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**HUMAN DEVELOPMENT: A STUDY ON TWO
SELECTED VILLAGES IN BANGLADESH**

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**Bangladesh Public Administration Training Centre
Savar, Dhaka**

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ACRONYMS

ACAD=	Advanced Course on Administration & Development
AIDS =	Acquired Immune Deficiency System
HD =	Human Development
HDI =	Human Development Index
ISCED=	International Standard Classification of Education
GDP =	Gross Domestic Product
GNP =	Gross National Product
LEB =	Life Expectancy at Birth
OECD=	Organization for Economic Cooperation and Development
PPP =	Purchasing Power Parity
SDR =	Special Drawing Rights
UN =	United Nations
UNDP=	United Nations Development Programme
US =	United States
USAID=	United States Agencies for International Development

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S.M. Zobayer Enamul Karim

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EXECUTIVE SUMMARY

METHODOLOGY

This is a descriptive type of research. This study was undertaken in selected two villages of Bangladesh. A total of 200 head of households residing in village "Baroguni" of Chitalmari and "Nizra" of Gopalganj Sadar Upazila belonging in 2 districts (Chitalmari Upazila of Bagerhat district and Gopalganj Sadar Upazila of Gopalganj) were included in this research. Two villages from 2 Upazila were selected for undertaking this study keeping in view geographical dispersion. The respondents were selected randomly.

One interview schedule was used for data collection. This interview schedule was developed in the light of the objectives of the study. The interview was meant for the head of the households of the sample villages. A total of 200 head of the households were interviewed with this schedule. This schedule covered the demographic features, present occupation, human development positions, factors influence to human development level and suggested remedials to develop the standard of the respondents. Apart from interview schedule, observation method was followed by the researcher in respect of conditions of the villagers. Besides the primary data, relevant records were reviewed to furnish the report.

FINDINGS

Demographic Characteristics: Highest percentage (44%) of the respondents belonged to the age group of 41-50 years followed by the respondents of the 31-40 years age group (33%). 85% of the respondents belonged to the active age group of 21 to 50 years and remaining 15% belonged to the age group of 51-60 years. The study shows that 39% of the respondents have attended primary level, 32% were illiterate and 19% of the respondents got secondary education & 10% of the respondents having higher secondary & bachelor education. The literacy rate of the respondents was 68% which is very closer to the national average (65.10 %). 42.50% of the respondents had the agriculture as the principal occupation followed by day labour (32.50%).

Human Development Level: Life Expectancy Index of the Respondents: It is evident that average life expectancy index for the surveyed villages was 0.61 which was a little higher than the national average. It is revealed that the life

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

Educational Attainment Index of the Respondents: This study shows that the index for educational attainment of the sample respondents of the villages, was 0.59. It is evident that this index for sample villages, Baraguni and Nizra were 0.60 and 0.57 respectively which are comparatively higher than the national average.

GDP Per Capita Index in Terms Of Purchasing Power Parity (PPP US\$): The study shows that average per capita GDP index of the sample population of the study was only 0.245, which is far below than the national average. Human Development Report 2001 revealed that this value for Bangladesh was 0.45 (HDR-2001, UNDP). The study depicts that GDP index for the village of Bagerhat and Gopalganj were 0.26 and 0.23 respectively.

Value of Human Development Index of the Sample Area: It is revealed from the study that in respect of the human development index (HDI) value for the sample villages were 0.48. It is worthy to mention that in these regard value of 'life expectancy index' and 'education index' are quite higher than the national average; but 'GDP index' of the surveyed villages are significantly lower than that of national figures (HDR, 2001, UNDP, P-136). It is evident from the table that HDI value for Baroguni and Nizra were 0.50 & 0.46 respectively which indicate the almost similar condition between the two sampled villages.

Factors Responsible for Human Development: The sample population point out following aspects for influencing overall human development position:

- a. freedom to move and speech
- b. secured & easy livelihood
- c. political, cultural and social freedom
- d. freedom from arbitrary arrest
- e. satisfying and peaceful family life
- f. effective participation in decision making
- g. self confidence
- h. civic consciousness
- i. recreation facility &
- j. knowledge & ideas to uplift overall conditions of society.

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

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

RECOMMENDATIONS

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

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

and informal training the villagers may be provided reasonable loan, at a very low rate of interest to start income generate activities. This process may also help to reduce the magnitude of the problems of unemployment of the youth of the villagers. In this regard credit facility should be extended for the people to avail appropriate technology, technical knowledge and skill.

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

- ii) **Provide Basic Facilities:** It was observed that most of the respondents were lack of basic facilities, which are greatly responsible to develop the human conditions. The villagers did not have adequate access to pure drinking water. The respondents had little access to medical and sanitary facilities. Most of them advocated for health care facilities, transport system etc. In this situation government may provide one sanitary latrine to each family, one tube-well for every 10 families. To provide pure drinking water, government may provide one deep tube-well in every village and one arsenic free tube-well for every 7 families; for providing medical facilities and primary health care one health sub-centre may be established in each gram of Bangladesh.
- iii) **Expansion of Educational Facilities:** In this respect it was found that both the adult & general literacy rate are low in sample villages. But it is pertinent to mention that HD is greatly influenced by educational attainment rate. Now, it is required to ensure the quality of education and utilization of existing governmental and non- governmental educational facilities expand the facility for adult and general literacy rate to improve the standard of people of the rural areas.

iv) Provide Training Facility: To improve the economic condition of the households, training should be extended specially for Women in different trades like handicrafts, sewing etc., so that they can contribute a significant role to raise the income, which ultimately help to uplift their fate. These programmes should be launched through different development agencies of the governments. Instead of general training skill oriented and technical types of training should be provided to the active labour force of rural areas.

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

vi) Launching Motivation Programmes: We must acknowledge that self-realization is the pre-condition to solve any sort of problem. If the people really feel that their fate can not be developed without their self-feeling, i.e., they have to feel, it is not government and other agencies to solve their problems, it is themselves who can be able to change their fate. In this regards, motivational programme have to be launched by the concerned local government representatives, and by the relevant authority for the inhabitants, so that the villagers do not solely depend on government to solve their problems and thus to improve their living standard.

CHAPTER-I

INTRODUCTION

1.1 There is a general consensus among all political economists and social scientists that economic growth and savings are not the only requisites to ensure the standard of living of the people. The pertinent issues in this respect are to develop the overall social structure of the society. In 1990 the time had come for a broad approach to improving human well-being that would cover all aspects of human life, for all people, in both high-income and developing countries, both now and in the future. It went far beyond narrowly defined economic development to cover the full flourishing of all human choices. It emphasized the need to put people- their needs, their aspirations and their capabilities- at the center of the development effort. And the need to assert the unacceptability of any biases or discrimination, whether by class, gender, race, nationality, religion, community or generation.

