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## **Introduction**

The Netrakona District is situated in the northeastern part of Bangladesh near the border to the Indian state of Meghalaya. It covers 2745.76 km<sup>2</sup>, and 2329 villages. From Dhaka it takes about four hours by bus to reach Netrakona town. The area in the District is mostly low-lying and especially the eastern part is very prone to floods. The monsoon starts in June. In the following months, vessels often replace vehicles for transport.

This report portrays the Netrakona District under socio-economic facts with a focus on development work. Where it is appropriate, programs of Sabalamby Unnayan Samity (SUS) are presented in short.

I want to thank the Sabalamby staffs, who helped me collecting information or provided connections to members of the civil society. This report would not have been possible without the hospitality and the friendliness of the Netrakona people.

## **Netrakona town**

The city center consists of the two main roads *boro bazaar* and *choto bazaar* that run parallel to each other. At *boro bazaar*, there are many clothes stores, a mosque and also the small all round shops. A very famous restaurant, called *Hotel Uttara*, is at the western end of the road. At *choto bazaar*, which is actually the bigger road of the two, one can find a vegetable and fruit wholesale market, jewelers, hardware, as well as stationary shops. The *Utshob Paper house* sells floppy disks and CD-ROMs as well. Further more, there are two internet cafés next to the *Bata* shoe store. At the opposite side of the road, newspapers are available in the multi-storey building. Sometimes, English papers are available, too. Another multi-storey building further west includes a Fuji film photo store. In the middle piece of this big road, one can find the *Sylhet bakery*. At the western end of *choto bazaar*, there are some welding shops and plenty of bookshops. At *choto bazaar*, there are also big stores (i.e. *Singer*) where modern equipment such as freezer and television is available. Besides this, the major political parties have got their office at this road. In between *boro bazaar* and *choto bazaar*, there are shops as well, that sell kitchenware, clothes and shoes. At both ends of *boro bazaar*, which is actually a mall, there is a genuine bazaar with fresh vegetables, fruit, fish and meat. *Terri bazaar* adjoins

*choto bazaar* in the east. A feature is the *Rupali Store*, the place to go to if one needs foreign products (i.e. *Sanyo* batteries for a digital camera). To the west of *choto bazaar*, the *court road* runs towards the *Magra river* and *mukta para* bridge, another landmark and the name of a quarter. Along the *court road*, where the court and the only prison in the District are situated there is also the public library, a football field and at the opposite side, some garages. Behind *mukta para* bridge, there is a Chinese Restaurant about 100 meters to the right. Also, one can find another market, locally known as *Ghush Bazaar* (“Bribe market”), which got its name from the government officials who go shopping there...

The *Sabalamby* office and the model farm are situated in *Malni* village, about one kilometer outside of Netrakona. From *Hotel Uttara*, one heads towards the bazaars and takes the first road to the right, following it along the river until one reaches a crossing with huge storing halls to the left. One turns right and now drives on *Shibganj road* another 500 meters or so until the *Sabalamby* office appears on the right.

## **Sociology**

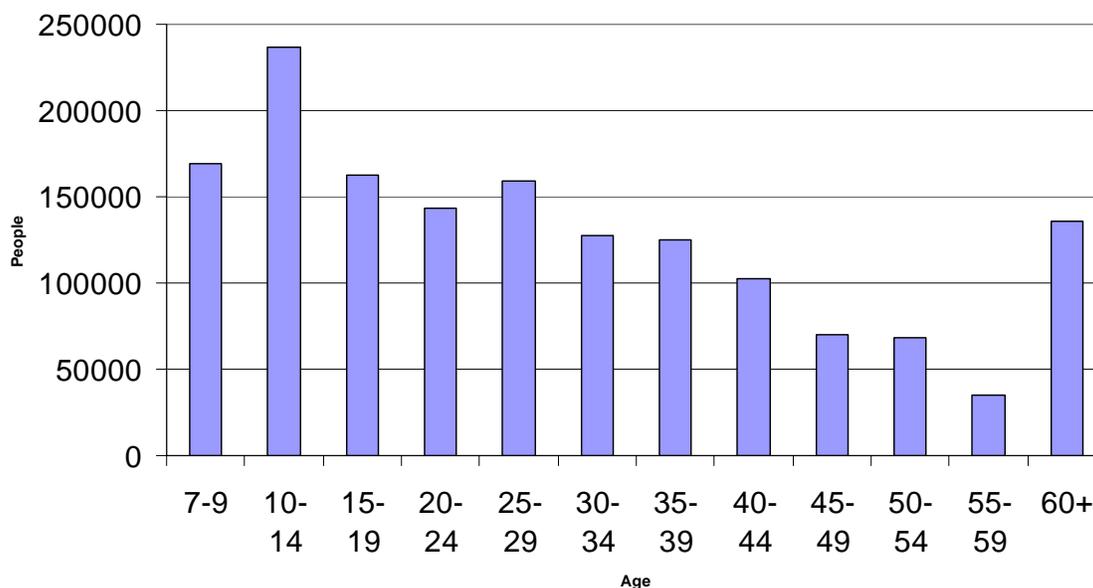
### ***History***

In 1787 the British established the Mymensingh District as an administrative unit. Today’s Netrakona District was included, as well as Kishoreganj, Jamalpur, Sherpur and Tangail. In 1826, Netrakona was called *Nator kona*. Big landlords, called *zamindars*, who came from a region called *nator*, near Rajshahi, leased the land from the British. *Kona* means ‘corner’ and so the place was called ‘*nator corner*’. However, these *zamindars* were soon forced to leave by a protest movement of the farmers because they exploited the people. They were followed by *zamindars* from Gouripur under Mymensingh District who were Hindus. Those initiated the construction of a *kali* temple in Netrakona town and thus the name of the city changed into Kaliganj. *Ganj* means boat launch. Nevertheless, the British stuck to the name *Nator kona* that by the time has become Netrakona. It was not until 1882, that the status of Netrakona Sadar, Kendua and Durgapur, an ancient kingdom, was uplifted to that of a ‘Mohokuma’, an administrative unit between Thana and District level. The Netrakona Sadar municipality was founded in 1887 and nine years later, Barhatta and Khaliajuri, which were only Unions before, got the status of a Thana, which means that a police station was established. Today, they are two out of ten Upazilas (another name for Thana), under Netrakona District. Latter one achieved its independence from Mymensingh on 1<sup>st</sup> February 1984 and now comprises 85 Unions.

### ***Population***

#### **Age structure**

According to the ‘National Census 2001’, there are 1,971,240 people living in Netrakona District. According to the ‘Annual report 2003’ of the ‘Department of Agricultural Extension’ (DAE), the mark of two million is crossed and there are an eminent three percent more men than women living in the District. The graphic beneath, based on the census data, shows that the majority of the population is below 30 years. It can be estimated that another 435,540 children under seven years live with their parents.



### Population density

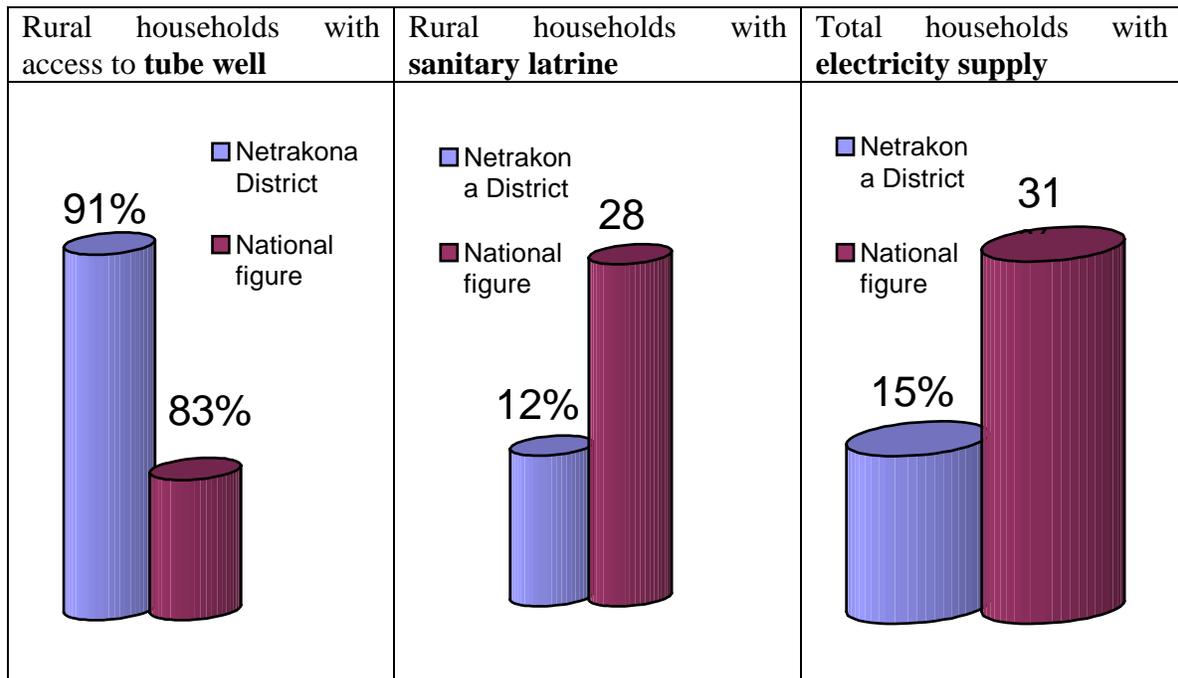
Upazila	(pop./km <sup>2</sup> )
Purbadhala	1600
Kendua	1058
N.Sadar	822
Madan	752
Barhatta	720
Atpara	699
Durgapur	696
Kolmakanda	672
Mohanganj	613
Khaliajuri	294

The area is severely overpopulated, even though the average population density of 702/km<sup>2</sup> is lower than the national figure (839/km<sup>2</sup>). The total population has risen by 14% from 1991 to 2001 and growth is still going on. The Upazila wise population density varies considerably. It is headed by Purbadhala, nearly doubling the national figure and, at the end, there is Khaliajuri, which could appear being a scarcely populated area. However, it is featured by vast *haor* lowlands, which are inundated in the monsoon season and thus are inhabitable. In fact the people live very densely on small “islands”.

### Households & facilities

In the Netrakona District, an average household has nearly got five members. Only about one tenth of the people live in a town area whereas the rate for whole Bangladesh is more than one fifth. The standard material of the houses in towns is tin, but bamboo and straw are still dominant in the villages. Brick buildings are generally a sign of affluence as well as a deep tube, which both in town and in the villages, less than one percent of the people can afford. The far majority of the people has got access to a tube well, but even in urban areas tap water is very uncommon and as good as not existing in rural areas. Pond water is still used for drinking water by 1.53% of the village people and only 0.66% of the urban population. One fourth of the villagers don't have any kind of latrine and also in town, little more than 40% use a sanitary latrine. On the other hand, about half of the town population has got electricity supply against 10% in the rural area. In 2004, the

‘Netrakona Palli Biddiyut Samity’ has announced, to invest ten crore Taka in the current financial year, to provide power supply to another 11,000 subscribers.



A very interesting fact is, that more than 14,000 households are based in a dwelling that does not belong to them but for which they don't have to pay rent. Most of these households are in the rural area and their average size is only about four members per family. May be, this is an indicator for extreme poor families who often live in houses and in the dependency of a landlord.

### Marital status

Officially, about 380,000 men and 410,000 women were married in 2001, indicating considerable incidence of polygamy. On the other hand, about 307,000 unmarried men face only 186,000 women without husband. The balance between widowed men and women is very much unequal: Around 5000 men and fourteen times as many women lost their partner. Similar is true for divorce where the census 2001 mentions 580 men but 2700 women living divorced from their partner.

According to that document, more than one third of the women between the ages of fifteen to nineteen years have a spouse and even 2.3% of the girls between ten and fourteen years are subject to early marriage. Additionally, 980 women of these two age groups are already widowed and 220 are divorced.

## Education

A girl's REFLECT<sup>1</sup> circle in Krishnopur mentioned education as the major problem and need in their village. REFLECT is an attempt of Sabalamby Unnayan Samity to teach adolescents praxis orientated knowledge about their environment such as family planning, but also aims at literacy and numeracy. Hereby, the creativity of the pupils is

### Learning needs of the rural poor

In an article in the Daily Star on 05 January 2004, Dr. Ashraf Ali, a professor at Dhaka University, defines the basic knowledge for survival in the villages. The following is a shortened excerpt:

- Literacy and numeracy sufficient to
  - a) read with comprehension a national newspaper or magazine, useful agricultural and health or other "how-to-do-it" bulletins.
  - b) write a legible letter to a friend, or to a government office requesting information.
  - c) handle important common computations, such as measurement of land, calculation of agricultural input costs, revenues, interest charges on credit and rental rates on land, etc.
- A scientific outlook and an elementary understanding of the processes of nature in their environment i.e. relating to health, crop raising and to the environment and its protection.
- Knowledge about raising a family and operating a household, including intelligent shopping, proper use of money and house repairs.
- Functional knowledge and skills for civic participation including some knowledge of local and national history and ideology; an understanding of one's own society: Awareness of government structure and functions, taxes and public expenditures, available social services, rights and obligations of individual citizens, as well as of aims and functioning of cooperatives and of NGOs.

used to work out important topics. It is an answer to the bad situation of the government education sector but cannot be a substitute. Reasons for the misery in government education are various. Parents, who are uneducated themselves and also poor, tend to send their children to work rather than to school. Also, they cannot support them doing their homework and lack awareness of the importance as well as of the existing offer for education. Teachers sometimes take advantage of this and fake the class books in order to "proof" a high attendance rate where only a small percentage of the children actually come to their class. Low motivation of the teachers at primary school level is an understandable problem, considering excess numbers of students, exceeding fifty learners per teacher. Sabalamby runs a program called SAQE, an abbreviation for 'Sustainable Approach for Quality Education'. Its aim

is to increase the communication between teachers and parents to overcome the problems mentioned above. Another point of dispute is the curriculum. Teachers complain, that it is

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<sup>1</sup> Regenerated Freierian literacy through enhanced community techniques

elaborated without their involvement. Besides this, it contains too much theory that turns out to be useless for the far majority of the students who cannot afford to go to university later. A focus on technical education that can provide an income later is very much demanded by different members of society. One complain is that the responsibility for education lies in the hands of the central government in Dhaka so that the grass root level has little scope for changes. Also, the focus of the central government shifts when the government is changing. This leads to inconsistency and squander of money. One example is the so so-called 'Total Literacy Movement' (TLM), which was initiated by the predecessor government, funding evening schools for adults in rural areas. The present coalition has virtually withdrawn the support because they implement their party-own concepts, resulting in a starving TLM, whose effects will not be sustainable.

Higher education is available in Netrakona District but only up to College level. However, many pupils in rural areas cannot even go to a secondary school, because the examinations are centrally held in the Upazila town and need registration. Costs for schoolbooks and transport can often not be afforded.

There are also private schools in the District. For example, 'Willsintech Ltd.', a private computer school advertises in Mohanganj. Unfortunately, poor people are also deprived of these kinds of facilities.

## **Health**

### Water

According to a Daily Star article from December 2002, people in Netrakona face shortage of drinking water in the dry season due to dysfunctional tube wells. Some tube wells are not deep enough to cope with a falling ground water level and the actual demand of water. For this reason people use pond and canal water which in turn evocates water borne diseases such as dysentery, diarrhea or jaundice.

