazila level. At the village, the swanirvar workers used to work as the loan associates for formulation of the target groups and the liaison for the bank credit. The gram (village) associates, the union associates and the upazila associates used to work for the project and they were paid or financed by the groups who built up a Trust Fund from own contribution. Thus, the project had no overhead expenditure at the field level. The NCBs and BKB advanced loans in the project areas. The recovery was nearly 95% of the amount due . The loans had mainly been advanced for agro-processing work like food processing, poultry keeping, cattle fattening, handicrafts and shopkeeping, village transport etc. The project was discarded due to change of regime. So it could not be identified as a Model. (PC, 1984 : 31)

4.5.6.c Small Farmers Credit Scheme (SFCS)

The SFCS started in 1980 for financing small farmers in the three districts of Jessore, Kustia and Faridpur. The project had a credit target of Tk. 10.00 crore under the refinance scheme of Bangladesh Bank against foreign exchange receivable by the Government as per credit agreement signed between the GOB and the IFAD. Refinance was allowed for full amount of loan disbursement on back-to-back basis at 6% interest per annum. NCBs and BKB provided loans, The Target groups of the project were different from those of others. They included the small farmers cultivating no more than 3.0 acre either irrigated or non-irrigated area. The main emphasis of the project was on short-term production credit. Some other activities like pond fisheries, livestock and poultry farming, small cottage industries, purchase of agricultural machineries etc. were also financed. Lending is made at 13% interest. The loan recovery was not, however, satisfactory. (PC, 1984:32)

4.5.6.d Small Farmers and Landless Project (ASARRD).

The Project first started in 1976 as an Action-Cum Research Project at a cost of Tk 35.0 lakh. This was the outcome of a workshop on Asian Survey on Agrarian Reform and Rural Development (ASARRD) held in 1975 on small farmers. The initial project area

was 12 villages in three districts namely Mymensingh, Bogra and Comilla. The rural development Academies of Comilla and Bogra and the Bangladesh Agriculture University, Mymensingh conducted the experimentation. After successful experimentation the project was expanded in 200 villages in 4 district (newly included Rangpur district). For this project farmers who have "one acre" of land were regarded as small farmers and those who have no land excepting homesteads were regarded as landless. The groups were organised with 10-12 members. The groups were provided with bank credit to undertake income generating activities in different fields. They included cattle fattening, milk cow rearing, rice processing and paddy trade. Janata bank provided the credit support for the project. Besides the agro based economic functions, the groups have other programmes like family planning and child care, literacy, health, education and sanitation. It is worth mentioning here that "to meet their pressing needs for economic survival the groups were more interested in economic activities than the social programmes as those listed above. But only a few group in a village had participated in the programme". The project had an institutional programme which included group discussions, raising group funds, production and investment planning, family planning, training for the target group leaders as well as the project staff. Above the village based groups, there was one central coordination committee at national level to

coordinate the programme. Average recovery of loan was over 80%. (PC, 1984:33)

4.5.6.e Rural Finance Experimental Project (RFEP)

The RFEP, a USA financed project, started in 1978. It was an experimental project on different ways of delivering and recovering credit as well as mobilising savings from the rural poor. The villagers who were landless or who owned cultivable lands upto 2 acres or whose annual income did not exceed Tk 6000/= and who had no outstanding loan with other credit agencies fell under criteria of the target population for the project. The project provided production credit through NCBs, BKB and the co-operatives under different models of credit and savings designed by the institutions themselves. Loans were given without collaterals at experimental interest rates varying from 12% to 36% per annum. Similarly interests were offered on savings at different varying rates from 11% to 15% per annum. About 64% of the loans were allowed for crop production and other agricultural activities and the rest for off-farm income generating activities. Average recovery of the loans was over 81% of the amount due. Agrani Bank recovered over 95% without any group bondage. The loans were allowed/recovered in larger number on individual basis than on grouping or co-operative basis. The

operation of the lending institutions was on the whole viable without receiving any refinance facility from the Bangladesh Bank. Over 71% of the borrowers had been able to accumulate surplus to meet their loan liabilities. Loanees at higher rates i.e. 30% to 36% were mostly engaged in off-farm activities. Number of crop loans declined markedly at these rate levels.(PC,1984:34)

4.5.6.f Bangladesh Swiss Agricultural Project (BASWAP)

The BASWAP was different type of agricultural project aided by Swiss Development co-operation. The project was formulated for post harvest technology, storage facilities and marketing credit to small and medium farmers. The project covered only 15% target group farmers in two unions of Dinajpur district.

4.6 Outcome of Previous Programmes

Except the Rural Works Programme (RWP) and Food For Works Programme(FFWP), all other programmes were designed centering some areas. Due to lack in coordination among implementing agencies, duplication of similar projects are seen in an area whereas some important areas which were very susceptible to famine have been left deprived. In preparing project and in choosing site regional factors were ignored . Another thing is

open to all that the long term benefit of the programmes have mainly gone to those who have access to means of production. There have been little planned efforts for employment and production programmes for the rural poor. The few isolated programmes taken so far suffer from organizational deficiencies and weaknesses in developing an integrated package for production, training and skill inputs and credit, and finally marketing. In the absence of such an integrated package programme, the activities and income can hardly be sustained, Agricultural credit through institutional sources, on the other hand, has financed a diverse field of activities in both farm and non-farm sector. But credit had been available mostly to groups or individuals who could offer collaterals and had assets and sources to use credit. The process or the channel could hardly benefit those who were absolutely landless or too poor to offer collaterals and had little or no assets to engage or invest. However, some small credit projects like GBP, SCP, RFEP and the others were designed to offer credit to the poor and thus build up work opportunities for them. But the credit programmes were mostly on project basis, coverage of the projects was small and production activities were based on available skill. An institutionalised programme is felt necessary for these groups on a wide range of activities based on higher technology and skill and adequate inputs and other material support.

In the case of infrastructural project like the Rural Works Programme (RWP) and the Food For Work Programme (FFWP) were tried to achieve two objectives simultaneously :(a) to provide employment to the rural poor during lean months and (b) to develop rural infrastructure. The success in developing infrastructure has been encouraging but because of their limited size and volume though spreaded over whole country, the magnitude of relief to the unemployed has been low compared with the need. The programmes still then have been able to avert disastrous situation at times. The long term benefit of the programmes have mainly gone to those who have access to means of production . The Area Development Projects were based on integrated rural development concept but the programmes have run into time overrun due mainly to difficulties in coordination among the various implementing agencies at the field level. The programmes were sporadic in nature and inadequate to meet the total need. More emphasis on agricultural development has pushed the poor down against higher income of the richer section. In the past, programmes, an effective local level participation and management in local planning and plan implementation has been ignored. The most important outcome of the previous programmes was that the realisation of the need about establishment of local institutions, representing different social/economic strata, along with decentralization of administration process.

4.7 Present Strategies for the Rural Development Programmes.

4.7.1 Basic Approaches.

In the strategy of rural development edited by Planning Commission (1984) rural development has been defined as a process which would mean improvement in the quality of life of the rural people and thus this would involve development of both economic and social sectors; the former with infrastructure production, employment and income and the latter with education, health, sanitation, family planning etc. The programmes will interact with each other and produce combined effect on the improvement of the rural life in totality.

To avoid duplication and to improve coordination among ministries and implementing agencies it has been prescribed that the component activities of RD-programmes should be clearly and completely identified and responsibilities properly delineated among different levels. For example, in the field of education it has to be decided what kind of facilities should be developed where and for how many. Taking the case of the kinds of schools to be developed in the rural areas it will be necessary to decide whether the existing system of maintaining the primary, secondary, higher secondary schools and colleges should be continued or a new present-day-need based system should be

developed. For how many eligible children or for what geographical area should one elementary school of a given specification be provided. Similarly for how many boys and girls should a high school be maintained ? In addition to the construction of nice buildings for an educational institution which normally receives higher attention in our programmes what software, training programme and other opportunities should also be provided for such an institution ? Similarly taking the case of health services it has to be considered what kind of facilities should be developed at what level. Whether village or a union should have any facility or services such as family planning units, information centres or any other facilities. What kind of dispensary or hospital should an upazila centre or union centre have and with what facilities ? Who should develop, operate and maintain those ? Model or models for development of such facilities should be considered and adopted. Appropriate matrices should be drawn for all programmes and activities to be under taken for development.

