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Ministry of Housing and Public Works
Urban Development Directorate (UDD)

Preparation of Development Plan for Fourteen Upazilas
Package-01
(Dohar Upazila & Nawabganj Upazila, Dhaka and Shibchar Upazila, Madaripur)

DRAFT SURVEY REPORT
FORMAL-INFORMAL ECONOMIC SURVEY
OF
DOHAR UPAZILA, DHAKA

January, 2017
Desh Upodesh Ltd. in Association with AIBL & TechSuS

LETTER OF TRANSMITTAL

To,

--- January, 2017

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Sub: Submission of Dohar Upazila Formal-Informal Economic Survey Report.

Please find attached to this letter, the Draft Formal-Informal Economic Survey Report of Dohar Upazila of Package-01 of the project 'Preparation of Development Plan for Fourteen Upazilas'. The report has been prepared based on Terms of Reference and the subsequent instructions received from your office time to time.

Hope the current report will meet your requirements.

Thanking you so much.

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EXECUTIVE SUMMARY

The Formal-Informal Economic Survey Report data was collected, both, from primary and secondary sources. Under Formal Economic Survey, data for hat/bazar was collected from 10 hats/bazaars using standard questionnaire and also through focus group discussion. It is found that 60% of the hat/bazar are operated by the bazar owners. They also own the bazar land. In 90% cases transportation of goods is done through roadway. Waste generated in bazars is mostly dumped in along the roadside or nearby fallow land or in dumping site. On average, the monthly transaction done is about Tk 31 lakh 85 thousand. All markets enjoy power supply facility. All bazars use tube well for meeting their everyday water need.

In Dohar Upazila, the total number of Bank and Insurance Companies working is 20 and 10 respectively. The total number of Bank subscribers is 87,755. Total loan disbursed by all the banks is Tk. 138 crore 37 lakh. Total due loan is 12 crores 49 lakh. Total Agricultural loan disbursed by the Banks in the study area is Tk. 24 crore 18 lakh. The number of insurance service recipients is 14,510. Total number of premium due subscribers is 39300 and total premium collected is Tk. 34,96,00,000.

NGOs crucial role in raising the livelihood of rural masses through income generation. In Dohar 10 NGOs and a number of CBOs are functioning. They mostly provide micro-credit for income generation. Other social activities include health and education services.

There is hardly any formal type of industry in the upazila in real sense. Only the unit's operating within Paurashava have trade license. None of those who operating outside the Paurashava any trade license. None have any EIA and permission from DoE. All industries use tube well as their source of water. About 60% use sanitary latrines. All have power supply and 60% enjoy regular power supply. There is no provision of owner appointed doctor for consultation in any of the industries surveyed. The industries don't have any formal training system for workers and they learn through working after appointment. The industry owners complain of inefficiency of skilled labor, infrastructure, poor communication, extortion, lack of capital, insufficiency of loan, unwarranted tax, insufficiency of fuel, imbalance competition with importing.

Informal sector enterprises mostly sell consumers goods of daily necessity and some giving professional services. Some of them were doing business sitting permanently, some have temporary establishments, some doing business moving on non-motorized vehicle and others were moving with head load. About 50% of them invested between Tk. 8,000 to Tk. 30,000. All of the investor had to take credit for doing business. They trade on a large variety of goods and services and sale them at low price. Over 60% of their consumers belong to Low income groups. About 50% have permanent establishments and rest do business either on open sky or under temporary structure or on mobile vehicles. Except a few, most of them do business round the year 7 days a week. About 70% of the investors earn an income within Tk. 10,000 a month. They have always problems of poverty. About 30% face poverty. The low income informal traders sometimes have to shift business or occupation due to various reasons, like, poverty, self-employment, extortion, personal physical problem or police harassment etc.

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Urban Economist

ABBREVIATIONS AND ACRONYMS

AIDS	Acquired Immune Deficiency Syndrome
ADP	Annual Development Programme
BBS	Bangladesh Bureau of Statistics
BKB	Bangladesh Krishi Bank
ICOR	Capital Output Ratio
CZP	Coastal Zone Policy
CBO	Community Based Organisation
DAE	Department of Agriculture Extension
DM	Disaster Management
DR	Disaster Reduction
FY 16	Financial Year 2016
GDP	Gross Domestic Product
GC	Growth Centre
ICT	Information and Communication Technology
ICZM	Integrated Coastal Zone Management
MDG	Millennium Development Goals
NMD	National Disaster Management Plan
NGO	Non-Government Organization
PRS	Poverty Reduction Strategy
PD	Project Director
SFYP	Sixth Five Year Plan
UNICEF	United Nations Children Fund
UNDP	United Nations Development Program

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CHAPTER--01: INTRODUCTION

1.1 Introduction

During last four decades since independence, Bangladesh has made a significant headway towards economic progress. Its real per capita income has increased by more than 130 percent, poverty rate has been cut by sixty percent, and it is well set to achieve most of the millennium development goals (SFYP, 2011-2015). Some significant achievements in the development path are, reduction of total fertility rate from 7.0 to 2.7; increasing life expectancy increase from 46.2 years to 66.6; increasing the rate of economic growth from an average rate of 4% in the 1970s to 6% in the 2000s and to 7.11% in 2015; increasing the savings and investment rates from below 10 percent each in the 1970s to 24 percent (investment rate) and 30 percent (savings rate) in FY-10.

Despite spectacular achievement it is a reality that the Bangladesh is still a low income country with poverty, inequality and deprivation. There is still an estimated 47 million people living under the clutches of poverty. Majority of the labor force is engaged in the low paid informal activity. There not unlimited access to secondary and tertiary education (SFYP,2011-2015). The poorer section of the society is under severe deprivation.

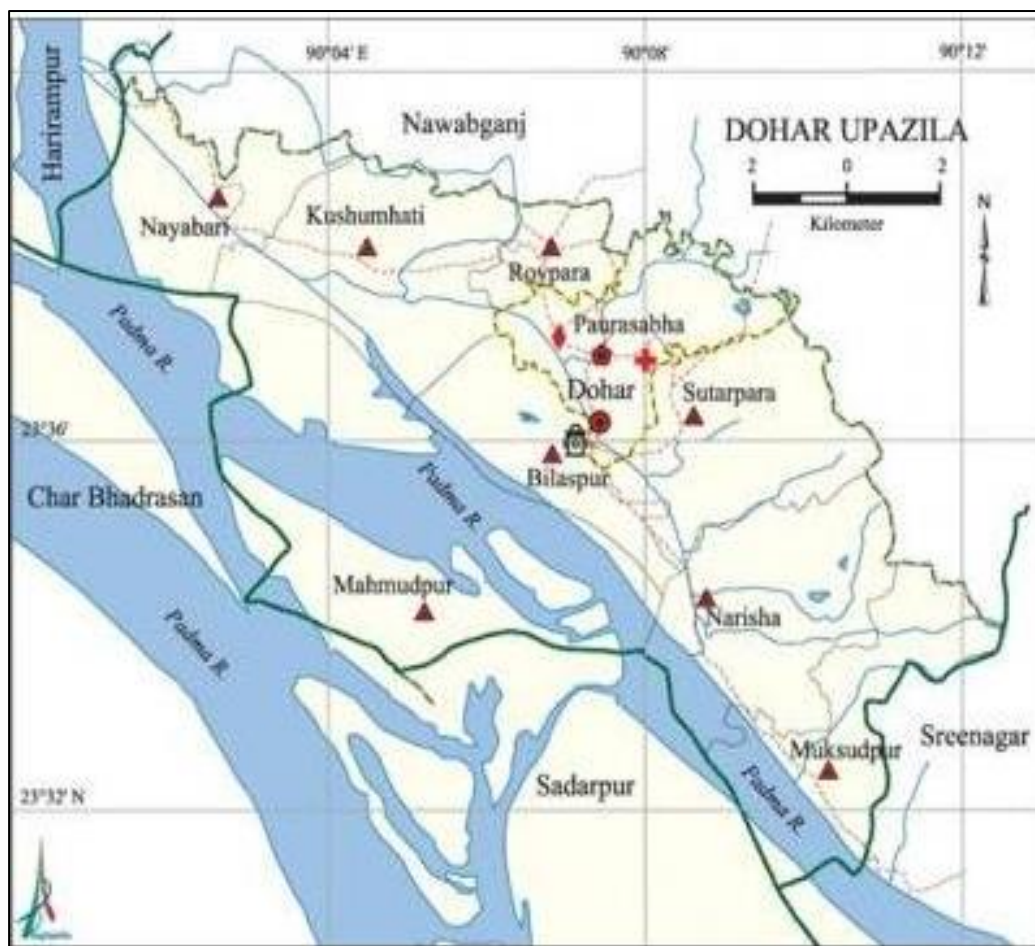
A mix of formal-informal sector economic activities made contribution to attain the progress in the national economy. However, formalization of the informal sector is extremely slow that delays the uplift of the large poor groups.

Upazilas are the root level economic units of the nation. Combining the performance of upazilas that the national accounts are prepared. Upazilas have, both, formal and informal economic activities. Since upazilas are dominated by rural-agricultural activities the informal economy is more prominent here than the formal sector.

Under this report a review and analysis has been carried out on the formal-informal economic activities of Dohar Upazila. The study has been done based on analysis of some sample cases. Under formal sector four important economic sub-sectors have been studied. These are, hats and bazars, bank and insurance, NGOs and industries. In informal sector, from ten spots 10 informal traders have been studied to unveil their pattern of activities, items traded and income earned.

1.2 Dohar Upazila Profile

Dohar Upazila under Dhaka District has an area of 161.49 sq km, and is located in between 23°31' and 23°41' north latitudes and in between 90°01' and 90°13' east longitudes (Banglapedia, 2015). On the north of the Dohar Upazila is Nawabganj upazila, on south is the Padma River, on east Srinagar Upazila and on the west stands Harirampur Upazila of Manikganj District. The main river of the Upazila is the Padma. There are a number of river branches and canals passing through the Upazila. (Banglapedia,2015). The Upazila is comprised of 9 wards, 8 Unions and 109 Villages. Please see **Map-1.1**.



Map-1.1: Dohar Upazila (LGED, 2016)

1.2.1 Demographic Features

According to 2001 Population Census, the population of Dohar Upazila was 1,91,423; including male 94,046 and female 97,377. In 2011 population grew to 2,26,439, where Muslims were 2,15,634 (95.20 %), Hindus were 10,300 (4.54%), Christians were 455 and Buddhist were 38. Literacy rate of the upazila was 65%. The population density in 2011 was 1402 persons per square km. The number of households is 49,400. From 2001 to 2011, the population of the Upazila increased by about 13%. (*Banglapedia, 2015*)

1.2.2 Transport and Communication

The upazila has 147 km pucca road, 48 km semi-pucca road and 200 km earthen road (*Banglapedia, 2015*). There are 466 bridges and culverts in the Upazila. BWDB has built an embankment along the Padma River for flood protection which is also used as a road.

Dohar Upazila headquarters is well connected with the capital city and its adjacent upazilas. From Dhaka Zero point the distance of the Upazila HQ is about 65 km and takes about 1.5 hour by road. It can be reached from two sides, from zero point via Keraniganj and from zero point via Postagola and Sreenagar. The Upazila is also connected with Munshiganj Zila Headquarters via Dhaka-Mawa Road-Nimitali of Sirajdi Khan Upazila. Dohar is also connected with Char Bhadrasan of Faridpur District through waterway across the Padma. The Upazila maintains good road communication with

surrounding Upazilas of Nawabganj, Sreenagar, Sirajdi Khan, Louhajanganj Harirampur. (Banglapedia, 2015).

1.2.3 Education

Average literacy rate in the Upazila, as in 2001 was 49.3%. In 2011, literacy rate increased to 65%. The Upazila has 01 Primary School for every 4283 population, while nationally there is one Primary School for every 1,380 population. Among educational institutions, the Upazila has 10 colleges, 44 secondary schools, 2 high school cum college, 120 government primary schools, 38 private primary schools, 20 community schools and 29 madrasas. Reputed educational institutions are: Joypara College (1972), Purbachar Government Primary School (1925), Joypara Pilot High School (1902). (Banglapedia, 2015)

Table-1.1: Basic Statistics about Dohar Upazila

Population (Enumerated)	Data
Both Sex	2,26,439
Male	1,07,041
Female	1,19,398
Urban	61,793
Rural	1,65,109
Households (HH)	
Total	49,400
Urban	8056
Rural	41,344
Average HH Size	4.62
Area sq. km	161.49
Density per sq. km	1185
Urbanization (%)	16.30
Literacy (%)	
Both Sex	57.5
Male	56.9
Female	58
School Attendance (5 to 24 years) (%)	50.03
Male	49.85
Female	50.15
Geographic Unit	
Union	8
Mauza	91
Village	109
Paurashava	1

BBS, 2011 Community Series-2011

1.2.4 Utility Service

a Electricity: All the wards and unions of the Upazila have electricity coverage provided by Rural Electrification Board net-work. However, only 45.90% of the dwellings have access to electricity.

b. Drinking water: The sources of drinking water are, tube-well 93.62%, pond 0.64%, tap 0.53% and others 5.21%. The presence of intolerable level of arsenic has been detected in many shallow tube-wells the Upazila.

c. Sanitation: About 86.5% of the households use sanitary latrine with 28.5% having water sealed sanitary and 58.0% having non-water sealed. Non sanitary latrine is used only by 12.3% households of the Upazila, while another 1.2% does not have any latrine facility at all.

d. Housing quality: Only 9.3% of the dwelling structures in the Upazila is pucca, 38.4% semi-pucca and 51.7% katcha, Jhupri type dwelling is only 0.60%.

e. Utility Services: The Upazila has 36 post offices and sub-post offices and one telephone exchange for land lines.