Arsenic is abundant in the ground water of the low land areas, such as Mohanganj. The limit of harmlessness is 0.5 mg/l. In Netrakona town, the actual content is lies around this limit whereas in Pabui, a small village in the *haor* area, it is exceeded by 60%. Very often, the water also tastes metallic which is because of a high content of iron.

### Diseases

According to the Daily Star, diarrhea attacked more than 700 people in November 2003. In the previous month 39 people had died and more than 8500 had been attacked. The Netrakona Sadar Hospital and Kalmakanda and Atpara health complexes were in a miserable condition. The supply of intravenous saline was insufficient and many patients had to purchase saline from out side.

At the same time, nineteen children died of Pneumonia and nearly 1900 were infected with the disease within one week. The health centers could not provide enough beds and some children had to lie on the floors. Medicine, too, was not available in sufficient amounts. Pneumonia is a common phenomenon in this time of the year because of change of season.

In Anantapur, few kilometers outside of Netrakona town, there is a hospital for the treatment of Leprosy and Tuberculosis that is run by the Belgian Damien foundation. The service is free, rooms and facilities are clean and well maintained. In Netrakona, this institution was established in 1993, but it was only in 1997 that fieldworkers covered all

the ten thanas. The Director says that Leprosy is declining in whole Bangladesh. In 1999, they had 135 cases in Netrakona District whereas in 2003 they detected only 70. On the other hand, Netrakona District has got the highest registered incidence of tuberculosis in the whole country. Last year, the government estimated 105 new incidents per hundred thousand people. The Damien hospital found 60% of them and knew of a total of more than 1900 infected people. The reasons for high incidence of Tuberculosis include poverty and bad hygienic conditions, dense population and living conditions as well as an insufficient diet resulting in low body resistance to the germs. It is very positive that most of the patients can be cured in the hospital. However, people's suspicion to drugs, which means that i.e. they don't take the drugs because of bad taste, is a major reason for failure or relapse. Other patients change their address while being under treatment. As soon as they "feel" healthy, they move for example to Sylhet in order to find work. At last, there is a small minority of patients who just don't bother about their life.

The equipment and environment in the hospital are excellent, but more publicity, i.e. in television or radio, is needed to make people aware about the facilities. The detection of TB cases keeps a problem. The cooperation with NGOs should be improved, but it is alleged that the focus on micro-credit leads to neglect of health issues. Not a single detection of a tuberculosis case came from an NGO, although there had been at least one meeting to sensitize the Non-government organizations on this issue. Furthermore, many private doctors fear loss of profit and do not refer TB cases to the Damien hospital.

On the other hand, the government authorities want to deny their responsibility for Leprosy and TB, taking the help of the foundation for granted rather than considering it an additional assistance.

#### General health infrastructure

Superficially, the health infrastructure is good in Netrakona District. This refers i.e. to the number of hospitals etc. However, the system does not work properly. Satellite clinics are only open once a month or so even though they should provide their services everyday. Although doctors and fieldworkers obtain a salary from the government, they rather work in their own private practice or shop in town than in their assigned institution. Also, corruption and mismanagement is rampant. I was told that although the budgets of the hospitals are low, one could make significantly more out of it. A closer supervision from higher authorities is needed. Regarding the dirty environment, I was surprised to hear that in general, the hospitals had more than enough cleaning staff that just didn't work properly. Another point was the lack of "visitor control" which leads to dirty rooms caused by spitting and consumption of food.

### **Main problems in the society**

#### Dowry

Although a family with many children can also expect to receive dowry, the statistically higher birthrate of girls and coincidence, which may "bless" a family with more boys and "dam" others with daughters, lead to severe financial burdens for many families. These burdens will even become more unequally distributed if the population actually sticks to family planning and limits the number of their children. Even an extreme poor family must calculate around 5000Tk dowry for one daughter. This is probably more than a three months' income. In the Netrakona District, dowry is still a must for the far majority

of the families, when it comes to the marriage of their daughters. Except for some NGO staff, who have the awareness and the strength to avoid dowry payments, most parents are caught in the trap of tradition and pressure of the village society. The women groups of Sabalamby are well aware of the problematic, but some also claim that it is just not (yet) possible to avoid money and costly gifts such as furniture if they want to find a husband for their daughters. However, they are willing to try at least which creates hope for the future. The innumerable incidents of violence against women who cannot procure additional dowry even after marriage alone cry for total abolition of this custom.

### Gambling

Just like alcohol, gambling is one of the un-Islamic behaviors, but nevertheless it is a serious problem that concerns the men. Frustrated by unemployment and lack of perspectives, many of them squander their money and time at the expenses of their family. The sufferers are once again the women, not uncommonly facing additional dowry demands to finance the addiction of their husbands. On Fridays, one can often observe men playing cards in the open, claiming that they don't compete for money.

### Drug addiction

In a Daily Star article from 29<sup>th</sup> February 2004 it was mentioned, that probably 30 per cent of the youths were addicted to drugs such as phensidyl, hemp, country made wine, Indian wine and heroin. This number is probably exaggerated but one cannot deny that drug use is very common, particularly among youths and students. Many drug-addicted people are later influenced and paid by the political parties to conduct anti-social activities. According to that article, the drugs are smuggled in from India almost openly through numerous border points in Kalmakanda and Durgapur Upazilas. The trading spots in Netrakona town, where young addicts and peddlers go to just after sunset, include Garuhatta, the old court building premises at Muktapara, Baro-Pukurar Par at New Town and the BADC building premises at North Satpai. Furthermore, it is alleged, that a section of both the border guards and the police are involved in the trade.

## ***Culture & Religion at a glimpse***

Netrakona District is famous in whole Bangladesh for its folk art.

Artists who are known countrywide:
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- |  |
|--|
| <ul style="list-style-type: none"><li>▪ Dr. Humajun Ahmed, a famous writer and also a popular dramatist.</li><li>▪ Nirmolendu Gun, a famous poet who is Buddhist.</li><li>▪ Helal Haphij, a famous poet.</li></ul> |
|--|

Famous works of arts from Netrakona include the *`Mymensingh gita`* (sony collection), which was compiled by Dr. Dimeshcondro Shep of Calcutta University in 1920.

Besides, there are many village artists who perform poetry, songs and dancing in the locality. Some of them are refreshingly open-minded and know how to use spicy irony for social burdens. Indeed, the majority of the people are Muslims and in Modonpur, under Netrakona Sadar Upazila, there is the Shrine of Hazrat Shah Sultan Komor Uddin Rumi, a famous holy man of the past. However, in whole Netrakona, there is a strong

Hindu minority and apart from the two Muslim *Eid* festivals, Hindu *Pujas* are very enjoyable. Later ones are celebrated with drama like passion and dance, supported by drums, trumpet and flute. The two northern Upazilas feature Christian influence from the tribal ‘Garos’, who populate the hills near the Indian border. It seems to be, that the different religious groups live quite peacefully next to each other. Tolerance is shown towards free performance of worshipping as one can witness every evening in town when the Hindus light their joss sticks and, a little later, the Imam calls the Muslims for evening prayer. Incidences of oppression of Hindus in the election period have mainly political reasons because they tend to vote for Awami League rather than for BNP. Fortunately, one can proceed on the assumptions that there are no terrorist structures or Islamic extremists such as *Bangla bhai* in Netrakona. It is however remarkable, that in the last two years, the advertisement for children to go to a *madrassa* has noticeably increased. Some people suspect these institutions of influencing the children in a negative way. At the last Municipality elections, there were also candidates from a religious party, similar to Jamaat, but they were not very successful. Anti-Americanism among the people is very common, but it does not lead to aggression against foreigners. The uttermost I experienced were, mostly insecure, exclamations behind my back when people suspected me being American, or that they wanted to tell me their opinion about the current US president.

Indeed, I never experienced such hospitality as I did in Netrakona and Bangladesh in general. I sometimes feel ashamed when thinking how people behave towards foreigners in Germany. In turn, I think is our duty, to appreciate the Bengali hospitality by satisfying the enormous curiosity of the people, reducing prejudices and improving mutual understanding.

### **Language**

It is said that even Tagore loved the very distinct and soft dialect of the Netrakona people. Some eminences are shown in the following:

<b>English</b>	<b>High Bangla</b>	<b>Netrakona pronunciation</b>
I will go	<i>Ami jabo</i>	<i>Ami jaiam</i>
You will go	<i>Tumi jabe</i>	<i>Tumi jaiba</i>
You will go (polite)	<i>Apni jaben</i>	<i>Apni jaibain</i>
I am doing	<i>Ami korchi</i>	<i>Ami kortesi</i>
You are doing	<i>Tumi korcho</i>	<i>Tumi korteso</i>
He/She is doing	<i>She korche</i>	<i>She kortese</i>
You are doing (polite)	<i>Apni korchen</i>	<i>Apni kortesen</i>
I have come	<i>Ami eshechi</i>	<i>Ami aisi</i>
You have come	<i>Tumi eshecho</i>	<i>Tumi aiso</i>
He/She has come	<i>She esheche</i>	<i>She aise</i>
You have come (polite)	<i>Apni eshechen</i>	<i>Apni aisen</i>
Have you understood?	<i>Tumi ki bujecho?</i>	<i>Bujos?</i>

Further more, the vocabulary in the village site also features peculiarities, partly reflecting Hindi influence, i.e. the Hindi word *nun* is often used instead of Bangla *lobon* and other people excessively include *hae* into their sentences.

Some local expressions:

English	High Bangla	Local language
Husband	Shamie	Jamai
Children	Bacca	Fulafan
Sister	Bon	Kor
Cat	Biral	Bilai
Dog	Kukur	Kuta
Goat	Chagol	Bokri
Broom	Jharu	Hassun

### ***Political situation***

Netrakona District is known to be more the domain of `Awami League` (AL) than of the `Bangladesh Nationalist Party` (BNP). Probably, this is of disadvantage at present because many development funds are granted by the central BNP government. Most of the `Union Parishads` (UPs) are under the influence of AL. However, the chairmen of the five municipalities of Netrakona District are from different political backgrounds.

#### Elections 2004

Municipality elections were held in Netrakona Sadar on 5<sup>th</sup> May 2004. There were eight candidates for the post of the chairman. In the pre-election period, innumerable rickshaws with big loudspeakers infiltrated the streets and in the evening demonstrations were held by the adherents of the different candidates, shouting the name o their patron's 'marker'. It is a feature of BD elections, that every candidate has got a 'marker', such as 'candle' or 'umbrella'. Together with his portrait, it decorates his election posters in order to reach

Municipality	Party affiliation of the chairman
Netrakona Sadar:	AL
Mohanganj:	AL
Kendua:	AL
Durgapur:	BNP
Madan:	Independent (but near BNP)

the illiterate part of the population. In Netrakona, every little piece of wall was covered with such posters. The markers are also found on the ballots. Adherents of ward candidates gathered in small hats or in the open to discuss politics. Many people didn't know that foreigners are not allowed to vote. Some of them wanted me to join their demonstration, others asked which party I would prefer and vote for.

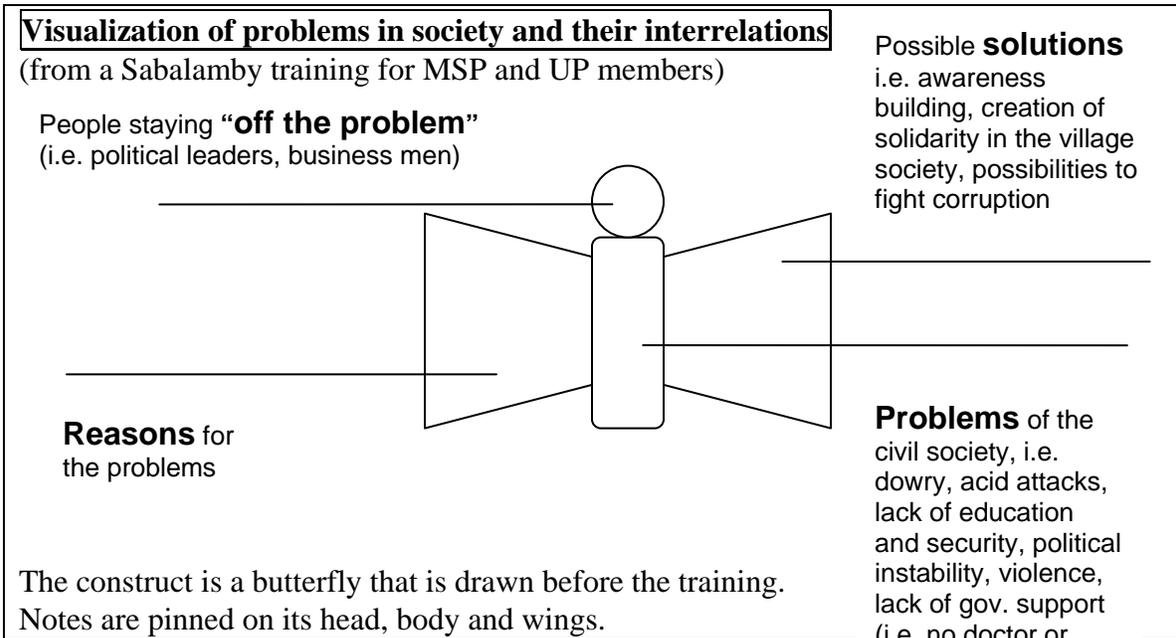
Candidates who do not get internally nominated by their party often become candidate in spite of this fact and try to get individual support to weaken their own party in case they actually win. Officially, local government elections are party-independent anyhow, and it is not allowed to mention any party affiliation at all. But in fact, there are hardly any candidates who are not affiliated to the bigger parties. At the end, the chairman changed, but indeed, he is still an Awami

League member. Only in Durgapur, there was a change in terms of party affiliation: The new chairman is BNP whereas his predecessor was AL.

In general, candidates who lost try to denounce the winner. This year, BNP activists attacked AL demonstrations and destroyed an AL party office when the new elected AL chairman of Netrakona Sadar went to support his colleague in Mohanganj, where elections were only held a few days later. On the other hand, all in all it can be said that the 2004 elections for Netrakona Sadar, Mohanganj and Durgapur Municipality were, unlike the Tongi by-elections near Dhaka later on, more or less fair with very little rigging.

Local government

A big constrain is, that the UP chairmen and members are very often uneducated and don't know about their rules and legal responsibilities. This is especially true for female UP candidates who are very often influenced by their husbands. On the other hand, they face problems during the elections, i.e. that they cannot move freely. Furthermore, there is no transparent accountability of the UP, i.e. about the use of taxes. All this hampers smooth functioning of this institution. Complimentary, most voters in the rural area are uneducated as well. They have no interest in politics and if in doubt, they follow their local landlord on whom they depend. Positive is, that the voters in Netrakona Sadar are relatively aware about politics. This is because it is a District capital and better facilities in terms of education, communication etc. are available. Manipulation of the elections is lower here than in other areas.



Political violence and Law & Order situation.