1.2 The first Human Development Report of UNDP, published in 1990 under the inspiration and leadership of its architect, Mahbub- ul- Haq, came after a period of crisis and retrenchment, in which concern for people had given way to concern for balancing budgets and payments. It met a felt need and was widely welcomed. Since then it has caused considerable academic discussion in journals and seminars. It has caught the world's imagination, stimulating criticisms and debate, ingenious elaborations, improvements and additions [Human Development Report (HDR)1999)].

1.3.0 Human Development

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

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

¹ Human Development Report (1999), UNDP.

comes to the choice of household articles or marriage partners. But some complementarity will always be necessary (HRD-1999).

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

1.3.4 For example, in investigating the priorities of poor people, one discovers that what matters most to them often differs from what outsiders assume. More income is only one of the things poor people desire. Adequate nutrition, safe water at hand, better medical services, more and better schooling for their children, cheap transport, adequate shelter, continuing employment and secure livelihoods and productive, remunerating, satisfying jobs do not show up in higher income per head, at least not for some time.

1.3.5 There are other non-material benefits that are often more highly valued by poor people than material improvements. Some of these partake in the characteristics of rights, others in those of states of mind. Among these are good and safe working conditions, freedom to choose jobs and livelihoods, freedom of movement and speech, liberation from oppression, violence and exploitation, security from persecution and arbitrary arrest, a satisfying family life, the assertion of cultural and religious values, adequate leisure time and satisfying forms of its use, a sense of purpose in life and work, the opportunity to join and actively participate in the activities participate in the activities of civil society and a sense of belonging to a community. These are often more highly valued than income, both in their own right and as a means to satisfying and productive work.

They do not show up in higher income figures². No policy-maker can guarantee the achievement of all, or even the majority, of these aspirations, but policies can create the opportunities for their fulfilment.

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

1.3.7 Many fast-growing developing countries are discovering that their high GNP growth rates have failed to reduce the socio-economic deprivation of substantial sections of their population. Even industrial nations are realizing that high income is no protection against the rapid spread of such problems as drugs, alcoholism, AIDS, violence and the breakdown of family relations.

1.3.8 At the same time, some low-income countries have demonstrated that it is possible to achieve high levels of human development if they skillfully use the available means to expand basic human capabilities.

1.3.9 Human development efforts in many developing countries have been severely squeezed by the economic crisis of the 1980s and the ensuing adjustment programmes. Recent development experience is thus a powerful reminder that the expansion of output and wealth is only a means. The end of development must be human well-being. How to relate the means to the ultimate end should once again become the central focus of development analysis and planning. How can economic growth be managed in the interest of the people? What alternative

² Ibid, P.17

policies and strategies need to be pursued if people, not commodities, are the principal focus of national attention? This report addresses these issues.

1.3.10 Human development is appraised of enlarging people's choices. The most critical ones are to lead a long and healthy life, to be educated and to enjoy a decent standard of living. Additional choices include political freedom, guaranteed human rights and self-respect-what Adam Smith called the ability to mix with others without being "ashamed to appear in public".

1.3.11 It is sometimes suggested that income is a good proxy for all other human choices since access to income permits exercise of cover other option. This is only partly true for a variety of reasons:

1.3.11.1 Income is a means, not an end. It may be used for essential medicines or narcotic drugs. Well-being of a society depends on the uses to which income is put, not on the level of income itself.

1.3.11.2 Country experience demonstrates several cases of high levels of human development at mid-income levels and poor levels of development at fairly high income levels.

1.3.11.3 Present income of a country may offer little guidance to its future growth prospects. If it has already invested in its people, its potential income may be much higher than what its current income level shows, and vice versa.

1.3.11.4 Multiplying human problems in many industrial, rich nations show that high income levels, by themselves, are no guarantee for human progress.

1.3.11.5 The simple truth is that there is no automatic link between income growth and human progress. The main preoccupation of development analysis should be how these agendas can be created and reinforced.

1.3.11.6 The term human development here denotes both the process of widening people's choices and the level of their achieved well-being. It also helps to distinguish clearly between two sides of human development. One is the formation of human capabilities, such as improved health or knowledge. The other is the use that people make of their acquired capabilities, for work or leisure (HRD, UNDP-1993).

1.3.12 This way of looking at development differs from the conventional approaches to economic growth, human capital formation, human resource development, human welfare or basic human needs. It is necessary to delineate these differences clearly to avoid any confusion:

1.3.12.1 GNP growth is treated here as being necessary but not sufficient for human development. Human progress may be lacking in some societies despite rapid GNP growth or high per capita income levels unless some additional steps are taken.

1.3.12.2 Theories of human capital formation and human resource development view human being primarily as means rather than as ends. They are concerned only with the supply side-with human beings as instruments for furthering

commodity production. True, there is a connection, for human beings are the active agents of all production. But human beings are more than capital goods for commodity production. They are also the ultimate ends and beneficiaries of this process. Thus, the concept of human development, not its whole.

1.3.12.3 Human welfare approaches look at human being more as the beneficiaries of the development process than participants in it. They emphasize distributive policies rather than production structures.

1.3.12.4 The basic needs approach usually concentrates on the bundle of goods and services that deprived population groups need food, shelter, clothing, health care and water. It focuses on the provision of these goods and service rather than on the issue of human choice.

1.3.13 Human development, by contrast, brings together the production and distribution of commodities and the expansion and use of human capabilities. It also focuses on choices- on what people should have, be and do to be able to ensure their own livelihood. Human development is, moreover, concerned not only with basic needs satisfaction but also with human development as a participatory and dynamic process. It applies equally to less developed and highly developed countries.³

1.4.0 REVIEW OF LITERATURES

1.4.1 Human Development Reports have had a significant impact worldwide. Up until the publication of these Reports, discussions on development centered on economic growth, using variables such as per capita income growth. Of course

these economic variables also generate some social benefits. But this view of development had been quite limited. While a country could perfectly well be considered highly developed, income might be concentrated in the hands of a few, and poverty worsening---- Speaking as President of Brazil, until today the country is plagued by a lot of problems-income concentration, poverty, and so on. If we do not adopt a development model that responds to the needs of the majority, this development will not be long-lasting **(HDR-1999; Fernando Henrique Cardoso, President, Brazil (Coated))**. The issues raised by this Report [Human Development Report 1995] are of central importance to all of us----- In country after country women have demonstrated that when given the tools of opportunity- education, health care, access to credit, political participation and legal rights- they can lift themselves out of poverty, and as women realize their potential, they lift their families, communities and nations as well----- This Report not only provides a graphic portrait of the problems facing today's women, but also opens up the opportunity for a serious dialogue about possible solutions. It challenges governments, communities and individuals to enter into this conversation in a common effort to overcome shared problems **(HDR-1999; Hillary Rodhan Clinton, First Lady, The United States (Coated))**

1.4.2 The Human Development Report has become an important instrument of policy and the concept of the human development index a fundamental tool in formulation of policy by government----- Growth and advancement must be measured by the extent to which it impacts positively on people, but the starting point must be human development. We need to focus particularly on the sectors of society that are the most disadvantaged- women, youth, children the elderly and the disabled **(HDR-1999; Thabo Mbeki, Deputy President, South Africa (Coated))**.