1.2.5 Health Facilities

The Upazila has one health complex with 50 beds, 16 union health and family welfare centre. There is one family planning clinic and one MCH unit. The number of allocated post of doctors for the upazila is 37, while 34 doctors work on regular basis. Allocated post of senior nurse is 15, while 13 nurses work on regular basis. (*Banglapedia,2015*)

1.2.6 Economy

The economy of the Upazila is primarily based on agriculture as it is the main sources of income of the people of the Upazila. About 52.64 % of the population is engaged in agricultural activities above 7 years. Cottage industries, like, Goldsmith, Blacksmith, Weaving, Handloom, Embroidery, Wood work and Bamboo work are found in the Upazila. The Upazila has 781 cottage industries of different kinds and 3 medium scale manufacturing units. Monetary transactions are made through 10 banks and mobile banking facilities. Main exports of the Upazila are, jute, cotton sari and lungi.

The upazila has 34 hats and bazaars. The most noted are Joypara Hat, Kartikpur Hat, Kacharighat Hat, Palamganj Hat, Dohar Hat, Medhula Hat and Narisha Hat. Main exports of the Upazila are, weaving cloths, wheat and vegetables.

There are 4 fisheries, 150 dairy farms and 122 poultry farms in the upazila. The annual demand for fish is 6,180 metric tons; the local production is 5,513 metric tons. There is a deficit of 667 metric tons of fish in the Upazila. There are 122 high breed chicken farms and 150 dairy farms and 4 fishery farms. The Upazila has 323 cooperatives of different kinds including 120 farmers' cooperatives. (*Banglapedia,2015*)

More than seven hundred cottage industries are there in the Upazila, where more than thousand people are employed. Among them 61% are household based and in rest 39%, the labour is hired from outside the family (**Table-1.2**).

Table-1.2: Number of Establishment and Person Engaged in Cottage Industry

Item		Number
Number of unit		781
Person engaged	Family	1015
	Hired	650
	Total	1665

Source: Dhaka District Statistics; Population Census 2011, BBS.

1.2.7 Main Sources of Income

The status of engagement of the people, vis-à-vis their main income sources are attributed to: Agriculture 52.64%, non-agricultural laborer 2.66%, industry 0.89%, commerce 14.81%, transport and communication 4.16%, service 14.01%, construction 2.06%, religious service 0.18%, rent and remittance 19.96% and others 17.33%. (*Banglapedia,2015*)

1.2.8 Selected Farm and Non-Farm Economic Activity Data

The upazila has 4 fisheries; 122 poultry farms and 150 dairy farms. Please see **Table-1.3**. Trading in the upazila is carried out through 35 hats and bazaars including 5 growth centres (*Upazila at a Glance,2015*). The main exports of the upazila are, Jute and paddy.

Table-1.3: Number of Growth Centre, Hat/Bazar and Other Economic Activities

Item	Number
1. Growth centre	5
2. Hat/bazaar	35
3. Poultry farm	122
4. Dairy farm	150
5.Fishery	4

Source: *Upazila at a Glance,2015, Dohar Upazila Parishad.*

1.2.9 Agriculture

The main crops of the Upazila are Boro paddy, Aman paddy, Potato, Jute, Mustard, Pulse. Extinct or nearly extinct crops are Aus paddy and Tobacco. Main fruits of the upazila are Mango, Guava, Papaya, Jackfruit, Coconut, Litchi, and Banana. (*Banglapedia,2015*)

Table-1.4: Land Area Based on Utilization

Item	Amount (Acre)
Permanent cropped area	38990
Temporary cropped area	743
Permanent fallow area	12875
Total area	52608

Source: Agricultural Census, BBS, 2008

Total land area under cultivation of major crops and vegetation like paddy, wheat and tomato covers about 24450 acres. There is a shortfall of irrigation facilities in the upazila, since only 41% lands are under regular irrigation.

Table-1.5: Land area Under Irrigation for Selected Crops

Item	Amount (Acre)
Paddy	Total area
	20730
Wheat	Irrigated area
	8758
Wheat	Total area
	3500
Potato	Irrigated area
	510
Potato	Total area
	220
Potato	Irrigated area
	220

Source: Agricultural Census, BBS, 2008

1.2.10 Poultry

In case of poultry rearing, the major poultries are, hen, cock, duck and other birds. The number of poultry indicates that most of the households who reported to rear poultry, they do it for commercial purposes (**Table-1.6**).

Table-1.6: Selected Poultry/Birds

Item	Number
Hen and cock	Holding reporting
	227
Duck	Total number
	218888
Duck	Holding reporting
	118
Others	Total number
	50970
Others	Holding reporting
	25
Others	Total number
	11000

Source: Agricultural Census, BBS, 2008

1.3 Methodology of Data Collection

1.3.1 Data Collection

For this study report all thematic data have been collected through primary level investigation/interview and consultation with the stakeholders and duly filled-in standard questionnaire prepared by the Consulting Firm. Sample questionnaire used for data collection is provided in **Annexure-I** and the Photographs of stakeholders' consultation/interview are provided **Annexure -II**.

Formal and Informal Sector Economic Survey and Data Collection design is presented below:

a. Formal Sector

Information on formal sector has been collected mostly from the secondary sources. However, there is also primary level information collected directly from the field. Direct inquiries of large employees, Chambers of Commerce, trade organizations, owners' associations and Labour Unions were conducted. Besides, relevant Government agencies (Bureau of Statistics, Ministry of Industry) published reports on employment; investment, production etc have been analyzed.

For formal Sector data collection, first of all, ten hats-bazar have been studied out of total forty including growth centers. Structured questionnaire was duly filled in, and information and observations were recorded. Similarly, 20 Bank-Insurance (10 Bank and 10 Insurance Companies) functioning in the Study Area have also been visited for collecting data. The same procedure was followed in collecting data from all of NGOs operating in the study area. For industrial survey questionnaire relevant were prepared and data collected from respective industries from the field.

b. Informal Sector

For collecting informal sector data at first, the nature of informal sector activities in the study area were identified. For this reconnaissance survey was conducted across the Upazila. Activities were mostly found in the service sector, with a small number of manufacturing units.

Sample surveys were conducted at the household level and the business unit level in trading centers with the help of two separate sets of questionnaires. The household surveys were designed to collect information on employees, type and nature of employment, income level, etc. The business unit level survey was conducted to collect information on investment, production, products for local consumption and export. Under Informal Sector Economic Survey 10 trader/sellers operating in different locations, both in rural and urban areas of the upazila, were interviewed/consulted. Standard questionnaire was used for data recording.

Because of small size, all the data collected were processed and tabulated manually. For production of tables, charts and graphs computer was used.

1.4 Review of National Plans and Policies

The national development plans and policies have implications with upazila level plans. Because upazila level development projects are undertaken and budgets are allocated according to the national level policies and planes. So it is important to see what national level plans and policies are there that are going to shape up the upazilas. National development plans are prepared considering the overall

needs and aspirations of the country with respect to different sectors of development. Any development initiative at the local level must relate to the national level plans and policies in order to achieve cohesion and integrity with overall development of the country and to attain the national development objectives. Following is brief review of some selected national development plans and strategies.

1.4.1 Perspective Plan 2021

Government has embarked on a Perspective Plan (2010 - 2021) with the aim to implement **Vision 2021**. The vision sets the goals to turn an impoverished nation into a prosperous and progressive nation by the year 2021, where there will be sufficient food and energy security, with drastic reduction of poverty and level of unemployment. The plan is destined to attain great strides in human development covering health and nutrition and effective population control. Commendable progress is aimed to be achieved at all levels of education- primary, secondary and tertiary with substantial development in science and technology, including ICT. A primary aim of the plan is Infrastructure development including integrated multi-modal transport encompassing, railways, roads and inland water transport. Improved connectivity with our neighboring countries will be emphasized to boost inter-regional movement and international trade.

The development perspective of the plan will simultaneously fulfill the economic and social rights of the people and meet civil and political aspirations. To attain these objectives integration of economic growth and expansion of employment opportunities, reduction of poverty, expansion of democracy and empowerment, consolidation of cultural identity and protection of environment is necessary.

Execution of the **Perspective Plan** will boost agriculture and industrial growth in Dohar Upazila. With improved connectivity, new markets for agro-products will open up leading to increased production and higher income of the farmers. New investor's industrial sector will find it profitable to invest in this upazila taking advantages of cheaper land, better connectivity and cheap labor. With increased employment and income standard of living of the people of the upazila will rise. Local commercial activities will increase generating more employment.

1.4.2 Millennium Development Goals (MDGs)

Millennium Summit was held in September 2000, following that the United Nations issued the Millennium Declaration signed by 189 countries. The countries made commitments to achieve a series of targets of development, most of which are targeted at 2015. This declaration is known as Millennium Development Goals (MDGs). The Millennium Development Goals is a road map for the international community's efforts for development. The declaration set to achieve eight goals as follows:

1. Eradicate extreme poverty and hunger;
2. Achieve universal primary education;
3. Promote gender equity and empower women;
4. Reduce mortality;
5. Improve maternal health;

6. Combat HIV/AIDS, malaria and other diseases;
7. Ensure environmental sustainability;
8. Develop a global partnership for development;

1.4.2.1 Status of Bangladesh in Achieving MDGs

Bangladesh has already achieved several targets of the MDGs like, reducing headcount poverty and poverty gap ratio, gender parity at primary and secondary education, mortality rate reduction, improving maternal health, containing HIV infection, reducing malaria infection, detection and cure rate of TB. Remarkable achievement has been made in curbing the prevalence of underweight children, increasing enrolment at primary schools, lowering the infant mortality rate and maternal mortality ratio, improving immunization coverage and reducing the incidence of communicable diseases.

Following is a brief statement of the status of achieving MDGs:

Goal 1: Eradicate Extreme Poverty and Hunger

The inclusive growth strategy undertaken by the government has resulted in impressive poverty reduction from 56.7 percent in 1991-92 to 31.5 percent in 2010. According to the latest HIES 2010 data, the incidence of poverty has declined on an average 1.74 percentage points in Bangladesh during 2000 to 2010 against the MDG target of 1.20 percentage points. Bangladesh has already met one of the indicators of target 1 by bringing down the poverty gap ratio to 6.5 against 2015 target of 8.0. The estimates suggest that the MDG target of halving the population living below the poverty line (from 56.7 percent to 29.0 percent) has already been achieved by 2012.

Goal 2: Achieve Universal Primary Education

The country has made significant breakthrough in increasing equitable gender access in education (NER: 97.3 percent), reduction of dropouts, improvement in completion of the cycle, and implementation of a number of quality enhancement measures in primary education level. The country has achieved gender parity at primary and secondary level enrolment.

Goal 3: Promote Gender Equality and Empower Women

As mentioned earlier, Bangladesh has already achieved the targets of gender parity in primary and secondary education. This has been possible for taking effective measures for promoting female education, like, stipends and exemption of tuition fees for girls in rural areas, and the stipend scheme for girls at the secondary level. With a view to achieve overall national development through enhanced female education and women empowerment, Education Trust Fund for students of graduate or equivalent level has been established and a fund of Tk 1,000 crore has been allotted for the current year. About 1.33 lakh female student would receive Taka 75.15 crore from this fund.

Steady improvement is marked in the social and political empowerment scenario of women in Bangladesh. There is a sharp increase in the number of women parliamentarians elected (20 percent of total seats) in the last national election. But female wage employment for is still at low level. Data shows, only one woman out of every five gets job in wage employment in the non-agricultural sector.

Goal 4: Reduce Child Mortality

Bangladesh is on sound level in meeting the above target. There are three different indicators to achieve that goal. These are, under five mortality rate, infant mortality rate and immunization against measles. There were successful programs for immunization, control of diarrhea diseases and Vitamin A supplementation that made significant contributions to the decline in child mortality rates.

Goal 5: Improve Maternal Health

Bangladesh Maternal Mortality Survey (BMMS) data indicates, maternal mortality in Bangladesh declined from 322 in 2001 to 194 in 2010. This is a 40 percent decline in a period of nine years. The average rate of decline from the base year has been about 3.3 percent per year. The average annual rate of reduction was fixed at 3.0 percent for achieving the MDG in 2015. According to BMMS 2001 and 2010, the overall mortality among women in the reproductive ages has consistently declined during the said nine years.

Goal 6: Combat HIV/AIDS, Malaria and Other Diseases

Performance of Bangladesh has been commendable in tackling the communicable diseases, like, HIV/AIDS, Malaria and TB. Data indicate that the prevalence of HIV/AIDS in Bangladesh currently is less than 0.1 percent which is below an epidemic level. As per National AIDS/STD Programmes (NASP), condom use rate was 43.33 percent in 2013. Data collected by National AIDS/STD Programmes (NASP), proportion of population aged 15-24 years with comprehensive correct knowledge of HIV/AIDS was 17.70 percent in 2013.

There was a significant progress in the reduction of malarial deaths in the country over the years. In 2005 the prevalence of malaria per 100,000 populations was 441.5 that was reduced to 202 in 2013.

The rate of death caused by TB was 61 per 100,000 populations in 1990. In 2012 it came down to 45. This indicates that the country is on track to achieve the goal.

