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Factors Impacting the Career Choice of Business Graduates in Bangladesh: An Investigation

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Abstract

Students' career choice is one of the crucial aspects of their life. The student's relentless efforts and hard work are equally important for a successful career. However, the present study aimed to identify the prime factors leading to business graduates' career choices in the job fields of Bangladesh. For this purpose, the primary data has been collected from 250 business graduates using a five-point Likert scale through a close-ended structured questionnaire. A simple random sampling technique has also been used to reach the respondents. The collected data has been analyzed through Garrett Ranking Technique to determine the research aims. The most striking results showed that Parent's influence and family demand, social status and recognition, job security and satisfaction, higher earnings facility, and good career opportunities in the field have been the key factors leading to career choice amongst business graduates in Bangladesh.

Keywords: Career Choice; Universities, Business Graduates; Bangladesh

1. Introduction

Due to its complexity, career choice has received attention from academia, industry, and the general public (Ozbilgin et al., 2005). Since a person's career is the outcome of their interactions with organizational and social structures, it is crucial to examine it from various angles, from organizational sociology to occupational psychology. Businesses nowadays also need their workforce to be more capable and creative. The key aspects for ensuring consumer satisfaction are diversity and high-quality production. Therefore, increasing

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employee engagement in the organization's activity is crucial. Employee participation refers to how much a worker identifies with their work. If they work with passion, they will be able to produce work of higher quality. Individuals often want to undertake employment that provides recreation and a higher quality of life and satisfies their necessities. It is fundamental for every firm to understand the motivating elements for workers to choose how to work there if it hopes to positively affect their performance or inspire them to pursue other opportunities (Tumpa & Zayed, 2016). It is, by and large, an integral part of a student's academic life. Students have to consider several factors before arriving at a career decision. Indubitably, it is one of the biggest challenges for every student to choose a career in any job field which can reflect their childhood aspirations and dreams (James & Denis, 2015). Many students in our nation struggle with choosing their careers due to various factors. They cannot rely on themselves and their skills, even after fixing a career. The social structure in this situation is a crucial issue. Job security, social status, and family influence can be key in choosing students' future careers.

Moreover, the factors influencing students' career choices are based on adapting them to new emerging trends, future opportunities and challenges, and their career interests and ability (Kazi & Akhlaq, 2017). Furthermore, Aptitude, life circumstances, academic achievement, parents' educational level, profession, and income have also been proven as determinants of career choice (Islam et al., 2021). In addition, many students focus on promotional and development opportunities as an integral part of choosing their future career in any job field in Bangladesh.

Since a person's career decision has a long-lasting effect on them. It helps to anticipate and estimate an individual's future amount of income and the type of work they will do. As a result, it imprints their personality, demeanor, and attitude. Therefore, a person's destiny may be altered by one poor choice. Choosing a career is challenging for everyone (Kazi & Akhlaq, 2017). The students' career decisions must also be supported by solid knowledge, full information, and guidance suited for their personality types and other intrinsic and extrinsic criteria. Students must be educated on new and developing trends, prospects, and problems in career choice alternatives. They must know the current market trends, business methods, and employment landscape in all spheres. (Ahmed et al., 2017).

There are possibly not many professions where having business knowledge is not beneficial. A business administration degree may be very valuable for certain occupations. While many of these jobs are available to graduates of any discipline, certain companies may stipulate or give priority to graduates of business-related topics. The degree that will bestow upon the students a broad knowledge foundation and increase their work chances is what they seek (Hossain & Siddique, 2012). However, the study's goal is to uncover the elements that influence the career decisions of business graduates so that the available skills of the students may be matched with the needs of the labor market or employer preferences.

2. Objectives of the Study

The main objective of this research is to find out the key factors that greatly influence business graduates' career choices in the job fields of Bangladesh. The study findings will be valuable to universities, parents, and student counselors as they construct career counseling and guidance programs for students to assist them in choosing the correct career path. Moreover, this study has focused on the following key / specific areas –

- a) To investigate the current job fields in Bangladesh
- b) To know the current business graduates' career preference
- c) To provide some relevant suggestions based on the findings of this study

3. Statement of the Problem

It is crucial to comprehend career choice and look at how it relates to the 21st-century multidimensional view of careers in light of the evolving nature of work. The expectations for employability in a knowledge economy have an impact on career choice. It is crucial to have an empirical understanding of the elements influencing students' decisions about their careers. Planning one's career is preferable to leaving it up to chance and ignorance about one's profession is bliss. The wrong career decision and methods might lead to job tiredness, regret, discomfort, or other dangers that result in terrible life outcomes (Abdullah, 2007). Even as picking a job may be difficult for students, this study aims to investigate and pinpoint the variables that impact this process.

4. Research Questions

To address the above-stated research objectives, the following research questions can be considered throughout this study:

- a) What are the current job fields in Bangladesh?
- b) What are the current business graduates' career preferences?
- c) What are the key factors that influence business graduates' career choices?

5. Literature Review

Numerous studies have been conducted on the global influencing elements of professional choice. It has become an important issue for business graduates since they consider it while deciding where to work in the various job categories in our nation. Numerous books and academic studies about the influences on career choice have been evaluated from both a global and a Bangladeshi perspective. The vast majority of academics concur that some factors significantly impact professional choice.

The term "career" has French and Latin roots. According to Edwards and Quinter (2011), a person's career is the application of their intellect and abilities, giving them control over their profession, access to timely job expertise, and a foundation for building business networks. People choose careers to pursue their professional goals while learning about upcoming chances, outcomes, and timely evaluations. Additionally, Cavus et al. (2015) discovered in their study that many people like their work because it might give them a solid foundation for an increased standard of life. Furthermore, Hellen et al. (2017) discovered

that psychological and social aspects could be characterized as influences on job decisions made by individuals. Social variables include a person's relationships with others, upbringing, relatives, history, and other aspects of their environment. An individual's perspective, cognitive and effective intents, beliefs, ideas, personality, and judgments connected to the upcoming business environment are all examples of psychological aspects. The key elements that may influence a person's career choice include their family, society, economic condition, views of a better world, and financial concerns, according to a study by Al-Lawali et al. (2017) on rural young adults and adolescents in central Pennsylvania. A previous study identified several social factors that may influence students' job decisions, including parental influence (Law, 2010), friend and teacher influence (Myburgh, 2005), and social standing (Germanou et al., 2009). According to Tabassum and Rahman's (2014) study, the factors of the individual, psychological, structural, meso, socioeconomic, organizational, family and societal, relational, economic, and educational nature had a significant impact on the career choices of Bangladeshi business students. It has been determined by Islam and Jahan (2014) that a person's personal preference for a particular subject influences his decision regarding his career. A survey conducted by Rebecca J. et al. (2016) with 399 Kenyan students discovered that personality types and profession choice are related. An individual's inherent characteristics, cultural surroundings, and experiences growing up are all important, according to Muranguri (2011). The recommendations and expectations that are pertinent to a certain industry impact a person's decision regarding their profession. The information that a person uses and the financial resources available to them have a significant impact on their decision-making process about their job, according to Shakil et al. (2013). According to Tanuja Agarwala's (2008) study of 93 Indian students who chose to major in management science, students' expertise, skills, and capabilities—rather than their fathers' influence—are the key determinants of their career choices. In their study, Koech et al. (2016) note that while BBA students plan to pursue various careers after their academic phase, picking a career is difficult. They suggested that the difficulty mainly arises when professional objectives and talents do not mesh. Making a job decision is a critical point in a student's life, according to Kazi and Akhlaq's study from 2017. Before deciding on a career path for the future, students must consider several aspects. They discovered that while the media is important for learning about professional choices, the family environment establishes the first foundation for a person's career choice. They also learned about the professional inclinations of their peers. Additionally, the researchers have identified other significant determinants in choosing a career, such as parents, family, academic achievements, friends, income, media influence, employment opportunities, and the social recognition of profession, acknowledgment, and job satisfaction. The authors posit that selecting a job necessitates striking a balance between the student's autonomy to choose for themselves and the guidance of parents and teachers to share their perspectives and experience. According to Ahmed et al. (2017), everyone makes bad professional decisions due to bad advice from inexperienced mentors. This poor choice not only saps one's energy and precious resources but is also aggravating. Their research also discovered that "passion for the subject" is the most important factor in business students' decision to pursue a career. Additionally, they discovered that financial advantages, topic ease, and potential for future

employment had negligible influence on profession choice. They recommended that kids participate in counseling sessions and stay informed about their environment to comprehend the best options available. They also concluded that social class, affordability, and job chances could impact people's career decisions.

Thayaparana and Gunathilaka (2018) discovered that salary, job stability, career progression, additional benefits, working conditions, and employer reputation influence career choice. In their investigation, they concluded that money is the most important consideration in choosing a career. According to (Oyamo & Amoth, 2008), studies on career choice in Kenya have shown that rural students receive greater support from their families, particularly parents, than urban students. Both parents also maintain a more powerful position in students' career decisions than professors. Al-Abri and Kooli (2018) studied 80 Omani students. They found that career planning is a lifelong process in which students weigh elements, including financial rewards and enthusiasm for the profession, when choosing a career. Researchers Edwards and Quinter (2011) found that student's educational experiences and learning opportunities are the main determinants of their employment choices. According to the study, male students prioritize learning opportunities and employment flexibility as their most important career characteristics. In contrast, female students choose the availability of improvement opportunities and the chance to put their talents to use.

According to an analysis by Hossain and Siddique (2012), selecting the appropriate professional path for students in the twenty-first century is more important than ever since they must consider peer pressure, parental guidance, age and gender, childhood aspirations, and family demands. According to their study, parents' counsel significantly impacted students' job decisions. Age was the second most crucial factor in the study's conclusion to determine profession choice. In a study by Nyamwange (2016), which looked at how first-year university students' preferences influenced their decision to choose a career, it was discovered that most students tended to choose a job based on their motivation and autonomy there, as well as their performance's remarkable productivity as a component of organizational sustainability. Students choose their occupations depending on a variety of factors, including their interests, market demand, educational background, socioeconomic background, opportunity, personality, motivation, and surroundings, according to Shahzad et al. (2018). According to this study, students base their professional decisions on their academic performance and educational background. According to Sultan et al. (2020), financial factors (wage, benefits, and incentives) heavily influence students' job decisions.

5.1 Research Gap

As mentioned earlier, the literature demonstrates the wide range of factors that influence students' career selections. Many in-depth empirical studies may be found in the previously reviewed literature. However, prior research was not conducted among students at public and private universities in Bangladesh, emphasizing a research gap and the importance of the current study. Since it offers a controlled setting, the researchers attempted to conduct their present study. Due to time demand, the current study's goal is to pinpoint the

factors impacting the choices made by Bangladeshi business graduates concerning their careers.

6. Materials and Methods

This empirical study involved surveying Bangladeshi business graduates who had completed graduation. In order to obtain primary data for this study, a simple random sampling approach was used to distribute a structured questionnaire to the 580 business graduates who composed the sample respondents. 400 business graduates from public universities and 180 from private universities were chosen. Only 297 responses, however, have been received by the researchers. Of those responses, 47 were determined to be misleading and inconsistent. A total of 250 responses were finally taken into account for this analysis. The survey questionnaire was the total number of 18 factors as the variables of career choice of business graduates. A five-point Likert scale was used to design the questionnaire focusing on 5= strongly agree, 4 =agree, 3= neutral (neither agree nor disagree), 2= disagree, and 1= strongly disagree.

Moreover, the collected data has been analyzed through Garrett Ranking Technique to determine the research result. Garret's ranking technique has been used to rank each factor among 18 factors to identify the key factors of business graduates' career choices. Under this method, the respondents were requested to assign the ranks for all factors of career choice, and the outcomes of such ranking have been converted into score values using the following formula:

$$\text{Percent position} = \frac{100(R_{ij} - 0.50)}{N_j}$$

Where, R_{ij} = Rank given for the factors by j th respondents.
 N_j = number of factors ranked by j th respondents.

The Garret Table value turned the determined % position into scores. The average Garret Score was calculated by multiplying the score by each statement, adding the multiplied scores for each statement, and then dividing the total number of respondents. The factors influencing the profession choice of business graduates were then ranked from lowest to highest using the mean score values. Microsoft Excel and the Statistical Package for Social Science (SPSS) have both been used to finish this study's interpretation. The main flaw in this study's design was that some respondents were reluctant to complete the questionnaires.

7. Results and Discussion

7.1 Demographic Profile of the Respondents

A section on their profile is included in the survey questionnaires to acquire a rough impression of the respondent's gender, age, marital status, and academic year. Two hundred fifty business graduates made up the total of the study's responses.

Table 1: Demographic Findings of the Respondents

	Frequency	Percentage	Total Respondents
Students:			250
Male	163	65.2	
Female	87	34.8	
Ages:			
20-25	178	71.2	
25-30	72	28.8	
Marital Status:			
Single	217	86.8	
Married	33	13.2	
Year of the BBA study:			
1 st year	27	10.8	
2 nd year	53	21.2	
3 rd year	74	29.6	
4 th year	96	38.4	

Source: Field Survey, 2022

According to Table 1, the most notable demographic finding is that 87 respondents (n=87) are female and 163 respondents (n=163) are male. Out of all respondents, 71.2 percent were between the ages of 20 and 25, and 28.8 percent were between the ages of 25 and 30. At the same time, 86.8% of respondents reported being single, while 13.2% reported being married.

7.2 Business graduates' career choices in the job fields of Bangladesh

The questionnaire survey depicts the following respondents' career choices in the numerous job fields in Bangladesh.

Table 02: Percentage distribution of career choices in job fields

Job fields in Bangladesh	Frequency	Percentage	Total Respondents
Bank jobs, both government and private	87	34.8	250
Bangladesh Civil Service (BCS)	53	21.2	
Academia Profession (teaching)	39	15.6	
Multi-national companies Job (MNCs)	31	12.4	
Public Service Commission (PSC)/Govt. jobs	28	11.2	
Local Leading Company (LLC)	08	3.2	
Telecommunication sectors	04	1.6	

Source: Field Survey, 2022

From the above table, the business graduates prefer to choose a career in the field of a bank (34.8%), BCS (21.2%), Teaching (15.6%), MNCs (12.4%), PSC (11.2%), LLC (3.2) and Telecommunication (1.3%). Among the above career fields, most business graduates want to be bankers, whereas a few like to choose a career in Telecommunication.

7.3 Factors of career choice decision of the business graduates

The following table shows the percentage distribution for the total number of 18 factors based on a five-point Likert scale.

Table 03: Percentage distribution of career choice factors

Factors leading to a career choice in BD	Responses percentage (%)				
	Strongly disagree (1)	Disagree (2)	Undecided (3)	Agree (4)	Strongly agree (5)
1. Parent's influence and family demand	5.6	8	4	38	44.4
2. Social status and recognition	6	10	3.2	38.8	42
3. Job security and satisfaction	8	6.8	5.2	37.2	42.8
4. Higher earnings facility	7.2	12	4.4	36.8	39.6
5. Good career opportunities in the field	8	10.4	4.8	38.8	38
6. Own knowledge about career	10.8	6	6	36	41.2
7. Autonyms associated with the career	9.6	10.4	3.6	40.4	36
8. Childhood aspirations and dreams	8.4	14	4	37.2	36.4
9. Own achievement, extracurricular work, and training experience	9.2	16.8	4.8	33.6	35.6
10. Own skills, abilities, and competencies toward a career	12.8	10	5.2	36	36
11. Own interest and attitude toward career	12	14.4	2.8	36.8	34
12. Quality of life associated with career	14.4	11.2	3.2	36	35.2
13. Easy access to career	16.8	10.8	5.2	32.8	34.4
14. Less challenging and more interesting job	18.8	20	2.8	28.4	30
15. The flexibility associated with the career	20.8	22.8	2.4	26	28
16. Inspired by family or friends or relatives	26.8	28	4	22	19.2
17. Good match with the capabilities	30.8	32	2.4	16.8	18
18. Being referred by someone	32	29.2	4	18.8	16

Source: Field Survey, 2022

7.4 Ranking of the factors leading to the career choice of BBA students

The following table represents the ranking for the total number of 18 factors based on the Garret Ranking Technique.

Table 04: Ranking of career choice factors

Factors leading to a career choice in BD	5	4	3	2	1	Total	5	4	3	2	1	Total Garrett Score	Average Garrett Score	Rank
Parent's influence and family demand	111	95	10	20	14	250	6993	6365	720	1540	1218	16836	67.34	I
Social status and recognition	105	97	08	25	15	250	6615	6499	576	1925	1305	16920	67.68	II
Job security and satisfaction	107	93	13	17	20	250	6741	6231	936	1309	1740	16957	67.82	III
Higher earnings facility	99	92	11	30	18	250	6237	6164	792	2310	1566	17069	68.27	IV
Good career opportunities in the field	95	97	12	26	20	250	5985	6499	864	2002	1740	17090	68.36	V
Own knowledge about career	103	90	15	15	27	250	6489	6030	1080	1155	2349	17103	68.41	VI
Autonyms associated with the career	90	101	09	26	24	250	5670	6767	648	2002	2088	17175	68.70	VII
Childhood aspirations and dreams	91	93	10	35	21	250	5733	6231	720	2695	1827	17206	68.82	VII I
Own achievement, extracurricular work, and training experience	89	84	12	42	23	250	5607	5628	864	3234	2001	17334	69.33	IX
Own skills, abilities, and competencies toward a career	90	90	13	25	32	250	5670	6030	936	1925	2784	17345	69.38	X
Own interest and attitude toward career	85	92	07	36	30	250	5355	6164	504	2772	2610	17405	69.62	XI
Quality of life associated with career	88	90	08	28	36	250	5544	6030	576	2156	3132	17438	69.75	XII
Easy access to career	86	82	13	27	42	250	5418	5494	936	2079	3654	17581	70.32	XII I

Factors Impacting the Career Choice of Business Graduates in Bangladesh: An Investigation

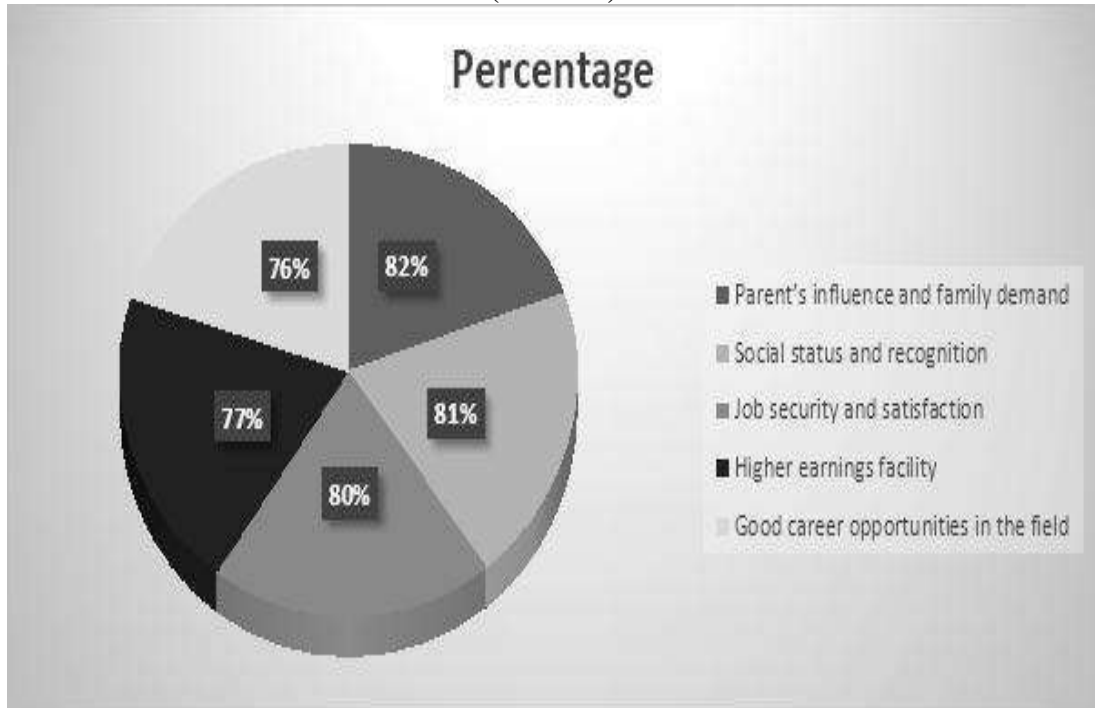
Less challenging and more interesting job	75	71	07	50	47	250	4725	4757	504	3850	4089	17925	71.70	XI V
The flexibility associated with the career	70	65	06	57	52	250	4410	4355	432	4389	4524	18110	72.44	XV
Inspired by family or friends or relatives	48	55	10	70	67	250	3024	3685	720	5390	5829	18648	74.59	XV I
Good match with the capabilities	45	42	06	80	77	250	2835	2814	432	6160	6699	18940	75.76	XV II
Being referred by someone	40	47	10	73	80	250	2520	3149	720	5621	6960	18970	75.88	XV III
Garrett Table Value	63	67	72	77	87									

Source: Questionnaire survey, 2022

The Garret raking approach has been used to order all of the career-related traits in Table 04 above to identify the most important ones for business graduates. The factor impacting job choice with the lowest average Garret score has the highest rating, according to the Garret Ranking Technique. The Garret ranking method, however, showed that parental influence and family demand rank highest (67.34), followed by social status and recognition (67.68), job security and satisfaction (67.82), higher earning capacity (68.27), and good career opportunity in the field (68.36), Own knowledge of a career (68.41), Antonym associated with the career (68.70), Childhood aspirations and dreams (68.82), Own achievement, extracurricular work, and training experience (69.33), Own interests and attitudes toward a career (69.62), Own abilities, competencies, and skills toward a career (69.38), Quality of life associated with career (69.75), Ease of access in a career (70.32), Less demanding and more interesting job (71. (75.88). flexibility related to the career (72.44), Inspired by relatives, friends, or family (74.59), good compatibility with abilities (75.76), obtaining a reference (75.88).

Five major factors leading to the career choice of business graduates' are found in the Garret ranking method.

(Table 04)



In the above pie chart, the major five factors leading to the career choice of the business graduates are Parent's influence and family demand (Rank 1), Social status and recognition (Rank 2), Job security and satisfaction (Rank 3), Higher earnings facility (Rank 4), Good career opportunities in the field (Rank 5).

8. Conclusion

The most important decision a business graduate will make in their life is unquestionably their career. They may have distinguished preferences for new and developing employment fields in Bangladesh. Additionally, business graduates must balance their interests and abilities when selecting their expected careers in various job fields. To do this, they must be free to consider important research factors like parental influence and family demand, social status and recognition, job security and satisfaction, higher earning potential, and good career opportunities. Even the employment fields of banks, BCS, teaching, MNCs, PSC, LLCs, and telecommunications can serve as their main career paths if they enlist the help of parents and teachers who can guide this group of careers. Jobs of this nature may align with their overall interests, aptitudes, or objectives. In deciding career choice, a strong linkage may be maintained between their parents' requirement for a career and their interest in the career. Business graduates should be more aware of how to land occupations highly respected by society and have a high social value. Business graduates should also prepare to look for positions that provide them with complete work security and

fulfillment. Additionally, students should research the sectors where their skills and higher expected incomes are compatible. They must also continue looking for employment in that sector that offers significant career prospects at all career-related stages.

The study could be explored further to examine among the professionals. Other than graduates from business, they might participate in future studies. To find out whether graduates of public and private universities make different career choices, further research might be conducted among job seekers who hold degrees from both types of universities. However, the results will help us understand the standards for selection and the selection techniques of graduates. The results of the current study will be useful in designing future career paths for business graduates in career counseling. A motivated and eager young population that can compete with the rest of the globe will further assist businesses in growing quickly.

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The Effect of Capital Adequacy on Non-Performing Loans of banks in Bangladesh

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Abstract

The prime concern of banks and regulators are to maintain the adequate level of capital with a view to uphold the depositor's confidence and upgrade the financial strength to build up shock absorbing ability. The intention of the research is to examine the effect of capital adequacy ratio on non-performing loan of banks in Bangladesh. How capital adequacy ratio could influence the non-performing loan of banks, have been estimated empirically using the Ordinary Least Square (OLS) estimator. Correlational research strategy of 'quantitative method' procedures was used in this study. The secondary data were collected from 61 banks for the period of 2012 to 2020. The study found that the ratio of capital-to-risk weighted assets of specialized banks are decreasing trend. The study also found that there is moving trends of the net non-performing loans of all cluster's bank and overall, as well. The empirical evidence exposed that ratio of capital adequacy has a negative influence on non-performing loans of bank. It can be concluded that increase in capital adequacy position contribute to decrease in non-performing loan of banks, that means increase the quality of assets and that will protect the depositors' interest from the uncertainty. Conversely, it is opted that growth in non-performing loan has a trend to deteriorated capital adequacy ratio of bank. Supervisory body of bank should emphasize to decrease the amount of non-performing loan by take proper steps of recovery. Additionally, banks should maintain optimum level of capital as per regulatory requirement to maintain the steady growth.

Key Words: Capital-adequacy Ratio, Basel Requirements, Non-performing Loans.

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1. Introduction

Ratio of capital adequacy is the position of capital of financial institutions over risk-bearing assets. In another way, it may be thought that ratio of capital sufficiency is the cushion to absorb the unexpected losses, or decreased the value of assets, or increased the value of liabilities unexpectedly. It is used to safeguard accountholders and stimulate the steadiness and productivity of banking system. According to Ahmed³, "The weak capital base points to the weak financial health of banks". The ratio of capital sufficiency of the banking sector is very weaker than that of South Asian countries, that designates the brittle financial condition and pitiable brand image in the savers' mind as well as outside in the country. It means that Bangladeshi banks are weaker than the South Asian countries. Bangladesh maintained a capital adequacy ratio of 11.60 percentage in 2020 that is less than 18.60 percentage in Pakistan, 16.50 percentage in Sri Lanka, and 15.80 percentage in India (The Daily Star, August 16, 2021). The current increasing competition among banks in Bangladesh has required to continuous appraisal its minimum capital requirement. Quality of assets of a bank specifies the financial dependability though the sufficient capital situation identify the sustainability of the banks. Nevertheless, the sufficiency level of capital be subject to on the eminence of assets due to growth of non-performing loans, deterioration in quality of assets, do upturn in capital sufficiency level with the aim of protect the bank counter to bank risk (Mitchell, 1984). There are lots of opposing point of view for instance to whether the growth in capital situation effects the eminence of assets of the banks or not. Further studies opted that growth of capital sufficiency ratio contribute to growth in eminence of assets, and in the intervening time, added studies said that insufficient capital level banks have better assets eminence. Consequently, the current is planned to investigating whether ratio of capital sufficiency impact on the non-performing loans that means on assets quality.

1.1 Objectives of the Study

The prime motto of the current research is to inspect the impact of capital adequacy ratio on non-performing loans of banks in Bangladesh. How capital adequacy ratio could influence on credit risk of banks, will be evaluated empirically. More specifically, the purposes of the current research are highlighted below:

- a) To observe the present scenario of the ratio of capital sufficiency of banks.
- b) To find out the present scenario of non-performing loans of banks.
- c) To examine the influence of the ratio of capital sufficiency on non-performing loans of banks.
- d) To provide policy recommendation regarding capital and non-performing loan issues.

³ Salehuddin Ahmed, a former governor of the Bangladesh Bank.

1.2 Statement of the Problem

Capital is the residual equity of any business. It contributes to maintain long-run stability of the organization. Actually, it ensures the going concern of the organization. It also shows the financial stability and strength of the organization. Financial development of a country be governed by on diverse components. Financial strength is one of them and it plays a significant role for country's development. Financial institutions such as banks, insurance companies, leasing companies etc. can contribute in financial progress of a natio. Success of every institute especially financial institutions depends on its operational, financial, and investment functions. Non-performing loan is the prime factor of poor performance of banks in Bangladesh. This problem is continued last more than 10 years in the banking sector in Bangladesh. Moreover, banks in Bangladesh have been facing another problem of inadequate capital than the regulatory needed. If the regulatory capital is less than the needed amount, it must be adjusted the statement of financial position to obey with the supervisory needed whichever by collecting of additional capital by keeping assets persistent or dropping risky assets despite the fact that capital persistent (Fries et al. 2001). Such type of adjustment contributes to enhance financial performance and financial soundness. According to research by Dickson and Marobhe (2012), "capital adequacy has a great influence on the asset quality where increase in capital ratios sometimes reduced the levels of non- performing loans and increase in non-performing asset was accompanied by an increase in capital ratios". Current writings commonly display the influence of non-performing loan on financial performance. Study outcome has been infrequently opted that the influence of capital adequacy on non-performing loan in the perspective of Bangladesh.

1.3 Research Question and Sub-Questions

This study has investigated the impact of capital adequacy ratio on non-performing loans of banks in Bangladesh.

- A. Does capital adequacy ratio have any influence on non-performing loan of banks in Bangladesh?
 - a) What is the present scenario of capital adequacy ratio position of banks in Bangladesh?
 - b) What is the present scenario of non-performing loan position of banks in Bangladesh?
 - c) Is there any effect of capital adequacy ratio on non-performing loan of banks in Bangladesh?

2. Literature Review

The affiliation between non-performing loan and ratio of capital adequacy is very important issue that should be taken into account. Bank's capital adequacy serve's as cushion in case of declines of assets value, in case of increases of liability position. On the other hand, it serve as a cushion whenever unexpected losses are incurred. There are lot of academic researchers and financial institutions have tried to inspect the effect of ratio of capital adequacy on non-performing loan. In the following section and sub-sections the present study give a brief literature review of different authors who have studied the association between ratio of capital adequacy and non-performing loan.

Rani (2009) conducted this study on "CAMEL Frame Work of Risk Management in Indian Banks" & put emphasis on the subsequent elements of the competence of credit risk supervision: increasing earnings, capital sufficiency; enhancing the quality of assets; enhance the soundness of management, maintain the adequate level of liquidity and sinking sensitivity to market risk. Besides, Taswan (2010) opted that adequacy of capital is a relationship between the owned capital and risky assets. The more of capital sufficiency level gives sign that the bank have sound position by its capital. The greater the ratio of capital adequacy value, the greater the capital held by the bank, the greater the amount of credit distributed to the civic, by this means growing the amount of credit (Pratiwi and Hindasah, 2014).

As well, Thiagarajan et al. (2011) inspect the contribution of market behavior on the attituded of profit-making banks regarding capital sufficiency level. The research found the ratio of capital sufficiency and minimum regulatory capital are maintained by the observed banks. The study found that private sector banks are maintained greater percentage of tier-I capital. Conversely, public sector banks maintain more level of tier-II capital. The study also found that the market behavior have influence on the capital maintenance of banks as per regulatory requirements. The research also found that non-performing loans have significant influence on cost of deposits of both type of banks. Alternatively, ROE has significant positive influence on cost of deposits. Correspondingly, Shingjergji and Hyseni (2015) carried out the research to determine the determining factor of capital sufficiency of banks. They opted that non-performing loans, ratio of credit-deposit, multiplier of equity have adverse and significant influence on capital sufficiency level. Oppositely, they found that size of the bank has affirmative and significant effect on capital sufficiency.

Moreover, Nugraho, Arif, & Halik (2021) found that moderately provision has insignificant effect on the ratio of capital sufficiency. They also fund that third party fund, and non-performing loans have partially influence on capital adequacy of banks. The study found that non-performing loans, provisions, and third-party fund have significant effect on capital adequacy ratio of banks simultaneously. Besides, Islam, & Islam (2018) opted that non-performing loan is the leading indicator of capital adequacy of banks. They also found that non-performing loan has statistically significant influence on capital level. The study suggested that policy maker more especially, central bank should take care to develop appropriate policy and comply this policy with a view to reduce NPL and maintain optimum level of capital.

Conversely, Agbeja, Adelokun, & Olufemi (2015) examine the influence of the ratio of capital on profitability. They found that there is affirmative and significant relationship between capital adequacy ratio and banks profitability. They recommended that more of capital can enhance the stability of the banks and ultimately enhance the profit of the banks. They also recommended that banks should continuously review the minimum required capital and maintain the capital level at optimum position. In this vein, Yulianti, Aliamin, & Ibrahim (2018) examine the influence of capital adequacy and size of the bank on non-performing loans. The study found that simultaneously size of the bank, ratio of credit-deposit, and ratio of capital adequacy have influence on non-performing loan of banks. The

study also found that size of the bank and ratio of credit-deposit have negative influence on non-performing loan. In contrast, ratio of capital adequacy has positive effect on non-performing loan.

However, Malimi, K. (2018) observe the impact of adequacy of capital, loan growth, and profitability on NPL. He found that banking sector of Tanzania have strong capital adequacy ratio as per prudential threshold 10%, on contrary failed to maintain the threshold of non-performing loan ratio of 5%. The researcher found that ratio of capital adequacy and profitability have no significant effect on NPL of banks. On the other hand, he found that credit-deposit ratio and interest margin have significant effect on NPL of banks. In this regard, Sebayang (2019) conducted this study with a view to ascertain the impact of ratio of capital adequacy, non-performing loan on financial results of banks. The study used data from 20 foreign private banks of Indonesia. The study found that there is optimistic and noteworthy relationship with the capital sufficiency and ROA. In contrary, Swandewi, & Purnawati (2021) investigate the impact of NPL on ROA by way of a capital adequacy ratio as a moderator. They used data from 24 banks and used path way analysis technique. They found that there is adverse and noteworthy association between NPL and CAR. They also found that there is optimistic and noteworthy association between CAR and ROA of banks. On the other hand, they found that there is adverse and noteworthy association between NPL and ROA of banks. They concluded that capital adequacy has mediating effect with NPL on ROA of banks.

2.1 Literature Gap

After review of existing literature, it can be said that there exists mix result between capital adequacy ratio and non-performing loan of banks. After review of present study, it is found that very limited studies were conducted regarding the capital adequacy and non-performing loan of banks. It is also noted that no study is conducted in our country regarding this issue. That's why present study is planned to find out whether has any influence of capital adequacy ratio on non-performing loans of banks in Bangladesh.

3. Methods and Materials

3.1 Methods of the Study

The purpose of the research is to find out the effect the ratio of capital adequacy on non-performing loans of commercial banks in Bangladesh. This section stretches a clear hint regarding materials and methods of the study.

3.2 Research Strategy

The study has conducted through correlational research method of strategy. This method is cast-off to discovery the connection between two set of variables. Regression is commonly cast-off to forecast results. Results may be optimistic, adverse or unbiased association (Kumar, 2007). In this approach, quantitative data are collected, organized and analysed which from secondary sources.

3.3 The Population and Sample of the Study

The population of the study has covered four classes of banks namely; state-owned commercial banks, specialized banks, foreign commercial banks, and private commercial banks. It is mentioned that there are 61 commercial banks in Bangladesh. Out of 61 commercial banks, 6 are SCBs, 3 are SDBs, 43 are PCBs, and 9 are FCBs. Population of the study is to 61 banks; all are included in the same of the study.

3.4 Sources and Collection of Data

This research has based on secondary data. So, different data collection techniques, tabulation, and analysis tools has been used in different stages. The secondary data sources consisted of Annual Reports of SCBs, SDBs, FCBs, and PCBs from 2012-2020.

3.5 Data Analysis Procedures

Statistical tools have become a common phenomenon in the area of research as well as in management to analyze and interpret the data. The main base of the study is to find out the effect of ratio of capital adequacy on non-performing loan of banks. Verifying and testing the hypothesis, some techniques have been used. The used statistical techniques are average, standard deviation, F-test, T-test, correlation and regression analysis, ANOVA, Diagrammatic and Graphical techniques like bar diagram, etc. has been used for the presentation of the data in the present study.

4. Theoretical and Conceptual Framework of the Study

4.1 The Model

The model has used to find out the influence of capital adequacy ratio on non-performing loan of banks in Bangladesh. In line of the objective, the study develop the following model:

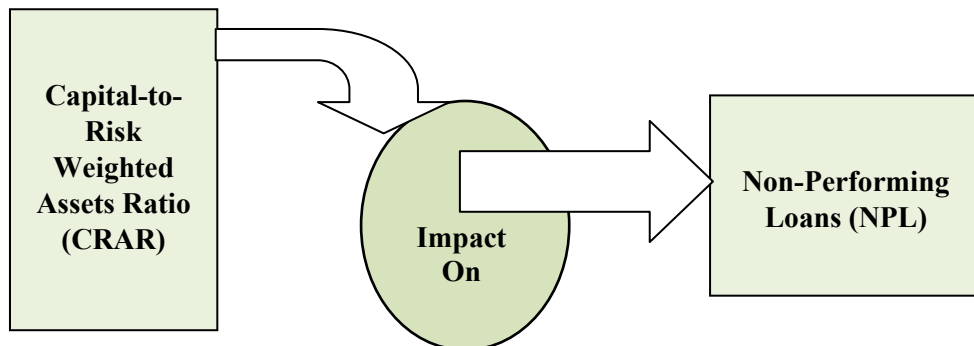


Chart-3.1: The Model

Source: Self constructed

Regression equation model for the dependent variable and independent variable-

$$NPL = \alpha + \beta CRAR + \epsilon$$

Where,

α = Intercept

NPL = Non-performing loans

CRAR = Capital-to-Risk Weighted Assets Ratio

β = Regression co-efficient

ϵ = Error term

4.2 Variable Description

The variables listed in the following can be categorized as independent or dependent variables. Dependent and independent variables are mentioned below.

4.2.1 Independent variable

The study decided to use capital adequacy ratio as the independent variable because this indicator has been widely used in earlier research (Guru et al. 1999; Saunders & Marcia 2011; Gounder, Mogre, & Vimmy 2017). Details about of capital adequacy ratio is described here:

4.2.1.1 Capital Adequacy Ratio (CAR)/CRAR

Capital adequacy ratio is referred to a ratio of capital to risk-weighted assets (Hyun & Rhee 2011, 325). Regulator should declared the minimum required level of capital ratio and that has to maintained by the scheduled banks which act as cushion to absorb unexpected losses (Basel-III Guidelines, Bangladesh Bank 2014). In theory, there are three phases are convoluted to determine the CAR: First step: calculation of capital (tier 1 capital and total capital). Second step: calculation of total risk-weighted assets. Third step: calculation of capital adequacy ratios. The Capital to Risk-weighted Asset Ratio (CRAR) is calculated by taking eligible regulatory capital as the numerator and total RWA as the denominator. The formula of CRAR is as follows: $CRAR = \frac{\text{Total Eligible Capital}}{\text{Credit RWA} + \text{Market RWA} + \text{Operational RWA}}$.

4.2.2 Dependent variable

The study has decided to use non-performing loans ratio as the dependent variable because this indicator has been widely used in earlier research (Park, 2012; Elnahass et al. 2014; Skala 2015; Hyun & Rhee 2011). Details about non-performing loan is described below:

4.2.2.1 Non-Performing Loans (NPL)

Non-performing Loans is the ratio of non-performing loans to total loans (Yang 2010, 2019). Non-Performing Loans reflects the quality of the loans made by banks. It consists of sub-standard, doubtful, and bad & loss assets. The equation of NPLR is, $NPLR = \frac{\text{Non-Performing Loans}}{\text{Total Loans}}$ It is measured as, the value of total classified loans as the numerator and the

total outstanding loans as the denominator. The research has been recognising the non-performing loans as a pointer of assets quality based on previous research (Park, 2012; Elnahass et al. 2014; Skala 2015; Hyun & Rhee 2011).

5. Findings of the Study

5.1 Number of banks in Bangladesh by types of banks

In the following table and figure shows how many banks are operated in Bangladesh from 2012 to 2020.

Table-4.1: Number of Banks in Bangladesh by Types of Banks

	2012	2013	2014	2015	2016	2017	2018	2019	2020
SCBs	4	4	5	6	6	6	6	6	6
SBs	4	4	3	2	2	2	3	3	3
PCBs	30	39	39	39	40	40	41	41	43
FCBs	9	9	9	9	9	9	9	9	9
All	47	56	56	56	57	57	59	59	61

Source: Bangladesh Bank

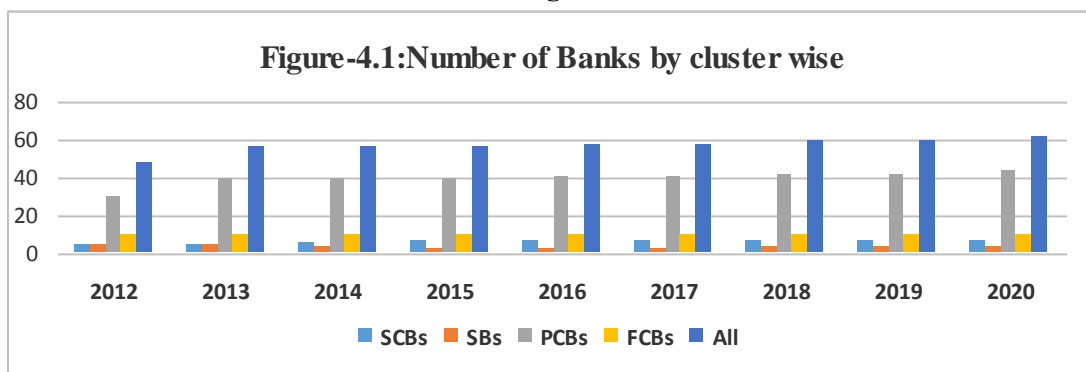


Table-4.1 depicted that at 31st December 2020 total number of banks were 61, which was 47 towards the end of December 2012. It is found that the number of banks are increased by 14 during the time period. It is also found that state-owned commercial banks (SCBs) are increased to 6 from 4; and specialized banks are decreased by 1 from 2012 to 2020. It is also noted that private commercial banks (PCBs) are increased by 13 from 2012 to 2020. It is also pointed that there is no change the number of foreign commercial banks during the time period.