One of the big strengths in Netrakona is the generally peaceful atmosphere in the District. The law and order situation, too, is comparatively good. However, apart from common Hindu voter intimidations during UP elections, incidents of political

*Brief description the local government structure:*

- **Union Parishad (UP):** Netrakona District consists of 90 village councils, so called UPs. This kind of council has 12 members including three females, plus the chairman. In Singdha Union, the monthly compensation per member is 700Tk. Every Union is divided into three wards and every ward into three blocks. For every block, one candidate is elected, who is generally male. However, for every ward, additionally one seat is reserved for a female candidate. The UP works at the “grass root-level” and is probably the most significant part of the local government.
- **Municipality:** Similar to UP but for towns. Members are called commissioners.
- **Upazila** (the old but common word is **thana**): There are ten Upazilas in Netrakona District: Netrakona Sadar, Kendua, Atpara, Purbadhala, Durgapur, Kolmakanda, Khaliajuri, Madan and Mohanganj. Members are all the chairmen of the UPs but the executive officer is selected by the central government. He is called **UNO**. (Upazila *Nirbahi*=executive Officer).
- All the UNOs are subordinated to the **District Commissioner (DC)** who is originally a civil servant and appointed by the central government as well.

violence occurred after the last national elections in 2001 when three AL leaders were murdered:

- Netrakona (town center):  
District president of AL Juboleague.
- Mohanganj:  
Chattro League vice president.
- Madan:  
Thana AL leader.

The border to India at Durgapur is officially closed except at the event of some religious festivals, but indeed it is quite permeable the whole year round. The area is the scene of various kinds of border criminality, including smuggling of drugs and arms. This is facilitated by a direct road link to Mymensingh, the neighboring District. All this seems to cause tensions from time to time.

Apart from this, burglary is quite common in the whole District. One villager told me that they could only address their own Upazila police office but were not admitted to file a case in a police office of the neighboring Thana even though the distance is less than half the way. In every Union, there is a village police, but the officers are not allowed to act on their own. Their purpose is mainly to assist the actual police with knowledge about the local area and people.

Political visions and analysis

Being asked how to reinforce development, from three politicians of different political parties in Netrakona, only the leader of a leftist party promoted a kind of a concept, based on three pillars.

1. Decentralization of power. Local officers for health, education etc. should be under the responsibility of the Upazila instead of the central government.

2. Standardizing of the election system: Allowing party elections at local government level to make the candidates more accountable.
3. Taking technical skill training into the school curriculum.

He complained, that the local government was not independent, being reliant on government funds. Indeed, the UP-own tax collection is probably only one fourth of what it could and should be. However, he also mentioned that a major constrain to any progress was the refusal of people to change their habits. The other political leaders also mentioned the third point. However, in general it is amazing how politicians understand their own role in society. One of them claimed, that the political parties (including his own) didn't have any program at all to fight poverty. He said that he could also be the president of any another party and that he didn't identify himself with his own party. Another frankly told me that politics had nothing to do with the needs of the people but was all about how to acquire power and make money with it. For example, more and more businessmen could just "buy" their selection as a MP (Member of Parliament) candidate. It is hardly surprising, that none of the three mentioned corruption as a major constrain for development. It may at best serve as a reason to blame the political opponent. The main work, a party does at grass root level seems to be public relation work in the villages by giving promises for expected votes and delivering speeches at public or party meetings.

One can probably not deny that the politicians themselves are also engaged socially. But I was told that one could not help everybody because there were too many people. This led to envy (The "why-do-you-help-him-and-not-me problem"). It reflects very much an individual understanding of help for the needy rather than a government responsibility to fight mass poverty.

National politicians from Netrakona:
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- |   |
|---|
| <ul style="list-style-type: none"> <li>▪ From Kendua: Shahab Uddin Ahmed. Former president of BD He was an independent politician working under an AL government. He also led the caretaker government in 1990/91 for three months.</li> <li>▪ From Mohanganj: Abdul Momin. Until July 2004 AL Member of Parliament. He also was the former food minister of BD. He passed away at the age of 92 in July 2004. By-elections will be held within three months.</li> <li>▪ From Madan: Current State minister for home, Luthfujjamon Babor, BNP.</li> </ul> |
|---|

## Economy

Unlike the neighboring Mymensingh District, which profited for a long time from being the capital of a big compound District, thus enjoying funds and investments from the central government, there are still no signs of industrialization in Netrakona.

### Employment situation

One can estimate that about 85% of the total population in Netrakona District work in the primary sector and 15% are engaged in the secondary and tertiary sector.

Many people who studied at university or college claim that after graduation, they have little choice but to work for the government or NGOs. Hereby, later ones are second

choice because they don't provide the security and the pension of a government job. Working for an NGO thus sometimes acts as an intermediate occupation until a government job is available. All this shows that there are virtually no jobs for graduates from university or college in the private sector.

### ***Credit facilities***

The strong need for capital is often cited as a major precondition for economical development. In Netrakona District, loans can be taken from the following institutions:

#### Bank

Official bank rates probably circuate around the ten percent mark per year. Poor businessmen and farmers are deprived of those credit facilities because they are not creditworthy by the official banks' standards. But even those who would get a loan, allegedly face demands for a bribe and have to wait for a long time until they actually obtain the money. As far as I could understand, even the *Krisi*-Bank does not really provide reliable credit facilities to the farmers.

#### Moneylenders

The reasons mentioned above lead especially the poor people to the moneylenders in their village. They are often rich landlords themselves and discovered money lending as a second income source. Their advantage is a loan on trust, no need for securities and an immediate provision of the money. The main seasons for money lending are from January to March and in September/October, when the need for agricultural inputs, such as fertilizer, is high.

A Muslim moneylender in Pukuria, a small village near Netrakona town, claimed that he was a small farmer before and gradually had saved some money, which he had started lending to other people about fifteen years ago. Since then, he could increase his land property from 30 decimals of land to more than one and a half acres. Still, he works as a farmer himself, but also lends some of his land to other farmers. Most of his borrowers are farmers, but there are also businessmen. The majority takes a loan around 1000-5000Tk and pay back within three months. However there are also borrowers who take 30.000 or 50.000Tk and some people need one to two years to pay back the loan. He said that that he gave the money on trust and that if somebody didn't pay back, he would just not get a second loan. He makes written contracts only from 30.000Tk onwards.

In <b>Pukuria</b> , the interest rate changes with the amount of the loan:					
*	500Tk (minimum)	–	5000Tk	-->	15% /month
*	10.000Tk	-	50.000Tk	-->	10% - 7%/month

The interest rate is measured from the rest loan so the absolute amount decreases with the repayment. He claimed that from small farmers he didn't take mortgage, only from those farmers, who take more than 20.000Tk. His wish was to stress that he was also generous, telling me that when somebody had taken a big loan and paid all the interest, he waived a small part of the loan. Also, he, like others in the society, helped poor people with the costs of their daughters' wedding. He himself has got two sons and two daughters. One

daughter suffers from bone cancer. She was in Mymensingh in a private hospital for treatment and stays at home now.

His wife once was the president of a SUS women group but she is no longer a member. 'Five years ago', he said, there were about 30 moneylenders in town, but now there are only three to four of them left. NGO micro credit activities have taken over. But still he has got comparative advantages in spite of the high interest rate: He can provide the money immediately and his repayment is flexible. Unlike the NGOs, there are no group-duty and no compulsory weekly repayments. Apparently, this is why farmers still take money from him.

Another Muslim moneylender lives in Komri, about ten Kilometers outside of Netrakona. He is married and has two boys and one daughter, latter one is studying in a college in Mymensingh. He claimed, that he had inherited his 30 acres of land from his grandfather and had bought very few land additionally. He doesn't work on his land, but rents it out to tenants and they share input costs and profit.

In addition to this, he owns several fishponds and also some shops in the village. On his property, there are several brick houses with tin roof, a sign of wealth. According to his statement, he started money lending eight years ago and borrows only small amounts about 100-5000Tk to farmers, based on trust ("village family"). He said, that most of them paid back in two to three months. However, five percent would be 'loss'. By this, he meant that those people needed much more time to pay back the credit.

#### **Interest rate in Komri:**

'If the loan is 1000Tk, one has to pay back 1250Tk after 3 months'. This corresponds to a monthly interest rate of about 7.72%.

Per season he borrows one-hundred-thousand Taka and there are two seasons in a year (s.a.)

A calculation with these variables would disclose a yearly income of 50.000Tk.

Maybe, he didn't mention that he also borrows significantly more money at 20% interest. Instead, he also gave the impression of being an indulgent man, stressing that if somebody could not pay the interest, he sometimes renounced on it. Also, when the tornado in April 2004 hit Kanchongpur, he had rushed to the spot in the same night, and later had helped with food and money.

#### NGOs

The non-government sector favors the women's group approach as a security instead of assets or land. Savings that are accumulated at an NGO account gradually build up a second deposit. At Sabalamby, every member has to give 20Tk a week on its savings account for twelve weeks, before she gets the first credit over 4000Tk. The credit has to be paid back in 50 weeks, including the fixed interest rate of ten percent of the initial loan. This rate one of the lowest among the Bangladeshi NGOs. But the savings also go on and after two years, when the amount is sufficient, Sabalamby honors them with a bank oriented interest rate, currently around five percent.

The SUS staff visits the women group every week to collect the payments and to counsel the members.

**Example:** The weekly load of a woman who took a credit of 4000Tk.

- 80Tk installment
- 8Tk interest
- 20Tk savings

Total: **108Tk**

There is a group book where the installments of all the members are written down. The group leader has to sign the book and obtains a voucher. She is responsible for the organization and representation of the members. Furthermore, every single member has got her personal book with a pass photo. In there, the following is documented in a table: Date, amount of weekly savings, withdrawing of savings (possible after 20 weeks), current interest rate for the savings, amount of total savings, number of the week (1-50), amount of weekly installment, amount of interest paid in respective week, penalty fine (i.e. if paying is repeatedly not in time), total balance of credit and the signature of the SUS staff. Once the first credit is paid back, a new credit over 5000Tk can be obtained and so on.

In general, micro credit seems to keep the system going, but the critique is also manifold. Some people say that micro credit from the NGOs is not enough input to bring about positive changes for a big family. On the other hand, there is no doubt about that the weekly installment paying modus is very tough for the beneficiaries. Many would prefer a monthly rate but this would probably not fit with the idea of the system. There are definitely incidents of membership in several NGOs, in order to pay the installments of one credit with the loan taken from another NGO. Some people also have to ask neighbors to help them with the payments. Last but not least, there are clever husbands, who take several wives, all being members of a women's group, to skim off the profit.

### **Infrastructure**

The transport facilities in Netrakona are probably average in the country. 301km of paved road and 166km of brick road cross the District, both of them featuring massive damage by potholes. Another 1469km of unpaved road become hardly passable during the monsoon season. It is worth mentioning that in spite of all this, there is massive traffic, mostly conducted by Indian Tata trucks. Also, there are bus connections from Dhaka to Netrakona Sadar, Durgapur, Mohanganj, Madan and Kendua. Inside the District, there is a close network of local busses, connecting the different towns with Netrakona. On the Netrakona-Mohanganj stretch, busses stop for about ten minutes at a tea stall or the mosque respectively. This ensures that there is scope for an additional bus and its crew.

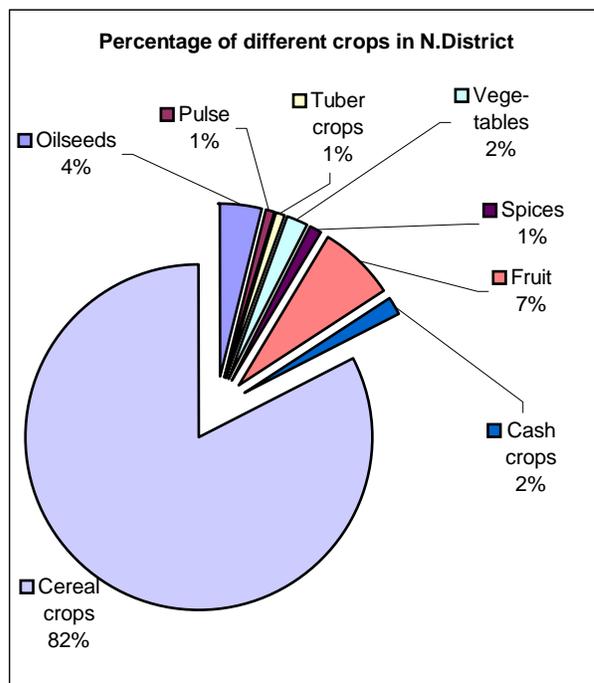
There are also some 35km of rail line, however the main connection between Netrakona and Mohanganj is terribly slow because the tracks are not straight and thus the train goes very slowly.

The rainy season boosts water traffic, making use of 469km of river road. Beside of various trawlers that carry passengers from their villages into town, there is also

flourishing transport of goods such as sand and stones that most probably are brought in from the hilly border area. Rice is also shipped in Netrakona. In Khaliajuri Upazila, the vast *haors* cut many families from the mainland and boats are the only middle of communication when the lowlands are flooded.

In 2004, electricity is officially supplied to more than 50% of the villages in Netrakona; in absolute terms these are more than 55,000 subscribers, about 41,000 of them residential and 9,000 commercial. Additionally, more than 3,000 irrigation pumps of the District are supplied. One must however consider, that if a village has got a line, it does not mean that every household is connected. In rural areas, mostly the rich farmers can afford power. On the other hand, it is very much supposable that huge quantities of power are consumed via illegally set lines.

## Primary sector



### Agriculture

About 85% of the people in Netrakona District earn their living from agriculture. Rural people love ploughing, as well as they depend on it. Even an increasing landlessness does not necessarily mean that they think about alternatives to it. Rather they dream about the day when they might be able to purchase at least a little piece of land and could start cultivating paddy.

Every Saturday and Tuesday, there is a big bazaar in Netrakona, where all the traders and farmers from the area meet to sell and buy their goods.

### Land & soil

The Netrakona District is split into four different Agro-ecological zones (AEZ) with different qualities, soil conditions and yield potentials. It is striking that a whole Upazila (Kendua) and the biggest river in the District (Kangsa) were named after two soil series.

<b>AEZ 9</b>		<b>AEZ 22</b>	
Major soil series	<i>Kendua</i>	Major soil series	<i>Kendua, Kangsa, Lokdeo, Bijipara</i>
Topography	<i>High, middle-high, and middle-low land</i>	Topography	<i>High and middle-high land</i>
Texture	<i>Silt loam to silty clay</i>	Texture	<i>Loam to clay</i>
Organic matter	<i>Low</i>	Organic matter	<i>Low</i>
PH	<i>5.0 - 5.6</i>	PH	<i>4.5 – 5.3</i>
Fertility status	<i>Low</i>	Fertility status	<i>Low to medium</i>
Crop intensification	<i>Double cropped</i>	Crop intensification	<i>Double cropped</i>
Coverage	<i>54%</i>	Coverage	<i>25%</i>
<b>AEZ 21</b>		<b>AEZ 29</b>	
Major soil series	<i>Balaganj</i>	Major soil series	<i>Baralekha</i>
Topography	<i>Broad basin (middle-low land to low land)</i>	Topography	<i>Highland</i>
Texture	<i>Silty clay loam to clay loam</i>	Texture	<i>Sand, silt, clay</i>
Organic matter	<i>Moderate</i>	Organic matter	<i>Low</i>
PH	<i>4.9 – 6.0</i>	PH	<i>4.7 – 5.2</i>
Fertility status	<i>Medium but low</i>	Fertility status	<i>Low</i>
Crop intensification	<i>Single / double cropped</i>	Crop intensification	<i>Double in basin, vegetables in slope</i>
Coverage	<i>19%</i>	Coverage	<i>2%</i>

**Netrakona Sadar, Atpara and Kendua** completely belong to AEZ 9, whereas whole **Khaliajuri** is AEZ 21.

The bigger part of **Durgapur** is AEZ 22 but the hilly north belongs to AEZ 29. **Kalmakanda** has also got a share of AEZ 22 in its north, however AEZ 21 is found in the southeast, AEZ 29 in the northwest and AEZ 9 in the southwest.

