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Articles are solicited from a variety of fields including agriculture, anthropology, basic sciences, business, economics, education, engineering, management, political science, psychology, sociology, and related fields. This diversity of perspective is sought by JBS because comprehensive development requires a broad foundation of knowledge. The articles should, therefore, address Bangladesh's development problems and prospects from a theoretical or analytical perspective prevalent in academic disciplines. Authors are also encouraged to prescribe measures that are meaningful, practical, and amenable to the sectors or issues they address. In addition, while the articles must be grounded in theory, analysis, and referenced work, they must also be comprehensible to an audience outside the specific disciplines of the authors without being perceived as popular, journalistic writing.

Both short communications and full-length articles may be submitted. Analysis of recent developments, short reviews of newly published books, and comments on specific issues are treated as short communications, which should be limited to about 2,000 words. A full-length article should be about 5,000 words and include a review of the literature. JBS also invites critiques or commentaries on articles published in the journal to foster debate and discussion. These may be published on the basis of space availability and the advice of the editorial board. Critiques must be about two JBS pages and must be written in a positive demeanor to ensure healthy discussion. JBS will attempt to obtain responses from the authors whose articles are critiqued. Opinions expressed in the selected articles, commentaries, book reviews, etc., are solely the responsibility of the author(s).

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FROM THE EDITOR

In issue 9-2 of the Journal of Bangladesh Studies of 2007, I wrote in the editorial, "Perhaps the most exciting development from nine years of devoted work of the editorial board [of JBS] is the conference, '*Bangladesh in the 21st Century*' to be held at the John F. Kennedy School of Government, Harvard University, on June 13-14, 2008." Reminiscent of that excitement in this 15th year of the journal is the just concluded third international conference on Bangladesh at the University of California, Berkeley, USA. Bangladesh Development Initiative (BDI), a US based non-political research, think-tank, and advocacy group of Bangladeshi professionals based in the United States, spearheaded the organizing effort. The Center for South Asia Studies (CSAS), a leading research organization on South Asia studies, co-hosted the conference.

The overall theme of the conference was "Bridging the Policy-Action Divide in Bangladesh: Challenges and Prospects for Bangladesh's Future." Nearly 20 academic sessions with 50 papers were organized covering a broad spectrum of challenges faced by Bangladesh. Several panels and plenary sessions were also organized on subjects as diverse as Economic Growth through Inclusive Development, Mitigating Corruption, Gender Issues, Environment and Urbanization, Environmental Justice, Role of Diaspora, Conversations with Silicon Valley Bangladeshi Entrepreneurs, Capital Goods Industry, and the Role of NGOs and Civil Society. Participation in all the sessions was very intense and elicited debate and conversations that generated many ideas for the development of Bangladesh.

Depicting the deliberations at the broadest level, four themes emerged: People, Principles, Planet and Pride. The need to focus on people, not the political parties or personages leading these parties, was seen as paramount: In 42-years of the nation's history, had successive governments paid more attention to the needs of people – their hopes, dreams, aspirations – instead of prioritizing party interests and how to remain seated in power, the country's prosperity would have been boundless. Often, too, the narrow interests of the privileged have prevailed. The Padma Bridge debacle, the stock market scam, the shameful Destiny and Hallmark scandals, and the vile and vicious activities of the Chhatra League, the student wing of the ruling Awami League, are prime examples where interests have trumped principles.

The political opposition has been matching the party in power too, destroying personal property, causing widespread economic destabilization, attacking and even allegedly killing law enforcement personnel (a new height), and making lives of the common people miserable beyond misery. Their history is also indelibly mired in opposition to Bangladesh's spirit of liberation and demands for justice. These are the same people and parties clamoring for people's votes to grab the reins of power: the state be damned, the people be cast right back to serfdom once the election is over. Party stalwarts, some known to be upright individuals at a personal level, have remained strangely quiet; none have had the courage to advise their obdurate counterparts, none have threatened to disown their parties. Consequently, opportunities to improve governance, education, health care, agriculture, energy deficit, law and order, gender equity, and overall economic development that could immensely benefit the masses have fallen by the wayside. The travails of unplanned urbanization, illegal encroachment, widespread congestion, and unimaginable pollution are also spreading rapidly and need to be proactively managed. Otherwise, emerging environmental challenges – quality of water, air, and food; congestion; population concentration, etc. – will stifle and burden lives of the citizenry with innumerable negative externalities.

The pride of the Bangladeshis, the pride that has enabled them to overcome unimaginable adversities, was also felt widely. It is with this pride that the nation has come a long way in many sectors including health and education. The same spirit will enable them to overpower new adversities, despite miserably poor governance, and rise to attain middle income status. Perhaps the Shahbag movement has shown a glint of the suppressed spirit of the general population that has been yearning for a better quality of life. How long they will endure the injustices amassed upon them while keeping them at bay from participation in the nation's affairs kept coming up. Will it take another mass uprising in the likes of 1971 to bring real change? Policy makers, businesses, civil society and the NGO community must also work together in the interest of the country and redouble their efforts to attain much higher growth with equity so that eliminating poverty becomes the major focus of development. And the political gridlock, despised widely, must end soon. Otherwise investors may bypass the nation for other locations, bringing economic growth to a grinding halt. With a

growing and hungry population facing an economic downturn, the consequences may be quite disturbing.

In these unstable and uncertain contexts, Zillur R. Khan examines the confluence of various forces, resulting from the actions or inactions of political actors, that may result in the emergence of a “Third Force” to make a significant difference in the quality of life of the citizenry. Khan frames his narrative with four anchors -- justice, freedom, security and leadership – while examining selected institutions on “accountability”, “democracy”, “empowerment” and “checks and balances” for operational viability of the anchors. The paper highlights ten examples political leaders could address in a pre-election all-party conference on various media to help clarify the relationships between their party goals and national goals. Such clarification could serve as critical confidence-building and consensus-building measures needed desperately for poverty alleviation through an accelerated pace of development.

M. Rahmatullah examines regional connectivity in South Asia and Bangladesh’s economic growth prospects. In a globalized economy, an integrated and efficient transport network is an essential element of the enabling environment. Although South Asia has been one of the fastest growing economic regions in the world, intra-regional trade still remains around 5% of the total trade. Reviewing the present state of transport connectivity in the sub-region comprising Bangladesh, India, Nepal and Bhutan, the paper highlights the adverse consequences of non-cooperation in transport connectivity in South Asia, and discusses earlier initiatives that were taken by UN-ESCAP and SAARC to promote regional connectivity. According to the author, establishing regional connectivity would bring a win-win situation for all the countries concerned.

Nadine Murshid examines intergenerational transmission of domestic violence and indicates that witnessing inter-parental violence during childhood is

associated with a greater likelihood of experiencing violence themselves. Using the Bangladesh Demographic and Health Survey (2007), Murshid finds an association between domestic violence experienced by women, and witnessing inter-parental violence, justification of wife beating, respondent age, marital education, partner’s higher education, and primary education of the respondent in a multivariate model.

Bhaswati Sengupta examines the remittance-sending behavior of the low-skilled immigrants from Bangladesh who work in the informal markets in New York City. The study also examines whether or not these immigrants perceive microloans as beneficial to their earnings prospects in the United States. Survey results suggest a strong incidence of remittance sending behavior in this population, and the existence of wide familial networks in Bangladesh that benefit from these transfers. The author finds that income, household size in the U.S., and loans taken out in Bangladesh for emigration are important determinants of remitting behavior. On familiarity with and demand for microloans in this population, the study suggests that this group is a prime demographic for Grameen America's operations in New York.

Abu Zafar Mahmudul Haque’s study examines extension services in Bangladesh that make significant contributions to farmers by helping raise agricultural income. For successful introduction of agricultural extension contacts in the country, his study found that socio-economic factors such as farmers' education, age, number of adult family members, and ratio of agricultural income to total income should be taken into consideration.

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Journal of Bangladesh Studies

Call for papers

The Journal of Bangladesh Studies (JBS) is inviting academics, experts, and practitioners in various fields to send scholarly papers pertaining to Bangladesh for possible publication. JBS is a peer-reviewed journal and is registered with the National Serials Data Program, Library of Congress (ISSN No. 1529-0905), USA. It is also available at Berkeley, Cambridge, Columbia, Cornell, Illinois, NYU, Princeton, Rice and others institutions of distinction. Recently JBS was released in Bangladesh with the goal of reaching the various academic institutions and research centers.

Articles are encouraged from the fields of anthropology, agriculture, basic sciences, economics, education, engineering, international relations, management, political science, psychology, sociology, and related areas. We seek this diversity of perspective because comprehensive development depends on a broad foundation of knowledge. Broadly, the articles should address Bangladesh's development problems and prospects from a theoretical or analytical perspective prevalent in academic disciplines. Authors are encouraged to prescribe actions and measures that are meaningful, practicable, and amenable to the sector(s) or issues they address. Articles must also be comprehensible to a wide audience. Thus, while technical merit of an article is important, it is even more important that authors are able to communicate lucidly with a variety of readers who may not have the technical sophistication to understand the esoteric methodology of a particular field. In addition, while the articles must be grounded in theory, analysis, and referenced work, they must also communicate outside the specific disciplines of the authors without being perceived as popular, journalistic writing. The articles must be written in APA style provided at the following link: <http://www.library.cornell.edu/resrch/citmanage/apa>.

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Conditions for a 'Third Force' in the Prevailing Political Reality in Bangladesh

Zillur R. Khan

Abstract

This paper examines the confluence of varied conditions that can serve the greater interests of Bangladesh. Such conditions, resulting from actions or inactions of political actors, are collectively defined as the "Third Force." Using a comparative approach a critical analysis is attempted to probe where the *third force* conditions could make a significant difference in the quality of life. The narrative has been framed with four anchors -- justice, freedom, security and leadership -- and focuses on selected institutions, namely "accountability", "democratizing", "empowerment" and "checks and balances" for operational viability of the anchors. Special emphasis has been placed on mass mobilization vehicles for political development, such as socio-politico-cultural applications of the internet, NGOs and public-private forums. The paper highlights ten examples political leaders could address in a pre-election all-party conference on radio, TV and other electronic media to help clarify the relationships between their party goals and what they see as shared national goals. It could also serve as critical confidence-building and consensus-building measures, needed desperately for poverty alleviation through an accelerated pace of development.

The essential conditions that generate or necessitate a "Third Force" in a given political environment has been confounding not only for new democracies but established democracies as well, including the US. In fact, the difficulty and complexity of ushering in a *third force* is daunting. Part of the problem is that the term can mean different things to different people: i) an organized socio-politico-economic movement for change, ii) a potent, visible, and dynamic group of activists demanding reform of corrupt institutions, iii) a new political party with or without wide public support to challenge the status quo provided by the existing political parties, iv) civil society forces of volunteers and activists formed with public-private-foundation-think tank cooperation to check the excesses of power. In short, any individual and/or group efforts at reforming an existing socio-politico-economic system against heavy odds could be construed as development towards a *third force*.

Throughout human history it took deep socio-economic-political crises that led to demands for a *third force* for peace and stability. Such a threat prevailed in the United States of America in the early 1850s when both the Whig and Democratic parties split into factions over the issue of expanding slavery to the western states. It propelled a number of Whig party activists, mostly representing the banking and commercial interests, to assemble in Ripon, a small town in Wisconsin, and float the newly formed Republican Party in 1854. After badly losing the 1856 presidential election the Republican Party nominated Abraham Lincoln for the Presidency. With splintered parties nominating multiple candidates for

presidential election in 1860, Lincoln was eventually elected, securing one of the lowest popular votes in American history. Yet his moral leadership in declaring the Emancipation Proclamation, winning a devastating civil war, and successfully pushing through a volatile legislature an epochal 13th Amendment to the American Constitution paved the way to saving the United States of America. It made him a real *third force* in American political history.

A near-successful attempt at creating a *third force* took place fifty years later in 1911-12. Faced with a serious ideological crisis in Lincoln's Republican Party, Theodore Roosevelt, a hugely popular charismatic leader who had served as US President from 1901 to 1908, opted for a *third force* when he was denied nomination by his Republican Party. He created a third party, namely Progressive Republican party, also popularly known as the Bull Moose Party, and was nominated as the third party candidate in the presidential election of 1912. But he failed to get re-elected.

It is also possible to create alternative political forces through mass uprisings as seen recently in Eastern Europe and the Middle East. But such populist revolutionary paths are usually tortuous and costly; there is no guarantee that, for example, the promising Arab Spring or the East European "Saffron Movement" will not, be distorted by harsher realities like populist or ideological movements elsewhere. For obvious reasons, in this paper, I am confining my analysis to fledgling democracies with a special focus on Bangladesh.

Analytical Tools

My analytical tools are anchored along four dimensions framed by *justice, freedom, security and leadership*. To support such anchors, I focus on selected factors, namely *accountability, democratization, empowerment and checks and balances*. As mentioned at the outset, a viable socio-political-economic alternative could emerge internally when the civil society empowers itself with moral authority through pursuing the public good such as containing corruption and alleviating mass poverty. Even striving for such empowerment could serve the public good. Paraphrasing Plato, one might assert that “good” lies in striving for the “ideal”, knowing full well that the ideal cannot be reached.

Empowerment requires a deep commitment of the leadership to raise the consciousness of the people, as well as formulate appropriate policies, in order to address issues of education, healthcare, gender equity and human rights. Can such empowerment be achieved in Bangladesh, considering the mismanagement of resources and a deep-set negativism? The answer is a resounding “Yes”! What is needed is a strong political will and a determined risk-taking stance by top leaders in every field to challenge questionable and often visibly corrupt practices with active support from an inspired citizenry. Logically, the empowerment institutions could become dysfunctional without needed support from democratization and accountability institutions, such as the electoral, representational, judicial and quasi-judicial systems. And the checks and balances can be provided when the spirit of the constitution, encompassing the mentioned institutional bases, is upheld as and when demanded by a progressively conscious civil society. In recent times South Korea, Malaysia and Indonesia have become oft-cited examples of such inter-institutional reinforcement efforts which seem to have served their national interests well.

Accountability: Commitment to Justice

Justice as a concept can help create a *third force* directly and/or indirectly to check the corrupt excesses of the powers that be. John Rawls defines justice as basic fairness in multidimensional interactions between humans and their institutions. The purpose of such varied interactions is to balance democracy with a striving for security (Rawls, 2003). Implicit in it is a social contract inspired by the fairness principle which contributes to societal stability. But without a deep commitment of the leadership to justice in both policymaking and policy

implementation, i.e., governance, the potential for advancement is diminished. Ensuring human rights, impartiality and accountability, rational cooperation and the due process of law are the most important dimensions of justice. This four-pronged thrust could transform a static state into a dynamic state of just policies and good governance—two planks of development that could maximize “national interest.” As Amartya Sen argues, “Development requires the removal of major sources of unfreedom: poverty as well as tyranny, poor economic opportunities as well as systematic social deprivation, neglect of public facilities as well as intolerance or over-activity of repressive states” (Sen, 2000, p. 3).

Justice in and for democracy needs a basic structure of society where the “main political and social institutions of society fit together into one system of social cooperation, and the way they assign basic rights and duties and regulate the division of advantages that arises from social cooperation over time...”(Rawls, 2003). This, according to Rawls, is “background justice”, or “circumstances for justice”, which I see as “infrastructural justice” needed for a well-ordered society where advantages of power and resources can be allocated and distributed fairly. This would reinforce the needed structural balance among the other three anchors: security, freedom and leadership.

The “fairness principle” of justice involves the exercise of reasoning from different perspectives as underscored by Rawls (2003), Sen (2000), and Smith (1790), among many others. Sen illustrates the level of difficulty of such reasoning when he cites his allegory of a flute to be given to one of three children, each believing that he or she deserves the flute more than the others. Does Anne get the flute because she is the only one who is able to play it; should John get it because he is so poor that he does not have any other toy to play with; or does Jill get it because she has made the flute with her own labor? “...utilitarians, or economic egalitarians, or non-nonsense libertarians, may each take the view that there is a straight-forward just resolution staring at us here...But almost certainly they would respectively see totally different resolutions as being obviously right” (Sen, 2009: p.13). The main problem of reasoning here lies in the ideological perception of the decision-maker and decision-implementer toward the concept of “fairness.”

Upholding the fairness principle of justice could also involve a political adjustment in the overall exercise of power and authority. Institutionalizing checks on both power and authority (legitimized power) prevent

excessive concentration and resulting corruption and misuse by leaders at different levels of society. Focusing on Sen's institutional choices as outcome based approach to justice of different types, such as, substantive, procedural, distributive and compensatory, among others, while correcting injustice of different kinds complement, to my mind, Rawls' "transcendental institutionalism" approach to justice underscoring "right behavior by all as well as right institutions" (Sen, 2009: pp. 4-10).

Here I submit that the factors connected with the Bengali struggle for freedom, mostly involving a growing demand for state rights stemming from their hopes and aspirations for a better life, have defined their demand for justice as basic fairness in allocating values. Thus the Bengali struggle for freedom in Pakistan, culminating in the creation of a new nation, played on two conceptual levels: the ideal of justice as basic fairness to strive for and operational reality of justice in addressing specific cases of injustice. What do all these concepts have to do with the emergence of a *third force*? The answer, simply put, deals with important pre-conditions. Unless certain value factors are cultivated at different individual, group and institutional levels, there is little chance of any fundamental reform happening in any sphere—political, legislative, judicial, or bureaucratic. Fundamental reforms would be quite unlikely without justice as the main basis for drastic change of the *status quo*. And without a consensus-building process, such justifications would not be generally accepted. In short, they would not be legitimate.

Accountability: Dissent and Opposition

Indeed, the right of dissent is an important prerequisite for consensus building process without which a democratic state cannot properly function. This core human value has different dimensions encompassing freedom of speech, press, assembly, and religion enshrined in most of today's constitutions. But in the name of security most states have infringed on these basic human rights, undermining the core principle of justice. Using this framework and a cross-cultural dimension I wish to explore the strategies and options for reforms of political, economic and social institutions in Bangladesh. Unfortunately democratization without a deep leadership commitment to justice tends to break down at the altar of narrow political and group interests and gives rise to a repressive state.

Bengalis vividly remember the effects of a repressive state, where political suppression, intimidation, and

mal-governance were rampant during the Pakistani days. This led to the Bengali mass movement for autonomy as justice, spearheaded by Sheikh Mujibur Rahman with his Six-Point Program for politico-economic-cultural rights of the Bengalis. He and his autonomy movement did serve as a powerful *third force*, successfully challenging the status quo. So bloody was the Pakistani military crackdown on the autonomy movement of the Bengalis that the then American Consul General in East Pakistan, Archer Blood, termed it as "selective genocide" (Blood, 2002: pp. 215-217). It was the catalyst for the liberation war that led to the creation of Bangladesh. In order to do justice to the victims of selective genocide, there must be closure to the unfinished people's struggle for freedom by bringing the marked perpetrators to justice. The International War Crimes Tribunal was created for that purpose.

Given that there is no statute of limitation to try those responsible for the heinous crimes committed, "justice delayed" must not be "justice denied". Therefore a lapse of forty years should not be any reason for public despair. But the trials must be perceived by Bengalis as just and be carried out with utmost care of upholding not only substantive rights but also procedural rights, namely specific charges substantiated by sound evidence, giving the accused the right to respond and having judges recognized as outstanding in delivering judgments on war crimes or related human rights violations. What is hoped for is that justice is meted out to those charged with crimes in trials that are fair. In no circumstances should this vital process of consensus-building for national identity be compromised by any witch hunt propensities, as claimed by some and reported by the international press.

While doing justice to the victims is a vital part of public accountability, other basic government accountability must also be practiced. Implementing the constitutional provision of Ombudsman might help mitigate the alleged inhuman treatment some have allegedly received at the hands of government servants, particularly while in custody of the police and military intelligence agencies. The government must consider whether or not accountability institutions such as Human Rights, Anti-Corruption and Elections Commissions will be authorized to hold *hearings* from aggrieved citizens. The fact is without having *subpoena* and *contempt* powers, and requisite material and personnel resources, these Commissions would be toothless. Indeed, new laws and regulations must be framed to protect whistleblowers against corrupt practices.