5.2 Number of branches of all banks

In the following table and figure shows how many branches of all banks are operated in Bangladesh from 2012 to 2020.

Table-4.2: Number of branches of all banks by cluster wise

	2012	2013	2014	2015	2016	2017	2018	2019	2020
SCBs	3478	3520	3553	3690	3710	3713	3746	3773	3798
SBs	1440	1494	1500	1406	1407	1407	1412	1483	1492
PCBs	3339	3602	3917	4226	4467	4529	5060	5257	5395
FCBs	65	69	70	75	70	71	68	65	67
All	8322	8685	9040	9397	9654	9720	10286	10578	10752

Source: Bangladesh Bank

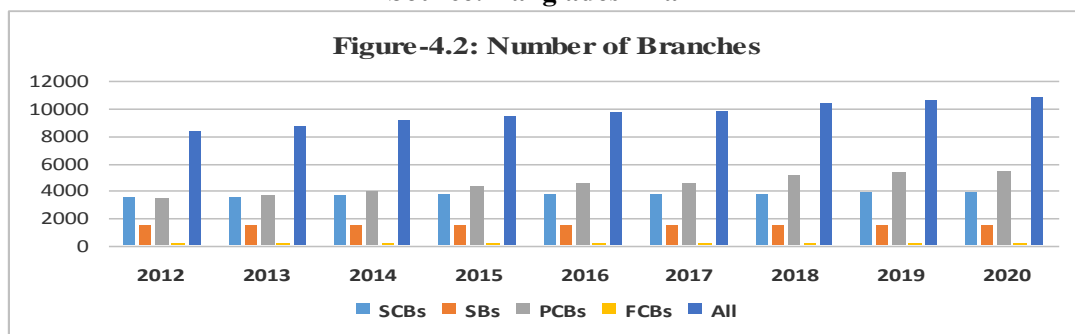


Table-4.2 shows the number of branches of all banks in Bangladesh from 2012 to 2020. It is found that total number of branches raised at 10752 towards the end of 31st December 2020, which was 8322 toward the end of 31st December 2012. It is found that there is increasing trends of the number of branches of all cluster's bank. It can be concluded that more number of branches can ensure the financial inclusion of more number of people.

5.3 Total assets position of all banks

In the following table and figure shows how total assets position have changed in all banks in Bangladesh from 2012 to 2020.

Table-4.3: Total Assets Position (In billion BDT)

	2012	2013	2014	2015	2016	2017	2018	2019	2020
SCBs	1831.9	2108.5	2517.1	2839.6	3209.54	3339.79	3732.2	3995.4	4616.7
SBs	385.5	454.8	333.8	291.3	299.52	313.49	324	357.4	401
PCBs	4371.5	4948.2	5787.2	6652.9	7560	8136.32	9769.7	11048.2	12378.7
FCBs	441.8	488.7	505	530.8	557.6	582.33	747.1	897.2	1009.6
All	7030.7	8000.2	9143.1	10314.6	11626.66	12371.93	14573	16298.2	18406

Source: Bangladesh Bank

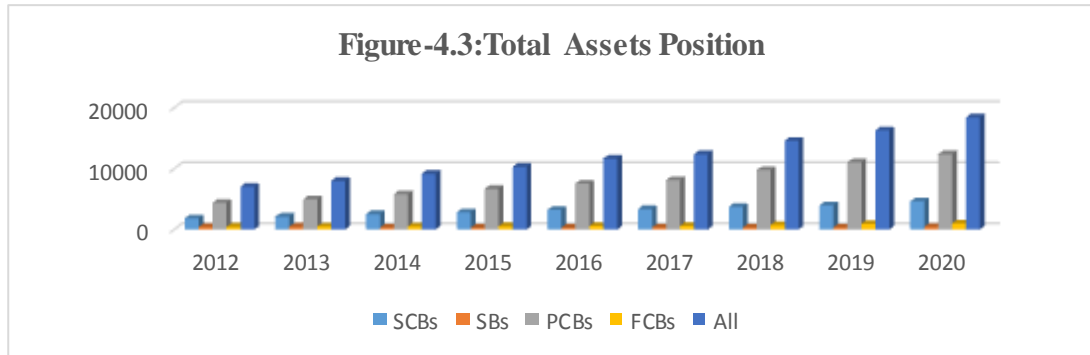


Table-4.3 demonstrate that the position of total assets of altogether banks by group wise. It is found that the position of total assets of altogether banks are improved. It is also noted that the position of total assets of altogether banks are stood at 18 406 billion BDT towards the end of 31st December 2020, which was 7030.7 billion BDT towards the end of 31st December 2012. It is pointed that the overall position of assets are increased by more than 2.5 times from 2012 to 2020.

5.4 Total deposit position of all banks

In the following table and figure shows how deposit position are changed of banks over time in Bangladesh from 2012 to 2020.

Table-4.4: Total Deposits Position (In billion BDT)

	2012	2013	2014	2015	2016	2017	2018	2019	2020
SCBs	1377.9	1631.2	1952.1	2254.8	2535.4	2654.14	2868.4	3038.6	3570.2
SBs	260.4	343	237.6	226.6	249.4	263.58	286	312.7	350.6
PCBs	3430.7	3939.3	4449.4	5110.4	5788	6080.05	7127.2	8269.6	9287
FCBs	327	359.5	326	336.8	361.14	377.6	517.2	524.4	590.1
All	5396	2333.7	6965.1	7928.6	8933.94	9375.37	10798.8	12145.3	13797.9

Source: Bangladesh Bank

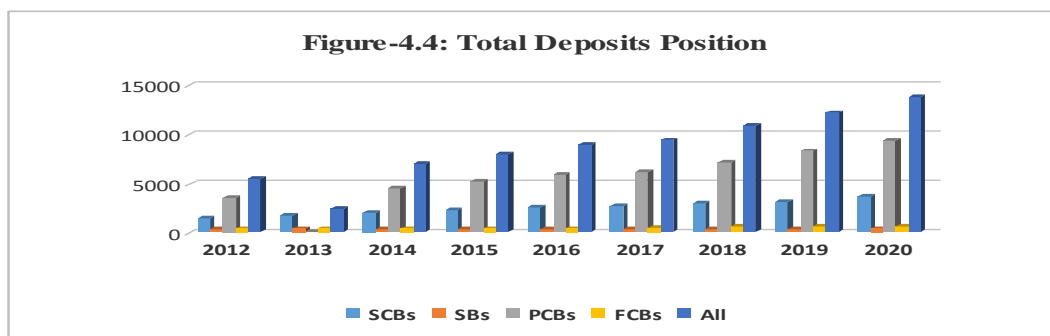


Table-4.4 shows that the total deposit position of all banks by cluster wise from 2012 to 2020. It is found that the total deposit position of all banks are increased. It is noted that the total deposit position of all banks are stood at 13797.9 billion BDT in the last part of December 2020, which was 5396 billion BDT towards the end of December 2012. It is pointed that the overall position of deposit are increased by more than 2.5 times from 2012 to 2020.

5.5 Capital-to risk weighted assets ratio of all banks

In the following table and figure shows how capital adequacy ratio moved in banks by cluster-wise in Bangladesh from 2012 to 2020.

Table-4.5: Capital-to Risk Weighted Assets Ratio (In percentage)

	2012	2013	2014	2015	2016	2017	2018	2019	2020
SCBs	8.1	10.8	8.3	6.4	5.9	7	10.3	5	9.6
SBs	-7.8	-9.7	-17.3	-32	-33.7	-32.8	-31.7	-32	-32.9
PCBs	14.4	12.6	12.5	12.4	12.4	12.2	12.8	13.6	13.7
FCBs	20.6	20.2	22.6	25.6	25.4	23.3	25.9	24.5	28.4
All	10.5	11.5	11.3	10.8	10.8	10.8	12.1	11.6	12.5

Source: Bangladesh Bank

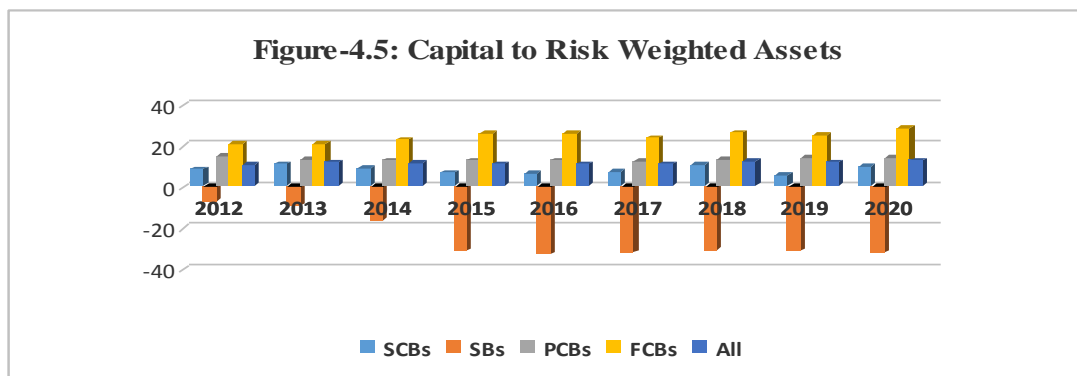


Table-05 shows that the capital-to-risk weighted assets ratio of all banks by cluster wise from 2012 to 2020. It is found that the capital-to-risk weighted assets ratio of specialized banks are decreasing trend. It is noted that the trend of capital-to-risk weighted assets ratio of foreign banks are increasing. It is also showed that the capital-to-risk weighted assets ratio of private commercial banks are near to threshold limit of Basel-III. It is also pointed that the trend of capital-to-risk weighted assets ratio of state-owned commercial banks are moving.

5.6 Amount of non-performing loan of all banks

In the following table and figure shows how non-performing loans of all banks are changed by cluster-wise in Bangladesh from 2012 to 2020.

Table-4.6: Amount of NPL (In billion BDT)

	2012	2013	2014	2015	2016	2017	2018	2019	2020
SCBs	215.2	166.1	227.6	272.8	310.3	373.3	487	439.9	422.7
SBs	73.3	83.6	72.6	49.7	56.8	54.3	47.3	40.6	40.6
PCBs	130.4	143.1	184.3	253.3	230.6	294	381.4	441.7	403.6
FCBs	8.5	13	17.1	18.2	24.1	21.5	22.9	21	20.4
All	427.4	405.8	501.6	594	621.8	743.1	938.6	943.2	887.3

Source: Bangladesh Bank

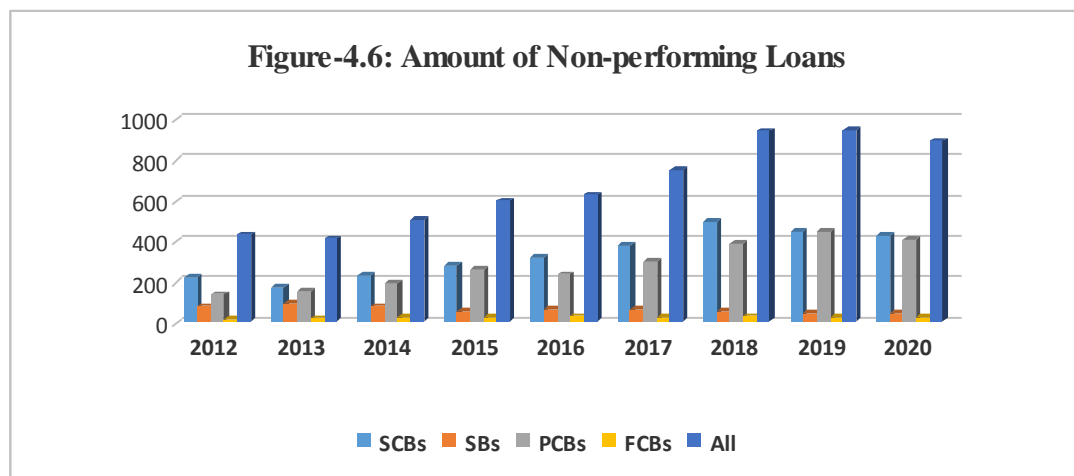


Table-4.6 shows that the amount of non-performing loans of all banks by cluster wise from 2012 to 2020. It is found that the total of NPL of all banks are increased. It is noted that the overall amount of non-performing loans are stood at 887.3 billion BDT towards the end of December 2020, which was 427.4 billion BDT at the end of December 2012. It is pointed that the overall amount of non-performing loans are increased to more than double from 2012 to 2020.

5.7 Gross non-performing loan ratio of all banks

In the following table and figure shows how gross non-performing ratio is changed over time of all banks by cluster-wise in Bangladesh from 2012 to 2020.

Table-4.7: Gross NPL Ratio (In percentage)

	2012	2013	2014	2015	2016	2017	2018	2019	2020
SCBs	23.90	19.80	22.20	21.50	25.00	26.50	30.00	23.90	20.90
SBs	26.80	26.80	32.80	23.20	26.00	23.40	19.50	15.10	13.30
PCBs	4.60	4.50	4.90	4.90	4.60	4.90	5.50	5.80	4.70
FCBs	3.50	5.50	7.30	7.80	9.60	7.00	6.50	5.70	3.50
All	10.00	8.90	9.70	8.80	9.20	9.30	10.30	9.30	7.70

Source: Bangladesh Bank

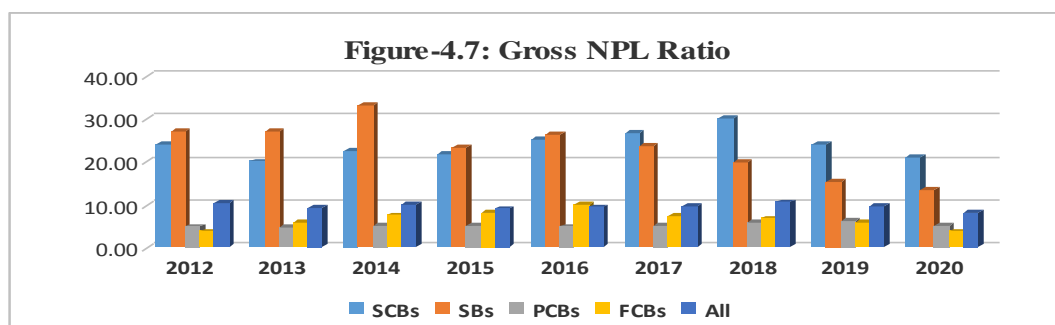


Table-4.7 shows the gross non-performing loans of all banks by cluster wise in Bangladesh from 2012 to 2020. It is found that the gross non-performing loans ratio stood at 7.70% towards the end of December 2020, which was 10.00% in the last part of December 2012. It is found that there is moving trends of the gross non-performing loans of all cluster's bank.

5.8 Net non-performing loan ratio of all banks

In the following table and figure shows how net non-performing ratio is changed over time of all banks by cluster-wise in Bangladesh from 2012 to 2020.

Table-4.8: Net NPL Ratio (In percentage)

	2012	2013	2014	2015	2016	2017	2018	2019	2020
SCBs	12.80	1.70	6.10	9.20	11.10	11.20	11.30	6.10	0.00
SBs	20.40	19.70	25.60	6.90	10.50	9.70	5.70	3.00	1.30
PCBs	0.90	0.60	0.80	0.60	0.10	0.20	0.40	-0.10	-1.50
FCBs	-0.90	-0.40	-0.90	-0.20	1.90	0.70	0.70	0.20	-0.60
All	4.40	2.00	2.70	2.30	2.30	2.20	2.20	1.00	-1.20

Source: Bangladesh Bank

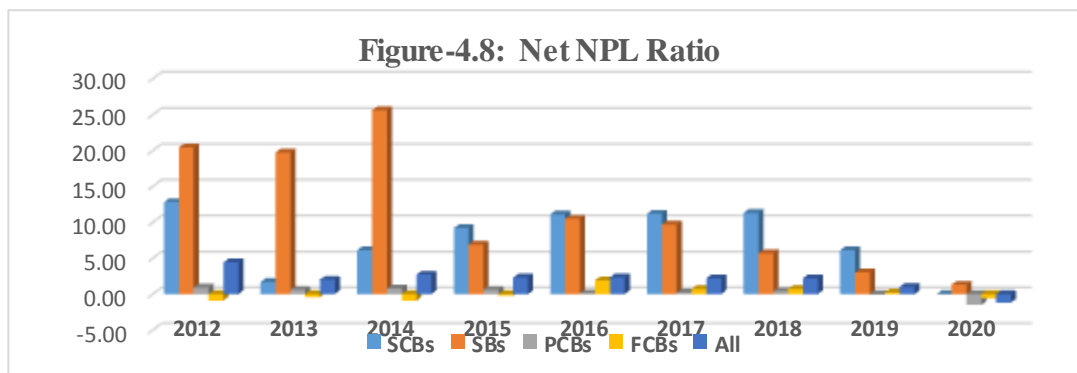


Table-4.8 shows the net non-performing loans of all banks by cluster wise in Bangladesh from 2012 to 2020. It is found that the net non-performing loans ratio stood at -1.20% towards the end of December 2020, which was 4.40% towards the end of December 2012. It is found that there is moving trends of the net non-performing loans of all cluster's bank and overall as well.

5.9 Overall CRAR and Net NPL of all banks

Table-4.9: Overall CRAR and Net NPL Ratio

Year	CRAR	NPL Ratio (Net)
2012	10.50	4.40
2013	11.50	2.00
2014	11.30	2.70
2015	10.80	2.30
2016	10.80	2.30
2017	10.80	2.20
2018	12.10	2.20
2019	11.60	1.00
2020	12.50	-1.20

Source: Bangladesh Bank

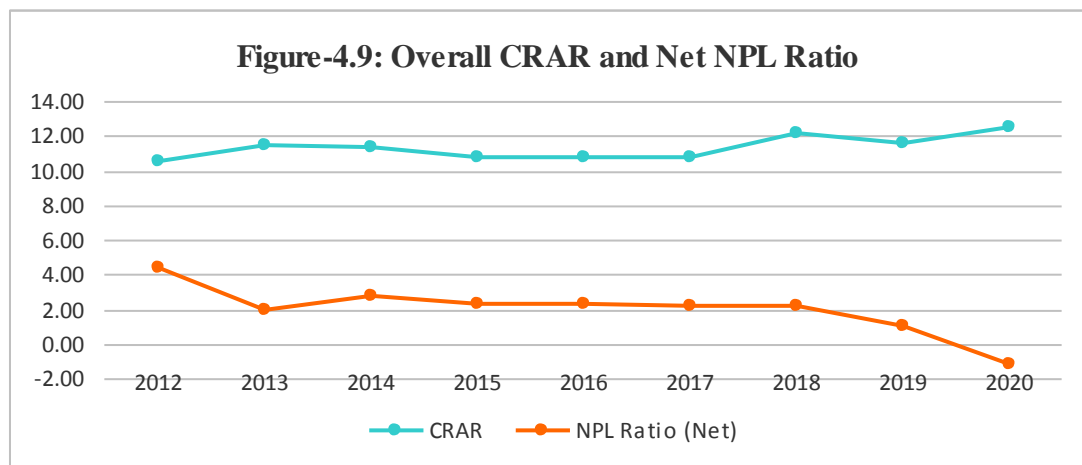


Table-09 demonstrate the overall capital-to-risk weighted assets and net non-performing loans of all banks in Bangladesh from 2012 to 2020.

5.10 Descriptive statistics

In the following section shows the descriptive statistics of capital-to risk weighted assets and non-performing loan of all banks for the period of 2012 to 2020.

Table-4.10: Descriptive Statistics

	N	Range	Mini	Maxi	Mean		Std. Deviation	Variance	Skewness	
	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Statistic	Statistic	Std. Error
CRAR	9	2.00	10.50	12.50	11.322	.22347	.67041	.449	.612	.717
NPL_N	9	5.60	-1.20	4.40	1.989	.49650	1.4895	2.219	-.921	.717

Source: Data analysis by SPSS-20

Table-4.10 presents the descriptive statistics of the capital adequacy ratio now it is known as capital-to-risk weighted ratio (CRAR) and non-performing loans of banks in Bangladesh. The study finds that the maximum and minimum value of capital-to-risk weighted assets ratio are 10.50% and 12.50% respectively. At the same time, it is also finds that minimum and maximum value of non-performing loans ratio (net) are -1.20% and 4.40% respectively. The study finds that the mean, standard deviation, and variance of capital –to-risk weighted assets are 11.32, 0.67, and 0.45 respectively. On the other hand, it is also finds that the mean, standard deviation, and variance of net non-performing loans are 1.99, 1.49, and 2.22 respectively. The skewness value of CRAR is 0.612 which is in between -1 to +1. It means that the data are moderately skewed. On the other hand, the skewness

value of net non-performing loans is -0.921 which is also in between -1 to +1. It also mean that the data are moderately skewed.

5.11 Correlation analysis

In the following table shows the result of correlation analysis between capital-to-risk weighted assets ratio and non-performing loan of banks.

Table-4.11: Correlation co-efficient between CRAR and NPL

		Net Non-performing loans ratio	Capital-to-risk weighted assets ratio
Pearson Correlation	Net Non-performing loans ratio	1.000	-0.788
	Capital-to-risk weighted assets ratio	-0.788	1.000
Sig. (1-tailed)	Net Non-performing loans ratio	.	.006
	Capital-to-risk weighted assets ratio	.006	.
N	Net Non-performing loans ratio	9	9
	Capital-to-risk weighted assets ratio	9	9

Source: Data analysis by SPSS-20

Table -4.11 reveals the outcomes of Pearson’s correlation matrix. The correlation matrix reveals that there is an adverse association between CAR assets and Net NPL. It is also noted that there is no multicollinearity complications as because there is only one independent variable. Moreover, the correlation value is -0.788 which is less than 0.8, as per directive of Gujarati and Porter (2009) there is no multicollinearity issues.

5.12 Regression analysis

In the subsequent tables displays the regression outcomes.

Table-4.12: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.788 ^a	.621	.567	.97965	1.796
a. Predictors: (Constant), CRAR					
b. Dependent Variable: NPL_N					

Source: Data analysis by SPSS-20

Table-4.13: Analysis of Variance (ANOVA)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11.031	1	11.031	11.494	.012 ^b
	Residual	6.718	7	.960		
	Total	17.749	8			

a. Dependent Variable: NPL_N
b. Predictors: (Constant), CRAR

Source: Data analysis by SPSS-20

The proposition for the model: H₀: The model is not acceptable for the data.

5.13 Analysis & Findings

The value of R² is equivalent to 0.621. It specifies that 62.1% disparity of the outcome variable (Non-performing loans) can be described by the nominated explanatory variable i.e. capital-to-risk weighted assets.

The value of “F” is equivalent to 11.494 and which is noteworthy at 5% level (p-value < 0.05). Therefore, the null hypothesis can be excluded. That means the model is appropriate for the data. Accordingly, it may be settled that the nominated explanatory variable has a noteworthy influence on the outcome variable. The value of Durbin-Watson static is equivalent to 1.796 which is in between 0 to 2, it mean that there is no autocorrelation complication.

Table –4.14: Coefficients of the regression model

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
1	(Constant)	21.820	5.859		3.724	.007	7.967	35.674		
	CRAR	-1.752	.517	-.788	-3.390	.012	-2.973	-.530	1.000	1.000

a. Dependent Variable: NPL_N

Source: Data analysis by SPSS-20

Analysis & Findings: The research establish the subsequent model based on analysis:

$$NPL = 21.82 - 1.752CRAR$$

Coefficient $\beta = -1.752$ indicates that one unit increase in capital –to-risk weighted assets causes 1.752 unit decrease in non-performing loans. The value of "t" is -3.390 and this is noteworthy at 5% level (p-value<0.05). Therefore, it be able to conclude that capital –to-risk weighted assets have an adverse influence on non-performing loans and this is statistically noteworthy. The study found that capital-to-risk weighted assets have negative influence on net non-performing loans of banks, and it is statistically significant. So it can be concluded that capital adequacy ratio has a significant influence on nonperforming loans.

5.14 Major findings, conclusion, and recommendations

The study conducted with a view to spell out the present scenario capital adequacy and non-performing loans of banks in Bangladesh and also find out the impact of capital adequacy ratio on non-performing loan of banks. In this regard, the researcher collected data from secondary sources from 61 banks. The researcher has reviewed the circulars, internal guidelines of banks as well as Bangladesh Bank. The study had find out the impact of capital adequacy on non-performing loan of banks. Based on these reviews and analysis, the study arrived at a certain finding which are highlighted in the following sections and sub-sections.

5.15 Major findings of the study

In the subsequent segments and sub-segments shows the major findings of the study:

5.15.1 Findings regarding present scenario of ratio of capital adequacy and non-performing loan of banks: It is intended in the study to discover the impact capital adequacy ratio on non-performing loan banks in Bangladesh. The major findings regarding the above-mentioned issue are highlighted below.

- It is found that the ratio of capital-to-risk weighted assets of specialized banks are decreasing trend. It is noted that the trend of ratio of capital-to-risk weighted assets of foreign banks are increasing. It is also showed that the ratio of capital-to-risk weighted assets of private commercial banks are near to threshold limit of Basel-III. It is also pointed that the trend of ratio of capital-to-risk weighted assets of state-owned commercial banks are moving.
- It is noted that the overall amount of non-performing loans are stood at 887.3 billion BDT towards the end of December 2020, which was 427.4 billion BDT towards the end of December 2012. It is pointed that the overall amount of non-performing loans are increased to more than double from 2012 to 2020.
- It is found that the net non-performing loans ratio stood at -1.20% towards the end of December 2020, which was 4.40% towards the end of December 2012. It is found that there is moving trends of the net non-performing loans of all cluster's bank and overall as well.

5.15.2 Findings regarding correlation coefficient of CAR, and NPL of banks

The correlation matrix exhibits that there is an adverse association between capital –to- risk weighted assets and net non-performing loans.

5.15.3 Findings regarding the influence of capital adequacy ratio on non-performing loan of banks in Bangladesh

In the subsequent table displays the summary outcomes of regression analysis regarding the influence of capital adequacy ratio on non-performing loan of banks in Bangladesh.

Table-5.1: Shows regression summary of impact of CRAR on NPL

DV	IV & Constant	Model Summary		ANOVA		Regression Model		
		R ²	Adj. R ²	F-value	Sig.	USTD Bata	t-value	Sig./ Insig .
NPL	Constant	0.621	0.567	11.494	0.012	21.820	3.724	Sig.
	Capital Adequacy Ratio					-1.752	-3.390	Sig.

*DV=Dependant Variable, IV=Inependant Variables

Source: Developed by author based on secondary data analysis

The research found that capital-to-risk weighted assets have negative influence on net non-performing loans of banks, and it is statistically significant. Accordingly, it can be decided that capital adequacy ratio has a noteworthy influence on nonperforming loans.

5.16 Testing of Hypotheses

Hypothesis is a supposition should be verified about a universe (Gupta & Gupta: 1996, 583). Proposition verification is a sequential procedure by using mockup data and arithmetical process to agree whether to discard or not discard a proposition (statement) about a universe parameter value (Ingram & Monks, 1989:262-63). If the mockup statistic vary from the proposition prepared about the universe parameter, a conclusion must be made as to whether or not this variance is noteworthy. If it is, the proposition is disallowed. If not, it must be acknowledged. The research hypothesis is:

H₀: There is no significant influence of capital adequacy ratio on non-performing loan of banks in Bangladesh.

The hypothesis has been tested by using Analysis of Variance (ANOVA). The results of this analysis are shown by the following table.

Table No. 5.2: ANOVA: Single Factor regarding CRAR on NPL

Model		Sum of Squares	df	Mean Square	F	Sig.	Critical value
1	Regression	11.031	1	11.031	11.494	.012 ^b	2.1144
	Residual	6.718	7	.960			
	Total	17.749	8				
a. Dependent Variable: NPL N							
b. Predictors: (Constant), CRAR							

Source: Author's analysis through SPSS-20.

Inference: Meanwhile the intended worth of “F” is superior to the table/critical value i.e.; $11.494 > 2.1144$ by way of 1, 7 degrees of freedom at 5 percent level of consequence. Accordingly, Null hypothesis be able to be disallowed. As a result, it can be decided that capital adequacy ratio has effect on non-performing loan of banks.

6. Conclusion

The present study opted that increase in capital adequacy position contribute to decrease in non-performing loan of banks, that means increase the quality of assets and that will protect the depositors’ interest from the uncertainty. The OLS regression model evidenced the associations between capital adequacy ratio and non-performing loan of banks. Conversely, it can be said that increase in non-performing loan has a trend to deteriorated capital adequacy ratio of bank. Regulators of bank should emphasize to decrease the amount of non-performing loan by take proper steps of recovery. Hereafter, banks can endure the race level and improve efficiency for future performance. It may be the opposite of research findings whenever the bank has higher capital base, have the tendency to sanction more loan, and sometimes it has the possibility to non-recovery of credit due to customer’s failure. In this context, the bank with adequate capital position has revealed the inferior feature of assets.

6.1 Policy Recommendations

Based on the findings, the study planned to make some policy recommendations for bankers, and regulators. The suggested recommendations are:

- Banks should regularly review capital adequacy position as per regulatory requirement;
- Central Bank should develop an effective monitoring system that will help to minimize credit risk;
- Credit officer of the banks should analyse the borrower’s position properly before sanctioning credit;
- As per findings, it is noted that specialized development banks have most worsen position in capital position, central bank should take necessary action in this regard.
- It is also noted as per findings from research, most of the state-owned commercial banks haven’t adequate level capital and variation of their capital level from year to year is not consistent, central bank should take care these matters very seriously.
- Non-performing loan position of state-owned commercial banks and specialized development banks are in very alarming situation, individual banks and central banks must concern about this matter.

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The Effect of Capital Adequacy on Non-Performing Loans of banks in Bangladesh

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Assessing Citizen's Trust on Local Government: A Study on Muktagacha and Trishal Upazila

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Abstract

For a long since, local government bodies have provided numerous services to the people. This research aims to assess the citizen's trust in local government institutions, specially the Upazila Parishad. For this, a survey approach is used to obtain primary data from two Upazila in the Mymensingh district: Muktagacha Upazila and Trishal Upazila. This study shows that the Upazila Parishad activities are insufficient to fulfill the needs of the local population. The Upazila Parishad has an extremely low level of public confidence. Unskilled labor, improper planning, and a lack of financial resources are all identified as problems. The authorities also lack professionalism and exhibit poor conduct while on the job. Upazila authorities did not provide the greatest service to the majority of service recipients. However, the findings of this research imply that the service provided by the Upazila Parishad should be enhanced. The quality of service provided by officials should reflect the high standard of training to which they have been held. Achieving the public's confidence requires providing exceptional service. It is also imperative that the government takes extra measures to enhance the Upazila Parishad system.

Keywords: Citizen's Trust, Local Government, Local Government Institutions, Upazila Parishad, Bangladesh.

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1. Introduction

The Upazila Parishad is a vital component of the local government administration. This is responsible for delivering essential services to the people living under the Upazila parishad. The growth of rural and urban regions is equally dependent on it. They are essential to the progress of many fields, including agriculture, medicine, education, infrastructure, and more. They advance the public interest by delivering services efficiently and earning a citizen's confidence. The functions of the Upazila Parishad include addressing administrative and institutional matters, enforcing law and order and providing services relating to the welfare of the people, and formulating and implementing local economic and social development plans (Habib, 2009). In the past few years, government institutions have changed in developing countries because of things like globalization, financial reforms, democratization, and pressure from the private and other sectors to be more involved in making and implementing policy. Government units are expected to build trusting relationships with non-government sectors so they can manage these changes, increase their legitimacy, and improve partnerships that help them carry out public policies more effectively. The Upazila Parishad has almost lost public confidence in respect to provide their citizen centric services. By keeping them dysfunctional, improper planning, and even lack of financial resources is all identified as problems. The official bodies have lack of professionalism and show poor conduct while performing their assigned duties. On top of that Upazilla Parishad has not provided the utmost services to the vast majority of service recipients (Liton, 2011). In this situation, it is said that getting people to trust government organizations is a must for good governance and successful policy implementation. A democratic system that works well is usually built on the trust of its citizens. Without that trust, social cohesion may weaken. So, most people agree that trust is a good way to measure how well the government units and institutions are dealing and managing with the most important problems they face (Khan et al., 2021). When it comes to providing services at the Upazila level, the Upazila s are having some trouble. The community's people need a better understanding of the local government official's roles they must play. The service providers at the Upazila level need to be better-informed about what they do. Citizen does not have an opportunity to participate in the preparation and execution of projects, and political representatives and the local government officials need to have effective collaborative relationships, just to the name of a few several problems. This research examines how Upazilla Parishad, a body of the local government institution, accomplishes the degree of public trust through performing their assigned functions.

2. Objectives of the Study

The general objective is to assess the citizen's trust in local government institutions. To achieve its general objective, it also covers the following special objectives:

- a) To find out how the relationship between government institutions and the citizen's trust have been seriously affected while providing service delivery.
- b) To further know how the officials, work for their own interest in Upazila Parishad instead of focusing citizens' benefit.

3. Review of Literature

Mahmud (2017) focused on his study that residents have a high degree of trust in municipal corporations, which suggests a cumulative pattern as the key conclusion. A high degree of trust regarding one measure has the tendency to spread to others. In Bangladesh, social and cultural determinants possess a more significant impact than institutional or performance variables on variations in residents' trust in local governments. Demographic variables, most notably the occupations of residents are also influenced Trust in the municipality. The quality of service provided by officials should reflect the high standard of training to which they have been held. Achieving the citizen's confidence requires providing exceptional service. It is also imperative that the government take extra measures to enhance the Upazila Parishad system. Yasmin et al. (2017) investigates the inter relationship between perceived accountability of Upazila Parishad and citizen trust in Bangladesh. The authors used a survey method and found that perceived accountability positively influences citizen trust in Upazila Parishad. The study suggests that increasing transparency and accountability in local government can enhance citizen trust. Citizen's satisfaction with the services provided by Upazila Parishad is closely linked to their trust in the Upazila Parishad.

A study conducted by Hasan and Hasan (2018) found that transparency, accountability, responsiveness, and participation are the key factors influencing citizen trust in Upazila Parishad. Trust in Upazila Parishad increases if they are satisfied with the services provided, such as infrastructure, development, education, health, and sanitation. Moreover, the study found that the perception of corruption also influences the citizen's trust in Upazila Parishad. Mahmud (2021) narrated that the level of trust citizens has in public institutions is a critical measure of effective governance. In addition, the study focused on citizens' trust in local administrative institutions, specifically the Upazila administrative offices in Bangladesh, and aim to identify the factors that contribute to variations in trust levels. Furthermore, it has been observed that civic engagement and associations established to secure service have a stronger influence on trust levels in Upazila administrative offices than performance-related variables. (Khan et al., 2021) interrogated the people's faith in Upazila Parishad, a historically prominent type of local government organization in

Bangladesh. According to the investigation, the majority of citizens are dissatisfied with the performance of Upazila Parishad. This lower degree of trust proved attributable to problems like service delivery backlogs, fraudulent and unfair practices, and inappropriate behavior on behalf of service providers. Providers of services highlighted several 'supply-side' obstacles to good performance, such as the difficulty of fulfilling a demand that is increasing along with insufficient resources, employee turnover, limited opportunities for training on modern technology, and pressures and influence from solid elites.

Akter et al., (2020) in their study delineated that how men are more culturally aware of local organizations. He also said that education is the factor that might affect the level of trust. The study demonstrates that respondents' financial level may influence their trust level. Citizens with higher incomes in rural areas generally obtain timely and high-quality services, which has a significant impact on their level of trust. The workforce is more knowledgeable than the unemployed. The ineffectiveness of the local development program is partly due to a lack of funding and inexperienced administration. In addition, financial allocations declared in public sessions were not executed promptly, according to the study. Due to the lack of competent workers, fiscal constraints, and other issues, the Upazila cannot undertake these programs. The majority of respondents were eventually dissatisfied with the Upazila Parishad's entire performance in local development. The Upazila Parishad has an extremely low level of public confidence. Unskilled labor, improper planning with no preparation, and a scarcity of financial resources are all identified as problems. The authorities also lack professionalism and exhibit poor conduct while on the job. Upazila authorities did not provide the greatest service to the vast majority of service recipients.

However, Naz (2020) discussed how the relation was badly affected between the citizen and the government during the corona pandemic. The citizens saw how the government failed to keep its trust regarding the proper service to the people. Ultimately, this lack of confidence hampered efforts to contain the pandemic. After a preceding literature review, it can be summarized that many articles have been discussed regarding the citizen's trust in local government institutions. A few studies have been discussed regarding the citizens trust in Upazila level. As a result, this will be a great scope to conduct research in this particular area.

4. Materials and Methods

Research Design: The study is descriptive as well as explanatory in nature. The relationship between Upazila Parishad and the trust of the citizen was examined from a regional (rural and urban) perspective. In this research, both qualitative and quantitative research methods have been used.

Sources of Data: This study relies on a combination of primary as well as secondary data sources. We used both data sources to conclude the study. Using a semi-structured questionnaire, in-depth interviews (face-to-face) and observation methods were used to collect primary data for this research and relevant publications, journal articles, books, papers are analyzed to collect secondary data.

The Study Area: Muktagacha Upazila and Trishal Upazila are study areas in the Mymensingh district. The Upazilas from the Mymensingh district are selected through a random process.

Population, Sample and Sampling Method: This study explores the rural and urban relationship between the local government tier (Upazila Parishad) and service seekers trust. We collected primary data from 120 respondents, including official representatives (20) and the general citizens (100) who receive essential services within the two respective Upazila. The Purposive sampling method is being used to get the viewpoint of the people and the officials.

Study areas (Upazila Parishad)	District	Respondents Selection Criteria	Type of Research Methods	Number of Respondents
Muktagacha	Mymensingh	Elected representatives, and designated government officials.	Key Informant Interviews (KIIs)	2*10 = 20
Trishal		The General citizens.	Questionnaire Survey	2*50 = 100

Table 1: Sampling

5. Theoretical and Analytical Framework

Institutional theory suggests that social norms and values, which are often taken for granted and deeply ingrained in a society's culture, shape organizations and institutions. According to this theory, the legitimacy and effectiveness of an organization depend on how well it conforms to these social norms and values. In the context of local government bodies, institutional theory suggests that citizen's trust in these bodies is based on their perceived legitimacy and effectiveness in addressing community problems and delivering public services. Citizens are more likely to trust local government bodies that are seen as conforming to social norms and values that are important to them, such as fairness, transparency, and accountability. This theory also emphasizes the importance of legitimacy in shaping citizen's trust in local government bodies (Guth, 2016).