**Mohanganj** and **Madan** are both split into AEZ 9 in the west and AEZ 21 in the east.

### **Department of Agricultural Extension (DAE)**

This government institution publishes a very informative annual report with statistics about the crop production. On the other hand, the officers claim that they don't have the middles to conduct big-scale projects. However, they do run a small project in Tuligao a small village under Durgapur Upazila. The project is called SPFS, which means 'special project for food security'. In Durgapur, Atpara, Madan and Kolmakanda the food security is medium, whereas it is high in Kendua, Netrakona Sadar and Purbadhala. Problematic are Mohanganj and Khaliajuri because of early flooding in the *haor* area and their heavy dependence on only one harvest in the *boro* season. The DAE staffs mainly provide trainings to all kinds of farmers. In whole Bangladesh only 5% of any seeds come from institutions like BADC (Bangladesh Agricultural Development Committee). Indeed, the

farmers themselves produce 95% of their demand, so the DAE trains them in quality seed production. Other trainings are Integrated Pest Management (IPM), balanced fertilizer application and introduction of new varieties. There are also some fruit nurseries in the District. One officer explained that NGO-GO cooperation would be the best way to develop the area. According to him, a project should be implemented by the NGO, as well as the extension service, and the GO office then would merely offer technical support.

## Rice

Growing paddy is the main occupation in Netrakona. The land is suitable and in average, the District produces a **surplus** of some 300,000 tons per year. The process is extremely labor intensive. Indeed, the paddy cultivation is as primitive as it is sophisticated. There are **two main seasons** in Bangladesh, the *boro* season in the first half of the year<sup>2</sup> and the *amon* season in the second half<sup>3</sup>. In between, from April/May to July/August is the *aush* season. This season is of less importance because of regular flooding as well as overlapping planting and harvesting times with the two other seasons. At the beginning of the cultivation process, the seeds have to be purchased from a private retailer, the *krishi*-office (government) or an NGO. This is because high yielding varieties (HYV) have often replaced the traditional sorts, which could be sown again and again. The following describes the actions from germinating until harvest orienting on the *boro* season 2004.

### Germination

First, the seeds are watered, put into a basket and covered with banana leaves. They start germinating after three days. Alternatively, putting the seeds into a jute sack, watering it and covering it with straw can also achieve this. The banana leaves and the straw respectively protects the seeds from sunlight.

### Field- preparation and irrigation

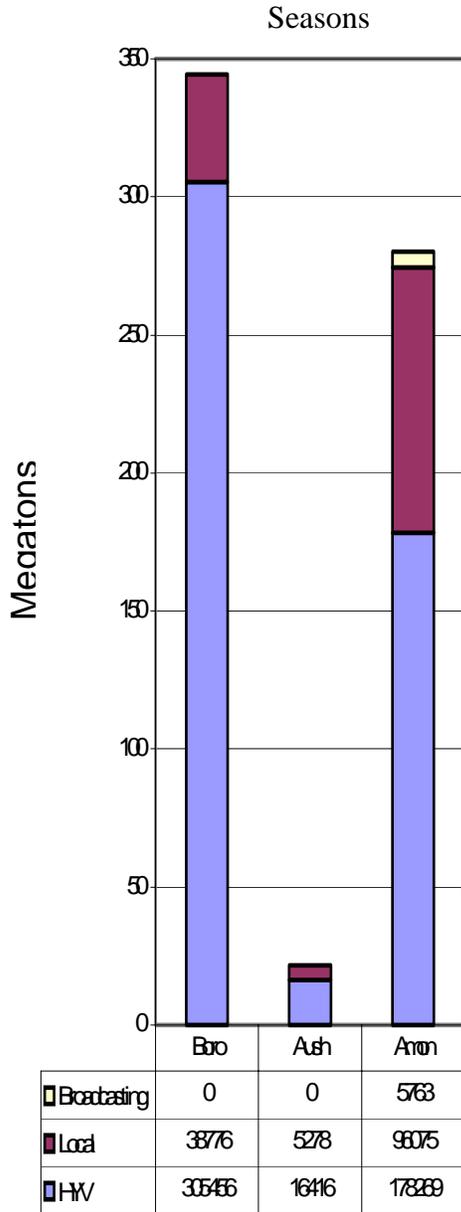
Every paddy field must be prepared thoroughly before planting. In general, there is a wall around the field, about twenty centimeters in height. It has to be renewed before each planting because it erodes gradually. Having done that, one must water the field thoroughly. The landlords usually run an electric or diesel driven pump that is sheltered in a small hut in or near the field. However, the small farmers often cannot afford this and use traditional pumps that need a lot of manpower. It consists of a big wooden half tube that is installed like a seesaw at a nearby water supply such as a river or a pond. The sealed side of the half tube is then moved down into the pond and fills up with water. After that, it is raised and the water runs out at the other end into a canal that leads into the field. In mid December 2003, many fields were created on the banks of the rivers as they gradually shrunk, leaving behind an already muddy bank. The **irrigation system** is always very similar, irrespective of the type of pump used. Normally, there is a canal, which leads from the source of water into the field. It is not dug into the ground but created through two walls running parallel to each other. As the clay-like soil is quite tight, the water hardly seeps away. However, one can guess, that a big amount evaporates on the way.

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<sup>2</sup> Planting in January/ February, harvest in April/May

<sup>3</sup> Planting time in July/August, harvest in November/ December

Paddy harvest in Netrakona District (2001/02)



Once the soil is soaked, the farmer ploughs the field, and adds some **fertilizer**, i.e. 40kg compost per decimal of land. Afterwards, he levels the field. This is done by a ladder-like bamboo construction that is pulled behind a small engine vehicle or a bull, depending on the wealth of the farmer.

Seedling Production in a small field

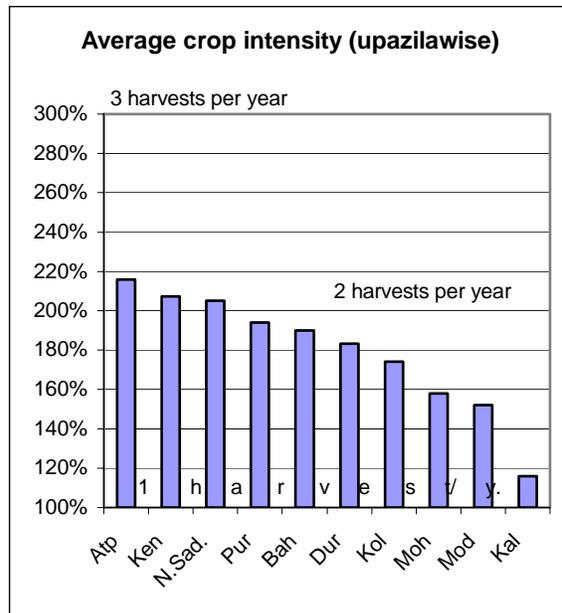
Once the small field, often measuring only around hundred square meters, is ready, one must sow the germinated seeds. At this stage, it is crucial that the soil has got the right consistence, as otherwise, the seeds sink into the mud and die off. From that day on, it takes about 45 days, until the seedlings are big enough to be shifted to a big field that has to be prepared more or less similar to the small one. The seedlings are dug out with a big knife and tied into bunches.

Planting and growing in the big field

Broadcasting means, that the seeds are directly sown in the field, without raising saplings first. The planting of the seedlings in 2004 took place around mid February. As the yield is highest, if each plant gets maximum sunlight, bunches of around four holms are always planted in a hand-length distance. This is done along a line that is suspended from one side of the field to the other. When one row is full, the line is moved forward. The seedlings need a few days to root in their new underground and soon they have to compete with the herbs that grow even faster than the paddy. The farmers must pluck the herbs with a small hack or plough them with a special tool similar to a hand-driven lawnmower that is pushed through the rows between the paddies. From time to time **it is necessary to fertilize the soil.**

Usually, this is done by hand, and the farmer must apply five kilograms urea<sup>4</sup>, three kilograms TSP (Triple Super Phosphate) and two kilograms MP (Murate of Potash) every one to one and a half months. It is necessary to continue irrigation, however the water level drops more and more.

<sup>4</sup> Prices: Urea 6Tk/kg, TSP 14Tk/kg, MP 10Tk/kg



### Harvest

At the beginning of May, the harvest starts. The ears are cut by hand and threshed to obtain the grains. The straw is laid onto the roads in order to dry it.

To obtain rice, the unpeeled grains must be boiled and are then dried in the sun. At that time of the year, all the roads are widely covered with grains. It is mainly the women, who take care that they are not driven away by the vehicles passing over. From time to time, they sweep the grains back. Finally, the husk is separated from the rice with a special machine. Small farmers implement all this themselves but the bigger ones have it done at so-called 'Boilers', featured by a big, concreted square with an adjoining office building, where it is done in a big-scale.

### Rice varieties

For every season, there are different seed varieties, which are adapted to the corresponding conditions. However, all-round varieties include BR8 and BR9.

Hybrid or so-called genetically modified (GM) varieties of paddy are neither appreciated nor used very much in Bangladesh, because the seeds are infertile. GM varieties cover only 1-2% of the cultivated land.

Other varieties are divided into

- **Local varieties (LV)**, the endemic species of a region in Bangladesh. Their yield is very low, but they are very tasty, therefore selling at a higher price and being suitable for export. An Example is *Atop* rice, which is used to make fried rice (*Polau*) or milk rice (*Payesh*).
- **Locally improved varieties (LIV)**, which are originally from Bangladesh, but were locally developed. A famous institution is the 'Bangladesh Academy for rural Development' (BARD) in Comilla who released the popular *Paisam* variety.
- **High yielding varieties (HYV)**. They are cross-pollinations from an IRRI<sup>5</sup> variety and a LV in order to combine high yield with the indigenous qualities of the local variety. The seeds are not infertile and can be used several times. However, the natural pollination in the field is a process of coincidence. It causes recombination of the genetics, resulting in seeds that are split into both the original varieties and the combined variety.

<sup>5</sup> International Rice Research Institute, based on the Philippines.

However, the share of the latter one decreases with the time. For this reason, new seeds have to be purchased after three to four years. High yielding varieties do not oppose the ideas of organic farming in general.

BR stands for 'Bangladesh Rice Research Institute'. The different varieties are numerated in an order, according to their date of release. After BR26 the abbreviation changes to BRI.

Important high yielding varieties that are grown in the Netrakona District:

Name	Season	Height	Growing time	Yield / ha	Released in	Features
BR 3 ( <i>Biplob</i> )	<i>Boro</i> <i>Aush</i> <i>Amon</i>	95cm 100cm 95cm	170 days 130 days 145 days	6,5t 4t 4t	1973	*One of the first HYV, became very popular in 1974 *White spotted grain
BR 6	<i>Boro</i> <i>Aush</i>	100cm 113cm	140 days 110 says	4,5t 3,5t	1977	*Very fast growing *Export quality *Grain is long, narrow & white
BR 8 ( <i>Asha</i> )	<i>Boro</i> <i>Aush</i>	125cm 125cm	160 days 125 days	6t 5t	1978	*Very compact plant, adopted to hail *Grain is medium long, fat and spotted
BR 9 ( <i>Shufola</i> )	<i>Boro</i> <i>Aush</i>	125cm 125cm	155 days 120 days	6t 5t	1978	As BR8
BR 11 ( <i>Mukta</i> )	<i>Amon</i>	115cm	145 days	6,5t	1980	*Upper leaves go downward, showing the ears - attractive looking
BR 14 ( <i>Gajie</i> )	<i>Boro</i> <i>Aush</i>	120cm 120cm	160 days 120 days	6t 5t	1983	*Suitable for lowland areas due to its height and strong holms *Grain is medium fat, white and hook-shaped at one end
BR 26 ( <i>Shrabnie</i> )	<i>Aush</i>	115cm	115 days	4t	1993	*Early variety <sup>6</sup> *Grain is narrow, long, white. * <i>Bhat</i> is soft and sticks together. Preference of Jap. and Kor. people. -> Export opportunity
BRI 28	<i>Boro</i>	90cm	140 days	5t	1994	*Grain is narrow, medium long & white * <i>Bhat</i> looks good and is tasty
BRI 29	<i>Boro</i>	95cm	160 days	7,5t	1994	*Needs huge amounts of fertilizer due to extremely high yield *Grain is medium long, narrow & white
BRI 30	<i>Amon</i>	120cm	145 days	5t	1994	*The upper leafs cover the ear *Something salt resistant, suitable for costal areas *Grain is medium long, narrow & white

<sup>6</sup> Early variety: Planting can take place very early, so the harvesting period is also very early. This is of advantage in flood prone areas.

BRI 31	<i>Amon</i>	115cm	140 days	5t	1994	*Grains are packed very densely *Grains are medium long, fat, white
BRI 32	<i>Amon</i>	120cm	130 days	5t	1994	*Early variety <sup>7</sup> *The plant is not very strong *The grain is medium long, fat & white
BRI 34	<i>Amon</i>	117cm	135 days	3,5t	1997	*Very aromatic, like <i>Kaljira</i> , can be used for <i>Polau</i> *Grain is short, fat & transparent white
BRI 35	<i>Boro</i>	105cm	155 days	5t	1998	*Resistant to the 'brown palm hopper'

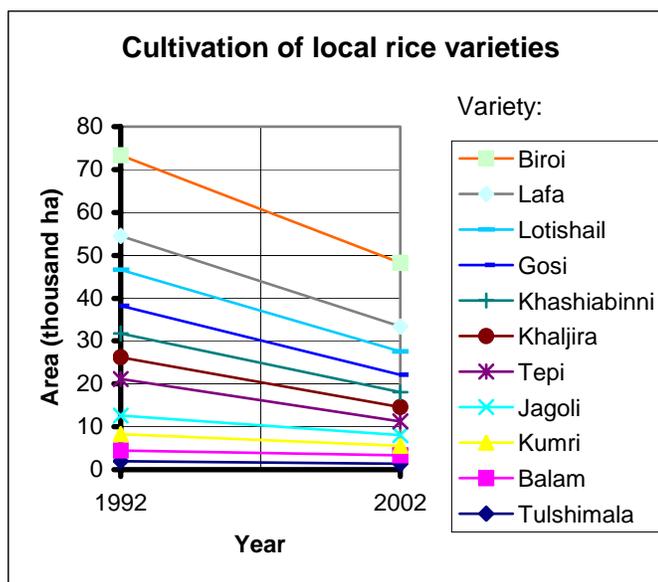
### Traditional sorts in the District:

*Aush* season: *Bogi, Medi, Agali, Natishail\**, *Biroi\**.

The yield of *Biroi* is low, but it doesn't need irrigation and on the other hand adapts its growth to a raising water level when a flood occurs. The other varieties have probably similar qualities. Further more, *Biroi* is a "late" variety, which means that it is harvested after the regular flood.

*Amon* season: *Kaljira\**, *Cinishail\**, *Ikhora\**, *Mogi, Pharjat, Lohatang, Bonhush, Bash Amanik\**.