Democratizing Process: Justice and Social Contract

Interlinked with the right of dissent is the right of the opposition to voice concerns at every level of the policymaking process. In order to make a democracy really workable, serious efforts must be undertaken by the elected leaders to build stakes for opposition parties to meaningfully participate in parliament. Indeed, engagement, dialogue and cooperation fare prominently in the vast literature on justice. Both arrangement-focused (Rawls, 2003) and realization-focused (Sen, 2009) discussions could involve, for example, serious considerations for apportioning time to opposition parties in parliamentary deliberations and committee assignments in proportion to their representation, preferably by combining the percentages of electoral votes and parliamentary seats.

Also, for a balanced approach to assuring the main opposition party a meaningful role in parliamentary deliberations, an important institutional change could be considered through such discussions whereby the Deputy Speaker of the Parliament as well as Associate Chairs of Parliamentary Committees would be selected by the opposition, as indicated in the political platform of the ruling party. This strategy might prevent future deadlocks caused by intransigence of the majority party to give the opposition a fair share of institutional time to actively participate in legislative deliberations. This could also help clarify the fairness principle, both representational and electoral justice, which I shall discuss subsequently.

Concerted efforts by public and private sectors are needed to renew the spirit of the social contract, an important dimension of justice. As Rawls states, "...a conception of justice which generalizes and carries to a higher level of abstraction the familiar theory of social contract as found in, say, Locke, Rousseau, and Kant...they specify the kinds of social cooperation that can be entered into and the forms of government that can be established" (Rawls, rev. ed. 1999). Such renewals, to my mind, would contribute to a vital socio-economic-political balance by mixing human rights with accountability at every societal level. It would call upon institutional reformers to become transforming change agents, striving to be leaders and teachers at the same time, while raising the consciousness of their followers to a higher level at which spontaneous mobilization of human and material resources could happen.

The value of the great leap "from status to contract"

must be inculcated through a reformed and progressive education system. In order to change the mindset of leaders at every level, from self-centered transactional relationships to public interest based transforming ones between themselves and their constituents, would require a deep political commitment from the leaders at every level. It needs to be fused in every field "...with certain motives and purposes...in competition and conflict with others...so as to arouse, engage, and satisfy the motives of followers" (Burns, 1978: pp. 18-23).

Giving everyone his due—rights, authority, accountability, and equal opportunity to get education to develop one's innate ability—has been a core guideline of justice from Plato to Gandhi to Rawls to Sen. Rights with corresponding obligations as an unavoidable condition of basic fairness have been expanding since the English and American Bills of Rights, culminating in the civil and voting rights legislations of the sixties, which added "compensatory" as an important dimension of justice. This became the legal as well as the moral basis of affirmative action programs in America and elsewhere. But it takes a deep commitment of leaders—executive, legislative, judicial or any combination—to translate justice from legal-moral theory to operational reality.

Empowerment: Justice, Leadership and Representation

As always the difficult and complex work of applying the concept of justice for human development inevitably falls on the shoulders of leaders and followers at every level. Leadership, therefore, has been a special focus in the literature on political development. Without leaders' capacity to balance security and freedom through justice in an institutional framework, transformation of their own consciousness along with their followers cannot happen. And without it fundamental changes could never take place and well-intentioned reforms would seldom have their desired results. Regardless of the type—moral, constitutional, legal, bureaucratic, charismatic or any combination—leaders become ineffective without their ability to transform vital goals into tangible programs of action. For that they need knowledge, relevant experience, an iron will to minimize "groupthink" and control over their "cocoon-weaving mind guards" and a touch of wisdom to bring about tactical reforms and avoid political disasters. In the new information age of Google, Facebook and Twitter, leaders must not only bypass screening of negative feedback but also learn how to leverage the deluge of information,

classifying and clarifying them with the specific purpose of engaging and motivating citizens and functionaries for improving governance, using a feedback loop.

Representational justice provides one of the vital pillars supporting any democratic government. However, it needs a firm institutional framework to prevent electoral fraud and violence, which routinely claims lives in elections in most developing countries. An enforceable guideline for holding all elections must have a tested method to prepare an above-board electoral roll, verify fiscal accountability of the candidates, provide impartial monitoring of polling stations, and impose heavy fines and imprisonment for fraudulent voting. A non-partisan Election Commission, headed by a strong-willed, politically-neutral Chief Election Commissioner, with *subpoena* and *contempt* powers under the constitution to rule on disputed electoral outcome on a case by case basis, allowing judicial appeal as a last resort, would be most effective. An unquestionable, above-board election gives elected leaders the legitimacy to mobilize public support, even among segments of opposition parties, for a myriad of important policies. Also, by upholding electoral justice, leaders could then begin a transforming process in which free and fair elections become a routine political phenomenon in more developed and not-so-developed emerging nations.

Among the not-so-developed emerging nations Bangladesh offers a case in point. Representing the third largest nation in South Asia and seventh in the world, lawmakers in Bangladesh sought to ensure free and fair elections by incorporating an amendment into the young nation's Constitution, mandating that all general elections be administered under a non-partisan Caretaker Government. Given the weakness of institutions in most emerging nations, a constitutionally empowered election commission may not be strong enough to withstand increasing pressure from an incumbent government to tilt the balance in its favor. Much as any ruling party would like to end the Caretaker Government innovation of Bangladesh by repealing its 13th Constitutional Amendment, as happened through the 15th Amendment, it might be a prudent political move to continue the Caretaker Government for a few more general elections, as recommended by the Supreme Court. In fact, two highly respected Chief Elections Commissioners of India have suggested replicating the non-partisan Caretaker Government experiment in emerging nations, particularly in state elections in India, if not at the federal level.

A strong-willed former Chief Election Commissioner, Dr. Shamsul Huda, expressed his frustrations in a recent forum about the politicization of Bangladesh's civil as well as military institutions, pointing out the unwillingness of the incumbent government to empower the EC with *subpoena*, *hearing* and *contempt* authority. Lacking such powers it becomes extremely difficult to hold free and fair elections. Under the circumstances, there could be no alternative but to hold at least two more general elections under a non-partisan Caretaker Government in spite of the 15th Amendment as suggested by the Supreme Court and concurred by an internationally famed legal mind of Bangladesh, Dr. Kamal Hossain.

Is it just to have representation in parliament that is grossly disproportionate to votes won by a political party in general elections? For instance, in spite of being one of the two biggest political parties in Bangladesh, Awami League (AL) won more than 33% of the votes in the 2001 election, but received less than 20% of the seats in the Parliament; the situation was drastically reversed in 2008. In spite of winning more than 30% of the popular votes, Bangladesh's other major political party—Bangladesh Nationalist Party (BNP)—got less than 11% of the parliamentary seats. The issue of representational justice, namely basic fairness in determining parliamentary seats on the basis of popular votes won by respective political parties, captured the attention of the British voters in 2011. Despite the defeat of that referendum in the UK, interested parties in Bangladesh should take a closer look at WTA and compare it with the European PR and Japanese electoral systems with a view to understanding the possible impact of each on representation in parliament.

More often than not, the WTA mentality has been responsible for parliamentary dysfunction. A change in the electoral system may be tried on an experimental basis replacing WTA with PR in randomly selected constituencies in which the percentage of votes earned by different parties in the general election would reflect the number of parliamentary seats won by them, as implied in a recent study (Bochsler, 2012). Or at least a majority voting rule could be tested in randomly chosen constituencies. In this a majority rather than plurality of votes through run-off elections, if needed, may prevent a situation where a candidate winning 15% to 20% of popular votes gets elected as MP, whereas in another constituency a candidate securing 35% to 45% fails to become one. Whether via continuous public debate or via constitutional convention, it is important to build a national consensus for resolving

the issue of appropriate electoral system for a stable democracy in not only Bangladesh but other emerging countries as well.

Also for representational justice there must be a process by which the elected can be held accountable between general elections. With its two-thirds majority in Parliament, could the ruling party seriously consider incorporating a constitutional amendment to utilize strategies of “*Recall*” to vote corrupt elected officials out of office in general or special elections? Again for representational justice, could they consider by the same process to empower voters to propose and ratify important public policies through respectively “*Initiative*” and “*Referendum*” in special and/or general elections? This Swiss electoral innovation has been incorporated in a majority of the American State Constitutions (37 out of 50) and a number of European countries with positive outcome.

Perhaps a future bicameral legislature in Bangladesh could significantly alleviate the felt problem of representation, particularly for women, in the highest policy-making body. Representational justice demands much more than what the 45 nominated women parliamentarians could hope to accomplish. For example, in a future upper house, the method of proportional representation could significantly give women, smaller political parties and occupational-professional groups a sure way to increase participation in the national-cum-sub-national policymaking processes, helping to check any excesses of the other house and to build policy consensus on national goals as well. To that end, Japan has effectively combined the two electoral methods, namely 300 single member districts and 180 multimember proportional representation constituencies in the lower house of its legislative body (the Diet).

Checks and Balances: Justice as Development and Third Force Movement

Both *representational justice* and *development as freedom* can be further ensured by devolution of authority to the grassroots. It would make the local government system more self-reliant. Despite some expected downside of localization in the shape of increased clannishness and related nepotism-cum-corruption, serious decentralization—both political and economic—would reduce the local government’s over-dependence on the bureaucracy, thereby helping the people at the grass-roots level to take initiative in defining and solving a myriad local problems. The self-help and creativity thus engendered could

become a major force of justice as “fairness” in development, leading to greater socio-economic growth in the rural areas, setting perhaps a new trend of reverse migration from urban to rural areas. This could alleviate not only endemic poverty but also significantly narrow the urban-rural divide and the resulting socio-economic-political problems facing many of today’s emerging countries, including Bangladesh, China and India.

For sustainable human development, strategic tolerance for survival, control and progress has been a positive influence throughout history. Lack of relative tolerance has led to the fall of empires, civilizations and nation states (Chua, 2009; Ferguson, 2006; Zakaria, 2008). Basically among emerging nations with Muslim majority or large minority, Bangladesh has been and is a relatively tolerant nation. Some religious extremists have sought to change this overtly by terrorism and covertly using certain militant parties as vehicles to spread a distorted interpretation of a great world religion—Islam.

To ensure justice, violent fanatics must be brought under control. An effective, sustainable way to do it will be through the restoration of the tolerant and knowledge-based thrust of education, which shapes a nation (Plato, *Republic*). Particularly religious education in Bangladesh, as in many other emerging countries, cries out for significant curricular reform to strike a balance between theological and scientific focus in most religious schools called Madrassas in South Asia, particularly private or Quami ones supported by Wahhabi charities whose trainees or Talibs emerged as Pakistani, Afghani, Bangladeshi and other nationality based extremist Taliban. Despite Quadrat-i-Khuda Commission’s recommendations in the early seventies followed by 1996 and 2010 Education Reforms in Bangladesh, and the public commitment of political leaders to bring basic curricular change in Madrassas, no qualitative change has taken place. In spite of setting up an Academy for Training of Imams, distortions of some theological concepts have continued unabated spewing hatred against the “others”, often resulting in increased militancy against women, minorities and those perceived by them as secularists. This trend has unfortunately been sustained by double standards of some western democracies.

Leaders must make concerted and determined efforts at alleviating endemic poverty that has a dehumanizing effect on people in three-fourths of the world, denying them access to life-saving and life-enriching systems. This would require coordinated

action by industrialized, resource rich and developing countries to invest in human development: socially, economically and politically. Here again Rawls' "background justice" or "transcendental institutionalism," creating the circumstances needed for basic fairness in cooperative human interactions, becomes relevant for a *third force*, allocating and distributing resources, and ensuring the basic fairness of the process.

In specially convened sessions of governmental, intergovernmental and non-governmental organizations, leaders at different levels could come up with acceptable action plans and needed resources to implement them. In the process some leaders in response to a groundswell of support from various segments of Bangladeshi society might accept the challenge of creating and institutionalizing a *third force* in the shape of a new arm of the civil society, call it a political party or by any other name, to offer an alternative vision of unfolding the tremendous development potential of the nation. Unless that kind of mass support for certain leaders evolves, even most acceptable leaders would come up short, as underscored in *third force* building efforts by Dr. Kamal Hossain, Dr. Badruddoza Choudhury, and Dr. Mohammad Yunus in recent times.

Since 1989, the preconditions of a viable, enduring *third force* have been present, such as a deepening socio-political-economic crisis, hard-working populist leaders trying to mobilize mass support, increasing public disgust against endemic corruption and mismanagement of public resources, and greater public awareness about the need for allocating resources to alleviate poverty through effective skill-building, training and health care programs. A *third force* generating crisis did occur during 1989-90 against the "civilianized" military rule supported by a mass movement for the restoration of democracy, forcing Lt. General H. M. Ershad to step down as President. But the crisis was brought under control through a general agreement among the political parties to create an interim, non-partisan government to hold a general election.

The interim, non-partisan government model was later institutionalized through another mass movement in early 1996 in the form of the 13th Amendment to the constitution, instituting a Caretaker Government. The closest that a *third force* emerged since 1990 was during 2006-2007, in response to the political crisis created by the failure of the constitutionally mandated Caretaker Government to hold a general election. In order to contain worsening political violence the Bangladesh

Military propped up a civilian government of professionals that received widespread negative public support. Dysfunctional political parties were held accountable for the conditions leading to the military intervention. Ironically, so far, two of the three largest political parties in Bangladesh have been created by military leaders, a unique political phenomenon of South Asian politics.

The dysfunctional politics highlighted by what *The Economist* (Nov. 3, 2012) has termed as "Battling Begums", seemed to offer Dr. Muhammad Yunus, the Bangladeshi Nobel Peace Laureate, an opportunity to start a movement towards a *third force* in the form of a new political party: Nagarik Shokti or Citizens Power. But he withdrew his party within a few months of its launching. Interestingly, he did have an organizational structure at the grass roots of his Grameen or Rural Bank, which could be utilized in the formative phase of his party; he did have sufficient resources to keep the *third force* movement going for a reasonable length of time; and he did have charismatic appeal for many Bangladeshis, including some sub-leaders of major parties and many independents. Above all, he did have a program of action for poverty alleviation and overall national development. Incidentally, he enjoyed strong and continuous support from the United States of America. So, what happened?

Perhaps he had second thoughts about conflicts of interest in running a highly visible Grameen Bank and a political party at the same time. Perhaps, he was not sure of the extent to which he would be affected by the ultimate threat of a militia arm growing within his party in response to outside political intimidation and threats from existing political parties. Or, his Grameen Foundation in Washington, D.C. would be questioned by opposing interests. Or, the Nagarik Shokti party would tie his hands up from experimenting with new innovations in collateral-free micro-credit banking in urban areas (its operations are confined to rural areas by the enabling act of the government of Bangladesh) along with improving the lot of common people with "Social Business." Or, according to a reliable source, he was deeply disappointed by the response from prospective, younger political activists willing to join his new party.

Conclusions

Reinforcing the aforementioned inter-institutional connectivity in supporting the spirit of justice as basic fairness, some of the young generation have already started disseminating skills, knowledge and

expectations about freedom, security and accountability on a bilateral and/or multilateral basis to raise public consciousness. Their chief purpose is to advance national interest through striving for a consensus on certain fundamental values surrounding justice.

Perhaps, a *third force* in singular or plural could evolve through public-private policy forums and projects jointly sponsored by government and civil society groups. Also, think-tanks from the Bengali diaspora in America and other countries, NGOs, and young professional groups would help clarify problems and issues being faced and how best to address them in order to achieve consensus for national development through regular public forums, newspaper write-ups, web-based articles, blogging, Facebook entries, and other ever-expanding electronic outlets. Such *third force* forming pressure, particularly amongst the young generations, would keep any ruling party in check and help reduce the gap between security and freedom. Such engagement should hopefully facilitate the implementation of policies, which could be increasingly perceived as corruption-free and fair.

The concept of justice could be advanced digitally as well, perhaps more effectively by the young generation. Initiating public response to the level of security, freedom and accountability of both public and private sectors by think-tanks, professional-occupational groups, particularly the young generation, and NGOs through digital polling via mobile phones, Facebook, Twitter and other digital tools, and the results communicated digitally on a regular basis could serve as further checks on excesses and guide improved governance of any incumbent government, including if any formed by way of a *third force*. Shaping public opinion on public policies and public concerns through digital polling and surveys could be a vital step in building consensus on how best to serve the national interest of one of the most promising underdeveloped countries of today.

Before concluding the paper the following recommendations are offered. First, politicians seeking to be elected or re-elected should be pressured by public opinion to express themselves about their public policy preferences. They should be expected to clarify their positions on various issues and problems by engaging in dialogue and deliberations. This would ensure not only a level playing field but also a high quality field for their electoral contests, reinforcing the concepts of accountability, empowerment, and democratizing

processes. The following is a sample of issues they might engage in deliberations over live broadcast via radio and TV channels, as well as other electronic media such as Facebook and LinkedIn, among others:

- The glue—national identity— that brings the people of Bangladesh together for different issues serving national interests must be strengthened. This involves justice in regard to the founding leaders of Bangladesh. Justice in the classical definition put forth by Socrates in Plato's *Republic* was to give everyone his due, which still holds true. For example, Sheikh Mujibur Rahman must be given his due as the founding leader of Bangladesh, which has been rated to become one of the eleven top emerging nations of the world. Ziaur Rahman must also be given his due as the military leader most responsible for the creation of an effective and accountable Armed Forces of Bangladesh, which has excelled as a part of the UN Peace Keeping Force. Both leaders must be recognized as the top two nation-builders of Bangladesh, along with A.K. Fazlul Haq, S. Suhrawardy and A. H. K. Bhashani. And those who gave their lives in the struggle for Bangladesh must be recognized and their public benefits guaranteed by law. An integral part of justice is punishment. Those who worked against the freedom struggle and public interest must be held accountable and appropriate punishment meted out through the *due process of law*.
- As for institutional checks and balances on power, needed to pursue basic "fairness", the following issues could be raised. Should the Parliament have two houses, with one checking any excesses of the other? If so, should Parliamentary term be reduced, say to four years for members of the Upper House and two for the Lower House, with general elections taking place every two years instead of five in which half of the Upper House members are elected every two years along with all members of the Lower House?
- Should a coalition government formula be adopted through proportional representation where each coalition partner could exert checks on others?
- Should presidential candidates after being nominated by their respective parliamentary

parties face the electorate at large with final outcome decided by a run-off election when none gets a majority of popular votes?

- Should *Initiative, Recall* and *Referendum* be incorporated in the Constitution? Should the unexpired term of a legislator who is *recalled* be filled by a special election?
- Should issues of national interest be put on *referendum* to be voted in special elections?
- Should the Election Commission be given *hearing, subpoena* and *contempt* powers? Should the EC have the power to cancel elections in given constituencies because of serious violations of electoral rules? Should it have a clear qualifying guideline of fiscal accountability for candidates and enforce them?
- Should the Anti-Corruption Commission (ACC) be given special investigative powers to uncover corruption at different societal levels and incarcerate suspects for interrogation for a stipulated time without the due process? Should the ACC be separated from the executive and legislative branches of government having *hearing, subpoena* and *contempt* powers? How should it be held accountable?
- How should the constitutionally mandated institution of *Ombudsman* be implemented? Should it, for example, be applied first to power, education and health sectors, particularly focusing on public utilities, public universities and hospitals?
- In order to ensure unobstructed communication between public and private sectors, should partnership between the two be instituted with representatives of government, non-government and business organizations at different levels? Should such partnership bodies be allowed to participate as non-voting members in parliamentary and bureaucratic deliberations, respectively at the committee and department levels?