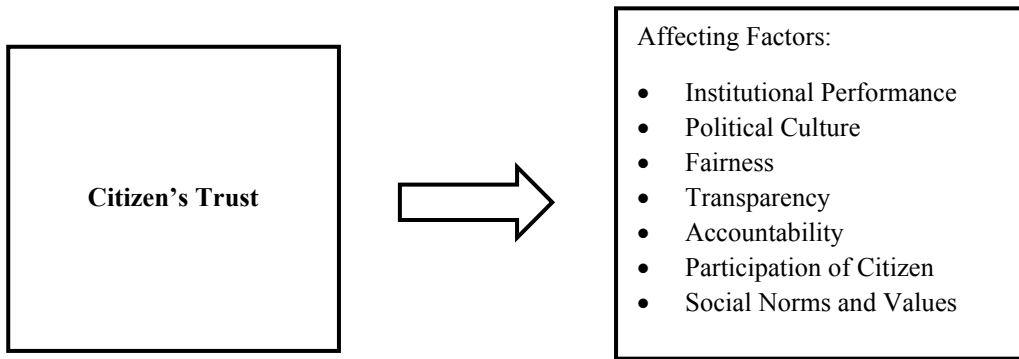
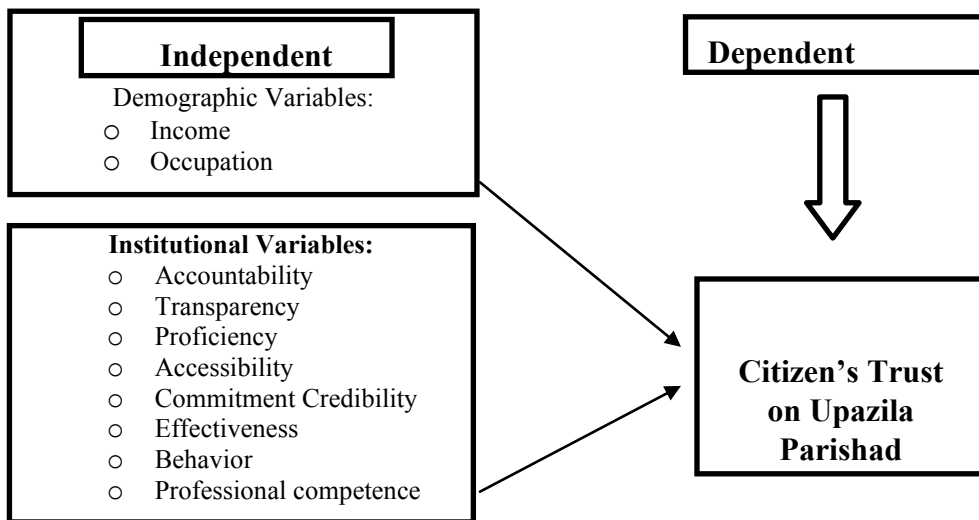


Figure 1: Framework of the Institutional Theory

Analytical Framework

"Citizens' Trust in Upazila Parishad" is the variable that is being looked at. Some of the trust categories, such as institutional trust (transparency, accessibility, and performance), competence trust (competence), and system trust, have been used to come up with independent variables (credibility of commitment).



6. Findings of the Study

We collected primary data from 120 respondents, including official representatives (20) and the general citizens (100) who receive essential services within the two respective Upazila. The data has been gathered through an interview schedule with an utmost formality. The data has been illustrated below:

6.1 Demographic Attributes on Trust

6.1.1 Income and Trust

The respondents' income level may influence the amount of trust. Citizens with greater incomes in remote areas often get efficient and prompt services, which affects their degree of trust in the long term. On the other hand, lower income individuals, they may have less access to the amenities of LGIs, which might impact their confidence level.

Table 2. *Entire Citizen's Trust*

		Number of Respondent	Level of Trust (%)	
			High	Low
Income	0-5000	21	23.81	76.19
	5000-10000	42	30.95	69.05
	10000-30000	33	42.42	57.58
	30000+	24	62.50	37.50
Total Percentage		120	39.17	60.83

Source: Field Survey

6.1.2 Occupation and Trust

The occupational status of the respondents may affect the level of trust. It is considered that skilled individuals have a greater understanding of the structures of the institutions, functional procedures, and the internal mechanisms of local government institutions. In contrast, individuals who are not employed might have limited knowledge of regulatory processes as well as institutional systems.

Table 3. *Entire Citizen's Trust*

		Respondent (in Number)	Level of Trust (%)	
			High	Low
Occupational Status	Working People	96	57.29	42.71
	Non-working People	24	33.33	66.67
Total Percentage		120	52.50	47.50

Source: Field Survey.

6.2 Institutional Attributes on Trust

6.2.1 Expertness along with Trust

Table 4. *Upazila's Operative Role in Local Development*

Categories of Response	Service Receiver (in Number)	Percent	Cumulative Percent
Yes	78	78.0	78.0
No	22	22.0	100.0
Total	100	100.0	

Source: Field Survey

The above table presented data about Upazila Parishad that can represent a major role in local development. 78% of the citizen who receive services from the respected Upazila agreed with the statement that there is effective role in local government and 22% of the respondents did not agree with this.

Table 5. *The Effectiveness regarding Local Development Program in Upazila*

Categories of Response	Officials (in Number)	Percent	Cumulative Percent
Yes	12	60.0	60.0
No	4	20.0	80.0
Neutral	4	20.0	100.0
Total	20	100.0	

Source: Field Survey

The above table presented that 60% of the officials responded with a positive answer and stated that the development programs which are beneficial for the citizen of rural areas of Upazila Parishad was fruitful in their area. On the other hand, 20% of the officials disagreed, and 20% did not respond to this issue of the effectiveness of the local development program in Upazila Parishad. The level of faith that citizens have in the actions of the Upazila Parishad is low. Citizens, in general, hold unfavorable preconceptions of the functionaries of the Upazila Parishad.

Table 6. *Knowledge regarding Responsibility of the Officials*

Categories of Response	Service Receiver (in Number)	Percent	Cumulative Percent
Strongly Agree	16	16.0	16.0
Agree	13	13.0	29.0
Neutral	7	7.0	36.0

Disagree	34	34.0	70.0
Strongly Disagree	30	30.0	100.0
Total	100	100.0	

Source: Field Survey

From the primary data collection, we found that 64% of respondents firmly opposed that officials have adequate knowledge of their roles and responsibilities. Often, the officials were not well enough professional with the service delivery process and their behavior remained unfriendly. They remained busy to get their personal interest. The officials sometimes create an unwanted and bad situation in office due to poor knowledge in selective activity with proper guidance. On the other hand, 13% of the respondents agreed with the statement and 7% remained neutral.

6.3 Accessibility and Trust

Table 7. *Access to Citizen in the Budget Making Procedure*

Categories of Response	Officials (in Number)	Percent	Cumulative Percent
Strongly Agree	10	50.0	50.0
Agree	6	30.0	80.0
Neutral	4	20.0	100.0
Total	20	100.0	

Source: Field Survey

80% of the Upazila Parishad officials stated that general people have access to the budget making process in Upazila Parishad. In the open meeting general people can make opinions and also in the standing committees regarding fiscal budget.

6.4 Credibility of Commitment and Trust

Table 8. *Fulfilling Election Mandate by UZP Representatives*

Categories of Response	Service Receiver (in Number)	Percent	Cumulative Percent
Yes	36	36.0	36.0
No	64	64.0	100.0
Total	100	100.0	

Source: Field Survey

With 64% of respondents saying no, the table demonstrated that most Upazila representatives of local government institutions failed to fulfill their mandate to do. Most of the time, the officials seemed busy doing things that helped to get their benefit. On the other hand, 64% of the respondents who answered this question agreed with this.

Table 9. Allocated Budget Implementation in Open Meeting

Categories of Response	Service Receiver (in Number)	Percent	Cumulative Percent
Strongly Agree	8	8.0	8.0
Agree	10	10.0	18.0
Neutral	12	12.0	30.0
Disagree	24	24.0	54.0
Strongly Disagree	46	46.0	100.0
Total	100		

Source: Field Survey

70% of the respondents stated that the open meeting budgets were not properly executed through the participation of the general public, as Upazila could not implement these programs due to the shortage of skilled people and fiscal problems.

6.5 Helpfulness and Trust

Table 10. Helpful Minded Officials

Categories of Response	Service Receiver (in Number)	Percent	Cumulative Percent
Strongly Agree	21	21.0	21.0
Agree	7	7.0	28.0
Neutral	19	19.0	47.0
Disagree	29	29.0	76.0
Strongly Disagree	24	24.0	100.0
Total	100	100.0	

Source: Field Survey

The above table stated that 53% of the respondents disagreed with the opinion that the officials were helpful minded to deliver proper services to the citizen, whereas 28% agreed with a positive response in this matter and 19% of the respondents remained neutral regarding this matter.

Table 11. *Level of Professionalism of Officials*

Categories of Response	Officials (in Number)	Percent	Cumulative Percent
Strongly Agree	10	50.0	50.0
Agree	6	30.0	80.0
Neutral	4	20.0	100.0
Total	20	100.0	

Source: Field Survey

80% of the Upazila Parishad officials confessed that the officials are quite professional while in acting their duties and selective activities. On the other hand, 20% of the officials did not respond regarding this statement. Citizens, in general, hold unfavorable preconceptions of the functionaries of the Upazila Parishad. The Upazila Parishad has a bad reputation for lack of professionalism in service delivery among the people.

6.6 Engagement and trust of the citizen on Upazila Parishad

Table 12. *The Engagement of Citizen in local government activities*

Categories of Response	Service Receiver (in Number)	Percent	Cumulative Percent
Strongly Agree	9	9.0	9.0
Agree	8	8.0	17.0
Neutral	25	25.0	42.0
Disagree	38	38.0	80.0
Strongly Disagree	20.	20.0	100.0
Total	100	100.0	

Source: Field Survey

The above table represented that 58% of the respondents disagreed with the matter that people's participation in a local government program could be possible. Citizens, in general, hold unfavorable preconceptions of the functionaries of the Upazila Parishad. Upazila Parishad officials have a bad reputation for its neglect perception to make participation of citizens in a local government development program, whereas 17% of the respondents agreed with the matter and 25% of the respondents were neutral regarding this statement.

6.7 Trust of Citizen on Upazila Parishad Officials

Table 13. *Trust on Upazila Elected and Non-Elected Officials*

Categories of Response	No. of Service Receiver	Percent	Cumulative Percent
Lowest Level	35	35.0	25.0
Quite Low Level	20	20.0	58.3
Average Level	29	29.0	73.3
Quite High Level	13	13.0	95.0
High Level	3	3.0	100.0
Total	100	100.0	

Source: Field Survey

The above table pointed out that 55% of the respondents had less trust on the officials who are elected and non – elected of Upazila Parishad, whereas 16% of the respondents have a considerable degree of trust and 29% of the respondents have an average level of trust on the officials.

6.8 Entire Performance of Upazila

Table 14. *Entire Performance of Upazila in Local Development*

Categories of Response	Service Receiver (in Number)	Percent	Cumulative Percent
Highly Dissatisfied	21	21.0	21.0
Dissatisfied	33	33.0	54.0
Neutral	19	19.0	73.0
Satisfied	11	11.0	84.0
Highly Satisfied	16	16.0	100.0
Total	100	100.0	

Source: Field Survey

A majority of the survey respondents, precisely 54%, expressed dissatisfaction with the entire performance of the Upazila Parishad in terms of local development. A proportion of 19% of the participants refrained from answering the mentioned issue. The rest of 28.3% of the respondents expressed satisfaction with the entire performance in terms of local development.

7. Discussion of the Study

Upazila Parishad is the second lowest tier of local government in Bangladesh, responsible for providing public services and implementing development programs at the root level. However, despite its significant role in local governance, the citizens' trust in Upazila Parishad activities is generally low.

It is found that, citizens with a high range of income (30000 to above) in Muktagacha and Trishal Upazilla have 62.50% trust on LGIs because they get prompt and quality services. On the contrary, individuals who have a lower range of income (below 5000) have 23.81% trust level on LGIs as they do not get required services as per expectation. Similarly, the occupational status of the citizens affects the level of trust in getting services from LGIs. It is seen from the field study that those who are working people have greater level of trust as they have a good understanding with the officials of LGIs. And the percentage belongs to 57.29%. On the other hand, those who are non-working citizen, they have to face many difficulties to get required services from the LGIs. For this, they have low level of trust on the officials of LGIs and the figure is 24%.

In general, citizens have a negative view on Upazilla Parishad Functionaries. They believe that there's need to play a vital role of Upazila Parishad in the effective development of local government. Based on field study, 78% of the service receiver claims that Upazila Parishad can be an important tier to take part a major role to provide services effectively for the development of local government. However, it is unfortunate that most of the officials at Upazila Parishad have a little official knowledge. Even, 30% of the service receiver strongly believe, the maximum officials are not professional, and not competent of performing their assigned duties. On the contrary, 60% of the official's states that the two mentioned Upazila are effective in the local development.

In an election mandate, the representatives of Upazila Parishad commit to serving the interest of the people within the local administrative area. In reality, the scenario is totally different. More than fifty percent of the response from the service recipient found to be negative. They claim that the election mandate was not fulfilled at all, even the representatives remain busy to pursue their own benefits. In addition, most of the service recipient said that the declaration of budget allocation in open meetings were not executed properly. But, 80% officials claim that people have great access to open budgeting and also have the role to counter against any wrong issue.

Service receivers, with a number of 53% believe that officials do not have the helping mentality to provide appropriate services. People, in general, have unfavorable notions of officials of the Upazila Parishad, and 58% of them disagree that it is impossible for citizens to participate in programs run by the local government. In addition, citizens have a lower degree of trust in both elected and non-elected representatives in their respective activities.

In terms of the development of the local community, 54% of the service receiver is dissatisfied with the overall performance of the Upazila Parishad.

Based on the study, the service provided by the Upazila Parishad is not meeting the citizen's expectations and is insufficient in ensuring effectiveness and building trust. The inadequate level of satisfaction is also reflected in the entire performance of the Upazila Parishad, which is deemed unsatisfactory. Furthermore, the respondents have reported unpleasant incidents associated with the functionaries of Upazila, which could be contributing to the lack of trust in the institution.

8. Conclusion

Upazila serves as a link between the local and national government. And as a tier of local government, it plays a vital and effective role in rural and local areas. Recently, the administration of the Upazila has been brought under the supervision of democratically elected representatives. Not only elected representatives, but also bureaucrats are integral components of the Upazila administration's governing system and policy making process. In the past few years, government institutions have changed in developing countries because of things like globalization, financial reforms, democratization, and pressure from the private and other sectors to be more involved in making and implementing policy. Government units are expected to build trusting relationships with non-government sectors so they can manage these changes, increase their legitimacy, and improve partnerships that help them carry out public policies more effectively. The level of faith that citizens have in the actions of the Upazila Parishad is low. Citizens, in general, hold unfavorable preconceptions of the functionaries of the Upazila Parishad. The Upazila Parishad has a bad reputation for its inefficiency in service delivery among the people.

However, not only elected representatives, but also non-elected officials are often unprofessional in their jobs. Generally, they do not provide essential and optimal services in accordance with the needs of the general public. Even elected officials do not meet the needs of the common masses. They do not prioritize the interests of the people. They are engaged in their own pursuits. These are the reasons why citizens have little faith in Upazila authorities. The method of communication and cooperation between the two sets of people, elected representatives and bureaucrats, determines the efficiency of Upazila 's service delivery. The duties and responsibilities of Upazila Parishad are a source of intense debate. The quality of service provided by officials should reflect the high standard of training to which they have been held. Achieving the public's confidence requires providing exceptional service. It is also imperative that the government should take extra measures to enhance the Upazila Parishad system. An important lesson may be drawn from this study is that without the government- citizen well-tuned collaboration, overall trust of the citizens couldn't be ensured.

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Public Perception Regarding Government Initiatives to Confront COVID-19: A Study on the Mymensingh District in Bangladesh

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Abstract

The main objective of this study was to assess the public perception regarding the various initiatives taken by the government of Bangladesh to confront COVID-19. To conduct this study two categorical areas both rural and urban were selected for data collection to understand the insights of the people of those areas. For collecting data, both in-depth interview and questionnaire survey were used for this study. The result of this study indicates that most of the population has a positive perception regarding the government initiatives to confront COVID crisis. This study also indicates that the people of the rural area have more positive views about government actions than people from urban areas. On top of that, this study tried to identify the types of activities prompts to create both positive and negative perception among the people regarding government initiatives to tackle COVID-19.

Keywords: Public, Perception, Initiatives, Confront, COVID-19.

1. Introduction

Coronavirus disease 2019, also known as COVID-19, was first reported in December 2019 among people suffering from respiratory failure in Wuhan, China, and has since grown to become the world's most serious health issue (Wahed, Hefzy, Ahmed, & Hamed, 2020). On March 8, 2020, the first COVID-19 patient was found in Bangladesh (Islam, Talukder, Siddiqui, & Islam, 2020). As a result, on March 11, 2020, the World Health Organization (WHO) declared the COVID-19 outbreak a pandemic. It is a fatal disease that continues to

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affect many countries around the world. This is due to the new coronavirus strain, severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) that has become a major public health concern around the world (Islam et al., 2021). The most common COVID-19 symptoms are fever, dry cough, and fatigue. Aches and pains, nasal congestion, headache, conjunctivitis, sore throat, diarrhea, loss of taste or smell, a rash on the skin, or discoloration of the fingers or toes are some of the less common symptoms that may affect some patients. Typically, these symptoms are mild and appear gradually. Some people become infected but show only minor symptoms. Approximately 80.0% of COVID-19 patients recover without the need for hospitalization. Approximately 20.0% of infected cases experienced severe illness, such as shortness of breath, septic shock, and multi-organ failure, and an estimated 2.0% of cases are fatal (SMM et al., 2020). SARS-CoV-2 is spread through close contact (within 6 feet) via respiratory secretions in coughs or sneezes or by touching virus-contaminated surfaces or objects. 2020 (Wahed, Hefzy, Ahmed, and Hamed).

The WHO recommends that health care workers (HCWs) and patients' close contacts be protected to prevent the spread of the virus. Regular hand washing, social distancing, and respiratory hygiene are all primary preventive measures (covering mouth and nose while coughing or sneezing). Overcrowding, a lack of isolation facilities, a contaminated environment, and insufficient knowledge and awareness of infection control practices among the general public all contribute to disease transmission. Inadequate knowledge and incorrect attitudes among people can have a direct impact on practices, leading to delayed diagnosis, poor infection control, and disease spread (Wahed, Hefzy, Ahmed, & Hamed, 2020). No antiviral treatment or vaccine has been explicitly recommended for COVID-19 to date. As a result, the most feasible and ready option is to use preventive measures to control COVID-19 infection (Bhasin et al., 2021).

To tackle COVID-19, the government of Bangladesh has taken a variety of measures, including diagnosis of suspected cases, quarantine of suspects, isolation of infected patients, local or regional lockdowns, the closure of all government and private offices, increased public awareness and social distancing, and so on (Islam, Talukder, Siddiqui, & Islam, 2020). Though the government has provided vaccines to the people, it has not been possible to control the delta and omicron variants due to disinclination to vaccinate and noncompliance with health hygiene (13 January 2022, Prothom Alo). But now, this image has been changed because the world has had two experiences with it. If this pandemic continues, people will face further terrible losses in their daily lives in every sector. Besides this, one thing that can be noted in this case is that, despite taking the vaccine, the rate of COVID-19 infection has not stopped. European countries are a good illustration in this regard. If people are infected with COVID-19 even after taking the vaccine, then it can be regarded as a nimbus-like seasonal infection like influenza. In this case, people have to get used to living with this for a long time. (13 January 2022, Prothom Alo). So, the main issue now is that to reduce the infection of COVID-19, people need to comply with the various measures of the government to confront the current pandemic. Thus, this extremity can be minimized by studying the perception of the people towards various initiatives taken by the government, and at the

same time, it is necessary to find out the reason behind negative perceptions regarding the initiatives of the government to confront COVID 19.

Many studies have been conducted on COVID-19 in Bangladesh regarding different issues like knowledge, attitudes, practice, and perception aspects of COVID-19. One of the types of research reveals that 48.3% of participants had more accurate knowledge, 62.3% had more positive attitudes, and 55.1% had more frequent COVID-19 prevention practices. (Ferdous et al., 2020). Another almost identical study was conducted about the public perception of the COVID-19 pandemic management in Bangladesh: a qualitative exploration (Jhoarder et al., 2020). This study mainly focuses on the public's perceptions of pandemic management efforts by Bangladeshi health sector decision-makers. This study was substantially based on the perceptions of people who are generally associated with the profession, such as directors, coaches, and fellows of public and private associations in the health sector. Poor pandemic management was addressed in the study. People's perception of service providers is that they lack responsiveness (addressing patients' social needs) in providing COVID-19 treatment, with some doctors misleading the public by sharing misinformation on social and mainstream media (Joarder et al., 2020).

Besides this, another similar study was also conducted on COVID-19 in Bangladesh regarding "A study of the public perception on the early measures" taken by the government" (Siddika et al., 2020) to understand the public perception during the early days of the pandemic in Bangladesh regarding the measures taken by the Bangladesh government in March and April 2020. It is noticeable that this study was conducted particularly at earlier times in COVID 19. But after that time, the government of our country has taken numerous initiatives to confront COVID 19. In this regard, it has been noticeable that many studies have been conducted related to the public's perception of these issues through an online survey. But in our country, most people don't have or have limited access to internet installations. Numerous of them aren't connected with these installations like Facebook, Messenger, WhatsApp, etc. So only online data from the public could reflect all perceptions of the people because people have different backgrounds, and their perceptions may be different from one another. Especially in a previous study, public perception regarding government enterprise to confront COVID-19 among the people generally who have limited or no access to the internet has not been explored. As public perceptions regarding government initiatives have never been explored, this gap was addressed in this study. This study will play an effective role in tackling COVID-19 or any other similar crisis in the future with more efficiency without impairing the image of policymakers or the government.

2. Objectives of the Study

The broad objective of this study was to know the public perception regarding the various government initiatives to confront COVID 19. To fulfill the broad objective there were some specific aims of this study.

- a) To know the people's awareness level regarding the government initiatives to confront COVID 19.

- b) To explore public perception by measuring the satisfaction level of people about the initiatives that have been taken by the government to confront COVID 19.
- c) To identify the factors for the positive or negative perceptions of people regarding government initiatives to confront COVID 19.
- d) To prescribe some suggestions that could be better for the government or its institutions to confront COVID 19 or similar crisis management in the future.

3. Literature Review

Public perception is the way people take something in their daily life, involving understanding, discernment, and violation of action. Therefore, the only way to address this crisis is to first determine whether people's perceptions of the government's various initiatives are positive or negative. It is also important to determine the causes of any negative perceptions about specific initiatives to confront COVID-19.

Considering the stakeholder's urge to eliminate emergency situation is crisis management. Diffusion and innovation theory suggests changing past behavior and attitudes to improve crisis management. Deny, reduce or rebuild is the common strategy for managing crisis.

Due to COVID-19, Bangladesh's revenue losses are estimated to reach \$220 billion, with 55% of the global population not having access to social protection (Banik Rajon, 2021). In our country, most people do not believe in the Corona virus disease and have superstitious ideas (Azim Ragaul et al, 2020). It is found that the attitude of residents towards COVID-19 prevention and control is generally positive, but there are still gap between thoughts and deeds for preventive measures (Yang Kaihan et al, 2020). It also found that many people are unaware of and reluctant to accept the recommended guidelines, and that compliance in following the suggested actions may help reduce the spread of the disease (Islam Sufia et al 2020). One of the studies states that 61.2% of people had adequate knowledge, 78.9% had a positive attitude, and 51.6% had good practices. Most participants were confident that COVID-19 would be successfully controlled, but only 75.2% always washed their hands with soap or hand sanitizer, and 70.6% wore a mask (Banik Rajon, 2021).

Besides this the previous literature showed that the lowest level of knowledge prevailed among the above-50-year-old age group, was higher among females, and was lower among those with lower education levels. Three fourth of the total had a negative attitude towards the use of face masks, while slightly more than fifty percent used a face mask and over half of total practiced hand washing. More than two thirds had knowledge of social distancing, but only half of them practiced it. Male respondents had 1.5 times more knowledge about social distancing than their female counterparts (SMM Rahman et al, 2020).

Public perception of government initiatives to confront Covid 19 is limited, and few studies have been conducted. Similar study was conducted like public perception of the early measures taken by the Bangladesh government during the pandemic, but there is limited research on those without access to social media (Siddika et al, 2020). Another study was examined the public perceptions of pandemic management efforts by Bangladeshi health

sector decision-makers (Joarder et al, 2020). This research gap has created a scope for present study to dig down further to this issue, which can help to tackle this type of crisis more successfully in future.

4. Methodology

In conducting this study, mixed-method research was adopted to investigate people's perceptions regarding government initiatives to confront COVID 19. On the other hand, this study was mainly based on an exploratory research design approach. In doing so, an in-depth interview method with a checklist for qualitative data and semi-structured questionnaire using five-point Likert scale was used to collect survey data for this study. This study was conducted among people over the age of 18. The population of this study was selected based on a convenience sampling technique. The frequency of the study population as selected for data collection was the following:

Table 1: Frequency of study population

Area		Male	Female	Total
Urban	Mymensingh City Corporation	25	25	50
Rural	Fulbaria Upazila	12	13	25
	Trishal Upazila	13	12	25
In total respondents		50	50	100

For this study, male and female respondents were selected in equal proportions. Besides this, the population was also selected in an equal proportion from the urban and rural areas for data collection to understand the differences between the urban and rural areas. For this study, both in-depth interview and semi-structured questionnaire were used to collect data about the perceptions of the respondents. In the questionnaire, there are some questions about the demographic profile, with multiple-choice questions about gender, age, income, area, occupation, and educational qualification. There were also some questions about whether they heard about the initiatives of the government and how they wanted to make suggestions to improve the initiatives of the government to better confront COVID-19 or similar crises in the future. The perceptions of the people were assessed by using Likert scale-based questions that provide five options ranging. Both males and females above 18 years with different socio-economic characteristics who are beneficiaries of various initiatives were considered as the study population. For qualitative data collection in-depth interview were conducted based on a checklist. Fulbaria and Trishal Upazila were selected as rural areas, and Mymensingh City Corporation from Mymensingh district was selected as an urban area for conducting this study. All data for this study were collected from November 2021 to December 2021. Data collected from the respondents has been analyzed with descriptive statistics and presented in this study. Besides this, all the data from this study has been presented using tables and charts with their respective frequencies.

4.1 Limitations of the Study

This study has some limitations that should be noticed and considered. Due to budgetary limitations, a smaller sample size was chosen for this investigation. During the pandemic,

most of the urban residents moved to rural areas, which would have made it harder to obtain data from actual rural areas. Finally, due to time limits, it would be impossible to collect data from a significant number of respondents. There is a scope of further study with large scale nationwide survey. This type of study findings will help to confront COVID like future crisis.

5. Results and Discussion

5.1 Demographic Profile of the Respondents

Table 1 shows the demographic profile of the respondents in the research area. The proportion of male and female respondents in this study was equal. The majority of respondents (53%) were between the ages of 31 and 55, and 37% had completed secondary school.

Table 2: Demographic profile of the respondents

Variables		percentage
Sex	Male	50
	Female	50
Age(years)	18-30 years	32
	31-55 years	53
	Above 55 years	15
Area	Rural	50
	Urban	50
Education	Higher Secondary	34
	Secondary	37
	Primary	11
	Illiterate	18
Occupation	Government employee	18
	Farmers	10
	Housewives	27
	Students	23
	Day laborers	9
	Unemployed	6
	Others	7
Income	More than 50 thousand	6
	31-50 thousand	12
	15-30 thousand	38
	Less than 15 thousand	44

5.2 Knowledge assessment of people regarding the government initiatives to confront COVID 19

Figure 1 shows that 96% of the population is aware of the government's initiatives and knows what to do and how to take the first steps to tackle COVID-19 in everyday life, indicating that the government's various initiatives have reached the majority of the people.

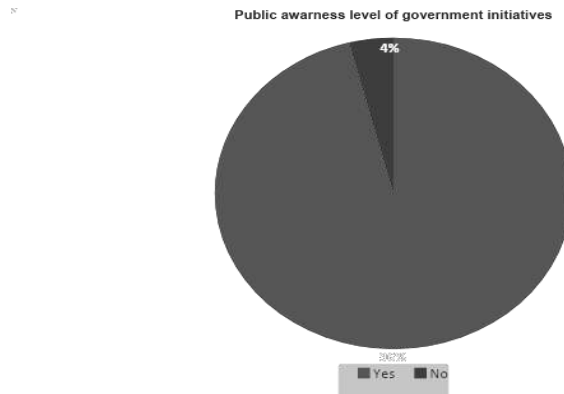


Figure 1: The percentage of people who are generally aware of the different government initiatives to confront COVID 19

In the case of urban and rural perspectives, 98% of urban and rural respondents were familiar with government initiatives and knew what needed to be done to confront COVID-19.

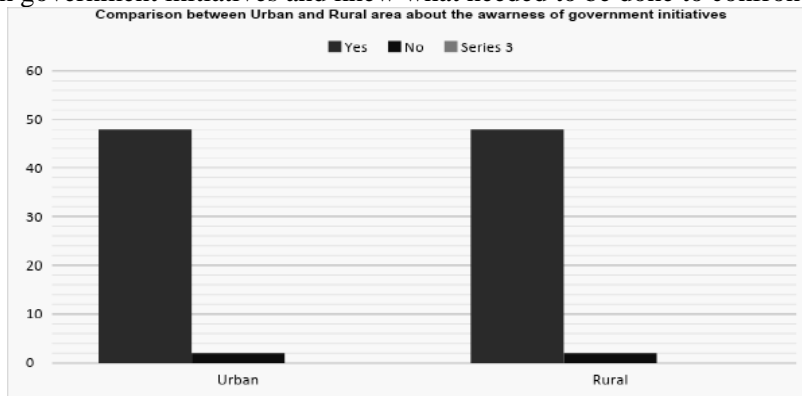


Figure 2: A comparison between urban and rural areas in terms of the awareness level of government initiatives to confront COVID 19

The results shown in Figure 2 show that the government's awareness campaign to tackle COVID-19 during the pandemic was successful in both urban and rural areas.

5.3 Perception analysis of people regarding the different government initiatives

1) Adequacy of getting information to tackle COVID 19

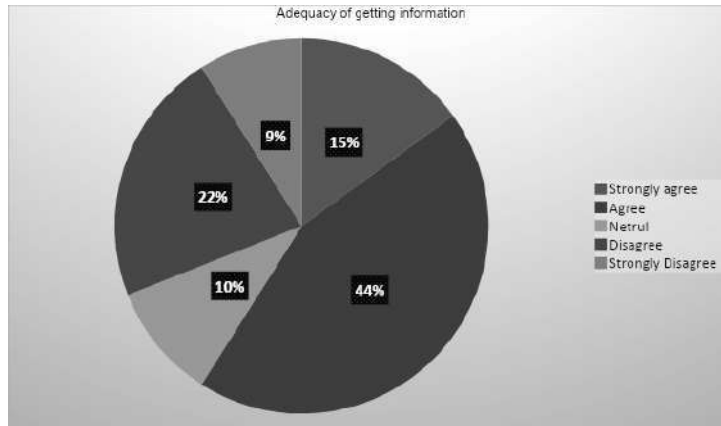


Figure 3: Public perception of the statement about getting adequate information to tackle COVID 19

According to the findings of this study, approximately 59% of the study population stated that they had enough information to tackle COVID 19. In this sense, it is understandable that the majority of the study population had a positive perception of this. When comparing urban and rural areas in terms of access to information, the following scenario appeared:

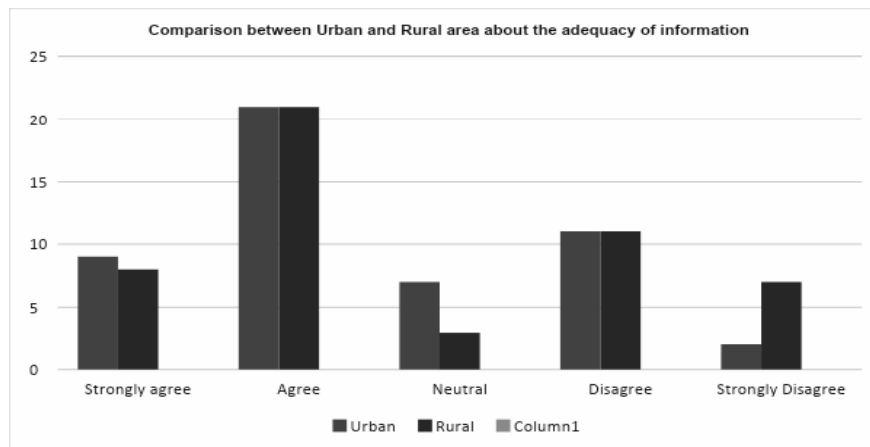


Figure 4: Comparison between urban and rural areas regarding the public's perception of the statement about getting adequate information to tackle COVID 19

A comparison of urban and rural areas reveals that nearly 60% of urban and 58% of rural respondents believe they have enough information to confront COVID 19. This means

that the government's ability to obtain information to combat COVID 19 has reached more urban areas than rural areas.

2) Adequateness of government assistance to meet daily needs during COVID 19

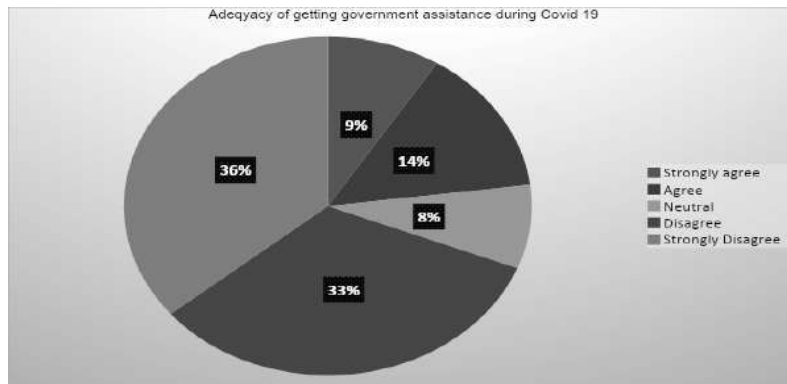


Figure-5: Public perception about the statement of adequateness of government assistance to meet daily needs during COVID 19

Figure 5 shows that only 23% of respondents believed the government had provided adequate assistance to meet their daily needs during the pandemic. Few people appear to have a positive perception of government assistance to meet their daily needs during pandemics. Despite the fact that 23% of the study population stated that they had received adequate support or assistance from the government to meet their daily needs, the majority of them believed that the government had always tried to help them, but they had not received this assistance because it had been misused by some local dishonest and greedy people. In conversely, the following scenario can be seen when considering the context of urban and rural areas:

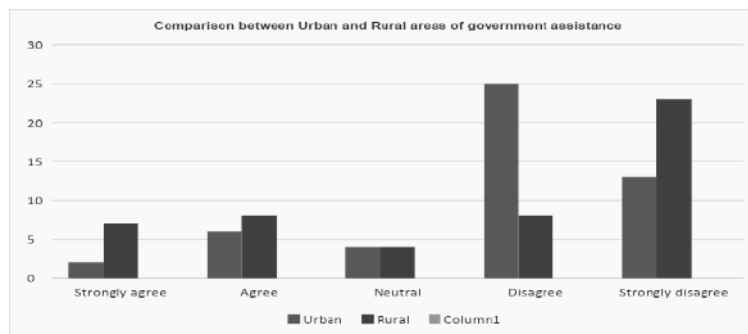


Figure 6: Comparison between urban and rural areas regarding the adequateness of government assistance to meet daily needs during COVID 19

According to the above scenario, 15 (30%) of 50 respondents in a rural area have a positive perception of the government's adequate assistance to meet their daily needs. In contrast, only 8 (16%) of 50 respondents in urban areas have a positive perception of the

same issue. This implies that rural residents have a more positive perception of receiving adequate government assistance to meet their daily needs than urban residents.

3) Trustworthiness about the COVID-19 infection and mortality rate that is broadcasted by government media

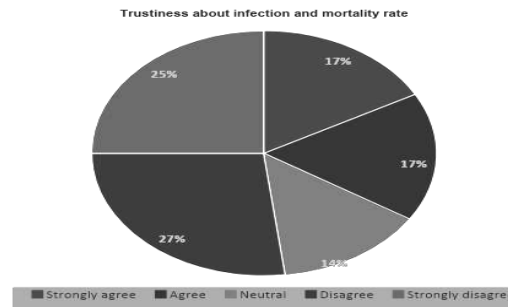


Figure 7: Public perception about the trustworthiness of COVID-19 infection and mortality rate as broadcast by government media

According to the findings shown in Figure 7, 24% of the total respondents agreed with this statement. Whereas 52% of those polled did not believe the study's findings, It was also found that a majority of people did not agree with this statement because some people believe that the rate of infection is lower than what is shown in the media, while others believe that it is higher than the number of people infected every day. In this case, it has been found that a large percentage of people in rural areas believe that the media is broadcasting higher infection and death rates than usual. On the other hand, most urban residents who disagree with this question believe that the government is focusing on infection and death rates rather than the media. Again, some urban residents believe that the media accurately reports the rate of infection, but the mortality rate is lower than the actual rate.

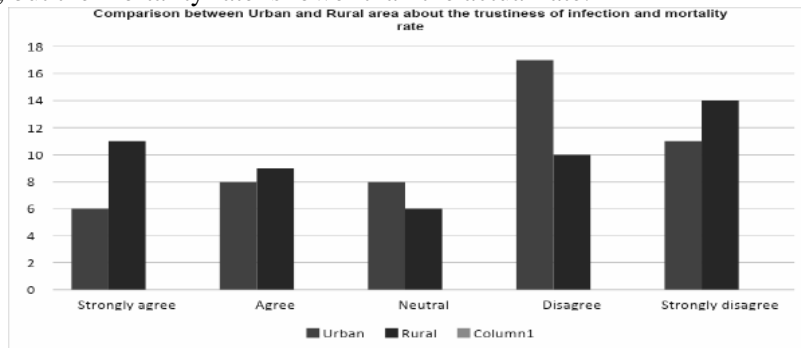


Figure 8: Comparison between urban and rural areas regarding the trustworthiness of people about the rate of COVID-19 infection and mortality rate that the government has been broadcasting through different media

Figure 8 shows that in urban areas, 28% of the study population and rural area 40% of the study population has a positive perception of people's trustworthiness in relation to the rates of COVID-19 infection and mortality that the government has been broadcasting

through various media. This section of the study revealed that positive perception of this issue is higher in rural areas than in urban areas.

4) Adequateness of healthcare facilities and specialties to tackle COVID 19:

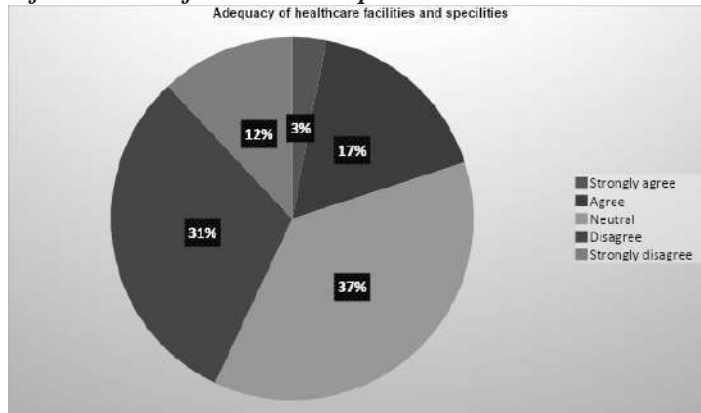


Figure 9: Public perception about the statement of adequateness of healthcare facilities and specialties to tackle COVID 19

The results (Figure 9) show that only 20% of people believe there are enough healthcare facilities and specialties to tackle COVID 19, while 43% of the total population of this study believes there is a shortage of healthcare and specialties to tackle COVID 19. Aside from that, 37% of respondents stated that they were unaware of it.

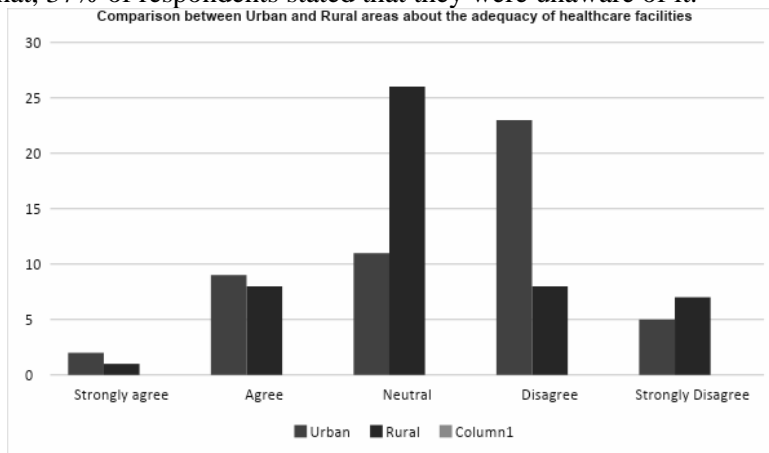


Figure 10: Comparison between urban and rural areas regarding the statement of adequateness of healthcare facilities and specialties to tackle COVID 19

The figure above shows that 11 (22%) of 50 urban and nine (18%) of 50 rural respondents revealed that Bangladesh having enough health care facilities and specialties to tackle COVID 19. According to information, the population of urban areas has a more positive perception than the population of rural areas in this regard.