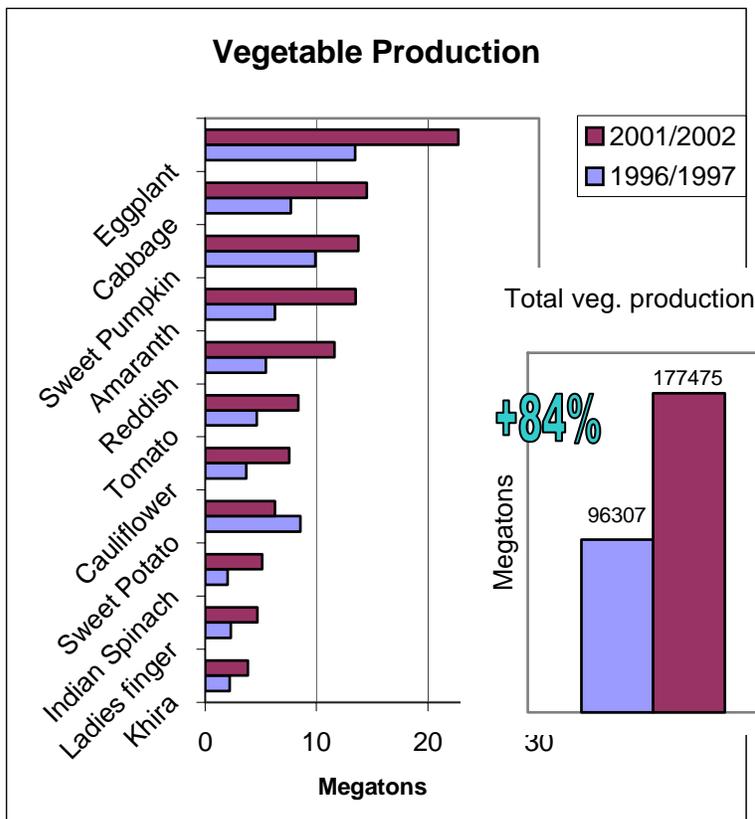
\* = Still cultivated today, but only in little amounts. The *boro* season, which is the most important one, is completely dominated by high yielding varieties.



### Vegetables

The area used for vegetable cultivation increased by about 78% between 1996 and 2002. Simultaneously, the production rose by about 84%, which means that the growth is basically a result of the bigger area and only little intensification had taken place. Beside the efforts of various development projects, such as from the 'International Fund For Agricultural Development' (IFAD), the reason for this growth is the increasing landlessness. For farmers with only little land, it is not profitable to cultivate paddy, so they stick to vegetables.

<sup>7</sup> There is time to cultivate some other plants on the field before the next *Boro* season

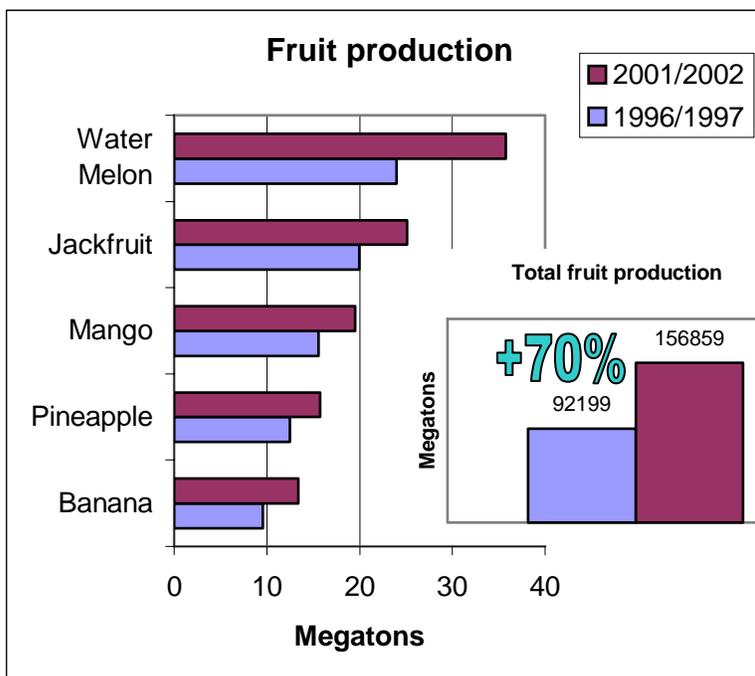


Apart from the vegetables shown in the graphic on the left, carrot, *kaengkong*, *kakrul*, bitter gourd, ribbed gourd, ridge

gourd, *pallong shak*, broccoli, long bean, *lal shak*, lettuce, cucumber, bean, squash and helenche are grown. A vendor at Mohanganj Bazaar said, that from his products, *cicinga*, *cinga*, *begun*, *lebu*, *korola*, and *lady's finger* were locally produced. His potatoes come from other

Districts, probably Mymensingh. Some crops, such as onions and garlic come from Dhaka. Sometimes, this is cheaper, then selling the local ones.

## Fruit



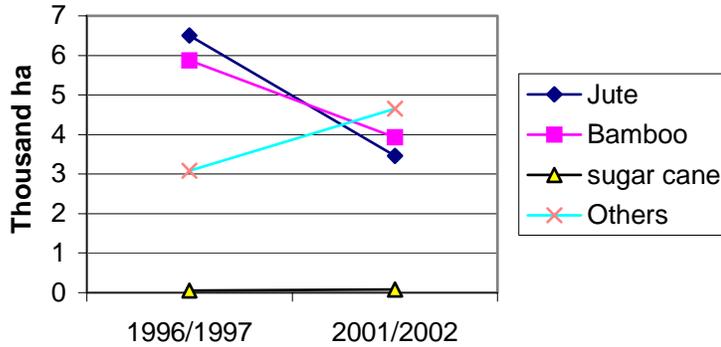
Bananas, jackfruit and mango mainly occur near the homesteads of the people and are not grown in extensive plantations. Just like with many other vegetables and crops, the pineapple production in Durgapur is not sufficient to meet the local demand, so pineapples are imported from Madhupur. Other fruit existing in Netrakona are oranges, dates, *kaju badam*, papaya, litchi, lemon, guava, *bel*,

coconut, *jam* and *boroi*.

### Other crops

The **jute** industry is virtually destroyed because the market price is so low. Also, the national policy, which aims at privatization of jute mills, resulting in their closure, discourages farmers to grow the raw material,

**Cultivation of cashcrops**



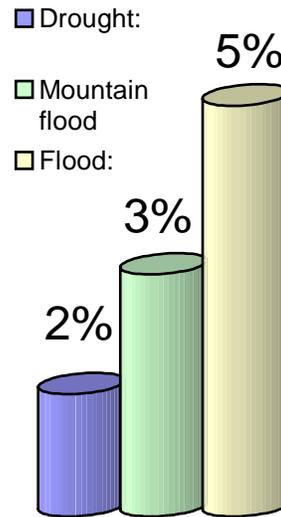
which many people proudly remember as ‘the golden fiber of Bangladesh’. Indeed, the Netrakona area is very suitable for Jute cultivation because of its lowlands. It is still widely grown during the monsoon season, but it seems to be more an act of desperation because the farmers can’t grow anything else when

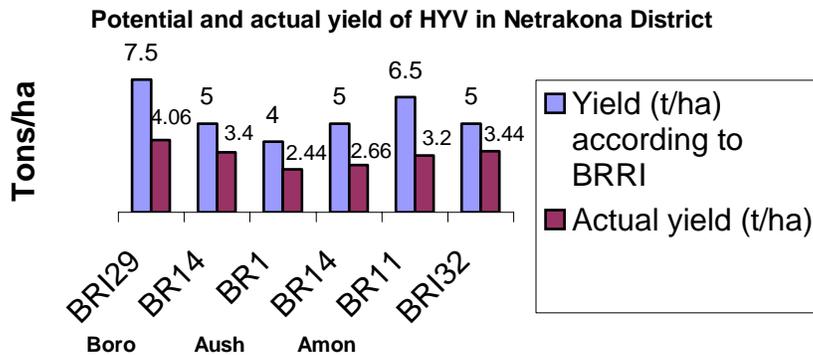
the fields are inundated. In Atpara, pan plants occur, but the production is very low. Bamboo is grows mainly around the homesteads of the people. There are no big plantations.

### Loss

In 2004, flash floods damaged 50,000 tons of *boro* paddy, worth 40 crore Taka in Khaliajuri, Madan, and Mohanganj Upazilas. Although the *haor* area is very fertile because there is a lot of organic matter in the soil, flood is a major problem nearly every year, and hardly more than one harvest is possible. On the other hand, the dry season brings irrigation problems, because the ground water level drops sharply and the water bodies shrink to a tiny rest. Although unusual for Bangladesh, in the vast *haor* areas there is sometimes a **lack of labor force** for agricultural work, which must be evened out with external laborers who come even from the neighboring Districts. Furthermore, agriculture is very unscientific. The framework conditions are not favorable, for example sufficient electricity at an affordable price, i.e. for irrigation pumps is not available. Probably the biggest problem is the **lack of adequate seed supply** from the BADC. Either there are not enough seeds for everybody or the seeds come too late in the season. Complimentary, farmers are suspicious to new varieties or **use the HYV for too many years**, which

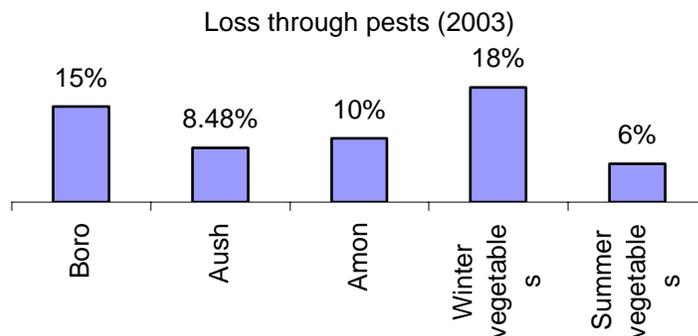
**Disaster prone area**





causes them to split into the original varieties. As a result, the yield decreases considerably. **Fertilizer is another weakness** in today's agriculture. On the one hand, the distribution by government

institutions is often hampered, on the other hand, farmers don't know about the right amounts and often apply excess doses resulting in **degradation of the soil**. One bigger farmer in Malni, about one kilometer outside of Netrakona, said that in the last ten years the amount of urea he uses has doubled, the amount of TSP nearly tripled. Before, he didn't have to give potash at all, now he needs one kilogram per ten decimal. Before, he collected three to four maund rice in an area of this size, growing mainly the paddy varieties BR8 and Hijong, now his production is five to six maunds with fertilizer and modern varieties. He said, he started using fertilizer because his family was growing and **he needed more yield**. He admits that the soil fertility has decreased and mentions that



regular flooding, that brings in silt doesn't take place anymore. This is probably due to water regulation. Indeed, he could not imagine renouncing on fertilizer because the field needs more input to keep the yield at the same level. Mohammad Hammadur Rahman, an expert on organic farming,

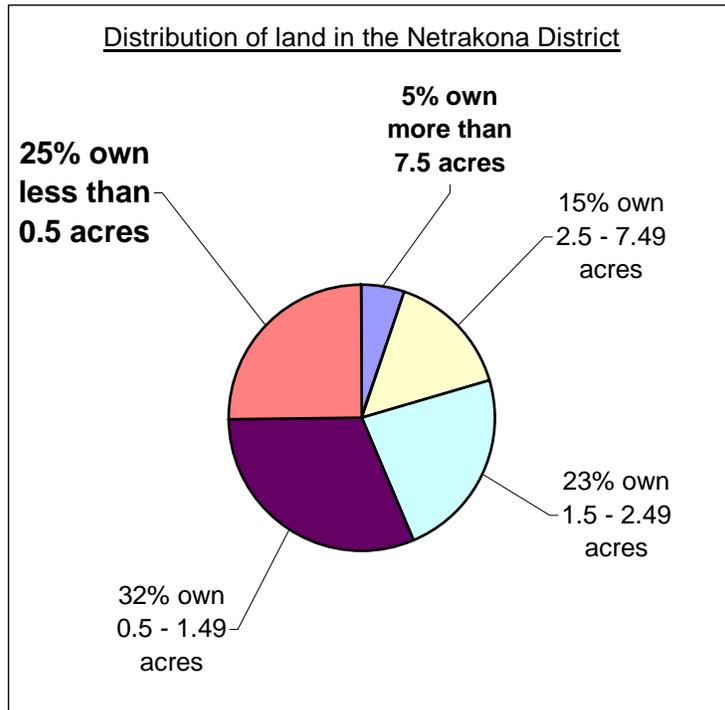
from Agriculture University Mymensingh claims, that there is a strong need to undertake steps and changes versus sustainable agriculture. However, he believes that complete renounce on chemical fertilizers would cause a loss in yield of at least 40-50%. He suggests to put the focus on teaching the farmer the minimum required amounts and to increase the number of livestock in the area to obtain more cow dung as organic fertilizer.

## Land distribution

### Landlords

The definition of a landlord is not so easy. Actually, one could say that there is a mark of about ten acres of land, from which on farmers are usually quite well off. On the other hand, many of them still plough their land themselves but employ day laborers as auxiliary workers. A second mark seems to be 30 acres. Many landowners with such a big property don't plough it themselves anymore. Some still live in the village but are

involved in different businesses, such as trade or money lending. Others moved away in town, where they work as a lawyer or have another office occupation. Generally, it can be



said that of those people who live in town nowadays, more than 50% still possess agricultural land even though certainly not all of them are landlords.

One of the bigger farmers near Netrakona said he possessed six acres of land, of them 4.8 acres were inherited from his father. The rest, he bought himself. His family and his many relatives live next to each other. They possess many houses out of tin, one is very new, and another was only built two years ago. He mainly grows paddy: *Paisam* and BR29. The seeds for the latter one,

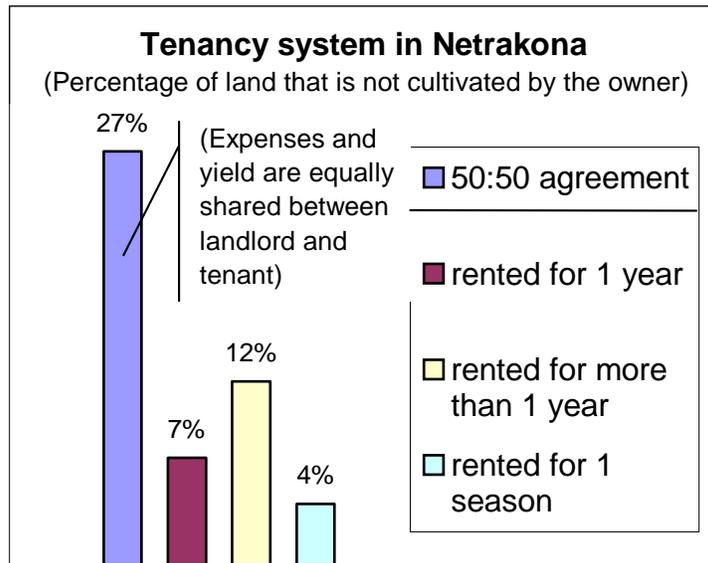
he buys every year from BADC. The *paisam* seeds, he preserves on his own. Only two years ago, he still used some local varieties. Today, even BR40 is available but farmers were not yet convinced, he said. In the *Boro* and *Amon* season, he harvests 150 maund of rice, so the total harvest of *Boro* and *Amon* is 300 maund. From this, he keeps 30 maund for his own consumption and sells the rest. Roughly estimated, this would provide an income between 40.000 and 50.000Tk, but the input costs will take a considerable share. He also grows jute, leafy vegetables and other vegetables, as well as mustard and lentils. In the monsoon season, Jute covers some of his fields and he sells it either to private buyers or to the government own jute mills. However, the Jute goes to Dhaka and there are no facilities to process it in Netrakona.