As an agrarian economy is prevailing , so priority for agricultural development must remain. Infrastructure like communication links, storage, markets are needed for agriculture development as well. The planned efforts so far undertaken have mostly covered only these two components. But along with

agricultural production and development of physical infrastructure rural poverty has also increased in the process. The reasons are benefit of agricultural development has mainly gone to farmers who have land and development of infrastructure has benefited those more who have access to means of production. The poor have received marginal benefit in the form of temporary employment but as the real wage for agriculture labour has gone down, their conditions have deteriorated. The two programmes for development of agriculture and rural infrastructure are thus primarily for the benefit of the richer section of the rural community with necessary but only marginal benefit to the poor unless appropriate programmes for the rural poor are also taken up simultaneously. The situation thus called for a change or redirection of the strategy for rural development. The Purchasing power of all the rural people must go up, they must have sustained source of income, opportunity for self employment either as individuals or as viable groups. They must have access to production of goods and services needed by the society and also some excess money in their hands to purchase those by themselves. Most of the individual rural families have very high consumption needs. A small amount of money placed at the disposal of such family or individual with great hopes vanishes in no time because the family spends away this to meet the consumption needs or distress time needs. To guard against this the question of

joint and mutual responsibility and support is, therefore, of vital importance. This can be done through formation of groups or cooperatives with necessary guidance and assistance. Institution building is thus a primary requirement to help the poor for their collective security confidence and progress.

Once the rural poor are organised into groups or cooperatives , they must either possess certain skill or acquire it to be able to produce goods and services required by the community. Availability of skill or development of it is thus another requirement in the process. Next comes the question of capital in the form of soft credit to be made available to them. Now, when they are organised into groups, they require raw materials and other inputs to produce the goods and services . Thus availability of other inputs form the fourth component for a viable programme for production and employment. Finally once goods have been produced or services made available they must find market. Of the five components mentioned above needed for viable production programmes for the rural poor "credit" and "market" occupy a unique position and even with only these two components the programmes can move to a point. To summarize the package of components needed for effective production and employment programmes for the rural poor are:

- i. The Institution
- ii. Skill and technology
- iii. Credit
- iv. Other inputs and
- v. Market.

Selection of production and employment programmes must take into account first the potential for development and the skill available and then the present and future possible markets. Potential exists in many different areas. Some of them are discussed below in brief :

(i) In the field of agriculture, development of cattle and poultry, production of fruits, vegetables and spices, development of sericulture, ericulture and rural forestry are some of the areas which have high potential for rural employment and production. But it is worth mentioning that because of the shrinking acreage of land for production of fodder, low coverage of veterinary services and lack of good breed and age old practices of homestead farming of cattle, bigger cattle farms will not be appropriate at this stage. Tiny cattle units with about three cattle heads per household and again for only 10-15 households in a village will be a more suitable adoption of cattle farms. Similarly tiny household poultry units with 10-15

birds mainly dependent on scavenging with provision for supplementary feed could be more appropriate initially for development of poultry.

(ii) In the country, fruits, vegetables and spices are mostly area and climate specific. Certain fruits and vegetables grow in certain areas for only about two months in the year and, in the absence of adequate marketing and preservation facilities these sell at very cheap prices during those two months. Programmes on preservation and marketing of these specially during off season have high potential.

(iii) Sericulture, ericulture and rural forestry are not only labour intensive but also have very high demand. This is another area which promises absorption of sizable number of the rural poor on continuing basis.

(iv) In the field of rural and cottage industry, weaving and printing, coir industry, handicrafts, leather goods, cane and bamboo works, brass and pottery etc. have high potential. Training, credit, other input supply, attractive design and aggressive market operations are what are needed for development of this sector.

(v) Fish constitutes 80 percent of total animal protein consumed in this country, and availability of enormous amount of water

bodies specially during the monsoon months offers excellent opportunity for higher fish production. The poor and the landless can be organised into groups or co-operatives to cultivate fish in government and other water bodies.(PC,1984:45)

(vi) With the development of rural roads and markets need for rural transport is increasing at a rapid rate. Use of rickshaws and vans is another area where the poor can find gainful employment. Repair and maintenance of the rapidly increasing number of irrigation equipment and transport vehicles promise a good future for rural employment.

(vii) Women constitute about half of the population. They, however, mostly remain engaged in household work which also include economic activities in pre and post-harvest agricultural operations (seed preservation, paddy processing etc.),cattle and poultry raising and other similar work in and around the household. They can also be organised, trained and supported to undertake similar work in and around the household. They can also be organised, trained and supported to undertake similar other activities like processing of fruits, vegetables and spices, cottage crafts like weaving and printing and other handicrafts for a steady source of income on a continuing and assured basis. They are a group which can also be adequately trained and effectively utilized for family planning, nutrition and health

care. Only a few activities are mentioned here but many more can be found out when looked for in the field (PC, 1984 : 46).

4.7.2 The Strategy.

On the basis of basic approaches discussed above the following strategies for selection, preparation and implementation of Rural Development Projects have been presented :

1. For programmes and activities in the social sectors like education, health, family planning etc., the respective line ministries will generally continue to take up programmes and projects for over all development of these sectors. At the field level, the Ministries/agencies will implement their programmes in association with ;the local institutions/upazila parishads on the basis of standardised guidelines.

2. Programmes and activities in the production sector will be taken up through Rural Development Projects.

3. Along with development of rural infrastructure and irrigated agriculture, production and employment programmes in both farm and non-farm sectors will form an integral part of rural development programmes. R.D, Projects will thus have a combination of three following major components.

- a) Development of physical infrastructure including roads, storage and markets.
- b) Irrigated agriculture, minor drainage and flood control works and
- c) Production and employment programmes for the rural poor (rural poor will be the landless and those having land upto 0.50 acre)

4. While all the three components are equally important emphasis will be given for component "c" the production and employment programme.

5. For implementation at the field level of the three components of the R.D Projects the agencies responsible will generally be as follows :

- a) For development of physical infrastructure :
Local Government bodies
- b) For development of irrigated agriculture etc:
BRDB and the Ministry of agriculture in association with Parishad.
- c) For production and employment Programme :
BRDB in collaboration with upazila parishad and other concerned agencies. The NGOs will also take up activities in areas not covered by BRDB.

6. Each individual R.D Project may take up the components separately or in combination but must cover a minimum of one full administrative district with the component or components taken up. Coverage by a project should not be scattered but rather be in contiguous geographical areas. Duplication among projects shall be avoided.

7. For the construction of roads , R. D. Projects will take up only Feeder Roads and Rural Roads of category R1 as classified by the Government . Construction of bridges and culverts on feeder and other Rural Roads will also be taken up.

8. Employment programmes will initially be designed on the basis of available skill, potential and market in the area selected with objective of gradually developing technology, skill and the market.

9. Credit is a critical input for production and employment programmes of the rural poor who do not have investible resources to undertake income generating activities. Adequate credit facilities backed by physical production inputs and materials will be provided for the activities which will be taken up under RD projects. Number of activities will also be matched with the amount of credit that might be available.

10. Production and employment programmes should be development as a package, programme consisting of (i) institution (ii) technology and training (iii) credit (iv) other input supply and (v) market. Agencies other than BRDB will also be involved in the package as necessary.

11. The institutions for production and employment programmes will be the two tier cooperatives : The village based BSS for the poor, MSS for the women and KSS for the farmers federating at the initial stage with UCCA at the upazila level. At the later stage the BSS and MSS may have separate central organizations at the upazila level. Co-operatives of professional groups also will be one of the institutions for employment generation. The NGOs will also be involved in this programme.

12. In addition to productive activities, the MSS will be trained also for family planning, health care and nutrition.

13. The area of responsibility between the Central Government and Upazila Parishad will be clearly delineated. In the area of their responsibility Upazila Parishads will undertake local level planning and implementation.

14. Research institutes like BARD, Comilla, RDA, Bogra, BIDS, BARC and Universities will be engaged to monitor and evaluate R.D programmes as necessary and take-up research projects for further

development of Rural Development strategy. To avoid unnecessary duplication of efforts among these institutes effective co-ordination mechanism will be established so that combined wisdom is applied for further development of a comprehensive strategy for rural development programmes.

15. A rational agricultural pricing policy will be established to provide incentive for increased production and income.

16. Attractive and changing designs and aggressive market promotion and development of a market will be followed to support the production and employment programmes especially for the cottage industry sector.

17. Already identified rural Growth Centres will be appropriately developed in phases for making the inputs and services available at one place and also at the lowest tier in the market system.