5) The government has provided special protection for vulnerable people in our society:

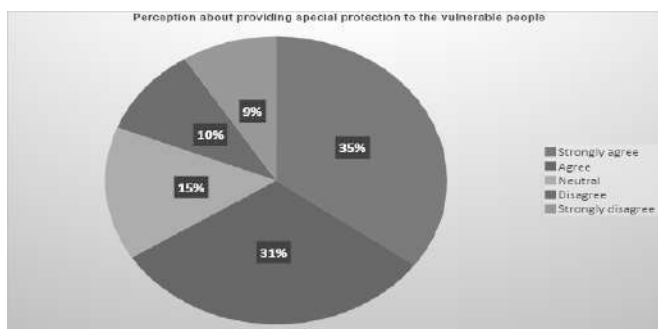


Figure 11: Public perception regarding the statement that the government has provided special protection for vulnerable people during COVID 19

According to the findings in Figure 11, 66% of the total respondents to this study believed that the government had provided special protection to vulnerable people in order to tackle COVID 19. At the same time, the majority of respondents mentioned that the government has taken or provided special protection for vulnerable people, but the vulnerable people cannot receive that assistance from greedy and dishonest local authority members or chairmen. In this study, however, 19% of the population stated that the government has not provided special protection for vulnerable people facing COVID 19. In this regard, the researchers assumed that, although the respondents gave a negative perception of the issue, most of them believe it, but they give it a negative perception because of some dishonest and greedy people who took advantage of the system.

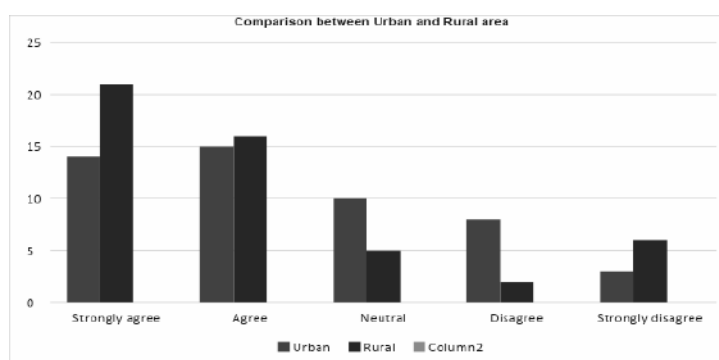


Figure 12: Comparison between urban and rural areas regarding the fact that during COVID-19, the government has provided special protection for vulnerable people in our society

According to the findings in figure 12, rural areas (74%) have a more positive perception than urban areas (58%) of the government providing special protection for vulnerable people in our society. However, negative perceptions of this issue were higher in urban areas (22%) than in rural areas (16%).

6) Only vaccination can mostly protect from infection with COVID 19

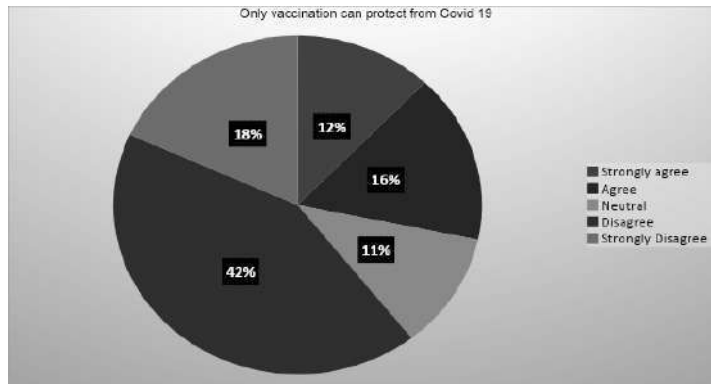


Figure 13: Public perception of the statement that only vaccination can mostly protect from infection (COVID 19)

Only 28 of the 100 study respondents believed that simply getting the vaccine would protect them from becoming infected with COVID-19. Whereas the majority of the population, 61 respondents, did not believe in this issue. Among those who continue to have negative perceptions, some have stated that vaccination is a cure that provides peace of mind, and that above all, only God can save us from this ongoing pandemic. They also stated that nothing else can save it apart from God. Again, some of them mentioned that following vaccination, people must follow hygiene rules such as hand washing and wearing masks.

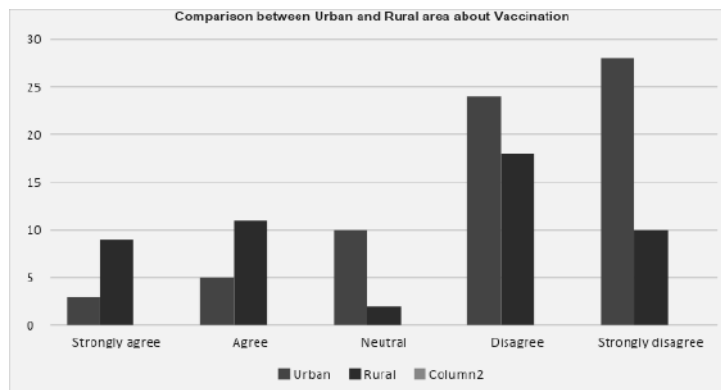


Figure 14: Comparison between urban and rural areas regarding the statement that only vaccination can mostly protect from infection (COVID 19)

Based on the above data, a comparison of urban and rural areas (Figure 14) shows that people in the rural area believe more than people in the urban area that vaccination alone cannot protect them from infection. However, one thing that stood out from the study: people in rural areas who have a negative perception of the issue believe that not only taking a vaccine but also having faith in God or praying can save them from the pandemic. Aside

from that, many of them referred to the pandemic as a wrath of God. Furthermore, they believe that Allah has sent all of this wrath because people did not follow the right path. While many urban residents who disagreed on this issue stated that because people are becoming infected even after being vaccinated, they believe that vaccination alone cannot protect them from only affecting COVID 19. Aside from vaccination, they also stated that hygiene rules must be followed.

7) After being vaccinated, one should maintain the instructions provided for COVID-19

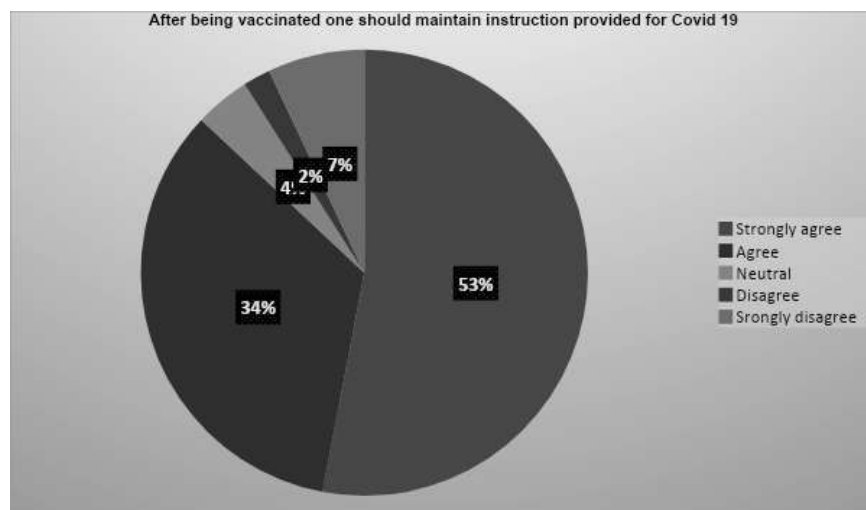


Figure 15: Public perception about the statement that, after being vaccinated, one should maintain the instructions provided for COVID 19

Figure 15 depicts people's perceptions of whether or not they should follow the COVID 19 instructions after being vaccinated. In this section, it is observed that 87% of respondents have a positive perception in this regard. On the other hand, very few people, or only 9% of the study population, believe this statement is false. The remaining 4% of the study population stated that they were unaware of this statement. According to the findings in Figure 15, although 28 percent of the population believes that only vaccines can protect us from COVID, 87 percent of the population in this study believes that after receiving a vaccination, one should practice good hygiene.

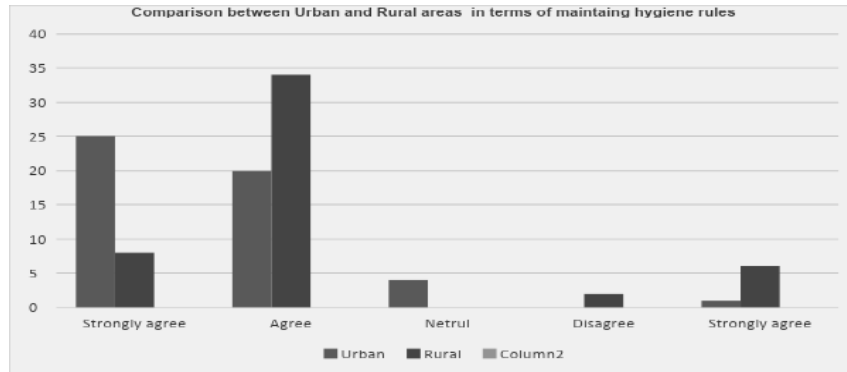


Figure 16: Comparison between urban and rural areas regarding the statement that only vaccination can mostly protect from infection with COVID 19

In accordance with the findings in the figure above, approximately 90% of the total population in urban areas believed that it is important to follow hygiene after receiving a vaccine, whereas only 84% of the total population in rural areas believed that it is important to follow hygiene after receiving a vaccine. According to the findings, people in urban areas believe this statement more than those in rural areas.

8) Quality of hotline services during COVID 19

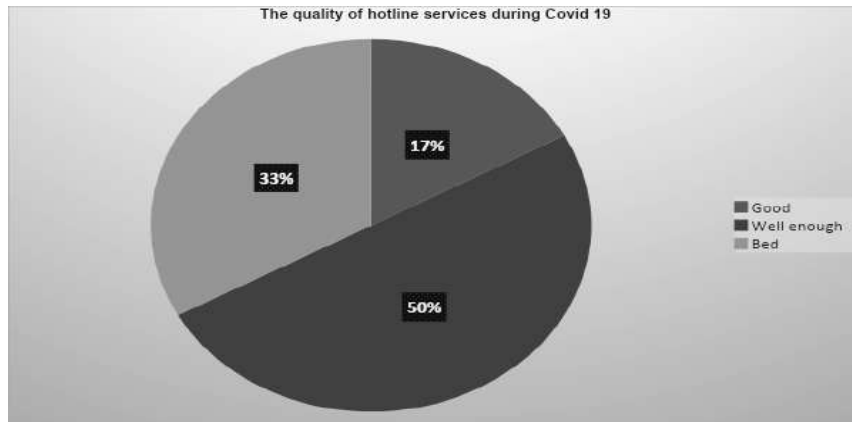


Figure 17: Public perception about the statement of the quality of hotline services during COVID 19

Approximately 18% of the total population in this study used hotline services during COVID 19. Among them, 17 percent of those who had received medical services from the hotline during pandemics said the quality of the service was good. Similarly, in this study, 50% of respondents said the quality of the hotline service was moderate. However, 33% of the study population stated that the quality of hotline service was poor. Based on the findings, it can be concluded that the majority of the people in this study population have a positive opinion toward receiving medical services from the hotline during COVID 19.

9) Quality of hospital services during COVID 19

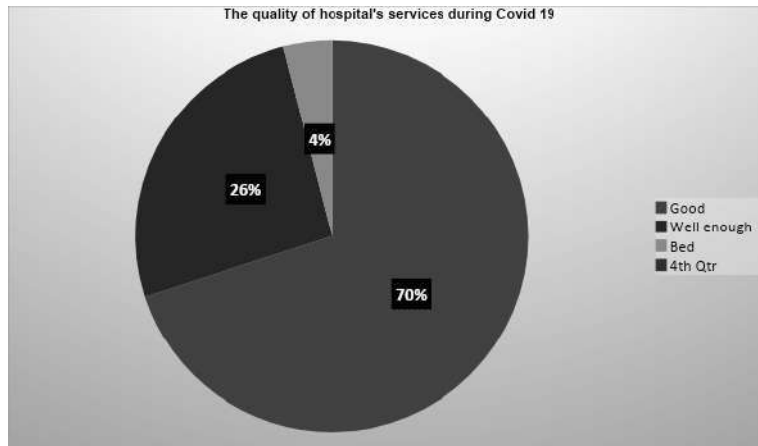


Figure 18: Public perception of the statement about getting adequate information to confront COVID 19

During COVID 19, hospitals served approximately 47% of the total population in this study. Seventy percent of those who had received medical services from the hospital said the quality of the hospital's service was good. Similarly, 26% of respondents said the hospital's service was of moderate quality. On the other hand, 4% of the study population stated that hospital quality of service was poor (figure). According to the above results (Figure 5 and the.53), the majority of the people in this study have a positive perception of the hospital's services during the pandemic.

10) Public perception regarding overall government initiatives to tackle COVID 19

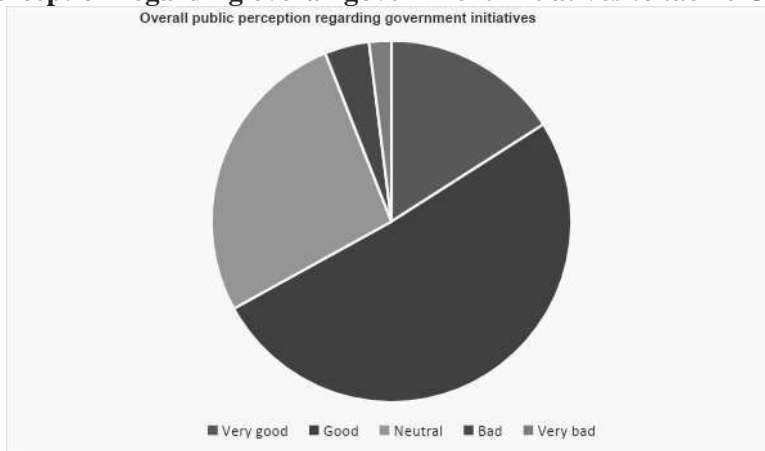


Figure 19: Public perception of the statement of overall government initiatives to tackle COVID 19

According to the findings of the preceding study, 67% of respondents in this study believe that the government's initiatives to tackle COVID-19 are good. On the other hand, only 6% of those questioned thought the government's efforts to tackle COVID-19 were ineffective. Aside from that, 2% of those queried had a neutral opinion, which means they said neither good nor bad.

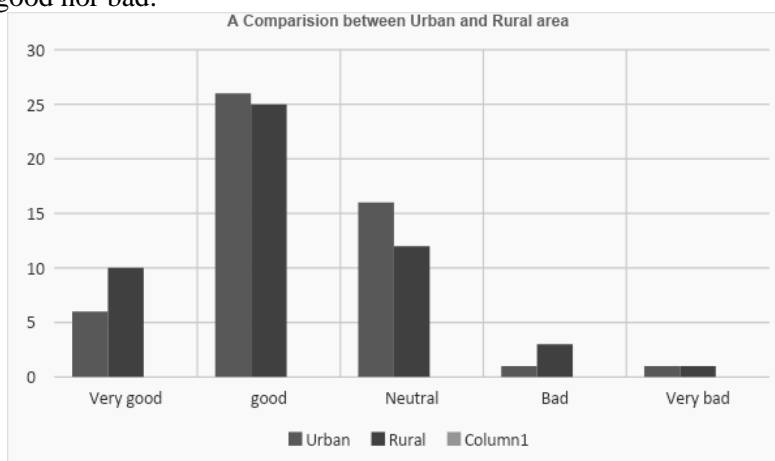


Figure 20: A Comparison between Urban and Rural Areas Regarding Public Perception of Overall Government Initiatives to tackle COVID 19

Based on a comparison of public perceptions of overall government initiatives to tackle COVID 19, the findings revealed that 56 percent of urban respondents to this study realized that the government's initiatives are good. Again, in rural areas, 69% of respondents agreed that the government's initiatives are effective. The findings of the above figure represent that people in rural areas have more positive perceptions of COVID 19 initiatives than those in urban areas. Based on this result and the scope of perception regarding overall government initiatives to tackle COVID 19, it is observed that the majority of respondents have a positive perception of the government's initiatives to tackle COVID 19. On the other hand, very few of the study population's respondents have a negative perception of government initiatives to combat COVID 19. According to the study, 67% of the study population has a positive perception of this issue, while only 6% have a negative perception of this issue. The remaining population in this study has neutral points, indicating that they did not respond in this regard. Finally, it appears that people have more positive perceptions of this statement than negative perceptions.

5.4 Best government initiatives or directives to tackle COVID 19

In this section, respondents were asked an open-ended question about which of the best government initiatives or instructions they feel most like accompanying has created a positive perception of the government. In this regard, the following figure highlights all of the best initiatives encountered by the respondent:

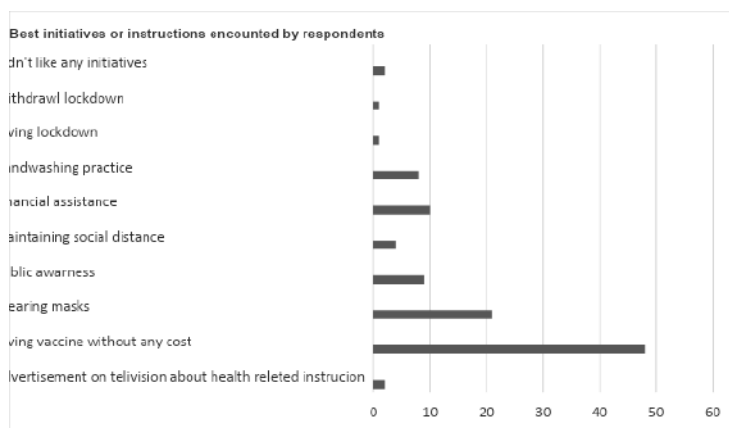


Figure 21: Various government initiatives or instructions that respondents find most desirable

Out of the initiatives or instructions promoted by the government to tackle COVID 19, providing free vaccination is the most preferred initiative encountered by respondents, with 44% mentioning it. Furthermore, 22% of respondents stated that wearing a mask will help to protect against dust as well as COVID 19, so everyone supports the government's initiative to make wearing a mask a mandatory aspect of receiving any services.

5.5 Unsatisfactory government initiatives or directives to tackle COVID 19:

Overall, 6% of the study population has a negative perception of the government initiatives undertaken to tackle COVID 19. As a result, in this section, respondents were asked open-ended questions about which of the government's worst initiatives caused them to have a negative attitude toward this issue. The following figure depicts the responses to this statement that the respondents encountered:

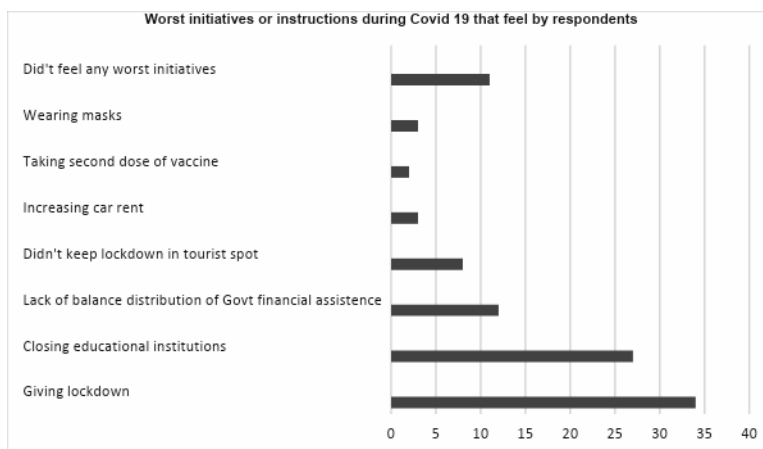


Figure 22: Various government initiatives or instructions that respondents find unsatisfactory and have created negative perceptions of COVID 19

Considering the above table, it can be concluded that, of the initiatives taken or instructed by the government to tackle COVID-19, providing lockdown during the time of increasing COVID-19 was the least favorable initiative mentioned by respondents, with 33 percent mentioning it. A similar issue has been revealed in both urban and rural areas, supposed to lead to a more negative perception of government initiatives to tackle COVID-19.

Based on the findings of the study, researchers can conclude that there were several factors that contributed to the public's negative perception of the government, including people, particularly those who vigorously believe in religion, who stated that wearing a mask is a tedious task and that Allah can save them from it, implying that it cannot protect them. Another similar issue was that most people stated that the government has provided them with adequate financial assistance, but they are unable to obtain it due to money misappropriation of funds by representatives of local government institutions. According to them, due to a lack of adequate monitoring by local government representatives, they did not receive the financial support that they deserved during the pandemic, resulting in a negative perception of the people. On the other hand, due to the lockdown, most people, particularly day laborers and traders, were unable to meet their daily needs. That is why people disliked the aforementioned issues, which resulted in financial or nonfinancial consequences and a negative perception of government initiatives to combat COVID 19.

6. Conclusion and Recommendations

5.1 Conclusion

This study attempts to highlight public perception regarding government initiatives for better crisis management in the present as well as in the future for any government or its institutions, providing a scope for any organization or its institutions to reduce crises while maintaining the reputation of the particular organization or government or its institutions in a particular country. Aside from that, we know that the feedback of any initiative can play an effective role in the better management of any crisis, and that it can only be taken by studying people's perceptions. If they respond positively to a specific issue, it acts as support for the initiatives. Again, if they respond negatively, it creates an opportunity for any organization to focus on that issue for better crisis management. According to the findings of the study, the majority of the population points of view government initiatives positively. Although the majority of respondents in this study have positive perceptions of government initiatives, they indirectly express positive perceptions of government activities. According to this study, the government has always tried to find a better way to manage an ongoing pandemic situation, but the representative of the local government body misuses their responsibility. In this regard, the respondents to this study were particularly concerned with financial assistance. In this regard, they believe that the government provided adequate financial assistance to vulnerable people during the pandemic, but that the local representative of the local government body was unable to use it properly. As a result, a negative perception of the study population has constructed. In addition, lockdowns and the

closure of educational institutions contribute to a negative perception of government initiatives. In this regard, the study population also stated that if they received adequate assistance to meet their daily needs, it could not be too bad for them. People's perceptions of the government's COVID-19 response initiatives contribute to the management of ongoing pandemics and future crises.

6.2 Recommendations

According to the study population, the government should take the following measures to tackle pandemic situations. The following are the recommendations made by the study population:

Urban area perspective:

The following steps were recommended by respondents from the urban area to manage the current, ongoing pandemic:

- To ensure equitable distribution of government financial assistance during a pandemic, this responsibility should be assigned to the army, navy, or students rather than the country's local representative.
- Among all of the government's initiatives to tackle COVID 19, wearing a mask should be mandatory, and it should be distributed for free to the poor. Because it protects against COVID-19 as well as other types of dust and asthma. To do this correctly, the local administration must be more proactive when enforcing a rule. If someone does not wear a mask, they must be punished.
- The government will be unable to monitor at the local level. As a result, some teams must be formed at the local level to make government initiatives more effective. The task of these teams should be to find out who does not comply with the government's initiatives, who embezzles money, and who does not receive financial assistance despite being qualified, and all of that information should be recorded in order to punish them.
- To raise public awareness, everyone must increase their personal awareness because the government cannot make everyone aware, so one person must keep himself aware for his protection and the other for his protection.
- Educational institutions should be kept open as long as proper hygiene rules are followed. Online education should be well developed so that it can be carried on in the event of a crisis.
- In an emergency or crisis, a lockdown should be implemented by providing financial assistance to those in need.
- The vaccination program's activities should be expanded more quickly. It must be available to everyone at their door.
- All activities should be carried out in a way that results in fewer public gatherings.
- COVID-19 patients should be treated in a separate hospital. If someone has COVID 19, they must receive free treatment.
- Providing job opportunities for those who lost their jobs as a result of the pandemic.
- More research on how to eradicate COVID 19 is required.

- Strict surveillance should be implemented so that people cannot leave the house unless absolutely necessary.

Rural area perspective:

The people of the rural area recommended the following steps that the government could take to better deal with pandemic situations:

- Strict action should be taken against those who misappropriate government funds.
- Lockdown should be picked up, and more guidance should be provided to ensure that the health rules for tackling COVID 19 are followed.
- Everyone should be vaccinated as soon as possible.
- The government should take steps to ensure that people from the upper to lower classes do not suffer financially as a result of such activities.
- During the lockdown, the poor should be given ration cards and old-age allowance programs.
- Not to allow public gatherings and to keep the awareness-raising program going.
- Daily necessities or commodities must be available at reasonable prices.
- Vaccinations should be done on a national level, rather than relying on foreign countries.
- More research is needed to tackling COVID 19.
- To raise awareness, hat bazaars should be supervised from house to house, and if no one is aware, he should be punished with appropriate punishment.
- In times of crisis, the local government must organize, provide, and supervise financial assistance to the poor.
- People should be aware of their own tendencies, and others should be made aware of their own.
- The government must be more vigilant in order to adhere to the restrictions.
- Educational institutions should follow health regulations.
- Medical services must be improved further in order to completely eradicate COVID 19.
- Health hygiene rules should be strictly followed without resorting to lockdown.
- During distribution or relief to the poor, local representatives must strictly adhere to health regulations.

Based on the above research findings, some recommendations can be made to better manage current and future crises.

First, in order to tackling COVID-19 or any other similar crises that may emerge in the future, it will be necessary to identify the communication medium for getting information that provides easy access to information about how to manage this crisis at the people's doorstep. During a crisis, the media can play an important role because acceptance of the crisis by the people is one of the strategies of any crisis management, which means that people willfully acknowledge that it is a crisis. If people cannot be accepted and acknowledged, there is a crisis, and no matter what steps are taken, they will be ineffective.

As a result, in times of crisis, the communication media must be vigilant to avoid spreading any kind of false information, as it is a threat not only to the current crisis but also to any future crisis.

Second, if the government wants to provide financial assistance or other types of relief to people in a crisis, it should form a committee to investigate whether or not the people have received relief. As a result, the government should form a field team to report back to the government in the form of feedback from victims of various government initiatives.

Third, any type of crisis cannot be managed strictly by the central government; therefore, local governments must be more active and vigilant in order to avoid abusing their power, particularly in terms of relief distribution during any crisis. As a result, it is necessary to monitor the local government administration to ensure that they do not confiscate government financial assistance.

Fourth, more doctors and specialists are needed in the healthcare sector to tackling COVID-19 as well as manage any future crises.

Finally, the researcher suggests that more research be done on the same population to study their perceptions of local government bodies.

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Impact of COVID-19 on Child Labor: A Study on the Selected Areas of Trishal In Mymensingh

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Abstract

This research basically aims at uncovering the impact of COVID-19 on child labor in selected areas of Trishal, Mymensingh. For this purpose, data were collected from November 2021 to May 2022 on 112 respondents. The data were analyzed using suitable statistical tools. The study used both quantitative and qualitative methods. For collecting quantitative data, a semi-structured questionnaire was used, and 112 child laborers were randomly selected from the research area. Qualitative data were collected from various journals, newspapers, periodicals and related past research papers. This study shows an increasing trend in the average monthly income of child laborers during the COVID-19 period, and the average household expenditure of child laborers is 20% higher during the COVID-19 pandemic compared to the pre COVID-19 period. Another finding of the research is that 16.07% of child laborers are illiterate and 83.93% are literate. The age of child labor is between four and sixteen years, and they are involved in diverse economic activities during the COVID-19 period to cover their family expenditures. 30.36% of the 112 respondent children were engaged in child labor during pandemic; they were not involved in child labor in the pre-COVID-19 period, and the remaining 69.64% were involved in child labor since pre-COVID-19. The important findings of the study are that the rate of increase in the number of child laborers during the COVID-19 period is 43.59% and 68.75% of children dropped out of school during this pandemic. This current research estimates an increasing trend of child labor during the COVID-19 pandemic.

Keywords: COVID-19, Child labor, Pandemic

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1. Introduction

Many education sectors in the world came to an end during the COVID-19 pandemic. Because of this global outbreak, nearly every country in the world declared "Lockdown." The Bangladesh government also alleged 'lockdown' throughout the nation during this outbreak. Due to the impact of this lockdown situation, many marginal families who are living from hand to mouth are out of work, which badly affects their family earnings. The closure of schools and diminution of family earnings expose many children to the dangers of child labor. Temporary school closures are currently affecting more than 1 billion learners in over 130 countries (Nandra et al., 2020). This worldwide pandemic may kick children into child labor. The International Labor Organization (ILO) and UNICEF reported that child labor has increased to 160 million throughout the world (an increase of 8.4 million children in the last 4 years) and that millions more children are in danger owing to the consequences of the COVID-19 pandemic (Selim, F. 2021). Bangladesh tracked out its foremost cases of COVID-19 on March 8, 2020, and an alleged nationwide lockdown on March 25, 2020. On account of this outbreak, Bangladesh is facing countless challenges in the education sector. Due to this global pandemic, marginal families and new poor parents are compelled to engage their children in different working sectors, taking advantage of the closure of school. According to the ILO and UNICEF, the COVID-19 outbreak kicked millions of children back into child labor in Bangladesh. Economic disruption for a family and the closure of a school expose school-going children to the risk of child labor. Some studies have also revealed that a one percent increase in poverty leads to at least a 0.7% rise in child labor. Save the Children in 2021 reported that nearly ten million children might drop out of school after the COVID-19 pandemic across the world. Based on this report, Bangladesh is in the 28th position where children are at moderate or high risk of dropping out. Consider this child labor situation in this pandemic period; therefore, this study is undertaken to analyze the impact of COVID-19 on child labor based on four villages in Trishal, Mymensingh. The findings of the study will help policymakers in Bangladesh reduce child labor in rural areas. The result of this study will also have academic importance for the students and teachers in this economic area. The study will be helpful to the researchers for further studies of similar nature.

1.1 Present Scenario of Child Labor in Bangladesh

"Child labor" refers to participation in work at a younger age than the minimum age for participation in work recognized by the state in accordance with the social, moral, and legal provisions of the state legislation and as determined by the ILO Minimum Age Convention 1973. According to the Bangladesh Children Act (2013) and the Convention on the Rights of the Child (1990), those who are below 18 years of age are called children. Thus, child labor refers to work enacted by a person under the age of 18 in any occupation. (Topader, 2022). Child labor is the work that deprives children of their childhood and affects their physical, mental, social, and educational lives. (Child labor: Wikipedia, En.) Child labor is a broadly accepted and common issue as well as one of the most socio-economic problems in Bangladesh. It is relatively cheaper in Bangladesh compared to other nations in the world. Many organizations or employers mostly prefer to involve children in their workplace as

child laborers because child laborers cannot pressurize the employer to get a wage increment and other rights due to them. Moreover, children are relatively easy to control because they are docile. Bangladesh is the 7th most populous country in the world with a population of 170 million. According to the Bangladesh Bureau of Statistics, nearly 40% of the country's population lives below the poverty line (Topader, 2022). Family instability and poverty are the main reasons for child labor in families in Bangladesh where children join the workforce. Many poor families in our country rely on the income earned by their children for survival. Poverty is comparatively higher in urban areas (43.8%) than rural areas (28.4%). (Topader, 2022)

Recently, 7.9 million children in Bangladesh, ages 5 to 17, engaged in different working sectors, which is about 16.6% of the total workforce. Among them, 149,000 children are appointed as child laborers in the most unpleasant working areas, and 1.4 million are engaged in hazardous work. (Topader, 2022)

Percentage of child labor	Working area
62% of child labor	Agricultural sector
49.5% of child labor	Informal sector
28.6% of child labor	Day labor
14 % of child labor	Sales worker
25.4% of child labor	Transport sector

Source: The Business Post (2022, March 21)

Bangladesh government has committed to create a child labor free society and the ILO hailed the government as a result of the Bangladesh government's compliance with ILO convention no. 138. In the context of Bangladesh anyone under the age of 15 is prohibited from joining work. Source: bdnews24.com (2022, June 11).

2. Objectives of the Study

The main objective of the study is to investigate the impact of COVID-19 on child labor based on selected areas of Trishal Upazila in Mymensingh.

The specific objectives of the study are as follows:

- a) To delineate the present scenario of child labor in Bangladesh.
- b) To suggest some policy implications to reduce child labor in rural areas of Bangladesh.

3. Literature Review

Although the number of child laborers has dropped by 38 percent in the last decade, 10 million children in the world are still victims of child labor. The COVID-19 pandemic has made the situation worse and also hampered the fight against child labor. The incidence of child labor has increased due to the closure of schools due to the COVID-19 pandemic and

the financial crisis of vulnerable families (*International Year for the Elimination of Child Labor, 2021*).

Another study by Kaur and Byard (2021) confirmed that one out of every 10 children in the world is a child laborer. They also found that unfortunately, poor, impoverished families and their children become the first victims of COVID-19, which may push many more vulnerable children into child labor. Becker et al. (2021) reported that the main driver of child labor is the death, disability, or illness of the breadwinner. Bashar et al. (2022) mentioned that children are forced to look for work due to a lack of money to survive in households during the COVID-19 pandemic. They also reported that due to the economic crisis caused by COVID-19, middle-aged child laborers are forced to accept lower wages than before when there is no alternative to earning. Haque and Godman (2021) assess that child labor and domestic violence against children have increased in low- and middle-income countries during the lockdown due to COVID-19.

Besides, Ghosh et al. (2020) discuss how particularly marginalized children are suffering dire consequences like child labor, child trafficking, child marriage, sexual exploitation, and death due to the COVID-19 pandemic. Idris I. (2020) remarked that past experience shows that any type of epidemic or economic crisis increases the number of child laborers. Ahad et al. (2021) reveal that most child laborers are between the ages of 12 and 14 and also find that 32.5 percent of child laborers have never attended school. In their study, they showed that most of the child laborers did not get leave, training, or hygienic facilities. This research suggests that the abolition of child labor can be accelerated through income measures for households and an education program for both children and parents. In 2020, Bangladesh made moderate progress in eliminating the worst forms of child labor. It is hoped that extended implementation of the National Plan of Action on the Elimination of Child Labor from 2021 to 2025 will bring success to Bangladesh in eliminating the worst forms of child labor. Children in Bangladesh are subjected to the worst forms of child labor, including forced child labor in the production of dried fish and bricks. (*Findings on the Worst Forms of Child Labor in Bangladesh | U.S. Department of Labor, 2020*)

Zahed et al. (2020) focused on the fact that child labor not only negatively affects the ability and dignity of children, but it also creates their moral and social inferiority. Violence against child labor can be largely prevented by educating those who employ child labor. A review of various research papers related to the impact of COVID-19 on child labor shows that due to the economic disruption caused by COVID-19 and the closure of schools due to the lockdown, poor families are forced to engage in child labor to meet their households' cost of living. Moreover, child laborers are paid less than before, and incidents like child marriage, child trafficking, and domestic violence have also occurred. However, death, disability, or illness of the breadwinner in the family and other factors act as common determinants of child labor. But the economic fallout and school closures caused by the lockdown due to COVID-19 have acted as one of the crucial determinants of child labor involvement.

3.1 Research Gap

Analyzing the existing literature related to the impact of COVID-19 on child labor, it can be seen that in various research papers, children from marginalized communities are involved in child labor in various countries of the world, including Bangladesh, but the impact of COVID-19 on child labor specifically in rural areas of Bangladesh has not been depicted. Moreover, existing research does not provide a clear understanding of the extent to which the level of household income and expenditure disparity, a key determinant of child labor involvement, has been exacerbated by the COVID-19 pandemic in impoverished households. The most important catalyst for conducting this study was figuring out the percentage of child laborers who had dropped out of schooling due to the impact of the lockdown caused by COVID-19 in rural areas of Bangladesh and the percentage that were still engaged in schooling alongside work. This research wants to find out the impact of COVID-19 on child labor, especially in the four villages of Trishal Upazilla in Mymensingh district. The authors of this study believe that mapping the actual situation of child laborers who dropped out of school and who engaged in work alongside schooling will be helpful in planning to bring dropout children back to school and prevent dropout in rural areas across the country.

4. Materials and Methods

This research is mainly basic research based on primary data. The study used primary data as well as secondary data to a lesser extent. A semi-structured questionnaire was used as a tool for data collection. Data has been collected from male and female child laborers engaged in various types of hazardous and non-hazardous work in four villages—Namapara, Salimpur, Chikna, and Nowdhar—of Trishal Upazilla of Mymensingh district through the interview method. Four villages near Trishal municipality have been purposefully selected considering the ease of data collection and diversity of child labor. Initially, the data of a total of 120 respondents from four villages were randomly collected, but after the scrutinizing and sorting process, a total of 112 accurate and complete questionnaires were specified for statistical analysis. Secondary data has been collected from various media, such as newspapers, journals, periodicals, websites, etc. Finalized data are presented using tabular and graphic methods after statistical analysis.

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5. Findings and Discussions

The main objective of this study is to analyze the impact of COVID-19 on child labor. The important finding of this study is that the number of child laborers has increased significantly during the Corona period, which amounts to 43.59%. According to the data of the research area, 30.36% of the currently employed child laborers, i.e., 34 people, are new child laborers. Almost all of these 34 people (94.12%) were involved in education in the pre-COVID-19 period. 68.75% of those who attended educational institutions before COVID-19 stopped studying because of child labor during COVID-19. The remaining 31.25% of child laborers are still pursuing education along with work. The results obtained from the descriptive statistics of the economic variables are shown in tables 1–3. This descriptive analysis will help the reader have an overall understanding of the data on the economic variables.

	Sample (N)	Number of child labor at (pre-COVID-19 period)	Minimum (Amount in Tk.)	Maximum (Amount in Tk.)	Sum (Amount in Tk.)	Mean (Amount in Tk.)
Monthly Income (pre covid-19)	112	78	2000	12000	484300	6208.97

Source: Authors survey

Table 1: Descriptive statistics of Monthly Income (pre COVID-19 period)

Findings from descriptive statistics shown in Table 1 show that out of 112 respondents, 78 were involved in child labor before the COVID-19 pandemic period. Their average income before Corona was \$6208.97. Among child laborers, the lowest monthly income was \$2,000, and the highest monthly income was \$12,000.

	Sample (N)	Number of child labor at (COVID-19 period)	Minimum (Amount in Tk.)	Maximum (Amount in Tk.)	Sum (Amount in Tk.)	Mean (Amount in Tk.)
Monthly Income (during covid-19)	112	112	2000	15000	705600	6300.00

Source: Authors survey

Table 2: Descriptive statistics of Monthly Income (COVID-19 period)

Table 2 shows the descriptive statistics of economic variables for monthly income during COVID-19. Analyzing the ongoing COVID-19 child labor monthly income data, it can be seen that the current average monthly income of the 112 child laborers identified for this study is \$6300. Compared to current average monthly income, pre-Corona average monthly income shows that the average income of child laborers has not changed much. During COVID-19, their minimum and maximum monthly incomes were recorded as 2000 and 15000, respectively.

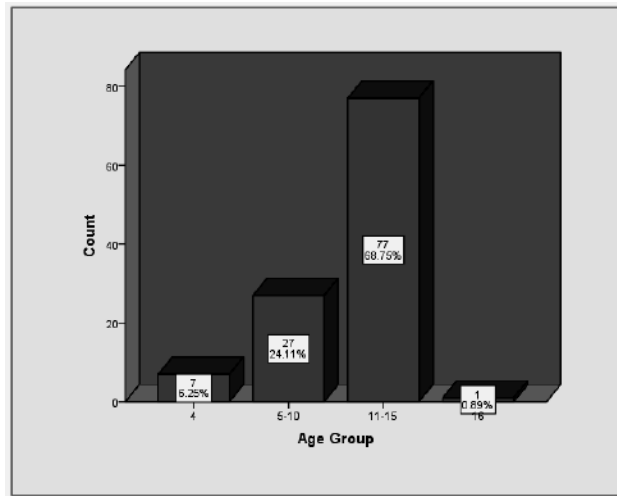
	N	Minimum (Amount in Tk.)	Maximum (Amount in Tk.)	Sum (Amount in Tk.)	Mean (Amount in Tk.)	Std. Deviation (Amount in Tk.)
Family Expenditure (pre COVID-19 period)	112	2000	12000	709500	6334.82	2011.665

Family Expenditure (COVID-19 period)	112	3000	16000	912000	8142.86	2521.465
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Source: Authors survey

Table 3: Descriptive statistics of Family Expenditure before and during COVID-19 period

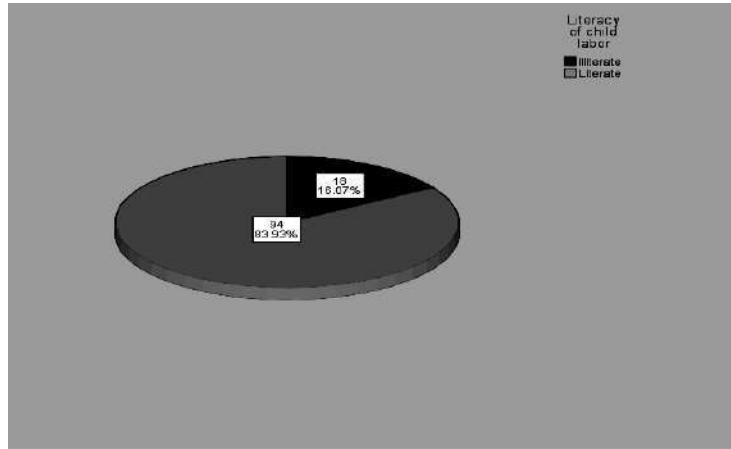
A significant change in household expenditure variables is observed during the COVID-19 period compared to the pre-COVID-19 period. The average monthly household expenditure of a child laborer has increased to \$8142.86 during the COVID-19 pandemic, which is 20% higher than the pre-COVID-19 average monthly expenditure of a household.