Indeed, he does every kind of work himself, but especially the field preparation and the ploughing. For the other works, he engages day laborers, but also joins them sometimes, as I could witness myself. He believes that landlessness is the biggest problem of the poor people, suggesting borrowing them land at 50:50 conditions, which he also does with a small part of his land. Assistance in seed purchasing and technical assistance would also be useful for them. He himself ploughs with cattle, but sometimes he also borrows the power tiller from Sabalamby. At last, he stressed that agriculture was his only passion but he had no other businesses and didn't like politics.

A young man in Deupur, whom I talked to, said, that his father was a landlord, possessing 12 acres of land, but worked as a lawyer in town before he died. He is seventeen years old, has finished his secondary school and now manages the agreements with the farmers who cultivate his land. His uncle has got another 30 acres of land.

### Small and marginal farmers

They represent the majority of the farmers. If their land is not big enough for paddy cultivation, they grow vegetables and sell them at the local market. From the profit, they can buy rice. They are very vulnerable to disasters, and any loss in yield, because their fields are small. Another disadvantage is, that they don't get the maximum price for their products because traders make profit by carrying their production in town to sell it. Their capital is minimal. In an earlier project, SUS trained small farmers in seed preparation



and donated foot-driven water pumps for irrigation purposes. Small and marginal farmers are a main target group of the NGOs, but very often, the effects of a program fade, as soon as the immediate support and the supervision from the project end.

### Tenancy system

Tenancy has got many faces. It can be land for paddy cultivation, probably the most common one, but it can also refer to a small garden or even

to a cow. Very popular is the “50:50 agreement”. In respect of land, it means that the owner and the tenant orally agree on equally sharing the costs for agricultural input such as seeds and fertilizer and later on divide the yield by two. However, the tenant does the whole work and sometimes even employs day laborers on his own. Some landlords accept 50:50 agreements only in the *Amon* season and demand fixed amounts of paddy in the more input intensive *Boro* season.

Some women cultivate a garden for a landlord. They, too, have to give away half of the yield in exchange for this working opportunity. Fairly, one must admit, that the owner can hardly control the actual yield. The same is true for the paddy fields. Also, one mustn't wonder, that tenants, who do not know how long they will be allowed to work on the field, are not interested in developing the land. A solution could be long-term agreements, which would guarantee the access for about ten years.

Also common is that a rich man buys a calf and provides it to a poor family who raises the animal. When it is grown up and sold, the profit is shared.

### Day laborers

To employ day laborers, a farmer contacts their senior group-leader. These groups seem to be a loose organization for one season only. The group-leader stays in contact with the landowner. There is an oral agreement but no written contract. The employer only fixes the time when the work should start. It is the group leader's decision how many people he engages and thus how many days they will need. The laborers have to bring their own tools. In the greater Netrakona surroundings, **they are paid the following amounts per ten decimals**. However, this is generally lower in more rural area.

Work: \_\_\_\_\_ Amount:

Planting: 60Tk  
Weeding: 40Tk  
Harvesting: 100Tk

The actual wages depend on the speed and the number of the workers. In Mohanganj, an area with vast *haors*, there is a strong demand for labor force in the months of February and March. On the other hand, the supply of cheap labor force is limited and has to be increased by employing people even from another District. In this special case, the relation between the landlord and the laborers is much better, than in other areas, where there are more poor people, causing an oversupply of cheap labor force. Most of the day laborers change their working field several times over the year, following the crop seasons, flood and drought. Some of them have got alternative income sources at a certain time of the year, i.e. they can build and sell fish traps in the rainy season. However most of them lack education and did not even go to school, so their chances of escaping their dependency are equal to zero.

## Development approaches

### Farmers education

There are innumerable projects and approaches to help the small and marginal farmers improving the output of their land. One of those is the promotion of **homestead gardening**. The classification is as follows: A 'traditional garden' consists of only one or two varieties on the roof, such as *lau* or pumpkin. The next step is an 'improved garden', additionally featuring three to four varieties in front of the house. The optimum would be a 'developed garden', consisting of a bigger field, not necessarily next to the house, with five to six varieties as well as compost and seedling production. In the latter one, plants grow the whole year round. Sabalamby offers a lot of trainings and fresh-ups to achieve this.

### **Model vegetable garden on the SUS farm:**

Its size is 6x6 meters and can supply a family of four to five people over one year. This is possible through a special combination of different vegetables at a time. The crop pattern for the dry season is as follows:

<b>Plant</b>	<b>Duration until harvest</b>
Tomato	5 months (long-term)
Sugar snap	3-4 months
Carrot	3 months
Radish	2½ months

The basic knowledge for homestead gardening is about

- **Vegetables and vitamins:**

Examples:

- Lack of vitamin E leads to eye disease -> Eat *misti kumra* (sweet pumpkin).
- Lack of vitamin C leads to teeth and skin disease. -> Eat tomatoes.
- To receive enough iron, eat *lalsak* and reddish.

- **How to build and maintain a garden:**

- Look for a suitable place, add fertilizer, plough the soil, sow the seeds, irrigate, weed the ground and control pests.

- **Common problems** with the plants and what to do:

Examples:

- Parts of the plant become red: Lack of nutrients -> fertilize with compost.
- Insect attack -> Collect the insects by hand, spray a mixture of ash and kerosene at the plant.
- Plant has too many fruit and breaks down: Cut appropriately.

- **Natural pesticides:**

Examples:

- Cook leaves of the *nim* tree or from the *bishrumri* plant with water and spray. Chemical pesticides cause cancer.

- **Seed production:**

Examples:

- Cut a tomato or an eggplant vertically, squash it. Wash the seeds and dry them, afterwards they can be stored. Don't do this before 10 in the morning, because then the humidity is high.

Apparently, the difficulty is not the topic itself, but the teaching method, taking into consideration the lack of school education among the participants. The trainer stands near the blackboard, in front of the women, asks for their knowledge from the previous training. When something is unclear, he explains it again. Complicated issues, such as the pollination of a plant are illustrated with a drawing. At the beginning, a considerable amount of time is spent to make the participants remember the name of the training. Further more, the language must be adjusted to the village level. An example is that the women call the fertilizers instead of their scientific names Potash, TSP and Urea by their colors *lal* (red), *kalo* (black) and *shada* (white).

Even more effort will be needed, to teach sustainable agriculture techniques, such as the combination of a rice field with a fishpond, application of green manure etc. Hereby, the

illiteracy of the farmers is a major obstacle, because the techniques only works if applied consequently and this needs sufficient understanding of more complex coherences.

#### Framework conditions

A major constrain for agricultural development in the Netrakona District is the lack of quality seeds, which should be available from the BADC. Either, the supply from outside must be ensured, or an own seed industry could be established in the long-term. The construction of embankments, sluice gates and dams could decrease the danger of flood in the low-lying areas and on the other hand, digging out canals and rivers would ensure water supply in the dry season, too. Unfortunately, these kinds of measures do not always conform to the protection of the environment. But cold storage facilities for vegetables, fruit and potatoes would definitely improve the export chances of agricultural Netrakona. As so often, the question is how to implement these points and from where the money should come. Perhaps, it is better, to invest into the farmers first, by ensuring them access to credit facilities and establishing government crop collection centers not only in towns but also in the villages to assure that farmers get a fair price for their products.

### **Fisheries**

Fishing is an **important income source** for many people. However, it is only widespread **in the monsoon season**, when big shallow waters cover the land and provide ideal spawning opportunities for many species. At that time of the year, small fish, such as *Koi mach* or *kakio mach* are incredibly abundant. When the *haors* and rivers shrink in the dry season, bigger fish are more easily available, but many fishermen are forced to move to other areas, following the water and leaving their families alone. The alternative is to work as a day laborer. Fishermen get paid 50-60Tk per day in rural Mohanganj for netting the fish of an owner's pond, bringing their own nets.

On the other hand, there are a lot of additional working opportunities around this business. At the input side, there are boat, net, and fish-trap making. At the end, small fish may be dried and sold as *shutki mach*. However, this activity is restricted to the dry season, because it needs direct sunlight and low humidity. Then many rural households engage in it, but not in a large-scale, commercial way. The *shutki* from the Netrakona bazaar comes from the southern Chittagong area. Other kind of fish processing are hardly used, because most of the fish is prepared fresh. Fish business is very significant in Mohanganj. The roads to Mohanganj have been improved in the last years, but there are still no cold-storage facilities in the whole District. In Mohanganj, there are some factories that produce crushed ice for the transport. According to local people, **the fish business has seriously declined** in the last twenty years but some traders still sell to Dhaka. The reasons for the decline are not fully understood. The new District Fisheries Officer from the Department of Fisheries (DOF) supposes, that the water bodies are used too intensively. People don't obey fishing-rules and catch too much small fish, so the populations may be decreasing. He says that the total fish population could be constant until now but certain species may be disappearing, which were abundant before. *Rui mach* for example needs flowing water to spawn, but the riverbeds become deeper and deeper so the water movement become less and less.

## Development approaches

A lot of people own a small fishpond at the back of their hut that is of manifold use, i.e. for washing, cleaning the clothes etc. The fish can be fed with cow dung or poultry drop, which works quite good. Under ideal conditions, a farmer can make more profit with a fishpond on his land than with a paddy field. In Mymensingh, some people already started converting their paddy fields. **Pond fishing has an enormous potential**, also considering the fact that flood becomes more and more common in Netrakona. People must, however, cultivate their pond scientifically. This refers particularly to an optimal number of fish at a given size and the appropriate amounts of fodder. An aquaculture project in the District had shown positive effects in respect of this behavior, but after its face out, people gradually fell back to their old habits. Rich people have already discovered, that pond fishing is very profitable. For example, near the Netrakona-Purbadhala road, the owner of a local *jorda* factory has lots of big ponds excavated, which creates peripheral employment for pond diggers. They will also be needed in future, because ponds also have to be cleaned from time to time. Until now, the majority of pond fish is sold on the local market.

## Mining

Precious China clay, the raw material for ceramic products, is found only in Netrakona District in the country. A deposit of over two hundred thousand tons alone is located in a mine spread over eight kilometers in length and one kilometer in breadth near Bijoypur under Durgapur Upazila. The Netrakona Chamber of Commerce appealed several times to different governments, asking for support to build up a ceramic industry in Netrakona District, but this went unheard, as well as the complaints about the irresponsible methods used by the four Dhaka-based ceramic companies, which extract the soil under five-year leasing conditions. Hill erosion and massive destruction of the environment is the result of indifferent and unprofessional behavior, which harms mainly the local *Garo* tribals who inhabit the area. A main point of critique is that the companies do not locate the depots before mining, but just dig up the whole area. When they find clay, they dig as deep as they can because the quality of the clay is better in the lower levels. However, this behavior will sooner or later cause a disaster because of hill erosion. The clay is extracted in the dry season and stored in heaps nearby. Huge amounts are just washed away by rain, before it can be shipped and transported to Dhaka in the wet season. Further more, it is alleged, that the clay is also smuggled to India. The border is only half a mile away. This very rare deposit of natural resources could be a real chance to reinforce the development of the Durgapur area. However, it would need a locally based management for its exploitation and use.

## Secondary sector

Probably around five percent of the population in Netrakona District is involved in different kind of business. It is quite meager and the most important businesses are rice mills and some kind of small cottage industries (i.e. biscuit and *bidi* factories). A few very rich people own the brick factories around Netrakona town. Handloom industry is not very common in the District. Apart from factories, prominent professions are

blacksmiths who i.e. manufacture small kerosene lamps and battery recyclers who disassemble car batteries to sell the lead.

According to Abdul Wahid, the vice-chairman of the Federation of BD Chamber of Commerce and Industry (FBCCI) in Netrakona, the lack of capital is by far the most important problem of the businessmen. The chamber itself has got an own fund to help in certain cases, however their actual task is to give general advice.

### **Factories**

Two factories are presented as a representative for the small cottage industry. One businessman in Netrakona mentioned, that the most important reason why he operates in this town is that he is born here and thus disposes about power and influence in the locality. This is perhaps a major framework condition that is often neglected.

### **Sylhet Bakery**

This biscuit factory is at *choto bazaar* in Netrakona town, and very famous among the citizens. They produce a wide range of products, but mainly biscuits, which are given names, such as *bhalobasa* (love) or *sobani*. Apparently, the bestsellers are the Ovaltine biscuits, which remind of a western company's product. Cakes also belong to the selection, either in small sizes, such as the 'top cakes', or as slices. Exquisite products are the small tarts, which are comparatively expensive. Other batter products include sweet roles and 'Hot Pits' with meat inside. Apart from this, ordinary toast is also available. The ingredients are bought from Netrakona, Mymensingh, or Dhaka, depending on the current prices. 26 staffs work in this enterprise; of them four to five in the selling room, and seven are rickshaw drivers. Apart from Abdul Wahid, the owner, the rest of them work in the bakery from six a.m. to six p.m., making and packaging the products. They get a salary between 2000-3000Tk per month. Food and the accommodation in the bakery are free. Other everyday costs, such as for shaving, are reimbursed as well. The owner says, that these people are no relatives of him and that they need one to two years "learning by doing" apprenticeship, depending on their capacity. Some staff work already for eight years in the Sylhet bakery. The owner mentions Atpara and a small part of Kendua Upazila as his main markets besides Netrakona town. Some shopkeepers come to his bakery and buy directly, but he also possesses eight rickshaw-vans and delivers to them, sending his drivers, who carry the products to the shops.

### **Dulal Jorda factory**

Twenty-five years ago, Sheikh Osman Goni Dulal founded his *jorda* factory. *Jorda* is made out of grinded tobacco that is processed with various chemicals. The Raw materials come from outside. I.e. tobacco comes from Rangpur and Mr. Dulal buys all the chemicals from Dhaka but they are originally from Europe or America. *Jorda* is consumed together with *pan* and betel nut. Mr. Dulal employs around one hundred people in two different factories. One of those, where the *jorda* is manufactured, is near the Sabalamby model farm, the other one in the fifth floor of a multi storey building in town. This is just next to the *Sahid Minar* and it is here, that the *jorda* is packed and made ready for selling. Most of the workers are women, who fill the *jorda* into little tin containers. The workers at different machines, i.e. at the label machine, are men. Finally, one boy seals the plastic package for a bunch of containers with the flame of a kerosene

lamp. Depending on their task, the workers get 40, 50 or 60 Taka a day. Working hours are 9 a.m. to 5 p.m. but can be extended until 10 p.m. when necessary. The main market for *Dulal Jorda* is the greater Mymensingh area, but he also has a small share in Dhaka. However, he says that producing in Dhaka would be much more expensive than in Netrakona and on the other hand, the transport costs are not a problem.

### **Wood industry**

According to the DAE annual report 2003, some 1497ha of forest are left in Netrakona District, which is little more than 0.5% of the total area. Indeed, the forest has vanished rapidly in the last two decades, due to indiscriminate chopping down of trees. The tiny rest is not a single piece but scattered around the homesteads of the people. Considering all this, it is quite surprising, that the wood and furniture industry is flourishing. Rain tree, mahogany, jackfruit, black jam, *kadorn shemol*, *sheel koriy*, *akashi* and mango tree are used to make furniture, such as beautifully decorated chairs, beds and cupboards. One can only wonder, where the wood comes from. The owners of the sawmills and furniture stores claim that they purchase it from the villages in Netrakona, however I also heard, that it is already smuggled in from Meghalaya via the infamous Durgapur border area. Indeed, one cannot deny that the wood industry creates considerable employment. If it was based on sustainability, it could play a significant role in future development of the District, i.e. as a profitable IGA. Sabalamby, a number of far-sighted farmers as well as some government offices have already planted Mahogany trees around their premises. A sapling costs only 10Tk per piece. After about twenty years, the tree can be sold for 20,000Tk. As the investment costs are to be neglected, it could mean an average income of 1000Tk per year and tree.