³ Human Development Report (1990).

1.4.3 We the people of the Earth, are one large family. The new epoch offers new challenges and new global problems, such as environmental catastrophes, exhaustion of resources, bloody conflicts and poverty. Every time I see children begging in the street, my heart is broken- it is our challenge and our shame that we are still unable to help those who are vulnerable- children in the first place. Whatever are the problems or perspectives for the future- the human dimension is what should be applied as the measure of all events, towards the implications of every political decision to be made. That is why the idea of human development promoted by UNDP is so important for us. I would like to thank UNDP for bringing to life both the important concept of human development, and these Reports. (HDR-1999; Eduard Shevardnadze, President, Georgia (Coated)).

1.5.0 SELECTED DEFINITION

Enrolment Ratio (Gross And Net)

1.5.1 The gross enrolment ratio is the number of students enrolled in a level of education whether or not they belong in the relevant age group for that level-as a percentage of the population in the concerned age group. The net enrolment is the number of students enrolled in a level of education who belong in the relevant age group, as a percentage of the population in that age group.

Secondary Education

1.5.2 Education at the second level (International Standard Classification of Education-ISCED-levels-2 and 3), based on at least four years of previous instruction at the first level and providing general of specialized instruction or

both, such as middle school, secondary school, high school, training school at this level and vocational or technical school.

Tertiary Education

1.5.3 Education at the third level (International Standard Classification of Education-ISCED-levels-5,6 and 7), such as universities, teachers colleges and higher professions schools- requiring as a minimum condition of admission the successful completion of education at the second level or evidence of the attainment of an equivalent level of knowledge.

Gross Domestic Product (GDP)

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

Gross National Product (GNP)

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

Purchasing Power Parity (PPP)

1.5.6.1 Purchasing Power Parity (PPP\$), considers the equilibrium EXCHANGE RATE between two currencies to be when they have equivalent domestic purchasing power, for example, if \$2 (US) currently exchanges for 110 Taka, then purchasing power parity exists if those money amounts can buy the same amount of goods in their particular countries. It is based on the idea that if goods were

significantly cheaper in one country, people would convert their money and buy goods there. However, this is not always practical due to transport costs and tariffs etc. In addition, exchange rates are not determined by international trade of goods and services, but by the supply and demand for foreign currency, capital transfers, government policy etc.

1.5.6.2 It is also difficult in many cases to compare a suitable set of commodities across different countries and to measure average prices. It is therefore not always advisable to base comparisons of standards of living on exchange rates. Purchasing power parity could also be expressed in other national currencies or in Special Drawing Rights (SDRs).

Real GDP Per Capita (PPP\$)

1.5.7 The GDP per capita of a country converted into US dollars on the basis of the purchasing power parity of the country's currency.

Unemployment

1.5.8 All persons above a specified age who are not in paid employment or self-employed, but are available and have taken specific steps to seek paid employment or self-employment.

Unpaid Family Workers

1.5.9 Household members involved in unremunerated subsistence and non-market activities, such as agriculture production for household consumption, and in household enterprises producing for the market for which more than one household member provides unpaid labour.

Human Development Index (HDI)

1.5.10 The human development index **measures the average achievement in a country in three basic dimensions of human development --longevity, knowledge and a decent standard of living. HDI Determines Effect of Development Efforts on Human Standard of Livings**

Measuring Human Development

1.5.11 In any system for measuring and monitoring human development, the ideal would be to include many variables, to obtain as comprehensive a picture as possible. But the current lack of relevant comparable statistics precludes that. Nor is such comprehensiveness entirely desirable. Too many indicators could produce a perplexing picture- perhaps distracting policy makers from the main overall trends. The crucial issue therefore is of emphasis.

1.6.0 THE KEY INDICATORS OF HUMAN DEVELOPMENT

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

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

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

1.6.4 The third key component of human development- command over resources needed for a decent living- is perhaps the most difficult to measure simply. It requires data on access to land, credit, income and other resources, But given the scarce data on many of these variables, we must for the time being, name the best use of an income indicator. The most readily available income indicator-per capita income- has wide national coverage. But the presence of nontradable goods and services and the distortions from exchange rate anomalies, tariffs and taxes make per capita income data in nominal prices not very useful for international comparisons. Such data can, however be improved by using purchasing-power-adjusted real GDP per capita figures, which provide better approximations of the relative power to buy commodities and to gain command over resources for a decent living standard as measured by GDP per Capita (PPP US\$).

1.6.5 A further consideration is that the indicator should reflect the diminishing returns to transforming income into human capabilities. In other words, people do not need excessive financial resources to ensure a decent living. This aspect was

taken into account by using the logarithm of real GDP per capita for the income indicator.

1.6.6 The difference between assessing attainments and shortfalls shows up more clearly in a numerical example. Performances often are compared in percentage changes: a 10- year rise in life expectancy from 60 years to 70 years is a 17% increase, but a 10-years rise in life expectancy from 40 years to 50 years is a 25% increase. The less the attainment already achieved, the higher the percentage value of the same absolute increase in life expectancy.

1.6.7 Rising person's life expectancy from 40 years to 50 years would thus appear to be a larger achievement than going from 60 years. In fact, raising life expectancy from the terribly low level of 40 years to 50 years is achievable through such relatively easy measures as epidemic control. But improving life expectancy from 60 years to 70 years may often be a much more difficult and more creditable accomplishment. The shortfall measure of human progress captures this better than the attainment measure does.

1.6.8 Taking once again the example of life expectancy, if 80 years is the target for calculating shortfalls, a rise of life expectancy from 60 years to 70 years is a 50% reduction in shortfall- halving it from 20 years to 10 years. That is seen as a bigger achievement than the 25% reduction in shortfall (from 40 years to 30 years) when raising life expectancy from 40 years to 50 years.

1.6.9 The shortfall thus has two advantages over the attainment in assessing human progress. It brings out more clearly the difficulty of the tasks accomplished, and it emphasizes the magnitude of the tasks that still lie ahead.

1.7.0 CONSTRUCTING HUMAN DEVELOPMENT INDEX

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

1.7.2 Human deprivation and development have many facets, so any index of human progress should incorporate a range of indicators to capture this complexity. But having too many indicators in the index make it difficult to interpret and use. Hence, the need for compromise-to balance the virtues of broad scope with those of retaining sensitivity to critical aspects of deprivation.