Goal 7: Ensure Environmental Sustainability

The country has only 13.20 percent of its land with tree cover. This gives a density of 30 percent and above. The tree cover area is much lower in the country compared to the target set for 2015. Since 1991, there has been a steady increase in CO₂ emission in Bangladesh because of increasing development interventions and activities. In 2012, the emission was 0.32 tons per capita. At present the proportion of terrestrial and marine areas protected is 1.83 percent which is much less than the target of 5 percent. Data show that 97.9 percent of the population of is using improved drinking water source and 55.9 percent is using healthy sanitation in 2012-2013. In future, however, access to safe water for all will remain as a challenge, as arsenic and salinity intrusion due to climate change impact will affect supply of safe water. Poor are likely to be the worst affected.

Goal 8: Develop a Global Partnership for Development

Bangladesh, on an average, received US\$ 1,672 million ODA per year during last two decades. The rate of ODA, as a proportion of Bangladesh's GDP has declined from 5.59 percent in FY 90-91 to 1.87 percent in FY 12-13 that gives a figure of yearly average of 2.62 percent. From FY 90-91 to FY12-13, on an average, each year Bangladesh received US\$ 633 million as grants and US\$ 1,045 million as loans. Out of 34-member states of the OECD, only eight countries provided US\$ 624.9

million ODA to Bangladesh in 2012-13 which was about 22.23 percent of the total ODA received in that particular year. About 48.24 percent of the total ODA outlay was allocated to the MDGs sectors like, education, health, social welfare, labor, public administration and social infrastructure together with agriculture and rural development. There would be necessity for more international cooperation and grants, loans and transfer of technologies in order to attain most of the MDGs targets by the stipulated period and make accelerated progress to take the country to the middle income level.

Dohar Upazila like, other upazilas of the country played its role in achieving the targets of MDGs. Government machineries at upazila level contributed in making progress in each sector of MDGs, particularly departments of health and education,

1.4.3 National Sustainable Development Strategy (NSDS)

With a view to meeting the challenges of economic, social and environmental sustainability of the economy, government has developed National Sustainable Development Strategy (NSDS). Another aim of the NSDS is fulfill the international obligation to global sustainable development agenda. The vision of the NSDS is to “Achieving a happy, prosperous and enlightened Bangladesh which is free from hunger, poverty, inequality, illiteracy, and corruption and belongs completely to its citizens and maintains a healthy environment”.

The Strategy is based on the visions of the Government set in the Sixth Five Year Plan FY 2011-FY 2015, the Perspective Plan of Bangladesh 2010-2021 and other sectoral existing plans, policies and strategies of the Government.

The NSDS aims to contribute to sustainable development of the country most and implementable by 2021. The NSDS is to be implemented in 2010-2021 period, when the country will be on track for sustainable development.

The population is projected to reach 177 million in 2021 and 228 million in 2051 is likely to be a big challenge, therefore calls for population planning to maintain a balance between population, development and environment. Maintaining a low population will promote congenial environment and ensure increased standards of living for current as well as for future generations. The other challenges of sustainable development will be to counter poverty and inequality, unplanned urbanization, energy deficiency, inefficient water resources management, natural disasters and climate change.

The identified five NSDS (2010-21) has identified five Strategic Priority Areas along with three cross-cutting issues:

a. Sustained Economic Growth

It is a key development strategy for ensuring higher quality of life, faster poverty reduction and employment generation and transforming the economy into middle income status without compromising environmental sustainability.

b. Development of Priority Sectors

The priority sectors that would carry the nation towards sustainable development are,

- agriculture,
- industry,
- energy,
- transport and,
- human resource development.

The strategies for development in these sectors will be to strengthen them to serve as the engines of economic growth and support achieving sustainable development of the country.

c. Urban Environment

Considering urbanization inevitable with the economic development, sustainable national development will be influenced by sustainable urban development. There will be five key issues for sustainable development of urban areas. These are,

- urban housing,
- management of urban slums,
- water supply and sanitation,
- pollution management and
- urban transport,
- urban risk reduction,

d. Social Security and Protection

NSDS strategies under this issue includes, quality of life, minimum shelters for all including access to services and utilities, social safety net, women's advancement and rights, children's advancement and rights, special services for aged and people with disability, expanded employment opportunities and enhancing access to information and communication technology and facilities.

e. Environment, Natural Resource and Disaster Management

A priority objective of the NSDS is to ensure environmental protection for humans, ecosystems and resources with due emphasis on conservation, augmentation and efficient utilization of the natural resources. It covers water resources, forestry and bio-diversity, land and soil, coastal and marine resources, and natural disasters and climate change.

f. Cross Cutting Areas

The NSDS has marked three important cross cutting issues, such as,

- Good Governance,
- Gender and,
- Disaster Risk Reduction and Climate Change.

The government intends to implement the sustainable development strategies by the concerned ministries/divisions and their agencies. The strategies would be incorporated and adjusted to on-going and future programs and projects.

The NSDS sectorial strategies are in fact, mostly incorporated in almost all the plan objectives and strategies of the government with some new issues that were not addressed before, such as Climate Change. Execution of strategies not doubt, will bring positive changes in the development of the undeveloped upazilas and a sustainable process will be established to continue uninterrupted future growth. Steady economic growth together with social security and protection will definitely raise quality of life of the rural masses and cause sustainable development of the urban part of the upazila.

1.4.4 Bangladesh Climate Change Strategy and Acting Plan, 2009

Bangladesh is one of the most disaster prone countries in the world and it will become even more vulnerable as a result of climate change. Disasters like, floods, tropical cyclones, storm surges and droughts are likely to become more frequent and severe in the coming years.

It is essential that Bangladesh prepares now to adapt to climate change and safeguard the future well-being of its citizens. Indeed, the new democratic government is unequivocal in its commitment to protect the people from the ravages of climate change prepared **Bangladesh Climate Change Strategy and Acting Plan, 2009**. It has been developed by Ministry of Environment and Forest.

1.4.4.1 Strategy and Action Plan

The climate change action plan stands on **six pillars**:

- food security, social protection and health
- comprehensive disaster management
- infrastructure
- research and knowledge management
- mitigation and low carbon development
- capacity building and institutional strengthening

The Climate Change Action Plan is a 10-year programme (2009-2018) having 44 programs for implementation. Table-1.9 shows the climate change action plan recommended by **Bangladesh Climate Change Strategy and Act Plan, 2009** for 2009-2018 period.

Table 1.7: Climate Change Action Plan

Sl. No.	Theme	Strategy
1	Food security, social protection and health	To ensure that the poorest and most vulnerable in society, including women and children, are protected from climate change and that all programmes focus on the needs of this group for food security, safe housing, employment and access to basic services, including health.
2	Comprehensive disaster management	To further strengthen the country's already proven disaster management systems to deal with increasingly frequent and severe natural calamities.
3	Infrastructure	To ensure that existing assets (e.g., coastal and river embankments) are well maintained and fit-for-purpose and that urgently needed infrastructure (e.g. cyclone shelters and urban drainage) is put in place to deal with the likely impacts of climate change.
4	Research and knowledge management	To predict the likely scale and timing of climate change impacts on different sectors of the economy and socioeconomic groups; to underpin future investment strategies; and to ensure that Bangladesh is networked into the latest global thinking on science, and best practices of climate change management.
5	Mitigation and low carbon development	To evolve low carbon development options and implement these as the country's economy grows over the coming decades and the demand for energy increases.
6	Capacity building and institutional strengthening	To enhance the capacity of government ministries and agencies, civil society and the private sector to meet the challenge of climate change and mainstream them as part of development actions.

The government of Bangladesh has established a National Climate Change Fund, with an initial capitalization of \$45 million later raised to \$100 million, which will focus mainly on climate change adaptation.

Climate change may affect **Dohar Upazila** in the following ways:

- Increase in flood vulnerability in the surrounding low-lying areas along the rivers would affect agriculture production and cause property damage. The affected people would be losing their normal standard of living.
- Excessive rain might cause damage to crops and lead to flooding. Poor people living on wage labouring would be losing income. Flooding might cause river erosion, leading to loss of farm land and homestead. Livelihood of the affected people will be lost. With the increased poverty rural-urban migration would be on increase.
- Drought will affect agriculture and income of the farm labourers. Income of the farmers would be reduced. Country's food production would be affected. More import will be needed to fill the deficit. Farm labourers will lose jobs leading increase in rural poverty. There will be more energy use for irrigation water supply using pumps. Cost of production of the farmers will increase.

Climate Change Impacts are yet to be publicized to the people in general. Even the government officials are not adequately aware of the creeping dangers of climate change. There is need for wide scale publicity of the impacts of the climate change. The government official at upazila level should be trained first on the issues of climate change and the mitigation measures. So that they can adopt those in their everyday activities and development efforts. Particularly, the local engineers must know climate change may affect infrastructure. They should be able to design and develop infrastructure so that they can withstand climate change adaptive to the changed environment.

CHAPTER-02: FORMAL ECONOMIC ACTIVITY SURVEY FINDINGS

2.1 Introduction

The below table covered activities carried out in commercial areas, Hats and Bazars; in Industries, Banks and Insurance Companies, NGOs and CBOs. They carry formal recognition of public authority in the form of registration, as tax payer or having license. In the context of upazila, these establishments are usually located in and around Upazila center and Union Parishad center and other urban agglomerations.

Table-2.1: Formal Sector Activities Types

Economic Employment Status	Category
Formal Economic Sector Activity	<ul style="list-style-type: none"> Shops in General and shops in Hat/Bazar/Growth Centre Industry (Small/Medium/Large) Bank/Insurance NGO CBO

2.1.1 Formal Economic Sector Study

Under formal economic sector study of Dohar Upazila four issues have been studied and analyzed in the following sections. These are, hat and bazar, bank and insurance, NGO/CBO and industry.

2.1.1.1 Section-A: Hat and Bazar

The total number of hats and bazars in Dohar Upazila stands at 35. Among them, 5 bazars are growth centres that have been improved, developed and facilitated by LGED. **Table-2.2** shows the growth centres and bazars in Dhaka District and in its different upazilas including Dohar Upazila. About 5.36% of the hats and bazars including growth centres of Dhaka District is located in Dohar Upazila. The consultant studied 10 hats and bazars of the Upazila in details.

Table-2.2: Growth Centers and Hat and Bazar in Upazilas under Dhaka District

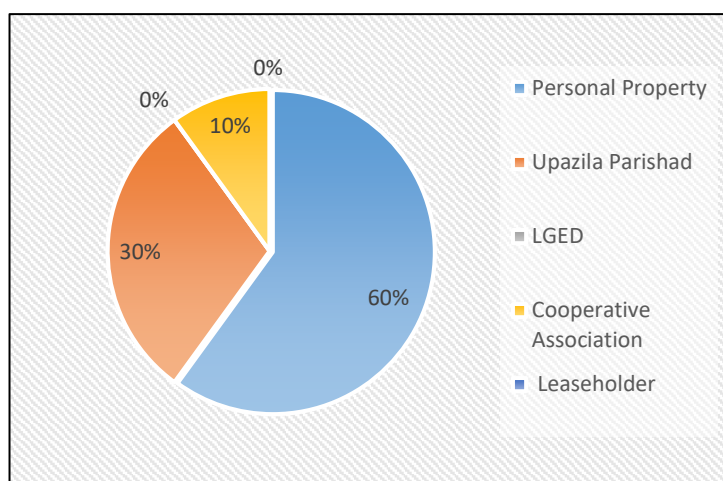
Name of the Upazila	Growth Center	Hat/Bazar	Total
DMP	17	188	205
Dhamrai	5	35	40
Dohar	5	35	40
Keraniganj	6	31	37
Nawabganj	4	46	50
Savar	5	317	322
Total	42	652	694

Source: BBS (Dhaka District Statistics), 2011:2. Upazila at a Glance, 2015

a. Hat and Bazar Management

From survey it is found that most hats/bazars are operated by the private owners. The reason may be that investment in hats/bazars brings a good return. The bazar owners earn handsome revenue from auction of bazars or renting shops. It is revealed that 60% of the hats and bazars are managed by bazar property owners themselves; 30% is managed by Upazila Parishad made up of the shop owners. Cooperative association manages 10%. Please see **Figure-2.1** for more information.

Figure-2.1: Governing Bodies of Hats and Bazars



Source: Field Survey, 2016

The table below (**Table-2.3**) shows the names of 10 hat and bazars in Dohar Upazila that have been studied and also the bodies who govern them. Three categories of bodies govern hats and bazars. They are, Cooperative Associations, Leaseholders and Property Owners.

Table-2.3: Name of Hat and Bazar and their Management

List of the Hat/Bazar/Market	Regulation Process					
	Cooperative Association	Upazila Parishad	Leaseholder	Property Owner	Others	Total
1. Ikrani Bazar	0	0	0	1	0	1
2. Maghula Bazar	0	1	0	0	0	1
3. Kartikpur Bazar	0	0	0	1	0	1
4. School Market	0	0	0	1	0	1
5. Mahmudpur Bazar	0	0	0	1	0	1
6. Narisha Bazar	1	0	0	0	0	1
7. Begum Ayesha Shoping Mall	0	0	0	1	0	1
8. Moksudpur Bazar	0	1	0	0	0	1
9. Palamgong Bazar	0	0	0	1	0	1
10. Upazila Super Market	0	1	0	0	0	1
Total	1	3	0	6	0	10

Source: Field Survey, 2016

The largest market is the Joypara Bazar located in the paurashava area. It has about 550 shops and in total about 1600 shop keepers are doing business in the market. This market is operated by the Paurashava. It operates 7 days a week (**Table-2.3**).

b. Land Owner of Hat and Bazar

As presented in **Table-2.4**, 60% hats and bazars are on personal property; land of 30% hats and bazars is owned by Upazila Parishad. **Table-2.4** below shows the ownership of the land of 10 hats and bazars where the ownerships are, Personal, Paurashava, Cooperative Association.