Source: Authors Survey

Figure 1: Distribution of age (Group wise)

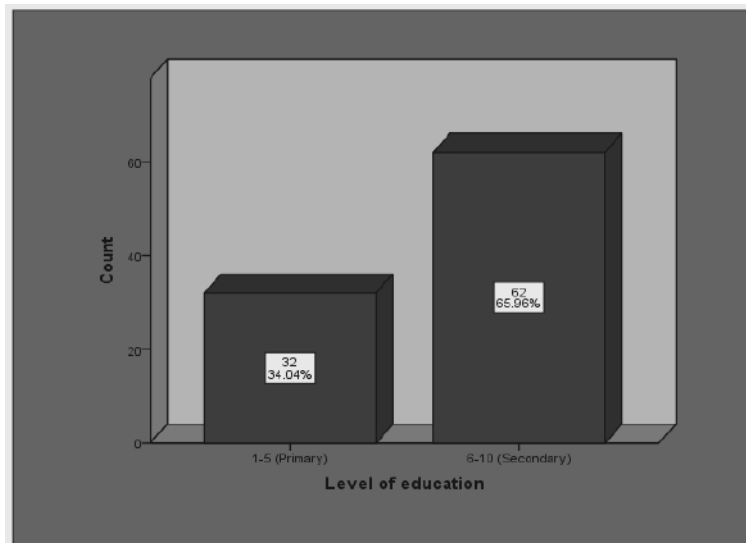
Figure 1 exhibits the graph for age, and the findings show that the maximum number of respondents were in the age group of 11 to 15 years, which is about 68.75%. This indicates that most of the child labor was in the age group of 11 to 15, according to a survey. The second-most respondents were in the age group of 5 to 10 years (24.11%). According to this bar graph, 6.25% of respondents were under the age of 4, and the lowest number of respondents' ages was 16, which is .89%.



Source: Authors Survey

Figure 2: Literacy rate of child labor

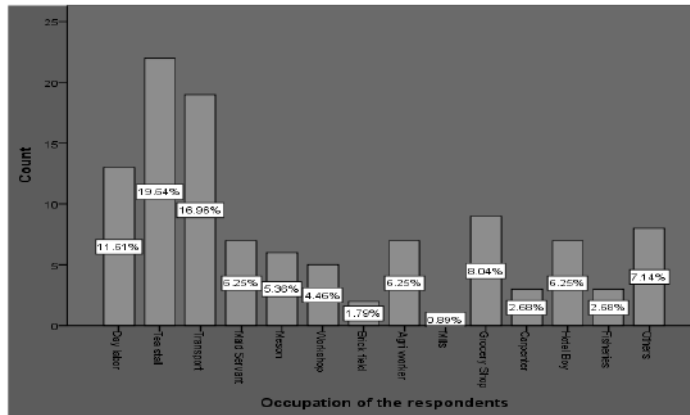
Figure 2 shows that according to the sample size of this research, pie chart reveals that 16.07% of child labor is illiterate and 83.93% of child labor is literate.



Source: Authors Survey

Figure 3: Child laborers' level of education

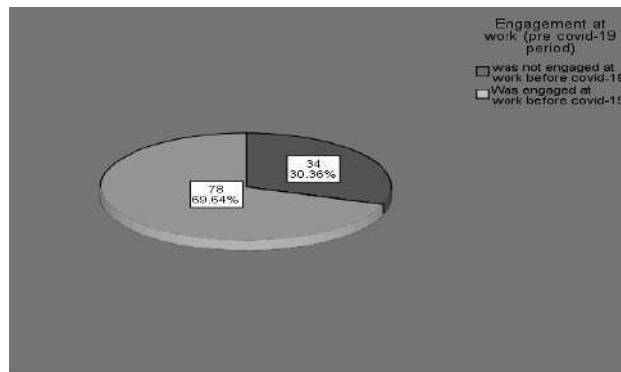
Figure 3 shows that out of the total 94 literate child laborers, 62 have received secondary education, which is about 66 percent of the total child laborers. On the other hand, the remaining 32 child laborers have received primary education, which is about 34 percent.



Source: Authors Survey

Figure 4: Occupational distribution of respondents

Figure 4 represents the diverse occupations in which the respondents are involved. The above information reveals that the majority of the respondents are engaged in tea stall activities, which is about 19.64%, and 16.9% are engaged in transport services. 11.61% and 8.036% are engaged in day labor and grocery shopping activities, respectively. This graphical exhibition also shows that 6.25% of the respondents are engaged as maid servants, agricultural workers, or hotel boys in different research areas. 4.464% of the respondents are working in the different workshops. 2.679% are engaged in carpentry and fishing activities. 1.786% and 0.893% were engaged in brickfields and mills, respectively. 7.143% of the respondents were engaged in the other side of economic activity.



Source: Authors Survey

Figure 5: Working status before covid-19

One of the important findings of our study is that 30.36% of the 112 respondent children were not involved in child labor in the pre COVID-19 period. In this 30.36% child labor workforce was newly added during the COVID-19 period. Out of 112 people, the

remaining 69.64% were involved in child labor since pre Covid-19. So, in this research paper, it can be seen that the rate of increase in the number of child laborers during the COVID-19 period is 43.59%.

6. Policy Recommendations

As the number of low-income families in developing countries is relatively high, it is almost impossible to eliminate child labor in these countries. Increasing household income and reducing living costs are the most effective ways to reduce child labor. Important steps that should be taken to reduce child labor, ensure safe workplaces for child laborers, and prevent dropouts from educational institutions are pointed out. 1. A multi-pronged plan should be formulated and implemented for market management to reduce the cost of living. 2. Families need to understand the importance of education to break out of the vicious cycle of poverty. 3. Apart from simplifying the admission process for the dropout children to take admission at any time of the year, various initiatives should be taken to bring them back to the educational institutions. 4. The child laborers under whom they are working should be humanized and made aware. 5. Arrangements should be made to operate humanitarian aid centers to deal with any immediate crisis of child labor. 6. Night schools should be made child-friendly, accessible, and attractive. 7. They need to be educated on how to avoid mistreatment in the workplace. 8. It is possible to save children from hazardous work through the proper implementation of child labor law.

6. Conclusion

Child labor is a major problem of developing countries. This study highlights that increased household spending due to COVID-19 pandemic accelerates the rate of increase in child labor. Poverty is the root cause of child labor in most countries of the world including Bangladesh. Due to poverty, the members of a family are deprived of basic rights like adequate food, shelter, clothing, medical care and education, as well as failing to fulfill their basic needs like recreation, safe water, sanitation and a healthy environment. In recent times, due to the impact of the COVID-19 pandemic, the unbridled rise in global commodity prices, including in Bangladesh, has pushed a large section of households below the poverty line. The increasing upward trend in inflation is increasing the number of child laborers, resulting in poverty due to reduced purchasing power. Apart from poverty, factors that act as push factors in increasing the number of child labor are ignorance, family size, lack of awareness etc. Our study revealed that 68.75% of children dropout of education after being involved in child labor and rate of increase in number of child labor is 43.95% during this pandemic. Children are the future of a nation. Along with reducing child labor, if child laborers cannot continue their education, a large portion of children will remain as undereducated citizens. This will later hinder the progress of the country and nation. Moreover, children involved in child labor are exposed to physical and mental abuse in the workplace in addition to doing hazardous work. Various forms of deprivation and violence against child laborers can make them aggressive later in life, with ramifications for individual lives, families, societies and states. Reducing child labor requires support from all levels of society. The cost of living should be reduced by keeping inflation at a tolerable

level through market monitoring under government management so that families are not forced to send children to work to meet their basic needs. Law enforcement agencies can contribute to reducing child labor through enforcement of existing laws, ensuring safe workplaces and preventing child laborers from dropping out of educational institutions.

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Prevalence and Associated Factors of Hypertension among Adults in South Western Bangladesh: A Cross-sectional Survey

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Abstract

The aim of this study is to examine the prevalence of hypertension and to identify the factors that are associated with hypertension among adults in southwestern Bangladesh. A cross-sectional study design was used for collecting data using a structured questionnaire. The study was conducted from 1st September 2021 to 25th September 2021 in M.R.S industries limited, municipal markets, and different villages' areas in Koya union, Kumarkhali upazila, Kushtia. Among the participants who responded, 73.1% were male and 26.9% were female. The overall prevalence of hypertension was found 22% and 12.3% were diabetic patients. Using the bivariate chi-squared test, the factors that are associated with hypertension were found age, gender, permanent residence, current residence, monthly family income, diabetes status, smoking status, sleeping status, a family record of hypertension, and education level, etc. The policymakers of the health system in Bangladesh should develop effective strategies and should undertake a long run policy to control these influential factors.

Key Words: Hypertension, Risk Factors, Diabetes, Bangladesh

1. Introduction

Hypertension is the most common non-communicable disease across the world and source of many other non-communicable diseases. Being the most prevalent cardiovascular condition, it presents a serious public health risk to a community going through socioeconomic and epidemiological change. Asia and the majority part of the world, both experience a big clinical problem with hypertension. Systolic hypertension, which is the most common kind of hypertension in older people, places a significant and rising burden on

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the health of the aging population. Despite the number of hypertension drugs in the market, Asian regions have very low rates of blood pressure management. The rising social and economic cost of hypertension may be lessened by raising consciousness and understanding of the condition among patients and healthcare providers (Park et al., 2015). In South Asian countries, hypertension is one of the main risk factors for death. But there has never been a thorough analysis of the incidence along with the region covered by the South Asian Association for Regional Cooperation (SAARC). According to the assessments of the world health organization (WHO), hypertension is now a major health problem in Asian countries, having an impact on over one third of the adult population (WHO, 2013).

Even though hypertension is usually asymptomatic, many hypertensive people may not recognize their condition and thus are unaware about it, may not seek medical attention or visit health facilities, may provide doctors inaccurate or incomplete information, or may not have had their blood pressure checked while seeking medical attention or visiting a facility (Bhatia et al., 2021). After diabetes, hypertension is the second leading cause of mortality among people globally (Chaudhary & Aran, 2000). Hypertension is quickly becoming the world's most common health problem, causing major morbidity and mortality. The impact of socioeconomic status on non-communicable disease (NCD) risk factors, particularly cardiovascular risk factors, has received attention in India (Gupta & Gupta, 2009). Quite a few epidemiological investigations conducted across the globe have repeatedly revealed a strong link between high blood pressure and a number of diseases, encompassing coronary heart disease, stroke, congestive heart failure, impaired renal function, alcohol consumption, smoking, etc. an increase in the likelihood of hypertension.

As a result of the high prevalence of hypertension in young adults, healthcare professionals should put educational and preventative measures in place to lessen the impact of hypertension on society. A critical worry is the high frequency of hypertension in the aged population, which is a risk factor in and of itself for the conditions include stroke, diseases affecting the heart and blood vessels, severe kidney disease, and disorders related to the blood vessels outside of the heart and brain (Park et al., 2015). High blood pressure (HBP) is attributable to 13.5% of premature deaths in the world (Chaudhary & Aran, 2000). As one of the most prevalent non-communicable diseases (NCDs), hypertension has a substantial global impact on the incidence of cardiovascular diseases (CVDs), stroke, renal failure, disability, and early death (Alwan, 2011; He & Whelton, 1997; Whelton, 1994). About 80% of this burden occurred in low and middle-income nations (Lawes et al., 2006). Most prevalent condition seen in people who are outside is hypertension (Cherry & Woodwell, 2002). According to several studies, around 17 million individuals worldwide pass away each year as a result of cardiovascular illnesses, particularly complications from hypertension accounting for 9.4 million of those fatalities (WHO, 2013). Hypertension ranks third among the leading contributors to disability-adjusted life years (DALYs) and accredited as a global disease burden (Ezzati et al., 2002). Lim et al. (2012) projected, worldwide occurrence of hypertension will rise by 26% to 29.2% by 2025 taking 2000 as the base year and it will be approximately 29% of the total population in the world. The

incidence of hypertension and related cardiovascular diseases is on the increase in Asian nations, with a particular focus on Southeast Asian countries (Minh et al., 2007; Singh et al., 2000; Van Minh et al., 2006). By 2025, hypertension is projected to proliferate in India and China, the two fast-growing economic countries that currently bear a significant burden of this disease (Kearney et al., 2005). In South Asia, the developing nation of Bangladesh is experiencing a transition in disease patterns from communicable to non-communicable diseases, females experienced it at a higher rate (23.4%) than did men (14.4%) (Islam & Majumder, 2012). Both isolated systolic hypertension (4.3%) and isolated diastolic hypertension (0.9%) were seen. Age, a greater BMI, and a larger waist-to-hip ratio were all substantially higher in hypertensive individuals. Significant correlations between hypertension and factors including upper socioeconomic status, sedentary lifestyle, cigarette use, and diabetes have been found. Hypertension was not found linked to alcohol use in India (Kokiwari et al., 2012).

Adults in Ombe, a remote Cameroonian community, had a hypertension prevalence of 19.8%, alongside age, alcohol consumption, and lack of physical activity were all independent risk factors (Princewiel et al., 2019). Despite the potential harmful health repercussions of hypertension, less than half of the population is aware of their blood pressure. Effective strategies for preventing hypertension include upping physical activity, lowering alcohol intake, and encouraging health-seeking habits like blood pressure screening (Princewiel et al., 2019). After domestic air pollution and cigarette smoking, hypertension is anticipated to account for the third most significant contributor to mortality and disability in South Asian countries (Lim et al., 2012). Hypertension is one of the major public health issues in Bangladesh, a member of the South Asian region. An investigation of Bangladesh's elderly population is required for identifying the incidence and contributing elements to the risk of hypertension.

2. Literature Review

Hypertension is a significant contributor to death and disability on a global scale (Collaborators, 2015). In countries that belong to the SAARC, the prevalence of hypertension and prehypertension was 27% and 29.6%, respectively (Neupane et al., 2014). In Bangladesh, 17.9% of people had high blood pressure, compared to 23.9% in Bhutan, 31.4% in India, 31.5% in the Maldives, 33.8% in Nepal, 25% in Pakistan, and 20.9% in Sri Lanka (Neupane et al., 2014). By the year 2025, hypertension is anticipated to increase by 60% worldwide, affecting 1.56 billion people (Kearney et al., 2005). CVD-related deaths are predominantly concentrated in developing countries, representing around 80% of the total (Lozano et al., 2012). One of the reasons of hypertension is demographic shifts as well as adverse changes in risk factors like smoking, sedentary lifestyles, and poor diet, especially high salt consumption (Krishnan et al., 2013). It is found that 19.04% of people had hypertension in Indian adults (Kokiwari et al., 2012). The SAARC area, composed of diverse ethnic, linguistic, and religious groups, is home to almost a quarter of the world's population. Even though significant differences in the populations of these nations, there have parallels in cultural features of the people in the region (Neupane et al., 2014).

A study using national-level surveys revealed that hypertension awareness, treatment, and control rates varied across income groups. In high-income countries (HICs), rates were 78.0%, 67.9%, and 29.8%, respectively, compared to 40.3%, 31.6%, and 7.3% in upper-middle-income countries (UMICs), and 43.7%, 24.2%, and 12.5% in lower-middle-income countries (LMICs) (Yang et al., 2016). A study conducted in India found that 18.9% of the population had hypertension, with 12.6% in stage I and 6.3% in stage II, and a higher prevalence among females (19.1%) than males (18.7%) (Verma et al., 2015). According to a study, the incidence of hypertension among adults is as high as 26.4%, with females bearing a disproportionate burden compared to males (Chowdhury et al., 2016).

Few studies have been conducted in Bangladesh to see the likelihood of hypertension in elderly people using Bangladesh Demographic and Health Survey data. To the best of our knowledge, no specific study was conducted to see the prevalence of hypertension and find out the significant factors that affect hypertension in South Western Bangladesh. Diabetes status is also an important risk factor for hypertension globally. Given this context, the current study is aimed to examine the demographic and socio-economic characteristics wise prevalence of hypertension and diabetes status among adults in southwestern Bangladesh. Also, this study aimed to identify the significant factors that are associated with hypertension.

Hypertension is the most common non-communicable disease worldwide and a major public health risk, particularly in regions undergoing socioeconomic and epidemiological changes like Bangladesh (Khanam et al., 2021). As far as we are aware, there hasn't been a specific study done to determine the prevalence of hypertension and the important variables influencing it in South Western Bangladesh. Globally, having diabetes is a significant risk factor for hypertension. The study would aim to assess the prevalence and risk factors of hypertension among the elderly population of Bangladesh. This study is necessary because hypertension is the most common non-communicable disease across the world and a significant public health risk, especially in Asian countries like Bangladesh. The rising social and economic cost of hypertension may be lessened by raising consciousness and understanding of the condition among patients and healthcare providers. Many epidemiological studies have repeatedly found a significant relationship between high blood pressure and a variety of illnesses, including coronary heart disease, stroke, congestive heart failure, impaired renal function, alcohol intake and smoking, etc. enhance the risk of hypertension. Therefore, the study aims to identify the risk factors linked with hypertension to help develop effective prevention strategies to reduce the burden of hypertension in southwestern Bangladesh.

3. Materials and Methods

3.1 Study Population and Study Participants

Data collection is an important part of any study based on surveys. We collected primary data using a structured questionnaire through direct interviews in this study. A cross-sectional study design was used in this study for collecting data. The study was conducted from 1st September 2021 to 25th September 2021. We collected data from M.R.S industries limited, Kushtia; Municipal market; Kushtia, and different village areas in Koya

union, Kumarkhali upazila, Kushtia by applying simple random sampling (without replacement) techniques. The data were collected based on the demographic and socioeconomic status like age, gender, permanent residence, current residence, marital status, diabetes history, smoking habit, blood pressure, sleeping status, educational information, a family record about hypertension, and monthly family income. Hypertension was defined as having a systolic blood pressure of 140 mmHg or higher and a diastolic blood pressure of 70 mmHg or lower. The process of determining the required sample size was employed to determine the sample size, $n = \frac{z^2 pq}{e^2}$, where n is the estimated sample size, z is the standard normal deviation, p is the prevalence of global hypertension, and e is the acceptable error. Using a pilot survey, we found $p = 0.26$ and $q = 0.74$, and taking $z = 1.64$ and $e = 0.05$, sample size was.

Keeping the non-response and missing cases in mind, 300 structured questionnaires were distributed and 242 respondents responded. The response rate was about 81%. It was found that 227 questionnaires were complete and the rest of the 15 were incomplete. For the final analysis of the data, 227 was our sample size. The purpose of this study to potential respondents and enrolled only those who voluntarily agreed to participate as study participants. Each interview lasted 30-45 minutes and sufficient time was given to participants to minimize unintentional mistakes.

Blood pressure was used as the dependent variable. We categorized the dependent variable into three categories: normal blood pressure, low blood pressure, and high blood pressure. Age, gender, permanent residence, current residence, marital status, diabetes history, smoking habit, blood pressure, sleeping status, educational information, a family record about hypertension, and monthly family income were considered as independent variables or factors. According to the American Diabetic Association (ADA), diabetic or non-diabetic patients are classified after two hours of the meal as a normal level if their blood sugar level below 7.8 mmol/l or 140 mg/dl and diabetic individuals if the blood sugar level is greater than or equal to 7.8 mmol/l or 140 mg/dl (including prediabetes). We assured the participants that we would keep all the personal information they provided confidential.

3.2 Statistical Analysis

Frequency and descriptive analysis are used to explore both the overall and factor-specific prevalence of hypertension among adults of southwestern Bangladesh. Also, this statistical method is used to see the prevalence of diabetes among the adults of southwestern Bangladesh.

To examine the association of hypertension and selected factors, a Chi-squared (χ^2) test was performed.

$$\chi^2 = \sum \frac{(\text{Observed Value} - \text{Expected Value})^2}{\text{Expected Value}}$$

Statistical package for social science (SPSS) version 25 is used for data analysis.

4. Findings of the Study

The ages of respondents ranged from 18 to 77 years. Most of the respondents (42.3%) were from the 18-40 age group, about one-third (32.6%) of the respondents were from the 40-50 age group and above one-fourth (25.1%) of the respondent's ages were more than 50 years respectively. More than two third (73.1%) of the respondents were male and the rest of the respondents (26.9%) were female. According to permanent residency, approximately 40.5% of participants hailed from urban areas, while 59.5% were from rural areas. According to current residency, the majority (53.7%) of respondents hailed from urban areas, while 46.3% were from rural areas.

According to marital status, 72.7% of the respondents were currently married, 23.8% were unmarried and 3.5% were divorced or separated. Family income status delineate that, respondents were from various income groups ranged 5000 to 52000. Near about one-fourth of the respondents (23.3%) were from the income group below 10000 takas, 43.6%, were from the income group 10000-20000 taka, 18.5% were from the income group 20000-30000 taka and 14.5% were from the income group more than 30000 takas respectively. Among the respondents, only 12.3% had diabetes and 87.7% had no diabetes. Smoking status shows that 57.3% of the respondents were currently a smoker and 42.7% were said currently non-smoker. More than half (51.5%) of the respondents sleeping status was bad that is their average daily sleeping hours were less than 6 hours and 48.5% of the respondents had good sleeping status (6-9 hours). Family past record of hypertension status of the respondents reveals that 82.8% had no family record of hypertension and 17.2% had a family record of hypertension. In Table 1, it can be observed that the respondents' educational qualifications varied, with 14.5% being illiterate, 29.5% having primary education, 29.5% having secondary education (SSC), 21.1% having higher secondary education (HSC), and 16.3% having education above the higher secondary level.

It is found from Figure 1 that, one-fourth (22%) of the respondents were found suffering from hypertension while 58.1% had no hypertension and only 19.8% of the respondents had low blood pressure.

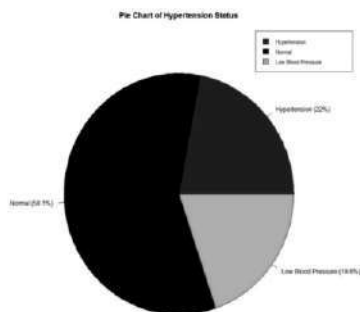


Figure 1: Pie chart of hypertension status among adults in southwestern Bangladesh

Prevalence and Associated Factors of Hypertension among Adults in South Western Bangladesh: A Cross-sectional Survey

Factors	Frequency (Percentage)	Hypertension Yes, n (%)	P-value
Age 18-40 40-50 50+	96 (42.3%) 74 (32.6%) 57 (25.1%)	16 (16.67%) 15 (20.27%) 19 (33.33%)	0.000***
Gender Male Female	166 (73.1%) 61 (26.9%)	38 (22.89%) 12 (19.67%)	0.017*
Permanent residence Urban Rural	92 (40.5%) 135 (59.5%)	20 (21.73%) 30 (22.22%)	0.005**
Current residence Urban Rural	122 (53.7%) 105 (46.3%)	25 (20.49%) 25 (23.81%)	0.005**
Marital Status Currently Married Unmarried Divorced or separated	165 (72.7%) 54 (23.8%) 8 (3.5%)	39 (23.63%) 10 (18.51%) 1 (12.5%)	0.526
Family Income Below 10000 10000-20000 20000-30000 More than 30000	53 (23.3%) 99 (43.6%) 42 (18.5%) 33 (14.5%)	16 (30.18%) 12 (12.12%) 11 (26.19%) 11 (33.33%)	0.020*
Diabetic Status Yes No	28 (12.3%) 199 (87.7%)	6 (22.11%) 44 (21.42%)	0.002**
Smoking Status Yes No	130 (57.3%) 97 (42.7%)	30 (23.07%) 20 (20.61%)	0.003**
Sleeping Status Good (6-9 Hours) Bad	110 (48.5%) 117 (51.5%)	24 (21.81%) 26 (22.22%)	0.002**
Family Past Record of Hypertension Yes No	39 (17.2%) 188 (82.8%)	13 (33.33%) 37 (19.68%)	0.006**

Education of the Participants			
Illiterate	33 (14.5%)	6 (18.18%)	0.034*
Primary	67 (29.5%)	12 (17.91%)	
SSC	48 (21.1%)	7 (14.58%)	
HSC	42 (18.5%)	15 (35.71%)	
Higher	37 (16.3%)	10 (27.02%)	

Note: *** (p<0.001), ** (p<0.01), * (p< 0.05)

Table 1: Distribution of the demographic and socio-economic characteristics of respondents with hypertension among adults in southwestern Bangladesh

It is found that 16.67% of the respondents from the 18-40 age group had hypertension, 20.27% from the 40-50 age group had hypertension and one-third (33.33%) from more than 50 age respondents had hypertension. About 22.89% of the respondents from males had hypertension and 19.67% females had hypertension. More than one-fifth (21.73%) of the respondents whose permanent residence was urban had hypertension while 22.22% had hypertension whose permanent residence was in rural areas. More than one-fifth (20.49%) of the respondents whose current residence was in urban had hypertension and 23.81% had hypertension whose current residence was in rural areas. According to marital status, more than one-fifth (23.63%) of the respondents had hypertension who was currently married, 18.51% had hypertension who was unmarried and 12.5% had hypertension who was divorced or separated. Family income explain that, below one third (30.18%) of the hypertensive respondents were from the income group below 10000 takas, 12.12% were hypertensive from the income group 10000-20000 taka, above one fourth (26.19%) were hypertensive from the income group 20000-30000 taka and about one-third (33.33%) were hypertensive from the income group more than 30000 takas respectively. The prevalence of diabetic status shows that 22.11% of the respondents had hypertension have currently diabetic, whereas more than one-fifth (21.42%) of the participants had high blood pressure who is non-diabetic. About one-fourth (23.07%) of the respondents were hypertensive and were currently smokers whereas 20.61% had hypertension who currently non-smoker. More than one fifth (21.81%) of the respondents had hypertension whose sleeping status was good (6-9 hours) whereas 22.22% had hypertension whose sleeping status was not good. About one-third (33.33%) of the participants had hypertension who had a family record of hypertension and 19.68% had hypertension who had no family record of hypertension. According to the education status of the participants; 18.18%, 17.91%, 14.58%, 35.71%, and 27.02% had hypertension who had no illiteracy, primary education, secondary level education, higher secondary level education, and above higher-level education respectively.

Factors those are associated with hypertension are presented in Table 1. It is found that age (p<0.001), gender (p<0.05), permanent residence (p<0.05), the current residence (p<0.05), monthly family income (p<0.05), diabetes status (p<0.05), smoking status (p<0.05), sleeping status (p<0.05), a family record of hypertension (p<0.05) and education of participants (p<0.05) were found significantly associated with hypertension and marital status (p=0.526) had no association with hypertension.

The diabetes status of the respondents is found a significant factor for hypertension. Among the respondents, 12.3% were diabetic patients and 87.7% had no diabetic history (Figure 2). Demographic, socio-economic, and other characteristics-wise diabetes status among the respondents is presented in Table 2.

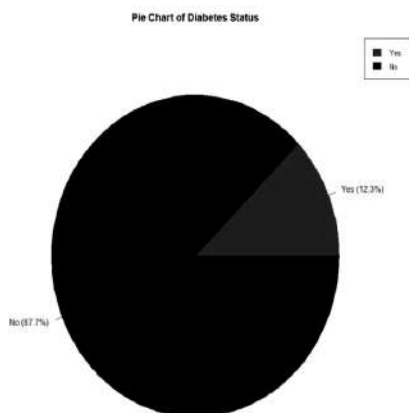


Figure 2: Pie chart of diabetes status among adults in southwestern Bangladesh

Factors	Frequency (Percentage)	Diabetes Yes, n (%)
Age		
18-40	96 (42.3%)	8 (8.33%)
40-50	74 (32.6%)	10 (13.51%)
50+	57 (25.1%)	10 (17.54%)
Gender		
Male	166 (73.1%)	17 (10.24%)
Female	61 (26.9%)	11 (18.03%)
Permanent residence		
Urban	92 (40.5%)	18 (19.56%)
Rural	135 (59.5%)	10 (7.40%)
Current residence		
Urban	122 (53.7%)	18 (14.75%)
Rural	105 (46.3%)	10 (9.52%)
Marital Status		
Currently Married	165 (72.7%)	16 (9.69%)
Unmarried	54 (23.8%)	11 (20.37%)
Divorced or separated	8 (3.5%)	1 (12.5%)

Family Income		
Below 10000	53 (23.3%)	2 (3.77%)
10000-20000	99 (43.6%)	14 (14, 14%)
20000-30000	42 (18.5%)	8 (19.04%)
More than 30000	33 (14.5%)	4 (12.12%)
Smoking Status		
Yes	130 (57.3%)	9 (6.92%)
No	97 (42.7%)	19 (19.58%)
Sleeping Status		
Good (6-9 Hours)	110 (48.5%)	12 (10.90%)
Bad	117 (51.5%)	16 (13.67%)
Family Record of Hypertension		
Yes	39 (17.2%)	6 (15.38%)
No	188 (82.8%)	22 (11.70%)
Education of the Participants		
Illiterate	33 (14.5%)	2 (6.06%)
Primary	67 (29.5%)	10 (14.92%)
SSC	48 (21.1%)	2 (4.16%)
HSC	42 (18.5%)	8 (19.04%)
Higher	37 (16.3%)	6 (16.21%)

Table 2: Distribution of demographic, socio-economic characteristics wise diabetes among adults in southwestern Bangladesh

It is found from Table 2 that 8.33% of the respondents from the 18-40 age groups had diabetes, 13.51% had diabetes from 40-50 aged people and 17.54% had diabetes from more than 50 aged respondents. Diabetes was detected in 10.24% of male respondents whereas 18.03% of female respondents were found diabetic. About one-fifth (19.56%) of the respondents had diabetes whose permanent residence was in an urban while only 7.40% had diabetes from rural areas. 14.75% of the respondents whose current residence was in urban had diabetes while only 9.52% had diabetes from rural areas. More than one-fifth (20.37%) of the unmarried respondents had diabetes, 9.69% had diabetes who was married and 12.5% had diabetes who was divorced or separated. Only 3.77% of the respondents had diabetes whose monthly family income was below 10000 takas, 14.14% had diabetes from the income group 10000-20000 taka, about one-fifth (19.04%) had diabetes whose monthly family income range was 20000-30000 taka and 12.12% had diabetes whose monthly family income was more than 30000 takas respectively. It is found that only 6.92% of respondents had diabetes who were current smokers, but about one-fifth (19.58%) of the respondents had diabetes who was not currently smoker. 10.90% of the respondents had diabetes whose sleeping status was good (6-9 hours) whereas 13.67% had diabetes whose sleeping status was not good. It is found that 15.38% of the participants had diabetes who had a family past record of hypertension and 11.70% respondents had diabetes who had no a family past record of hypertension. Education status of the participants exposed that; 6.06%, 14.92%, 4.16%,

19.04%, and 16.21% had diabetes who had no illiteracy, primary education, secondary education, postsecondary, and tertiary level educational qualifications correspondingly.

5. Discussion of Study

This study is aimed to examine the overall and demographic, and socioeconomic characteristics-wise incidence of hypertension and to investigate the factors that may be linked to its development among adults in southwestern Bangladesh. Rate of hypertension found 22% in this study while 58.1% had no hypertension. Adult hypertension prevalence was discovered 27.43% using Bangladesh Demographic and Health Survey (BDHS) data 2017–2018 (Khanam et al., 2021). Male participants had a greater prevalence of hypertension than females. An investigation reported, among adults, men had a greater prevalence of hypertension than women in Bangladesh (Khanam et al., 2019). Older age was found to be associated with a higher prevalence of hypertension in the current study, with urban adults showing a higher incidence of hypertension compared to their rural counterparts. Again, also demonstrated that there was a higher occurrence of hypertension among the upper-aged participants and residents of urban areas (Khanam et al., 2021). We found that those who are more educated had less hypertension except illiterate adults. Alsaadon, H., Afroz, A., and Karim, A. et al. (2022) revealed, occurrence of hypertension decrease with rise in educational credentials (Alsaadon et al., 2022). The present study found that the participants who are currently smokers had a higher prevalence of hypertension compared to those who are not currently smoker. Khanam et al. (2021) also found smoker participants had a more prevalence of hypertension than non-smoker participants (Khanam et al., 2021). The current study revealed that the participants who had diabetes exhibited a greater incidence of hypertension compared to the non-diabetic participants. Rahman et al. (2018) also noted a prevalence rate of hypertension in Bangladeshi adults who had diabetes was higher than those who did not have diabetes (Rahman et al., 2018).

The current study has found that the age, gender, permanent residence, current residence, monthly family income, diabetes status, smoking status, sleeping status, a family record of hypertension, and education level of participants, etc. are significantly associated with hypertension. Other studies identified that the age, and an area of residency (Alsaadon et al., 2022), diabetes status and marital status (Chowdhury et al., 2021), are significant. The current study also found that the overall prevalence of diabetes status is 12.3% among adults in southwestern Bangladesh. Islam, Rakibul, et al. (2021) found the overall prevalence of diabetes was 12.8% among adults using BDHS 2017-18 dataset (Islam et al., 2021).

6. Conclusion

Figuring out the prevalence of hypertension and identifying influential factors that can significantly affect hypertension can play a vital role to reduce hypertension. This study sought at finding out the incidence of hypertension and pinpoint substantial risk factors that affect adults in the southwestern region of Bangladesh. The factors that are significantly associated with hypertension identified age, gender, permanent residence, current residence, monthly family income, diabetes status, smoking status, sleeping status, a family record of hypertension, and education level of participants, etc. Policymakers of Bangladesh should

implement realistic strategies to control or reduce hypertension among adults. It is recommended that many motivational seminars or awareness programs should be increased through the media like print media, television, and radio or via the internet, etc.

As a result, adopting lifestyle changes and putting hypertension screening programs into place are suggested. It is important to start educating people in the neighborhood about the negative impacts of a sedentary lifestyle, widespread obesity, excessive salt consumption, and tobacco use. These programs ought to include a strong emphasis on lifestyle modification, weight maintenance, and weight loss intervention. In order to prevent and manage hypertension, risk factor modification should be emphasized during screening. The findings also demonstrate how crucial it is to have community-based screening programs for the early diagnosis of hypertension.

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Conflict of Interest

There are no potential conflicts of interest to declare.

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**Factors Influencing Trust of voters in Local Government
Representatives: A Study in Rural and Urban Areas of
Bangladesh**

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Abstract

This article presents a study, which aimed to explore the factors that influence voters' trust in local government representatives in rural and urban areas. This is a mixed-method study. Data were collected from 546 voters through a simple random sampling survey and seven key informant interviewees through interviews. Six influencing factors were identified in the research findings. These are personal benefit (93%), development of locality (86%), political identity (61%), social status (58%), keeping promises (67%), and religious status (45%). Respondents selected multiple factors. Trust in representatives also depends on the socio-demographic factors of voters. It appears that those who live in cities, are educated, earn money, are not involved in politics, do not receive benefits from representatives, and those who are not bonded to others have relatively less trust in representatives. On the other hand, people living in villages, less educated, economically dependent, and connected to politics, taking or receiving benefits from representatives, and bound to others have more trust in representatives.

Key Words: Local Government, Election, Trust, Bangladesh, Voters

1. Introduction

Local governments play a vital role in delivering public services and fostering development in many countries, including Bangladesh. Local government representatives are accountable for assembling decisions that influence the lives of residents in their jurisdictions. Therefore, their leadership, performance, and governance have a meaningful impact on the overall functioning of local governments and the well-being of the residents they serve. Furthermore, trust and social capital are crucial components of effective local

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governance, as they can improve citizen participation and foster positive relationships between representatives and citizens.

The performance of the representative is a critical aspect of building trust. In Bangladesh, local government representatives are expected to supply fundamental services, such as sanitation and water supply, and boost economic development (Pollitt & Bouckaert, 2017). Effective governance is essential to the triumph of local government. The concept of governance directs to the methods and forms that ensure accountability, participation, and transparency in decision-making (UNDP, 2007). Ostrom's (1990) theory of the commons emphasizes the importance of governance in addressing collaborative resources. Local government representatives must steer complex governance systems to confirm that they are effectively benefiting their communities. Trust is an integral element of effective local governance. Citizens must trust that their representatives are performing in their most suitable appeal and that their voices are being heard (Fukuyama, 1995). Hardin (2002) claims that trustworthiness is an essential factor in achieving trust and that it is charmed by factors such as honesty, reliability, and competence. Social capital, which directs to the networks and norms that promote cooperation and coordination, is also necessary for effective local governance (Putnam, 1995; Woolcock, 1998). Local government representatives in Bangladesh are often sensed as dishonest and untrustworthy (Askvik, 2011). However, some studies claim that accessibility and fulfillment of commitments do not significantly impact trust (Popy, 2016). Another study suggests that visible development activities and the fulfillment of commitments significantly impact trust (Baniamin and Jamil, 2018).

2. The objective of the study

The primary aim of this study was to identify the factors that contribute to the establishment of trust in local government representatives.

Specific objectives were-

- a) To explore the voters' level of trust in local government representatives
- b) To investigate the factors that contribute to the establishment of trust in local government representatives

3. Literature Review

Local government is a government where local people elect their representatives (article 59, constitution of Bangladesh). In Bangladesh, there are two types of local government such as urban local government and rural local government. Rural local government has different levels such as Zila Parishad, Upazila Parishad, and Union Parishad. In urban areas, there are City corporations and municipalities. In three hill districts (Bandarban, Khagrachari, Rangamati), there is another form of local government called, Chittagong Hill Tracts Regional Council.

The local government bodies experience an election every five years. The election commission of Bangladesh arranges the election for local government. The Zila Parishad representatives are elected (indirectly) by the vote of various other elected local government representatives of the respective districts. According to the Zila Parishad Act, 2000, the voter of the zila parishad election are the mayor and councilors of the city corporation (if any), the chairman and vice chairmen of the upazila parishad, the mayor and councilors of the municipality and the chairman and members of the union council. Apart from this, all other local government representatives such as Union Parishad Chairman and Members; Mayors and councilors of municipalities or city corporations, women members or councilors of reserved seats; Chairman and Vice Chairman of Upazila Parishad are elected by direct vote of the people (Upazila Parishad Act, 1998; Pourashava Act, 2009; Union Parishad Act, 2009). As per election rules they campaign and try to attract people. People vote for their preferred candidate on a particular day.

Trust has a significant relationship with good governance. It is one of the ingredients of governance (Kim, 2005). Trust depends on integrity, benevolence, and ability (Judge and Robbins, 2017) and all of these are highly important in good governance. A person in a local government body may not be trustworthy but the organization can be (Bahsar 2017). Organizations have more capability than a person has. Therefore, what an organization can do a person cannot do it. Organization as a body can engage citizens, work for people according to their commitment and thus gain trust. A local government body can build trust by ensuring transparency. It can demonstrate the citizen charter and all information through the website. Trust can also be ensured by ensuring the participation of the citizen (Jennings 1998 cited in Bashar 2017). According to Rashid (2015), trust in government is closely linked to the performance of government institutions, and credit for success is often attributed to the head of the institution, rather than individual members.

According to Islam and Rashid (2017), political parties observe local government polls as a test case for national elections in Bangladesh, and voters often use these polls to express their dissatisfaction with the parties. Based on the results of these elections, parties prepare for the national fight. Local government elections have become important to national parties after the introduction of party symbols in local polls. Consequently, parties are making all possible efforts to win these elections. As a result, local government elections can be considered interim ones in terms of people's mandate.

However, local politicians, rich peasants, or businessmen compete for local government leadership. They are well-known to local people, and their manifesto is to develop the local area, though members have limited knowledge of their duties and responsibilities (Khan, 2020). Besides, people's voting depends on various factors, both in urban and rural areas. Mainly, people vote based on the party. Political ideology is as strong as religious belief, sometimes even stronger. Very few people change their party and go against the family. Most people vote based on the party without even considering the candidate. Earlier, people used to vote by looking at the individual, but now, because of the

party symbol, people vote by looking at the symbol, so the individual has become less important in the election. Local government elections have now become part of the national election. As a result, whether people trust the candidate or not, whether the candidate is qualified or not, does not have much impact on the vote (Khan, 2020).