These are but a sample of issues political leaders could address in a pre-election all-party conference of registered political parties, which would help clarify the relationships between their party goals and what they see as shared national goals. It could also serve

as critical confidence building and consensus building measures. Efforts of those aspiring to become decision-makers must involve the process of connecting their political interests with what serves best the “National Interest” for themselves and their constituent masses based on the principle of “Justice” for all. The growing demand for justice to the “Absent” who were murdered during the War of Liberation has triggered a spontaneous uprising of the youth of Bangladesh during February-March, 2013. This could conceivably create conditions for a “Third Force” for the renewal of the original spirit of freedom and justice ensuring Bangladesh’s politico-economic-moral advancements.

In spite of political dysfunction, Bangladesh has utilized what *The Economist* calls the magic of development as emulated by non-government organizations (NGOs) in general and Grameen Bank (Micro-credit rural banking), BRAC (largest NGO in the world) and Gonosasthya Kendro (People’s Health Center, which includes a pharmaceutical manufacturing facility, and where most employees are disadvantaged women), among others. The result is that in spite of Bangladesh being the poorest of the three largest countries of South Asia it has the distinct privilege of leading both India and Pakistan on life expectancy, infant mortality per 1000, under age 5 deaths, maternal death per 1000 live births, infant immunization, and female literacy. In their role of upgrading the quality of life of the disadvantaged, the NGOs may be considered as a game changing *third force*.

When all is said and done, the immutable fact of an “epoch changing *third force*” for Bangladesh will always be the “Six-Point” movement of Sheikh Mujibur Rahman, which created the seventh largest nation of the world: Bangladesh.

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Regional Connectivity in South Asia: Essential for Regional Economic Cooperation

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Abstract

The second half of the last century saw the emergence of a number of regional and sub-regional economic cooperative arrangements among countries, across the globe. The realization that no nation, big or small, rich or poor, can fully realize its potential in political and economic terms by seeking to work in isolation led to the formation of such regional economic cooperative arrangements. In a globalized economy, transport cost being a significant determinant of competitiveness, an integrated and efficient transport network is an essential element of the enabling environment. The integrated transport infrastructure which South Asia inherited from Britain, was fractured initially by the partition of India, and subsequently by its political aftermath and now needs to be integrated again. Such integration is especially crucial to countries such as Nepal and Bhutan and the territory of North-East India, to provide shorter transport connectivity and convenient access to the outside world. Although South Asia has been one of the fastest growing economic regions in the world, analysis revealed that intra-regional trade was still around 5% of the total trade, despite the fact that tremendous potential exists to enhance such trade. This requires the political environment to become supportive and the transportation network to be integrated and further improved. The paper, therefore, reviewed the present state of transport connectivity in the sub-region comprising Bangladesh, India, Nepal and Bhutan. It highlights the adverse consequences of non-cooperation in transport connectivity in South Asia, and discusses earlier initiatives that were taken by UN-ESCAP and SAARC to promote regional connectivity. The paper then focused on the recent initiative i.e. the impact of the joint communiqué signed between Bangladesh and India which was as a real break to open up regional connectivity in Northeastern sub-region of South Asia. The paper also highlights the findings of a number of studies which were undertaken as a follow up of the Joint Communiqué to assess the benefits of regional connectivity and transit through Bangladesh, particularly for NE-India, Nepal and Bhutan. These studies clearly establish the fact that regional connectivity would bring a win-win situation for all the countries concerned.

The second half of the last century saw the emergence of a number of regional and sub-regional economic cooperative arrangements among countries, across the globe. Acceleration of economic and social development as well as maximization of regional security and stability were key factors that promoted the concept of regional cooperation.

An important aspect of the ongoing globalization process has been the increasing integration of national economies, particularly in the economically more dynamic regions/ sub regions of the world. An increasingly integrated transport system at the regional/sub regional levels has, accordingly, been essential to facilitate and sustain the economic integration process in today's interdependent world economy. If the countries are geographically contiguous, it is much easier to strengthen their surface transport connectivity provided the concept enjoys political support.

Due to lack of integration of the transport system, logistic costs in South Asia are very high and range between 13-14% of the commodity value, compared to 8% in USA. Intra-regional trade in SAARC has also continued to remain around 5%

for several years, compared to 26% in ASEAN, 58% in EU, and 62% in NAFTA. If overland transport connectivity among the SAARC countries could be improved, this could have facilitated enhanced intra-regional trade.

Before 1947, trade flows from NE-India used to pass through territories of what is now Bangladesh. Rail and inland water transit (IWT) across the then East Pakistan continued until the 1965 war, and was then suspended. After the liberation of Bangladesh, IWT was restored, but restriction on movement of transit traffic by road and rail continued. At present there is only limited bilateral bus transport movement between India-Bangladesh, and India-Pakistan.

One of the earliest initiatives to establish regional connectivity was undertaken by UN-ESCAP in 1959 and 1960, through two of its regional projects namely, the Asian Highway (AH) and the Trans Asian Railway (TAR). SAARC Regional Multimodal Transport Study (SRMTS), completed by the SAARC Secretariat in 2006, was another major initiative to strengthen transport connectivity in South Asia.

However, a real breakthrough came only recently, when a Joint Communiqué was signed by India and Bangladesh in New Delhi on January 12, 2010 following a historic India-Bangladesh Summit. The Joint Communiqué has set the tone to achieve a long lasting cooperation in transport connectivity in the northeastern sub-region of South Asia.

Lack of Connectivity: The Consequences

The surface transport networks in South Asia still continue to remain fragmented due to various historical, political and economic reasons as well as lack of cooperation among the member countries. As a result their potential as engines of economic growth at the regional level remains largely unrealized. This is happening despite the fact that the basic infrastructure and facilities to establish mutually beneficial intra- and inter-regional transport linkages already exist in many countries. The absence of such integration and continued non-cooperation in transport are having an adverse impact on economic competitiveness of the countries, and they are losing on many fronts.

At present the regional connectivity is so poor that for bilateral trade between India-Pakistan, India-Bangladesh, Bangladesh-Nepal and Bhutan-Bangladesh, goods are transhipped at the border between trucks. No inter-country freight trains move across the India-Bangladesh or India-Pakistan borders. However, with regard to passenger movement, a passenger train called "Moitre Express" runs between Dhaka and Kolkata, twice a week in each direction. On the Western front, between India-Pakistan, passengers are required to change trains at Wagha-Attari border point. In case of freight trains between India and Bangladesh, rail wagons are pulled by Indian locomotives up to the border and Bangladesh Railway (BR) locomotives pull these to their destinations, within the country.

NE-India is virtually a landlocked territory, and traffic from NE-India is required to travel 1400-1650 km to reach the only port Kolkata. If political understanding is there between India and Bangladesh and transit is allowed by Bangladesh, distances across would come down to around 450-700 km.

Due to lack of adequate transport cooperation between India and Bangladesh, India and Myanmar had been jointly implementing "Kaladan project" to link Sittwe port of Myanmar with Mizoram State of India, partly through Kaladan River and partly by road. This would, however, be quite an expensive alternative for India to have access to

NE-India via Sittwe port, Kaladan River and road. However, there is a new development now. With the signing of the Joint Communiqué in January, 2010 in New Delhi, political understanding between India and Bangladesh has improved tremendously. As a result, India is going to get transit route across Bangladesh very soon, which would be more attractive than the route through Sittwe port and Kaladan river.

In respect of connectivity between India-Pakistan-Bangladesh, moving containers from Dhaka to Lahore now requires 7162 km of transport by sea instead of 2300 km overland because movement across India is not allowed. Transport cooperation among Bangladesh, India and Pakistan could have restored movement along shorter land routes.

Again, since Pakistan has been denying facilities for overland trade between India and Afghanistan, and India-Tehran, New Delhi and Tehran are now jointly promoting a transport corridor from India to Afghanistan, Iran and Central Asia through Iranian port of Chabahar. This will become the key corridor for rapid expansion of economic cooperation between India, Afghanistan, Iran and Central Asia.

Consequences of poor connectivity are huge for Bangladesh as well. A 20 ft. container takes at least 30 days to move between New Delhi and Dhaka and costs around US\$2500; but by rail it could reach Dhaka in 4-5 days, and would cost around US\$850. The situation, however, is likely to change soon, because container movement by railway has now been allowed as part of the Joint Communiqué signed by Bangladesh and India in January, 2010.

In the light of the situation highlighted above, it is crucial that transport connectivity is established sub-regionally to bring a win-win situation for all the 4-countries involved in the Northeastern sub-region of South Asia, namely Bangladesh, Nepal, Bhutan and NE-India.

Earlier Initiatives to Address Connectivity

Two major initiatives were taken earlier. One by UN-ESCAP, Bangkok (Thailand) and the other by South Asian Association for Regional Cooperation (SAARC) Secretariat, Kathmandu (Nepal) in order to strengthen transport connectivity among ESCAP member countries, which includes countries of South Asia as well. The details of these initiatives are indicated below:

The UN-ESCAP Initiative

Long before the start of the globalization process, the UN-ESCAP took one of the pioneering efforts to establish regional connectivity through two of its famous projects, namely the Asian Highway (AH) starting in 1959 and the Trans Asian Railway (TAR) starting in 1960. The AH Agreement for a 141,000 km long network has already been signed by 29 countries, out of 32 countries; 28 countries have already ratified the Agreement and have become parties to it. The Agreement was entered into on July 4, 2005. AH1 and AH2 are the two major routes which connect Southeast Asia and South Asia with Europe. (See Map-1).

To strengthen intra and inter-regional transport connectivity, ESCAP initiated in 1992, an Asia Land Transport Infrastructure Development (ALTID) project comprising AH, TAR and facilitation measures. Through this project emphasis was placed not only on infrastructure development for regional connectivity but also on facilitation measures for border crossing.

The TAR network has also been identified. The intergovernmental Agreement for the TAR network, having a length of 81,000 km, has already been signed by 22 out of 26 countries, and was entered into in 2009. The Agreement has now been ratified by all the countries.

A part of the Southern corridor of TAR from Singapore via India to Turkey which is of direct interest to South Asia, covers a length of 35,200

km. There are still two missing links, one between Thailand-Myanmar (150-263 km), and the other between Myanmar-India (315 km), (See Map-2). In this corridor, 3-gauges are involved. Change of gauge will occur at Iran-Pakistan border (1435 mm to 1676 mm) and at India-Myanmar border (1676 mm to 1000 mm).

In order to operationalize the Asian Highway and the Trans Asian Railway networks, separate agreements are required to be signed by the countries concerned, spelling out the details of the routes to be used, the types and size of vehicles, and rolling stocks which could be allowed to pass.

The SAARC Initiative

The SAARC Summit held in Islamabad in 2004 decided to strengthen transport, transit, and communication links among South Asian countries. In pursuance of this decision a SAARC Regional Multimodal Transport Study (SRMTS) was conducted by the SAARC Secretariat with financial assistance from the Asian Development Bank (ADB). This study, completed in June 2006, identified 10-road corridors, 5-rail corridors, 2-water corridors, 10-maritime and 16 aviation gateways, for regional transport connectivity.

This study extensively adopted the routes already identified by the AH and TAR projects. The 14th SAARC Summit held in New Delhi in 2007 approved the SRMTS recommendations and urged the SAARC Transport Ministers to oversee their implementation

Map-1: Asian Highway Route Map (UN 2004)



Map-2: Trans-Asian Railway Route in South Asia



The 14th Summit also decided to: (a) extend the scope of SRMTS to include Afghanistan, and (b) to develop a model regional transit and transport agreement to facilitate smooth movement of vehicles/trains across the border. At the same Summit, some sub-regional projects were proposed by Bhutan, India and Sri Lanka, and their implementation was reviewed by the Transport Ministers Meeting held in Colombo in July 2009; however, progress so far has been marginal.

Recent Initiative for Enhanced Connectivity in Northeastern Sub-region of South Asia

Bangladesh and India signed a Joint Communiqué on 12th January, 2010 following an India-Bangladesh Summit held in New Delhi. In respect of transport connectivity, the Joint Communiqué brought the real break-through where agreements were reached for the following:

- (i) use of Mongla and Chittagong Sea Ports by India, Nepal and Bhutan;
- (ii) making available the Rohanpur/Singabad-Kathihar-Raxaul-Brigunj broad gauge rail link for movement of Nepalese third country trade through Mongla Sea Port, as
- (iii)

well as for bilateral trade between Bangladesh and Nepal;

- (iv) construction of Akhaura-Agartala rail link;
- (v) designation of Ashuganj as a new port of call and its development as a transshipment port for Indian transit traffic by IWT and then for onward movement to Tripura by road transport; and
- (vi) allowing bilateral trade between India and Bangladesh to be carried in containers through rail and inland water transport (IWT) routes.

Following the Joint Communiqué, impact assessment initiatives were undertaken by a number of government agencies and think-tanks on (a) Likely transit traffic which could move across Bangladesh; (b) Identification of possible routes (by all surface modes) for movement of transit traffic; and (c) Extent of benefits that each of the participating countries (Bangladesh, India, Nepal and Bhutan) could get from regional connectivity. Indicated below are the details of the various studies undertaken in respect of the above items.

Potential Traffic Diversion Scenario

Following the joint communiqué, a number of studies were undertaken to get a feel for how the countries in the Northeastern sub-region of South Asia would benefit if regional connectivity is established. These studies revealed that due to geographical proximity, and convenience of transport connections, certain states of NE-India would find it convenient and cost-effective as well as time-effective to use Bangladesh road, rail, and water networks (See Mapp-3). The map indicates the location of North East Indian (NE-Indian) states around Bangladesh, which have the convenience of location and transport connectivity through Bangladesh to other parts of mainland India.

With regard to an estimation of likely traffic diversion, CPD-SACEPS study of 2011 indicated that total potential transit and international traffic from NE-Indian states would be around 17.39 million tons say, roughly 18.00 million tons, of which inter-state transit traffic would be around 15.64 million tons, say roughly 16.00 million tons and international traffic (including Nepal and Bhutan traffic) would be around 1.75 million tons, say roughly 2.00 million tons.

Possible Routes for Regional Connectivity

In late 2010, the Government of Bangladesh (GOB) set up a high-level Core Committee to look into transit issues amongst Bangladesh, India, Nepal and Bhutan. Five sub-committees were set up to work on various aspects. Subcommittee-I has been working on identification of possible routes for transit traffic. Based on a review of the major routes identified for regional connectivity by the SAARC Regional Multimodal Transport Study (SRMTS) and completed in 2006, seventeen routes were identified to be developed in phases.

The GOB Core Group study further indicated that all seventeen routes could not be operationalized immediately because several of them were suffering from acute infrastructural deficiencies. According to a rough estimate, it may take at least 3-5 years before all the priority routes can be physically improved, modernized and fully operationalized for transit traffic movement. In view of the above situation, one of the think tank studies, called the CPD-SACEPS study of 2011, selected 13 routes for further investigation keeping in view their high potential for quick development and operationalization. Please see the list of these 13 routes in Table-1.

In order to operationalize these routes, an assessment was made of the major projects which are required to be implemented by the Government of Bangladesh (GOB), on a priority basis (See Table-1).

According to a detailed assessment, Bangladesh will need around 3-5 years to put its transport system in full gear to carry both national and anticipated transit traffic. While awaiting improvement of rail and water routes, initially around 10% of transit traffic could perhaps be carried by road, on trans-shipment basis or consider using Joint Venture Trucking Company (JVTC) approach. Under this approach, JVTC could be setup by Bangladesh road transporters with shareholders in India, Nepal, and Bhutan, with double registration (i.e. vehicles registered both in Bangladesh and India) for the company's multi-axle vehicles (truck trailers, covered vans, etc.). Double registration will allow these vehicles to pick up containers from origins inside India, Nepal and Bhutan, and move across Bangladesh to deliver goods to destinations inside India without any trans-shipment at the border. This system could cut down transport cost appreciably. Setting up of such a company and for its smooth operation, strong political support of the 4-governments would be essential.

Bangladesh shall also have to mobilize around US\$ 5.0 to 6.0 billion to improve its transport system to create enough capacity to carry both the national and the transit traffic. This is indeed a big challenge for Bangladesh.

Likely Benefits of the Regional Connectivity

To get an impression about the likely benefit, i.e. cost saving in moving goods along the identified shorter routes through Bangladesh viz-a-viz the existing longer routes, a detailed costing exercise was undertaken by the CPD-SACEPS study. Costing was done along the route as well as across nodes (i.e border points, transshipment points, sea ports, ferry points, etc.). For smooth movement of traffic along a route both links and nodes need to perform efficiently.

The CPD-SACEPS study worked out the comparative cost of moving goods from NE-India to Kolkata region along new routes through Bangladesh viz-viz the cost along the existing route via the "chicken neck". The results of the analysis, and the comparative position of costing along new

Table 1: Major projects to be implemented by GOB on a priority basis

Major Projects
1. Doubling of tracks along Dhaka-Chittagong rail route (ADB and JICA financed).
2. Construction of 2 nd Bhairab and 2 nd Titas Rail Bridges (Indian LOC project).
3. Construction of Container trans-shipment/ICD at Dhirasram.
4. Accommodating some transit traffic via Jamuna Bridge.
5. Construction of a new rail bridge on Jamuna River (ADB financing feasibility).
6. Construction of Khulna-Mongla rail link (Indian LOC project).
7. Establishing container transshipment facility at Khulna station yard.
8. Construction of Akhaura-Agartala rail link (Indian grant project).
9. Re-commissioning of Kulaura-Mahishasan rail link (Indian LOC project).
10. Construction of IWT transshipment port at Ashuganj (Indian LOC project).
11. 4-laning of Dhaka-Chittagong highway (World Bank supported).
12. Upgradation of road sections-Ashuganj-Akhaura, Brahmanbaria-Mainamati; Sutarkandi-Sylhet; and Benapole-Jessore-Khulna.

routes viz-a-viz the existing routes, are shown in Table 2. The Table also shows the extent of benefit that the territories/countries involved (NE-India, Nepal and Bhutan) could get by moving their trade along the new routes through Bangladesh.

Operationalization of Regional Connectivity

In order to obtain the real benefit of regional connectivity, it is crucial to have a political consensus among the countries concerned to operationalize the priority routes for actual movement of regional traffic.

For smooth movement across the border, both hardware and software infrastructures are required. On the *hardware side*, the priority routes identified must be in good condition along with border crossing facilities, namely parking spaces for the vehicles, waiting room for the passengers, gas/petrol stations, cafeteria/eating places, toilets, banks, telephone facilities, and well planned customs and immigration offices. But most of the land ports between Bangladesh-India, India-Nepal and India-Bhutan lack many of the facilities indicated above.

With regard to *software infrastructure*, except India-Nepal and India-Bhutan, there is no software, in terms of transport and trade facilitation agreements in place to facilitate smooth movement of goods and vehicles between India-Bangladesh, Bangladesh-Nepal, and Bangladesh-Bhutan. In order to facilitate smooth movement across the sub-region, in line with the experience of other sub-region, such as ASEAN, ECO and GMS, it is essential to adopt a regional transit transport framework agreement.

SAARC Initiative to Facilitate Movement

In the context of South Asia, the SAARC Secretariat took an initiative and circulated a draft “Regional Motor Vehicles Agreement”. In addition, a draft “SAARC Regional Railways Agreement” was also circulated for consideration of SAARC members state.

The SAARC Secretariat took further initiative to establish an “Expert Group” with representatives from all SAARC countries to negotiate the above mentioned draft Regional Agreements. A meeting of this expert group was held in the SAARC Secretariat in Kathmandu on 1-2 February 2010, where some preliminary comments were exchanged. A second meeting of the Expert Group was held on April 12-13, 2010, where some progress was made in respect to the Railway agreement. Since then considerable progress has been reported in respect of Railway agreement which may get adopted very soon. Progress in respect of “Motor Vehicle Agreement” has, however, been very slow.

New Initiative to Facilitate Movement

Since progress on the negotiation of the SAARC Motor Vehicle Agreement has been very slow, and it may not be finalized soon, to facilitate operationalization of regional connectivity in the Northeastern sub-region of South Asia, the parties concerned—namely Bangladesh, India, Nepal and Bhutan—should together go for a new regional transit transport framework agreement. The Asian Development Bank (ADB), if requested jointly by India and Bangladesh, could perhaps agree to offer some technical assistance in drafting the above-mentioned regional transit transport framework agreement.