18. Appropriate training programme will be developed to support the rural development programmes.

19. To cover the entire country with Rural Development activities within a specified time period, matrices will be drawn for all components and activities to check lapses and overlapping (PC, 1984 : 46-49).

4.8 Setbacks of Present Strategy

The setbacks of present rural development strategy can be pointed out as follows :

1. All the components of rural development have not been placed under a single administrative framework. Hence, disintegration is hampering actual concept.
2. Central administration and planning cell has been given pioneer role in formulation and approval of the rural development projects, Though implementation is done by field staff. But people's participation has not been emphasized.

It is worth mentioning that evaluation teams of some foreign aided projects has commented that some schemes have been found economically non-viable.

If local planning cell is set up and projects and schemes are formulated by the cell then this type of ambiguities can be minimised.

3. The selected employment generating fields which have been prescribed in the strategy can not be sustainable, as because employment generating centre at rural level has not been identified.

4. In the strategy, central government aid has been privileged. But local credit generation and mobilization has not been prescribed or suggested.

5. In cooperative formation, poor classes have always been thought. But medium farmer, large farmer and other solvent groups have been neglected. If they can be grouped in separate cooperatives, then their savings may be utilised in employment generating programmes of poor and also in rural industry development.

6. As BRDB has no technical staff, so, rural development programmes and schemes, like irrigated agriculture, minor drainage, flood control can not be implemented by BRDB.

7. Growth centres have been proposed to develop with some infrastructures for marketing of rural and urban outputs. These centre have been considered only for economic growth, not for over all development of rural areas as nuclei for rural development process.

4.9 Role of Rural Development Agencies in the Rural Area.

4.9.1 Bangladesh Rural Development Board (BRDB)

Undoubtedly, Bangladesh Rural Development Board (BRDB) is playing vital role in the field of rural development programmes for the rural poor in collaboration with other organizations like Upazila Parishad, Bangladesh Agriculture Development Corporation (BADC), Bangladesh Sericulture Board, Directorate of Agriculture Extension (DAE), Directorate of Fisheries, Bangladesh Small and Cottage Industrial Corporation etc.

Main activities of BRDB can be described as follows :

I) Organization of cooperatives :

BRDB started two-tier cooperative activities in the year 1971 as IRDP and was transferred into a Board in the year 1982. The Board is persistently trying to organize rural cooperatives with enrollment of new members under its shade and also build up capital in the form of thrift deposits (share-savings). At present BRDB could organize 449 auditable UCCA and 63626 KSS. (BRDB, 1990:5)

II) Credit operation :

BRDB, as a major part of its activity, provides credit to KSSs for production of crops and purchase of irrigation equipments

along with supply of agricultural inputs. Besides this, it extends loan to the MSS, MBSS and BSS cooperative societies for production oriented and income generating activities.

III) Marketing Programme :

BRDB initiated marketing programme with a view to ensure fair farmgate price of the agricultural products. The farmers are deprived of having fair price for their products during harvesting and post harvesting period. So lion share of the product values are being enjoyed by this intermediaries. As an attempt to safeguard the interests of the farmers, BRDB took the marketing programme for the following objectives:

- a. To ensure optimum value of products and arrange timely availability by the users groups.
- b. To ensure financial viability of the farmers.
- c. To ensure financial worthiness of the UCCA through supply of agri-inputs and sale of agri-products.
- d. To help establishing the small scale industries at village and upazila level by providing technical and financial assistance to them.

- e. To help the peasant in achieving financial soundness through providing storing and marketing avenues.
- f. To establish and strengthen the inter sectoral relationship in agricultural production, credit and marketing.
- g. To help government in the paddy procurement drive. Besides the paddy marketing UCCA started business on fertilizer, insecticide, oil seeds, pulses, betelnut, poteto etc.

IV) Training Programme:

BRDB is conducting training programme for two-tier cooperative societies with a view to improve skill and living standard of the people. The training is imparted on cooperative management, modern agricultural techniques, health, family planning and nutrition to create cooperative leaders and workers.

V) Irrigation Programme :

BRDB is persistently trying to boost up agricultural production through utilization of modern technology and improved methods of cultivation organizing rural farmers into two-tier cooperative. As a part of this programme various production inputs like irrigation equipment, seeds, fertilizer, pesticides and crop loans were disbursed amongst the cooperators through the Upazila entral Cooperative Associations under BRDB. Irrigation

Management Programme(IMP) has been adopted to fulfill the following objectives :

- a) To maximise command area per equipment
- b) To maximise number of beneficiary farmers and to create additional employment opportunities for the agricultural labourers.
- c) To maximise yield per unit/equipment
- d) To reduce irrigation cost per unit through improved management of the equipment and of finance

IMP is a multiagency programme involving BARD, BADC, DAE and LGEB.

The responsibilities of agencies are as follows :

- a) BRDB - It serves as the lead agency of the programme and is responsible for physical and financial management of the irrigation schemes.
- b) BADC - The agency is responsible for maintaining and timely repair of the irrigation equipments.
- c) LGEB - It advises and helps the farmers on the improved water conveyance system.

d) DAE - It advises the farmers on improved agronomic practices.

VI) Construction Programme :

This component includes construction of Upazila Central Cooperative Association (UCCA) office building in the premises of Upazila Training and Development Centre (UTDC) and construction of Upazila Training Unit (UTU) and also Rural Development Training Institution schemes.

4.9.2 Local Government Engineering Bureau(LGEB)

Development of physical infrastructures including feeder roads, rural roads and growth centres are prerequisite to promote rural development process. Development of road network and marketing arrangement, which are very vital part of the package for production and employment programme, can bring sustained and harmonious well being for rural population. LGEB has been bestowed to work on this part of rural development in association with Upazila Parishad. The working domain of LGEB has been described below :

I) Development of the feeder roads type-B to connect the growth centres with the upazila head quarter or the arterial road system which will establish linkages between the growth centres and the places of higher orders (upazilas, districts etc.) to facilitate

flow of production inputs, goods and services in and out of the growth centres.

II) Construction of bridges and culverts on feeder roads and rural roads to allow vehicular movement

III) Development of markets identified as growth centres (construction of sheds, internal roads, internal drains, public toilet, urinals, tube-wells etc.) for augmenting commercial activities of the area..

IV) Tree plantation on both sides of the developing feeder roads. This programme is being implemented in association with Upazila Parishads through Union Parishads by involving organised groups of landless and/ or destitute female labourers and the maintenance responsibilities of the plants will also lie with them. This is a employment generating programme

V) Production of concrete pipes and their installation in pipe culvert by organized labour and artisan groups. This is a programme indented to improve skillness of the labours and to diffuse appropriate technology.

VI) Training to the local labours, local contractors, destitute women on the job training on implementation, quality control, maintenance of rural infrastructure and also human quality development.

VII) Creation of employment opportunities in the short run from the project construction activities and in the long run from road maintenance and expansion of economic activities in the rural areas as a result of development of road network and growth centres.

LGEB is now working on improved versions of Special Public Works Programmes (SPWP) and Food For Works Programme (FFWP) with some additional emphasis on long term employment generation and diffusion of technology.

4.9.3 Other Government Organizations

Bangladesh Agriculture Development Corporation (BADC) is playing a pioneer role in diffusing modern technology in the field of irrigation through the introducing low lift pumps and shallow and deep tubewells. BADC could introduce the IRRI(paddy) cultivation throughout the country in collaboration with Agriculture extension Department.

Bangladesh Water Development Board (BWDB) is working in the macro programmes of area development on primarily irrigated agriculture development.

Programmes of Fisheries and Livestock & Animal Husbandries are progressing slowly.

4.9.4 Non Government Organizations (NGOs)

NGOs are working specially in rural areas with a view to relieve suffering, promote the interest of the poor, protect the environment, provide basic social services or undertake community development. In Bangladesh, over 10,000 NGOs are registered with various government agencies although only some 230 are authorised to receive foreign funds for development purpose (Williams, A.1990)

Among the NGOs in Manikgonj district, BRAC, Proshika and Grammen Bank are playing pioneer role. Besides those, there are 21 member organizations of Association of Development Agencies in Bangladesh (ADAB) working in the field of (i) Group organization and awareness development (ii) Savings generation (iii) Health care and family planning (iv) Credit disbursement (v) Adult and

child education (vi) Animal Husbandry and livestock development
(vii) Potable water and sanitation (viii) Agriculture development
(ix) Rural forestry (x) Fisheries and (xi) Human development
Training.

Activities of NGOs are very sporadic in nature.