1.7.3 This HD Report has chosen three types of deprivation as the focus of attention: people's deprivation in life expectancy, literacy and income for a decent living standard. Each measure could have been further refined (especially by making distributional adjustments) if there had been adequate comparable data. But in the absence of such data, the focus here represents a move in the right direction- from the narrow and misleading attention to only one dimension of human life, whether economic or social.

1.7.4 The first two indicators-life expectancy and adult literacy-rate commonly used concepts. But the third- the purchasing power to buy the commodities for satisfying basic needs- is not as well understood. The GNP figures typically used for international comparisons do not adequately account for national differences in purchasing power or the distorting effect of official exchange rates. To overcome these inadequacies, we here the purchasing- power-adjusted GDP

estimates development in the International Price Comparison Project, a collaborative effort of the UN Statistical Office, the World Bank, OECD, ECE and USAID.

1.7.5 To construct a composite index, a minimum values were chosen by taking the lowest 1987 national value for each indicator. For life expectancy at birth, the minimum value was 42 years, in Afghanistan, Ethiopia and Sierra Leone. For adult literacy, it was 12%, in Somalia. For the purchasing-power-adjusted GDP per capita, the value was \$220 (log value 2.34), in Zaire.

1.7.6 The values of desirable or adequate achievement were Japan's 1987 life expectancy at birth was 78 years, and adult literacy rate of 100%, and the average official "poverty line" income in nine industrial countries, adjusted by purchasing power parities, of \$4,861. The nine countries are Australia, Canada, the federal Republic of Germany, the Netherlands, Norway, Sweden, Switzerland, the United Kingdom and the United States.

1.7.7 The minimum and desirable or adequate values are the end-points of a scale indexed from one to zero for each measure of deprivation. Placing a country at the appropriate point on each scale and averaging the three scales gives its average human deprivation index, which when subtracted from 1 gives the human development index (HDI).

1.8 Considering the above theoretical aspects of Human Development (HD), the following objectives have been derived for the study.

OBJECTIVES OF THE STUDY

1.9 The objectives of the study are as follows:

- i) To measure the human development (HD) level/position of the people of sample respondents on the basis of the criteria of UNDP report.
- ii) To examine the different aspects of HD which directly or indirectly influence the indicators of human development.
- iii) To make some recommendations to bust up the level of human development.

SCOPE OF THE STUDY

1.10 The study is confined to describe the present situation relating human development of the two sample villages. The following aspects have been highlighted in this study:

- i) demographic characteristics including age distribution pattern, occupation and level of education of the respondents.
- ii) indicators of human development index.
- iii) factors influence life expectancy at birth.
- iv) factors influence educational attainment.
- v) factors influence standard of living as measured by real income.
- vi) income and employment.
- vii) development and welfare activities of the respondents.
- viii) security of the respondents.
- ix) suggestions given by the respondents to improve standard of living.

RATIONALE OF THE STUDY

1.11 Human development is closely related to overall development of a country. There is a positive co-relation between human development and development; human development is one of the functions of development criterion. The concept and the output of the case study on human development may enrich the course

materials of the centre. There are several sessions on human development process in Foundation Training Course and Advanced Course on Administration & Development (ACAD). The output of the study may be fruitfully used as training materials in those courses.

Besides, scholars and researchers, theoreticians and practitioners who are interested to know more about human development may find the output of the study valuable.

CHAPTER-II

METHODOLOGY OF THE STUDY

NATURE OF RESEARCH

2.1 This is a descriptive type of research. This study was undertaken in selected two villages of Bangladesh.

SAMPLE SIZE

2.2 A total of 200 head of households residing in 2 village "Baroguni" of Chitalmari and "Nizra" of Gopalganj Sadar Upazila belonging in 2 districts (Chitalmari Upazila of Bagerhat district and Gopalganj Sadar Upazila of Gopalganj) were included in this research.

SAMPLING PROCEDURES

2.3 A total of 2 villages from 2 Upazila were selected for undertaking this study keeping in view geographical dispersion. The respondents were selected randomly.

TECHNIQUES OF DATA COLLECTION

2.4.1 **Structured Interview Schedule:** One interview schedule was used for data collection. This interview schedule was developed in the light of the objectives of the study. The interview was meant for the head of the households of the sample villages. A total of 200 head of the households were interviewed with this schedule (Annex -A). This schedule covered the demographic features, present occupation, human development positions, factors influence to human development level and suggested remedials to develop the standard of the respondents.

2.4.2 Observation Method: Apart from interview schedule, observation method was followed by the researcher in respect of conditions of the villagers.

2.4.3 Review of Records: Besides the primary data, the following relevant records were reviewed to furnish the report:

- a. United Nations Development programme (UNDP) Reports(HDR)
- b. UNDP Reports of South -East Asia
- c. World Development Reports of World Bank
- d. Economic Survey, M/O. Finance, Bangladesh
- e. Statistical Yearbook of Bangladesh
- f. Other related documents for the study have been consulted.

DATA COLLECTORS AND COLLECTION PERIOD

2.5 In the light of the objectives, scope and methodology of the study, three trained persons collected data from the sample villages. The researcher also took part to collect data and observed the respondent's conditions. Data were collected from April 01 to May 31, 2002.

DATA PROCESSING AND ANALYSIS

2.6 Data collected for the study have been presented by applying various techniques. At first, data have been tabulated and analyzed with the help of some statistical methods, like percentage, mean, median and graph etc. The researchers participated in data analysis and graphical representation.

PLANING OF THE REPORT

2.7 The whole report has been divided into four chapters. Introduction, background, objectives rationale and scope of the study have been presented in **Chapter-I**, **Chapter-II** illustrates the methodology and sample areas and procedures of the study. Findings of the study is incorporated in **Chapter-III**, **Chapter-IV** highlights the Analysis of the findings. Recommendations and conclusion have been incorporated in **Chapter-V**.

Limitations

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

CHAPTER-III

FINDINGS OF THE STUDY

- 3.1 In this report the findings of the study have been arranged into following categories:
- a) demographic characteristics
 - b) human development level in respect to life expectancy, educational attainment and GDP per capita (PPP US\$) index
 - c) human development index and
 - d) factors responsible to HDI.
 - e) suggestions to improve the living standard of the people of villagers to augment human development.

A. DEMOGRAPHIC CHARACTERISTICS

3.2.0 In this section an attempt has been made to highlight the demographic characteristics of the respondents. The following indicators have been studied for doing this:

- i) age distribution on pattern
- ii) educational level and
- iii) principal occupation of the respondents.

Age Distribution Patterns

3.2.1 In respect of age distribution pattern it is found that the highest percentage (44%) of the respondents belonged to the age group of 41-50 years followed by the respondents of the 31-40 years age group (33%). The table 3.1 shows that 85% of the respondents belonged to the active age group of 21 to 50 years and remaining 15% belonged to the age group of 51-60 years. The table shows that only 8% of the respondents belonged to the age group of 21-30 years.