4. Research Methodology

Methods of Data Collection: Data for this research were collected from both primary and secondary sources. The secondary sources contained scholarly articles, books, editorials, online content, and newspapers, while the primary data was collected through a survey of 546 voters and interviews with seven key respondents. The survey was conducted using quantitative methods and in-depth interviews using the KII method (face-to-face interviews). Of the 546 voters surveyed using open and close-ended questionnaires, an equal number of interviewees (273) were selected from both urban (municipality) and rural (union) areas. Each survey lasted an average of 30-40 minutes. Surveys were conducted with both male and female respondents (282 male and 264 female), who not only answered the questions but also shared their experiences. To enrich the survey findings, the research team conducted seven in-depth interviews. These interviews were conducted with three professors from the Department of Public Administration at the University of Dhaka, who have ample experience in local government research. Two counselors (one male and one female) were also chosen for interviews from both rural and urban areas. One key informant interviewee was a local journalist with over 12 years of experience observing local government elections, and another interviewee was a renowned election specialist who has been working as an election observer for the last 15 years. The interviews were conducted in Bengali, and the findings were later translated into English. Each in-depth interview lasted approximately one hour, and ethical considerations were strictly followed throughout the research.

Study Area: This research was conducted in the Trishal Upazila of Mymensingh district, focusing on two wards of the Trishal municipality, namely Ward 2 and Ward 6, and two unions of the Trishal Upazila, namely Bailar, and Mathbari. These particular areas were selected for their convenience, as the research team was from Jatiya Kabi Kazi Nazrul Islam University, which is located in the same Upazila.

Sampling Method: The study employed both purposive and simple random sampling methods. The purposive sampling method was used to select two wards of Trishal municipality and two unions of Trishal Upazila. Additionally, seven key informant interviewees (KIIs) were selected through purposive sampling. The survey of 546 respondents (voters) was conducted using the simple random sampling (SRS) technique.

Data Analysis: The quantitative data were analyzed using descriptive and frequency analysis methods, while the qualitative data were analyzed manually.

5. Findings and Discussion of the Study

5.1 Demographic Information: Categories of Voters based on Trust

Sl. No	Category of Voters	Subcategory	Trust- Yes Don't Trust- No		Number of Respondents (Total: 546)
			Yes	No	
1	Sex	Male	118 (41.8%)	164 (59.6%)	282
		Female	125 (47.3%)	139 (52.65%)	264
2	Age	18-30	122	138	260
		31-50	56	98	154
		51-more	18	114	132
3	Dependency	Dependent	190	201	391
		Earners	51	104	155
4	Educational Qualification (pass)	School	71	221	292
		College	26	96	122
		University	45	87	132
5	Living area	Municipality	69	204	273
		Union	187	86	273
6	Income (BDT)	0-4999	42	98	140
		5000-9999	62	100	162
		10,000-29,999	46	112	158
		30,000-49,000	38	48	86
7	Involvement in Politics	Yes	14	193	207
		No	84	137	221
		Family Involved	20	98	118
8	Benefited by Representatives/candidates	Yes	296	25	321
		No	51	174	225
9	Benefited by things	Money/Gift	110	92	202
		VGD/VGF	201	10	211
		Political Facilities	74	12	86
		Government Facilities	39	8	47
10	Bounded by Others	Yes	94	12	106
		No	102	338	440

Table 1: Categories of voters based on trust

The above table clearly exhibits the demographic profile of the respondents based on several dimension including sex, age, education qualification, living area, dependency, income, involvement of politics, etc. However, the study allows us to divide people into three categories. The following findings sections discuss on consecutively.

5.2 People who Trust

Less than 50% of people trust local government representatives. Those who are closely associated with the leaders and have personal connections usually trust them, either because they receive personal benefits or because they believe that the representatives are trying their best to serve but are constrained by limited resources. As one respondent put it,

“I consistently cast my vote in favor of my cousin owing to the fact that he has been a great support to my family whenever we required it. Regardless of whether or not he has undertaken any developmental initiatives.”

Table 1 indicates that people who do not have a steady income, live in rural areas, receive various personal benefits from candidates, and receive direct financial or government benefits (such as VGD/VGF) from leaders tend to have a fairly high level of trust in local government representatives. As one voter explained,

“I place my trust in my leader primarily because he has consistently extended his support to me in times of need. His personal character and the nature of his contributions to the community hold little relevance to me.”

Another voter said,

“The individual who provided me with the VGD/VGF card holds the status of my leader, and I neither place my confidence nor cast my vote in favor of any other person.”

5.3 People Who Have Limited Trust

This is the largest group, consisting of people who believe that representatives are not willing to serve the citizens despite having sufficient resources and that some of them are inefficient. This category is generally comprised of educated, self-sufficient, or high-income individuals. A researcher explained that the reason for the majority of people falling into this group is that,

“A majority of individuals tend to overlook local government and exhibit a lack of faith in it, primarily due to their limited knowledge about its functioning. Therefore, when approached for their opinion, they are likely to adopt a moderate stance and refrain from giving a straightforward answer. They might express their trust to be moderate or limited. This category of individuals is widespread.”

5.4 People with No Trust

This category includes those who have had negative experiences with local government representatives or have witnessed nepotism. They have a clear stand against such leaders and do not trust them. Although their numbers may be small, their lack of trust can have a significant impact on voting patterns. For instance, a respondent shared his experience,

“My mother is a widow and old in age, and therefore, requires support from the government. I have recently become aware of the government's provision of allowances for widows and senior citizens. Hence, I approached the counselor for assistance, but unfortunately, he appeared unhelpful. I have also observed that individuals who are connected to the counselors are more likely to receive these allowances.”

5.5 Factors Contributing to Trust

The study identified the following factors as contributing to trust in local government representatives. Personal benefits were the primary factor influencing trust, as seen in 93% of respondents. The other factors are presented below in chronological order.

Factors	Number of respondents	Percentage (%)
Personal benefit	508	93
Development of locality	472	86
Political Identity	335	61
Social Status	315	58
Keeping Promise	364	67
Religious Status	245	45

Table 2: Trust Factors

5.6 Importance of Trust for a Leader

Trust is important for a local government leader for two reasons. Firstly, trust is essential for development activities as people will not believe an inefficient representative and this will hinder development activities. Secondly, re-election is another reason for the importance of trust. In local government elections, very few candidates are re-elected. When people lose trust in their representatives, they tend not to vote for them. A representative stated,

“One of the most significant challenges faced by local government representatives is the task of getting re-elected. Our political career hinges on the outcome of the election, and a failure to secure re-election would result in detrimental consequences. Therefore, we constantly strive to maintain the trust and support of the people, with the aim of securing their votes in the upcoming elections.”

On the contrary, a voter said,

“Despite the desire of a representative to secure re-election, it is often the case that they do not deserve it. People closely monitor the actions of their representatives, and it has been observed that many candidates fail to fulfill their duties and responsibilities once they come into power.”

5.7 Reasons for Mistrust

The first reason for mistrust is weak communication. The budget of a local government body is not sufficient, and because of this, representatives cannot fulfill their commitments, which creates mistrust. However, if representatives can inform citizens about their budget and activities, people may trust them. Voters think that representatives should upload all information regarding ongoing projects on the website so that anyone can visit and get a clear idea about the activities. As people generally do not visit the website, representatives should arrange public meetings to inform people about everything. A representative recognized the importance of informing people but said,

“It is not as simple as you suggest. Who would be willing to invest additional time and money to disseminate information? Our funds are limited, and we can only manage within our means. We do not have the luxury of additional resources to allocate towards informing the public.”

It appears that local government leaders only prioritize things that have a direct impact, neglecting the importance of informing citizens, which can increase trust. An expert shared his opinion, stating that "Informing people will develop trust. Misinformation generates mistrust."

Regarding the issue of mistrust, respondents have identified violence as a major factor. The supporters of local government leaders are often involved in violent clashes, leading to the loss of trust from the public. Some voters are even afraid to go to voting centers due to the possibility of violence. A counselor recognized the responsibility of candidates in ensuring a friendly environment where voters feel safe to vote. An expert also emphasized the importance of peaceful conduct, as peaceful people are less likely to trust those involved in violence.

Another key informant interviewee noted that while corruption is a significant factor in destroying trust, violence, dominance, and oppression are even more significant. People generally despise violence, and even the illegal occupation of someone else's property can cause more hatred than the embezzlement of money from a government project. Oppression can easily destroy someone's career, regardless of their social status.

5.8 Trust in Rural vs. Urban Areas

This study has found that people living in rural areas tend to have more trust in their representatives compared to those in urban areas. The following reasons have been identified:

i. Expectation Differences: Residents of Union Parishad have limited expectations and do not demand big infrastructural projects. Rather, they have smaller expectations such as receiving necessary certificates. On the other hand, people living in urban areas have higher expectations, such as roads, street lights, water supply, sanitation, and so on. Due to

limited budgets, municipalities cannot fulfill or maintain all of these demands. This is why rural people tend to have more trust in their representatives than those living in urban areas.

ii. Population Matters: Rural areas typically have a lower population than urban areas. Representatives can communicate with all people easily and information can be reached door-to-door. This makes it easier for rural people to trust their representatives. However, the large population in urban areas makes it difficult for a representative to maintain communication with every citizen.

iii. Representative Expectations: In rural areas, elected representatives do not have high expectations and aim to stay in their local areas and be re-elected for the same position. Therefore, they invest their time in the development of the local area. On the other hand, representatives in urban areas aspire to compete on a larger platform, so they tend to be more involved in politics and less focused on their current duties. This is why trust in rural representatives tends to increase while it decreases in urban areas. A researcher stated,

“Trust is contingent upon action. If representatives are unable to take necessary steps and meet the expectations of the people, they will inevitably face the risk of losing their position.”

5.9 How Local Government Representatives Keep Trust

We interviewed a counselor and a panel mayor about their techniques for keeping trust. They frankly replied about their techniques, which are open secrets. Neither a municipality nor a representative's income in Bangladesh is so high. There is a lack of vision, commitment, and honesty among them (Aminuzzaman, 2013). Due to resource constraints, several complexities arise, including an unwillingness to collect revenue (Bhattacharya, Monem et. al., 2013). Additionally, a lack of revenue and weak infrastructure hinder the performance of local government (Khan, n.d). Interviewees believe 50% of their commitments remain unfulfilled due to budget constraints. They also claimed that the inefficiency of partner organizations plays a vital role in the committee's failure. One of the respondents said,

"Development work is a collaborative effort. No single person or organization can be solely held responsible for its success. Various organizations, most of which are government entities, are involved. If any of these parties fail to act appropriately, the entire project can become stalled. Unfortunately, it can be challenging to hold them accountable because they may hold equal or greater power than us. In these cases, the blame often falls solely on us, the local government authority, for any failures. However, we cannot be expected to succeed alone without the support and responsibility of the entire community."

As they have limitations, they do not want to engage people. On the other hand, citizens do not get involved in the institutions' activities (Aminuzzaman, 2013) as they are not welcomed by the authority. Although local governments have the authority to collect more tax, they do not do it for fear of losing popularity in the next election (Bhattacharya et al.,

2013). Instead of fulfilling a commitment to development activities, they emphasize personal relationships. They spend a considerable amount of money to maintain their popularity. They donate money for people's personal and social needs, such as marriage and sports, etc.

A counselor expressed the need to balance the expectations of the public and the reality of the situation. While development activities are often talked about publicly, the counselor emphasized the importance of considering the demands of the people as well. It was noted that solely focusing on development may only attract conscious voters in the next election, whereas prioritizing popular demands could potentially attract a larger voting population. Thus, for the sake of survival, a balance between both aspects is necessary.

On the other hand, an expert held a different perspective. According to one of the researchers interviewed for the study, while popular activities such as attending funerals or weddings and donating money may bring short-term popularity, development activities are what the majority of people consider in the long run. It was also noted that it is impossible for an elected official to personally satisfy everyone's demands.

During the observation, it was found that the counselors were responsive to visitors and believed that quick and cordial responses could develop trust. While they acknowledged that they cannot help everyone, they strive to satisfy people with their words and do not discriminate based on religion or caste. However, the researcher certified that discrimination based on political ideology exists, particularly towards those belonging to rival groups or parties, who may not receive favorable treatment in terms of rights such as social safety net allowances.

It was noted that out of the 12 counselors in the municipality, eight are rich with businesses while the remaining four depend on their income from the municipality. Councilors receive 8000 taka while the mayor receives 38000 taka as an allowance in an "A" class municipality (bdnews24.com, 2017), which is insufficient for upholding their social status. Due to financial constraints, the councilors cannot always fulfill the people's demands. Despite this, they believe that people trust them, and their capabilities and efforts to fulfill public demand have contributed to their repeated election. One respondent stated,

"People have trust in us due to our proven capabilities and known scope. This trust also leads them to have lower expectations from us. As a responsible entity, we strive to meet the public's demands. Therefore, when people seek our support in times of need, it only reinforces their trust in us."

5.10 Level of Trust

Despite the local government representatives' belief that people trust them, the reality is quite different. According to the study, over 50% of the people have limited trust in their local leaders, and some voters consider them "unhelpful."

This lack of trust stems from the local government's inadequate ability to meet the demands of the people. A key informant stated,

"In Bangladesh, people have very little faith in their local government representatives. This is because officials are inefficient in providing necessary services, which is a well-known fact. When citizens have to repeatedly visit the municipality office for a signature, they lose faith in the officials. Therefore, officials need to be prompt, courteous, and responsive to regain the people's trust."

5. Policy Suggestions

The key informant interviewees have suggested the following measures to be considered:

i. Building Awareness

People are less aware of their rights and the integrity of their representatives. Until people become aware of the importance of having trustworthy leaders, they won't be able to elect good representatives. Government and non-governmental organizations can initiate programs to raise awareness among people regarding the development and honesty of local government representatives.

ii. Ensuring Financial Stability of Local Government Bodies

Without financial stability, a body cannot become autonomous nor perform its functions properly. Adequate funds will assist the local government body to carry out all its functions correctly, thereby building trust. The allowance that is provided to the councilors and mayor is insufficient. The minimum allowance for the mayor/chairman and councilor/member should be increased based on the living standards and social status of the specific locality.

Although it is difficult, authorities can increase their income by imposing more taxes on various sources such as household taxes, etc. A key informant believes that the central government gets a significant amount of revenue from Value Added Tax (VAT). Local government authorities can demand a portion of VAT collected from the respective area. Local government bodies should be exempted from paying taxes as they have limited income. The service price can be increased, along with the quality of service. People are willing to pay more if they receive better service. This will increase both income and trust.

6. Conclusion

The study has identified some crucial issues such as the significance of trust, techniques to maintain trust, and the difference in trust between rural and urban areas. The study has also observed the possibility of corruption and provided policy suggestions. To establish a better local government, it is crucial to ensure trust among voters in their representatives. Without trust, organizations will not be able to function properly. The policy suggestions provided should be taken into serious consideration to ensure trust.

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The Formation of the Election Commission in Bangladesh and Other South Asian Countries: A Comparative Legal Analysis

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Abstract

The foundation of democracy mostly depends on free and fair elections. Additionally, free and fair elections are a crucial way of expressing the will of the people and promoting social, political, and economic progress as well. So, the formation of an impartial Election Commission (EC) which is basically known as the Election Management Body (EMB) is the first and foremost duty of a particular country to organize and supervise free and fair elections. In this regard, the Bangkok Declaration on Free and Fair Elections provides that a state's constitution and legal system should safeguard the independence of the EMB. Bangladesh, along with other South Asian countries, makes the EC constitutionally and legally independent in its formation and functions. Though the Commissioners are appointed by the President or King, the real powers are exercised by the search committee, the parliamentary committee, the constitution council, the council of ministers (CoM), or solely the Prime Minister (PM). Thus, this paper shows the process of formation of the EC in different countries of South Asia, with a special focus on Bangladesh.

Keywords: Right to Vote, Fair Election, Election Commission, Independence of EC

1. Introduction

The ex-president of the United States of America, Abraham Lincoln, famously defined democracy as a form of governance that is "of the people, by the people, and for the people." So, in a democratic system, the government is changed by holding free and fair elections at regular intervals. Basically, the EC established under Constitution or legal entity plays a role

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as an adviser or guardian for a free and fair election. Thus, democratic growth of a particular country becomes healthier and more unpolluted. The EC of a particular democratic country has considerable autonomy in its function derived from the constitutional or legal entity. Though in bookish knowledge the EC is free from both political and executive influences but reality is somewhat harsh. Amid the debate of the practice of whether the EC plays a role independently and impartially, it plays a stupendous role in robust electoral democracy through exercising adult suffrage independently. The role of an independent EC is particularly important in countries where there are concerns over the impartiality of the government or ruling party. In these contexts, there may be a risk that the electoral process is influenced by the ruling party, leading to unfair outcomes. By ensuring that the election process is independent, the commission can help to restore trust in the election and promote the legitimacy of the elected government.

Moreover, an independent EC plays a crucial role in promoting democracy. By ensuring that the electoral process is transparent and fair, the commission helps to create a level playing field for all candidates and political parties. This allows citizens to make informed decisions based on their preferences and beliefs, rather than being influenced by manipulation or bias. There are arguments and debate on the appointment and functions of the EC but this doesn't mean that the EC is the trump card of the political parties or executive bodies.

2. Aim and Objective of the Study

The objective of this study is to illustrate the formation of EC in Bangladesh and other South Asian countries.

Specific objective is:

- a) To present an analysis of the constitutional as well as legal framework for the establishment of an Election Commission (EC) in South Asian countries through a comparative perspective.

3. Materials and Methods

This research is basically doctrinal research that is supported by credible academic sources like Constitution, books, peer-reviewed journals, Acts, Statutes, Conventions, and articles for its observations, claims, and conclusions. Some relevant law theories and basic documents on humanitarian law are used to a limited extent for clarifying the formation of EC. However, moral conception by different philosophers has been focused to demonstrate the dilemma in the actual powers and functions of the Election Commission.

4. Findings of the Study

4.1 Fair election and Election Commission: International standards

The significant major human rights instruments guaranteed the right to vote, a fair and free election. The Universal Declaration of Human Rights declares that there shall be periodic and genuine elections by universal and equal suffrage and shall be held by secret

vote or by equivalent free voting procedures (Article 21, UDHR). A similar provision is seen in the International Covenant on Civil and Political Rights, 1966 (Article 25)

Apart from these, the right to vote is recognized in many other treaties and declarations. Regionally, the African Charter on Human and People's Rights (Article 13(1)), the European Convention on Human Rights (Article 3), American Convention on Human Rights (Article 23), The Charter of the Organization of American States (OAS) (Preamble) have recognized this fundamental right, with reinforcement from meetings such as the Arusha Conference on popular participation in Africa in February 1990 ("Anfrel Proposal for Srilanka's", 2021). This right has grown extremely essential to people all around the world, as evidenced by the ongoing struggle for free and fair elections around the world—often at tremendous personal danger. Nations and peoples from all over the world agree that holding free and fair elections is essential for democratization and is a necessary way to express the will of the people, which is the foundation of governmental authority. The true embodiment of the people's sovereignty, according to the preamble of the Bangkok Declaration on Free and Fair Elections, is the staging of regular, authentic, free, and fair elections based on universal suffrage and secret ballots. Democracies must have free and fair elections because they advance social, political, and economic progress. The Bangkok Declaration provides that the independence of Election Management Bodies should be guaranteed by a state's constitution and legal framework. Similar provisions are found in the Declaration of Principles for International Election Observation: This declaration, adopted by the United Nations in 2005, emphasizes the importance of independent and impartial electoral management bodies in ensuring free and fair elections. The declaration calls on states to establish such bodies and to ensure that they operate independently and impartially.

Theoretically, almost every south Asian constitution has provided for an independent Election Commission. But, to what extent are these bodies independent? In this article, the author first analyses the legal framework for the formation of the EC and then make a comparative analysis among the south Asian countries and finally concludes with some recommendation for an independent Election Commission, particularly for Bangladesh.

4.2 Election Commission in Bangladesh

Part VII, Article 118-126 of the Constitution of the People's Republic of Bangladesh states the formation of the Election Commission. According to the Constitution, the CEC along with not more than four Election Commissioners constitutes the EC of Bangladesh (Article 118(1). When the EC consists of more than one person, the CEC shall act as the chairman of the Commission. However, article 118(10) of the Constitution does not grant any superiority to the CEC over other election commissioners. Though the CEC and other Election commissioners (Remunerations and privileges) ordinance 1983 is silent on the issue of decision making in the commission, section 3(3) of it clearly provides for the equality of status of the Election Commissioners (Chowdhury, 2017). The EC is a composite body and perform its function as such. Even if there be only one Election commissioner, he is the EC and his decision is not the decision of an individual but of the EC (*Islam*, 2012. All are

appointed by the President with the advice of the PM for five years (Art. 48(3), Art. 118(3) subject to the provisions of the *CEC and other Election Commissioners Appointment Act, 2022*. Before entering office the commissioners take oath to preserve, protect and defend the constitution as prescribed in the third schedule.

Constitutionally, EC is an independent constitutional body (Article 118). Remuneration, privileges and other terms and conditions of service of Chief Election Commissioner (CEC) and other election commissioners shall not be varied to their disadvantage during their term of office (Article 147(2)). To ensure their independence and neutrality it has been further provided that a person holding the office of CEC shall not be eligible for appointment in the service of the Republic and a person holding the office of Election Commissioners can be appointed as the CEC, but shall not be eligible for appointment in the service of the Republic (Art 118(3)). Thus, the constitutional independence of the EC has been ensured but the problem lies with the statutory independence; various laws, which regulate the EC and electoral process are violating this constitutional independence (Halim, 2016). Before 2008, government employees made up the majority of the Commission Secretariat staff. The previous Secretariat had received the impression that it was only an extension of the executive branch of government. In that sense, it appeared as though the executive was in remote control. The non-party caretaker Government issued the EC Secretariat Ordinance, 2008 (Ordinance No. 5 of 2008) in 2008 to stop this public impression and strengthen the Election Commission. Following 2008, the elected administration followed constitutional guidelines and on January 24, 2009, the Parliament passed the Ordinance as an Act. The 2008 Ordinance was repealed by the Act. According to the preamble to the EC Secretariat Act of 2009, it was required to establish an independent and separate Secretariat for the Commission in order for it to be able to carry out its functions completely independently, in accordance with article 118(4) of the Constitution. The Act has vested in Commission Secretariat almost every administrative and financial authority.

4.3 CEC and other Election Commissioners Appointment Act, 2022

The constitutional framework for the formation of the EC has provided for the enactment of a law, unfortunately, until 2022 there was no such law. Finally, in line with article 118 (1) the CEC and other Election Commissioners Appointment Act, 2022 (hereinafter called Act, 2022) has been passed. This Act basically outlines a selection process through the ‘search committee’ for the appointment of members of the EC of Bangladesh. Section 3 of the Act provides for the formation of a six-member search committee for recommending names to the president as CEC (CEC) and Election Commissioners (ECs). The search committee shall be formed with the following persons;

- (a) Two judges of the Supreme Court of Bangladesh nominated by the Chief Justice of Bangladesh (CJB). Between these two judges, one must be from the Appellate division and the other one from the High Court division.
- (b) CAG of Bangladesh
- (c) Chairman, Public Service Commission of Bangladesh
- (d) Two eminent citizens including one female to be nominated by the President.

The search committee will function on the basis of the principle of transparency and impartiality and will search and recommend two names for each vacant post (Sec 4(3)) to the President considering the qualifications, disqualifications, experiences, honesty and integrity as provided in the Act, 2022 within 15 days of the formation of the committee (Sec3 (5)). In the process of search, the search committee may ask for names from the political parties and professional organizations (Sec 4(2). The Act, of 2022 provides for some qualifications and disqualifications for the post of CEC and ECs. To be eligible, individuals must be citizens of Bangladesh who are aged 50 years or older, and have a minimum of 20 years of work experience in significant roles within government, semi-government, private, judicial, autonomous, or other types of institutions. (Sec 5). Section 6 states that the CEC and ECs are disqualified if:

- They are declared mentally imbalanced by any appropriate court.
- They are undischarged bankrupt.
- They acquire citizenship of, or affirm or acknowledge allegiance to another country
- They are convicted and given a punishment for moral turpitude.
- They hold any position of profit in the service of the Republic that is not one for which the holder is prohibited by law.

The functions and recommendations of the Search Committee before appointments of the CEC and other EC under this Act shall not be questioned in any court (Sec 9). However, this Act has been criticized on various grounds;

- First of all, the Act is not an exhaustive one. It contains basically provisions on the formation and functions of the search committee rather than the appointment process of the commission. Though, some provisions describe general qualifications and disqualifications of the CEC and ECs but there should have comprehensive appointment procedures.
- The recommendation of the ‘Search Committee’ is not final. They have to submit two names for each vacant post from which the President shall select accordingly. This process ultimately made scope for ruling party’s interference.
- In the framework for formation of search committee there is ample scope for the committee being a partisan committee. In the six members committee, two members are nominated by the CJB. Where the appointment system of CJB is not beyond question, someone may raise questions over their nomination. Again, there are two ex-officio members i.e. Chairman, PSC and the Comptroller and Auditor General. In a developing country like Bangladesh, appointment in the constitutional post is solely at the discretion of the government, government usually appoints someone who holds their trust. The other two members are nominated by the President. The election process of the President³ is, at first political parties nominate their

candidates and then elected by the vote of majority members of parliament. Usually, the ruling party wins. It is said that the president being a party man, his nomination sometimes may not be non-partisan. Here it is mentionable that, one of the members of the search committee, Sohul Hossain, nominated by the president, once bought nomination forms for the Sylhet-1 constituency in the 2018 elections. Although Hossain denies that this incident proves his bias towards the ruling party, the opposition has its doubts.

4.4 Election Commission in South Asian Countries

A. India (Article 324-329)

EC in India is constitutionally an autonomous authority that is responsible for administering elections to parliament and to the legislature of every state (The Constitution of India, art. 324(1)).

Article 324(2) of the Indian Constitution provides the formation of EC in India consisting of the CEC (CEC) and such number of other Election Commissioners (ECs). If we carefully analyze this Article, it is seen that the President has unfettered power to create, abolish or reduce the posts of the Election Commission. The CEC (CEC) was the single member of the electoral commission from the time it was established in 1950 until 15 October 1989. But as of October 1993, the EC consists of three commissioners and operates as a multi-member body. The legal, academic, administrative, and judicial requirements for EC members have not been outlined in the Constitution.

There are no rules about how the CEC and ECs should be chosen. The President in pursuance of Article 324(2) appoints them under the Transaction of Business Rules based on the recommendations of the CoM. As a result, the President has the executive authority to appoint CECs and ECs with the assistance or advice of the CoM. The Parliament, however, is empowered to control the ECs' terms of service and tenure under Article 324(5). They are appointed for a six-year term, or until they turn 65, whichever comes first (Election Commission Act, 1991, sec. 4). They can also be removed or can resign at any time before the expiry of their term (The Constitution of India, art. 324(5)). It seems that President has absolute power in appointing CEC and ECs, but in fact, he has no power in making appointments as he is required to follow the CoM's recommendations. While there is no significant controversy surrounding the EC of India and its role in conducting elections, the process for appointing its members has recently been subject to debate. Calls have been made for a new law, consistent with the constitution, to establish a board responsible for appointing members of the commission. Despite this, there appears to be no widespread dissent or concerns regarding the commission's role in overseeing elections in the country. As law has not been enacted for the purpose so far, recently a Public Interest Litigation is filed seeking free and transparent procedure for appointment of CEC and ECs.

The Public Interest Litigation (PIL) requesting the appointment of the CEC and Election Commissioners be done by a three-member collegium had been accepted for hearing by the Supreme Court. The CJ of India, the Leader of the Opposition in the Lok Sabha, and the PM

will make up the collegium. The PIL also calls for the creation of an independent secretariat for the EC of India as well as increased autonomy for the position of the CEC and Election Commissioners. The EC is a body shared by the Central government and the State governments that operates throughout all of India. However, the commission does not deal with the elections to the Municipalities and Panchayats in the states.

B. Pakistan

Part VIII, Article 213-226 of the Constitution of the Islamic Republic of Pakistan relates to the Election. The EC of Pakistan consists of a CEC and four members (Article 213), Each of them must be a person who has served as a senior civil official, a technocrat, or a judge of a High Court and is under 65 years old (Article 218(2)(b)). The CEC and other members are appointed by the President. Art. 213 detailed the multi-steps appointment process. According to the article, The PM and the Opposition Leader in the National Assembly are said to have jointly forwarded three names to the Parliamentary Committee for consideration and confirmation of any one person. However, in case of difference of opinion between the PM and the Leader of the Opposition, each has to forward separate lists to the Parliamentary Committee (Article 213(2A)). This Parliamentary Committee is to be constituted by the Speaker consisting of 12 members. Finally, The Parliamentary Committee will refer one of these names to the President who eventually appoints him. The five-member EC of Pakistan previously relied on judges. Two former government employees are currently added as members. The opposition and the PM talk about choosing the preliminary names to submit to the parliamentary committee. After debate among the committee members, the names are finally decided upon. The president is then notified of the list for appointment. The decision of the parliamentary committee is regarded as final (Hossain, 2021).

C. Sri Lanka

The EC of Sri Lanka is the constitutional body responsible for conducting free and fair elections in the country. It was formed as a result of the 19th Amendment to the Constitution of Sri Lanka in 2015, which established the Commission as an independent and permanent institution.

Before the formation of the Election Commission, elections in Sri Lanka were managed by the Department of Elections, which was a government department under the Ministry of Local Government and Provincial Councils. However, there were concerns over the impartiality of the Department, which was often accused of being influenced by the ruling party. In addition, there were no clear guidelines or regulations for the conduct of elections, which led to many irregularities and allegations of fraud.

In Sri Lanka, since the 20th amendment to the Constitution, EC consists of five members including one member as a chairman. The President appoints the members of the commission who have excelled in their chosen professions, as well as in the domains of administration or education. A retired officer of the Department of Elections or EC who

previously held office as a Deputy Commissioner of Elections or higher shall be one of the members thus appointed (Constitution of Sri Lanka, art. 103(1)).

The President shall request the opinions of a Parliamentary Council pursuant to Article 41A before making such appointments. The PM, the Speaker, the Leader of the Opposition in Parliament, a nominee of the PM who must be a member of Parliament, and a nominee of the Leader of the Opposition who must also be a member of Parliament make up the Parliamentary Council. Before the 20th amendment, the recommendations of the council were final and conclusive.

D. Nepal

The EC of Nepal is composed of a Chief Commissioner and four other Commissioners, with the Chief Commissioner acting as the chairperson (Constitution of Nepal, art. 245(1)). The appointment of the CEC and Commissioners is made by the President on the recommendation of the Constitutional Council (Art. 245 (2)). The CEC and the other Commissioners will serve for six years from the date they were appointed (Art. 245 (3)).

In Nepal, the Constitutional council is made up of the PM, the CJ, the Speaker and Deputy Speaker of the House of Representatives, the Chairperson of the National Assembly, and the leader of the opposition in the House of Representatives (Art. 245) . The CEC or an Election Commissioner can be anyone who meets the following requirements: a. has a Bachelor's degree from a recognized university; b. is not a member of any political party at the time of the appointment; c. is at least 45 years old; and d. has a good reputation (Art. 245 (6)). To ensure independence and neutrality article 245 (5) provides bar on reappointment.

The council compiles a list of potential candidates for the election commission, which is then discussed in parliament. The list is given to the president for ultimate appointment following a public hearing. The CEC and the other four election commissioners are appointed following the president's consent. The senior-most commissioner among the commissioners is chosen as the next chief in order to maintain consistency in the succession. Even then, the commission must follow a specific procedure.

E. Bhutan

The Constitution of Bhutan sets out the provisions for the formation process of the EC of Bhutan. Article 22 of the Bhutanese Constitution provides for the establishment of an independent and autonomous Election Commission.

As per article 22 the Druk Gyalpo (The King) appoints a CEC and two ECs for a term of five years, or until they reach the age of sixty-five, whichever comes first. To create a list of recommended names, the PM, CJ of Bhutan, Speaker, Chairperson of the National Council, and Leader of the Opposition Party work jointly. From this list, the King selects the CEC and the two Election Commissioners. Though, they are appointed for five years, but they are eligible for reappointment for another term. The Constitution also provides for the removal

of members of the commission in certain circumstances, such as if they are found to be incompetent, corrupt, or biased.

F. Maldives

According to article 168(b) of the constitution of Maldives Election Commissioners are appointed by the President. The Commission is comprised of five members. The members of the commission serve a five-year term, and the chairperson is elected by the members of the commission.

However, the president cannot exercise his discretion rather he is under a constitutional obligation to appoint those persons approved by a majority of the People's Majlis from the names submitted to the People's Majlis as provided for in the statute governing the Elections Commission. Section 4 of the Elections Commission Act detailed the procedure. It runs,

(b) The President shall submit to the People's Majlis nominations in numbers equal to at least the required number of membership seats to be filled whenever it is necessary to nominate members or a member to the Elections Commission.

(c) The People's Majlis must receive nominations from members of the general public in accordance with article (b). The President is required to include the names of the remaining responses from the general public with these nominations.

(d) From the list of candidates the President presented to the People's Majlis in accordance with article (b), the President shall nominate to the Elections Commission those individuals who have been approved by a majority of the People's Majlis.

According to the Constitution of Maldives, the EC is an independent and impartial institution responsible for conducting all national, local, and by-elections in the country. The commission is also responsible for certifying the results of elections and ensuring that all political parties and candidates comply with election laws and regulations.

G. Afghanistan

Article 157 of the Constitution of the Islamic Republic of Afghanistan empowered the President to appoint members of the EC with the endorsement of the House of People and in accordance with law. The law⁴ that has been enacted pursuant to the provisions of Articles 156 and 157 says that, there shall be a selection committee to which the eligible persons may nominate themselves and submit their curriculum vitae for membership of the Commission. Article 7 outlines Requirements for Membership of the Commission. It states that, a person having the following qualifications can be appointed as member of the Commission:

- Hold exclusively Afghan citizenship.

- Have obtained a higher education degree.
- Possess skills, a positive reputation, and have worked for at least five years with a Bachelor's degree or three years with a degree above Bachelor's level.
- Be at least 30 years old.
- Have no record of conviction for crimes against humanity or serious crimes.
- Not be affiliated with any political party while in office

The Selection Committee shall nominate twenty-seven individuals who meet the highest legal standards, taking into account national participation and gender balance. The President shall appoint nine members to the Commission for a term of six years, choosing from the twenty-seven individuals nominated by the Selection Committee. At least two of the appointed members must be women. In case of a disagreement within the Selection Committee, decisions shall be made by majority vote. It is mentionable that, recently Taliban has dissolved Afghanistan election Commission (“No need’: Taliban dissolves”..., 2021).

4.5 Findings Summary

- In every south Asian country, EC is constituted consisting of 3 to six members and there is constitutional guarantee for independence and neutrality either by providing disability provisions or direct independence clause.
- Before passing of the Chief EC and Election Commissioners Appointment Act, 2022 the appointment procedure in Bangladesh and India was quite similar. In Bangladesh, The President on the advice of the PM appointed ECs, whereas in India the CoM collectively advises the President to make the appointment.
- The newly introduced appointment process after the enactment of the Act, 2022 in Bangladesh as mentioned above is not participatory at all. There is no scope for the opposition party to take part in the process effectively. Though the search committee may ask names from the political parties, they are not bound to consider the received names. Again, the recommendation of the Search Committee is not final as they have to submit two names for each vacant post. The President with the advice of the PM is to take the final decision.
- Compared to all south Asian countries, Pakistan after a series of amendment has ensured a transparent and participatory process of appointment. Jointly forwarding names by the PM and the Leader of the opposition to the parliamentary committee and the formation of the committee with equal strength from the ruling and opposition party obviously unique and demonstrate republican character of the country.
- In Sri Lanka, the President isn't obligated to take the recommendations of the opposition leader and his or her candidate into account when making appointments, despite the fact that they are consulted as members of the Parliamentary Council. Because of this method, the EC is susceptible to politically driven hiring, which raises questions about its independence and impartiality (“Anfrel proposal for Srilanka's”, 2021).

- Compared to India, Bangladesh and Sri Lanka, In Nepal and Bhutan the appointment process is more transparent and participatory in the sense that in both countries the President in Nepal and the King in Bhutan are bound to appoint Election Commissioners from the list forwarded to them. They can't exercise their discretion. Again, in both countries the opposition party in parliament has opportunity to take part in the selection process with the ruling party. However, that opportunity is not equal. Because, apart from the speaker and the opposition leader all other members as in the constitutional Council in Nepal and in the persons who forward list to the King in Bhutan come from the ruling party.
- The system involving general public and People's Majlis in Maldives though looks more innovative but opposition has little in the process as the People's Majlis is led by the ruling party.
- In Afghanistan, the selection committee which make a primary list of twenty-seven persons out of which president appoints nine failed to ensure the participation of the opposition though some constitutional post holders are there. Again, the selection committee's selection is not final, The President exercise his discretion in making the list to nine from twenty-seven.

5. Recommendations and Conclusions

Bangladesh has a long struggling history of democracy and free and fair election. The 1972 Constitution mandated for the promulgation of a comprehensive law on the formation process of the Election Commission, though there was no such law till January, 2022. In the absence of such law, there was no transparent and fair process of formation and almost every government has tried to capitalize this gap to their benefit. This in turn has resulted in turmoil, rampant violation of human rights, extra constitutional takeover of power, mistrust among political parties, boycotting election and so on. Finally, in 2022 the much-expected law has been passed but unfortunately this law has not provided any inclusive and participatory process. The opposition has no effective scope and role in the formation of the election commission. Under the cover of search committee, basically the ruling party has complete control over the procedure. To ensure independence and keep the commission beyond all disputes the following recommendations may be considered;

- The provision of sending two names for each vacant post should be amended and the recommendation of the Committee should be final and conclusive to prevent ruling party's interference in the appointment process.
- In the selection process, there should have effective participation of all the major political parties. Either the existing process of Pakistan with necessary modifications like excluding member of senate may be a model in this respect or the search committee may be reconstituted with representatives of political parties and members of civil society.

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Workers' Health and Safety Measures against COVID-19 Virus Taken by the Authorities of Bangladesh RMG Sector: An Empirical Study

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Abstract

Protecting workers from the COVID-19 virus is one of the emerging challenges worldwide. This directly impacts on the productivity of any sector. To gain targeted profit volume, ensuring a healthy and unharmed work environment is demanded. This study is an attempt to narrate the steps taken by factory owners of the Bangladesh RMG sector to keep workers safe and minimize the effect of the COVID-19 virus. Data has been collected from the secondary sources to find out the safety measures taken by different employers to make the study meaningful. This study found that various measures are taken to protect the workers from coronavirus; they are – arranging hand washing facilities and sanitizing chambers, cleaning surfaces, providing masks, checking temperature, maintaining physical distancing, etc. To minimize the risk of the COVID-19 virus, various instructions like- getting vaccinated, wearing masks mandatorily, washing hands, cleaning frequently touched surfaces, and social distancing must be followed by the employer and employees both.

Keywords: Worker's Health, COVID-19, RMG sector, Safety Measures, Implementation.

1. Introduction

The ongoing COVID-19 pandemic has disordered our daily life, created a healthcare crisis, and slowed down the global economy. According to World Health Organization, around 64 million (6,407,556) people have died in the whole world affected by COVID-19 (WHO Coronavirus Dashboard, 2022). Still, people are affected and death is not stopped yet. It's a blessing for those who get well against the virus and survived. In Bangladesh the impact of COVID-19 is awful. It was quite difficult to arrange treatment and provide medical support for affected people with weak health infrastructure. As a result, the medical

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system collapsed and a huge number of people died. The government declared a lockdown to ensure people stay home and control the infection rate. All the government and non-government offices, schools, colleges, universities, shops, markets, shopping malls, and industries remain stopped. The lockdown period was enhanced several times. Mass people faced a massive economic depression by losing their job. And industries faced a thousand crores of economic loss by stopping work and shipment. During the ongoing infection (while COVID-19-related infections and death rates are increasing), the BGMEA suddenly declared that garment factories would be re-opening from 26 April 2020 with the permission of the government so that shipments of previously ordered clothing items could be completed (Kabir, Maple & Usher, 2021). Workers started joining work in the factories with life risks. Hence, protecting workers from being affected and ensuring safety at the workplace was a challenge for the authorities. Bangladesh's government has announced various programs and policies to combat COVID-19. Factory owners of RMG sectors have been suggested also to follow various strategies and instructions to control the infection rate to protect the workers. This paper is aimed to describe the measures taken by the authorities regarding workers' health and safety in the RMG sector. So that, a risk-free work environment can be ensured for the workers of the RMG sector by properly implementing those initiatives. Employers who have missed any of the necessary measures and have not yet implemented them to protect workers in factory premises will be able to establish that. Therefore, authorities will be careful in monitoring and evaluating the safety measures that will increase the effectiveness of those initiatives. It will also explore the knowledge level of workers regarding the virus and provide some suggestions to minimize the infection rate.