Table-2.4: Ownership of Hat Bazar Land

Name of the Authority/Owner	Governing Body				Total	
	Cooperative Association	Leaseholder	Property Owner	Upazila Parishad	No.	%
Personal Property	3	0	3	0	6	60
Upazila Parishad	0	2	0	1	3	30
LGED	0	0	0	0	0	0
Cooperative Association	1	-		-	1	10
Total	4	2	3	1	10	100

Source: Field Survey, 2016

c. Hat and Bazar Auction

Out of 10 hats and bazar studied, six are auctioned every year by the market owners. These are, Moksudpur Bazar, Upazila Super Market, Kartikpur Bazar, Ikrani Bazar, Narisha Bazar and Maghula Bazar. It can be seen from **Table-2.5** that Moksudpur Bazar bids the highest amount of auction money with Tk. 2 lakh, followed by Upazila Super Market with Tk. 1.5 lakh. On the other hand, Maghula Bazar secured the lowest bid money with only at Tk. 30000.

Table-2.5: Hat and Bazar Auction

Name of Market	Area (Acre)	Auction Money (Tk.)	No. of Shops
1. Ikranī Bazar	1	70,000	60
2. Maghula Bazar	2	30000	32
3. Kartikpur Bazar	2.81	80000	250
4. School Market	.41	0	100
5. Mahmudpur Bazar	.41	0	50
6. Narisha Bazar	.15	70000	75
7. Begum Ayesha Shopping Mall	1	0	200
8. Moksudpur Bazar	1	200000	200
9. Palamgong Bazar	1	0	15
10. Upazila Super Market	3	150000	200
Total	12.78	6,00,000	1182

Source: Field Survey, 2016

d. Monthly Transaction

Total monthly transaction of Tk. 3 crore 18 lakh takes place in all the ten surveyed hats and bazars of the upazila. Each bazar on average makes a monthly transaction of Tk. 31 lakh 85 thousand that is daily on average Tk.1,06,166.

Upazila Super Market makes the highest amount of transaction of Tk. 1 crore 20 lakh, followed by Tk. 75 lakh by Kartikpur Bazar and Tk. 40 lakh by School Market (**Table-2.6**). The owners of ten bazars in total receive Tk. 382000 as monthly rent from shops. The highest amount of rent is received by Upazila Super Market, amounting to Tk. 1.5 lakh each month. Tk. 40 thousand is received from Begum Ayesha Shopping Mall. Please see **Table-2.6** for details.

Table-2.6: Market Wise Monthly Transaction and Rent Received

Name of Hat	Monthly Transaction (Tk.)	Monthly Rent (Tk.)
1. Ikrani Bazar	700000	25000
2. Maghula Bazar	1000000	15000
3. Kartikpur Bazar	7500000	22000
4. School Market	4000000	30000
5. Mahmudpur Bazar	150000	25000
6. Narisha Bazar	1500000	35000
7. Begum Ayesha Shoping Mall	1000000	40000
8. Moksudpur Bazar	1500000	20000
9. Palamgong Bazar	2500000	20000
10. Upazila Super Market	12000000	150000
Total	31,850,000	382000

Source: Field Survey, 2016

e. Transportation System in Hats and Bazars

From the **Table-2.7**, it is found that out of 10 hats and bazar 10 are connected by road ways (100%).

Table-2.7: Transportation System

Transportation System	Frequency	Percent
Roadway	10	100
Roadway & Waterway	0	0
Total	10	100

Source: Field Survey, 2016

f. Actors in a Market

The rural markets mostly sale agro-products. Manufactured and processed goods are also sold in these markets. Three actors are engaged in a rural market, who constitute a chain of intermediaries between the farmer and the consumer. They are, faria, aratdar and paikar or wholesalers. Faria collects products directly from the farmer and brings it to the market and sells to the aratdar who maintains a storage in the market to preserve the product. Next, the aratdar sells it to a paikar or wholesaler, from whom the product is purchased by retailers from different markets. There are whole

sellers and retailers in the market who import consumer and capital goods from larger urban centers. They import goods directly or serve as the agents of big manufacturers.

g. Market Wholesaler

The wholesalers import goods directly from the producer or are the agents of big manufacturers. They also buy agricultural products from farmers or farias. In ten hats/bazars surveyed, the total number of wholesaler shops have been found 202 which is about 17 percent of total shops. They are basically marker brokers, who sell their goods in bulk to the retailers or to the consumers keeping a percentage of profit. The commodities of goods transacted in the surveyed markets are, Rice, Wheat, Paddy and Vegetable and various processed/manufactured consumer goods and products used for agriculture.

h. Market Retailer

Retailers buy goods from the wholesalers and sell the products by adding their profit with the wholesale price to the local consumers. In 10 hats/bazars the total number of shops belonging to retails has been found 980. They also sell the same products they purchase from the wholesalers.

Table-2.8: Market wise Number of Shops Belonging to Wholesalers and Retailers

SL	Name of Hat/ Bazar	No of Total Shop	No of Whole Seller	No of Retailer
1	Ikrani Bazar	60	8	52
2	Maghula Bazar	32	7	25
3	Kartikpur Bazar	250	50	200
4	School Market	100	11	89
5	Mahmudpur Bazar	50	9	41
6	Narisha Bazar	75	12	63
7	Begum Ayesha Shoping Mall	200	27	173
8	Moksudpur Bazar	200	40	160
9	Palamgong Bazar	15	3	12
10	Upazila Super Market	200	35	165
Total		1182	202	980
Wholesalers			17%	
Retailer				83%

Source: Field Survey, 2016

i. Waste Management in Hats and Bazars

Field survey data shows that out of 10 hat and bazars, about 30% dump their wastes along the roadside. About 20% dump their wastes both at dumping site and fallow land. Please see **Table-2.9** for details.

Table-2.9: Waste Dumping

Waste Dumping Site	Frequency	Percent
Nearby Dustbin	1	10%
Dumping Site	2	20%
Along the Roadside	3	30%
Fallow Land	2	20%
River/Canal	1	10%
Others	1	10%
Total	10	100%

Source: Field Survey, 2016

In most of the market places waste is managed by the shop owners themselves. It is found that waste disposal works of surveyed 60% hat/bazar is done by workers engaged by the shop owners or bazar associations. In 10% case community and private organizations have been found collecting door to door waste using their vans. Please see **Table-2.10**.

Table-2.10: Way of Waste Disposal

Way of Waste Disposal	Frequency	Percent
Own worker	6	60%
Covert Van	1	10%
Community Van	1	10%
Private Organization's Van	1	10%
No Provision	0	0%
Others - Pourashova	1	10%
Total	10	100%

Source: Field Survey, 2016

j. Sanitation

Condition of sanitation is fairly good in majority of the hats and bazars. Survey findings show about 80% have sanitary latrines, while 20% have no provision of sanitary latrines. Please see **Table-2.11**.

Table-2.11: Sanitation Facility in Hats and Bazars

Sanitation Facility	Frequency	Percent
Sanitary Latrine	8	80%
No Provision	2	20%
Total	10	100%

Source: Field Survey, 2016

k. Water supply

Water supply is an everyday need of hats and bazars. All the shop keepers of hats and bazars use ground water as the source of water supply. They extract water from the ground using hand tube well. Out of 10 hats and bazars all get their day to day water supply from ground water through tube well. As water is easily available in the ground and sinking of tube well is not that expensive, shop keepers with their own initiatives install tube well for extracting water.

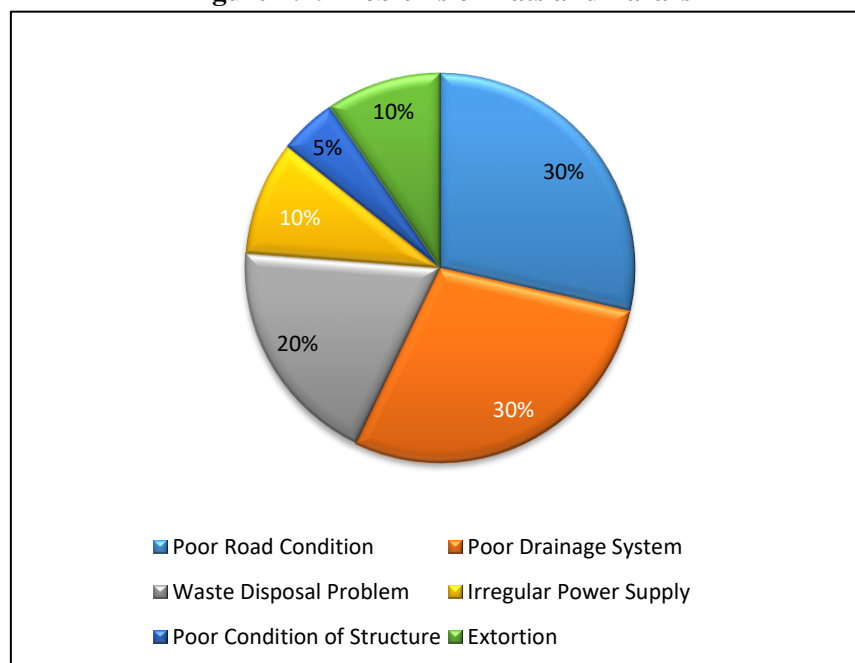
l. Access to Electricity

Electricity is a basic need of any market place. Field survey shows, all the 10 surveyed hats and bazars enjoy electricity connection. But they complain about irregular supply which affects transaction in shops.

m. Major Problems of Hats and Bazars

On enquiry with hat and bazar shop keepers and traders it is revealed that they suffer from a number problems during business operation. Each respondent mentioned about multiple problems they encounter. However, here, only the major problems have been highlighted. Almost all bazars, except growth centres have allegation about poor condition of internal roads of bazars. This problem affects movement of goods in and out of bazar. About 30% shop owners made such allegation. Poor drainage often causes waterlogging in different places of bazars during monsoon. This has been a major problem in 30% bazars. Ten percent shop owners complained about extortion by local hoodlums. Most bazars do not have any waste dumping site. They dispose their waste indiscriminately leading to environmental pollution. They feel that over the period this might turn into a critical problem. Irregular power supply and poor condition of structures are also problems in bazars. Please see the **Figure-2.2** for more information.

Figure-2.2: Problems of Hats and Bazars



Source: Field Survey, 2016

n. Summary of Hat and Bazar Survey Findings

Under **Formal Economic Activity Survey** of selected hats and bazars, data were collected from 10 hats and bazars using standard questionnaire and also through focus group discussion and personal interview. It is found that 60% of the hats and bazars are operated by the bazar owners themselves. They also own the bazar land. Bazar wastes are mostly dumped along the roadside or nearby fallow land or dumping site. Each markets, on average, monthly makes a transaction of about Tk. 31,85,000. All markets enjoy power supply facility. All bazars use tube well for extracting ground water.

2.1.1.2 Section-B: Bank and Insurance

Dohar Upazila has 30 bank and insurance company branches (10 insurance company and 20 banks). Among them 10 bank branches and all the 10 insurance companies' branches have been investigated. Among the banks operating in the upazila, all are private banks. These are, Mercantile Bank, AB Bank Limited, One bank Limited, Dutch Bangla Bank Limited, Shahjalal Islami Bank, BRAC Bank Ltd, Trust Bank Limited, City Bank Limited, NRB Bank and Prime Bank.

The 10 insurance company branches operating in the study area are, NRB Global life insurance company Ltd., Shondhani life insurance company Ltd. Popular life insurance company Ltd, Delta Life Insurance Company Ltd., Farest Islami Life Insurance Co. Ltd., Padma Islami Life Insurance Co. Ltd., Prime Islami life insurance Company Ltd., National life insurance company Ltd., Meghna life insurance company Ltd., and Islami Bank Insurance Branch.

a. Number of Bank Subscribers and Loan Disbursed

There are 87755 account holders in surveyed 10 banks of the upazila. Mercantile Bank has 25000 account holders. AB Bank Limited and One bank Limited have 14981 and 15000 accounts each followed by Dutch Bangla Bank Limited with 14000 account holders. The number of subscribers is high in these banks because they disburse agricultural loan. In other banks the number of account holders vary between 1562 to 5770. Mercantile Bank Limited disbursed Tk. 32 crore 92 lakh that includes Tk. 10 crore agricultural loan. This is the highest amount of loan disbursed by a single bank in the upazila. The other banks disbursing high amount of loan are, Shajalal Islami Bank Limited., BRAC Bank Ltd, Trust Bank Limited, City Bank Limited etc. Please see **Table-2.12** for details.