Table-3.1: Distribution of the Respondents by Age Group
N=200

Age (in year)	Number	Percent
21-30	16	8.00
31-40	66	33.00
41-50	88	44.00
51-60	30	15.00
Total	200	100.00

Academic Qualification of the Respondents

3.2.2 Levels of the education of the respondents have been presented in table-3.2. The table shows that 39% of the respondents have attended primary level and 32% were illiterate. It is revealed from the table that 19% of the respondents got secondary education. It may be mentioned that only 10% of the respondents having higher secondary & bachelor education. Thus the literacy rate of the respondents was 68% which is very closer to the national average (65.10 %).

Table-3.2: Distribution of Respondents by Educational Qualification
N=200

Level of Education	Number	Percent
Illiterate	64	32.00
Primary	78	39.00
Secondary	38	19.00
Higher Secondary & Bachelor	20	10.00
Total	200	100.00

Distribution of the Respondents by Principal Occupation

3.2.3 As for occupation of the respondents it may be observed from table-3.3 that 42.50% of the respondents had the agriculture as the principal occupation followed by day labour (32.50%). 11% and 8% of the respondents who constituted the third and fourth largest occupational groups earned their livelihood through small business and rikshaw/van pulling. It is revealed from the table that only 6% was engaged in the occupation of service.

Table-3.3: Principal Occupation of the Respondents**N=200**

Occupation	Number	Percent
Agriculture	85	42.50
Day Labour	65	32.50
Rickshaw/Van pulling	16	8.00
Small business	22	11.00
Service	12	6.00
Total	200	100.00

B. HUMAN DEVELOPMENT LEVEL**3.4 Life Expectancy Index ⁴of the Respondents**

To measure human development index, average life expectancy at birth is considered as one of the indicators which recognized in HD Report of UNDP. It is evident from the table-3.4 that average life expectancy index for the surveyed villages was 0.61 which was a little higher than the national average; this value was 0.57 in 1999 in Bangladesh (HDR-2001, UNDP). It is expected that by this time this value had been risen significantly. It is revealed from the table that the life expectancy index for the surveyed villages Baroguni and Nizra were 0.65 & 0.57 respectively which is close to each other:

⁴Measuring Human Development Index : 3 Indicators

HDI is Based on

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

Computing HDI: Fixed Minimum and Maximum Value for HDI

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

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

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

Table-3.4: Life Expectancy Index of the Respondents

N=200		
Village	Average Life Expectancy (April, 2002)	Life Expectancy Index
Baroguni (Bagerhat)	64	0.65
Nizra (Gopalganj)	59	0.57
Average	61.5	0.61

Educational Attainment Index⁵ of the Respondents

3.3.2 Educational attainment index is one of the major components to determine HD index. Table-3.5 shows that the index for educational attainment of the sample respondents of the villages, was 0.59, where the maximum value could be 1. It is evident from the table that this index for sample villages, Baroguni and Nizra were 0.60 and 0.57 respectively which are comparatively higher than the national average⁶.

Table-3.5: Educational Attainment Index of the Respondents

N=200			
Name of the Village	Category		Education Index
	Adult Literacy Rate(%) (April, 2002)	Combined Gross primary, secondary & tertiary enrolment rate (%) (April, 2002)	
Baroguni (Bagerhat)	56 (0.56)	69 (0.69)	0.60
Nizra (Gopalganj)	54 (0.54)	64 (0.64)	0.57
Average	55 (0.55)	66.5(0.67)	0.59

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

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

⁶ Human Development Report (2001) UNDP.

Real Per Capita Index in Terms Of Purchasing Power Parity (PPP US\$)

3.3.3 Per capita GDP is one of the important factors to determine standard of living & thus human development position of the people. This per capita income is measured in terms of purchasing power parity instead of nominal per capita income. The PPP is considered more accurate to assess the real condition of the people. The table-3.6 shows that average per capita GDP index of the sample population of the study was only 0.245, which is far below than the national average. Human Development Report 2001 revealed that this value for Bangladesh was 0.45 (HDR-2001, UNDP). This poor condition may be due to unemployment & under employment situation and lack of appropriate wage rate and lack of income generating facility of the respondents. The table depicts that GDP index for the village of Bagerhat and Gopalganj were 0.26 and 0.23 respectively.

Table-3.6: Adjusted GDP per Capita (PPP US\$) Index⁷ of the Respondents

N=200		
Village	GDP Per Capita (PPP US\$) (in 2002)	GDP per Capita (PPP US\$) Index
Baroguni (Bagerhat)	781	0.26
Nizra (Gopalganj)	721	0.23
Average	751	0.245

⁷ [Log (Actual value-Minimum value)]/[Log (Maximum value-Minimum value)].

C. VALUE OF HUMAN DEVELOPMENT INDEX⁸ OF THE SAMPLE AREA

3.4.1 On the basis of the information presented in table-3.4, 3.5 and 3.6, human development index has been derived in table-3.7. It is revealed from the table-3.7 that in respect of the human development index (HDI) value for the sample villages were 0.48. It is worthy to mention that in these regard value of '**life expectancy index**' and '**education index**' are quite higher than the national average; but '**GDP index**' of the surveyed villages are significantly lower than that of national figures (HDR, 2001, UNDP, P-136). It is evident from the table that HDI value for Baroguni and Nizra were 0.50 & 0.46 respectively which indicate the almost similar condition between the two sampled villages. It is quite transparent there is a real problems of employment opportunity in the rural area of Bangladesh and most of the rural people depend on formal agriculture and day laour sectors, and thus their real income is significantly lower than that of national average of Bangladesh shown in HDR (2001), UNDP.

Table-3.7: Human Development Index of the Sample Villages

N=200

Villages	Life expectancy at birth (year) 2002	Adult literacy rate (%) 2002	Combined Primary, Secondary & Tertiary level gross enrolment ratio (%) 2002	Real GDP Per capita (PPPS) 2002	Life expectancy index	Education index	GDP index	Human Development index (HDI) Value 2002
Baroguni (Bagerhat)	64	56	69	781	0.65	0.60	0.26	0.50
Nizra (Gopalganj)	59	54	64	721	0.57	0.57	0.23	0.46
Average (Sample villages)	61.5	55	66.5	751	0.61	0.59	0.245	0.48

⁸ (Value of life expectancy Index + Value of Educational Attainment + Value of the Adjusted GDP Per Capita Index)/3.