2. Objectives of the Study

The main objective of this study is to discover the initiatives taken by the authorities regarding workers' health and safety measures against COVID-19. Along with this, the following are the specific objectives of the study:

- a) To find out the safety measures taken by the employers and reveal the current scenario of the RMG sector in the COVID-19 pandemic.
- b) To find out the worker's awareness and knowledge level regarding COVID-19 symptoms and precautions.

3. Rational of the Study

The economy of Bangladesh is dependent on the RMG sector. If a safe and healthy workplace can be established, productivity and profitability will be increased. More exports will be done and foreign currency will be earned. This will make an impact on the economic development of the whole nation. This study helps to ensure a better work environment by saving workers from occupational diseases like the COVID-19 virus. This research presented a clear picture of safety measures taken by RMG employers to decrease the infection rate and minimize the effect of the COVID-19 virus. However, the findings of this study will help employers to be aware of workers' health and occupational safety in Corona time. Moreover, this awareness will let them prepare to make a healthy work

environment for workers. Workers will also be conscious of self-protection and COVID-19 guidelines that will decrease absenteeism and turnover rate.

4. Literature Review

Workers' occupational sicknesses, injuries, and diseases harm the productivity and profitability of any organization. If there is a deficiency of effective protection at work to assure health and safety various consequences such as absenteeism workplace accidents and occupational illnesses can lead to permanent occupational disability. The huge economic expenses of difficulties connected with health and safety at work impede economic growth and affect the competitiveness of businesses (Samaddar, 2016). Reconciling this issue, ILO (International Labour Organization) passed an International Convention called- 'Occupational Safety and Health Convention, in 1981'. In Article 16, Occupational Safety and Health Convention, 1981 ILO cites provisions regarding worker's safety and health and the working environment. They are – a) Employers shall be required to ensure that, so far as is reasonably practicable, the workplaces, machinery, equipment, and processes under their control are safe and without health risk. b) Employers shall be required to ensure that, so far as is reasonably practicable, the chemical, physical and biological substances and agents under their control are without health risk when the appropriate measures of protection are taken. c) Employers shall be required to provide, where necessary, adequate protective clothing and protective equipment to prevent, so far as is reasonably practicable, the risk of accidents or adverse effects on health (International Labour Organization, 1981).

Under OSH Policy Landscape and Regulatory Frames, ILO has a publication named 'National Profile on Occupational Safety and Health in Bangladesh 2019.' there are clauses regarding 'Disease prevention and safeguard' with some mandatory obligation which includes to- a) identify the risk of health and safety (clause A3), b) give orientation to the persons engaged with the formal and informal workplace on the risk of a possible accident, health risk and safety issues (Clause 3, 4) and c) make specialist who can identify the occupational diseases and to ensure health service in the factory and establishment (Clause 3, 10) (International Labour Organization, 2021).

In Bangladesh, there are special provisions regarding worker safety in labor law. The government may make rules to control the situation which is elaborated in – section 79. Dangerous operations, i.e, Where the Government is satisfied that any operation carried on in an establishment exposes any person employed in it to a serious risk of bodily injury, poisoning, or disease, it may make rules applicable to such establishment or class of establishments in which such operation is carried on- (a) specifying the operation and declaring it to be hazardous; (b) prohibiting or restricting the employment of women, adolescents or children in the operation; (c) providing for the periodical medical examination of persons employed in the operation and prohibiting the employment of persons not certified as fit for such employment; (d) providing for the protection of all persons employed in the operation or in the vicinity of the places where it is carried on and the use of any specified materials or processes in connection with the operation; and (e) notice specifying use and precautions regarding the use of any corrosive chemicals (Bangladesh labor law,

2006). And inspectors have the power to inform the owner and notify them about what to do in dangerous situations under section 85. Powers of Inspector in case of certain danger : (1) If, in respect of any matter for which no express provision is made by or under this Act, it appears to the Inspector that any establishment or any part thereof or any matter, thing or practice in or connected with the establishment or with the control, management or direction thereof, is dangerous to human life or safety or thereof, is dangerous to human life or safety or defective to threaten, or tend, to the bodily injury of any person, he may give notice in writing thereof to the employer of the establishment, and shall state in the notice the particulars in respect of which he considers the establishment, or part thereof, or the matter, thing or practice, to be dangerous or defective and require the same to be remedied within such time and in such manner as he may specify in the notice (Bangladesh labor law, 2006). Despite the rules and regulations, the DIFE (Department of Inspection for Factories and Establishments, Ministry of Labour and Employment, Government of Bangladesh) government officials lack the power to enforce the law. The employers for their part insist that they do not have enough profit to invest in the health and safety of their workers (Akhter, Rutherford & Chu, 2019).

In these circumstances, facing the pandemic situation is a great challenge for readymade garments. 'Impact on ready-made garment workers in Bangladesh' a report by UNICEF says that while good hygiene practice was relatively easy to maintain in the RMG sector, physical distancing was more difficult. Workers are unable to maintain the expected health measures due to some barriers (UNICEF, 2020). There are plenty of research on COVID-19 impacts but research study on safety measures for RMG workers in Bangladesh are in limited number. So the actual scenario is unknown and workers safety measures are neglected by employers. This study will focus on the issues relating to the COVID-19 virus and be helpful to create awareness among both parties- workers and employers.

5. Materials and Methods

This study is explanatory. Descriptive content analysis has been done to reach an in-depth analysis. This study has been conducted by following the qualitative data i.e., secondary sources of data. Secondary data are collected from the Bangladesh Labor law-2006, ILO websites, journals, magazines, newspapers of national and international level, and other sources from the internet. Around fifty articles are reviewed for gathering information from google scholar. In some cases, employers have been contacted by the researcher to collect information regarding the safety measures they are providing. BGMEA website, WHO website, and other websites are explored to acquire information. Data are compared from multiple sources to understand the situation. Trends of data are recognized and all the variables are outlined to meet the research objectives. The findings of this study are written qualitatively.

5.1 Limitations of the Study

The motive of this study is to reveal the present scenario of the RMG sector in the COVID-19 pandemic situation. For time and budget limitations, it was not possible to

present a vast picture of all the readymade garments. It is only a theoretical analysis; there is no questionnaire survey or quantitative analysis. Data was gathered from secondary sources only and published articles were very few where RMG workers of Bangladesh's safety measures are discussed.

6. Findings of the Study

6.1 Safety measures are taken by the authorities of Readymade Garments to protect workers from the COVID-19 virus

A survey was conducted on ready-made garments workers employed in 390 factories in different industrial areas of Bangladesh named 'Factory Safety in the COVID-19 Pandemic: Results from the Bangladesh Garment Worker Diaries, (workerdiaries.org, 2020)' where various safety measures implemented in their factories are analyzed. The result is summarized in Table 1:

Table1: Measures taken by factories during the COVID-19 situation

Serial	Measures were taken by factories during the COVID-19 time	Responses of workers	
1. Cleaning and Disinfecting Measures	Hand washing or sanitizing	89% of repliers said that hand washing or sanitizing is obligatory for entering the workplace.	But, only 66% replied that all people are subject to obligatory hand washing or sanitizing upon entering the workplace. And only 46% replied that hand washing points have been placed at the main gate.
	Sanitizing stations	63% of repliers said that sanitizing stations were placed throughout the factory.	98% of repliers said that sanitizing dispensers, when present, are timely being refilled. But, only 49% said that the sanitizing dispensers have been placed prominently enough in the plant and that visual instructions on how to duly sanitize have been displayed.
	Cleaning surface	60% of repliers said that frequently touched surfaces are being regularly cleaned by cleaning staff.	Only 44% of respondents said that an additional workforce for cleaning has been hired.
2. Personal care and	Face mask	89% of repliers said that they have been provided a	On the other hand, only 5% replied that they have been provided

Safety		face mask to cover the mouth and nose area.	additional personal protective equipment.
	Checking body temperature	88% answered that their temperature has been checked daily by an infrared thermometer or thermal device.	
	Maintaining physical distancing	68% of repliers said that factories are using signs to ensure physical distance when workers must assemble in lines.	But, only 36% replied that their factory has created separate entry and exit points for workers.

(Factory Safety in the COVID-19 Pandemic: Results from the Bangladesh Garment, Worker Diaries, workerdiaries.org, 2020)

In line with the above survey, different types of safety measures are taken to keep the workers safe and minimize the infection rate are given below:

- **Face mask:** Factories emphasize the use of face masks. Wearing a face mask in a proper way to hide the mouth and nose area is mandatory in the workplace. Authorities gave face masks to the workers free of cost. It's a budget-friendly technique to resist the spread of the virus. The virus cannot spread out while wearing masks.
- **Sanitize and clean hands:** Garments arrange hand washing and sanitize facilities so that workers can clean their hands always. They arrange basins, water supply, soap or hand wash to wash hands. They are supplying hand sanitizers also for avoiding hand washing repeatedly and being disinfected.
- **Checking body temperature:** The temperature of every single worker is measured before entering the factory premises with advanced technology temperature checking guns to identify workers with High Temperatures. Because High Temperature with fever is one of the main symptoms of coronavirus. Workers with high temperatures are restricted from entering the workplace.
- **Vaccination:** Bangladesh government arranges vaccination for garments worker on a priority basis. Bangladesh government starts vaccinating RMG workers and 10,000 workers got the first doses of their vaccine on 18 July 2021 (The financial express, 2021). Vaccination can minimize the death rate and produce antibodies to fight against the virus. It also reduces the level of symptoms. Almost all the workers of the RMG sector have completed the second dose of the COVID-19 virus and heading towards the third dose.
- **Social distancing:** Social distancing is maintained. Workers are obliged to maintain the two (02) meters distance. Handshaking and hugging each other is strictly prohibited. While talking to each other not cross 3 meters of distance. Stop shaking hands and hug each other.

- **Isolation:** Affected workers are identified and sent for isolation and quarantine. If isolation can be done at the exact time it will prevent the virus to affect a new person. workers can be identified it will be easy for isolated.
- **Entry and exit line:** Entry and exit lines are followed to avoid crowdedness. Seating arrangements are made to keep distance. Duty can be shifted to avoid gathering too many people in the same time frame.
- **Posting and training workers:** Posting is done to make aware workers. Managers, supervisors, and the floor in charge brief regularly about the symptoms, precautions, and treatment of the coronavirus. Workers as well as supervisors are getting training regarding COVID-19.

Without those task force committees are made to make to do list and successfully implement them. To test COVID-19 of garment workers BGMEA has set up a PCR lab in collaboration with the Diabetic Association of Bangladesh (BADAS) at Chandra Tongi and Narayanganj. (www.bgmea.com.bd).

6.2 Worker's Awareness Level

Workers in the RMG sector are familiar with coronavirus but they are not concerned enough about the risks and prevention of coronavirus because of the lacking of knowledge regarding this. Akter et al., (2021) conducted a study where they analyzed the worker's awareness and knowledge level regarding COVID-19 symptoms and precautions named 'RISK PERCEPTION AND THE PRACTICES TOWARDS COVID-19 AMONG THE GARMENT WORKERS IN BANGLADESH'. The total number of respondents was 305 for this study. The responses regarding the knowledge level of workers are summarized in Table 2 –

Table 2: Knowledge level of workers regarding COVID-19

Serial	Questions	Responses of workers
1.	COVID-19 is a viral disease	94.4% of respondents said that COVID-19 is a viral disease, 2% said that it is not a viral disease, and 3.6% said that they do not know about this disease.
2.	Coronavirus is contagious.	86.9% of respondents agreed that it is contagious, 4.6% denied and 8.5% answered that they do not know whether it is contagious or not.

3.	Knowledge regarding symptoms of COVID-19	97.7% of respondents identified fever as a symptom of COVID-19, 77% identified dry cough, 72.8% identified sore throat, 63% identified breath difficulties and 59.3% identified headache as a symptom of covid 19. Without these respondents also identified weakness, tiredness, nasal congestion, diarrhea, and loss of taste or smell as the symptoms of coronavirus. Only 0.7% of people said that they do not know the symptoms. (Respondents selected multiple answers.)
4.	Knowledge regarding the prevention of COVID-19.	99.3% of respondents said that hand washing with soap is a preventive measure for COVID-19, 79% said wearing a face mask, 66.6% said using hand sanitizer, 56.7% said maintaining social distancing, 49.2% said avoiding public gatherings, 39.7% of respondents said that maintaining cough etiquette and 16.1% said that vaccination is a preventive measure of COVID-19.
5.	Knowledge regarding the spread of COVID-19.	All of the respondents agreed that the COVID-19 virus spread through sneezing from one to another person, 72.1% thought coughing and 61.6% thought touching contaminated objects are another reason for the spread of coronavirus. 0.3% did not know how it is spread out.
6.	Knowledge regarding isolation	94.4 % of respondents agreed that isolation is necessary to keep away an infected person from uninfected people, 0.7% said that the isolation process is not important and the rest of the respondents had no knowledge about the isolation.
7.	Knowledge about quarantine	68% of respondents said that quarantine is a must to protect COVID-19-negative people from COVID-19-positive. 64.7% said that in quarantine affected persons stayed separated from the others for at least 14 days. 27.4% thought quarantine prevents the spread of COVID-19. 7.3% did not know about quarantine.
8.	Sources of information.	86.2% of respondents selected television as a source of information and 68.5% said that they came to know about coronavirus via social media. 50.5% mentioned newspapers, and 41.6% mentioned radio as a source of information. 35.7% of respondents said that they got information regarding coronavirus from their workplace and only 15.4% said that health officials informed them.

(Source: Risk perception and the practices towards covid-19 among the garment workers in Bangladesh, 2021)

The study also shows the level of daily practices to fight against the coronavirus. The authors listed some practices like washing hands, using face masks, maintaining cough etiquette properly, physical distancing, staying away from sick persons, avoiding to touch anything without cleaning hands, avoiding crowdedness, and using hand sanitizer. They surveyed 305 people to know their daily practice towards COVID-19. The results showed that most of the participants (54.1%) have good practice to wash their hands with soap frequently, 29.2% said they always wash their hands with soap, 15.7% of the participants said they do it sometimes and rest of the them said rarely (0.7%) and never (0.3%). Lots of participants (68.2%) wear masks when they go outside of their homes but 1.6% replied that they used face masks to cover up their mouth and nose area rarely. Most of the interviewers (56.7%) said that they always maintained cough etiquette, 30.5% said frequently and the rest of the interviewers said they maintained cough etiquette sometimes (12.1%) and rarely (0.7 %). 54.8% of interviewers answered that they always followed physical distancing rules while they were working and 1% of them replied they never follow physical distancing. Most of the participants (61.3%) were conscious of the affected people and they avoided meeting them always. But 5.2% of participants answered that never avoided meeting an affected person. It was alarming that only 29.8% replied that they do not touch frequently their organs with uncleaned hands, 27.2% answered they always maintain it, 10.5% said they avoid touching sometimes, 4.6% said rarely and the rest of them (27.9%) never avoided to touch their eyes, noses, and mouth with unwashed hands. The majority (53.8%) of the interviewers were aware of public gatherings and they avoided them, 31.1% of interviewers replied that they did it frequently, 9.2% said sometimes and only 2% said they never kept them away from crowdedness. Hand cleaning with sanitizer was limited, 45.2% of interviewers said that they always used hand sanitizer to clean their hands, 33.1% said that they frequently used it, 14.1% said they sometimes used hand sanitizer, 5.6% said they used it rarely and 2% of the total participants said that they never used sanitizer to clean hands. Akter et al., (2021).

6.3 Ways of Minimizing the Risk of COVID-19 Virus

There are lots of ways and guidelines to protect people from the COVID-19 virus. But where lots of people work together like in a factory, it is tough to control the situation. In these cases, workers have to maintain special safety measures with general measures which are applicable to all. World Health Organization has suggested some ways of minimizing the risks of the COVID-19 virus named 'Advice for the public: Coronavirus disease (COVID-19)'. They are-

- **Keep yourself and others safe:** WHO emphasizes vaccination with other measures to keep people safe; like 1 meter of physical distancing, wearing a mask, cleaning hands, covering mouth and nose while coughing or sneezing. Staying isolated if someone has symptoms or is positive in tests until recovery.
- **Wear a mask properly:** WHO advised to wear a mask in a way that surely covers the nose, mouth, and chin. Moreover, cleaning hands is necessary before putting on

the mask and after taking it off, then it should be washed otherwise disposed of into a trash bin.

- **Keep the environment safer:** To minimize the affected rate by COVID-19 crowded and suffocating places must be avoided. To make the environment safer it is needed to avoid the 3Cs: spaces that are closed, crowded, or involve close contact. Meeting people in an open space is recommended.
- **Maintain good hygiene:** To protect people from viruses, several good hygienes should be ensured. Firstly, hands should be cleaned with alcohol-based hand rub or soap, secondly, mouth and nose should be covered with the bent elbow or a tissue when people cough or sneeze, and thirdly surfaces like door handles, faucets, and phone screens should be cleaned and disinfected frequently.
- **What to do if you feel unwell:** WHO suggested some measures for people feeling unwell. They are- seeking medical attention immediately when people have a fever, cough, and difficulty breathing. If all of the symptoms of COVID-19 show people should stay at home and self-isolate for 10 days from symptom onset, plus three days after symptoms cease. Keeping up to date on the latest information from trusted sources, such as WHO or local and national health authorities is necessary.

Besides, BGMEA (Bangladesh Garment Manufacturers and Exporters Association) has declared some guidelines for factory opening. They are summarized below:

- **Reduce density on factory premises:** Factories are advised to reduce density by rotating or shifting work, opening earlier closing later, restricting nonessential visitors, and restricting unnecessary movement within the workplace.
- **Entrance protocol:** Everyone in the factory should wear masks and have their handkerchief, hand washing facilities should be ensured, shoes and cars should be disinfected, thermometer gun should be used to check the temperature of everyone; if the temperature is greater than 37 degrees he/she should be sent to the home.
- **Social distancing:** Factories are advised to maintain a one-directional flow of movement, enforce different working hours for different sections, shift lunchtime, and put posters, or make signs on the floor visually demonstrating a 6 feet distance. While using transport passengers should sit in a zigzag manner.
- **Clear communication channels should be established between employers and workers:** Preventive measures and guidelines for COVID-19 should be announced at least four times a day, uninterrupted transmission of messages and quick feedback from workers is needed. Notice boards should be used to post visible and clear messages, factory management must stay informed about the virus and how it is transmitted from person to person. Messages that create panic should not be circulated.
- **Leave policy guideline:** BGMEA suggested permitting to stay home if employees display symptoms, worker's assurance should be ensured; if they display any COVID-19-related symptoms and need leave, they will get that. Paid sick leave

should be considered for sick workers and those who have a family member who is showing symptoms.

- **Sanitization:** Everyone is advised to give maximum effort on cleaning. Frequently using surface areas including door handles, handrails, commode seats, work surfaces, and other common areas should be disinfected properly. People involved with sanitization must have a safety dress, covering the whole body.
- **Natural airflow:** Recirculation of air within the structure is prohibited- any heating, ventilation, and air conditioning (HVAC) system in the factory should run in 100 percent exhaust mode. The natural ventilation system is suggested as much as possible.
- **Training of workforce and staff:** BGMEA recommends providing training for workers and staff regarding the precautions and treatment of covid19. Especially the ways of transmission of COVID-19, its symptoms, proper hand washing technique, and duties if suspecting COVID-19 (World Health Organization, 2022).

Moreover, BGMEA has recommendations regarding people displaying COVID-19 symptoms. Responsible authorities are advised to keep the history of the affected worker's name, card number, contact number, and details of the displayed symptoms. Workstations should be disinfected regularly. Factories should take initiative for the staff and workers thus they can undertake the situation if someone displays COVID-19 symptoms.

7. Conclusion

Workers in Bangladesh's RMG sector do not always remain the focus of attention. In many cases, they deprive of privileges and benefits which are their right. In the corona time on 25 March 2020, the honorable prime minister of Bangladesh (Sheikh Hasina) declared a stimulus package of BDT 5000 crore (\$587 925 000) for the export-oriented sector to handle the COVID-19 pandemic. She advised owners to pay the salaries of all the workmen by using that amount. But, the facility providers did not follow the directions of paying the full wages to workers for March and April 2020. They did not pay outstanding wages on time also; which compelled workers to stand on the road demanding their wages be paid in full. Even though some workers accused owners that they did not pay their wages for 2 months or more (Kabir et al). Garment workers bring billions of dollars of foreign currency every year to our country. But in recent times the RMG sector's contribution to the overall Gross Domestic Product (GDP) is declined which was 11-12 percent before (Uddin, 2022). So, it is high time for the government and factory owners to stand beside them at crisis times to get back the upward GDP growth. This study showed that different preventive measures have been taken by the authorities of RMG owners of Bangladesh like providing face masks, sanitization of the workplace, proper cleanliness, checking temperature of workers, and duty shifting to keep workers safe from the COVID-19 virus. Initiatives like wearing masks, vaccination, and social distancing can reduce the infection rate of the COVID-19 virus.

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Women Empowerment in the Banking Sector: Bangladesh Perspective

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Abstract

This study aimed at showing the present situation of women empowerment in the Banking sector of Bangladesh. The study discussed five major factors of women empowerment from previous literature as: education and training, economic independency, social protection, access to property and family support. Other supporting factors that influence women empowerment are as employee's freedom, employee decision making, employee self-control, equal rights, social status, social and economic justices, financial and economic choice, equal educational opportunities, gender bias and safe and comfortable working environment. The study conducted a field survey of 125 respondents who are the employees of different public and private banks. Collected data were analyzed using SPSS Software. Results suggest that five major factors mentioned above have a significant influence on women empowerment. In addition, among the supportive factors, Employees Freedom and Gender Bias have negative influence on women empowerment whereas all other factors have positive influence on women empowerment.

Keywords: Women Empowerment, Social Status, Economic Justices, Gender Bias, Working Environment and Family Support

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1. Introduction

Bangladeshi women were once thought to be only housewives. Even though having graduate or postgraduate degrees, women were forced to confine themselves within the walls of their home. The current situation has shifted on a global scale. As a result, there is a global trend that sees an increasing number of women in the workforce. Bangladesh, as one of the world's most populous countries, has recently achieved enormous achievement in reducing gender disparity in the workplace. According to the World Economic Forum's (WEF, Aug 5, 2022) Global Gender Gap Report, Bangladesh ranked 48th out of 149 nations in terms of gender equity. Bangladesh's banking industry is now proud to employ women. The participation of female employees contributes to the growth of the banking industry. The number of women working in commercial banks has risen dramatically. Women currently make up 29.54 percent of workers in foreign banks, 19.21 percent at private banks, 16.4 percent at state-run banks and 14.27 percent at specialized banks, according to the Bangladesh Bank's October 11, 2022 report. The report shows that there has been an increment of 31,548 women officials in banking sector, which was 29,513 in June 2021. This number is somewhat higher than 16 percent of the total human resource in this sector.

Bangladesh is one of the world's most populated country. The female population is around 50.4 percent of the total population according to the World Bank on March of 2023. However, when we compare the current condition of women with other countries across the world, we see that the situation is not just unsatisfactory, but downright dangerous because of their low involvement rate in workplace. According to UNESCO (2018), the adult literacy rate of 73.91 percent. While males have a rate of 76.67 percent, while females have a rate of 71.18 percent. Women frequently face issues such as illiteracy, domestic abuse, a lack of motivation and support, and many more. It is crucial for the country's growth that women walk hand by hand and shoulder to shoulder with men. And, when it comes to women's empowerment, literacy will be significant issue. Women's rights, dignity, and security are all promoted through education. Education is the key to unlocking the golden door of freedom for development opportunity. This study outlines the necessity for women's empowerment, constitutional provisions and specific legislation supporting women's empowerment, various government initiatives for women's empowerment, and the state of women's education. Bangladesh may become a developed country if women put out their best efforts and capabilities, which is achievable when they are educated and empowered.

2. Objectives of the Study

The main objective of the study is to find out the present situation of women empowerment in the Banking sector of Bangladesh.

The specific objectives are:

- a) To understand about the same factors of women empowerment in banking sector of Bangladesh;
- b) To understand social attitude towards women independence in working place;

- c) To provide some recommendations for accelerating the present situation of women empowerment in Bangladesh.

3. Review of Literature

Empowerment refers to methods that improve people and communities' autonomy and self-determination so that they can represent their own concerns in a responsible and self-determined manner, acting on their own authority. It is the practice of developing stronger and more self-assured, particularly in terms of taking charge of one's life and asserting one's rights. Empowerment as action relates to the procedure of self-empowerment as well as professional help that encourages individuals to improve their feelings of powerlessness and lack of influence, as well as identify and utilize their resources. Pandit Jawaharlal Nehru once said: "If you educate a man you educate an individual, however, if you educate a woman you educate a whole family. Women's empowerment means mother's empowerment." The development of tools to measure gender interventions in the agricultural development sector reflects to a large extent such an apolitical framing of empowerment. For instance, the Women's Empowerment in Agriculture Index (WEAI), initially developed for monitoring and evaluation purposes Alkire et al., 2013, has focused on access to physical assets, participation in agricultural groups, and intra-household decision-making. While these measurements are needed and progress has been made in the last ten years, it still often fails to capture the relevance and complexities of gender relations in local contexts by applying exogenously defined notions of empowerment Tavenner and Crane, 2022; Fuentes and Cookson, 2020).

Cain et al (1979) noted that women in Bangladesh are becoming increasingly vulnerable due to the shortage of availability to family resources, a lack of knowledge and skills, intense domestic duties, and a restricted role in household decision-making. Women in Bangladesh are treated unequally by their family members, who sometimes prevent them from going outside, such as to work in the garment industry, implying that they have no influence and voice in the family. Paul-Majumder and Begum (2000) discovered that the majority of the factories disobeyed the government's Workplace Rules. The health of the garment workers was harmed as a result of this. In addition, their study found that female workers are subjected to physical, sexual, and verbal violence in the workplace and in public spaces.

Klasen (2000) noted that raising voices ensures empowerment. Female factory workers have little participation not just at home due to male dominance, but also at work owing to the unavailability of a trade union. In a broad sense, development refers to enhance well-being and fulfilling human needs. As a result, it is important to eliminate all types of gender disparities in order to assure growth, because gender inequalities have a detrimental impact on human well-being and fulfilment of human demands. In her study Women Garment Employees in Bangladesh, Absar (2002) shown that throughout the recruitment process, female workers do not get job contract documents. Furthermore, she also showed in her research that the majority of female garment workers had difficulty finding accommodation when they relocate from rural to urban regions in search of work in the garment sector.

Ahmed (2004) illustrates how female garment workers have been able to express themselves at home and at work in her paper *The Rise of the Bangladesh Garment Industry: Globalization, Women Workers, and Voice*. Because of patriarchy, women employees have extremely restricted voices at home, according to her research. As female workers are not represented by labor groups, their voices are constrained at work. Ahmed (2004) noted that women employees' unwillingness to speak out hinders them from being empowered in terms of making decisions about their activities both within and outside the home. According to Ahmed and Hossain (2009), the Ministry of Industry's Department of Inspection for Factories and Establishments (DIFE) is the main responsible body for inspecting factories to assure workers' health and safety. However, this organization needs additional manpower and equipment.

Kabeer (1997) examined the link between female garment workers' income and the intra-household power relationship in her study *Women, Wages, and Intra-household Power Relations in Urban Bangladesh*. "Male management of financed was viewed as providing males knowledge on, and control over, women's salaries," she discovered, and it was precisely this characteristic of relinquishing information and control over their wages that she found to be problematic. After a review of the literature, it has been determined that education and training, economic independence, social protection, access to property, and family support are all essential aspects in women's empowerment. On the basis of such facts, this study aims to investigate the following hypothesis.

3.1 Hypothesis Development

- H0:** Education and training has a positive impact on women empowerment.
- H1:** Education and training has a negative impact on women empowerment.
- H0:** Economic independency has a positive impact on women empowerment.
- H2:** Economic independency has a negative impact on women empowerment.
- H0:** Social protection has a positive impact on women empowerment.
- H3:** Social protection has a negative impact on women empowerment.
- H0:** Access to property has a positive impact on women empowerment.
- H4:** Access to property has a negative impact on women empowerment.
- H0:** Family support has a positive impact on women empowerment.
- H5:** Family support has a negative impact on women empowerment.

4. Materials and Methods

We have used in-depth interviews, which are based on a semi-structured guide, have been utilized as a method of data collecting to guide me understand the personal and societal experiences.

4.1 Data Collection

The data for this study was gathered using a survey questionnaire that was distributed to 150 employees of various banks in Bangladesh. The questions included attributes on a five-point Likert scale ranging from “strongly agree” (5) to “strongly disagree” (1). The questionnaire was sent to respondents including both in person and through mail. There are two sources of data collection such as:

4.1.1 Primary Source

The majority of the data had basically been gathered from primary sources through

- Questionnaire;
- Face to face interview; and
- Non-participant observation.

4.1.2 Secondary Source

A small portion of the data was also gathered from secondary sources. E.g. different reports; magazines; different books, publications and journals; and annual report of the company.

4.2 Study Area and Sample Size

The study zone was in Mymensingh and the sample size was around 150 women employees. There are numerous banks in this region. The study collaborated with a number of governmental and private banks, such as, Sonali Bank Limited, Janata Bank Limited, Agrani Bank Limited, Rupali Bank Limited, Bank Asia Limited, IFIC Bank Limited, Pubali Bank Limited, One Bank Limited, The City Bank Limited, and AB Bank Limited, etc. and collected information from these banks.

4.3 Data Analysis

MS Excel and SPSS software, as well as numerous sets of statistical analyses, was utilized to examine the data obtained from the respondents. The analysis was conducted using descriptive statistics and regression analysis.

5. Theoretical Framework of the Study

5.1 Women Empowerment

The concept of empowerment is associated with the concept of power. Generally speaking, Empowerment is derived from the term "empower," which denotes "to give or gain power" or "to enhance power." Similarly, empowerment entails the transfer of power and authority. Individual and collective empowerment are both possible. It might be a

combination of economic, social, and political factors. The following is a decent definition of empowerment: empowerment refers to the process by which individuals who have been denied the capacity to make strategic life choices obtain that ability. It is transparent from this description that empowerment entails a transformation process (Naila Kabeer's).

Women's empowerment has had a substantial influence on this issue of development and economics discussion. It may also point to how other trivialized genders are treated in a certain political or social setting. Women's economic empowerment refers to their opportunity to exert control over and benefit from their resources, assets, income, and personal time, as well as the ability to manage risk and enhance their economic condition and well-being. It is easier for others to perceive women as equal members of society when they have financial power. They get higher self-esteem and confidence as a result of their contributions to their societies. Simply admitting women as members of a society can have far-reaching benefits. Women were offered a place in a forest conservation organization in a research, performed by Bina Agarwal. This increased the group's efficiency, and the women gained self-esteem while others, including males, treated them with so much more respect.

The most effective kind of gender empowerment has been claimed to be participation, which may be observed and acquired in a variety of ways. Political involvement, whether it is the capacity to vote and express oneself, or the ability to run for office with a reasonable chance of getting elected, is critical to women's empowerment. Participation, on the other hand, is not restricted to politics. Participation in the home, in schools, and the ability to make decisions for oneself are all indicators. This latter level of involvement, it may be argued, is required before moving on to larger political participation. When women have the freedom to do what they want, there is a greater level of equality between men and women. The financial industry, it is said, also provides a means for women to gain empowerment. Many governments, organizations, and people provide financial assistance to women. They expect that through lending money and credit, women would be able to participate in business and society, empowering them to do more in their communities.

5.2 Women's Perception about Empowerment

This section will cover women bank employees' perceptions of empowerment in terms of freedom, decision-making authority in the home and at work, and job satisfaction in terms of earnings and social standing. Several decades ago, it was difficult for a woman to make the decision to leave the house and search for job. Even now, many families find it difficult to make the decision to move to the city and work in any industry. It frequently entails conflict and stress with family members, particularly with male family members. As a result, joining the workforce is a difficult decision for girls or women who are bound by stringent social and cultural norms. I have heard a lot about female job holder. Women workers' perceptions of empowerment in terms of independence, decision-making authority in the home and at work, and contentment with their earnings and social standing. Women's empowerment is an essential part of emerging nations' social, political, and economic existence.

5.3 Need of Women Education in Women Empowerment

"WOMEN EMPOWERMENT YEAR" was announced in 2001 (Peaceful Society). Because a woman's education contributes to a better family and promotes to the nation's progress. A progressive country is one in which all of its citizens are literate. The latest UNESCO (2022) research shows that: -

- Education provides women with knowledge that empowers them. Women who have received an education are more likely to be aware of their rights and to be confident in asserting them.
- Education helps individuals to comprehend democracy in society, fosters tolerance, and motivates people to engage in their countries' political life.
- Education equality enhances work possibilities and contributes to societal economic prosperity. In a country where education is equal, per capita income would be greater.
- People who are better educated are more inclined to conserve energy and water and recycle household garbage, which contribute to the resolution of environmental issues.
- Education helps women avoid early marriages, which helps to reduce child marriage.
- Some children illnesses can be avoided with proper education. Simple remedies, such as malaria nets and clean water, can help to avoid some of the most serious childhood illnesses, but only if mothers are educated how to use them.
- Education helps mothers identify early indications of sickness, seek guidance, and act on it, which saves children's lives.

6. Findings and Discussion of the Study

Total women respondents are 150. Their general information such as educational status, age and experience are stated bellow:

Table: 01

Employee Designation		
	Frequency	Percent
Officer	30	20.0
Senior Officer	78	52.0
principal officer	28	18.7
Senior principal officer	9	6.0
AGM	5	3.3
Total	150	100.0

(Source: Field Survey)

Interpretation: From the above table analysis employee designation status shows that out of 150 employees, about 30 (20%) respondents of our total respondents are officer, 78 (52%) respondents are senior officer, 28 (18.7%) respondents are principal officer, 09 (06%) respondents are senior principal officer, and 5 (3.3%) respondents of our total respondents are AGM.

Table: 02

Educational Qualification

	Frequency	Percent
Graduation	20	13.3
Post-graduation	127	84.7
PGD / PHD	3	2.0
Total	150	100.0

(Source: Field Survey)

Interpretation: From the above analysis of educational status shows that out of 150 employees, about 20 (13.3%) respondents of our total respondents had bachelor degree either from public university or others university, 127 (84.7%) had Post Graduate degree and only 03(02%) had PhD Passed.

Table: 03

Employee experience

	Frequency	Percent
0-2 years	5	3.3
2-3 years	15	10.0
3-4 years	54	36.0
4-5 years	32	21.3
More than 5 years	44	29.3
Total	150	100.0

(Source: Field Survey)

Interpretation: From the above analysis of working experience shows that most of the respondents are 3-5 years experienced. About 44 (29.3%) of total respondents are more than 5 years experienced whereas 86 (57.3%) respondents are 3-5 years experienced and 20 (13.3%) respondents are 0-3 years experienced.

Table: 04

Employee Gender

	Frequency	Percent
Female	150	100.0

(Source: Field Survey)

Interpretation: From the above analysis of Gender shows that, about 150 (100%) respondents of our total respondents are Female Employees. Because the work is based on women employees.

Table: 05

Employee age

	Frequency	Percent
Valid 22-30	23	15.3
31-40 years	96	64.0
41-50 years	22	14.7
Above 50 years	9	6.0
Total	150	100.0

(Source: Field Survey)

Interpretation: From the above table 23 (15.3%) women are 22 to 30 years age, 96 (64%) women are 31-40 years age, 22 (14.7%) women are 41 to 50 years age and 09 (6%) women in the Banks are more than 50 years of age. So here we see that 31 to 40 years of age women are too much in Banks.

Table: 06 (Hypothesis Testing):

Hypothesis	Education and training	Economic independency	Social protection	Access to property	Family support
Positive	0.95	0.70	0.65	0.55	0.80
negative	0.5	0.30	0.35	0.45	0.20
Total	1.0	1.0	1.0	1.0	1.0

Source: Field Survey

By applying cross tabulation on collecting data, the analysis can make the decision that all the hypotheses are rejected. Majority of the employees are rejected alternative hypothesis. 95% women say that Education and training has a positive impact on women empowerment. 70% of the women are saying that Economic independency has a positive

impact on women empowerment. 65% of women says that Social protection has a positive impact on women empowerment. 55% of the women says that Access to property has a positive impact on women empowerment. And finally, 80% the women say that Family support has a positive impact on women empowerment. So, the alternative (H1, H2, H3, H4 and H5) hypothesis are rejected, which means women employee are support the H0 Hypothesis.

Table: 07

Employees Freedom

	Frequency	Percent
Strongly Disagree	2	1.3
Disagree	68	45.3
Neutral	36	24.0
agree	18	12.0
strongly agree	26	17.3
Total	150	100.0

(Source: Field Survey)

Interpretation: From the Above Analysis it shows that $(17.3+12) = 29.3\%$ of respondents are agree, $(45.3+1.3) = 46.6\%$ women are disagree, 24% are neutral. So, the above information shows that Banks need to help women employer freely live their life with a sense of self-worth, respect and dignity.

Table: 08

Employee Self Control

	Frequency	Percent
Strongly Disagree	6	4.0
Disagree	54	36.0
Neutral	36	24.0
agree	29	19.3
strongly agree	25	16.7
Total	150	100.0

(Source: Field Survey)

Interpretation: From the Above Analysis it shows that 36% of respondents are agree, 40% women are disagreed, 24% are neutral. So, the above information shows that in

Banks women can't complete control of their life, both within and outside of their home and workplace. They face difficulties to balance home and workplace.

Table: 09

Employee Decision Making

	Frequency	Percent
Strongly Disagree	2	1.3
Disagree	50	33.3
Neutral	39	26.0
agree	43	28.7
strongly agree	16	10.7
Total	150	100.0

(Source: Field Survey)

Interpretation: From the Above Analysis it shows that 39.4% of respondents are agree, 34.6% women are disagreed, 26% are neutral. So, the above information shows that women get proper opportunities to express their view about important matter in Banks.

Table: 10

Equal Rights

	Frequency	Percent
Disagree	33	22.0
Neutral	48	32.0
agree	61	40.7
strongly agree	8	5.3
Total	150	100.0

(Source: Field Survey)

Interpretation: From the Above Analysis it shows that 46% of respondents are agree, 22% women are disagreed, 32% are neutral. So, the above information shows that maximum women get equal right in their organization.

Table: 11

Social Status

	Frequency	Percent
Disagree	6	4.0
Neutral	34	22.7
agree	84	56.0
strongly agree	26	17.3
Total	150	100.0

(Source: Field Survey)

Interpretation: Table shows that 73.3% of respondents are agree, 4% women are disagreed, and 22.7% are neutral. So, the above information shows that women are agree that they have equal social status in the society.

Table: 12

Social and Economic Justices

	Frequency	Percent
Disagree	34	22.7
Neutral	68	45.3
agree	36	24.0
strongly agree	12	8.0
Total	150	100.0

(Source: Field Survey)

Interpretation: Table shows that 32% of respondents are agree, 22.7% women are disagreed, and 45.3% are neutral. So, the above information shows that women are agree that they have equal social and economic justices in the society.

Table: 13

Financial and Economic choice

	Frequency	Percent
Disagree	11	7.3
Neutral	51	34.0
agree	67	44.7
strongly agree	21	14.0
Total	150	100.0

(Source: Field Survey)

Interpretation: Table shows that 58.7% of respondents are agree, 7.3% women are disagreed, and 34% are neutral. So, the above information shows that women are agree that they have equal Financial and economic choice in the organization and society.

Table: 14

Equal Educational opportunities

	Frequency	Percent
Disagree	6	4.0
Neutral	55	36.7
agree	67	44.7
strongly agree	22	14.7
Total	150	100.0

(Source: Field Survey)

Interpretation: Table shows that 59.4% of respondents are agree, 4% women are disagreed, and 36.7% are neutral. So, the above information shows that women are agree that they have equal educational opportunities in their bank.

Table: 15

Gender Bias

	Frequency	Percent
Strongly Disagree	2	1.3
Disagree	49	32.7
Neutral	77	51.3
agree	18	12.0
strongly agree	4	2.7
Total	150	100.0

(Source: Field Survey)

Interpretation: Table shows that 14.7% of respondents are agree, 34% women are disagreed, and 51.3% are neutral. So, the above information shows that maximum women get face gender bias in their workplace.