Table 2: Extent of benefit for different countries/territories i.e. consolidated costs and cost saving along new routes vis-à-vis existing routes

Road Routes					
Sl. No	Routes	Total cost along new route with nominal border crossing charges for transit traffic (in US \$)	Total cost along existing route through chicken neck (US \$)	Per-Ton in US\$	Cost Saving %
Road Route-1	Agartala-Akhaura LCS-Paturia Ferry-Benapole-Kolkata Region	21.94	42.00	20.06	48%
Road Route-2	Agartala-Akhaura-Chittagong Port	14.88	50.05	35.17	70%
Road Route-3	Silchar-Sutarkand-Chittagong Port	21.67	46.57	24.90	53%
Road Route-4	Sutarkand-Paturia Ferry-Benapole-Kolkata Region	25.80	38.52	12.72	33%
Road Route-5	Gowhati-Tamabil-Chittagong	28.87	32.91	4.04	12%
Rail Routes					
Rail Route-1	Silchar-Shahbazpur-Dhka ICD (Dhirasram)-Darsana-Kolkata Region	20.73	47.87	27.14	57%
Rail Route-2	Silchar-Shahbazpur-Chittagong Port	18.48	56.13	37.65	67%
Rail Route-3	Agartala-Akhaura LCS-Dhaka ICD (Dhirasram)-Darsana-Kolkata region	16.41	54.00	37.59	70%
Rail Route-4	Agartala-Akhaura-Chittagong Port	12.52	52.05	49.53	80%
IWT Route					
IWT Route-1	Kolkata-Raimongal-Mongla-Narayanganj-Ashuganj by Road to Agartala	25.21	50.08	24.87	50%
Nepal Traffic					
Road Route-6	Kathmandu-Kakarvita-Banglabandha-Mongla Port	87.53	121.45	33.92	29%
Rail Route-5	Birgunj-Katihari-Rohanpur-Khulna-Mongla Port	29.62	27.76	-1.86	---
Bhutan Traffic					
Road Route-7	Thimphu-Phuentsholing/Jaigan-Burimari-Mongla Port	24.54	27.79	3.25	12%

During drafting of the agreement, it would become very clear as to the areas where protocols are required to be developed. The ADB technical team which would be drafting the framework agreement, should be in a position to draft the required number of protocols for negotiation together with the main agreement.

Basis of Transit Charges to be Levied

International trade often requires the crossing of goods across and through territories of other states. Article V of the GATT 1994 provides for the freedom of transit of goods, vessels and other means of transport across the territory of another WTO country via the routes most convenient for international transit.

Under WTO provisions, transit country can levy “transit charges” for use of the infrastructure, facilities and transport services. These charges could include, among others, return on investments from the infrastructure, rolling stocks, vehicles, operating costs of transport services, maintenance costs of infrastructures and other associated facilities and assets, environmental and congestion costs, administrative and management costs of infrastructure and services, etc.

Article V of GATT 1994, however, refers to only through-transit i.e., transit in GATT context normally involves at least three countries/states. In case of NE-Indian transit traffic, only two countries are involved, as traffic is originating in India and terminating in India, after transiting through Bangladesh. As such, it is a “special type of transit facility” that Bangladesh has agreed to provide on a bilateral basis. As such the issue needs to be sorted out bilaterally.

But the question arises as to why NE-India, although not a landlocked territory, still wants to transit through Bangladesh. It is because there would be large savings in transport costs and time. A question arises as to who should get the benefit of this savings in transport costs and time. Should it be Indian traders only? Should not Bangladesh get a share? This issue needs to be sorted out bilaterally. The savings to be shared with Bangladesh may be termed as “transit fees”.

In this context it may be noted that in addition to cost savings, there would be considerable time savings too, which Indian traders will enjoy. At the initial stage, Bangladesh may not raise questions on this issue, as it may be addressed later.

In order to avoid accounting complications, the “transit fee” component could form a part of the “transit charges”, to be levied on vehicles which will be using transit routes through Bangladesh.

Conclusions

Transit traffic from NE-India, Nepal and Bhutan would find it attractive to pass through Bangladesh, and use its ports, as the savings for each ton of diverted traffic could range between 12% to 80%, depending on the route being used. Establishment of regional connectivity would, therefore, create a win-win situation for all four countries concerned. To operationalize regional connectivity, both improved infrastructure as well as efficient facilitation

measures in the form of a Regional Transit Transport Framework Agreement need to be in place.

Bangladesh will need around 3-5 years to upgrade its transport system to carry both national and the anticipated transit traffic. Initially, railway and IWT shall have to carry most of the transit traffic, until expressways are built along national highway routes. While awaiting improvement of rail & IWT, initially around 10% of the transit traffic could perhaps be carried by road, on trans-shipment basis, or by using Joint Venture Trucking Company (JVTC) approach. To expedite utilization of \$ 1.0 billion Line of Credit (LOC), loan processing mechanism in India needs streamlining. Bangladesh shall have to mobilize around US\$ 5.0 - \$6.0 billion to improve its national transport system to create enough capacity to carry both the national and the transit traffic. This is indeed a big challenge for Bangladesh.

Since the transport costs along the existing routes via chicken neck, are very high, compared to the transport cost per ton along proposed transit routes through Bangladesh, there would be large savings in transport cost for Indian transit traffic, if BD routed are used. India should, therefore, share part of the transport cost savings with Bangladesh, in the form of ‘transit fees’, in addition to “transit charges”.

To improve facilitation measures Bangladesh, India, Nepal and Bhutan need to take an urgent political decision to go for a “Regional Transit Transport Framework Agreement (RTTFA)”, within the SAARC framework. Taking such bold political decisions are difficult but not insurmountable.

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Intergenerational Transmission of Domestic Violence in Bangladesh

Nadine Shaanta Murshid

Abstract

There is considerable evidence of the importance of intergenerational transmission of domestic violence. Studies from the United States as well as developing countries suggest that witnessing inter-parental violence during childhood is associated with a greater likelihood of experiencing violence themselves. This hypothesis is based on Bandura's social learning theory which posits that violence is a socially learned behavior. However, there are no studies that look at domestic violence based on this theory in Bangladesh. Thus, this study, uses the Bangladesh Demographic and Health Survey (2007) to find an association between domestic violence experienced by women, and witnessing inter-parental violence, justification of wife beating, respondent age, marital education, partner's higher education, and primary education of the respondent in a multivariate model. Significant associations were not found between domestic violence and respondent's primary and higher education, partner's secondary education, partner's age, and, employment.

There is considerable evidence of the importance of intergenerational transmission of domestic violence, with studies from the United States (Dumas, Margolin, & John, 1994, Caesar 1988; Hotaling & Sugarman 1986; Kalmuss 1984; Straus & Gelles 1986, 1990; Straus, Gelles, & Steinmetz, 1980) as well as developing countries (Ellsberg et al. 1999; Jewkes, Levin, and Penn-Kekana 2002; Martin et al. 2002) which suggest that witnessing inter-parental violence during childhood is associated with a greater likelihood of their either perpetrating or experiencing violence themselves.

The concept of intergenerational transmission of violence and the effect of witnessing inter-parental violence on life outcomes is evident in the research literature, which explains the etiology of domestic violence perpetration and experience (Egeland, 1993; Hotaling & Sugarman, 1986; Kalmuss, 1984). The basis of this concept comes from Bandura's studies examining aggression used by children, positing that violence is a socially learned behavior (Bandura, 1971, 1973, 1986). Bandura and others suggest that children develop violence as a habitual response to conflict through observational learning (Bandura, 1986; Widom, 1989). As such, violence modeled between parents "provides scripts for violent behaviors" and "teaches the appropriateness and consequences of such behavior in an intimate relationship to children through direct and vicarious reinforcement of rewards and punishments" (Bandura, 1973; Black, Sussman & Unger, 2010, p.1024). However, not all children who witness violence as children use violence in their own relationships as adults (Kaufman & Zigler, 1987). This is because children are able to distinguish between positive and negative outcomes. If they find

that violence is an effective way of conflict resolution between intimate partners (Ehrensaft et al., 2003) or a means of gaining control (Black et al., 2010), they are more likely to use violence instead of other methods of conflict resolution such as negotiation, verbal reasoning, self-calming tactics, and active listening (Black et al., 2010, Foshee, Bauman, & Linder, 1999).

Very few studies in Bangladesh have assessed the relationship between history of violence and witnessing domestic violence as a child, and domestic violence either experienced or perpetrated as an adult. One study is that of Naved and Persson (2005) who found a strong correlation between the two in both rural and urban areas. They also found that family structure is associated with domestic violence such that living in a nuclear family increased the risk of violence. They used a population based survey of 2,700 women aged 15 to 49 years, randomly selected via multi-stage sampling from ICCDR, B's (International Centre for Diarrhoeal Disease Research, Bangladesh) database to select participants in the rural areas and the Population Census 1991 to select participants in urban areas. They also conducted in-depth interviews with 28 women who had experienced domestic violence. Naved and Persson (2005) operationalized domestic violence using the Conflict Tactics Scale (Straus, Gelles and Steinmetz, 1996). Their findings are not nationally representative. However, it provides a basis for the linkages between inter-parental violence and re-enacting a similar dyadic pattern as adults. As such, the findings of the current nationally representative study have important implications in terms of policies and practice through carefully crafted, contextual interventions.

Other Correlates of Domestic Violence in Bangladesh

The factors that contribute to domestic violence in Bangladesh are not conclusive, and a myriad of variables seems to be working together to lead to domestic violence in Bangladesh such as: early marriage for women, socioeconomic factors, age, education, and family structure. These factors are discussed in greater detail below:

Early Marriage

A number of studies suggest that early marriage for women increases the risk for domestic violence in Bangladesh (Hadi, 2000; Koenig et.al., 2003; Schuler et.al., 1996). Hadi's (2000) study was conducted in 70 villages across 10 regions in which in depth interviews were conducted by ten resident female researchers who lived in the study village for two years (as part of a larger study), while Koenig and colleagues and Schuler and colleagues used large, representative samples, as already described.

The problem of early marriage has origins in the practice of arranged marriages for girls in their teens, and exacerbated by the low status that younger women have as compared to older women. The status differential thus renders younger women at higher risk of being abused than older women (Bates, Schuler, Islam & Islam, 2004; Koenig et.al, 2003; Naved & Persson, 2005; Schuler et al, 1996). Bates and colleagues (2004) further posits that the institution of marriage lays the foundation for domestic violence in the lives of young women who marry men they do not know, wherein "sexual relations are often traumatic and violence is used to establish and maintain gender roles" (Bates et al., 2004).

Socioeconomic Factors

Socioeconomic factors are generally thought to protect against violence, but studies conducted in Bangladesh provide mixed evidence. Some studies show an inverse relationship between socioeconomic status and domestic violence (Ahmed et.al., 2004; Bates et.al., 2004; Koenig et.al.,2003) but a study by Naved and Persson (2007) shows no significant relationship between income both in an urban area and a rural area.

Age

Ahmed (2005) found that the age of the wife, as well as the age of the husband, was significantly associated with domestic violence, conceptualized as physical violence, emotional violence that includes threats of divorce and second marriage, as well as threats to take away her personal property and restrict her from visiting her natal home. Being older than 35 years made women less vulnerable to violence, Ahmed's findings show.

Similarly, a study by Bhuiya and colleagues (2003) indicate that domestic violence is associated with the age of the husband. They found that men under the age of 30 were more likely to physically abuse their wives than men over the age of 50. Dalal (2009), also reports similar findings in a cross-sectional household survey of 4,411 randomly selected married women in two sub-districts (Savar and Dhamrai) in Dhaka. He shows that men in the age group of 30-40 years were four times more likely to abuse their wives than men in their teens and twenties, and twice as likely as men who were older than 40 years old. Hadi (2000), on the other hand, found no significant associations between age and domestic violence in Bangladesh in his qualitative study involving participant observation and in-depth interviews.

Education

Men's education is associated with perpetration of domestic violence for only certain levels of education. In rural Bangladesh, for example, having less than six years of education did not have an effect on perpetration of domestic violence, but in some rural and urban areas, six to eleven years of education was inversely related to perpetration of domestic violence as education diminished the influence of conventional gender roles (Koenig et.al., 2003; Naved & Persson, 2005). Ahmed (2005) also found that low levels of education of the household head and poverty were correlated with higher levels of violence. Ahmed bases his findings on a study in which he compares 622 women who are participants of BRAC microcredit programs with 1,622 non participants in 60 villages in Matlab where 17.5% of the respondents reported to have experienced violence in the past four months.

Wives' education was found to be more consistently associated with lower levels of domestic violence (Bates et.al., 2004; Koenig et.al., 2003; Naved & Persson, 2005). Women with at least six years of

education were found to be significantly less likely to experience violence in their personal lives, found Bates and colleagues (2004).

In the current study, the association between inter-parental physical violence and experiencing domestic violence is examined, while also assessing the role of justification of domestic violence, marital age, age of the respondent, partner's age, education level of the respondent, education level of the partners, and current employment status. It is hypothesized that individuals who witness violence as children, are more likely to experience domestic violence as an adult because they accept it. This is tested in Model 1.

It is further hypothesized that individuals who justify domestic violence are more likely to experience domestic violence because they are more likely to accept violence in their own lives. It cannot be

assessed, however, whether women accept violence because they experience it, or whether they experience it because of their acceptance of violence. The acceptance of violence is conceptualized by the notion of justification of domestic violence. It is theorized that justification of domestic violence account for a significant variation in domestic violence experience that indicates that those who justify violence also experience violence. As such, the relationship between inter-parental violence and domestic violence is perhaps mediated by justification of domestic violence. The mediation model, as shown in Diagram 1, is tested in Model 2.

Model 3 presents the multivariate model. In this model, the demographic variables are accounted for as control variables.

Table 1: The Study Population and the Sample

	Sample Size	%	Population Distribution
All	3,986	100.0	100.0
Key Dependent Variable			
Domestic Violence			
No	2,948	75.7	75.1
Yes	948	24.3	24.9
Independent Variables			
Inter-parental Violence			
No	2,896	74.3	73.7
Yes	1,000	25.7	26.3
Justification of Domestic Violence			
No	2,691	69.1	69.6
Yes	1,205	30.9	30.4
Respondent Education			
No education (Ref.)	1,213	31.1	33.8
Primary	1,192	30.6	31.7
Secondary	1,189	30.5	29.7
Higher	302	7.8	5.8
Respondent Partner Education			
No education (Ref.)	1,281	32.9	36.3
Primary	1,076	27.6	27.8
Secondary	980	15.2	24.5
Higher	559	14.3	11.5
Currently Employed			
No	2,749	70.5	67.8
Yes	1,149	29.5	32.2
	Mean	S.D.	Median
Marital Age	15.5	2.8	15
Respondent Age	30.1	8.8	29

The Current Study

The overarching research agenda of this study was to understand the antecedents of domestic violence as a way of designing interventions that would prevent, as opposed to treat the problem of domestic violence in Bangladesh; prevention is cost-effective, has positive long terms ramifications, and easier to implement (Mock, Quanash, Krishnan et. al, 2004). As such, the key research questions were:

- i. Does witnessing inter-parental domestic violence predict experience of domestic violence?
- ii. Does witnessing inter-parental violence predict experience of domestic violence when justification of domestic violence is included as a mediator variable?
- iii. Does witnessing inter-parental violence predict experience of domestic violence when justification of domestic violence is included as a mediator variable while controlling for demographic and socio economic variables?

Methods

This study used the BDHS 2007 survey of 10,400 households in which they interviewed 10,996 Ever-married women between the ages of 15 and 49 and ever-married men between the years of 15 and 54. The survey was designed to produce representative estimates as indicators for the entire nation, for urban and rural areas, and for each of the six major divisions of Bangladesh. In the current study, the ‘women’s questionnaire’ was used; that is, the study only include women who were interviewed by BDHS.

Measures

Domestic Violence

Conflict Tactics Scale (modified) was used to measure domestic violence. The response format allowed respondents to choose: never, sometimes, and, often. The Cronbach’s alpha for the items was found to be .82, suggesting very good internal consistency. Respondents were asked if any of the following violent acts occurred in the last 12 months.

(Does/did) your (last) husband ever do any of the following things to you:

- a) Slap you?
- b) Twist your arm or pull your hair?
- c) Push you, shake you, or throw something at you?
- d) Punch you with his fist or with something that could hurt you?
- e) Kick you, drag you or beat you up?
- f) Try to choke you or burn you on purpose?
- g) Threaten or attack you with a knife, gun, or any other weapon?
- h) Physically force you to have sexual intercourse with him even when you did not want to?
- i) Force you to perform any sexual acts you did not want to?

Justification of Domestic Violence

A scale created by the Demographic and Health Survey researchers was used to measure justification of domestic violence. The Cronbach’s alpha for the scale was found to be .79.

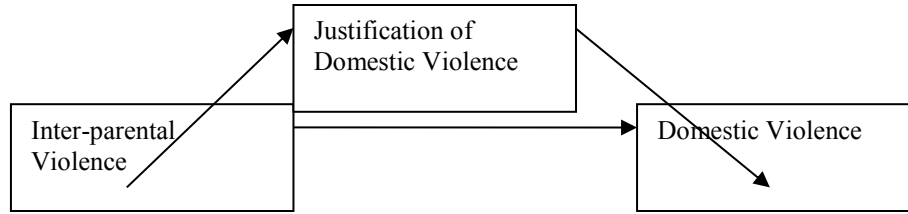
Respondents were asked to respond with yes or no to the following questions:

- Wife beating is justified if she goes out without telling him
- Wife beating is justified if she neglects the children
- Wife beating is justified if she argues with him
- Wife beating is justified if she refuses to have sex with him

Witnessing Domestic Violence

The key independent variable was witnessing domestic violence as reported by the response to the question: ‘Did father beat mother?’ While this one-item measure fails to encompass the different types of inter-personal violence that can take place in a dyad, it is perhaps the only one that reliably characterizes the presence of violence because the reliability of the measure is dependent on the rate of recall of the respondents.

Diagram 1: The mediation model (Model 2)



Other variables

This study controlled for variables that were found to be related to domestic violence in the Bangladeshi literature: age, partner’s age, marital age, education, partner’s education, and employment. The education variables and employment were used in categorical form. The age variables were used in continuous form.

Analysis

Descriptive statistics were obtained to describe the nature of the demographic variables and model covariates. Correlations between independent and dependent variables were examined to determine cross-sectional bivariate relationships using Chi Square and Generalized Linear Model tests. Logistic regression analyses were conducted to delineate the relationship between inter-parental violence and justification of domestic violence, and experiencing domestic violence. The assumptions of regression and Chi Square analyses such as linearity, homoscedasticity, and normality was determined by plotting residuals against predicted values and by examining the distribution of residuals, prior to running these tests. Because the BDHS used stratified sampling with 179 strata and 361 primary sampling units, Stata 12 was used to analyze the data using survey techniques.

Findings

Descriptive statistics for experiencing domestic violence, domestic violence between parents, and justification of domestic violence, as well as the demographic variables are presented in Table 1. The descriptive statistic indicated that 24.3 % of the nationally representative sample of women experienced domestic violence in the previous 12-month period. In the absence of cross-country studies that use the same methodologies and measurement

variable, it is difficult to assess how that figure compares with that of other nations. However the Demographic and Health Survey provides estimates for the countries in which they conducted the DHS survey, even though DHS data is collected only in the developing world, and not all nations are given the domestic violence module. From available DHS reports, it can be seen that 18.9% of the nationally representative sample in India reported domestic violence in the previous 12 months, while only 9% reported domestic violence in Nepal, as compared to 24.3% in Bangladesh. The descriptive statistics from the current study also showed that 31% of the sample of women justified domestic violence, and 25.7% of the sample reported that their father beat their mother. This is in line with the BDHS Report that indicates that 34% of both men and women justify domestic violence in the total sample of 10,996 individuals (BHDS, 2007). However, in the current study, domestic violence among women was assessed only (N=3,986). Future studies should assess the moderation effect of gender in the relationship between witnessing parental violence and experiences of domestic violence.