D. FACTORS RESPONSIBLE FOR HUMAN DEVELOPMENT

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

Factors Responsible for Life Expectancy Index

3.5.1 The respondents were asked to mention their opinion in respect to factors responsible for life expectancy. They opined as many as 11 factors in terms of their magnitude (table-3.8). Eighty-two percent respondents replied that the condition of safe delivery, pre and post natal care are 'very bad' & 'bad', only 4% viewed that the condition was good. The table shows that 100% of the respondent viewed that availability of pure drinking water' in the locality is 'bad & very bad'. It may be noticed from the table that 78% replied that condition of availability of doctors were 'very bad & bad' and 48% replied & viewed that they had insignificant purchasing power of medicine. Regarding sanitary facility, knowledge about family planning diarrhoea protection, housing condition, and health consciousness majority of the respondents (>60%) opined that the conditions were moderate. 84% of the respondents opined that they had been provided vaccine effectively. None of the respondents answered very good about these eleven variables, those generally influence life expectancy.

Table-3.8: Degree of Opinion of the Respondents about the Factors Responsible for Life Expectancy

N=200

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

Factors Responsible for Educational Attainment

3.5.2 The respondents were asked to mention the factors those directly or indirectly influenced their level of education. Most of them replied that facility for schooling of the children & opportunity of informal education, level of income & employment, communication and transport facility, security to move and meaningful objective of life generally influence the level of educational attainment. And majority of the respondents viewed that, they were enjoying moderate facility in these regards (table-3.9). A very few percent of the respondents replied that the conditions of the variables are 'good or very good'. In respect of security to move 26% mentioned that the condition is 'good' followed by very good only 4% .

Table-3.9: Degrees of Opinion of the Respondents about the Factors Responsible for Education of Attainment

N=200

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

Factors Responsible for Real GDP per Capita/Purchasing Power

3.5.3 To find out the causes of low purchasing power of the respondents, they were asked to mention the factors of the fact. It is revealed from the table-3.10 that 74% of the respondents replied 'lack of technical knowledge & skill' as one of the indicators for their low per capita income, on the other-hand, 94% replied that adverse condition, of 'capital accumulation and loan' was responsible for their poor condition of income. It is depicted from the table that more than fifty percent of the respondents mentioned themselves in 'moderate' condition in respect of 'employment ', and 'level of income & wages'. A very few percent (22%) of them claimed that in respect of receiving loan they were enjoying 'good & very good' position/ facility.

Table-3.10: Degree of Opinion of the Respondents about the Factors Responsible for GDP Per Capita(PPP US\$)

N=200

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

Factors Responsible for Overall Human Development

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

- k. freedom to move and speech
- l. secured & easy livelihood
- m. political, cultural and social freedom
- n. freedom from arbitrary arrest
- o. satisfying and peaceful family life
- p. effective participation in decision making
- q. self confidence
- r. civic consciousness
- s. recreation facility &
- t. knowledge & ideas to uplift overall conditions of society.

It is revealed from the table-3.11 that more than 86% of the respondents opined that they were either in 'moderate' or 'good' or 'very good' position in terms of the factors mentioned from a to f, while the conditions mentioned in clause g, are not moderate or good enough. It is depicted from the table that in respect of the factors mentioned in a-g, only 8-16% respondents opined that they were in a 'very good' position.

Table-3.11: Degree of Opinion of the Respondents about the Factors Responsible to Measure Overall Human Development Index (HDI)

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

E. SUGGESTIONS OF THE RESPONDENTS TO IMPROVE THE LEVEL OF HUMAN DEVELOPMENT INDEX

3.6 To improve the human development index, opinions were sought from the respondents. In this regard, they suggested more than a dozen of opinions. The table 3.12 shows that 94 percent of the respondents strongly recommended to ensure 'supply of pure drinking water' followed by 82 percent of the respondents who advocated to 'provide primary health care facility'. It is observed from the table that most of the respondents (70-78%) opined in-favour of extension the service of 'standard sanitary latrine, universal primary and adult education, create employment opportunity, skillful & technical education' and materialize the slogan of "health for all" as tools of improvement of human development. It is also evident from the table that 64%, 58%, 44% and 36% percent respondents viewed to remove urban and rural disparity, establish social justice, remove corruption and eliminate terrorism respectively to uplift human development level and standard of living.

Table-3.12: Suggestions to Augment Human Development

N=200	
Area	Respondent (%)
Materialize the slogan 'health for all'	72.00
Ensure the supply of pure and arsenic free drinking water	94.00
Provide standard sanitary latrine	78.00
Provide primary health care facility	82.00
Develop communication & transport system	56.00
Arrangement of Universal primary and adult education	72.00
Extension of skillful & technical education	70.00
Eliminate regional disparity of urban & rural area	64.00
Create employment opportunity	76.00
Remove corruption	44.00
Eliminate terrorism	36.00
Establish social justice	58.00

CHAPTER-IV

ANALYSIS OF THE STUDY

4.1 The table-3.2 reveals wide variation in the level of education of the villagers and it is noticed that more than 58 percent respondents belong to primary and secondary level. This gloomy picture may be on account of lack of educational facilities and communication barriers in the sample areas.

4.2 It is found from the table-3.3 that most of respondents (83%) belong to traditional occupation sectors like agriculture, day labour followed by only 17% as non-traditional sector. It is revealed that in this case transformation of occupation is insignificant and people may not have scope to prefer productive occupation.

4.3 Table-3.4 depicts the life expectancy index (LEI), where average value of life expectancy is 0.61, which may be considered substantial in respect of rural sample areas. It may be noted that LEI is increasing day by day due to the positive responses of the government. It is revealed from the Appendix Table-5 that LEB in 1990, 1992, 1995, 1998, 1999, 2000 and 2001 were 52, 51.8, 52.2, 56.9, 58.1, 58 and 58.9 respectively and the corresponding value for life index were 0.44, 0.45, 0.53, 0.55, 0.55, 0.56 and 0.57. This information shows that over the years LEB of Bangladesh has been improved. **Appendix table-1** shows that, though our LEB is increasing over the years, but we are still behind in comparison with Sri Lanka, Maldives and even other SAARC countries. Hence, we should have a lot of scope to improve the situation.

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

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

4.6 The researcher tried to explore the factors responsible for affecting human development. It was found that scarcity of pure drinking water, non-safe delivery of children, insufficient medical facility, lack of knowledge about environment were responsible for low value of life expectancy at birth. It is depicted from the table-3.9 that schooling facility, informal education, level of income & employment, communication and transport facility etc affect educational attainment level of the people. As per the opinion of the respondents, the influencing variable to determine GDP per capita index are employment opportunity, technical knowledge & skill, level of education, capital accumulation and credit facility, rate of wage & income etc. And it is reflected from the table-

3.10 that the rural respondents did not able to avail all those mentioned variable at a minimum level.

4.7 The statement of para 4.1 to 4.5 revealed that the human development position of the sample respondents in various aspects are not satisfactory and even most of them are not enjoying the minimum facility which generally influence their living standard.