4.10 Institutional Drawbacks of Rural Development Programmes in Bangladesh.

A lot of programmes in the field of rural development are being undertaken from different Ministries of the Government and the central planning cell i.e. Planning Commission is scrutinizing the programmes/projects through a prescribed strategy without deploying the appropriate experts in the field level i.e. in rural areas or even district and upazila to justify the field condition and feasibility. In the implementation stage of the programmes central planning cell is not at all responsible to eliminate any ambiguity or to justify the implementation process. Rather implementation process is guided and administered by the bureaucrats with the voids of technical knowhow. Besides, there is no inter-ministerial integration system to run the programmes or even monitor the programmes through a unique cell. This is why, haphazard development is rather degrading the rural environment, such as development of roads are sometimes causing water logging with a result of desolation of agricultural

development. To get rid of this situation, there should exist local planning cell in rural area to formulate the programme, to monitor the implementation process and to organize people's participation.

CHAPTER - FIVE

5.0 SPATIAL INTEGRATION OF RURAL MARKETS WITH THE SECTORS OF RURAL DEVELOPMENT

5.1 Process of Rural Development and Role of Rural Markets in the Process

The process of rural development implies poverty alleviation effort through sustained increases in the productivity and incomes of low-income groups of rural house holds. In the process, first step is to identify the low income households and pick up them for group formation and then programmes would be chalked out to have sustained increases in the productivity and income. Without their active participation the programmes taken by central decision makers will help those who are rather cautious, well-off and have access to means of production which happened in the past. Development programmes must focus on any target group in such a manner that benefits of the programmes must be monitored and evaluated which implies close contact with target groups. For this reason, implementing agencies of the programmes should be centered in rural area to have themselves close contact with rural poor and to maintain interaction in exchanging views and to make sure participation of target groups. In the development programs, indigenous technology should

prefer first and diffusion of modern technology should follow a process of gradual motivation and habitization . Another remarkable step in the process of rural development is that the effect of Programme may be to increase the capacity of the poor to become more productive rather than to increase output and income directly. This implies a productive training programme. The training centre should be located in such a place where members of targeted households can come easily. Maximum rural functions are found in rural market places. Rural people gather there in every market day, sometimes in every day of the week. Hence, a venue of rural health care, credit centre, training centre and monitoring and evaluation cell can properly be set up in the market place or nearby areas.

5.2 Sectors of Rural Development and Present Use of Markets.

A programme of rural development must embrace a wide range and mixed of activities, including projects to raise agricultural output and marketing facilities of agricultural produce, to improve health care and education, to expand communication network, to improve housing to make available potable water and sanitation facilities and to generate off farm employment. In raising agricultural output, target groups, especially small or marginal farmer, share cropper must be facilitated more. Institutional credit facilities must be provided. Before

disbursing the credit target groups should be organized in cooperatives with a programme to generate savings and to mobilize savings. This implies wide range of work in interior rural level. Steps have already been taken to some extent without going to door steps of rural people and without organizing them in true sense. Monitoring and evaluation of the programme is quite unsystematic and non-integrated. Existing pictures of sectoral activities of Ghior upazila have been tabulated in chapter two which refer that in case of charitable dispensary and family planning sub centre, the location has been selected in or around market places. Similarly, colleges and high schools are situated near hats or bazars with some few exceptions. In all markets there are one or more office of NGOs . Permanent shop keepers stay in market at night. No offices of BRDB, Education Department and Agriculture Development are existing in the rural area.

5.3 Aspects of Market Improvement

Markets are either service centres or local centres of rural area. In raising growth of rural area these centres can render three main services of rural development. Firstly, to provide adequate services for supporting agricultural growth, health care, education and other institutions; secondly, to generate off farm employment; thirdly, to help diffusion of knowledge and innovation.

5.3.1 Services for Agricultural Growth, health care, Education and other institutions.

The success of any programme with regard to increasing agricultural production which is a vital element in rural development largely depends on a system which consists of three elements (i) Physical infrastructure (ii) Institutional setup which is responsible for providing necessary services and (iii) The personnel who operate them (Mahtab, F.U.1978). In providing these services first considerable point is accessibility of farmers to the services. More explicitly the point can be described as the services should be affordable to the farmers and the facilities should be located within the reach of farmers who have hardly any access to modern means of communication. This implies that service facilities and the personnel responsible for their operation should not be concentrated in large urban centres but spread throughout the rural area. Now, question is that where will the services be located? Settlements have not yet been identified and delineated in our country. Mouza boundary does not reflect actual picture of settlement. It is only a administrative boundary. But it is fact that rural settlements are oriented and clustered with the market centres. This orientation often breaks the administrative boundary. People of one administrative territory go to a market place which is situated in a nearby

territory. It reveals that administrative boundary has been delineated without considering actual demand and situation. However, situation demands that market centres are the focal points where services and facilities can be located for expedition of rural development. Apart from marketing services, these growth points i.e. trading centres can provide dozens of outlying settlements with hospital medical assistance, cultural amenities and a wide range of educational facilities which a settlement can not afford individually. Moreover, repairing facilities for agricultural equipment, veterinary services and a wide range of farm inputs such as fertilizers, pesticides, seeds etc. can be made available in these centres. These centres also have great advantages in enabling the farmer to attain credit from bank or credit cooperatives. Thus in a growth point the farmer's freedom of action widens markedly with the result that he can escape from both the monopolistic power of social elite and money lenders.

In fulfilling those aspects which have been discussed above, a market centre may have following infrastructures and institutions;

A : Infrastructures for physical development of a market

- i. Connecting road development, preferably with higher order centre or higher order road system.

- ii. Internal road and drainage system improvement
- iii. Water supply and sanitation such as tubewell, latrine and garbage pit etc.
- iv. Transport station (Parking lot)
- v. Market sheds and open sales platforms
- vi. Store and godown

B: Institutions/offices for institutional development

- i. Office of market management committee
- ii. Office of Agriculture Extension Department
- iii. Office of Bangladesh Agriculture Development corporation
- iv. Charitable dispensary and family planning sub centre
- v. Animal husbandry and veterinary sub centre
- vii. Office of Bangladesh Rural Development Board.(BRDB) or in a new form of Rural Planning Department
- viii. Office of Rural Electrification Board
- ix. Office of Fisheries Department.
- x. Telephone exchange
- xi. Bank and
- xii. Cooperative

All of those facilities will not be located in every market. Different categories of markets are expected to have different facilities depending on their functional grouping which will be discussed in the article 5.4

5.3.2 Off-farm Employment Generation

In order to get rid of continuous rural-urban migration in search of employment and increasing trend of squatter and slum problem of urban areas, employment must be generated in the rural area. The potential sources of employment and production are the development of cattle and poultry, production of fruits, vegetables and spices, development of sericulture, ericulture, rural forestry, fishery and also small and cottage industry, with the dynamic effort of Agriculture Extension Department, Department of Forestry, Animal Husbandry and Veterinary Department, Fisheries Department, Bangladesh Agriculture Development Corporation, Bangladesh small and cottage Industrial Corporation and Bangladesh Rural Electrification Board. Self employment can be motivated in those fields. Employment can also be generated in the cooperative farming and industries of above mentioned fields through organizing the people in cooperatives and through rendering proper training in relevant fields. Rural markets can virtually be utilized in organizing the people of their catchment areas in cooperatives and in training programme through installing training centres there.

Development of industry and services is essential to meet the problems of rising unemployment in rural as well as in urban areas. In a labour intensive country like Bangladesh modern

technology in industrial sector should be paid less interest. Indigenous technology in industrial sector can stimulate private investment and can release overriding pressure of unemployed labour force. There are some industries for which the market centres have distinct locational advantage, Thus, processing of agricultural or other primary product which involve bulk reduction can be located near production areas. Certain types of plants such as sugar mills, oil seeds crushing, rice processing, tobacco processing, saw mills, fruit and vegetable canning. Cane , bamboo and wood products , glass and ceramics, leather and rubber products, metal works, repairing workshop, home utensil factory, soap industry, handloom and other small and cottage type industry can easily be set up in market centres keeping consistency with availability of raw material and with locational advantage.

Decentralization of service machineries, improvement of market management machineries and improvement of road network can provide also a large employment opportunity in rural area such as, field workers of agriculture and health care, road and market maintenance labour group, rickshaw pulling, cart pushing etc.