The bivariate relationships between the dependent variable, domestic violence, and all independent variables are presented in Table 2. The bivariate analyses showed that: 39% of the respondents who experienced domestic violence witnessed their fathers beating their mothers, while 36.1% of the respondents who reported that their fathers beat their mothers also justified domestic violence. At the same time, 29.4% of those who justified domestic violence reported experiencing domestic violence, while 22.9% of those who did not justify domestic violence also reported experiencing domestic violence. The other variables that were found to be significantly associated with domestic violence were: marital age, age, partner’s age, education, and partners’ education. Current employment was marginally

Table 2: Bivariate Associations between the Dependent and Independent Variable (Based on population estimates)

<i>Independent Variables</i>	Domestic Violence (n=3,186)
	<i>Chi Square</i>
Inter-parental Violence	
No	19.9*
Yes	38.9
Justification of Domestic Violence	
No	22.9*
Yes	29.4
Respondent Education	
No education (Ref.)	34.7*
Primary	33.0
Secondary	29.9
Higher	3.2
Respondent Partner Education	
No education (Ref.)	42.1*
Primary	29.2
Secondary	22.4
Higher	6.3
Currently Employed	
No	64.7
Yes	35.3
	GLM
Marital Age	$\beta = -0.014^*$
Respondent Age	$B = -0.009^*$
Respondent Partner Age	$B = -0.006^*$

associated with domestic violence in the bivariate analyses. See Table 2 for details.

In the multivariate analyses, the overall model reported a significant $F(12,171) = 22.22$. The findings from the logistic regression analyses showed that individuals with fathers who beat their mothers had higher odds of experiencing domestic violence ($\beta=0.87$, $p<.001$, $OR=2.4$, $CI=2.01, 2.88$). This relationship was partially mediated by justification of domestic violence by women ($\beta=.32$, $p=.08$, $OR=1.4$, $CI=.96, 1.98$, $p<.09$), suggesting that the direct effect diminished slightly when women justified domestic violence. Justification of domestic violence was found to be significantly associated with domestic violence ($p<.05$). The finds indicated that as more covariates were included in the model, the β coefficient was reduced from .94 to .86 ($OR=2.4$). The other variables that contributed to domestic violence in the model were: marital age ($\beta = -0.05$,

$OR=0.95$, $p<.05$), age ($\beta = -.05$, $OR=0.95$, $p<.001$) and higher education of partner ($\beta = -.05$, $OR=0.61$, $p<.05$). Secondary education of the respondent and that of the respondents' partners were marginally associated with domestic violence in this model.

Thus, the magnitude of the effect of inter-parental violence decreased slightly when justification of domestic violence was included as a mediator variable. The magnitude of the effect was further reduced, as covariates were included in the model, as seen in Table 3. The significant effect of justification of domestic violence reduced in magnitude from $\beta = .28$ in Model 2 and .23 in Model 3. As such, the significant negative association found between partner's age and domestic violence in the bivariate analyses was lost in the multivariate model, but the significant negative association between marital age and domestic violence, as well as respondent's age and domestic violence found in the bivariate analyses remained in the logistic model.

Discussion

This study contributes to the literature on both the etiology of domestic violence, and domestic violence in Bangladesh by providing further evidence of the rates of domestic violence in Bangladesh. According to the descriptive statistics, approximately 24.3% of the sample experienced at least one form of domestic violence in the past 12 months, which is in line with the literature that suggests that domestic violence is a pervasive problem in Bangladesh. As can be seen in Chart 1, adapted from the WHO multi-country study by Moreno and colleagues (1996), one of the few studies that account for prevalence rates using similar methodologies in multiple countries, domestic violence rates are around 20% in a 12-month period in both rural and urban areas. Data from UN Statistics indicate that prevalence of domestic violence was 19% in Bangladesh (in 2001), which is lower than that of Ethiopia (29%), Zambia (27%) and Peru (25%) only (see Table 4), suggesting the severity of the problem of domestic violence in Bangladesh. The increase in domestic violence from 20% (Moreno et.al.,1996) to 24% (as found in this study), suggests that between 1996 and 2007, domestic violence has either risen, or the reporting of domestic violence has risen.

The study also identified the percentage of women who have information on whether there was inter-parental physical violence in a nationally representative sample and provided statistical evidence for the associations between witnessing domestic violence, justification of domestic violence, and experiencing domestic violence perpetrated against them. As such, the descriptive statistics showed that a slighter larger percentage of women (25.7%) reported that their fathers beat their mothers, a relatively high percentage of people given these numbers are susceptible to the problem of self-reporting, recall bias, and social desirability bias

This study also showed that only 6% of those who reported that their fathers beat their mothers justified domestic violence, suggesting that there was perhaps no cognition related to justification between inter-parental violence and the replication of violence in their own lives. This generated the hypothesis that witnessing violence allows individuals to model that behavior in a similar dyadic relationship in the future even when they cognitively do not justify the use of violence. The bivariate tests also indicated that 32% of those who justified domestic violence reported

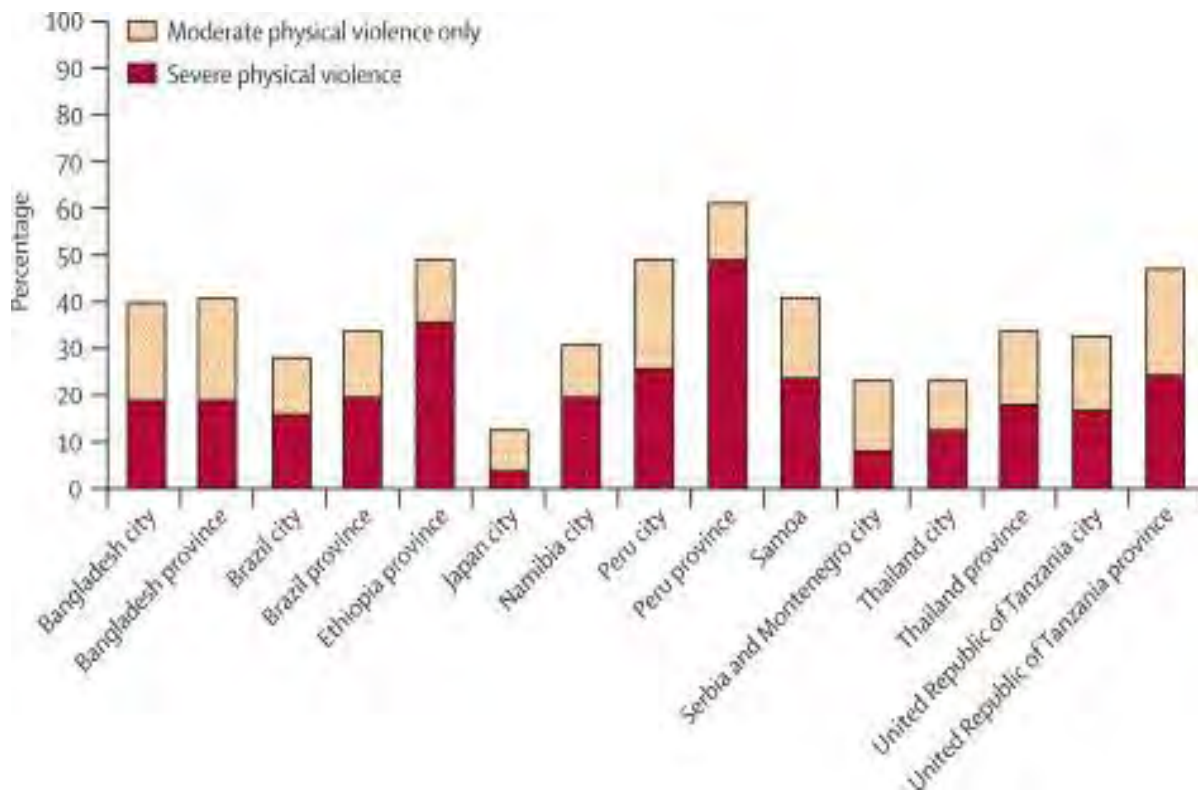
experiencing domestic violence, while 24.5% of those who did not justify domestic violence experienced violence as well; that is, a higher percentage of people who reported domestic violence justified it, providing an insight into to why women sometimes remain in violent relationships. It may be that if women already justify domestic violence, they are more likely to accept it in their own lives, and thus experience more of it because they remain in that violent relationship. However, it is also likely that, those who experience domestic violence and remain in the violent relationship are more likely to justify it. The causal mechanism or the direction of the relationship cannot be ascertained in this study, but this provides a rationale for qualitative studies that aim to provide an understanding of the context of these linkages, and longitudinal studies that can account for the direction of the relationship between these constructs.

The multivariate analysis suggested that there was a significant association between witnessing inter-parental violence and experiencing violence in their own lives. This is in line with Naved and Person's (2005) study that suggests that exposure to inter-parental violence is associated with experiences of violence as adults. Studies by Cummings and colleagues (2000) take into account the differences in responses by boys and girls to conclude that the moderating effect of age and gender is not clear, even though it may be that boys and girls respond differently to witnessing violence. The literature suggests that boys tends to externalize problems resulting in outcomes such as exerting violence and bullying, while girls internalize problems and exhibit signs of depression and anxiety (Leadbeater, Kuperminc, Blatt & Herzog, 1999). However, it is beyond the scope of the current study to draw such inferences, but future studies can aim to do so.

We had expected that justification of domestic violence would mediate the relationship between the two variables, and it did do that, but only marginally; the direct effect between witnessing violence and experiencing violence remained strong. The relationship between justification of domestic violence and experiencing domestic violence was also as expected, because individuals who justify violence are more likely to accept and contribute to the maintenance of domestic violence in their own lives (Dobash & Dobash, 1978).

Chart 1: Comparing domestic violence rates across nations

Source: WHO multi country study (Moreno, Jansen, Ellgberg and colleagues, 2006)



In this study, we looked at witnessing and experiencing *physical* violence, and the findings suggested that there was a strong positive association between the two. It would be interesting to see whether the same effect holds for other types of violence including *psychological* violence. Thus, further studies should assess whether women model their mothers by remaining in violent relationships or not. As a proxy for that, in the absence of that specific information, we assessed whether justification of domestic violence was related to witnessing violence, which in turn had an effect on experiencing domestic violence, but the association between justification and experience of domestic violence was found to be too weak to make that case. In addition, it does not necessarily hold that those who justify domestic violence will also remain in violent relationships, even though the validity of that notion seems strong.

It should also be noted that there is strong evidence in

the literature suggesting that physical violence is highly correlated with psychological violence, such that those who experience physical abuse are also likely to be experiencing psychological abuse (Postmus, Plummer, McMachon, Murshid, & Kim, 2012). Even though this study did not take into account the effect of experiencing or witnessing psychological abuse, because respondents were not asked about that in the BDHS, it can perhaps be assumed that those who witnessed physical violence also witnessed psychological violence. At the same time, there may have been respondents who responded negatively to ‘Did your father beat your mother’ but witnessed verbal and psychological abuse, but did not report that because they were not asked to do so. This may mean that there were respondents who witnessed other types of violence that was associated with experiencing domestic violence as adults. That may be why a quarter of those who said there were no inter-parental violence reported violence in their own lives.

Table 3: Logistic Regression: Associations between Domestic Violence and Independent Variables (n=3,186)

Domestic Violence				
F(12, 171) = 22.22; p<.001				
Independent Variables	β Coefficients			OR, 95% CI
	Model1	Model2	Model3	
Inter-parental Violence	0.94*	0.92*	0.86*	2.4 (2.01, 2.88)*
Justification of Domestic Violence		0.28*	0.23*	1.4 (.96, 1.98)*
Marital Age			-0.05*	0.95 (.91, .99)*
Respondent Age			-0.05*	0.95 (.93, .97)*
Respondent Partner Age			-0.006	0.99 (.98, 1.0)
Respondent Education				
No education (Ref.)				
Primary			-0.12	0.89 (.70, 1.1)
Secondary			-0.28^	0.76 (.56, 1.0)^
Higher			-0.30	0.74 (.42,1.29)
Respondent Partner Education				
No education (Ref.)				
Primary			-0.17^	0.84 (.69, 1.03)^
Secondary			-0.19	0.83 (.64, 1.05)
Higher			-0.50*	0.61 (.38, .96)*
Currently Employed			0.14	1.15(.93, 1.4)
Constant			1.4*	4.1 (1.8, 9.4)*

*p<.05, ^p <.09

The extant literature shows that children's exposure to inter-parental violence is related to not just aggressive behavior in children, but also emotional problems such as anxiety and depression, social competence, and lower academic functioning (Frantuzzo & Mohr, 1999). The linkages between inter-parental violence and experience of domestic violence found in this study are important for service providers and policymakers alike as they can think about ways in which domestic violence can be tackled in a global but efficient way.

The findings related to the other construct in the study strengthen the literature in many ways; it is suggested that marital age, age of respondents, and partner's higher education are all negatively associated with domestic violence. This is in line with the body of literature that propagates that younger women are more likely to experience domestic violence than older women, and that early marriage exacerbates domestic violence in Bangladesh. Even though the legal age of marriage in Bangladesh is 18 years for women, many parents

marry off their female children well before they reach 18 years. In this study, the average marital age of the women was found to be 15.5 years, suggesting that even in 2007, under aged marriage was, on average, very common.

The role of education, including partner's education in domestic violence has been discussed as a protective factor of domestic violence, which was found to be a significant protector in this study as well. Specifically, this study showed that with primary education, the incidence of experiencing domestic violence falls, albeit marginally. This could be because women are better able to assert themselves (Amin, 1998) or because they have more leverage in the household. Men's education was important in preventing domestic violence, as well, perhaps because education allowed them to learn skills to negotiate conflict in non-violent ways. However, that is not always the case, as domestic violence cuts across educational barriers in Bangladesh (Schuler et al, 1996).

Table 4. Prevalence of violence against women

Country or area	Year	Prevalence of physical violence against women (%)							Prevalence of sexual violence against women (%)				
		All perpetrators			By intimate partner				All perpetrators		By intimate partner		
		Lifetime	Last 12 months	Total	Lifetime		Last 12 months		Lifetime	Last 12 months	Lifetime	Last 12 months	
					Moderate	Severe	Moderate	Severe					
Africa													
Egypt	1995/96	35	..	34	..	..	13	..	..	..	..	..	..
Ethiopia – province	2002	..	..	49	13	35	29	7	22	..	..	59	44
Mozambique	2004	48	17	36	..	..	15	..	..	24	9	12	6
Namibia – city	2001	..	..	31	11	20	16	5	11	..	..	17	9
United Republic of Tanzania – city	2001/02	..	..	33	16	17	15	6	8	..	..	23	13
United Republic of Tanzania – province	2001/02	..	..	47	22	25	19	8	11	..	..	31	18
Zambia	2001/02	59	..	48	..	..	27	..	..	..	..	..	..
Asia													
Azerbaijan	2006	13	8	13	..	..	10	..	..	4	..	3	2
Bangladesh – city	2001	..	..	40	21	19	19	9	10	..	..	37	20
Bangladesh – province	2001	..	..	42	22	19	16	7	9	..	..	50	24
Cambodia ^a	2000	23	..	18	..	..	15	..	..	..	..	..	..
China, Hong Kong SAR	2005	12	2	6	..	..	1	..	..	14	3	5	1
India ^a	1998/2000	21	..	19	..	..	10	..	..	..	..	..	..
Maldives	2006	..	..	18	..	..	..	..	..	..	..	7	..
Philippines	2005	15	5	10	..	..	3	..	..	6	2	3	1
Republic of Korea	2004	..	..	16	..	..	..	..	..	..	..	7	..
Thailand – city	2000	..	..	23	10	13	8	3	5	..	..	30	17
Thailand – province	2000	..	..	34	16	18	13	5	8	..	..	29	16
Turkey	2008	..	..	39	21	18	10	..	..	..	..	15	7
Latin America and the Caribbean													
Bolivia (Plurinational State of) ^b	2003	..	..	36	..	..	7	..	..	..	..	12	3
Brazil – city	2000/01	..	..	27	12	16	8	5	3	..	..	29	9
Brazil – province	2000/01	..	..	34	14	20	13	5	8	..	..	14	6
Colombia	2000	41	..	44	..	..	..	..	..	..	..	..	..
Costa Rica	2003	47	11	33	..	..	7	..	..	41	7	15	3
Dominican Republic	2002	24	..	22	..	..	11	..	..	..	..	..	..
Ecuador	2004	..	..	31	..	..	10	..	..	..	..	12	4
Haiti	2000	35	..	29	..	..	21	..	..	..	..	..	..
Mexico	2006	40	..	23	..	..	..	..	..	44	..	11	..
Nicaragua	1997/98	33	..	30	..	..	13	..	..	..	..	..	..
Paraguay	2004	..	..	19	..	..	7	..	..	..	..	8	3
Peru	2000	47	..	42	..	..	..	..	..	..	..	..	..
Peru – city	2000	..	..	49	23	26	17	7	10	..	..	23	7
Peru – province	2000	..	..	61	12	49	25	4	21	..	..	47	23
Oceania													
Samoa	2000	..	..	41	17	24	18	6	12	..	..	20	12
Solomon Islands	2008	..	..	46	..	..	..	..	..	..	..	55	..
More developed regions													
Albania	2002	..	..	8	..	..	5	..	..	..	..	3	2
Australia	2002/03	48	8	25	..	..	4	..	..	34	4	8	1
Canada ^c	2004	..	..	7	..	..	2	..	..	..	..	..	..
Czech Republic	2003	51	12	35	..	..	8	..	..	35	5	11	2
Denmark	2003	38	4	20	..	..	1	..	..	28	2	6	—
Finland	2005/06	44 ^d	12 ^d	18 ^e	..	..	..	..	..	..	..	4 ^f	..
France	2003	17	..	..	..	..	..	..	..	5	..	..	..
Germany	2003	37	..	28	..	..	..	..	..	13	..	7	..
Italy	2006	19	3	12	..	..	2	..	..	24	4	6	1
Japan – city	2000/01	..	..	13	9	4	3	3	1	..	..	6	1
Lithuania	2000	..	..	33	..	..	..	..	..	..	..	8	..
New Zealand – city	2003	..	..	30	..	..	..	..	..	..	..	14	..
New Zealand – province	2003	..	..	38	..	..	..	..	..	..	..	22	..
Poland	2004	30	5	15	..	..	3	..	..	17	2	5	—
Republic of Moldova	2005	27	13	24	..	..	..	..	..	..	..	4	..
Serbia – city	2003	..	..	23	15	8	3	2	2	..	..	6	1
Switzerland	2003	27	1	9	..	..	1	..	..	25 ^g	1	3	—
United Kingdom ^h	2006/07	..	..	19	15	14	3	2	2	..	..	24	3

Predictors that have a correlation with domestic violence in Bangladesh, but have not been included in the full model of the current study, are pregnancy (Campbell, 2002; Garcia-Moreno et.al., 2006) and dowry (Bates et.al., 2004; Blanchet et.al.,2008; Naved et.al., 2007; Suran et.al., 2004). Ten per cent of ever-pregnant women in an urban area and 12% of ever pregnant women in rural area experienced violence while they were pregnant (Garcia-Moreno et. al., 2005). Of all the women who reported violence, 99% said that the biological father of the baby inflicted the violence. These constructs have significant import in the domestic violence literature pertaining to Bangladesh, but led to issues of multicollinearity in the current study, leading to the exclusion of those variables.