CHAPTER-V

RECOMMENDATIONS AND CONCLUSION

RECOMMENDATIONS

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

(i) Create Income and Employment Opportunity

It is observed from the study that villagers were in moderate conditions in terms of freedom to move and speech, secure and easy livelihood, social and political freedom, satisfying and peaceful family life. To increase human development level of the rural people prior importance is to be given to create income and employment generating activities in rural Bangladesh. Most of the villagers were seasonally unemployed, they were not able to develop self-employment due to scarcity of capital, required level of education and proper training. After accomplishment of formal and informal training the villagers may be provided reasonable loan, at a very low rate of interest to start income generate activities. This process may also help to reduce the magnitude of the problems of unemployment of the youth of the villagers. In this regard credit facility should be extended for the people to avail appropriate technology, technical knowledge and skill.

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

(ii) Provide Basic Facilities

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

(iii) Expansion of Educational Facilities

In this respect it was found that both the adult & general literacy rate are low in sample villages. But it is pertinent to mention that HD is greatly influenced by educational attainment rate. Now, it is required to ensure the quality of education and utilization of existing governmental and non- governmental

educational facilities expand the facility for adult and general literacy rate to improve the standard of people of the rural areas.

(iv) Provide Training Facility

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

(V) Remove Corruption & Establish Social Justice

Social justice may be one of the important function to develop standard of living of the people and in this regard corruption should be removed from all spheres of life, so that maximum social service may be rendered ensured.

(vi) Launching Motivation Programmes

We must acknowledge that self-realization is the pre-condition to solve any sort of problem. If the people really feel that their fate can not be developed without their self-feeling, i.e., they have to feel, it is not government and other agencies to solve their problems, it is themselves who can be able to change their fate. In this regards, motivational programme have to be launched by the concerned local government representatives, and by the relevant authority for the inhabitants, so that the villagers do not solely depend on government to solve their problems and thus to improve their living standard.

CONCLUSION

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

Progress in human development has two perspectives. One is attainment: what has been achieved, with greater achievements meaning better progress. The second is the continuing shortfall from a desired value or target. In many ways the two perspectives are equivalent- the greater the attainments, the smaller the shortfalls.

There are different dimensions of the problem in the surveyed areas. These should be address on the basis of the felt need of the respective people. People should be more involved in decision making while the collective programmes will be launched to improve their fate.

Human development can not be achieved within a shortest possible time, it is not the process to gain any thing without efforts. Appropriate policies, programs, methods and action should be taken by the government to achieve this indicator of development. We should remember that it is not only the governmental responsibility to improve the existing situations but people and all section of ours also have to think appropriately to present a meaningful process and way to overcome the barriers. Collective efforts can be tolls to reach and achieve reasonable human development position compar3e to other countries of the world.

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APPENDIX TABLE

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

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

Source: HDR, 1990-2001

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

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

Source: HDR, 1990-2001

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

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

Source: HDR, 1990-2001

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

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

Source: HDR, 1990-2001**Table-5: Human Development Index of Bangladesh Over the Years: Real GDP per Capita (in PPP US\$)**
INDICATORS

YEAR	LEatB(yr.)	LEIdx(yr.)	ALR(%)	CEAR	EduIdx	GDPperC(PP P\$)	GDP Idx	HDI Rank	HDI Value
2001	58.9	0.57	40.8	37	0.39	1483	0.45	132	0.47
2000	58.6					1361	0.39	146	0.46
1999	58.1		38.9	35	0.38	1050	-	-	0.44
1998	58	0.55	39	35	-	1050	-	-	-
1997	58.1	0.55	38.9	35	-	1050	-	-	-
1995	56.9	0.5	38.1	37	-	1382	-	-	-
1992	52.2	0.45	36.6	n/a	-	1160	-	-	-
1990	51.8	0.44	35.3	n/a	-	820	-	-	-
1987	50.2	0.42	32.2	n/a	-	720			-

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

LEatB=Life Expectancy at Birth

LEIdx= Life Expectancy Index

ALR= Adult Literacy Rate

CEAR= Combined Educational Attainment Rate

বাংলাদেশ লোক-প্রশাসন প্রশিক্ষণ কেন্দ্র

সাভার, ঢাকা

বাংলাদেশে মানব উন্নয়নঃ একটি তুলনামূলক সমীক্ষা

(মেহেরবানী করে প্রযোজ্য স্থানে টীক দিন)

(বিঃদ্রঃ শুধু গবেষণা কাজে ব্যবহারের জন্য এ প্রশ্নমালা প্রস্তুত হয়েছে, প্রদত্ত তথ্যসমূহ সম্পূর্ণরূপে গোপন রাখা হবে এবং উত্তর দাতার নাম, ঠিকানা ইত্যাদি কোনভাবে প্রকাশ করা হবে না)

গ্রামের নামঃ _____

ইউনিয়নঃ _____ থানাঃ _____ জেলাঃ _____

১. জনসংখ্যিক বৈশিষ্ট্যঃ

১.১ উত্তর দাতার নাম :

১.২ বয়স (১লা জানুয়ারী, ২০০২) _____ বৎসর

১.৩ শিক্ষাগত যোগ্যতাঃ

১.৪ বৈবাহিক অবস্থাঃ বিবাহিত ☐ তালাকপ্রাপ্ত ☐
বিচ্ছিন্ন ☐ বিধবা ☐ বিপত্তীক ☐

১.৫ উত্তর দাতার প্রধান পেশাঃ _____

১.৬ * পরিবারের পাঁচ ও তদুর্ধ্ব বয়সের সদস্য সম্পর্কিত তথ্যঃ

ক্রমিক নং	উত্তর দাতার সাথে সম্পর্ক	বয়স	শিক্ষাগত যোগ্যতা
১.			
২.			
৩.			
৪.			
৫.			
৬.			
৭.			
৮.			

● পরিবার বলতে বুঝায় একসাথে একবাড়ীতে বসবাসকারী একপাকে অন্য ভূমিকারকারী।

১.৭ পরিবারের কেউ দক্ষতা উন্নয়নমূলক শিক্ষা (Tertiary Education Level)/ প্রশিক্ষণ গ্রহণ করে থাকলে তাদের সংখ্যাঃ _____ জন।

৩.৬ আপনার কি স্বাস্থ্য সম্মত পায়খানা আছে?

হ্যাঁ ☐ না ☐

৩.৭ আপনি কি পরিবারের সদস্যদের মৌলিক চাহিদা (অন্ন, বস্ত্র, শিক্ষা, কর্মস্থান ও চিকিৎসা) পূরণ করতে সক্ষম?