Table-2.12: Name of the Banks Surveyed, Location, Number of Account Holder and the Amount of Loan Disbursed

SL	Name	Address	Member	Amount of Loan	Agricultural loan disbursed
1	AB Bank Limited	Joy para, Dohar, Dhaka	14981	86669000	1600000
2	Mercantile Bank Limited	Joy para, Dohar, Dhaka	25000	329200000	100000000
3	One Bank Limited	Joy para, Dohar, Dhaka	15000	89449228	100000000
4	Shajalal Islami Bank Limited	Joy para, Dohar, Dhaka	3759	310000000	20000000
5	Dutch Bangla Bank Limited	Joy para, Dohar, Dhaka	14000	16300000	0
6	NRB Bank Limited	Joy para, Dohar, Dhaka	1700	55000000	0
7	City Bank Limited	Joy para, Dohar, Dhaka	1562	139232000	0
8	BRAC Bank Limited	Joy para, Dohar, Dhaka	2200	160000000	0
9	Prime Bank Limited	Joy para, Dohar, Dhaka	5770	31323818	200000
10	Trust Bank Limited	Joy para, Dohar, Dhaka	3783	166559000	20000000
	Total		87755	1383733046	241800000

Source: Field Survey, 2016

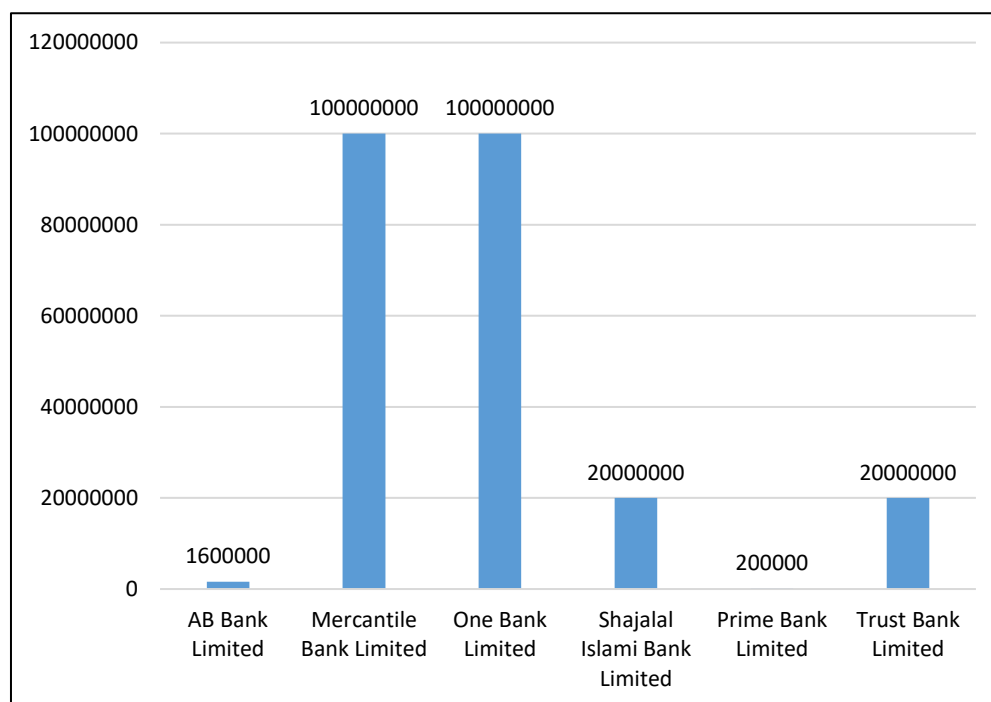
Investigation on study area banks show that huge amount of loan was disbursed in the agricultural sector. In this sector four banks together disbursed about Tk. 24 crore. Mercantile Bank Limited and One Bank Limited disbursed the highest amount of Tk. 10 crore. Shajalal Islami Bank Limited and Trust Bank Limited disbursed Tk. 2 crore by. As business, industry and other loans the 10 banks disbursed Tk. 114 crores 19 lakh. Please see **Table-2.12** for more information.

Banks in the study area offer different financial services apart from normal banking transactions. They offer agricultural credit, SME credit, project loan, deposit loan and do E-Banking, Mobile Banking, Foreign Banking and Industry Loan and deliver remittance money as agents of international money transfer agencies.

b. Amount of Agricultural Loan Disbursed

Out of 10 banks studied, only 6 banks disbursed agricultural credit totaling an amount of Tk. 24 crore 18 lakh. Both Merchantile Bank and One Bank disbursed an amounting of Tk. 100000000 as agricultural credit, while both Shahjalal Islami Bank Ltd and Trust Bank Ltd disbursed an amounting of Tk. 20000000 as agricultural credit. AB Bank paid Tk. 16 lakh and Prime Bank disbursed Tk. 200000. Please see **Figure-2.3**.

Figure-2.3: Total Agricultural Loan Disbursed



Source: Field Survey, 2016

c. Amount of Total Loan (including Arrear) Due

The **Table-2.13** below shows the amount of total loan due against the Banks. Total amount due loan due in all banks of the study area is Taka 12 crore 49 lakh. The highest amount of loan due is in Mercantile Bank Limited, One Bank Limited, City Bank Limited, BRAC Bank Limited and Trust Bank Limited. The loan due in this bank amounts to Tk. 2 crore. It is found that due loan to AB Bank, Dutch Bangla Bank Limited and NRB Bank Limited is Taka 74,00,000. Please see **Table-2.13** for more information. **Maximum Amount of Due Loan (Tk.)**

Table-2.13: Amount of Total Loan Due

Name of the Bank	Amount Due (Tk.)	Maximum Amount of Due Loan (Tk.)
1. AB Bank Limited	7400000	100,000,000
2. Mercantile Bank Limited	20000000	100,000,000
3. One Bank Limited	20000000	100,000,000
4. Shajalal Islami Bank Limited	2500000	100,000,000
5. Dutch Bangla Bank Limited	7400000	100,000,000
6. NRB Bank Limited	7400000	100,000,000
7. City Bank Limited	20000000	100,000,000
8. BRAC Bank Limited	20000000	100,000,000
9. Prime Bank Limited	234000	100,000,000
10. Trust Bank Limited	20000000	100,000,000
Total	124934000	

Source: Field Survey, 2016

d. Insurance Company

The total number of insurance Companies working in the study area is 10 and the total number of subscribers 22,650. Padma Insurance has the highest number of 7 thousand subscribers, while National Life Insurance Company has the lowest 200 subscribers. Only three companies have 5000 subscribers, one has 1000 subscribers and the rest have below 1000 subscribers. All the insurance companies are private. Please see **Table-2.14**.

Table-2.14: List of the Insurance Companies Surveyed

SL. No.	Name Of Insurance Company	Location	No. of Subscribers	No. of Regular Premium Payers	Amount of collected premium (Tk)	No. of Defaulter Premium Payer	Amount Due As premium (Tk)
1	NRB Global life insurance company Ltd.	ChotKhula, Joypara, Dohar, Dhaka	1500	40	5000000	500	2000000
2	Shondhani life insurance company Ltd.	Joypara, Dohar, Dhaka	15000	50	100000000	1000	20000000
3	Popular life insurance company Ltd.	Joypara, Dohar, Dhaka	20000	10000	10000000	5000	6000000
4	Farest Islami Life Insurance Co. Ltd.	Joypara, Dohar, Dhaka	10000	50	50000000	5000	40000000
5	Padma Islami Life Insurance Co. Ltd.	Joypara, Dohar, Dhaka	2000	1000	600000	800	250000
6	Delta life insurance company Ltd.	Joypara, Dohar, Dhaka	10000	20	100000000	5000	2000000
7	Prime Islami life insurance Company Ltd	Joypara, Dohar, Dhaka	25000	3000	20000000	1500	5000000
8	National life insurance company Ltd.	Joypara, Dohar, Dhaka	18000	50	45000000	9000	30000000
9	Meghna life insurance company Ltd.	Joypara, Dohar, Dhaka	2000	50	9000000	10000	8000000
10	Islami Bank Insurance Branch	Joypara, Dohar, Dhaka	5000	250	10000000	1500	5000000
Total			108500	14510	349600000	39300	118250000

Source: Field Survey, 2016

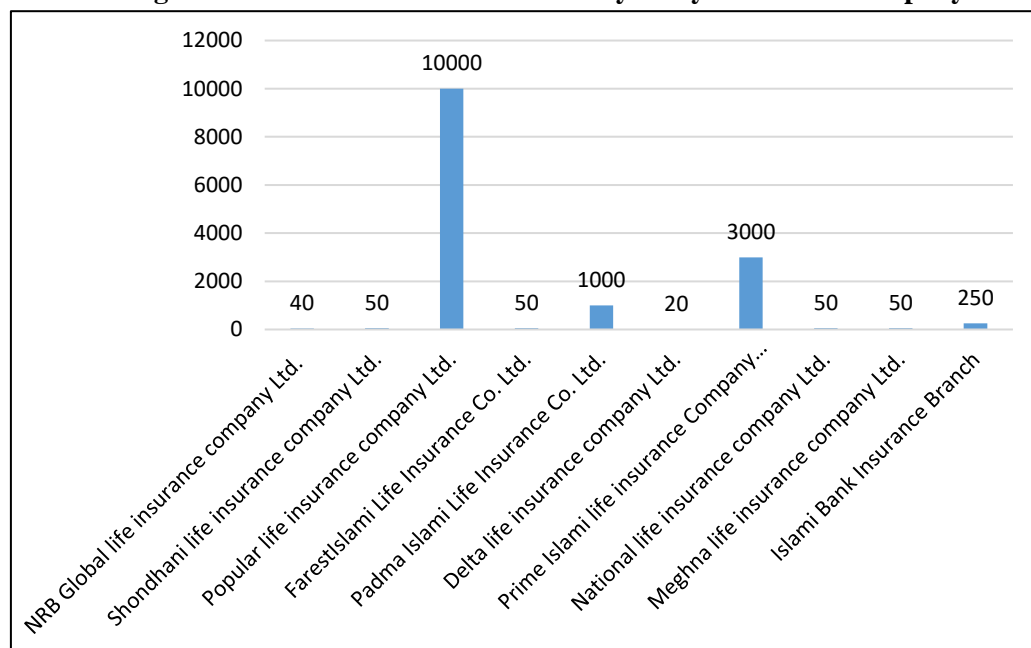
e. Name of Insurance Companies and Nature of Services

Popular life insurance company Ltd. has the highest number (10000) of regular premium payers. On the other hand, 1500 subscribers pay regular premium in NRB Global life insurance company Ltd. Please see **Figure-2.4** for more information about regular premium payers.

It is noted that except one, all other insurance companies deal with life insurance of different categories. Only Islami Bank Insurance Company has other products apart from life insurance. These include,

- Marine Insurance Policy
- Fire Insurance Policy
- Product Liability Policy
- Machinery Breakdown Policy
- Motor Insurance Policy
- Industrial All Risk Policy

Figure-2.4: Number of the Premium Payers by Insurance Company



Source: Field Survey, 2016

f. Amount of Premium Collected

Table-2.15 below shows the present amount of premium collected by different Companies. NRB Global life insurance company Ltd. has collected amounting to Taka 5000000. Shondhani life insurance company Ltd. and Delta life insurance company Ltd. have collected amounting to Taka 100000000. Fareast Islami Life Insurance Co. Ltd. amounting to Taka 50000000, National life insurance company Ltd. amounting to Taka 45000000, Prime Islami life insurance Company Ltd amounting to Taka 20000000, Popular life insurance company Ltd. and Islami Bank Insurance Branch has collected amounting Taka. 10000000. Total amount of premium collected by BIMA Companies working in the study area is Taka. 349600000.

Table-2.15: Amount of Premium Collected

Name of the Insurance Company	Amount (Tk.)	Range of Premium Amount Due (Tk.)				Total
		Upto 500000	Above 500000 to 1000000	Above 1000000 to 5000000	Above 5000000	
1. NRB Global life insurance company Ltd.	5000000	1				1
2. Shondhani life insurance company Ltd.	100000000				1	1
3. Popular life insurance company Ltd.	10000000		1			1
4. Fareast Islami Life Insurance Co. Ltd.	50000000			1		1
5. Padma Islami Life Insurance Co. Ltd.	600000	1				1
6. Delta life insurance company Ltd.	100000000				1	1
7. Prime Islami life insurance Company Ltd	20000000			1		1
8. National life insurance company Ltd.	45000000			1		1
9. Meghna life insurance company Ltd.	9000000		1			1
10. Islami Bank Insurance Branch	10000000		1			1
Total	349600000	2	3	3	2	10

Source: Field Survey, 2016

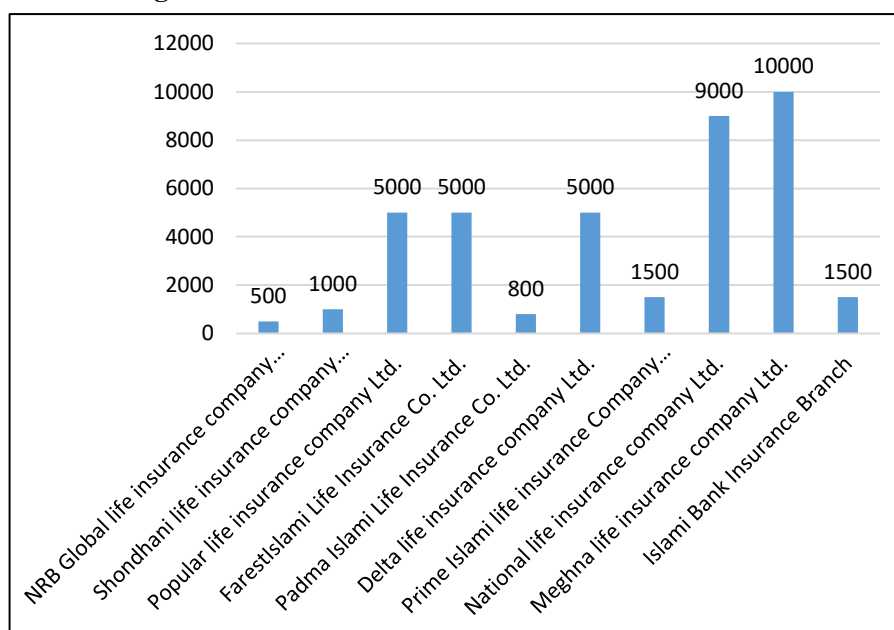
g. Amount of Premium Due to Payers

The total amount of premium due to subscribers is **Tk. 11, 82, 50,000**. Fareast Islami Life Insurance Co. Ltd. has the highest Tk. 4 crore due to the subscribers. Padma Islami Life Insurance Co. Ltd. has the lowest Tk. 2,50,000 due to the subscribers. Please see **Table-2.15** more information.

h. Number of Subscriber with Premium Due

Meghna life insurance company Ltd. has the highest 10000 subscribers with premium due. National life insurance company Ltd. holds the second position with 9000 subscribers having premium due. NRB Global life insurance company Ltd. has the lowest 500 subscribers with due premium. Please see **Figure-2.5** for more information.