Specific Policy Implications

What is needed is a change in norms and beliefs about domestic violence in Bangladesh, in addition to an understanding of the negative ramifications of domestic violence on a mass scale. New parents need to be educated and be made aware of the effect of their actions on their children for actual change to take place so as to stop the intergenerational transmission of domestic violence. There are behavioral, emotional, and cognitive-functioning problems among children who are exposed to domestic violence (Edleson, 1999), and such information needs to be made widely available. As such, education programs for parents and social marketing campaigns for the masses need to be launched with the aim of sending two important messages: not to abuse significant others, and, not to do it in front of children as it has mental health effects, including normalization of violence, and desensitization of violence, which makes them more likely to abuse, as well as, remain in abusive relationships as adults. At the same time, education initiatives need to be bolstered so that more men and women receive an education, while enforcing marriage laws that forbid child marriage.

Thus, in order to bring about global and environmental changes in addition to family-level changes in terms of domestic violence, three major pieces of legislation need to be modified. One, witnessing inter-parental violence has to be included as part of the child abuse laws given the extent to which children are affected by such violence. Two, those who marry their adolescent children off need to be penalized harshly, given the significant inverse correlation between marital age and domestic

violence. Three, legislature should mandate schools to identify children who witness such violence at home by keeping in-house psychotherapists, and to put in place a mechanism via which violence can be reported and mediated in an informal setting, before legal action is taken. Relatedly, schools should be mandated to include a course on ethics that would teach basic ideas about domestic violence, so that even if children learn violent behavior at home, they learn that such behavior is wrong from an early age. A multi-pronged effort to reduce domestic violence in a culture where such violence is normalized is the way forward. This combination of legislative change and campaigns to create awareness about domestic violence will affect not only current domestic violence, but domestic violence among future generations, while also addressing the short-term mental health effects and trauma that children endure as they witness such violence. For children who have already witnessed domestic violence, there is a need for programs to ameliorate the existing trauma. As such, parents need to take accountability and utilize existing mental health facilities to help their children, and the government needs to take responsibility of making sure that there are treatment centers that can provide competent services to those who need them. A needs-assessment should be conducted to decide whether new institutions need to be set up to address this problem, or whether current institutions can be expanded to do so.

Limitations

The study is constrained by the measures of the dataset, as well as the cross-sectional design of the study. It is also susceptible to problems that come with self-reports in that, respondents may under or over-report. In terms of generalizability, since the study only uses information gathered from a nationally representative sample of women, not men, the findings can be generalized to women in Bangladesh only.

The findings have support from the extant literature, and the new findings have theoretical merit, which makes the findings of this study important for policymakers in Bangladesh, as well as researchers who can continue to test and falsify the theory presented. Future researchers could also elucidate the context of the linkages found in this study by conducting qualitative interviews using ethnographic methods to gain a deeper understanding of the nature of the linkage.

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Bangladeshi Workers in New York City's Informal Markets: An Analysis of Remittance Decisions

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Abstract

This paper presents a study profiling low-skill immigrants from Bangladesh who work in informal markets in New York City's largest borough, Queens. It explores their economic circumstances and decisions, against the backdrop of the larger Bangladeshi population in New York City, its fastest growing immigrant group in the last two decades. Drawing on primary data collected through surveys of street vendors, restaurant workers, hawkers, etc., who constitute the lowest economic strata of this group, it examines the remittance-sending behavior of their households and whether or not they perceive microloans as beneficial to their employment prospects in the United States. Survey results suggest a strong incidence of remittances in this population, and the existence of wide familial networks in Bangladesh that benefit from these transfers. A double hurdle model fitted to remittances finds that income, household size in the U.S. and loans taken out in Bangladesh for emigration are important determinants of remitting behavior. As a secondary question, this study considers the familiarity with and demand for microloans in this population, finding a strong incidence of both, making it a prime demographic for Grameen America's operations in New York as it extends its reach in its formative years. Since remittance transfer costs are often regressive and work against poorer migrants, Grameen Bank could play an innovative role in the transfer operations of its Bangladeshi borrowers, an area into which it has made recent inroads for cross-border remittances from India.

Keywords: Migration, Remittances, Bangladesh, New York City, Microloans, Grameen Bank

Introduction

This paper presents a study profiling low-skill immigrants from Bangladesh who live and work, often in informal arrangements, in New York City's largest borough, Queens. It explores their economic circumstances and decisions, against the backdrop of the larger Bangladeshi population in New York City, its fastest growing immigrant group in the last two decades. Drawing on primary data collected through surveys administered to 64 immigrants working as street vendors, restaurant workers, hawkers, etc., many of whom are employed informally, and who constitute the lowest economic strata of this group, we examine the remittance-sending behavior of their households and whether or not they perceive microloans as beneficial to their employment prospects in the United States.

The emerging reality over the last few decades of remittances becoming a vital source of economic development has been especially felt in Bangladesh, which received 11 billion USD in 2010 alone (its record high) making it the seventh largest recipient nation in the world. Naturally, a substantial body of literature has emerged from research undertaken in Bangladesh on the utilization of these remittances at home. While this work is smaller in scope, it hopes to fit a small but significant piece into the broader literature, by looking at the sending perspective of Bangladeshi immigrants from the lowest income groups in the United States. Since poorer migrants

have ties to those back home who come from similar socio-economic backgrounds, remittances as a direct source of poverty alleviation can be linked to their behavior. This particular role of remittances is quite significant for Bangladesh; estimates suggest that remittances have lowered the country's poverty headcount ratio by 6 percent points since the late 1990s with a large proportion originating from temporary migrants working in the Middle East. The U.S. is the fourth largest source of remittances to Bangladesh, a fact undoubtedly related to higher average incomes of Bangladeshi emigrants in the West. However, the remittance sending behavior of the least economically advantaged in this group deserves consideration, given that almost 24 percent of Bangladeshi families in the U.S. live below the Federal poverty threshold (ACS estimates, 2010), a rate substantially higher than both the national figure and that for other South Asians. Our study targets immigrants from this economic stratum and empirically studies the determinants of both the decision to remit as well as the amount remitted by a typical household in this group.

As a secondary question, we consider the factors that affect the perception of microloans as a means of bettering the economic prospects of these migrants in the United States. This question is of particular relevance to this case study for two reasons. First, Grameen America, a branch of Grameen Bank, one of the world's premier microfinance institutions that originated in Bangladesh, opened its first office in

Queens, New York, in 2008. While still in its formative phase and serving mainly a low-income, recent-immigrant target group in New York, it has disbursed over 16 million dollars in loans since its inception. If a reasonable demand for microloans exists in the low-income Bangladeshi sub-population (currently, 95 percent of Grameen's borrowers in Queens are women of Hispanic ethnicity), Grameen would find a definite reputational advantage in targeting this group as it extends its reach. Secondly, given the high costs of remittance transfers through official channels (that often turn out to be regressive as they typically include a base fee and hence work against poorer migrants who may remit smaller amounts more frequently), it could possibly play an innovative role in the remittance transfer operations of its Bangladeshi borrowers, an area into which it has made recent inroads (though currently limited in scope to cross-border remittances from India). This role would certainly be consistent with its broader development objectives in Bangladesh. Grameen America is still laying down its roots in the United States and such a role would necessarily entail navigating through complex international banking regulations and developing settlement systems and partnerships between the parties involved. For this reason, this secondary question is intended to be an explorative exercise, a base for future research that would be needed to determine if this role is indeed a viable one for Grameen America to pursue in the coming years.

The paper proceeds by first presenting a discussion of the broader context within which this study is framed, organized in two parts. The first explores the trends in Bangladeshi migration to the city, making it the fastest growing migrant group in the last two decades. The second looks at the labor market profile of Bangladeshi workers, using data from the Current Population Survey and compares the labor market outcomes of this group with other South Asians, and other immigrants in general. The subsequent section presents the results of our survey targeting workers from the lowest income strata of this population and provides an empirical assessment of questions relating to both remittances and microloans. The final section concludes with a summary of our study's main findings.

Bangladeshi Emigrants in New York City

New York: The Original Immigrant City

Even as historical patterns of settlement of new immigrants to the United States slowly evolve to become more geographically diffused, New York

City remains firmly established as a major gateway for incoming immigrants. Emerging settlement cities such as Atlanta, Dallas, Washington D.C, Phoenix and very recently Raleigh-Durham provide an interesting contrast to the long established receiving centers such as New York, Los Angeles, Miami and Chicago (Singer, 2004). New York City hosts the most diverse immigrant population in the world, a diversity accumulated over waves of immigration from different sending countries over many decades, creating social and economic networks in communities that in turn attract newer immigrants. In contrast to the historically large and varied immigrant population of New York, the emerging gateway cities have experienced a recent and rapid surge in their small immigrant populations, majority of whom are of Mexican and Asian origin. Immigration reform as a polarizing political issue has never emerged in the City; its open cultural attitude to immigration has changed little over the decades and it remains an original "Immigrant City", with first and second generation immigrants making up more than 60 percent of its resident population.

The population of New York City is large and stable compared to many of the nation's rapidly growing metropolitan areas. However, it continuously experiences a significant influx and outflow of people, and large turnovers can considerably alter its internal demographic profile from one decade to the next, without a concomitant variation in aggregate numbers. The City attracts approximately a quarter of a million new residents each year from within the U.S., but loses an even larger number to its suburbs and other states. The net outflow of residents is more than offset by foreign in-migration, so the resulting increase in New York's population is heavily based on inflows from abroad, along with the natural growth rate of the City's population (Rosen et al., 2005). The borough of Queens hosts more than a third of the city's immigrants, making nearly half (48.3 percent) of its population foreign born. The concentration of Bangladeshis is the strongest in this borough, which is home to 53 percent of the population, followed by Brooklyn at 24 percent.

Bangladeshi Emigration to the Industrialized West

The diaspora from the region of present day Bangladesh has a long and intricate past, woven into the history of Bengal, a historically distinct cultural and regional entity in the South Asian subcontinent that can be broadly represented today by Bangladesh and the state of West Bengal in India.¹ Earliest recorded instances of migration from this region to

Table 1. New York City Immigrant Groups, 1997-2009, Current Population Survey

COUNTRY	1997-1999	2007-2009	Percent Change
DOMINICAN REPUBLIC	370,747	361,219	-2.57
CHINA	183,962	293,420	59.50
JAMAICA	162,429	176,178	8.46
MEXICO	133,123	126,012	-5.34
ECUADOR	107,703	123,196	14.39
RUSSIA	129,506	114,882	-11.29
HAITI	89,936	99,793	10.96
POLAND	83,187	96,614	16.14
GUYANA	103,911	91,643	-11.81
COLOMBIA	60,508	86,366	42.73
TRINIDAD TOBAGO	76,637	75,114	-1.99
ITALY	91,040	67,888	-25.43
BANGLADESH	25,938	62,129	139.53
PHILLIPINES	47,172	61,230	29.80
INDIA	51,024	58,958	15.55
KOREA	49,439	49,333	-0.21

the United States and the United Kingdom date back to its colonial past.

In the late 18th century, sailors from the south-eastern region of Bangladesh who had joined the British Merchant Navy sailed from the port of Kolkata in the Bay of Bengal to different parts of the world. Many left their ships to settle in the U.K. (Siddiqui, 2004a). In the 1940s and 1950s, Bangladeshi crews of Merchant Navy ships settled there in larger numbers, this time providing labor in low-skill industries that were suffering from acute labor shortages caused by the war (De Bruyn and Kuddus, 2005). During this time, the British government actively encouraged migration from its erstwhile colonies to meet this shortage, and families of earlier settlers added to the numbers of Bangladeshis in the U.K.

Similarly, literature on Bengali migration to the U.S. references small numbers of migrants who "jumped ship" in Detroit, Michigan in the 1920s and 1930s (Siddiqui, 2004b). A second, larger wave of Bangladeshi migration to the U.S. can be identified in the 1960s, comprising mainly of students and professionals, reflecting the broader pattern of migration from Asia during this time. The institution of the Diversity Visa (DV) in the 1990s by the U.S. Department of State, that permits immigration based on a lottery system, has also allowed thousands of Bangladeshis from a wide range of socio-economic backgrounds to emigrate to the U.S. (Siddiqui, 2004b). Today, the U.S. and the U.K. remain the major emigration destinations in the Industrialized West, each home to approximately half a million people of Bangladeshi origin, followed by Italy,

home to 70,000. This category of migration is generally long term and does not reflect the experience of most Bangladeshi migrants, who work on short term employment contracts and are bound for destination countries in the Middle East and South East Asia and make up 63 percent of its total emigrants (Sikder, 2008)ⁱⁱ. Temporary migration is particularly difficult to estimate without official numbers for returning migrants, but a rough estimate puts the total emigrant population of Bangladesh at a little over 7 million, with 391,000 migrants leaving in 2010 alone. (IOM, 2011)

Migration to New York City: Recent Trends

Even though the Bangladeshi population is still relatively small (estimated at around 62,000 for a 2007-2009 average) compared to the largest immigrant groups in New York City, its recent growth has been quite remarkable considering the 1990 Census put this population at a mere 5,000. After a 400 percent increase over the 1990s, it then more than doubled over the next decade. For comparison, Table 1 presents the populations of the largest immigrant groups in the City at the end of the last decade and the changes in these numbers from the late nineties.

While the foreign born population of New York has generally grown in relative size, the growth rate for the Bangladeshi population is extraordinarily high, even compared to source countries with similar starting-out populations in the late nineties.

As a result, the Bangladeshi population has grown as a fraction of the City's foreign born, as can be seen in

Figure 1. Foreign Born Population as Percent of Total and Bangladeshi Population as Percent of Foreign Born, 1996-2009, Current Population Survey

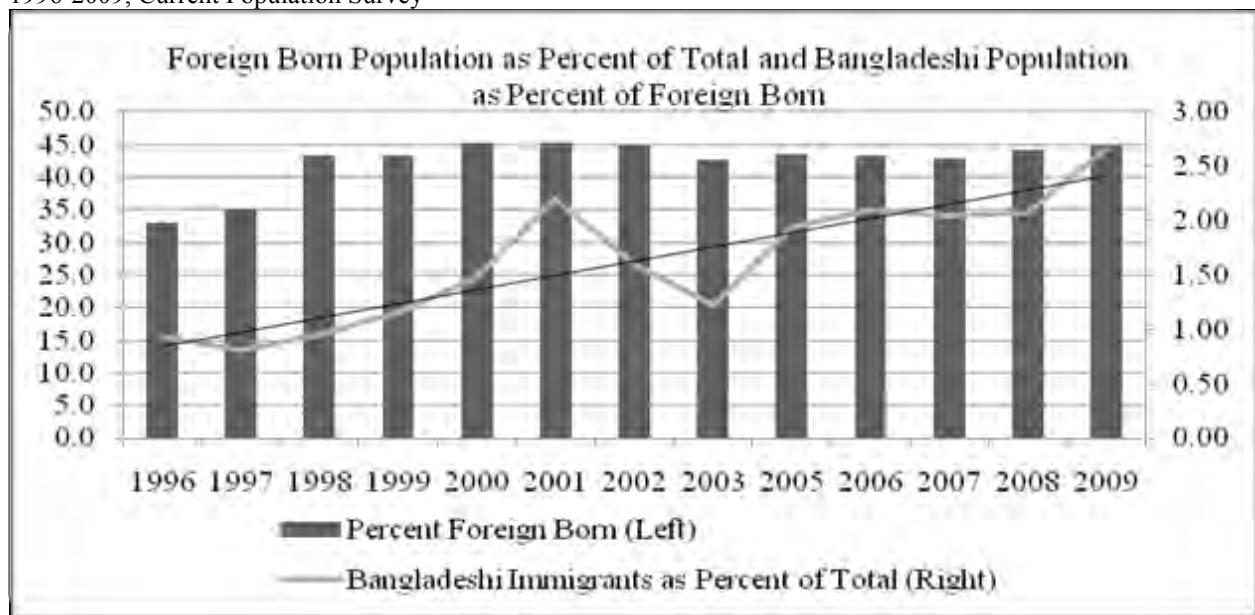


Figure 1, which maps this figure over a fourteen year period.

As noted previously, starting in the 1990s, many Bangladeshis emigrated to the U.S. under the DV lottery system, a program that allowed immigration based on a lottery administered by the Department of State. For many not in favored professions such as engineering and the sciences, new opportunities for migration now arose that were previously available to an elite few and their families. (Siddiqui, 2004b) 50,000 such Visas are allocated by the State Department every year, with countries with significant populations already in the U.S. ineligible for the lottery. In recent years, the DV lottery has had extraordinarily high rates of participation from Bangladesh; in 2010, Bangladeshis comprised more than half of the pool of 14 million lottery entrants representing over 190 countries. (Nigeria and Ukraine were the second and third largest participants, where each represented less than ten percent of total lottery entrants.) In 2011, the State Department announced that Bangladesh would no longer be eligible to participate in the program given the high rates of recent immigration, exceeding 50,000 people over the last five years (coming in through other available immigration channels).

In addition to the clear upward trend, we also see volatility in the Bangladeshi numbers at the beginning of the last decade, with a noticeable drop in the numbers in 2003, presumably as a result of the repercussions of the 9/11 attacks in the U.S. The

Migration Policy Institute estimates that non-immigrant admissions from Asian Islamic countries did in fact drop by 37 percent between 2001 and 2002 (MPI, 2003). Non-immigrant admissions from Bangladesh in particular decreased by more than 30 percent from 2001 to 2003. (Yearbook of Immigration Statistics, 2003) While we do not have information on what percent of Bangladeshis in New York may represent non-immigrant visa overstays, the drop in non-immigrant admissions during this time is quite clearly captured in the aggregate population numbers in the CPS. A very rough approximation gleaned from interviews with community leaders in 2002 in New York suggests that of all expatriate Bangladeshis living in the U.S., 60 percent were legal immigrants, 20 percent were those whose papers were under process to change their immigration status, and another 20 percent were undocumented (Siddiqui, 2004b). In the absence of more reliable statistics, these are the only numbers available on the subject of non-immigrant overstays, and are cited with caution.

Labor Market Profile of Bangladeshi Immigrants in NYC

While a substantial body of interdisciplinary research has been devoted to the study of more established immigrant networks in New York City such as its Chinese, Caribbean and Latin American populations (among others), academic work on its Bangladeshi immigrants is scant at best. The profile of the greater Bangladeshi population in the city presented in this

Table 2. Labor Market Profile: Bangladeshis, Other South Asians and Other Immigrants in New York City, 2005-2009 Averages, Outgoing Rotations Group, CPS

	Bangladeshis	Other South Asians	Other Immigrants
Wage and Employment			
Labor force participation rate	57.3	59.8	63.0
Unemployment rate for ages 16-64	8.8	6.6	5.5
Employment rate for ages 16-64	91.2	93.4	94.5
Hourly status (percent employed in hourly work)	41.5	42.1	50.1
Wage for hourly workers (2009 Dollars)	14.0	14.3	14.9
Hourly wage (All workers, 2009 Dollars)	18.5	20.1	19.8
Occupational Distribution			
Management, professional, & related	19.1	34.6	25.0
Service	25.2	16.2	30.8
Sales and office	27.2	26.7	21.0
Construction & maintenance	4.8	6.0	10.3
Production, transportation, material moving	23.1	16.5	12.8
Demographic and Other			
Percent male	56.7	51.4	46.6
Median age	37	36	43
Number of children under 18 (Per Capita)	1.21	1.04	0.87
Median family income (Annual, 2009 Dollars)	34,775	49,500	37,500
Citizenship status (Percent)	46.3	51.7	47.8
Median year of arrival	1996-1997	1996-1997	1990-1991
Educational Attainment (25 and Over)			
Less Than high school diploma	10.2	16.2	24.7
High school graduates, no college	37.0	27.4	32.7
Some college or Associate Degree	6.7	14.8	15.3
Bachelor's Degree or higher	46.1	41.7	27.3

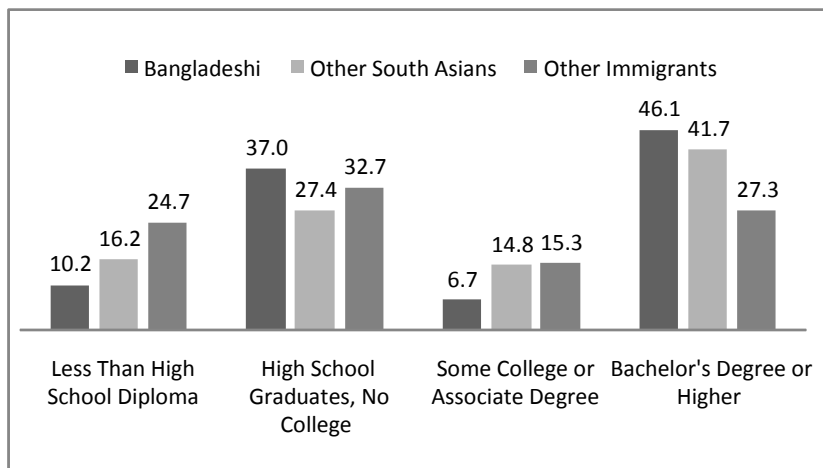
section partly addresses this gap in the literature, by providing a review of the labor market characteristics for this population as compared to other immigrants in the City. Secondly, it serves as a comparative backdrop against which we highlight the economic circumstances of low-skill and mostly informal workers, our chosen sample of study.