হ্যাঁ ☐ না ☐

৪.১ আপনার পরিবারের নিম্নবর্ণিত বিষয়াদির বর্তমান অবস্থা সম্পর্কে মতামত দিন (টিক চিহ্ন প্রদান করুন)

বিষয়	খুব খারাপ (২০ এর কম)	খারাপ (২০-৪০)	মোটামুটি (৪১-৬০)	ভাল (৬১-৮০)	খুব ভাল (৮০+)
ক) বসতবাড়ী/থাকার ঘর					
খ) রান্নাঘর					
গ) পায়খানা					

৫.০ নিরাপত্তা

৫.১ আপনি কি কখনও নিরাপত্তার সমস্যা অনুভব করেন?

হ্যাঁ ☐ না ☐

৫.২ উত্তর হ্যাঁ হলে কারণগুলি উল্লেখ করুন?

ক) স্থানীয় প্রভাবশালী মহলের সহযোগিতার অভাব ☐

খ) স্থানীয় এলাকার মাস্তান ☐

গ) স্থানীয় প্রশাসনের তদারকির অভাব ☐

ঘ) ☐

৬.১ আয়

৬.১ দয়া করে আপনার বর্তমান মাসিক আয় উল্লেখ করুনঃ

সর্বমোট মাসিক আয়ঃ..... টাকা

৬.২ সর্বমোট জমির পরিমাণঃ-----শতক

৭.০ ঋণ, ঋণের ব্যবহার এবং উহার ফলাফল

৭.১ একজন নাগরিক হিসাবে আপনি কি কখনও ঋণ নিয়েছেন?
হ্যাঁ ☐ না ☐

৭.২ আপনি কি মনে করেন এই ঋণ আপনার আর্থিক অবস্থার উন্নতি সাধন করেছে?
হ্যাঁ ☐ না ☐

৭.৩ উত্তর যদি হ্যাঁ হয়, দয়া করে বলুন (টীক চিহ্ন দিন)

ক) আয় বাড়িয়েছে ☐

খ) সঞ্চয় বাড়িয়েছে ☐

গ) বেকারত্ব দূর করে রুজিরোজগারের পথ সম্প্রসারণ করেছে ☐

ঘ) সামাজিক মর্যাদা বৃদ্ধি করেছে ☐

ঙ) অন্যান্য উপকারে এসেছে ☐

৭.৪ আপনার কি সঞ্চয় (জমা টাকা)/ আছে?

হ্যাঁ ☐ না ☐

১.১ আপনার মেসেজ নির্মোহক বিষয় সম্পর্কে সত্যমত দিন (চিক চিক):

বিষয়	খুব খারাপ (২০ এর কম)	খারাপ (২০- ৪০)	মোটামুটি (৪১-৬০)	ভাল (৬১- ৮০)	খুব ভাল (৮১+)
দৈনন্দিন প্রয়োজনীয় খাদ্য গ্রহণ (২১২২ কিঃ ক্যালরী)					
বিশুদ্ধ খাবার পানি গ্রহণ					
চিকিৎসা সেবা প্রাপ্তি					
পর্যাপ্ত গৃহায়ন সুবিধা					
স্বাস্থ্য সম্পর্কে সচেতনতা					
পুষ্টিকর খাদ্য গ্রহণ					
সেনিটোরী বা স্বাস্থ্যকর পায়খানা সম্পর্কে ধারণা					
পরিষ্কার পরিচ্ছন্নতা সম্পর্কে সচেতনতা					
পরিবেশ দূষণ হতে রক্ষা ব্যবস্থার জ্ঞান					
সন্তান সন্ততিদের স্কুল গমনের সুযোগ					
কারিগরী জ্ঞান ও দক্ষতা					
অনানুষ্ঠানিক শিক্ষাদীক্ষা					
প্রয়োজনের তুলনায় আয়ের পরিমাণ					
সর্বদা কর্মের সংস্থান					
কর্ম ও চাকুরি গ্রহণের স্বাধীনতা					
সন্তোষজনক চাকুরি/কর্মের পরিবেশ					
অনির্ভরতা অর্জন বা (নিজের পায়ে দাঁড়ানো)					
নিরাপত্তামূলক জীবন ব্যবস্থা					
চলারোরা ও কথা বলার স্বাধীনতা					
রাজনৈতিক, সামাজিক ও সাংস্কৃতিক স্বাধীনতা					
নির্যাতন থেকে মুক্তি					
শোষণ থেকে মুক্তি					
হয়রানিমূলক ও খাম-খেয়ালী পূর্ণ প্রোফতারীর শিকার					
সন্তোষজনক ও শান্তিপূর্ণ পারিবারিক জীবন-যাপন পরিচালনা					
জীবন ও কর্মের অর্থপূর্ণ উদ্দেশ্য					
সুশীল সমাজ জীবন যাপনে কার্যকরী অংশগ্রহণ					
নিজেকে সমাজের অন্যতম সদস্য হিসেবে বিবেচনা করা					
বিনোদন সুবিধা (টিভি, রেডিও ইত্যাদি)					
নাগরিক সচেতনতার উন্মেষ					
কাজের প্রশিক্ষণ					
আত্মবিশ্বাস অর্জন (আপনি ও যে একটা মানুষ তা মনে করা)					
বর্তমান অবস্থার উন্নতি বা উন্নয়ন কিভাবে হয় সেই সম্পর্কে পূর্ণাঙ্গ জ্ঞান (ঐ ধ্যান ধারণা ও কলা কৌশল অর্জন)					
সিদ্ধান্ত গ্রহণে অংশগ্রহণ					

৯.০ বাংলাদেশে মানব উন্নয়নে নিম্নোক্ত কোন কোন উপাদানসমূহ সহায়ক ভূমিকা পালন করতে পারে বলে আপনি মনে করেন? (প্রয়োজ্য গ্রে টিক চিহ্ন দিন):

৯.১ উপাদান সমূহ

সর্বজনীন প্রাথমিক শিক্ষার সম্প্রসারণ	☐
বয়স্ক শিক্ষা সম্প্রসারণ	☐
দক্ষতা/কারিগরী উন্নয়ন শিক্ষা সম্প্রসারণ	☐
প্রাথমিক স্বাস্থ্য সেবা নিশ্চিতকরণ	☐
সকলের জন্য স্বাস্থ্য সুবিধা বৃদ্ধি	☐
টিকিৎসা সুবিধা বৃদ্ধি	☐
অপুষ্টি দূরীকরণ	☐
বেকারত্ব দূরীকরণ	☐
গ্রাম ও শহরের বৈষম্য দূরীকরণ	☐
বিশ্ব বাজার/খোলা বাজারের সবযোগিতায় টিকে থাকা	☐
সরকারের সকল কাজে স্বচ্ছতা ও জবাবদারিত্ব নিশ্চিতকরণ	☐
সামাজিক সুবিচার প্রতিষ্ঠা	☐
সম্পদ নির্মূল	☐
দুর্নিতি দূরীকরণ	☐
অন্যান্য (উল্লেখ করুন)	