Figure-2.5: Number of Subscribers with Premium Due



Source: Field Survey, 2016

i. Summary of Bank and Insurance Company Survey Findings

In Dohar Upazila, the total number of Bank is 26 and Insurance Companies is 12. Ten banks and ten insurance companies have been studied. Total number of Bank subscribers is 87,755. Total loan disbursed by all the banks is Tk. 138 crore 37 lakh. Total due loan is Taka 12 crore 49 lakh. Total Agricultural loan disbursed by the Banks in the study area is Tk. 13 crore 14 lakh. The number of insurance service recipients is 14,510. Total number of premium due to the subscribers is 39,300 and total premium collected in current year is Tk. 34,96,00,000.

2.1.1.3 Section-C: NGO and CBO

a. Activities of NGOs in Dohar Upazila

Just after liberation war of Bangladesh, NGOs, particularly foreign NGO's and some local NGO's started working in Bangladesh for reconstruction of war-ravaged economy. Later, in early 1980's, local NGO activities were expanded progressively mostly with funding from external sources both in urban and rural areas. At present, 10 NGOs are working in the study area. Some of them are prominent NGOs working nationally and regionally. These are, ASA, BRAC, BURO Bangladesh, Shakti foundation Bangladesh etc.

Table-2.16: NGOs, Number of Members and their Main Function

Sl.	Name of the NGO	Office Location	Number of Member	Main Function
1.	Shokti Foundation	Joypara, Dohar, Dhaka	1410	Trade Training
2.	ASA	chw. Para, Joypara, Dohar, Dhaka	1900	Public Awareness
3.	Proshika	Joypara, Dohar, Dhaka	4600	Micro Credit
4.	Bees	Joypara, Dohar, Dhaka	1291	Trade Training
5.	Bastob	Hat khula, Joypara, Dohar, Dhaka	446	Trade Training
6.	Society for social service (SSS)	Joypara, Dohar, Dhaka	2395	Micro Credit
7.	Uddipon	Joypara, Dohar, Dhaka	300	Micro Credit
8.	BRAC	Joypara, Dohar, Dhaka	1200	Micro Credit
9.	BURO Bangladesh	Joypara, Dohar, Dhaka	3591	Micro Credit
10.	Symbiosis Bangladesh(SCDP)	Joypara, Dohar, Dhaka	400	Micro Credit

Source: Field Survey, 2016

b. Other Social Service Provided by NGOs

NGOs working in the study area mostly provide micro credit to poor. Their target groups are, lower income people, slum areas, and naturally vulnerable areas. About 75% beneficiaries of the NGOs are lower income groups and 25% professional-groups. Target Group/Beneficiaries of NGOs are Lower Income Group-75% and Profession-wise Group-25%. As the **Table-2.17** shows, the NGOs also provide various other social services, like, BRAC supplies improved seeds to farmers. Proshikha and Bees create awareness on social forestry, Asha provides trade training and land fertilization, Buro Bangladesh is engaged in creating awareness on arsenic contamination in water. However, the primary function of almost all the NGOs working in the study area is micro credit to low income people.

Table-2.17: Service Provided by NGOs

SI No	Name of NGO	Location	NGO Members	Area of Activity							Location of Activity	Target Group
				Training	Improved Seed Supply	Awareness of Social	Arsenic	Plant Distribution	Micro credit	Land Fertilization		
1	Shokti Foundati on	Joypara, Dohar, Dhaka	1410	Yes	Yes						Nation Wide	Low Income
2	Asha	Joypara, Dohar, Dhaka	1900	Yes	Yes		Y es	Y es		Yes	Nation Wide	Low Income
3	Proshika	Joypara, Dohar, Dhaka	4600			Yes			Yes		Nation Wide	Low Income
4	Bees	Joypara, Dohar, Dhaka	1291	Yes	Yes	Yes	Y es	Y es		Yes	Nation Wide	Low Income
5	Bastob	Hat khula, Joypara, Dohar, Dhaka	446	Yes							Nation Wide	Low Income
6	Society for social service (SSS)	Joypara, Dohar, Dhak	2395		Yes	Yes			Yes		Nation Wide	Profesi onal
7	Uddipon	Joypara, Dohar, Dhak	300	Yes							Villag e	Low Income
8	BRAC	Joypara, Dohar, Dhak	1200	Yes	Yes			Y es			Nation Wide	Low Income
9	BURO Banglade sh	Joypara, Dohar, Dhak	3591	Yes	Yes	Yes	Y es	Y es		Yes	Nation Wide	Low Income
10	Symbiosi s Banglade sh(SCDP)	Joypara, Dohar, Dhak	400	Yes							Nation Wide	Low Income
		Total	17533									

Source: Field Survey, 2016

c. Area of Activity of NGOs and Membership

Out of 10 NGOs studied nine have been found to have nationwide activity, while one work at the village level, it means that their activities are spread over entire Bangladesh. Among the major NGOs Brac has the highest over 30,000 members, ASA has 2304 members, BURO Bangladesh has 1677 members. They also provide services like, education and health.

d. Community Based Organisation (CBO)

Investigation by the consultant has identified 9 NGOs working in the Dohar Upazila. **Table-2.18** below tables shown CBOs' names, number of members and service provided in the study area. Khalpara 1 no Antoray Society has 2000 members and they provide awareness of social plantation and micro credit. There are 1500 members in Sajeda Foundation. Their services include, micro-credit, awareness building. Lota Khula Chad Thara Club has 1000 members and provide trade training, micro-credit, plant distribution. Promiz Multi-Purpose Society Ltd has 500 members and they provide awareness of social plantation. Please see **Table-2.18** for more information. All the CBOs serve the disadvantaged groups in rural areas.

Table-2.18: Name of CBOs, Member, Services, Working Area/Location

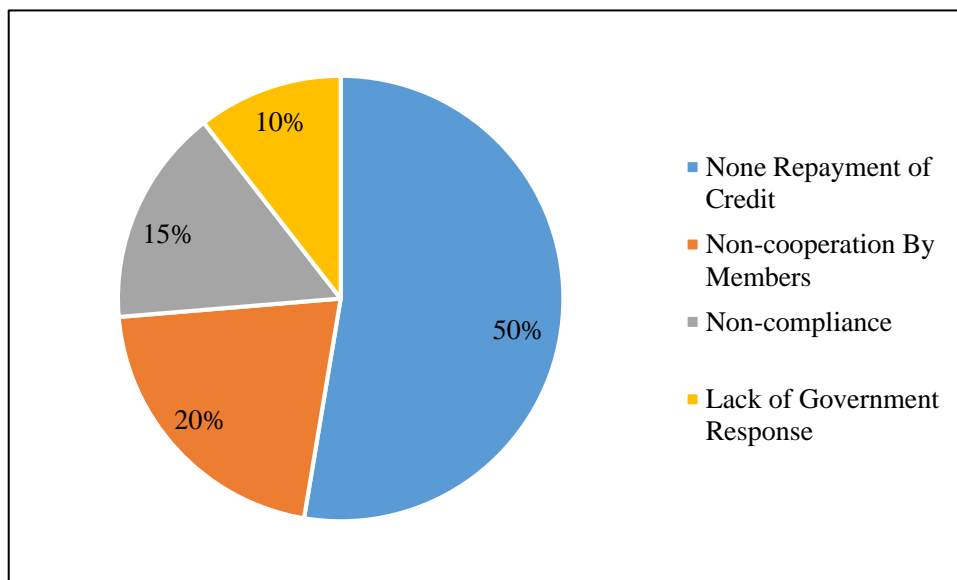
SL	Name of CBO	Location	CBO Members	Services Provided
1.	Ikrani Nobin Shongho	Ikrani, Dohar, Dhaka	250	Trade Training
2.	Jubo Shongho	Ikrani, Dohar, Dhaka	150	Awareness of Social Plantation
3.	Sajeda Foundation	Ikrani, Dohar, Dhaka	1500	Micro credit
4.	Khalpara 1 no Antoray Society	Joypara, Dohar, Dhaka	2000	Awareness of Social Plantation
5.	Promiz Multi-Purpose Society Ltd	Joypara, Dohar, Dhaka	500	Awareness of Social Plantation
6.	Chianir Shonchoi o Rindhan Shomoby shomity	Joypara, Dohar, Dhaka	250	Micro credit
7.	Nobin Shongho	Palamgonj, Joypara, Dohar, Dhaka	200	Micro credit
8.	Lota Khula Chad Thara Club	Lotakhula, Dohar, Dhaka	1000	Trade Training
9.	Ashar Alo Jubo Shangho	Yousufpur Bazar, Dohar, Dhaka	250	Public awareness

Source: Field Survey, 2016

e. Problems of NGOs and CBOs

On discussion with NGOs and CBOs the consultant has revealed a number of problems faced by them. A major function NGOs and CBOs is disbursing credit to the low income families to raise their income. The NGOs and CBOs complain that in many cases the members taking credit fail to repay them in schedule time. This puts the NGOs and CBOs in fund crises to deliver further credit to other those who need. The non-payers have been recorded by 50% of the interviewees. Another problem faced by the NGOs and CBOs is that after training and awareness building the trainees are often found reluctant to follow instructions and fail to cooperate with them in attaining objectives of the project. The NGOs and CBOs also face non-compliance by the members of the programmes and lack of government cooperation with the NGOs and CBOs. Please see the **Figure-2.6** for details about problems.

Figure-2.6: Problems of NGOs



Source: Field Survey, 2016

f. Summary of NGO Activity

In formal sector, NGO's activities play important role in income generation, particularly, in rural areas as well as in disaster prone areas. They help improving the livelihood of the have-nots. In Dohar 10 NGOs are functioning. They mostly provide micro-credit for income generation. Other social activities include health and education services.

2.1.1.4 Section-D: Industrial Survey Findings

Formal Sector Industries operate within the legal frame-work that is they are registered with any of the government or local government and they pay taxes. Data on formal sector industries were collected for study through standard questionnaire and also from secondary sources. According to BBS the total number of industries in Dhaka district is 31,587 and Dohar Upazila has 1,427 so called industries, most of which are cottage industries. According to Upazila at a Glance of Dohar Upazila Parishad, the upazila has 781 cottage industries and 3 medium scale industries. The consultant has taken 10 industries as samples for study as presented below.

Table-2.19: Name and Type of Industries Studied, Ownership, Investment, Source of Funding

S L	Name of Industry	Type of Industry	Own- ership	Area (Shot ok)	Capital Investm- ent (Tk.)	Funding source	No. of Emple- yee	Product
1	Uttar Joypara Weaving Mill	Weaving Mill	Joint Venture	32	17280000	Family	35	Yarn
2	MS Shammi Timber & Furniture	Wooden Materials	Personal	2	200000	Personal Saving	2	Wood
3	Vai Bon Tin Steel	Steel Mill	Personal	5	9000000	Family	6	Tin
4	Vai Bondu Bakery	Bakery	Personal	4	1800000	Personal Saving	3	Bread
5	Shanto Timber & Saw Mill	Saw Mill	Personal		1500000	Loan from relatives	10	Wood
6	Uzaal Tat Industry	Weaving Mill	Personal	5	600000	Family	5	Yarn
7	Khalid Tat Industry	Weaving Mill	Personal	2	200000	Family	5	Yarn
8	Akther Poultry Farm	Poultry Farm	Personal	10	500000	Family	2	Egg /chicken
9	Muzammel Poultry Farm	Poultry Farm	Personal	15	200000	Family	3	Egg /chicken
10	Karam Ali Khat Mill	Wooden Materials	Personal	10	15000000	Family	15	Wood
	Total			85	46280000		86	

Source: Field Survey, 2016

a. Products of Local Industries

The industries studied shows that almost all of them produce products that are mostly consumed by local consumers. **Table-2.19** shows that the local industries are producing, Yarn, Wood, Tin, Wooden Materials, Bread, Egg/Chicken, clothes etc. that are mostly consumed locally.

b. Ownership Pattern of Industry

All the industries studied by the consultant are of personal proprietorship. As a rural based economy no large scale industries exist in the upazila in real sense. The studied industries are small in size and as such involve low capital investment. They can be set up by individual entrepreneurs.

c. Source of Capital for Setting up Industry

It is revealed from the survey that 70% industrial owners used family savings plus bank loan as the source of capital for setting up industry; 20% used personal savings to setting up industry. **Table-2.20** has more detailed information about source of funding.