To construct the labor market profile of Bangladeshis in New York City, we utilize data from the Outgoing Rotation Group (ORG) files of the Current Population Survey (CPS). The CPS is a monthly survey of about 50,000 households conducted by the Census Bureau for the Bureau of Labor Statistics (BLS) and is the primary source of information on the labor force characteristics of the U.S. population and its sub groups. These data are collected in the two outgoing rotation groups as a part of the basic CPS labor force interview. To increase our sample sizes as well as average out the peak of a business cycle, we use averages for the five years spanning 2005 to 2009.

In exploring the labor market characteristics of Bangladeshi migrants in the City, it is instructive to use as a benchmark, the same aggregates for other South Asians (OSAs) as well as for all other immigrant (OIs) groups (including other South Asians). While many of the measures do not show stark differences across these groups (see Table 2), a few numbers warrant closer scrutiny. The unemployment rate of Bangladeshis was 8.8 percent in the five year period, which is higher than the rates for the other two groups, 6.6 percent and 5.5 percent for OSAs and OIs, respectively. (New York City's unemployment rate averaged 6.1 percent over this period.)

The low representation of Bangladeshis in the Management and professional occupational group (associated with low unemployment and higher wages) partly explains this phenomenon. However, this underrepresentation itself is surprising, given that a remarkably high percent of Bangladeshis are college graduates – 46 percent, compared to 27 percent for OIs. (The latter is comparable to the

Figure 2. Educational Attainment, Bangladeshis, other South Asians and Other Immigrants, 2005-2009, Source: CPS.



national average.) Other South Asians in the City have similar levels of educational attainment but lower unemployment rates for both college and non-college graduatesⁱⁱⁱ. The breakdown by level of education for each group is presented in Figure 2 for easier reference.

What may explain the low penetration of Bangladeshis in the "preferred" occupations given their high levels of educational attainment? The economic assimilation of immigrants into the labor markets of the U.S. is among other factors, dependent on the interplay of the amount of time spent in the United States and as well as their proficiency in the English language. The latter is of course related to the former, and to the degree to which English is used in one's native country. While Bangladeshis do account for more recent arrivals as compared to other immigrants, which would account for part of this discrepancy, compared to other South Asians, we see only a slight difference in this regard. (While the median arrival year is the same across these groups, a larger percent of OSAs had arrived in the U.S. prior to 1990, before the distinct wave in Bangladeshi immigration began.) This brings us to the issue of language; the 2010 American Community Survey (ACS) of the nation's Bangladeshi population found that nearly 51 percent spoke the English language "less than very well". This number is considerably larger than comparable figures for Indians (26.8 percent) and Pakistanis (36.6 percent), who make up the bulk of the OSA group.

The possibility that a large number of college graduates may in fact have been educated in Bangladesh is not directly captured in the CPS but is

strongly suggested by the estimate of the median arrival age of 25. Similar figures for OSAs again underscores the role of language; the seamless transfer of an education acquired in one's home country to the workforce upon migration, too, depends on the proficiency in the host country's language, along with other factors such as the quality of the education and its recognition upon migration. While the differences in the last two may be approximated to a high level of generality, English language proficiency can be more easily evaluated, as with the ACS estimates. Behind these numbers, broad historical and institutional factors can be identified as explanations; unlike in India, where the institutions of higher education largely use English as the medium of instruction, Bengali predominates in higher learning in Bangladeshi universities, due to government mandated use of Bengali in the nation's State universities (Brown and Ganguly, 2003). Interestingly, a 2005 study finds that even in institutions that instruct in English, Bangladeshi students generally relegate its role to be mostly "functional", or to be used only in situations that require the use of English (Rahman, 2005). The English language is not typically used in interpersonal or inter-institutional communication, (as it is in India) even among the educated elite. For a detailed discussion of the historical underpinnings of this difference, see Rahman (2005).

Since we see other South Asians faring much better in terms of securing employment in the high-wage "Management and Professional" sector, the high rates of college graduation in the Bangladeshi population are not reflected in earnings, and its average wage is the lowest in the three groups. The last dimension

along which Bangladeshis differ significantly from other South Asians in the City is in terms of median family income - OSA family incomes are more than 40 percent higher. (We also find that the distribution of family incomes to be more skewed for Bangladeshis than the other groups.) While wage data is only calculated for working adults, (where we do not see a large difference across groups) the strikingly lower family incomes reflect high dependency ratios in Bangladeshi families.

In concluding this section, we suggest that the observed contrasts in labor market outcomes for Bangladeshis and other South Asians in the City, the two groups that represent relatively recent immigrant cohorts with similar educational profiles, is indicative of different degrees of economic assimilation caused by a complex interplay of possible factors. Of these, we can address what is observable in aggregate statistics, namely, the difference in English language proficiency between these populations.

Survey Results

The sample of study consists of Bangladeshi workers in the informal labor markets of Queens, New York. The field work for this study was conducted primarily in the neighborhoods of Jackson Heights and Jamaica in Queens that have densely populated pockets of Bangladeshi immigrants with a vibrant street life. Surveys were administered to street vendors of many varieties of goods, from those selling prepared foods, or those operating fruit and vegetable carts, to those hawking books and maps, religious paraphernalia and so forth. Hawkers who pass out flyers on crowded streets for established stores or restaurants as well a few restaurant workers were also surveyed. These surveys were carried out in the months of June to August, 2010, and total 64. The administered questionnaires were designed to elicit information at the individual and household level on an array of socio-economic variables, including income, employment, migration related issues, remitting behavior (addressing incidence, amount, frequency and purpose) as well as respondents' familiarity with and demand for microloans. The summary statistics of variables of interest are presented in Table 3. Since the object of this survey was to look at the remittance sending patterns of immigrants from the lowest economic strata in the city, (as well as explore their perceptions of the benefits of microloans) we outline how our sample of study differs in important respects from the general Bangladeshi population. Table 3 provides comparable figures (based on availability) from the

ACS/CPS for the total Bangladeshi population in the U.S.

First, the households in our sample make less than half as much income per annum, and their median income falls below the Federal poverty threshold (for any number of children, and the mean household size). Second, the household sizes in our survey are significantly larger (4.93 members over 3.87). Third, home ownership is non-existent in our sample, with a hundred percent of those surveyed reporting a renter status for their home, while the comparable aggregate figure for all Bangladeshis is 48 percent. Finally, the percentage of those with education beyond high school is substantially lower in our sample. Variables for which we do not have aggregate numbers for comparison but are of interest to this study, are information on migration, remittances, and the demand for small loans. We consider each in turn.

Migration Variables

The median year of arrival into the U.S. in the sample (of the first household member) is 1997, so our sample represents relatively recent arrivals. The overwhelming majority of respondents report no intent to leave New York in the near future, a finding that is reflective of relatively new immigrant cohorts in gateway cities as being heavily dependent on the social capital offered by the dense immigrant networks prevailing in these areas. The lower levels of educational attainment of respondents imply somewhat restricted occupational and geographic mobility, and underscore the importance of such networks in achieving economic outcomes.

Return migration is often considered in the remittance literature as a non-altruistic motivation for remittances, as they can act as an insurance mechanism against future uncertainty, (Galor and Stark, 1990; Merkle and Zimmermann, 1992) which explains why temporary migrants tend to send larger portions of their income home. To account for this possibility, the survey asked respondents of their intentions to return to Bangladesh in the future; the vast majority responded in the negative, signaling a permanent migration decision. We also find that a remarkably high percentage of the respondents came from a household with a member who immigrated under the diversity visa (comprising 40 percent of all respondents). The lower education levels in the sample (compared to the greater Bangladeshi population) would corroborate the notion that workers from a broad class of socio-economic backgrounds do enter the U.S. under this scheme.

Table 3. Survey Results

Variable	Survey	ACS/CPS
Household Variables		
Household size	4.93	3.87
Children under 18 in household (Yes=1)	0.67	0.63
Working adults in household	2.00	
Education, Employment and Income		
Education beyond high school	0.23	0.53
Any household member self employed (Yes=1)	0.33	
Annual household income in the U.S. (Mean)	19,500	
Annual household income in the U.S. (Median)	16,500	34,775
Home Ownership		
Rent or Own home (Rent=1)	1	0.52
Migration Variables		
Median year of arrival of first household member	1997	1994-1997
Any household member arrived under Diversity Visa (Yes=1)	0.41	
Majority of dependents in Bangladesh (Yes=1)	0.55	
Took out a loan in Bangladesh to emigrate (Yes=1)	0.70	
Amount of loan in U.S. Dollars (2010 dollars)	4,510	
Visits per year to Bangladesh	0.48	
Intent to return to Bangladesh (Yes=1)	0.03	
Intent to migrate away from New York City (Yes=1)	0.03	
Remittances		
Remit income to Bangladesh (Yes=1)	0.77	
Frequency of remittances per year	7.57	
Amount remitted per year (U.S. Dollars)	2,951	
<i>Remittance Use in Bangladesh (Multiple Response Variable)</i>		
Education of a family member	0.37	
Buying/maintaining property	0.14	
Day-to-day expenses of family members	0.89	
Paying back loans	0.14	
Microloans		
Knowledge of Grameen Bank in Bangladesh (Yes=1)	1.00	
Knowledge of Grameen's operations in New York City (Yes=1)	0.02	
Demand small loan of 3,000-5,000 USD (Yes=1)	0.61	

Siddiqui (2004b) suggests that remittance rates are higher among this group than white-collar workers that dominated the Bangladeshi immigrant community up to the 1990s. On the earlier, more educated cohorts, she writes, "It is understood that these immigrants usually spend a major share of their earnings in the host country. Whereas those who migrated under the OP1 and Diversity Visa send a significant share of their earnings to Bangladesh, thus contributing in a major way to the remittance flow from the US."

Considering that our sample was drawn from permanent migrants, we find there to be substantial ties to Bangladesh in this group. On average, at least one member of the sample household visits Bangladesh once every two years, and a little over half of the households of those surveyed support more dependents in Bangladesh than within their own household in the U.S. Given the large household sizes (in the U.S.) in the study, this finding suggests the existence of extensive familial networks in

Bangladesh who benefit from the remittances of this population.

Finally, 70 percent of the respondents reported taking out a loan in Bangladesh to emigrate to the U.S. (where the average loan amount was 4,500 USD), which is suggestive of a low economic status prior to arrival, with inadequate savings or income to finance emigration. Since immigrants generally remit income to those sharing their socio-economic background, the remitting behavior of their households is of direct consequence for the poverty alleviation role of remittances. We next turn to the incidence and extent of remittances in this group.

An Empirical Analysis of Remittances and the Demand for Small Loans

As compared to private capital flows, migrant remittances to the developing world (as percent of GDP) show remarkably less variation, both across countries¹ (as percent of GDP) and in their aggregate growth over time, an observation well documented in the literature. This stable financial flow has been increasingly important for Bangladesh, which has become the seventh largest recipient of remittances in the world, receiving over 11 billion dollars in 2010. The United States was the fourth largest remitting country to Bangladesh, behind India, Saudi Arabia and U.K., sending close to a billion dollars to Bangladesh over the year. Furthermore, these total remittance figures merely reflect money sent through official channels, which by some estimates comprises little more than half of all remittances. Informal channels known as “Hundi”, legally prohibited in Bangladesh, make up another 40 percent (See Siddiqui, 2004, Siddiqui and Abrar, 2003 and Haque and Bashar, 2005). While the Hundi system is well researched at the micro-economic level for sending countries in the Middle East and South East Asia, informal remittance channels in the industrialized West are not as well documented. However, the macro evidence on the existence of such transfers, at least till the beginning of the last decade, is overwhelming. After the attacks of September 11th, the U.S. government put in place more stringent regulations on international money transfers, causing a significant redirection from informal to formal modes of remitting. Data maintained by the Bangladesh Bank (BB), the central bank of

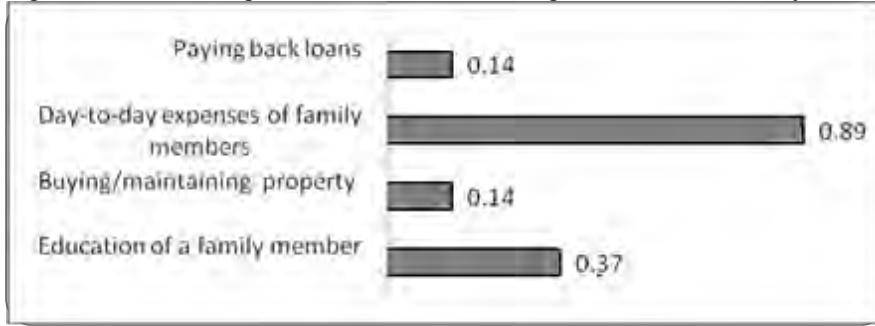
¹ For instance, while India, China and Mexico were the largest remittance receivers in 2010, as a percentage of GDP, countries such Guyana, Tajikistan, Haiti, and Tonga topped the list.

Bangladesh, on official remittance flows show that remittances from the U.S. that had grown annually at rates between 4 and 6 percent in the late 1990s dramatically increased by 48 percent from 2001 to 2002 (Siddiqui, 2004).

Remittances to Bangladesh (which have more than tripled since 2006) have also had a significant impact on poverty reduction; household survey data show that remittances reduced the poverty headcount ratio by 6 percentage points in Bangladesh from the mid-nineties (Ratha, 2007). When looking at these poverty alleviation effects, it is also important to account for the counter- effect of lost income from out-migration. These losses are of course smaller for low-skill workers with fewer opportunities and lower incomes at home, our chosen sample of study. We briefly discuss the incidence, extent, frequency and use of these remittances before presenting the empirical estimation of remitting behavior.

The incidence of remittances is quite high in this group, with 77 percent of all respondents reporting remitting income to Bangladesh in the last year. Households that did remit income, sent home on average, more than 20 percent of their annual income. Respondents also provided information on the intended use of these remittances, (as a multiple response variable) that are reproduced in Figure 2 for easier reference. Most households that remitted money did so to help with day-to-day expenses of family members. The second most common use of remittances was towards contributing to the education of a family member, while 14 percent of the sample reported sending money to buy/maintain property, and another 14 percent remitted to pay back loans incurred in emigrating to the U.S. A last category, "Other" with an open ended answer did not elicit enough responses to be re-categorized into different sub-uses. Our study did not attempt to break down the *amount* of remittances intended for each purpose, since actual utilization may differ from intent, and the exact allocation across uses is not directly controlled by the remitter. However, there is a broad agreement between our findings and those from household-level surveys undertaken in Bangladesh on the primary use of remittances. Most find the majority of remittance transfers to finance consumption (though exact measures of consumption differ across studies, see Siddiqui and Abrar, 2001; Afsar, 2003). Notably, more than twice the households in our sample cited investment in human capital over investments in property as an intended use of income sent to Bangladesh. This finding is not entirely consistent with remittance use allocations reported by households in Bangladesh; an extensive

Figure 3. Intended Purpose for Remittances to Bangladesh, Source: Survey Results.



compilation of micro-level studies by Bruyn and Kuddus (2005) suggests that less than five percent of households cited using remittances towards education. Since the compilation included many studies of households of temporary workers in the Middle East, that may be even more economically disadvantaged than of those of migrants from the lowest economic groups in the U.S., this difference may arise from broader social attitudes to education.

Estimation Results from a Double Hurdle Model of Remittances

Since remittance information includes the presence of zeros for families that do not remit income home, the Tobit model is widely used to model remittances as a statistically censored regression. This model assumes that the incidence of zero remittances is a corner solution, with the same variables that affect the amount of remittances determining whether or not a household chooses to remit at all. However, the participation decision - whether to remit, may be determined by factors different than those that determine the amount, and non-participation decisions need to be considered in addition to corner solution outcomes. The double-hurdle model, a generalization of the Tobit model that considers the participation and amount decisions uniquely under a less restrictive specification, is increasingly being used in the remittance literature as an alternative. (Cox et al. (1998), Sinning (2011) and Bettin et. al (2011)). The original formulation of this model as presented by Cragg (1971) postulates the following structure for the two decisions:

$$y_i^* = x_i' \beta + \varepsilon_i \quad (1)$$

$$s_i^* = z_i' \gamma + u_i \quad (2)$$

$$y_i = \begin{cases} y_i^* & \text{if } y_i^* > 0 \text{ and } s_i^* > 0; \\ 0 & \text{otherwise} \end{cases} \quad (3)$$

The error terms from the selection equation (participation decision) and level equation (amount decision) may be correlated, and their distribution under the dependent double-hurdle model is represented as the following:

$$\begin{pmatrix} \varepsilon_i \\ u_i \end{pmatrix} \sim N \left[0, \begin{pmatrix} \sigma_u^2 & \rho\sigma_u \\ \rho\sigma_u & 1 \end{pmatrix} \right] \quad (4)$$

The estimation of the joint decisions of the incidence and extent of remittances in the double hurdle model is undertaken through Maximum Likelihood, and the results robust to different specifications are presented in Table 4. We find that both the decision to remit as well as the amount remitted by a typical household in our sample are positively associated with household income, with an additional dollar of income increasing remittances by 12 cents. Interestingly, while the household size in the U.S. is not a significant determinant of the choice of whether or not to remit, an additional member in the household decreases annual remittances by to Bangladesh by 560 dollars. A higher frequency of visits to Bangladesh, that one would expect to proxy ties to family members at home, decreases the likelihood of remitting, but does not affect the remittance amounts for families that do remit. This curious result may be explained by the possibility of substitutability between visiting Bangladesh and remitting income, or that remittances are *only* made in person by some families. If substitutability between the amounts remitted through remote transfers and those made during family visits was strong, we would expect this variable to also affect the extent of remittances, and not just its incidence. Finally, we find larger amounts borrowed in Bangladesh to emigrate increases the likelihood of remitting, an intuitively reasonable result.