5.3.3 Diffusion of knowledge and Innovation

For diffusion of knowledge and innovation, market based , nursery, farming and fisheries programme can be set up with HYV and indigenous technology improvement programme can be taken with the programmes of modern irrigation and cultivation side by side. This will help in gradual diffusion of knowledge and innovation. The process of diffusion is to show the benefit practically with affordable investment and maximum return. Mere advice and suggestion will not serve the purpose, obviously the new technique or device can exert significant demonstration effect if it can be displayed in areas very near to the farmer's residence. If new tools and machines are to be introduced then they should be displayed and demonstrated at dispersed places located within walking distance of potential buyers, i.e. at local market places.

5.4 Spatial Integration and Functional Coordination of Settlements with the Markets.

Spatial integration and functional coordination of settlements are essential elements of planning of a region. This is very much required if we are to develop the market centres in the rural areas into effective nodes capable of generating sustained growth and diffusing such growth in the hinterland.

It is obvious that rural settlements are integrated to some extent with the markets, people go to a market for their inherent demands. If market can be facilitated with some alluring functions necessary for rural life then integration of rural people with the market will be more tightened and this will lead spatial integration and functional co-ordination of nearby settlements with the market. It is true that all market centres can not be facilitated with same functions because each function requires certain level of supporting population. Spatial distribution of markets and prevailing spatial integration refers to reorientation of administrative boundary. Specially administrative boundary of upazila may be readjusted paying special emphasis on trip pattern of population in the area. However, the aggregate demand in our rural areas must be sustained at high and rising levels so that a maximum extent of interaction develops between them and the markets development paying regards to the rural development strategy.

On the basis of above discussion, terminal rural market which is especially located in upazila head quarter which is, at present, acting as service center, and the upazila can be divided into some zones on the basis of influence area of secondary and assembly markets. These selected markets will be developed as sub-service centre. Primary markets (small hats) and bazars will

be selected as local centre . These centres can be defined as follows :

1. Local Service centre :

Local Service Centre will be developed especially in small hats i.e. primary markets and bazars. Primary activities will be located here. Local cooperative centre and a hall room for meeting, siting and training purpose can be installed here. This local centre will hardly have any productive activity within itself. The centre will be an exhibition centre in diffusing knowledge and innovation.

2. Sub-Service Centre :

Sub - Service Centre will regulate numbers of local service centres. While a sub-service centre will also serve as a local centre. It will be developed in assembly market and secondary markets. The Sub Service Centre will have a large agricultural market with necessary warehousing and storage facilities. It may also provide for processing of agricultural produce in the form of rice mills, oil seeds crushing mills etc. This centres must have physical demonstration schemes for agriculture, nurseries for rural forestry, scheme of fisheries and animal husbandries. For this reason this centre can be facilitated with field offices of BRDB, BADC, Agriculture Extension Department, Fisheries, Animal

Husbandries, Education Department and Social Welfare Department, BREB, BSCIC , Telephone exchange , Medical hospital, Police etc..

3. Service Centre :

The Service Centre will be at upazila centre. Executive offices will be located here. Sub-Service Centres will be regulated by this centre. Besides, this will act as Sub-Service Centre and Local Centre. A large wholesale market and police station will exist here with warehouse and storage facilities. A hospital with specialist doctors will be set up here. Metalled road communication is intended upto Sub Service Centre . Service Centre will be set up with all urban facilities. This centres will be directly linked with district and then central government. However, the possible combination of functions at Service Centre, Sub Service Centre and Local Centre has been illustrated in Figure 5.1 and organizational set up in these rural centres has been proposed and shown in Figure 5.2

FIG - 5.1

PROPOSED RURAL CENTRE HIERARCHY AND
DISTRIBUTION OF DEVELOPMENT FUNCTIONS IN THE RURAL AREAS
OF BANGLADESH

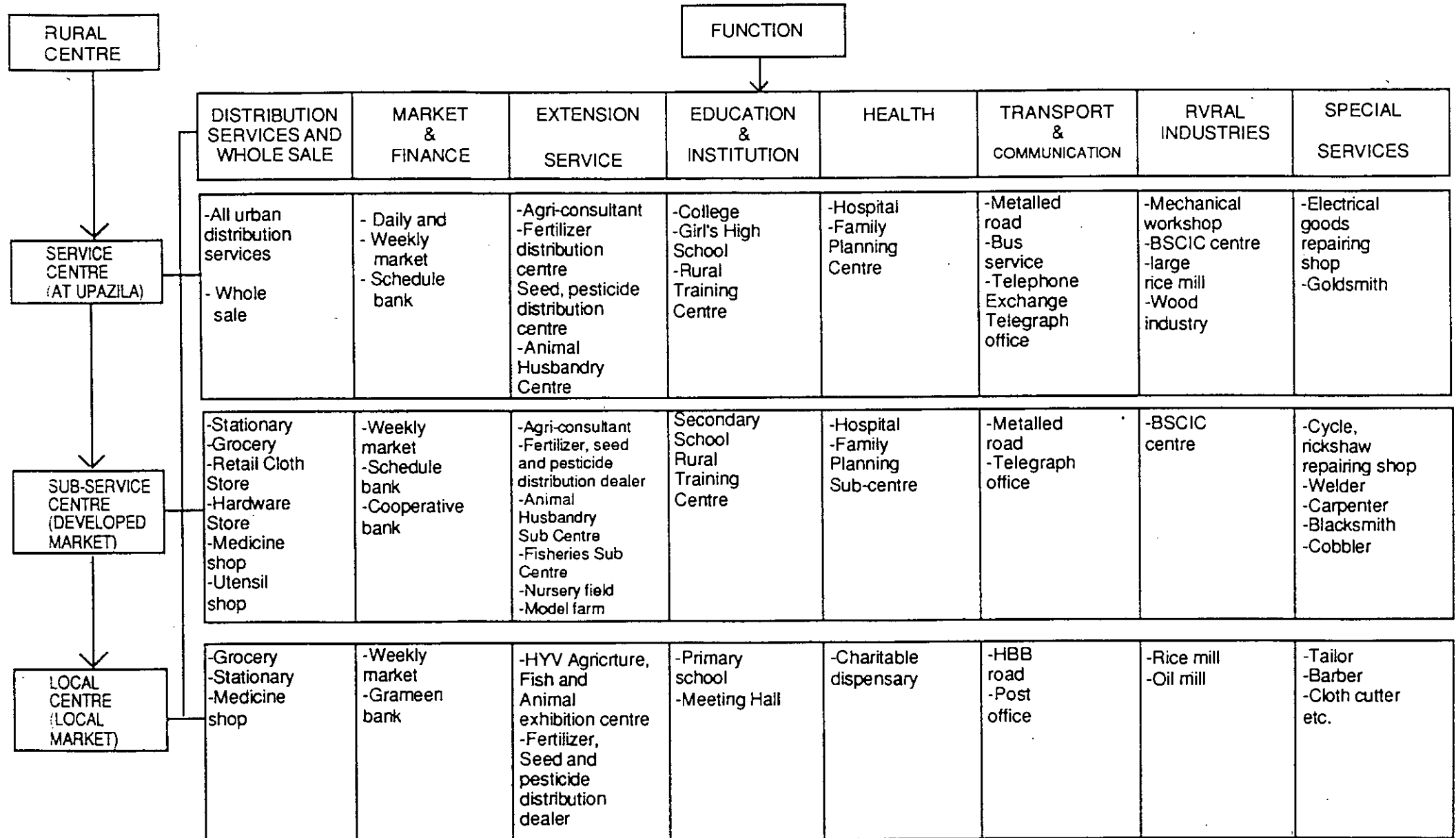
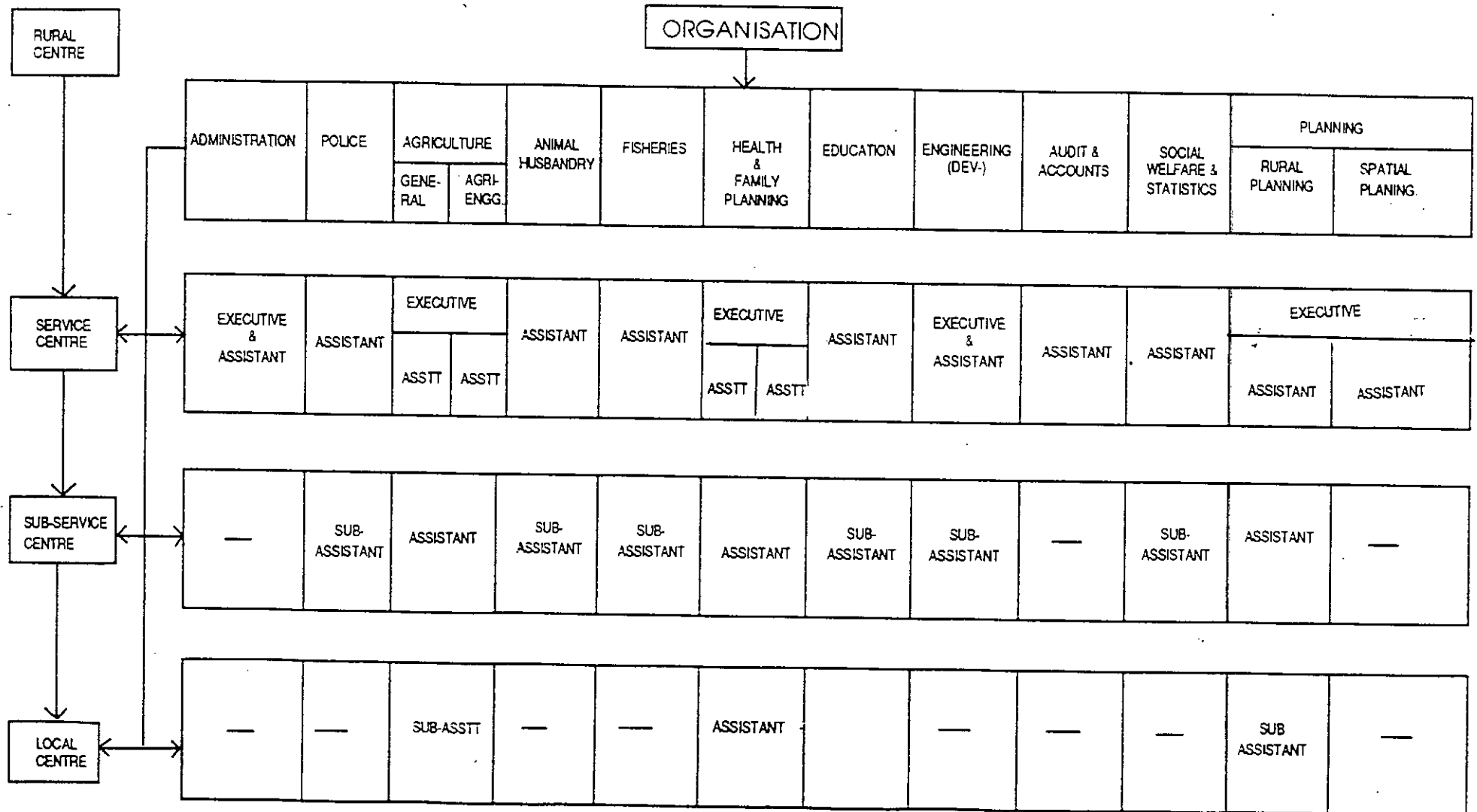