Table-2.20: Funding Source for Setting up of Industry

Source of Capital for setting up Industry	Frequency	Percent
1. Personal Savings	2	20%
2. Inheritance Property	0	0%
3. Personal/Family Savings & Bank Loan	7	70%
4. Loan from Relatives	1	10%
5. Remittance	0	0%
6. Cooperative Association	0	0%
Total	10	100%

Source: Field Survey, 2016

d. Major Transport Mode Used for Moving Industrial Products

It is evident from **Table-2.21**, that industrial products are marketed by such transports as, Bus, Truck, Pickup, Auto, Rickshaw and Van. Interview with transport owners and drivers and industry owners show that in 40% cases vans are the major mode of transport used for carrying industrial products. They also use truck and pick up. For transporting rest of the products, rickshaw is used. The buyers are usually small traders and they prefer cheapest mode of transport. Buyers selling products in local markets use rickshaw van, truck, pick up and rickshaw. Please see **Table-2.23** for more information.

Table-2.21: Major Mode of Transport used for Carrying Industrial Products

Major Mode of Transport Used for Carrying Products Industries	Frequency	Percent
Bus	0	0%
Truck	3	30%
Pickup	2	20%
Auto	0	0%
Rickshaw	1	10%
Van	4	40%
Walking	0	0%
Total	10	100%

Source: Field Survey, 2016

e. Disposal of Industrial Waste

The local industries use variety of places for dumping their waste, but not formal dumping site. As the **Table-2.22** shows, 30% industries use own dumping site and 40% industries use government place for dumping waste. Other dumping places of industrial wastes are, private individual open land, fallow land etc. It is found from the type of industries studied, furniture making enterprise and poultry farm produce commendable wastes. Steel Factories generate some wastes that are disposed of in nearby fallow land. **Table-2.22** shows how the industries dispose their waste.

Table-2.22: Waste Disposal System of Industries

Own Dumping Site	Government Place	Private Individual Open Land	Fallow Land	Total
3	4	1	2	10
30%	40%	10%	20%	100%

Source: Field Survey, 2016

f. No Objection Certificate (NOC) and Environmental Impact Assessment (EIA) Clearance

According Local Government Act 2009 any business and industrial enterprise before starting operation in a City Corporation or Paurashava has to secure trade license from the City Corporation or Paurashava it is operating within. Since poultry farm, bakery and saw mill are located within the Paurashava, all have trade license from the Dohar Paurashava. As others are located outside the Paurashava, they don't have any trade license. But owners of those industries have to secure permission from the Deputy Commissioner of Dhaka District.

For EIA certificate for green and orange category industries permission has to be secured from district Environment Office. Before that the enterprise has to conduct EIA of the industry concerned. None of the industries and workshops, studied by the consultant, conducted any EIA and does not have any DoE environmental clearance. Most industrial owners are ignorant about the necessity of such study. Besides, there is slack of enforcement environmental laws and regulations on the part of the DoE in particular and government in general.

g. Source of Water Supply in Industry Premises

It is evident from **field survey** that out of 10 enterprises studied, all of them use tube well as the source of water. The same water is used for drinking purpose. All have deep tube well (DTW) installed in their premises. None of them use any other source of water for their everyday need. Everyday drinking water is also procured from tube well. People are adapted to tube well water from ground sources as long as they are not contaminated by arsenic.

h. Sanitation in Industries

In **Table-2.23** it has been shown that out of 10 industries surveyed 6 (60%) have sanitary latrines, 3 (30%) have pit latrine in their premises.

Table-2.23: Sanitary System in Industries

Sanitation Type	Frequency	Percent
Sanitary Latrine	6	60%
Pit Latrine	3	30%
No Provision	1	10%
Total	10	100%

Source: Field Survey, 2016

Regarding quality of latrines, it is found from **Table-2.24** that over 100% sanitary latrines are in acceptable condition, while in case of both, pit latrines, are in poor condition (**Table-2.24**). All pit latrines are in poor state and unhygienic.

Table-2.24: Quality of Sanitary Latrine

Type of Latrine	Quality of Sanitation Facility		Total
	Acceptable	Poor	
Sanitary Latrine	6	0	6
	100.00%	0.00%	100.00%
Pit Latrine	0	3	3
	0.00%	100.00%	100.00%

Source: Field Survey, 2016

i. Access to Electricity

Investigation on industries show that all have access to electricity supply. **Table-2.25** shows, out of 10 industries, 5 (50%) secures supply from PDB and 3 (30%) are connected to REB power supply network. 20% of the industries has generator for emergency use in absence of power supply disruption.

Table-2.25: Electricity Source of Industry

Electricity Connection Agency	Frequency	Percent
PDB	5	50%
REB	3	30%
Generator in absence of Electricity	2	20%
Total	10	100%

Source: Field Survey, 2016

Of the ten industries surveyed 10% complained of irregular power supply and 60% enjoy regular power supply. Only one reported of regular power supply but low voltage, another two said irregular but low voltage. Please see **Table-2.26**.

Table-2.26: Status of Electricity Supply

Electricity Supply	Frequency	Percent
Regular & No problem	6	60%
Irregular	1	10%
Regular but low voltage	1	10%
Irregular but low voltage	2	20%
Total	10	100%

Source: Field Survey, 2016

j. Medical Facility for Workers

Industrial owners were asked if they provide medical facility to their workers, 100% answered negative. They don't provide any health benefit to their workers (**Table-2.27**). There is no provision of owner appointed doctor for consultation in any of the industries surveyed.

Table-2.27: Health/Medical Facility for Industry's Employee

Health Facility for Employer/Employee	Frequency	Percent
Yes	0	0%
No	10	100%
Total	10	100%

Source: Field Survey, 2016

k. Training Facilities in Industry

Out of ten industrial owners (**Table-2.28**) six (60%) said that they had training facilities for newly appointed workers. However, there is no formal training facilities. The employers get probationary on the job training after appointment.

Table-2.28: Training Opportunity for Employees

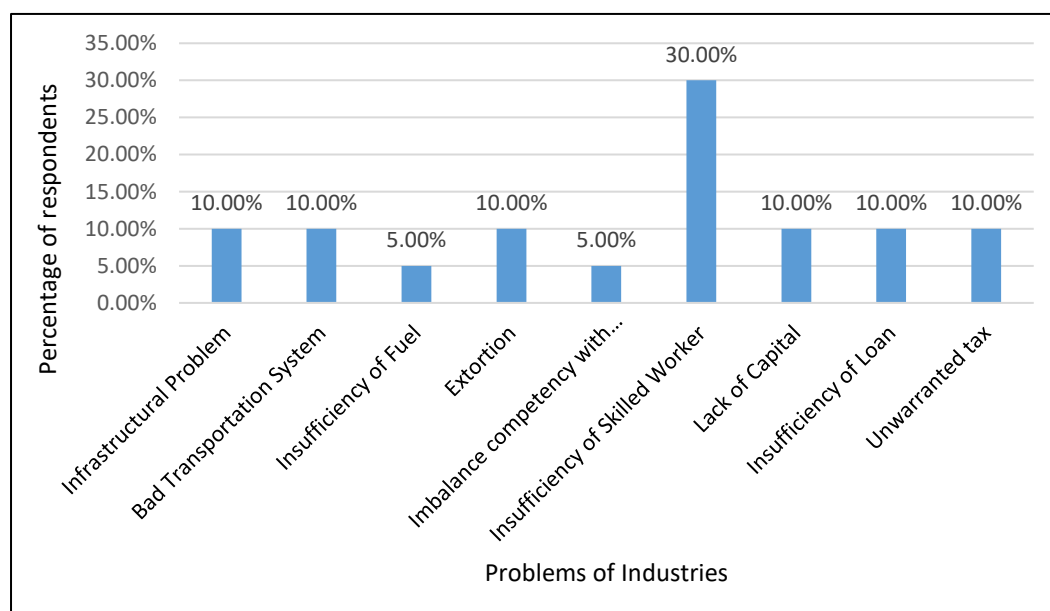
Having Training Opportunity for Employee	Frequency	Percent
Yes	6	60%
No	4	40%
Total	10	100%

Source: Field Survey, 2016

I. Problems of Industries

During interview with industry owners, questions were asked about the problems they were usually facing. The owners mentioned about such problems as, inefficiency of skilled labor, infrastructure, poor communication, extortion, lack of capital, insufficiency of loan, unwarranted tax, insufficiency of fuel, imbalance competition with importing. Please see **Figure-2.7**.

Figure-2.7: Problems of Industries



Source: Field Survey, 2016

m. Summary of Formal Industrial Economic Activity

There is no formal type of industry in the upazila. Industries those who are in Paurashava have trade license, none have any EIA and permission from DoE. All industries use tube well as their source of water. About 60% use sanitary latrines. All have power supply and 60% enjoy regular power supply. Owners don't provide any financial assistance to workers during severe medical cases. The industries don't have any formal training system for workers. They learn through probationary training after appointment. The industry owners complain of unskilled labor, bad communication, extortion, lack of capital, insufficiency of loan

CHAPTER-03: INFORMAL SECTOR ECONOMY

3.1 Introduction

Bangladesh is the 44th largest market based economy in the world in nominal terms, and also the 32nd largest economy by purchasing power parity. International agencies have placed Bangladesh among the **Next Eleven** emerging market economies in the world (Wikipedia, 2016). IMF termed Bangladesh's economy as the second fastest growing major economy of 2016 in the world, with a GDP growth rate of 7.11%. Agriculture contributed 18 % of the national GDP in 2001 -2011 (World Bank, 2012). However, the entire agricultural sector is said to be informal. About 89% of jobs in the job market is in the informal sector (ADB, 2010). Informal sector is more prevalent in rural areas than in urban areas. Women play a significant role in the informal sector activities in rural areas in particular that vastly remain unaccounted.

Like other parts of the country there is a vast informal sector in Dohar Upazila. The current section of the Formal-Informal Activity Study analyses the informal sector activities in Dohar Upazila based on some sample cases. A number of informal entrepreneurs were interviewed for extracting various information regarding the informal sector activities. 10 were consulted depending on the purpose. Interviews were also carried out with the buyers of the informal sector goods and services. Informal sector economic activities can be based on, both, service and goods. In the current study only those who are dealing with goods have been considered.

Informal Economic Sector includes-agricultural day labourers, small traders, urban street vendors, paid domestic workers and home produced cloths, handicrafts, roadside small tea stall, ferrywala, vegetables seller, van and rickshaw puller, etc. (**Table-3.1**). Informal jobs usually fall outside the domain of the Governments labor market regulation. Informal entrepreneurs do business on others land or on government owned land including street side without paying any rent. They are neither recognized nor registered by any government agency and they are not tax payers.

Table-3.1: Informal Sector Activities Types

Economic Employment Status	Category
Informal Economic Sector Activity	<ul style="list-style-type: none"> • Agriculture and agriculture labour • Fixed and mobile hawkers, • Footpath Traders, • Household Servants, daily wage earners, etc.

Source: Field Survey, 2016

3.2 Type and Number of Informal Entrepreneurs Interviewed

In the study area 10 types of informal traders/sellers were interviewed at 10 locations (Table-3.1). Types of informal traders interviewed include, hawker, industry labor, service holder, Rickshaw Puller, electrician, van driver, tea-seller, fruit Seller, day laborer and street hawker. Among them industry labor, electrician, Rickshaw Puller, fruit sellers have the lion shares as informal entrepreneurs. For informal sector data collection investigators visited 10 business/trading centers out of which 6 were urban and 4 were in rural areas.

Table-3.2: Survey Location-Rural-Urban Bazar/Hat

Sl.No.	Name of the Survey Location-Rural and Urban Hat-Bazar	Area
1.	Ikrani Bazar	Rural
2.	Maghula Bazar	Urban
3.	Kartikpur Bazar	Rural
4.	School Market	Urban
5.	Mahmudpur Bazar	Urban
6.	Narisha Bazar	Urban
7.	Begum Ayesha Shoping Mall	Urban
8.	Moksudpur Bazar	Rural
9.	Palamgong Bazar	Rural
10.	Upazila Super Market	Urban

Source: Field Survey, 2016

It is shown in **Table-3.2** the names of 10 hats and bazars have been visited and where interviews were conducted on informal business people. A range of queries were made about their business type, turn over, problems and potentials. In all the hats and bazars a large number of sellers were doing small businesses informally. One person from each category of informal economic activities was interviewed.

Table-3.3: Type and Number of Informal Traders/Sellers Interviewed

Sl. No	Nature of the Informal Sectors	Frequency	Percent
1	Hawker	1	10%
2	Industry labor	1	10%
3	Service holder	1	10%
4	Rickshaw Puller	1	10%
5	Electrician	1	10%
6	Van driver	1	10%
7	Tea-seller	1	10%
8	Fruit Seller	1	10%
9	Day Laborer	1	10%
10	Street hawker	1	10%
	Total	10	100%

Source: Field Survey, 2016

3.3 Capital Investment in the Business

Interview with the ten entrepreneurs' reveals that the amount of capital rolling in informal sector businesses varies from Tk. 8,000 to Tk. 30,000 depending on the size of business. About 60% invested amount between Tk. 8,000 to 12,000. Rest of the 40% invested amount between Tk. 15,000 to Tk. 30,000.

3.4 Credit for Business Investment

Since the informal sector investors are poor, it is often difficult for them manage capital for doing business. Many of them have to take credit for investment from different sources. It is found from interview, all of the 10 entrepreneurs have taken credit for starting business. Such capital usually collected from past saving of the family, taking loan from bank or mohajon, selling landed property etc. On interview it is revealed that sources of credit are, family, friends and NGOs. The formal banking system denies credit to the poor who usually, do not have the ability to provide collateral.

3.5 Types of commodities Traded

Huge variety of materials, are traded in the informal market. Materials may be classified as services and commodities. Commodities include vegetable, tea, betel nut, fruits and plastic goods. Services include rickshaw pulling, van pulling, electrician, laborers etc. A short list of informal sector activities is presented in **Table-3.3**.