### **Construction work**

In 1996, a construction workers union was established in Netrakona to raise a voice for all the laborers, working in the fields of house building, electrics, welding, carpentering etc. Most workers got the skills from their father or by observing other people. There is a training center for electrics in Netrakona, but it is private and costs money, so most people can't afford it. There are probably 20,000 construction workers in Netrakona District. 5000 of them are members of the union. The rest lives in remote areas, cannot come or just don't understand the idea of a union. The District secretary of the union hopes that they will all join one day. The income of the construction workers is in average about 3000Tk per month, which is probably half of what workers get in the Mymensingh District for the same work. The union works in all Districts of Bangladesh. In Netrakona, the office is at *terri bazaar* but there are field offices in every Thana of the District. All the members contribute five Taka per month to the union and have an ID-book with pass photo. The union receives work orders from different people, and then selects the labor force. For this, there is a written contract. Depending on the kind of work, they stay from two days to two years with one employer. The workers always have to bring their own equipment and tools. However, even among the members of the union, around 30% are unemployed. In the morning, many of the men stand in front of the post office, waiting for an employer. The main problem in the District is that private contractors don't have the money to employ more people. Therefore, the District Secretary appeals to the government to employ more people.

This union is independent from any political party and its leaders are elected directly by the members. There are fourteen leaders for the whole District, including a chairman, secretaries and cashier. Their work is to mediate if there is a problem with the employer, i.e. a dispute about paying. The secretaries are also responsible for office work, money affairs and the election process. In the tornado in April 2004, fifty members died. The union gave money to their families. For this purpose, the employers, too, gave some money.

However, the **main incidences where the union can help** are the following:

1. The owner doesn't want to pay, so the union can mediate. Example: It happens very often, that contractors, who obtain a big-scale order from the government don't pay the money to the workers, which they received for this purpose. Then the union can create pressure through strike.
2. If one worker is sick and cannot work, the union can find a substitution for the contractor.
3. If anybody has got an accident, the union can provide support for him or his family (i.e. financial assistance between 500-1000Tk)
4. Many workers can't read and write, so the union also gives assistance, i.e. explains the written working instructions of an employer.

Two occupations, which are not organized in the construction workers union, are the stone-crushers and the soil cutters. The first ones crush bricks with a hammer to obtain small stones, whereas the soil cutters dig fishponds. The soil cutters form a group, similar to that of the agricultural day laborers. They are contacted via the house of one member. Payment in Netrakona town is 700Tk per 1000 square feet. For a big pond, 18 laborers need about four weeks. This means that they earn around 50Tk per day and person. Their work is divided into several steps, where everybody has a specific task. The first in the line digs into the ground with a pick and fills the soil into a basket, then helps the next in the chain to put the basket on his head. He carries the basket to the ramp, which is the exit of the pond and hands it over to another worker, who takes the basket up the ramp. There are always two men for every section. From the top of the ramp, several other workers share the way to the destination of the soil, i.e. a vegetable field. Every laborer in the chain, except for the first one has to carry the basket for about ten to fifteen meters. They wear a cushion of straw and a *gamsa* (towel) on their head to mildew the pressure. One full basket weights about 30-40kg. Working hours are from 8 a.m. to around half past four to six p.m. There are some breaks within this time. Still, the work is physically exhausting and causes illness in the long term. One day, they will definitely get spine problems, carrying heavy baskets on their head, over eight hours a day. As this job is mentally monotone, the laborers uphold conversation, joke and quarrel. However, in the sun it is sometimes just too hot to talk. In the breaks, the day laborers sit in the shadow of a tree and consume the food they brought from home. The leader pays his group members everyday when the work is finished.

## Tertiary sector

### *Transport*

For the transport of goods, the yellow colored Indian *Tata* trucks are indispensable. In the rainy season, the use of boats increases considerably, but the trucks still operate. They create an employment opportunity for many young men.

At an intra District level, buses and tempos connect the towns and villages as well as trawlers do in the monsoon season. The monsoon starts in June and in the following months vessels are superior to vehicles in some *haor* regions such as Mohanganj and Khaliajuri. However, in an overall view, the rickshaws are the most significant part of public transport in terms of employment and everyday transport.

### **Rickshaw**

According to the Rickshaw-labor union Netrakona, about 10.000 men drive a rickshaw in the District, 3000 of them in Netrakona Sadar. Officially, all drivers need a 'rickshaw license' to proof the ownership and a driver's license, which is only available from the age of eighteen onwards. It is not very surprising that most of the drivers don't care of this rule. Even young boys can be seen driving a heavy tricycle. **A new rickshaw is very expensive, and unaffordable for most of the drivers.** As a result, they borrow a rickshaw from an owner, who often possesses around fifty vehicles. The basic conditions are, that the driver pays 25Tk rent per day (20Tk in Mohanganj) and that the owner bears the cost for any kind of repair. Driving a rickshaw is physically very exhausting and for sure, it is not very healthy in the long-term. Further more there are major annoyances, such as clients who do not want to pay the right price and the risk of an accident. The main advantage is, that **driving a rickshaw creates a daily income.** The municipality fixes the rates for a drive. At present, there is a minimum price of two Taka per ride and a rate of ten Taka per hour inside Netrakona town. The actual income of a driver can be between 50-200Tk per day. To start this occupation, the driver contacts a rickshaw owner and asks him for work. There is no written contract, but the two conditions mentioned above apply.

**Mohammad Babul**, a rickshaw owner in Netrakona town possesses twenty rickshaws that he lends to different people. The drivers pay him 25Tk per day but the payment is flexible, which means that they can also give him 100Tk after four days. The drivers keep the rickshaw overnight at their place. If it is stolen, they have to replace it. But when something is broken, they bring the rickshaw to Babul and he repairs it free of cost. Spare parts come originally from India.

Sometimes, the drivers can't pay, and then Babul has to fight for his money. He says that there are good and bad drivers.

Babul is 36 years old and has got four children. He started as a rickshaw driver himself and once was poor, although an uncle works for the government bank and relatives of him possess paddy fields. One day, he could buy another rickshaw and rent it out. As time went on, he could buy more and more rickshaws. Then he got his own shop, where he is now working as a rickshaw-engineer, building and repairing the tricycles. He has got two employees now. One little boy, who works with him, is an orphanage. Some time

ago, he started organizing the rickshaw bazaar near the Sabalamby model farm, which is held every Friday and Monday. His employee gets 100Tk provision when selling a rickshaw. The prices range between 3000-4000Tk each. At the end of March 2004, Babul opened a second shop, next to his garage, where one can do mobile phone calls. He has risen to the Netrakona middle class, but doesn't like politics at all. Indeed, he really much appreciates his work as a rickshaw engineer and when asked for annoyances, he replies dutifully: "The work has to be done."

The **rickshaw-labor union Netrakona** was founded in 1986, according to the general secretary to build-up a unity among the drivers and to end the price quarrels between them and the rich men who do not want to pay the actual price. Therefore, the core values of the union include unity and peace. Every member has got an ID card to prove its affiliation. They do not contribute money to the union except for an initial five Taka for the membership, because the union regularly obtains donations from eight to ten rich men. For special occasions, i.e. to help the tornado victims, they go and ask other wealthy people for contributions. The president of this union, Wahab Bhuya, is the owner of a bus company and also secretary of the 'road transport owners association' in Netrakona District. Further more, he was a (BNP) candidate for the post of the chairmen in the last election.

The general secretary stresses, that **the rickshaw drivers themselves are helpless**, i.e. if there is an accident and they lose their vehicle. The union raises solidarity and supports its members also financially. It has got 800 members and in the different Thanas, there are another fifteen to twenty sub-unions.

Only a small minority of the members has got an own rickshaw. He claims that the relation to the rickshaw owners is not very good. The drivers are afraid of them. One main complain is, that once the driver falls ill and cannot go, the owner would hesitate to give him the rickshaw again.

The union has got a working committee with 34 members, headed by the president. For the selection, not election, of the latter one and the secretary, all the drivers of the district are invited, even those who are not members. President and secretary later select the working committee. Their main task is to build-up solidarity, i.e. to organize support from the union if an accident happens, somebody needs money for a marriage etc., and to control outrage. It happens that a driver is beaten-up by powerful men. In such cases, the union can arrange a kind of a *shalish*, make a demonstration or inform the District Commissioner. The secretary adds, that as a last middle, the union may also use physical force.

## **Trade**

The main fields of trade are groceries, clothes, fertilizer, welding, and stationary. Once again, rice is also a very important good for trade. There are even shops that sell rice exclusively, featured by a huge stock of jute and plastic sacks behind the counter. Other common branches are jewelry, hardware, kitchenware, Music, CDs, Video CDs, and posters. Further more, there are shops selling shoes and bags exclusively. The needs of the upper class are met as well. In Netrakona town, fridges and TV sets are available as well as microwaves. *Netrakona Integrated Development Project* (NIDP), an NGO, opened a shop similar to Aarong in town, selling high quality clothes, bags etc.

However, small general stores are far more significant and besides are an important income source for many people.

### Small shops

There are virtually three types of general stores, which are based on groceries:

First, there are those **corner shops** in town, mainly selling packed goods from the distributors such as beverages and cosmetics.

Then there are those **big stores with a long corridor** in the middle with the goods to the left and to the right. The vendor sits on an elevated fundament. In front of him, there are some casks with soybean oil, lentils etc. Open food is a feature, and there will always be a balance somewhere, but they also sell packed items, like powdered milk.

At last, one must mention the small village shops, consisting of a **tin shed on four bamboo pillars**. They are really all-round stores but sell only according to the rural demand. Packed Biscuits are always available, but soft drinks are not. They cover the basic supply of food such as onions, garlic, spices etc.

Of course, most of the actual shops are hybrids between these three.

Common goods in a village grocery shop often include the following:

Basic food	Consumption	Health	Household
Lentils	<i>Semai</i> noodles	Soap	Matches
Eggs	Perfume (for fried rice)	Washing powder	Candles
Spices	Different kinds of biscuit	Liquid or powder for teeth brushing	Kerosene
Onions	Potato chips	Condoms	Mosquito coil
Flour	Spicy <i>masalla</i> chips		Yarn
Oil	Bonbons		Batteries
Roles	Pan/ jorda		Pencils
	Cigarettes		Simple plastic toys

### Medicine stores

It is amazing, how many “pharmacies” there are in Netrakona. Some of them feature cupboards full of brown bottles, which make one feel that the owner has some knowledge about preparing medicine, others just staple ready-made medicaments behind the counter, which, however, are mostly made in Bangladesh. In every bigger city, there are representatives from the pharmaceutical companies, the most famous one being ‘Beximcol Pharmaceuticals Ltd.’, who deliver the drugs. In Netrakona, there are probably

fifty or sixty such representatives. A shopkeeper says that people mostly buy ‘Paracetamol’ against fever and pain, Hystacin for colds and Metronidazol against dysentery. There is also a high demand for drugs against fungus and eye disease as well as antibiotics. No prescription is needed for latter ones, but the shop owner advices people which one they should take.

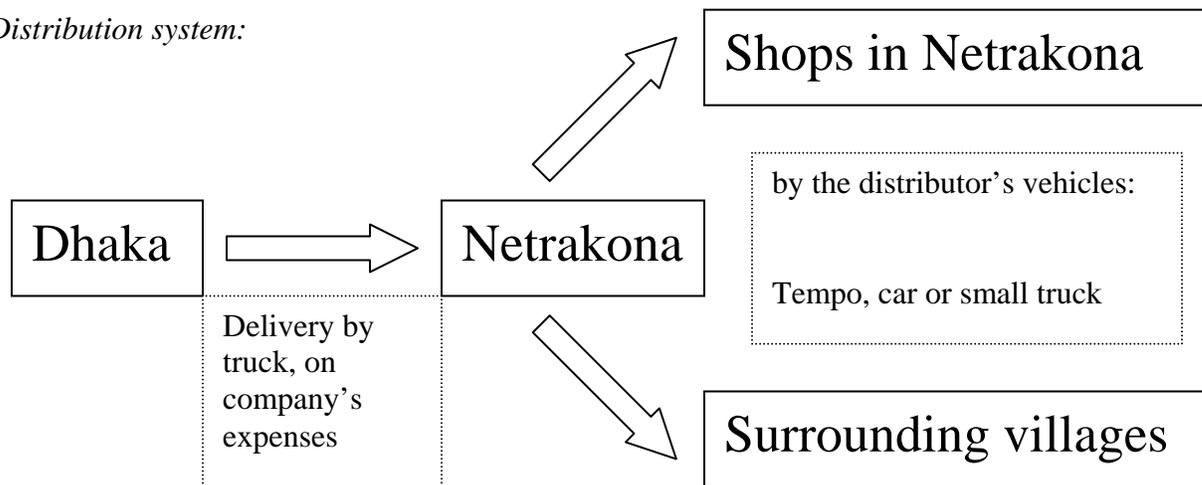
## Wholesale

Two businesses are presented in this chapter: A distributor, representing packed goods and a pan wholesaler for food trade.

### Distributors

Globalization even reaches the smallest places in the District thanks to the so-called distributors, which are abundant nowadays and deliver chips, coke and many other “civilized” goods to the villages. In Netrakona town, even quality ice cream from ‘Igloo’ is available. Indeed, the initial offer for cooperation with the shops comes from the distributor. However, the companies contact them, if they want them to distribute their products.

*Distribution system:*



One of the 25 distributors in Netrakona is ‘Shanto Enterprises’. *Shanto* started operating three years ago, selling only biscuits and powdered milk. Nestle contacted them later. In the office, there is a photo of some people, probably *Shanto* staff, in front of a big Nestle banner. *Shanto*’s products include ‘Nestle powdered milk’, ‘Nescafe’, ‘Virgin-coke’, ‘*Britol* biscuits’, ‘Head & Shoulders’ and ‘Pantene pro vitamin’. Many of the foreign brands are actually made in Bangladesh. At *Shanto*, there are 25 staffs, among them three drivers and three representatives who take orders from the companies. They have four vehicles: One bicycle, one tempo, one pick-up and one small lorry. The companies had contributed to the costs of the cars. Generally, they help ‘something’ and from time to time give small gifts like calendars, posters etc.

*Shanto* delivers to 1200 shops in Netrakona District. In average, visits take place every fortnight. Together with Babul, one of the managers, I went to Durgapur by motorcycle. He had to collect money from three shops. In one of them, he obtained 10.000Tk for a precedent delivery. In others, he didn’t succeed because the owner was not present. Babul

said, that the most difficult thing was the communication with both the shopkeepers and the companies, although some of the shopkeepers are even his relatives. At present, the business does not seem to run very well.

One shop, we visited in Durgapur sells even sugar from Germany. The wholesaler is in Mymensingh. The shopkeeper said, that the Bangladeshi sugar was reddish, whereas the German sugar was white and also cheaper, so people would prefer it.