FIG - 5.2 PROPOSED ORGANOGRAM OF RURAL CENTRES



5.5 Selection of Rural Centres in Ghior upazila.

Accordingly, Service Centre will be upazila head quarter which is located at close proximity of Ghior hat.

Four Sub - Service Centres have been identified, namely, (i) Kalta hat at Nail union (ii) Jabra hat at Baniajuri union (iii) Panchakanda hat at Baliakhora union and (iv) Ghior upazila HQ. Kalta hat Sub Service Centre will be composed of four Local Centres of Nali union, namely (i) Kelli bazaar (ii) Nail bazar (iii) Helachi hat and (iv) Kalta hat.

Jabra hat Sub Service Centre will be composed of four Local Centres, three from Baniajuri union and one from Baliakhora union, namely (i) Tara hat (ii) Baniajuri bazar (iii) Jabra hat and (iv) Baliakhora bazar

Pencharkanda Sub Service Centre will be composed of five Local Centres of which two from Baliakhora union and three from Singuri union, namely (i) Singuri hat (ii) Keraninagar hat (iii) Bilnalai hat (iv) Pencharkanda hat and (v) Pukuria bazar.

Ghior HQ Sub Service Centre will be composed of eight Local Centres of which two from Paila union, two from Ghior union and four from Baratia union, namely (i) Terasri hat (ii) Sridharnagan hat (iii) Thakurkanda bazar (iv) Ghior hat (v) Phulhara hat (vi)

Mauhali bazar (vii) Karjana hat and (viii) Rahathati bazar. Locations of those market centres have been shown in Map No-7.

CHAPTER -SIX

6.0 CONCLUSION : POLICIES AND RECOMMENDATION

6.1 Conclusion

Bangladesh is a vast rural society. About 87 percent of the population live in rural areas majority of whom fall below poverty line. Rural economy is basically subsistence agriculture with small and tiny holdings. For small farmers, agriculture is the main source of family income, consumption and employment. About 31 percent of households are landless. Agriculture employs over 70 percent of labour force. About one third of the total labour force is either unemployed or underemployed specially during the slack seasons. Low production and productivity, high dependence on agriculture, low purchasing power, high rate of population growth and low literacy rate are the major problems of the economy as a whole. Amenities of life in the rural areas are grossly inadequate. Situation is aggravating day by day. This is why, rural development issue has rooted in the mind of politicians, decision makers as well as rural planners. The issue has turned to a slogan of intellectuals.

But the slogan that our existence depends on the development of villages never went deep inside our realization. Or even if we

realise properly we are not ready to share the woes and sufferings of the village people. There are differences between urban people and rural people and the difference are so sharp that the two never belong to each other. That is why we do not mind to take food in some posh hotels involving a huge expenditure in the name of poverty alleviation without realising that this money could be better utilised at least in sinking a few tubewells in rural area for pure drinking water.

It is not that we have not tried to strike out a solution to rural poverty. At least history is galore in such endeavours. Before the Village Agriculture and Industrial Development (V-AID) programme was introduced in 1954 we saw the inception of the Village Cooperatives in 1904 and the Rural Reconstruction Department in 1930 with an aim to alleviate the rural poverty. In 1953 the then Government introduced the Japanese method of rice cultivation for better yield. In 1959, Comilla Academy was established. The Academy under the leadership of Dr. Akhter Hameed Khan evolved a model for rural development known as Comilla Model and then IRDP (BRDB) was introduced. In 1975 Swanirvar Movement Model was introduced and in 1981 the Gram Sarkar.

After independence, right from the First Five Year Plan down to the on going Fourth Five Year Plan, we see an endeavour on the

part of the Government to ameliorate the fate of rural people. We now know, it seems, that we shall not be able to abolish poverty. The basic flaw in slow progress of rural development is to be claimed that the attempts could not embrace all aspects of rural development integrally to (i) alleviate rural poverty through a gainful employment and income opportunities on a sustained basis(ii) develop rural institution/models/approaches/strategies which would be set up in interior rural areas to be familiar with the local problem and its possible solution (iii) improve technology and skill for productive activities and ensure better access for the rural poor to the means of production (iv) facilitate agricultural development (v) improve basic physical infrastructure in the rural areas, (vi) promote participation of women in rural development.

First two aspects mentioned above are the crucial points in the field of rural development process i.e. gainful employment and income opportunities on a sustained basis and institutional set up at interior rural level. Hence, it is evident that employment, income opportunities of rural people and institutional set up for these purposes will be of rural base. Otherwise the rural development will remain elusive as before if the villagers and officials can not work together on mutually agreed principles of participation, intensive supervision and

self-respect. But the prevailing practice shows a wide gap between them and so a happy partnership is hard to achieve. This scenario is well documented by Betsy Hartman and James K. Boyce who lived in a remote village in Rangpur district for a few months to undertake a research project. They narrate an incident in their book entitled "A Quiet Violence". The story goes like this, "Three days later in the hot sun a blue Govt. Jeep spluttered down the path towards a house. Inside were two young women, who told the children to call their mothers to a meeting. About fifteen village women came not only to learn about birth control but also to see the strange town women with their educated accents and fine clothes. The meeting was brief. The family planning workers spoke about the concept of birth control but did not encourage the women to ask questions. They promised they would return in a few days with IUD's and pills for many women who wanted them. After they left the villagers asked Betsy if they were her sisters from America. What a wide gap ! So much so in their behaviour, attitude and dresses the poor rural women took these two ladies to be foreigner. And what happened when these two ladies did not keep their commitment ? A week passed, then two, then three. There was no sign of the family planning workers. When will they come back ? Women asked".