Table 4. Estimation Results

Double Hurdle Model Results:		
Dependent Variable: Annual Remittances to Bangladesh in USD		
	Decision to Remit (Yes = 1)	Amount Remitted (Annually in USD)
Annual Household Income (USD)	0.07**	0.12**
Majority of Dependents in Bangladesh (Yes=1)	0.05	733.30
Household size in the U.S.	-0.75	-560.57***
Amount of loan taken out in Bangladesh to emigrate (USD)	0.53***	0.21
Years since first household member arrived in the U.S.	0.04	190.07**
Intent to return to Bangladesh (Yes=1)	0.42	-81.17
Member of household immigrated under DV	2.24**	
Frequency of visits to Bangladesh (estimated per year)	-5.27**	1538.39
Constant	1.95***	3262.34***
Logistic Regression Results		
Dependent Variable: Demand for Small Loan (Yes=1)		
Annual Household Income (USD)	-0.13**	
Household member self employed	-0.39	
Member of household immigrated under DV	-1.43**	
Amount of Loan taken out in Bangladesh to Emigrate (USD)	0.06	
Constant	3.32	

Estimation Results from a Logistic Regression of the Demand for Small Loans

We also provide in Table 4, the results of a logistic regression, where the dependent variable takes the value 1 if the respondent perceived a microloan to be beneficial for their employment prospects in New York. The loan amount qualified to reflect a “small loan” was approximated from Grameen Bank’s operations in New York, where loans of approximately three thousand USD are made to borrowers, and we use this number as the lower benchmark for defining a microloan. Interestingly, while a hundred percent of the sample had heard of Grameen Bank in Bangladesh, none of our respondents had heard of any Bangladeshis who may have availed of such loans in the U.S. Considering that Grameen America is still in its years of infancy, and has so far reached low-income women from other immigrant groups in New York, this finding was not surprising: 61 percent of those surveyed answered in the affirmative when asked about their demand for microloans in the range of what Grameen America provides. Across a wide range of specifications with varying sets of regressors, only two variables were significant in the logistic regressions; a higher annual household income, and belonging to the DV classification of immigrants, both increased the likelihood of answering in the negative to the question on microloans. The former is an unsurprising finding, but the reason for the latter is more difficult to ascertain. While the survey did not pose questions about the legal status of respondents and their families, as discussed

previously, informal estimates indicate that a large sub-population of Bangladeshis in the City is undocumented. It is likely that the DV variable may be a rough marker for documented immigrants in our sample, who would have easier access to credit markets and other opportunities for economic advancement. Even though the sample collectively reflects low income migrants, within this group, a statistically significant difference between incomes of DV and non-DV households can be found, with average incomes in the former at 22,590 dollars, over 17,578 dollars in the latter. In conclusion, we find there to be a substantial demand for small loans in this population, and familiarity with the micro-lending practices of Grameen Bank (though not in the U.S.) is strong in this group.

Conclusion

This study presents a case-study of low-skill immigrants from Bangladesh, most of who work in informal arrangements on the streets of Queens, New York City, and profiles their remittance sending behavior as well as their perceptions of microloans as a means of bettering their employment prospects in the U.S. While small in scope, these issues lie at the confluence of several notable trends. The Bangladeshi population has been New York's fastest growing immigrant group in the last two decades, increasing by more than ten-fold over this time. However, unlike the case of larger and more established immigrant networks in the City, little to no academic work on this population exists. This paper addresses part of this gap in the literature, by

presenting a labor market profile of this population constructed from the Current Population Survey, and compares its labor market outcomes with other South Asians and other immigrants in the City. We find that in spite of the high college graduation rates in this population, its penetration in the "Management and Professional" occupations in the City remain significantly low in comparison to other South Asians, and both higher unemployment rates and lower wages prevail in this demographic. The observed contrasts in labor market outcomes for these two groups, both of which represent relatively recent immigrant cohorts with similar educational profiles, is indicative of different degrees of economic assimilation into the labor markets of the City, caused by a complex interplay of possible factors; of these, directly observable in aggregate statistics are the differences in English language proficiency between these two populations.

Secondly, while the emerging reality of remittances becoming a vital source for development in Bangladesh (the seventh highest remittance recipient in the world) has resulted in a substantial body of work on the utilization of these remittances at home, the sending perspective of the poorest migrants in the U.S., (which is the fourth largest source of remittances) has yet to be adequately explored. As more than 24 percent of Bangladeshis in the U.S. live under the Federal poverty threshold, a rate substantially higher than both the national average and that for other South Asians, the emphasis on remitting behavior of poorer migrants remains a valid avenue for research. Since poorer migrants have ties to those back home who come from similar socio-economic backgrounds, remittances as a direct source of poverty alleviation can be linked to their behavior. Drawing on primary data collected by surveys of 64 immigrants, eliciting information at the individual and household level, we first explore the incidence, amount, frequency and intended use of these remittances. We find that the incidence of remittances to be quite high in this group, with 77 percent of respondents reporting remitting income to Bangladesh over the last year, sending over 20 percent of their annual income home. Our survey results suggest the presence of wide familial networks in Bangladesh that benefit from these remittances, using this income primarily to cover day-to-day expenses, a finding consistent with micro-level studies of remittance utilization in Bangladesh. Human capital investment is the second most common intended use of income sent to Bangladesh, followed by repayment of loans taken out to emigrate and investments in buying and maintaining property. A double hurdle model estimated for remittances

suggests household income, loans taken out in Bangladesh to emigrate, and household size in the U.S. are all important determinants of remitting behavior of households in this group.

As an explorative exercise, we also consider the demand for small loans in this population. This question is of particular relevance to this case study for two reasons. First, Grameen America, a branch of Grameen Bank, one of the world's premier microfinance institutions that originated in Bangladesh, opened its first office in Queens, New York, in 2008. If a reasonable demand for microloans exists in the low-income Bangladeshi sub-population (currently, 95 percent of Grameen's borrowers in Queens are women of Hispanic ethnicity), Grameen could benefit from its natural advantage in targeting this group as it extends its reach. Secondly, given the high costs of remittance transfers through official channels, that often turn out to be regressive as they typically include a base fee and hence work against poorer migrants who may remit smaller amounts more frequently, it could possibly play an innovative role in the remittance transfer operations of its Bangladeshi borrowers, an area into which it has made recent inroads (though currently limited in scope to cross-border remittances from India). This secondary role would be consistent with its broader development objectives in Bangladesh. We find that more than 60 percent of respondents answered in the affirmative on the question of small loans, with lower income respondents more likely to do so. Our findings suggest that a demand for micro-loans does exist in this sub-population, and Grameen America would have little difficulty in reaching this group in which it enjoys a clear reputational advantage due to its expansive micro-lending operations in Bangladesh.

End Notes

1. A large part of this history significantly predates the formation of the current geographical borders of the countries in South Asia, and one can find references to Bengali migration dating as far back as 4th century BCE in the ancient Sri-Lankan texts of the Mahavamsa.
2. More than 875,000 workers left Bangladesh for these destinations on temporary employment contracts in 2008, with the vast majority going to Saudi Arabia and the U.A.E. (63 percent). Malaysia and Singapore were the most popular destinations in South East Asia, providing 21 percent of the total employment contracts.

3. It should be noted that the education profile of South Asians in New York City does not mirror the rest of the country - the percent of college graduates in this group is much higher in the national figures. The same is not true for Bangladeshis, which is unsurprising given the high concentration of Bangladeshis in the City. Gateway cities often reflect this trend, as better skills in the labor market are rewarded with more mobility.

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Outcomes of Agricultural Extension Contact in Bangladesh

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Abstract

Extension services make significant contributions to farmers by helping raise agricultural income. For successful introduction of agricultural extension contacts in the country, socio-economic factors such as farmers' education, age, number of adult family members, and ratio of agricultural income to total income should be taken into consideration.

In order to raise farmers' income in the developing countries, governments and international organizations have been aggressively promoting agricultural extension services. According to a review by Birkhaeuser and Evenson (1991), on the whole, extension services have contributed to improving the amount of information and technology and thus farmers' productivity levels.

However, research studies on extension services pertaining to Bangladesh are few. In the late 1970's, an extension system involving 12,000 workers was initiated under the denomination of "Training and Visit System", hereinafter referred to as T&V system (Hasanullah, 1994; Ilah et al., 1996). Yet, whether or not that program actually contributed to raising farmer's income, and, if so, whether the benefits of the system were evenly distributed among the farmers have not been ascertained. It may be noted that agricultural extension services in Bangladesh do not work satisfactorily and a great many farmers hardly ever receive such services (Rayners and Bruening, 1996; Porimol *et al.*, 2008; Daily Star, 2008; Rafiq, 2009; Haq, 2011). This means that agricultural extension service in Bangladesh fails to reach its ultimate goal, which is to achieve farmers' socio-economic betterment. Investigating these issues toward development of further extension services is, thus, of prime importance.

The current research on rice farming in the central region of Bangladesh, has two major objectives: (1) to assess the actual benefits of agricultural extension services on productivity through an agricultural production function, and (2) if there are benefits for farmers, to determine the type of farmers who benefitted from the services.

The paper is structured as follows: the next section clarifies the method of analysis adopted, building on previous research, and explains the data collection process. The following sections examine the results

of the agricultural function and the contact frequency function, as well as the conclusion of this research.

Method of Analysis and Data Collection

Many previous studies used the productivity index, representing the amount of production per unit of farmland, that is, the value-added production, found by deducting production costs from gross income. By using that index, it is possible to convert specific quantities of products into given amounts of money to be added up; this approach provides considerable analytical benefits. In this study, the same index has been used. As to the survey area, because livestock farming and fisheries represent a remarkably small portion of the total amount of production, the focus is on the index of crop production, namely grains, fruits and vegetables. Concerning home consumption, the amount was determined by applying the farm price to the actual quantities consumed.

As is commonly used in analyzing production functions, chemical fertilizers, farm buildings, irrigation facilities and family and hired labour should be considered as important investment functions (Evenson and Mwabu 2001, Moock 1976, Owens et al.2003). In this research, the analysis was based on the converted amounts of each type of investment. As regards family labor costs, the estimation was based on the costs applied to hired labor.

The accumulated experience of the farmer, which is an important variable, is commonly determined either from the years of farming or the age of the farmer. According to several studies, such as Evenson and Mwabu (2001) and Jollifee (1998), there is a positive relationship between productivity, income, and the amount of technical information possessed by the farmer.

Furthermore, considering the relationship between farm size and productivity, another variable—farm

size—was added. According to Evenson and Mwabu (2001), large farms have higher productivity, but other studies (Moock, 1976; Owens, 2003) did not find a clear positive relationship between the two, or, even, presumed a negative relationship. Considering the above perspective, it can be said that there is no common agreement on the relation between farm size and productivity.

Finally, an important variable is that of the activities of the agricultural extension services. In the Bangladesh T&V system, farmlands are divided into blocks and the T&V workers target the representative farmers of different blocks who are referred to as “contact farmers.” Although the T&V workers can directly get in touch with ordinary farmers, they mainly train the contact farmers, who are expected to transmit their training to the others farmers in a progressive system. Considering this situation in Bangladesh, the current research used the frequency of contacts between ordinary farmers and T&V workers or contacts farmers (the combination of T&V workers and contact farmers is hereinafter referred to as “extension agents”).

As in previous studies (Owens et al., 2003), the survey population was first divided into three categories, those who had no contacts (0 contact), those who had one or two contacts (1-2 times) and those who have three or more contacts (3+). Then a dummy variable was used for the estimation.

Except for the variable contact frequency, all the variables were evaluated with a logarithmic converter to avoid disparities in the figures.

Following the above reasoning, productivity was expressed in terms of the amount of money as follows:

$$\ln CRIN = f(\ln CHEM, \ln IRRI, \ln LABR, \ln EXPE, \ln AREA, EXT1, EXT2) \dots (1)$$

CRIN: Monetary value of the production per hectare (taka/ha).

CHEM: Costs of chemical fertilizers used per ha (taka/ha).

IRRI: Irrigation expenditures per ha (taka/ha).

LABR: Labour cost per ha (taka/ha).

EXPE: Experience of the head of the farm household (years).

AREA: Farm area (ha).

EXT1: Contact dummy (for 1-2 contacts per year=1; for others =0).

EXT2: Contact dummy (for 3+ contacts per year=1; for others =0).

The estimations were obtained using standard OLS methods. The method of analyzing the contact frequency between the farm households and extension agents is as follows: In this paper, the number of contacts was considered as a subordinate variable; the formula below was used to identify the contact frequency function.

$$NOEX = f(AGE, EDUC, RATE, NJOB) \dots (2)$$

NOEX: Number of contacts per year.

AGE: Age of the head of the farm household.

EDUC: Years of schooling of the head of the farm household.

RATE: Share of agricultural income in total farm household income.

NJOB: Number of adult family members.

Farming income was determined by using the total monetary value of crop production from which the investment costs, labor cost, irrigation costs, land rent and the like have been deducted. As for the total farm income, it was calculated by adding non-farm income, such as income from office work, teaching, and other part-time work, to farm income. The share of agricultural income (RATE) represented 66.2 percent of the total.

Regarding farmer’s education, it is presumed that the lower the level of education, the higher is the tendency to avoid risks involved in adopting new technologies; inversely, with a higher level of education, the interest or acceptance of new technology is also higher. According to a study conducted in India by Feder and Slade (1986), however, it was found that farmers with higher levels of education use more extension services.

In large farms, the costs of acquiring technical information, estimated per unit of area, decreases, according to Feder and Slade (1984). Based on these results, it is possible to presume that the higher the share of farm income of total income, the more willingness there is for the farmers to use the extension services to increase their agricultural income. Furthermore, the larger the number of adult family members, the easier it is to establish contact with the extension agents, since the family would more easily adjust to the necessary contacts with extension agents. Finally, the older the head of the household, the higher is the tendency to avoid the risk involved in acquiring new technologies.

Considering the above reasoning, it may be inferred that the education level of the head of the household, the share of agricultural income in total income, and the number of adult family members have positive correlation, while the head of the household's age has a negative general effect.

Furthermore, considering the nature of the data instead of using ordinary Least Squares (OLS), the QML-Poisson Count (Quadratic hill climbing) procedure was adopted.

Data Collection

In order to apply the above mentioned formula, a field survey was conducted, between August and September 2001, in the Gazipur district, located 30 kilometers North-East of Dhaka, the capital city of Bangladesh. This area is an average farming village in the central and northern area of the country regarding productivity, farm size and production conditions. Two areas of Gazipur (Sadar and Sreepur subdistricts) out of five sub districts were surveyed. A total of fifty farms were investigated through pre-structured questionnaires.

Following is a brief explanation of the survey families. The average age is 43.1 years, the number of years of schooling 5.5 years, the farm area owned is 1.4 ha, the family size is 7.2 and the adult family members 2.2. As for the contact frequency with extension agents, the average is 0.8 times per year and only 18 families were contacted out of the surveyed families (36 percent). The contacts were particularly few with families whose heads have low education levels; families that had no contact at all formed the majority, as can be seen in Table 1. It can be inferred therefore that extension agents had less contact with families with lower education levels.

Results and Discussions

Gross Agricultural Income

Table 2 shows the results where the findings match the result of previous studies: five out of the seven variables had a significant effect at 10 percent probability ($P \leq .1$). In addition, there are no apparent errors or irregularities in the results.

An examination of the estimation results suggests the following:

First, the coefficient for chemical fertilizer (CHEM) and irrigation expenditures (IRRI) per unit of farmland is positive at $P < .05$. The coefficient for labor costs is positive, although it does not show a significant statistical effect. Thus, it can be inferred that it is possible to realize high agricultural income per unit of land using a labor-capital-intensive management system.

Second, the coefficient for the experience of the head of the household is significant at the 5 percent degree of probability (0.259). Therefore, the accumulation of farm experience make a significant contribution to improving land productivity.

Third, the coefficient for cultivated area (AREA) is 0.337, which is positive but not significant. Therefore, it can be inferred that there is no relationship between farm size and productivity per unit of farmland. Finally, the coefficient for the dummy variable for contacts between the extension agents and the surveyed farms EXT1 (1-2 contacts per year) and EXT2 (3 contacts or more per year) is significant at both 10 and 5 percent degrees of probability. The coefficient for EXT2 is has lower probability of a Type I error (0.353), compared to EXT1 (0.234). Accordingly, it is inferred that the contacts with extension agents contributed to improving agricultural production per unit of farmland.

According to Owens et al. (2003), whose research was based on Zimbabwe, a frequency of 1 and 2 operations per year between extension agents and farmers significantly increases productivity. However, a frequency of more than 3 times per year showed no clear effects on productivity. Compared with the results of Owens et al. (2003) in Zimbabwe, the results of the current study suggest that in Bangladesh the contacts between extension agents

Table 1: Education Level and Extension Contacts (persons)

Education Levels	Extension Contacts	No Contacts	Total
High school and over	3	4	7
Junior High School	7	9	16
Primary	7	11	18
Illiterate	1	8	9
Total	18	32	50

Source: Field survey 2001; Haq 2004.

Table 2: Model Explaining Gross Agricultural Income

Variables	Coefficients	T-values	
LnCHEM	0.329	2.591	**
LnIRRI	0.164	2.329	**
Ln LABR	0.339	1.406	
Ln EXPE	0.259	2.343	**
Ln AREA	0.337	1.136	
EXT1	0.234	1.796	*
EXT2	0.353	2.069	**
Intercept	0.034	0.019	
Adj.R-square	0.413		
Sample	50		

*&** indicate 10% and 5% level of significance

and survey farmers appear to be effective. This is apparent because farmers who have more than three contacts could obtain case-by-case, suitable guidance concerning the application of fertilizers or prevention of insects and diseases.

Frequency of the Contacts with Extension Agents

What kind of factors determines the frequency of contact between farmers and the extension agents? Clarifying this point is extremely important to promote more effective agricultural extension activity. The estimation results of the contact frequency function, based on formula (2), are presented in Table 3. The coefficient of the linear recurrence model being 0.632, the results can be considered as highly significant and important. Table 3 indicates that the survey farms that fulfilled the following conditions have had frequent contacts with the extension agents.

(1) The negative coefficient for the age of the head of the farm household's variable is significant at the 5 percent degree of probability (-0.083). This suggests that the younger the farmers are, the keener they are in acquiring new technologies and thus in contacting extension agents.

(2) The coefficient for schooling (EDUC) is 0.140, which shows positive effects at the 10 percent level of significance and suggests that the heads of households with higher education levels are more likely to contact extension agents with high frequency. The reason is that, apparently, they have more interest in agricultural technologies and effectively adjust to changes in their environment. According to Huffman (1974), extension activities help farmers who did not acquire enough school education to improve their ability to adjust. However, the results of the current research clearly show that farmers with low education levels do not benefit quite as much from extension services. Therefore, the difference in the educational backgrounds of the farmers influences the effects of extension services, thus magnifying the economic gap between farmers in a vicious circle.

(3) The coefficient for the share of agricultural income in comparison to total farm income (RATE) is 4.682 and is significant at the 5 percent level of significance. In other words, it can be said that farm households with dependency on agricultural income have increased their dependency on contacts with extension agents. The reason is that households, hoping to increase their gross income, are likely to

Table 3: Model Explaining Frequency of Contacts

Variables	Coefficients	T-values	
AGE	-0.083	-2.055	**
EDUC	0.140	1.939	*
RATE	4.582	2.463	**
NJOB	0.403	2.403	**
Intercept	-1.841	-1.435	
Pseudo R-square	0.632		
Sample	50		

*&** indicate 10% and 5% level of significance.

multiply their contacts with agricultural extension agents.

- (4) The coefficient for the number of adult members in the farm household (NJOB) is significant at the 5 percent level of probability (0.403), suggesting frequent contacts with agricultural extension agents. Judging by the estimations of such a contact frequency function, it can be inferred that the education level of the farmers and their age are important to the degree of dependency on agricultural income and the number of adult members in the farm household.

Conclusions

This research was aimed at clarifying the effects of agricultural extension services on improving farmers' productivity. With an example from one village of Bangladesh, the relevance of contact frequency between farmers and extension agents and farm income was established. The results of the study can be summarized as follows:

First, from the estimated results of the production function, it was clarified that the greater the frequency of contacts between extension agents and farmers, the higher the level of productivity. Thus, extension services have positive effects in improving farm income.

Second, by examining the factors determining the contacts between extension agents and farmers, a positive correlation was found with education level, the share of the agricultural income from the total farm income, and the number of adults in the farm household. On the other hand, the head of the farm household's age is inversely proportional to the frequency of contacts with the extension agents. Thus, agricultural extension services do not work well enough for elder farmers, especially those with low education levels.

Considering the overall estimation, it has been ascertained that agricultural extension services positively contribute to increasing farmers' income to some extent, but there is a need to develop the system further and strengthen links to elder farmers with low education levels. This is an issue that requires further examination in future studies.

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