3.6 Consumer Groups of Informal Market

Interview with purchasers of informal sector goods shows three categories of consumer income groups purchasing goods and services from the informal markets. In total 10 purchasers were interviewed and classified into income groups. The identified income groups are, **Marginal** (1), **Low income** (6), **Lower-middle income** (3). About 60% purchasers have been found belonging to the low income group (**Table-3.4**); 30% to the Lower Middle income group and 10% to marginal group. Detailed information is presented in (**Table-3.4**). According to the opinion of the consumers interviewed, they purchase from informal markets because, the products/services are cheaper, they are easily available near to hand and they, sometimes, can buy them on credit as well. The income group classification with monthly income range in taka is presented below

1. Marginal <5000 Tk

2. Low income 5,000–10,000 Tk

3. Lower-middle income 10, 001–15,000 Tk

Table-3.4: Services /Commodities and Consumer Income Groups

Sl.	Nature of Informal	Consumer's Group			Total
No.	Sectors	Marginal	Low Income	Lower-middle income	
1	Hawker	1	0	0	1
2	Industry labor	0	0	1	1
3	Service holder	0	1	0	1
4	Rickshaw Puller	0	1	0	1
5	Electrician	0	1	0	1
6	Van driver	0	0	1	1
7	Tea-seller	0	1	0	1
8	Fruit Seller	0	1	0	1
9	Labor	0	1	0	1
10	Street hawker	0	0	1	1
	Total	1	6	3	10

Source: Field Survey, 2016

3.7 Status of Informal Trading Establishment

Informal sector traders maintain different kinds of establishments for doing business depending on situation. As low income entrepreneurs they are unable to afford rented shops and therefore they usually they do business on public space or public property. It is reported that out of 10 informal traders interviewed, (**Table-3.5**) about 50% have permanent establishments, 30% carry out business under temporary structures, 10% trades do business in non-motorized vehicles and 10% roam around with head load of commodities.

Table-3.5: Status of Informal Trading Establishment

Status of Business Establishment	Frequency	Percent
Permanent	5	50%
Temporary	3	30%
Through Non-motorized vehicle	1	10%
Through Head or Floating	1	10%
Total	10	100%

Source: Field Survey, 2016

3.8 Time Period of Doing Business

Most informal traders do business 7 days a week, from morning to night round the year. Of the 10 informal traders interviewed, only one was found doing business in monsoon period (**Table-3.6**) Rest of the interviewee carry on their business round the year.

Table-3.6: Time Period of Doing Informal Business

Time Period of Doing Informal Activities	Frequency	Percent
Monsoon	1	10%
Whole year	9	90%
Total	10	100%

Source: Field Survey, 2016

3.9 Traders/Sellers Monthly Turnover

As presented in **Table-3.7**, 10 types of traders/sellers were chosen for interview, one each from 10 markets. Among other issues, they were also interviewed regarding their monthly income. The information they supplied have been compiled in **Table-3.7**. It is found that 6 traders doing different kinds of businesses, earn a monthly income between 5001 Tk to 10,000 Tk. Three traders earn more than Tk. 10,000. Only one trader has income within 5000 Tk. This trader sales vegetables in Ikrani Bazar. From the above data the minimum daily early earning by informal activities is calculated around Tk. 324 on average.

Table-3.7: Types of Traders/Sellers and Monthly Turnover

Location of Activity	Location	Nature of Business	Monthly Turnover			
			Within 5000 (Tk.)	5001 to 10000 (Tk.)	More than 10000 (Tk.)	Total
1. Ikrani Bazar	Rural	Hawker	1			1
2. Maghula Bazar	Urban	Industry labor			1	1
3. Kartikpur Bazar	Rural	Service holder		1		1
4. School Market	Urban	Rickshaw Puller		1		1
5. Mahmudpur Bazar	Urban	Electrician		1		1
6. Narisha Bazar	Urban	Van driver			1	
7. Begum Ayesha Shopping Mall	Urban	Tea-seller		1		1
8. Moksudpur Bazar	Rural	Fruit Seller		1		1
9. Palamgong Bazar	Rural	Labor		1		1
10. Upazila Super Market	Urban	Street hawker			1	1
Total			1 (10%)	6 (60%)	3 (30%)	10

Source: Field Survey, 2016

3.10 Monthly Expenditure

Informal sector families expand their income on various accounts as shown in **Table-3.8**. Of 10 family respondents, total monthly expense on education has been found about Tk. 4600, total monthly expenditure on medical is Tk. 4400; on food is 4500 Tk., clothing Tk. 3500, entertainment Tk. 3000 and other expenses Tk. 3000. The highest expenditure the families have to make is in education account and the lowest is in entertainment.

Table-3.8: Monthly Expenditure on Various Accounts

Monthly Expenses on Various	Total Monthly Expenditure (Tk.)
1. Expense on Food	4500
2. Expense on Education	4600
3. Expense on Medical	4400
4. Expense on Cloth	3500
5. Expense on Entertainment	3000
6. Others expenses	3000

Source: Field Survey, 2016

3.11 Problems Faced by Informal Sector Business Enterprises

Doing business in the informal sector is not smooth and easy. They have to encounter a host of problems every day in doing business. Problems they face in respect of doing trade include, adverse weather condition, poverty, physical problem, extortion, self-employment (**Table-3.9**). Most traders have to face more than one problem during their business activity. When asked about the most critical problem they face, out of ten respondents, 30% pointed to poverty, 20% indicated to self-employment and according to 20% respondents, adverse weather is their major problem. One who is doing business occupying road space or on other land without permission, has to remain vigilant all the time of intervention either by police or by the land owner. Police intervention often turns into harassment. The traders doing business with permanent or temporary makeshift structures on public property are always in a risk of eviction. In case of any deMallition of structures, they build them again, after the deMallishers are gone. Sometimes for safety they have to make arrangements with the land owning authority personnel. If any trader finds doing business in the unused private land profitable, he negotiates with land owner and pay rent for the space.

Table-3.9: Type of Major Problems Faced by Informal Business

Informal Business Location	Problems Faced						
	Adverse weather	Self-employed	Extortion	Poverty	Police harassment Business	Physical Problem	Total
Ikrani Bazar	0	1	0	0	0	0	1
Maghula Bazar	0	0	0	1	0	0	1
Kartikpur Bazar	1	1	0	0	0	0	2
School Market	0	0	1	0	0	1	2
Mahmudpur Bazar	0	0	0	0	0	0	0
Narisha Bazar	0	0	0	0	0	0	0
Begum Ayesha Shoping Mall	0	0	0	1	0	0	1
Moksudpur Bazar	0	1	0	0	0	0	1
Palamgong Bazar	0	0	0	1	0	0	1
Upazila Super Market	1	0	0	0	0	0	1
Total	2	2	1	3	1	1	10

Source: Field Survey, 2016

3.12 Shifting Occupation

It is regular feature/phenomena of shifting of occupation or diverting of works in informal sector because of various reasons as presented in **Table-3.10**. All businesses do not give equal amount of profit all the time. There are ups and downs in businesses. When business go down adversely and do not give expected level of profit they shift to other businesses that can produce more profit. From survey of 10 enterprise owners, it is found that two of them change business due to bad weather. During rainy season street side business is usually dull as the consumers show up poorly in the streets. As the profit goes down they shift to other businesses. They do business on various commodities like, crockery, earthen pottery. Sometimes traders also shift business caused by poverty, self-employment, extortion, personal physical problem or police harassment etc. Please see **Table-3.10** for details.

Table-3.10: Causes Shifting Business

Causes Shifting Business	Frequency	Valid Percent
Adverse weather	2	20%
Self-employed	2	20%
Extortion	1	10%
Poverty	3	30%
Police harassment	1	10%
Physical Problem	1	10%
Total	10	100%

Source: Field Survey, 2016

3.13 Summary of Informal Sector Economy Survey Findings

The consultant carried out a survey of 10 informal sector investors in 10 locations. About 60% of them invested amount in informal business is between Tk. 8,000 to Tk. 12,000. About 100% of the investor had to take credit for doing business. They trade on a large variety of goods and services and sale them at low price. Over 60% of their consumers belong to low income groups. About 50% have permanent establishments and rest do business either on open sky or under temporary structure or on mobile vehicles. Except a few, most of them do business round the year 7 days a week. About 60% of the investors earn an income between Tk. 5,000 to Tk 10,000 in a month. About 30% have problems of poverty. The low income informal traders sometimes have to shift business or occupation due to various reasons, like, poverty, self-employment, extortion, personal physical problem or police harassment etc.

CHAPTER-04: SUMMARY FINDINGS

4.1 Introduction

Chapter four of the report contains the summary of findings on issues discussed in the earlier chapters and a set of recommendations to improve the conditions of the formal and informal sector activities in the upazila in order to expedite its economic up building.

4.2 Formal Economic Activity

The **Formal Economic Activities** of the upazila is pursued, apart from the upazila headquarter, through 40 hats and bazars including growth centres. Almost all formal economic activities including, bank and insurance company branches and NGO head offices are located in the upazila headquarters.

Sample study on 10 hats and bazars shows that, 60% of the hats and bazars are operated by the bazar owners, that is, the owners of bazar land. In 100% cases transportation of goods is done through roadway. Bazar wastes are mostly dumped along the roadside or nearby fallow land or in dumping site. On average, the monthly transaction done is about Tk 31 lakh 85 thousand. All markets enjoy power supply facility. All bazars use tube well for meeting their everyday water need.

The total number of Bank and Insurance Companies working in the upazila is 20 Banks and 10 Insurance Companies. In banks the total number of subscribers accounts to 87,755. Total due loan in banks is Tk. 12,49, 34,000. Total Agricultural loan disbursed by the Banks in the study area is Tk. 24 crore 18 lakh. The number of insurance service recipients is 14510. Premium is due to total number of 39300 subscribers and the total amount of premium collected in current year is Tk. 34,96,00,000.

NGO's in rural areas play important role in income generation of the low income people. They help improving the livelihood of the have-nots. In Dohar, 10 NGOs are functioning for social development with primary aim to uplift lives of the disadvantaged people through income generation. They mostly provide micro-credit for income generation. Other social activities include health and education services. A number of local CBOs are also in operation in the upazila playing similar role as NGOs.

The available so called industries in the upazila, are mostly processing units. Only the unit's operating within Paurashava have trade license. None of those who operating outside the Paurashava any trade license. None have any EIA and permission from DoE. All industries use tube well as their source of water. About 60% use sanitary latrines. All have power supply and 60% enjoy regular power supply. There is no provision of owner appointed doctor for consultation in any of the industries surveyed. The industries don't have any formal training system for workers and they learn through working after appointment. The industry owners complain of inefficiency of skilled labor, infrastructure, poor communication, extortion, lack of capital, insufficiency of loan, unwarranted tax, insufficiency of fuel, imbalance competition with importing.

4.3 Summary of Informal Sector Economy Survey Findings

The survey of 10 informal sector investors in 10 locations show that about 60% of them invested an amount between Tk. 8,000 to Tk. 30,000 for doing business. All of the investors had to take credit for doing business. They trade on a large variety of goods and services of low end. About 60% of their consumers belong to low income groups. About 50% have permanent establishments and the rest are doing business either on open sky or under temporary structures or on mobile vehicles. Except a few, most of them do business round the year 7 days a week. About 60% of the investors earn an income within Tk. 10,000 a month. About 30% have problems of poverty. The low income informal traders sometimes have to shift business or occupation due to various reasons, like, poverty, self-employment, extortion, personal physical problem or police harassment etc.

4.4 Conclusion and Recommendation

In a developing country like Bangladesh with huge population and high illiteracy rate, low level of technology and low investment, it is normal that a large section of the population cannot be absorbed in the formal sector of employment. Recently, the World Bank Chief said that if Bangladesh can attain a GDP growth rate of 8%, its unemployment problem would be substantially solved. And the country is progressively heading towards that direction. Upazilas are the grass root level development units where economic activities are taking place, both, at formal and informal levels. Formal sector is far lagging than the informal sector. For up building formal sector at upazila level, government rules and regulations should be relaxed for the time being. Rules should flexible enough to follow by the small investors in this remote areas of the country where they find very small markets for their products and services. It is the responsibility of the government policy makers to gradually make the formal sector stronger so that revenue can pour in greater extent to the government account that can be put into further development of the country. But this should not be at the cost of ignoring the informal sector. Because informal sector is still, the largest sector of employment for huge unskilled and unemployed. It is also playing a key role in supplying the cheap labour to the formal sector and help generating extra profit for the entrepreneurs. Policy for strengthening the informal sector should consider the following specific issues,

- allow collateral free credit facility for the informal sector investors, developing appropriate mechanism;
- allow sufficient number of them doing business on footpath without disturbing the pedestrian movement;
- make arrangements for allowing temporary structures for informal business people on public land;
- give them protection against all kinds of extortions and harassments and allow them to do business without any hassle.

The government policy should aim at gradually formalizing the informal sector activities by strengthening their capacity. Formalizing the informal sector activities will boost not only the economic status of individual families, but also add to the government revenue as they would attain the capacity of paying taxes.

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Annexure-I

Annexure-II

ANNEXURE-II

Photographs of Stakeholders Interview in Dohar Upazila



Photo-01: Dutch Bangla Bank of Dohar Upazila



Photo-2: Hat-Bazar of Dohar Upazila



Photo-3 : Interview with a CBO Official



Photo-4: NGO Office of Dohar Upazila



Photo-5: NGO Office of Dohar Upazila



Photo-6 : Interview with Rickshaw Puller