The basic philosophy of rural development is summed up succinctly by Akhter Hameed Khan when he advises the young development official :

"Go to villages, listen to them. They know not only the problem but its solution also in a better way". The same belief was expressed by Pakistani civil servant Mr. Shoaib Sultan Khan when he wrote :

"We learnt two very important lessons - first that the rural people are in the best position to identify their problem because they have been living in the villages for generations and no one else is more sensitive or alive to their needs, not only that, it was also found that they were capable of suggesting solutions to their problems which at best needed to be given a technical shape after it had been looked into and examined by a technician. I was horrified to discover that the development plan prepared without consulting the people and duly approved by the secretaries council in the initial stages of the project, had nothing in common with the development plan which emerged through the efforts of the development units in consultation with the people. Another lesson learnt was that at micro-level the needs of one village very often differ from that of other and unless and until an intensive diagnostic survey by development units is undertaken, a meaningful development plan of an area could not be prepared" (Haq. M, 1990).

The above statements, decisions and comments of intellectuals refer to the fact that rural planning and implementing agencies are to be installed in rural area. But venue has not yet been selected properly. It is quite difficult to organize rural people from upazila head quarter and work together on mutually agreed principles of participation, intensive supervision and self-respect. On the other side, rural poor from remote areas do not come usually to consult with the experts placed at upazila head quarter. But it is an open secret that rural people gather daily or weekly/biweekly in a place called bazar or hat to sell their produce and to buy their needs. So, it is easier to find the people and to organize the people here. Hence, the rural markets are the nuclei of the rural settlements. These are the only outlets for village produce. Not only farmers but many kinds of traders and craftsmen have been engaged in trading at these markets. So, these markets are also playing as employment generating centre. At the same time these hats and bazars are also the only channel through which urban based products, modern agricultural inputs and other daily needs of rural life enter the village economy. Any injection of innovations to boost the rural economy may be conveniently channelised through hats and bazars. This is why, this study is aimed at to find out the way how best there traditionally evolved markets can be entangled with rural development process and with institutional setting.

Functions of markets have been identified in chapter - three and on the bases of identified functions markets have been classified in bazar, hat type- A, hat type - B, hat type - C and hat type - D. Catchment area of each type hat has been delineated on the basis of questionnaire survey. Purpose of visit of market and frequency have also been tabulated in chapter three. 92% of visitor i.e. rural people have been found to come to market at least once a week. This indicates dependability of rural people to market. Infrastructure improvement of the market results in more frequency of visit and more trade and employment generation. But it affects badly on vendors and petty traders, which has been noted also in Chapter - three. With the increase of activities pertinent to rural development, such as market base nursery, farming, fisheries, animal husbandry, cooperative, credit support, small and cottage industry, supply potable water and sanitation facilities etc. markets can be utilized diversely.

It is identified in chapter - two that educational facilities, road network, use of tubewell and sanitary latrine, more cooperative etc. have been concentrated there where a big market centre is located. It implies that with the decentratization of rural development agencies in rural areas at selected market centres rural development can easily be accelerated.

Past and Present Strategies of rural development have been summarised in chapter four. The setbacks of the strategies have also illustrated there. In a nutshell, rural development aspects have not yet been integrated and institutionalised, people's participation has not been emphasised, local level planning institution has not yet been thought and market development criteria have not been set up with a concept of rural development process. For these reasons a rural development policy guide line has been presented emphasising the markets as the focal points for integrated rural development (Chapter - Five). Upazila centre where terminal rural market is normally situated is considered as Service Centre. Some secondary markets have to be chosen depending on location as Sub-Service Centre and some primary and assembly markets or even some bazars have to be selected for Local Centre. A typical selection has been made for Ghior upazila.

6.2 Policies and Recommendations

It may be pointed out from observations that rural market centre is playing a vital role in organising the people of its hinterland. Usually people gather there weekly or biweekly or even daily. If this gathering can be turned into "organizing" then it will create direct impact on rural development process.

So, in order to cohere the rural development aspects with the rural people through organising them in the rural market centres the following measure can be taken up :

1. In the rural development strategy rural markets should be considered as the rural development centres (growth centres). As rural people are naturally bonded with rural markets so rural development programmes should be preferably linked up with rural markets so that people can easily participate in the development process and get benefits there of. Therefore representatives of rural development agencies should be stationed there for motivation and diffusion of knowledge and innovation.
2. For transmitting development in the rural area an integrated programme should include all aspects of rural community such as irrigated agriculture, water management, flood management, rural environmental issues, rural transportation (river ways and road ways), rural employment generation, self employment motivation, savings through cooperatives, health care, population control, mass education etc.
3. It is intended to serve the rural communities from Upazila (Thana) centre. But it seems to be unmanageable because people are not always bonded with the upazila centre. Rather people are naturally oriented and bonded with the market centres for rural

living pattern. So some markets (secondary and assembly market as identified in this study) should be provided with the facilities of warehousing and storage, food processing micro industries, rural and cottage industries, training centre etc. These markets should be developed as sub-service centres.

Similarly facilities should also be extended to the primary markets and some bazars as identified in this study such as training centre, demonstration scheme etc. These markets should be developed as local centres.

4. Market based cooperative should be established and rural people should be tried to accumulate in different cooperatives such as landless cooperative. Small farmer's cooperative, affluent farmer's cooperative, service men and business men cooperative etc. To get credit loan or any shorts of socio-economic benefit the membership-certificate of a cooperative should be imposed. This will help accumulate more people in cooperative resulting in more savings in economic term and social harmony in socio-cultural term.

5. For diffusion of knowledge and innovation, market based nursery, farming, fisheries scheme should be introduced with HYV. Seeds, fertilizer and insecticides distribution centre should be established there.

6. Cooperative based training programme should be introduced on both farm and off-farm employment aspects such as tiny cattle and poultry farming, production of fish, production, processing and preservation of rice, wheat, fruits and spices, production and marketing of vegetable, development of sericulture and ericulture, rural forestry, homestead tree plantation, rural transport, repairing of mechanical and electrical goods and equipments, small and cottage industries and there management process etc.

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APPENDIX - A

Name of hat or baza	Point Scored			Total
	Primary Functions	Secondary Functions	Terminal Functions	
1. Bariajuri bazar	15	21	42	78
2. Tara bazar	34	0	0	34
3. Tara hat	35	28	126	189
4. Jabra hat	112	154	168	484
5. Baliakhora bazar	10	0	0	10
6. Pukuria bazar	52	42	84	178
7. Pencharkanda hat	73	56	84	213
8. Mauhali bazar	13	7	0	20
9. Rahathati bazar	10	0	0	10
10. Baratia hat	34	42	0	76
11. Phulhara hat	10	14	0	24
12. Karjana hat	32	35	0	97
13. Bara Thakurkandi bazar	12	0	0	12
14. Ghior hat	328	315	456	1099
16. Bathaimuri bazar	35	28	42	105
17. Kelli bazar	13	0	0	13
18. Nali bazar	35	28	0	63
19. Helachi hat	28	28	0	56
20. Kalta hat	105	105	336	546
21. Keraninagar hat	14	7	0	21
22. Singjuri hat	51	56	84	191
23. Terasri hat	15	0	0	15
24. Sridhar nagar	32	35	35	84
25. Bilnalai hat	22	21	0	43
26. Balla hat	15	0	0	15
27. Machain hat	113	175	126	414
28. Balara hat	30	28	0	58
29. Kanthapara hat	91	84	0	175
30. Nayarhat	143	168	168	479
31. Andarmanik hat	105	119	336	560
32. Lesraganj hat	151	161	84	396
33. Chala bazar	15	0	0	15
34. Kachua bazar	20	21	0	41
35. Boyalia hat	85	70	0	155
36. Dhulsunra hat	149	203	126	478
37. Jitka hat	304	280	336	920
38. Kauri bazar	20	0	0	20
39. Bijohnagar hat	38	36	0	74
40. Bahadurpur hat	41	35	42	118
41. Mirga nagar bazar	20	7	0	27