### Pan wholesaler

About 100 workers are employed at eight pan wholesale enterprises in Netrakona. They are situated near the BRAC office. The pan-leaves come from Chuadanga, Kustia, Zinaidhaha, Jessore, all in Khulna Division, but also from Atpara and Hironpur under Netrakona District. In one company, which was founded four years ago, three people are working on the administrative level. The owner is Muslim one manager is Hindu. They work seven days a week and share the work, mainly accounting. At the beginning, they bought only one *karci* (basket) and resold it. Nowadays, they deal with three to four *kaci*. One *kaci* is a very big basket. It contains 500 *bira* and one *bira* is equal to 80 leaves. The buying price for one *bira* is three Taka if the leaves are small. The medium size is at five to six Taka and the big ones cost ten to eleven Taka. When the baskets arrive by truck in the morning, always two *kaci* are bound on to each other. To unload the trucks, the company must pay 50 Taka per *kaci*. After that, they do a quality assessment because the leaves are very sensitive. If the leaves are strong, they are good. Sometimes, the company rejects a delivery because too many leaves are rotten. But even in general, out of one hundred leaves delivered, twenty are rotten and must be thrown away. All this causes considerable loss in income.

The company sells to five to six shopkeepers who come everyday by auto-rickshaw and buy pan for 300-400Tk, paying about one Taka more per *bira* than the wholesaler does. Everything is sold until the afternoon. The daily profit of this wholesale is around 500Tk. All the three men get a share of 100Tk. Another 200Tk are for the business. The expenses of the company include 500Tk per month for the housing rent and 500Tk per year for the license from the income tax office. Besides this, there are no other taxes.

## **Gastronomy**

### **Restaurants**

There are big differences in the quality of the rural and urban restaurants or *hotels* as the Bengalis say. Some are just a better tea-stall and others remind more of a fast food restaurant a la Mc-Donald's, if one considers the plastic furniture. Rice will always be available. Basic side dishes include curry vegetables and chicken. Drinking the water may be hazardous and if even at peak times there are not many people in it, it's a sign, that the food is probably not recommendable. However, I have never become sick from a hotel yet and most of the time I enjoyed excellent dishes. Just the service is completely different to that of western restaurants, but has its own charm. One just has to be a little flexible, i.e. to curious waiters.

## Hotel Keya

*Keya* is actually a children's name but also the name of a restaurant in Netrakona. Bimol, the owner, possesses three restaurants in Netrakona. His father was a farmer, but already owned one restaurant. At hotel *keya*, a *misti* (sweets) factory adjoins, where among others, the famous orange colored pretzel sweets (*Jilapi*) are manufactured.

The restaurant offers *Ruti* (bread), *Bhat* (rice), *Sobji* (vegetables), *Dal* (lentils) and *Mangsho* (meat). However, only *murgi* (chicken) and (*khasi*) are available but *goru* (beef) is not because Bimol is Hindu. Further more, guests can order *Rui*, *katol* and *ilish mach* (different kinds of fish) and *Dim* (egg). As a dessert *Suji* (sweet mash) and *Chana Misti* (small red or yellow colored balls) and other sweets are served. Bimol says, that food business generally brings around 20% profit.

He sits at the till, but employs fourteen staffs in the back: One *Ruti* baker, three kitchen staff, among them one woman, as well as eight waiters. Further people work in the *Misti* production. Working hours are from six in the morning to eleven in the evening, but between the peak times, three hours are break. Rush hours are 9 a.m. – 10 a.m. and 8 p.m. – 9 p.m. However, lunchtime from 1 p.m. – 2 p.m. is most important.

The chief cook gets 75Tk per day for his work, the auxiliary cook 65Tk and the woman who cuts the raw food receives 45Tk. The waiters obtain 30-60Tk per Tag, depending on their experience. Twelve staffs actually live on the premises of the restaurant. They don't have to pay for food and accommodation, Bimol also reimburses them every day costs such as hair cutting.

Guests at hotel *keya* are mainly well-to-do shopkeepers, such as jewelers or those who have a bigger store on the bazaar. Civil servants, coming from outside of Netrakona are regular guests as well.

It is very interesting to observe, that most of the restaurants don't make their own *ca* (tea), apparently because this needs too much effort, such as an additional stove. On the other hand, there is usually a tea stall opposite to the restaurant, from where the waiters purchase the *ca*. By doing this, the hotel doesn't make profit. The same is true for soft drinks, often brought from a nearby shop. This concept is very much different to western gastronomy where beverages contribute very much to the profit of a restaurant.

### Tea stalls

Tea stalls are often gloomy huts, made out of bamboo, with a tin or polythene roof. Inside one can usually find some unstable tables and benches. The entrance features a clay oven that is fed with wood or bars of compressed paddy husk. On this oven, normally two or three kettles keep the hot water for the tea. The *ca* is usually taken with condensed milk (*dudh ca*), but in the hot season, many people prefer *lal ca* without milk but with spices. Some shops also sell biscuits and cake, stored in big plastic containers. The discussion about the quality of the tea is an important part of Bengali small talk. Tea stalls are always the place to go, when one has some time to kill. It is also a very good occasion to get in contact with people by offering *ca* and sitting down for a talk.

## Other services

There is a wide range of small enterprises in the towns of the District, i.e. barbershops, laundry shops, telephone shops, or shoe cleaners just to mention some of them. In

Netrakona town, there is even a beauty palace. The owners of many barber and laundry shops are Hindus, as once upon a time, they represented an own caste. One can easily recognize them by the posters with Hindu goddesses in their shop.

## Comments

At the end, I want to present some opinions about the reasons of poverty, which I gathered from different sources, and a possible approach for economical development. Overpopulation and landlessness were mentioned very often as major reasons for poverty. It doesn't sound realistic to solve this problem, even in the far future, one can only work on the prevention of further population growth through family planning. The conclusion is to get away from agriculture as the main occupation of the people and to establish other industries. However, lack of education and assets obstruct this shift. Further more, many institutions in the society are corrupt and or feature mismanagement. Whether this is a result of a lack of education or related to the ancient *zaminda* system, continuing in present bureaucracy, is difficult to say. Probably both play a role. From this point of view, it is not surprising, that many people mention "laziness" as a reason for poverty. I would interpret this as an attitude of hopelessness and lack of perspective, resulting in a low motivation to work towards an aim. Indeed, it is difficult to define steps towards a better economical future, the biggest problem being the prioritization of problems and eventual help. The following concept gives an idea about possible economical progress in Netrakona:

### 1. Infrastructure

The infrastructure in Netrakona District is acceptably good between bigger towns. However, the road from Netrakona to Durgapur is miserable. The same is true for the connections between the villages. On the other hand, the Mymensingh-Netrakona road is in excellent condition, opening trade opportunities. A better infrastructure inside of the District along with extended electricity supply might have similar effects to the nearby people as the Dhaka-Mymensingh road has. For example, glass and ceramic industries were established there, taking advantage of cheap labor in the villages and a favorable location ensuring access to the precious market of Dhaka.

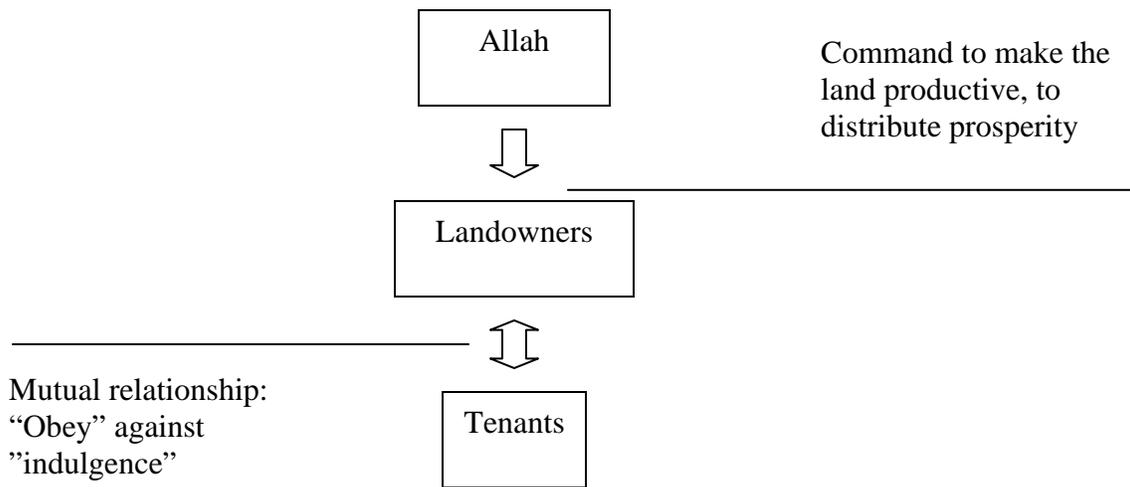
### 2. Responsibilities

Once the framework is there, set-up by the government, it is up to the initiative of the people to start a business, to invest money or to make use of the innumerable NGO offerings. Various Daily Star articles tell the stories of poor farmers who actually escaped the poverty trap with the help of NGOs. Although these articles draw a picture that is probably too bright, it is undeniable, that

- a) own initiative and
- b) a certain degree of abstract thinking

of those people helped them to escape poverty. This are very much Western ideas, based on enlightenment and freedom of the individual. They can certainly not be taken for granted for the majority of the poor. Probably, this is one reason why so many projects do not result in sustainable improvements and it might be worth considering the present cultural conditions as a basis for development. According to Clarence Malony, the author of the book "Behavior and poverty in Bangladesh", those conditions are rooted on patronage

and obedience in exchange for indulgence. Indulgence means ‘redistribution of wealth, abstract goodness and personal aura.’ Most people don’t question their position in the hierarchy. This is especially true for the rural farmers. Their relationship to the landlords may be described in the following graphic:



On the other hand, it is very much striking, that redistribution of wealth is currently done by affluent people

- a) as a share of abundance only and
- b) on a personalized basis. Examples are donations for beggars, admittance of orphans in a household, borrowing money without interest etc.

It seems to be an honorable virtue of the culture, but people also admit, that it cannot solve large-scale poverty.

Considering all this, that it might be a thinkable development approach to put a special focus on good and responsible leadership among the elites. Elite persons are, for example, politicians and landlords. It is even more urgent as many projects are implemented with direct or indirect involvement of these elites. From this point of view, the major problems to solve are corruption and mismanagement.

### 3.Perspectives

Indeed, there are some economical perspectives for the Netrakona District, based on present agricultural dominance. Several politicians and agriculturists say, that a juice industry could be established, processing tomatoes or jackfruit. However, it is not clear who and where the market could be for the products. There is a more realistic approach from the input side. For example, the Agricultural University of Mymensingh has designed several low-tech tools that could both be manufactured and sold in the villages. Very striking are an improved stove, a hand operated tube well pump that can be built at low cost with indigenous technology, and a seed & fertilizer distribution machine. Last

but not least, it would be very feasible to establish a ceramic industry in Durgapur, where precious China clay is mined and, until now, exported to be processed in Dhaka.

## Appendix

### Measurements used in Netrakona District

1 crore	=	1 kuti	=	10,000,000
1 lakh	=		=	100,000
1 maund	=		=	40kg
1 acre	=	100dec	=	4047m <sup>2</sup>
1kata	=	10dec	=	404.7m <sup>2</sup>
1 decimal (dec)	=	1shotongsho	=	40.47m <sup>2</sup>

### Important sources

18.12.03 Visit of a small farmers family near Netrakona town. He was a beneficiary of a faced-out agricultural development program from SUS.

20.12.03 Visit of a REFLECT circle in Krishnopur. I collected information about the most important problems in the village. (SUS)

28.12.03

- Visit a SUS women group in Shingdha in Barhatta Upazila. (SUS)
- Training for MSP and UP members in Mohanganj. (SUS)

21.01.04 Micro credit field visit in Islampur with Bijoy (SUS)

25.01.04

- Refreshers training on homestead gardening in Shingdha under Mohanganj Upazila. (SUS)
- Reflect training for REFLECT facilitators in Mohanganj. I collected information about the contents and structure of REFLECT education. (SUS)

18.03.04 Talk to day laborers, who were digging a pond on the SUS model farm. I collected information about the working conditions and payment.

20.03.04 Observation of the working process of the soil cutters on the model farm.

21.03.04 Field visit in Khurshimul (SUS)

I got to now about fishing as an important source of income and the relationship between the landlords and the laborers in the *haor* area.

23.-24.3.04 Training on local seed production in Kendua (SUS)

26.03.04 Informal talks to the organizers of the rickshaw bazaar behind the SUS shelter home.

02.05.04 Research in Mohanganj town:

- Talk to college teacher (economics)
- Talk to the owner of a sawmill.
- Talk to a trader on the bazaar about his outlay

26.05.04 Talk to Mohammad Babul, rickshaw owner, Netrakona.

07.05.04 Excursion with 'Shanto Enterprises', a distributor.

13.05.04 Interview with a pan wholesaler.

14.05.04 Bangladesh Observer: News about flash floods in Khaliajuri, Madan, and Mohanganj.

29.05.04 Visit of the Agricultural University Mymensingh

SUS staff: Sokot

2. Talk to Dr. Abdul Kashem

3. Talk to Mohammad Hammadur Rahman who studied four years at Giessen University, Germany, and is an expert on organic farming.

31.05.04 Talk to Gies Uddin, a big farmer.

SUS staff: Rokib

01.06.04 Visit of the Department of Agricultural Extension (DAE).

SUS staff: Sokot.

02.06.04 Interview with Jalal Uddin, a moneylender.

Village: Pukuria

SUS staff: Noni

06.06.04 Interview with Abdul Malek, a moneylender.

Village: Komri

SUS staff: Johid

07.06.04 Field visit to Deupur

SUS staff: Rokib

- Talk to Bacu, a tenant farmer.
- Talk to Aman Ulla, a landlord.

08.06.04 Visit of the Leprosy & Tuberculosis hospital of the Damien foundation in Anantapur

Talk to Dr. Paul Daru, Director Hospital.

14.06.04

- Talk to Abdul Wahid, vice-chairman of the Federation of BD Chamber of Commerce and Industry (FBCCI), Netrakona  
SUS staff: Tanvir
- Talk to Bijoy (SUS) about the political situation in Netrakona District

15.06.04 Visit at the Department of Fisheries (DOF)

SUS staff: Sokot

Talk to the District Fisheries Officer:

15.06.04 Talk about the political situation in Netrakona with Bijoy (part2)

16.06.04 Visit of the 'Construction workers union' of Netrakona.

Talk to Hazi Abdul Mozid, District secretary.

17.06.04 Visit of the 'Rickshaw-labor union' of Netrakona.

Talk to Sofiqul Haque, General Secretary

SUS staff: Bijoy

01.07.04 Talk to Golam Areshadure Rahman, President of the Jasod Party Netrakona

(Jatyo Somajtantrik Dol) and Kuntol Biswas, a senior leader of the communist party in Netrakona.

SUS staff: Bijoy

08.07.04

- Visit of the 'Dulal' *jorda* factory, Netrakona. Discussion with the owner, Sheikh Osman Goni Dulal.
- Talk to Abu Taher Talukdar, former Netrakona District Secretary of BNP.  
SUS staff: Selim

10.07.04 Talk to Ashraf Ali Khan, Netrakona District Secretary of Awami League.

SUS staff: Bijoy

13.07.04 Gathering information from a medicine store.

SUS staff: Bijoy

14.07.04

- Visit of the Sylhet Bakery.
- Visit of Hotel Keya.

Literature:

- DAE Annual Report 2003

- National Census 2001
- "Behavior and poverty in Bangladesh", by Clarence Malony, U.P. 1991.
- 'Sonali Shurjodoy', published by the Sonali bank employers association on the international May Day 2004.  
(about the history of Netrakona District)
- Various Daily Star articles