42. Harukandi	42	35	0	77
43. Gauribardia bazar	33	28	0	61
44. Kutirhat bazar	12	14	0	26
45. Ramkrishanapur bazar	15	14	0	29
46. Maniknagar bazar	25	0	0	25
47. Dubail bazar	21	0	0	21
48. Manikganj Pourasha hat				
49. Betila bazar	31	28	42	101
50. Mitara bazar	21	0	42	63
51. Kewarjani bazar	10	0	0	10
52. Palara bazar	12	0	0	12
53. Vikara hat	22	21	0	43
54. Bangladesh Hat	125	175	126	426
55. Balirtek	121	175	126	422
56. Tara hat	95	154	252	501
57. Dautia hat	86	84	42	212
58. Billarai bazar	12	7	0	12
59. Ghoser bazar	15	7	0	22
60. Hatipara bazar	21	21	0	42
61. Bankhuri hat	35	0	0	35
62. Banparail hat	23	0	0	23
63. Barundi	82	91	84	257
64. Garakul bazar	15	0	0	15
65. Joyra hat	25	21	0	46
66. Rajibpur bazar	15	0	0	15
67. Charmakimpur hat	27	21	0	48
68. Barahi hat	85	103	0	188
69. Katigram hat	125	231	126	482
70. Barail bazar	30	0	0	30
71. Nabagram bazar	45	35	42	122
72. Sarupai hat	25	0	0	25
73. Putail bazar	18	21	0	39
74. Nemubari hat	32	0	0	32
75. Kaitara hat	75	84	0	159
76. Ghosta hat	86	133	42	261
77. Atigram bazar	35	35	0	70
78. Baliati bazar	15	14	42	71
79. Jamindarbari bazar	10	0	0	10
80. Sabhar	32	0	0	32
81. Gopal pur	65	126	42	233
82. Chanka hat	92	154	126	372
83. Daragram hat	165	147	168	494
84. Umanandapur hat	153	147	126	426
85. Dhankora bazar	13	14	0	27
86. Kanda para hat	32	0	0	32
87. Janna hat	76	126	0	202
88. Hargaz hat	127	154	126	407

89. Saturaia hat	294	273	210	777
90. Tilli	105	98	0	203
91. Nayakanda bazar	25	0	0	25
92. Maluchi hat	106	98	42	246
93. Nali hat	187	175	168	530
94. Mohadeppur hat	109	105	84	298
95. Brongail hat	157	133	253	542
96. Shakrail bazar	25	24	0	46
97. Kaehidara bazar	20	21	0	41
98. Dishakrail hat	35	28	0	63
99. Buturi hat	47	42	0	89
100. Tarai hat	107	91	84	282
101. Intajganj hat	201	175	126	502
102. Hemganj bazar	29	21	0	50
103. Aricha bandar	392	301	210	35
104. Tarinigonj bazar	35	0	0	35
105. Shatghar hat	75	63	0	138
106. Jafarganj hat	199	154	126	479
107. Teota hat	184	161	126	471
108. Amdala bazar	39	28	0	67
109. Rupsa hat	41	28	0	69
110. Tepra hat	104	77	42	223
111. Baradia hat	69	56	0	125
112. Nayabari hat	128	98	0	226
113. Utholi hat	179	140	210	529
114. Goradia bazar	10	0	0	10
115. Bayra hat	309	238	168	715
116. Baldhara hat	43	35	0	78
117. Kaliakair hat	69	63	0	132
118. Baghuli hat	37	28	0	65
119. Chandhar hat	108	84	42	234
120. Sirajupur hat	159	189	126	474
121. Maniknagar hat	178	147	126	447
122. Charigram hat	160	126	126	412
123. Kaliapur bazar	38	28	0	66
124. Dhalla hat	184	140	84	408
125. Roydakshin bazar	61	42	0	103
126. Joymantop hat	175	154	126	455
127. Sudkhira bazar	10	0	0	10
128. Jamirta hat	42	35	0	77
129. Saharail bazar	12	0	0	12
130. Dakshin Jamsa hat	43	35	0	78
131. Chakulia hat	109	91	84	184
132. Singair bazar	13	0	0	13
133. Gobindal hat	87	77	84	248
134. Singair hat	287	301	336	924
135. Talibpur hat	68	70	0	138

APPENDIX - B

DEPARTMENT OF URBAN AND REGIONAL PLANNING
BANGLADESH UNIVERSITY OF ENGINEERING AND TECHNOLOGY, DHAKA

Research Title : "The Role of Rural Markets in the Development of Rural Areas in Bangladesh".

Name of Interviewer...

Signature of Interviewer

Date

1. Name of the market
2. Name of the Union (in which market is situated)
3. Name of the interviewee
4. From which village do you come here ?
6. Is this the nearest market from your home? yes No
7. Why do you come here ?
 - i) For Buying
 - ii) " Selling
 - iii) " Buying and selling
 - iv) " Medical treatment or Dispensary
 - v) " Bank transaction
 - vi) " Conveying information
 - vii) " Special purpose (to Barber, black-smith carpenter, cloth cutter, cobbler etc.)
 - viii) " Observation (aimlessly)
 - ix) " Trade and commerce
 - x) " Other purpose
9. How many times do you come here in a week ?
10. By which mode of transport you came here ?
 - On foot
 - Rickshaw
 - Bus
 - Boat
 - Mixed (on foot and Bus)
 - Mixed (on foot and Rickshaw)
11. How much time do you need to come here ?
12. How much time do you spend here ?

pn160

DEPARTMENT OF URBAN AND REGIONAL PLANNING
BANGLADESH UNIVERSITY OF ENGINEERING AND TECHNOLOGY, DHAKA.

Research Title : " The Role of Rural Markets in the Development of Rural Areas in Bangladesh".

MARKET INVENTORY/PHYSICAL FACILITIES

Name of Market

Date

1. Specify the market days :
2. Give approximate area of the market (in acres)
Khash Private = Total
3. Give an account of existing permanent structure and shops in the market.

Sl. No.	Name of structure and shops	Number of structure(with area)					
		Pucca		Semi pucca		KATCHA	
		No	Area	No	Area	No	Area
1.	2	3	4	5	6	7	8
3.1.	Grocery						
3.2.	Stationary						
3.3.	Retail cloth store						
3.4.	Hard ware store						
3.5.	Tea stall/Restaurant						
3.6.	Sweet meat shop						
3.7.	Tailor						
3.8.	Barber						
3.9.	Carpenter/Furniture shop						
3.10.	Cobbler						
3.11.	Black smith						
3.12.	Gold smith						
3.13.	Cycle/Rickshaw repairing shop						
3.14.	Mechanical work shop and Electrical and electronic goods repairing shop.						
3.15.	Laundry						
3.16.	Medicine shop						
3.17.	Private medical practitioner (Below MBBS)						
3.18.	Practitioner (MBBS or above)						
3.19.	Fertilizer distribution centre.						
3.20.	Seed distribution centre						
3.21.	Food dealer						
3.22.	Food godown						

- 3.23. Rice mill
- 3.24. Wheat crushing mill/Oil mill.
- 3.25. Saw mill
- 3.26. Home utensils shop.
- 3.27. Bus stoppage
- 3.28. Construction materials shop.
- 3.29. Open sales area
- 3.30. General use shed (Rice, Pulse, fertilizer, soil etc.)
- 3.31. Vegetable shed
- 3.32. Fish shed
- 3.33. Meat shed
- 3.34. Slaughter slab
- 3.35. Molasses shed
- 3.36. Sharees, Lungies shed etc.
- 3.37. Old clothes
- 3.38. Poultry shed
- 3.39. Market Office
- 3.40. Arat/whole sale shops
- 3.41. Domestic fowl and animal marketing.
- 3.42. Jewelries
- 3.43. Clock shop

4.0 What are the conditions of connecting roads with the Upazila H.Q. or the arterial road system or higher order market centres ?

Name or road	Condition of the road	Connecting with
	Carpeting HBB/WBM Katcha (pucca)	U.Z. arterial Higher H.Q. road order system market

5.0. Specify storage provisions

Sl. No.	Type of structure with number			Capacity (in mds)
	Pucca	Semi-pucca	Katcha	

- 5.1. Rice/Paddy
- 5.2. Jute
- 5.3. Potato

- 5.4. Fertilizer
- 5.5. Pesticides
- 5.6. Cement
- 5.7. Clothes
- 5.8. Mineral oil
- 5.9. Edible oil
- 5.10. Molasses
- 5.11. Others

6.0. Specify institutions/establishments in the market or in the vicinity of the market.

Sl. No.	Institution/Establishment	Existing No.
6.1.	Banks(Com/Agri/co-operative)	
6.2.	Post Office	
6.3.	Telegraphy/Telephone Office	
6.4.	Police Station/Fari	
6.5	Union parishad Office	
6.6.	Primary School	
6.7.	Secondary School/Madrasha	
6.8.	College	
6.9.	N.G.O's Office	
6.10.	Mosque	
6.11	Temple/church	

CATTLE INVENTORY

Name of market :

Name of Upazila :

Hat day :

Item	No.	Area utilized (sqft)
Cow		
Buffalo		
Sheep/Goat		