Table: 16

Safe and comfortable working environment

	Frequency	Percent
Neutral	37	24.7
agree	86	57.3
strongly agree	27	18.0
Total	150	100.0

(Source: Field Survey)

Interpretation: Table shows that 75.3% of respondents are agree, 24.7% women are neutral, and none of them are disagree. So, the above information shows that most of the women are totally safe and comfortable in working environment.

6.1 Findings Summary

Table: 17

Summary of Findings

	N	Minimum	Maximum	Mean	Std. Deviation
Employees Freedom	150	1.00	5.00	2.9867	1.15268
Employee Self-Control	150	1.00	5.00	3.0867	1.17546
Employee Decision Making	150	1.00	5.00	3.1400	1.04291
Equal Rights	150	2.00	5.00	3.2933	.87122
Social Status	150	2.00	5.00	3.8667	.73882
Social and Economic Justices	150	2.00	5.00	3.1733	.87275
Financial and Economic Choice	150	2.00	5.00	3.6533	.81089
Equal Educational Opportunities	150	2.00	5.00	3.7000	.76632
Gender Bias	150	1.00	5.00	2.8200	.76034
Safe and Comfortable Working Environment	150	3.00	5.00	3.9333	.65196
Valid N (List Wise)	150				

(Source: Field Survey)

In terms of growth prospects, women empowerment in Bangladesh's banking industry is more prominent than in any other sector. It contributes significantly to the national economy by generating numerous job opportunities and promoting socioeconomic growth. Despite its undeniable success, this industry faces a number of significant obstacles in the future. The current study examined at the many aspects of the banking sector's contribution and difficulties in Bangladesh.

The following are the study's findings:

- Banks assist women in getting on with their lives with self-worth, respect, and dignity;
- Women in Banking sector lack of absolute control over their lives, both within and outside of their homes and workplaces. They struggle to strike a balance between home and work;
- Women have adequate opportunity to express their opinions on key issues in Banks;
- Women do not have any difficulties in receiving salaries from Banks because they disagree with this statement;
- Banks provide a safe and pleasant working environment for women;
- The majority of women working in banks are completely safe and comfortable;
- The majority of women receive equal job opportunities without any gender prejudice;

7. Recommendations and Conclusion

The study's suggestions are as follows, in order to maintain a balance between home and work, banks must provide women adequate time to care for their families. Women can't focus on their job if their families aren't well managed. To provide a suitable working environment for women so that they can have equal job opportunities without being discriminated against because of their gender though maximum women get equal opportunities but it needed to all women who work in the bank organization; To provide women employees an equal social status in society; To promote the quality of human resources must be ensured in the banking sector; To modify men's and women's attitudes toward each other through the means of social movement; To offer multimodal transportation and sound infrastructure, including a consistent energy source; Paying sufficient attention to the welfare, safety, and health of female workers. The working field of banks should be expanded to improve women's economic strength; appropriate organizational structure should be created for the seamless operation of the banking sector; to be empowered, the government must be courteous and active in putting in place efficient measures.

We concluded from this analysis that women's empowerment is an essential for Bangladesh's economic progress. Now it is apparent that literacy is not the only answer to this problem; women must be highly educated in order to understand their rights and responsibilities and to be able to use their rights when needed. Government has established a number of programs to address the issue of women's empowerment. After examining both primary and secondary data, it is apparent that women are obliged to work in the banking industry due to their self-reliance. Females used to stay in their homes in the village, but now many of them work in a variety of fields. Women's empowerment has had a considerable impact on this issue of debate in development and economics. It may also refer to attitudes to other trivialized genders in the context of a specific political and social perspective.

Women's economic empowerment refers to their capacity to exercise control over and profit from their resources, assets, income, and free time, as well as their ability to manage risk and enhance their economic position and welfare. Discuss the women banking employees' perceptions of empowerment in terms of their independence, decision-making authority in the home and at work, and earning and social status satisfaction. Furthermore, their social empowerment is hampered by their lack of voice in the face of unlawful management, as well as their vulnerability on their route to and from home.

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Conflict of Interest

The authors announce that they have no competing interests with respect to the research.

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How Unchecked Violation of Consumer Rights Affects Human Rights: Bangladesh Perspective

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Abstract

Being the depository of about 180 million people, Bangladesh is slowly wearing the country's shoes which protects consumer rights, though not enough. As a result, many consumers are being deprived of their rights, resulting in the transgression of human rights. This paper will show that consumer rights infringement is not merely a consumer rights violation; it means the breach of inalienable rights of humans resulting in the snatching of the right to life and also explore the present legislation for finding out the dodges for the protection of consumer rights. This study will discuss consumer rights protection from a human rights perspective. At the same time, it thoroughly reviews The Consumer Rights Protection Act 2009 and it finally concludes recommending some measures for Bangladesh in which consumer right might be upheld.

Keywords: Consumer, Consumerism, Consumer Rights, Human Rights Violation, Right to Life.

1. Introduction

Bangladesh is a little nation with a sizable population. Being a third-world country, it struggles to meet the requirements of its people on a fundamental level. Being one of the most densely populated nations, it has one of the highest consumer populations in the world. It's because any person who uses or consumes any commodity or goods in exchange for payment is referred to as a consumer. Although Bangladesh gained independence 50 years ago, it hasn't been able to defend consumer rights to the desired level. Negligence in upholding consumer rights has given manufacturers, sellers, and suppliers, hoarders, distributors' complete freedom to act however they like. Besides, the lack of understanding among the consumers about their rights have worsen the situation which is already vulnerable. Food adulteration occurs for a variety of reasons, including a lack of appropriate

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rules and regulations, laws and procedural defect with lack of enforcement of current consumer rights protection laws by the law enforcing agencies. By breaking the law, producers, suppliers, and retailers also contribute to this problem. Due to the detrimental effects that food adulteration has on human health, Bangladeshis have experienced a variety of chronic ailments. The consumption of contaminated foods has been responsible for a significant number of deaths. The right to life, which is the most essential human right of all, is thus negatively impacted by violations of consumer rights. The right to life, which is the most significant human right a man is born with, is recognized in both the 1966 International Covenant on Civil and Political Rights (hereafter ICCPR) and the 1948 Universal Declaration of Human Rights (UDHR). Our constitution also recognizes the right to life as a basic freedom. No person "shall be deprived of life or personal liberty unless in accordance with law," according to Article 32 of the Constitution of Bangladesh. It was decided in a case (*Jibendra Kishore v. Province of East Pakistan, 1957*) that basic rights are those that cannot be restricted. However, routinely violating consumer rights also breaches one's most fundamental human rights. No one is there to defend one's core human rights when they are infringed in the form of trampled consumer rights. Here, consumers are being treated terribly unfairly on their own. Although there are numerous organizations working here to monitor various things, none are interested in defending consumers' rights, hence the situation with regard to those rights is not given enough weight in our country. If anyone look into the other countries it will not be hard to understand how importance has been given to the protection of consumer rights.

2. Objective of Research

The main objective of this study is to explore consumer rights violation from human rights perspective, to look current wretched human rights condition of consumer in Bangladesh and to examine the reasons behind this scenario. Besides, it will examine existing legislations, social status of this problem and how people see this problem so that possible solution can be traced out.

3. Statement of the Problem

Consumer rights and how they relate to human rights is now global agenda. It is not true that there was no law or any protection for consumer rights prior to the enactment of the Consumer Rights Protection Act of 2009. These, however, were incomplete and unavailable. Chemical food preservation was hardly ever used, and the phrase "formalin" was unheard of. However, as time went on, the issue worsened and the level of consumer deception by the seller increased. And, the vendor or manufacturer's persistent unethical business activities harm the health of the persons who consume it. As, Consumer Right Protection Act stipulates that only capable government officials are permitted to file a lawsuit against the offender; other than filing a complaint with the relevant authorities, a regular consumer cannot take the offender to court. If the charge sheet is not submitted within 90 days of the complaint date, no court shall have jurisdiction. The process of seeking redress is hampered by this legal defect. Besides, customers lack knowledge of their legal rights and even they

are unaware of the rights of consumers and current laws. The Consumer Rights Protection Act of 2013's complex process ultimately violates the fundamental human rights of people in Bangladesh, even if those rights are unalienable, including the right to a fair trial, which includes the right to speedy and easy access to justice. Thus, the right to live in peace or in good health is never guaranteed. As a result, this study will carry a lot of weight and pave the way for the preservation of consumer rights by educating the public about their rights and examine the current legal framework that offers remedies.

4. Literature Review

The study utilizes both primary and secondary data. Initially, this section discusses the conceptual framework (key terms) of the study. Then, because the study pertains to the legal sector, relevant topics have been examined by reference to constitutional provisions, legislation, news, media reporting, talks, seminars, symposiums, case laws, and published and unpublished articles about consumer rights and protection. Various scientific reports on the impact of food adulteration were also considered. Also, the report on the various fieldwork projects on food adulteration, how it happens, and how adulteration impacts the human body was examined.

4.1 Consumer

Section-2(19) of the Consumer Rights Protection Act 2013 provides the comprehensive definition of consumer which in summary means– Consumer means a person who buys any goods for a consideration which has been paid or promised and includes any user of goods who buy it for their use or consumption. Any person is consumer who with the exchange of price or with the consent of the manufacturer, supplier, and seller collect any goods and use it himself or give it others to use. However, as personal consumption is the primary criterion for determining one's status as a consumer, someone who purchases something with the intention of reselling it or using it for any other commercial purpose is not considered a consumer.

4.2 Consumer Rights

Only four fundamental consumer rights were outlined in the Kennedy declaration from 1962: the right to safety, the right to information, the right to make a choice, and the right to be heard. Consumers International (CI), a global federation of more than 250 consumer organizations, led a global consumer movement that introduced four additional rights: (5) the right to satisfaction of basic needs; (6) the right to redress; (7) the right to education; and (8) the right to a safe environment. These eight rights taken as a whole serve as the framework for the current global consumer movement. Consumer rights now cover additional industries, such banking and telecommunications. In Bangladesh a lot of laws are prevailing on consumer rights that aims to ensure products safety and security in service. In negative sense, a list of consumer rights can be found from the explanation of the term “Acts against consumer rights”. Section 2 (20) of the Consumer Rights Protection Act, 2009 states some acts which is against consumer rights. It provides that selling or offering, at a price

higher than the price prescribed for selling, adulterated or contaminated object, by falsely advertising, in a weight lesser than that has been promised, any date expired product or making any counterfeit product are the acts against consumer rights.

4.3 Human Rights

Human rights are the inseparable rights of any man. Human rights are not that type of rights which are given by any statute or by any authority. It is that type of right a man enjoyed it for the reason that he is human. It can't be given to any person for a person inherit it and for the very reason it can't be taken away too. The American Declaration of independence in 1776 bears a testimony about what human rights is. It provides, 'all humans are endowed by their creator with certain inalienable rights and that inalienable rights are called human rights. The Constitution of Bangladesh in its preamble (according to article 7B of the Constitution of the People's Republic of Bangladesh, preamble is, as the basic Structure of the constitution, can't be altered) has guaranteed that the aim of Bangladesh will be to establish a society where fundamental human rights and freedom will be secured for all citizens.

4.4 Fundamental Rights

Fundamental rights are those rights which are guaranteed by the constitution of any country. Bangladesh's constitution also provides fundamental rights which are guaranteed by that constitution. 'The very conception of fundamental right is that it being a right guaranteed by the constitution cannot be taken away by the law and it is not only technically inartistic but a fraud on the citizens for the makers of a constitution to say that a right is fundamental but it may be taken away by ordinary law of the land (*Jibendra Kishore v. Province of East Pakistan*, 1957).

4.5 Right to life

Right to life is the basis for all human rights and it is guaranteed by our constitution as a fundamental human right. In holy Quran it is said that 'Take not life which Allah has made sacred'. Article 32 of Bangladesh constitution is the reproduction of the above verse of the holy Quran. Right to life in the present world not only mean to live, but to live with dignity. It was held in a famous case that 'We think that the right to life includes the rights to live with human dignity and all that goes along with it, namely the basic necessities of life such as adequate nutrition, clothing and shelter over and facilities for reading, writing and expressing oneself in diverse forms, freely moving about and mixing and mingling with fellow human beings (*Francis Coralie v. Union of Delhi* 1981). In another case (*Adv Zulhas Uddin Ahmed v. Bangladesh* 2010), it was held that 'The Expression in article 32 does not necessarily mean merely an elementary life or sub-human life but connotes the life of the greatest creation of Allah who has at least a right to a decent and healthy way of life'. Thus, right to life means the right to live with dignity and honor.

4.5 Legal Instrument on Consumer Rights protection

The concept of consumer rights protection owes its root to the holy Quran. The Holy Quran in Islam mentions a number of rights and obligations to uphold consumer rights. Islam forbids fraud in the representation of goods, commands the use of accurate weights and measurement tools, forbids participation in usury, forbids hoarding and the consumption of haram foods, and encourages and commands the consumption of halal food. In 1932, in a landmark case (*Donoghue V. Stevenson* 1932) it was held by Lord Atkins that ‘The manufacturer owed a duty of care to all end-consumers of their product’ and thus created a precedent about the consumer rights law. US President J. F. Kennedy said in 1962, "Consumers are the largest economic group affecting and effected by almost every public and private economic decision, yet they are the only important group whose views are often not heard." Later in 1985, a universal guideline for the protection and preservation of consumer rights was formulated (UN, 1985), and these are including the right to the satisfaction of basic needs, the right to safety, the right to be informed, the right to choose, the right to be heard, the right to redress, the right to consumer education, the right to a healthy environment. Bangladesh also legislated Consumer Rights Protection Act in 2009 and Formalin Control Act in 2015 to respond to the massive demand for consumer rights protection. The summary of some consumer rights protecting acts is given below-

4.6 The Consumer Rights Protection Act 2009

The Consumer Rights Protection Act 2009 was passed to safeguard consumer rights, combat anti-consumer rights behaviors, and address any related issues. Chapter II of this Act establishes a council with the Minister in charge of the Ministry of Commerce serving as its chairman, followed by the Secretary of the Ministry of Commerce, the Director General of the National Security Intelligence Department, the Director General of the Bangladesh Standard and Testing Institution, and many others to carry out the main purpose of the Act. The Council must develop guidelines for the Director General and the District Committee on how to carry out the policy on the protection of consumers' rights under this Act. Every district shall have a District Committee known as the District Consumers' Right Protection Committee for the purposes of carrying out the aims of this Act. The Directorate of National Consumers' Right Protection is discussed in Chapter III. The Directorate will support the Council in all of its duties and will be in charge of carrying out the decisions made by the Council. Additionally, he will work to preserve consumer rights, stop anti-consumer practices, take the necessary precautions to stop any activity that is suspected of violating a consumer's rights, and follow up with any necessary actions. It should be noted that after determining whether any anti-consumer right practice has been committed actually as a result of a violation of any provision of this Act or not, the Directorate shall make the final decision after conducting regular hearings, examinations, and investigations and on consideration of the rights of the consumers. A consumer or someone likely to become one may file a written complaint against any anti-consumer rights practice under this Act with the Director General or any other person authorized by the Director General. After receiving

the complaint, the Director General must immediately pay the complainant 25% of the realized fine if the claims are proven to be genuine.

The sanctions are covered in Chapter IV. For instance, if someone violates the requirement to sell goods with weight, volume, ingredients, or other information noted, as required by any act or rule, they could be sentenced to a year in jail, a fine of no more than 50,000 Taka, or both. Additionally, there are penalties for combining illegal substances with food, submitting a false or frivolous case, and additional sanctions for the applicable violations. In addition to the aforementioned remedies, Chapter VI of the Act specifies that nothing shall prevent any injured consumer from commencing a civil suit in a qualified civil court for the purpose of pursuing civil remedies in proper circumstances. The Consumer Rights Protection Act 2009 is a collection of benefits for customers, and it only permits consumers to submit administrative complaints. According to the Act of 2009, the Director General of the Department for the protection of consumer rights must give his or her consent before the Court considers a complaint. Therefore, under this law, only qualified government officials are qualified to file a complaint against any breach of such laws. Besides this act, Bangladesh has other enactments which help to reduce consumer rights violation directly or indirectly. For example-Formalin control Act 2015, The Mobile Court Act 2009, The Special Powers Act 1974. Short overview of these above mentioned act with other relevant act are given below.

4.7 Formalin control Act 2015

This act provides that every district and Upazilla of Bangladesh will have a formalin control committee. Police are authorized to search for and seize items under this act, if they have reason to suspect that the subject of the search has violated the law or has stockpiled items that are expressly forbidden by the Act. According to section 20, anyone who produces, imports, sells, or uses formalin faces up to lifetime imprisonment from a minimum sentence of five years, as well as a fine of up to 20 lac taka. According to Section 21, violators of licensing conditions face up to seven years imprisonment from a minimum sentence of three years, and fines ranging from two to five lakhs taka. According to Section-22, anyone caught selling or using formalin without a license faces a sentence of up to two years in prison and a fine of up to four lakh BDT. According to section-23, anyone who transports or maintains formalin for themselves is subject to a punishment of up to four times their annual salary in fines and up to two years imprisonment. According to section 24, if a person uses a formalin-producing device without a license, they will be sentenced to between six months and two years' imprisonment and with the fine of 50000 to two lacs taka.

4.8 Penal Code

Some measures pertaining to consumer protection are found in the Penal Code 1860, one of the country's earliest statutes. Weights and measures violations (sections 264–267) and public health, safety, and convenience violations (sections 268–278) are now punished by both a fine and jail. Public nuisance, a negligent act likely to spread a disease dangerous

to life, the selling of poisonous food or beverages, adulterated drugs or drugs sold under a different name or preparation, the contaminating of water or public springs or reservoirs, and the creation of an atmosphere that is noxious to humans are also punishable under this penal code.

4.9 The Trade Marks Act 2009

The Trade Marks Act of 2009 has sections that are intended to stop certain unfair business practices involving trademarks that have a propensity to mislead customers. These rules provide remedies for misrepresenting trademarks, selling and utilizing fraudulent trademarks and trade names, and fabricating and falsely applying for trademarks.

4.10 The Special Powers Act 1974

A strict regulation called the Special Powers Act was created to punish food adulteration and illegal food marketing. According to section 25 of this law, anyone found guilty of hoarding or dealing in the black market faces the possibility of death, lifetime imprisonment, or rigorous imprisonment for a term that could last up to 14 years, as well as a fine. For the selling of contaminated food, drink, pharmaceuticals, or cosmetics, there is also a punishment of up to five years imprisonment and a fine.

4.11 The Mobile Court Act 2009

The Mobile Courts Act gives executive magistrates the authority to investigate and prosecute a variety of offenses in accordance with numerous statutes, many of which have ramifications for consumers. However, a mobile court magistrate is not permitted to issue sentences for more than two years jail under this provision. And the number of fines is determined in accordance with the statute under which the offense was done. After the foregoing debates, it is clear that even if there are numerous laws protecting consumer rights, their application is not always satisfactory.

5. Methods and Materials

Understanding the multi-disciplinary importance and significance, the study is comprised of multi-method approaches. Different types of research approaches are adopted in achieving proposed objectives. Historical method of research is used to know the historical background. It utilizes both qualitative and quantitative method basing on primary and secondary data collected from case laws, statutes, conventions, websites and other source of like nature.

6. Findings of the Study

6.1 Present Condition of Consumer Rights in Bangladesh

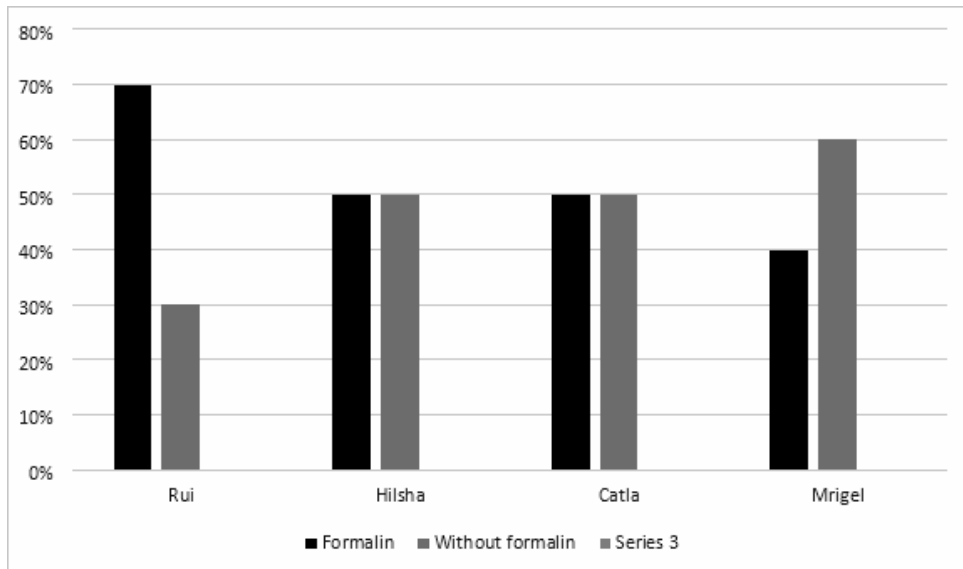
Against the backdrop of rapid expansion and globalization of our economy, it is vital that Bangladesh should have a realistic consumer policy to secure consumer rights and protect them from unfair commercial conduct. There is a widespread phrase in Market

Economy that customers are the king, but in the struggle of Bangladesh, can we say it? The market is filled with a lot of misleading products. General consumers are suffered a lot as there are no guardians to protect the mass people. Increased costs and subpar quality products with alluring packaging and lucrative advertising drive people away dramatically. In the case of Bangladesh, it may be claimed that a large percentage of consumers are uninformed and unaware of their rights. Sellers, producers, and distributors act in this way as though no one had the power to restrict them. They significantly practice food adulteration. Therefore, significant criminality has persisted over the years without being reported. For this, the threat to public safety is raised to an untraceable level. The existence of general consumers is now seriously threatened by the fraud technique. Such bad practice has been practiced through the following ways–

- Adulteration of Food.
- Sale of adulterated food.
- Hoarding
- Cheating consumer by deceptive similarity
- Adulteration of drug.
- Sale of adulterated drug.
- Smuggling.
- Black Marketing.
- Counterfeiting of product.
- Sale of date expired product.
- Monopoly business.
- Price hike.
- Weight & Measurement.
- Counterfeit trade-marks.
- Use of Chemicals in the crops field to make product extra-large.
- Use of hormone to the product.
- Use of Formalin to preserve.
- Use of carbo-hydrate to ripe the fruits.

The above-mentioned point is the some of the various ways. The use of formalin and other chemicals posing a great threat to the public health. Study shows that formalin cause kidney, liver and lungs problems. Fishes are more affected with formalin. A statistic is shown below from a recent study which was taken from the different market of Dhaka (Reaz, 2011). A total of 100 fishes were tested for the experiment, among which ‘Rui’ was found to be mostly affected by formalin (70%), and ‘Catla’, ‘Mrigel’ and ‘Ilish’ are affected by formalin 50%, 40% and 50% respectively.

Formalin Found in Fish Samples Taken from Bangladesh's Dhaka City



A report namely 9-year-old dead, 20 sick after taking poisonous water melon. This terrible incident was happened in Kuran Khali Upazilla of Khulna district. Another terrible incident was happened in Tangail for some other reason. A boy named Fahim cause died of eating poisonous watermelon. The Daily Star published this report- one dies, 5 fall sick after taking poisonous watermelon. Growers and traders in Madhupur Garh region are excessively using growth hormones and artificial ripening agents in pineapple to make them bigger which pose serious health hazards.

According to two studies, poultry are being given highly toxic tannery waste and excessive amounts of antibiotics, rendering poultry and eggs—two common and affordable protein sources—unsafe. Consumers, however, who are already alarmed by allegations of formalin and other chemicals in food, face major health concerns as a result of the activities. This is why poultry feed prepared from tannery waste contains the toxic chemicals. While antibiotics aid in reducing chicken deaths, the use of tannery waste lowers the cost of poultry feed. However, the practice seriously jeopardizes the health of the consumers. Thus, it is simple to comprehend how Bangladesh's consumer rights are at the moment. There is no appropriate authority to file a complaint with. Furthermore, it is not possible to complain to the authorities here. Consumer rights in Bangladesh are only a pipe dream in reality because only government employees have the legal authority to file complaints about violations of those rights. There are hundreds of ways by which consumer rights are being violated and the cause list is getting fatter day by day since there is no protection at all.

6.2 Impact of consumer Rights violation on Human rights and fundamental rights

Being inseparable, human rights are the most important rights a man born with and, since these rights can't be taken away, state must ensure them. Where modern welfare state provides insistence on the assurance of the enjoyment of human rights, Bangladesh are falling behind in this race. There are many reasons behind the violation of human rights in Bangladesh and some of them generated from the result of consumer rights violation and the description of few of them are given below. Right to Life is the most important human rights as other human rights trace their existence in it, which is badly affected by the unchecked violation of human rights. Using of preservative, carbo-hydrate, formalin, growth hormone, chemicals, excessive fertilizers are some of the methods of producing and selling 'daily necessities' which, different research show that, are the main reason of several chronic and acute diseases. World Health Organization (WHO) in a report namely 'Foodborne diseases' shows that, over 420 000 people die each year as a result of consuming tainted food, which affects roughly one in ten people worldwide. With 125 000 deaths annually among children under the age of 5, children are disproportionately affected. Diarrheal diseases are to blame for the majority of these instances. In addition to kidney and liver failure, brain and neurological abnormalities, reactive arthritis, cancer, and mortality are significant side effects of foodborne illnesses.

According to a recent report (Rashed, 2016), 30 million people in Bangladesh have food-borne illnesses each year. Each year, contaminated foods contribute to a number of food-borne illnesses, malnutrition, and other ailments that increase morbidity and mortality, particularly in children. If consumed frequently, formalin consumption is harmful to health and has major effects on the liver and kidneys of mice models (Mamun, 2014). So, it is evident that excessive use of formalin and other same types of chemicals are the reason behind many chronic and acute diseases and thus violate consumer rights resulting in the breach of right to life as it threatens the most important human rights.

Besides, hoarding, black marketing, and price hike are some of the reasons which creates inequality between people which is the most important civil and political right a man borne with. Bangladesh is a poor country with a vast population and most of the people cannot afford to buy quality food due to the price hike which is the result of illegal hoarding, black marketing and monopoly business. Hoarding by small traders as well as large business groups has been causing rice prices to soar, giving low-income people a hard time. Thus, hoarding causes consumer rights violation which also cause the breach of right to equality.

Furthermore, due to the reason that the poor people can't buy enough food for high price they are deprived of their daily nutrition. As a result of their malnutrition, they are affected by the various diseases which are the violation of right to health, one of the important human rights. Malnutrition is the result of poverty but paradoxically it also speeds up the poverty. One accelerates another. The prevalence of various forms of malnutrition is higher among the poor. Malnutrition also slows economic growth, lowers productivity, and raises health care expenses, which can feed a vicious cycle of illness and poverty (WHO,

2021). The prevalence of malnutrition worldwide continues to be intolerably high despite social and economic improvement. Economic position, human capital, and nutritional status are all closely related. A person's physical and mental capabilities are negatively impacted by malnutrition, which diminishes productivity and raises the risk of poverty for both the individual and the country. Poverty and malnutrition are mutually reinforcing and create a downward spiral. Poverty causes malnutrition by lowering the economic potential of the people, and vice versa; by raising the likelihood of food insecurity, poverty feeds malnutrition (Faareha, 2021)

Counterfeiting and adulterating foods, drugs and other daily necessities are another way to infringe human rights. Mostly the counterfeit drug is one of the cruel ways of taking life. One incident in 1982 to 1992, 2700 child had lost their lives due to the counterfeit paracetamol syrup. They all were died of renal failure due to the fake medicine they took. Besides, excessive use of fertilizers and pesticides causes soil derogation and contaminates water as a result of which environment are badly affected. These violate the rights to a bio-friendly environment which is a guaranteed right for every citizen of the country. The breach of right to life and right to fair trial, two of the most important fundamental rights by the continuous breach of consumer rights have been going unpunished and unredressed for a long time. Thus, it is clear from all these discussions that consumer right is not merely a consumer right as its protection protects the human rights and violations violates human rights.

7. Concluding Remarks with Sustainable Solutions

General people are innocent victims of the unprecedented violation of their rights by unethical profit-maker, business people, hoarders, sellers, producers, etc. And with that, the added liability of inexecution of existing law and the poor attempt to reduce it by the government are some of the main reasons for consumer rights violation. Besides, the procedural lacuna of existing law is also liable for this problem. From almost every perspective, some sustainable solutions are recommended below:

- People should be given the opportunity to sue the perpetrator. They shouldn't wait for the other's approval to get remedy when their own rights get violated. It means, whose consumer rights get violated must be given the chance to sue by himself without prior approval of other person or authority.
- Only a monetary fine is insufficient to deter a violation of a food safety rule. Since food adulteration has major repercussions, a rigorous inspection must be done whether producing, selling, or engaging in any other type of commercial activity.
- Speedy trial procedure should be made available. No apathy towards consumer rights violators should be showed as it is the violation of the constitution.
- Separate consumer protection court should be established though it may take time, but must ensure the creation of that court.
- The law should guarantee the right to information regarding quality, quantity, ingredients, standards, and costs. And also, the information about the manufacturing and expiry date with the information of the dumping of the expired product.

- Different consumer interest protection groups like CAB should be patronized by the government itself. Their activity should be expanded throughout the country so that real people can be aware of their rights and remedy.
- Government and NGOs should collaborate and provide all information regarding how, where, and what to file for.
- The government needs to support and encourage CAB and other organizations that work to protect consumers' rights.
- Awareness should be created by using different media so that people can know about their rights and duties about any product.
- State must ensure that every packet of goods has the details of the product, i.e. the details of the ingredients contained in the packet.
- Consumer rights violation should be treated seriously and must be treated from a human rights perspective.
- Consumer activism should be patronized by the government as without it general people may be deprived of their human rights due to poverty, ignorance and unawareness.

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Myths and Misconceptions about Menstruation: A Study of the Koch Community of Madhupur Garh, Bangladesh

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Abstract

Menstruation is a common phenomenon among women but many societies have some myths and misconceptions about menstruation. The Koch community is one of the oldest communities living in Bangladesh. Many studies explored that the ethnic communities still hold their myth and the myth are presenting some misconceptions about menstruation. The myths and misconceptions stand social taboos and stigma, it makes barriers to women during women's menstruation time. This paper mainly aims to identify the myths about menstruation among the Koch community and how they practice it daily. In addition, this paper is explored how the myth about menstruation is converted into a misconception. To investigate this study Qualitative research methods have been used. Moreover, all data have been collected with open-ended questionnaires from 180 men and women sample respondents from the Koch community living in Madhupur, Tangail district. Here, using Convenience sampling and doing case studies and group discussions to collect data. The myths and misconceptions stand as a challenge for the Koch women. Absence in work, fair social rules and so on taboos are common for a Koch woman during menstruation. It also impacts maintaining hygiene management. All kinds of misconception activities impact women's physical and mental health. These are discriminating and forcing women to stay under a barrier.

Keywords: Menstruation, Myths, Misconception of Myths, Koch Community, Hygiene Management.

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1. Introduction

Menstruation is normal vaginal bleeding that occurs as part of a woman's monthly cycle. It is a normal and natural phenomenon in women's bodies. There are many cultures surrounding how societies view menstruation. In some societies it involves menstruation being perceived as unclean or disconcerting, inhibiting even the discussion of menstruation whether in public or in private. Many traditions and cultures consider menstruation ritually unclean (Ranabhat, et al., 2015). The Koch is one of the oldest ethnic communities living in Bangladesh. Their lifestyle or way of leading life is still primordial. There are many superstitions present in their traditional beliefs.

The Koch were traditionally indifferent to nature, agriculture, music, medical practices, song, the building of houses, culture, and language. The Koch Community traditionally has been a largely agricultural community Cultivating Mainly Rice, Maize, and Pulses (Rajhbongshi, 2018). In Bangladesh Koch are existing as residential units, these are called Koch para³ or Koch village. The Kochs make their houses close for developing their securities in the paras/villages. In the residential unit, a creature is given responsibilities nominated by the unit people based on certain qualities such as wealth, education, intelligence, trust, honesty, etc. Religious festivals play a vital role in selecting the unofficial leader of the Koch communities. As an ethnic community, the Kochs mainly believe in the Hindu religion. Though they follow the religion of Hindus they have their own culture and norms. With their tradition, they add the Hindu culture also. Though once they had a lot of population but in present days it is very hard to find the Koch community. They have many rituals and practices. Most of the Kochs are depends on agriculture. Their coalitional percentage is only 25 percent. This research attempts to find out the myth, and misconception about menstruation among the Koch community living in Bangladesh.

Menstruation, a natural biological spectacle common to most women that marks the beginning of womankind, is inextricably related to the sustainability of mankind (Amatya, et al., 2018). But, in many parts of the world, menstruation is steeped in silence, myths, taboos, and even stigma. These make a woman mentally and physically weak and even some girls beg for menstruation, they don't know what is and why it occurs, or what they should do. Family members, friends, and relatives also don't discuss with them about menstruation. Social taboos and stigma make them silent and they can't get the proper knowledge about it. However, there create a misconception and wrong beliefs about menstruation. For that, they cannot be conscious about their health, necessary menstrual hygiene, nutrition, and so on.

³ In local language village is called as 'para', where a group of people live together.

2. Objectives of this Study

The main aim of this study is to identify the myth related to menstruation among the Koch community. And some objectives are related to the main aim of this study. These are-

- a) To illustrate how myths are turned into misconceptions.
- b) To explain how misconceptions impact social behavior, hygiene management, and the livelihood of women.
- c) To explore the thoughts of the Koch community toward myths of menstruation.

3. Literature Review

Misconception about menstruation is becoming a major problem in some societies. Research says that most ethnic communities have myths, taboos, and barriers to menstruation. Some communities believe women and girls can feast on calamity or impurity during menstruation. As a result, they may face limitations on their day-to-day comportment, including prohibitions on appearing at religious ceremonies, staying in religious spaces, conducting food, or sleeping at the home. This ritual or belief harms a woman in many ways even though there has a risk to their reproductive health. Women are also a creature of mankind. Society has that misconception, superstition, myth, and taboo that it should stop. To know more about menstruation and human behavior toward menstrual women there is some literature has been reviewed:

Ranabhat et al. (2015) illustrate a study of Chaupadi culture in Nepal and its impacts on women's reproductive health. The Authors argue that the Chhaupadi Culture is a threat to women that during menstruating they have to live outside of the home in a shed-like dwelling. Particularly, this study aims to explore how the chhaupadi culture impacts women's reproductive health and conducts a cross-sectional study on women of menstrual age (N=672) in the Kailali and Bardiya districts of Nepal. Further, the authors articulate that reproductive health is observed with the World Health Organization's reproductive health protocol. As well, this study explores that one-fifth of households use Chhaupadi and the condition of livelihood, having water facility and access during menstruation and exactly the chhaupadi stay was accompanying ($p < .001$) with the reproductive health problems of women. The authors also articulate that, the chhaupadi culture is a major threat to women's health (Ranabhat, et al., 2015). However, the Chhaupadi culture is introduced as a menstrual culture of Nepal. Correspondingly, there might be some culture that is related to menstruation.

Similarly, Kumar and Srivastava (2011), demonstrate a study on adolescent girls and the cultural and social behavior regarding menstruation. Particularly, this study aims to explore the awareness levels of menarche, the behavioral changes that occur in adolescent girls during menstruation, and also the various taboos, norms, and cultural practices and their impacts on adolescent girls during menstruation. The Authors conduct the study in Ranchi comprising residential colonies and urban slums. All data for this study have been collected

from various communities 117 adolescent girls (age 11-20) and 41 mothers. The authors articulate some cultural and social restrictions related to menstruation, myth, and misconception and how they can be adopted by adolescent girls toward it, the behavior of family and realization of the importance of menstruation, and understanding the menarche and their resistance to such changes. This paper also suggests some strategies to improve menstrual health and hygiene among adolescent girls (Kumar & Srivastava, 2011).

Garg and Anand (2015) conducts a study on human behavior toward women's menstruation and contesting to the myths related to menstruation in India. The authors explain that though menstruation is a phenomenon unique to girls, this topic is considered taboo. In addition, they explore the taboo about menstruation present in many societies and its effects on girls and women's mental and physical health. This is a challenge for women. By dint of socio-cultural taboos and beliefs about menstruation, lack of understanding of puberty, menstruation, and reproductive health, the authors determine this as a challenge. In their study, they attempt to investigate menstruation-related myths widespread in India and the impacts on women's lives, the significance of finding the issues in primary care, and particularly aims to describe some strategies to combat them (Garg & Anand, 2015).

Bhartiya (2013) conducts a study on menstruation and attempts to discuss it from religious and social perspectives. The author explains four major religion of this territory and their view on menstruation. Also, articulate Sikhism, which is the only religion where scriptures condemn sexism and don't impose any restrictions on menstruating women. This paper aims to illustrate how a menstruating woman is treated and viewed in the major religions and its impact on society. Qualitatively, the author discusses the findings. Further, discussing some facts that are related to menstruation, such- Advertisements, sources of information, and sincerity to talk about menstruation are important facts to solvation the taboo problem of menstruation (Bhartiya, 2013).

Tan et al. (2017) investigate the features and mythologies from a cultural perspective related to menstruation and the irregular uterine bleeding of women. This study attempts to illustrate an overview of how menstruation, a normal phenomenon of women's bodies, in contrast, is considered as is perceived in various ethnic groups and cultures in the world. Further, mythologically menstrual blood is considered sacred, a gift from the Gods, or a punishment for their sin also a belief that it is always magical and prevailing. Particularly, the authors articulate that most religions view menstruation with varying degrees of cruelty and measured as a sign of impurity and uncleanness. As a result, women are isolated and prohibited from attending holy places during menstruation. Authors also explain, that in the present day, many of these myths and cultures spread the wrong concept in society and it reflects a negative attitude toward menstruation. With this misconception of menstrual practice, they're missing hygiene management and health care awareness. However, the authors argue that the biocultural approach to menstruation management is needed in contemporary medical practice (Tan, et al., 2017).

There are so rare to find out any study on the myths of the Koch community. As an ethnic Community, the Koch might have some might which they practice in their daily lives. So as this study is conducted to find and know more about the Koch communities' beliefs, norms, and rituals.

4. Materials and Methods

This study is designed with the qualitative research method. Data has been gathered from several secondary sources including research report, articles, websites, books' section, newspaper and so on. In particular, most significant data has been collected from the "Dr. Baker Organization for wellbeing" which is a community clinic, near the Koch people living area in Madupur Upazila.

5. Theoretical Framework

The functional myth theory conferences about how myths were used to teach morality and social behavior. It states that myths are told about what types of things should and shouldn't be done, and the consequences of those wrongdoings. The functional myth theory likewise states that myths were formed for social control and served the function of insuring stability in a society. But to do well sometime it is used as a harmful impact on human beings. This functional myth theory could apply to this study.

6. Findings and Discussion

6.1 Myths related to menstruation among the Koch community

The topic of menstruation is considered taboo in the past and even to this date among some communities and cultures. To investigate the objectives of this research went to the selected research location in Pargacha Koch para (village). From the investigation, it can ensure that some myths must be followed by the Koch women during menstruation. Gathering all data from respondents this study listed the myths related to menstruation among the Koch community.

- Menstruation is considered to be dirty and impure among the Koch community. The respondent said that there has a story behind the myth. As the Koch community believes in Hinduism the origin of this myth dates back to the Vedic⁴ times and is often been linked to Indra's⁵ slaying of Virtual⁶. For, it has been declared in the

⁴ The Vedic age (c. 1500 – c. 500 BCE), is the period in the late Bronze Age and early Iron Age of the history of India.

⁵ Indra- is the chief of haven in the Hindu faith. He is associated with lightning, thunder, storms, rains, river flows, and war. Indra's mythology and powers are similar to other Indo-European deities such as Jupiter, Perun, Perkūnas, Zalmoxis, Taranis, Zeus, and Thor, showing connections to hypothesized Proto-Indo-European mythology.

Veda that guilt, of killing a Brahmana murder, appears every month as menstruation flow as women had taken upon themselves.

- Menstruating girls and women are restricted from offering prayers and touching holy books.
- During menstruation girls or women need to stay separated in different rooms.
- Menstruation is considered a private matter; it should not share with others.
- There has a restriction to going in the kitchen during menstruation.

Respondents said about the menstruation that they get from their previous generation. The previous generation was so strict about their myth. A menstrual woman must follow all of these. At present, they don't know clearly what is a myth and is if there interacted any mis culture or misconception. "Dr. Baker Organization for Wellbeing"⁷ is a community clinic near the research location. This is one of the nearest clinics in that area and the population of that area is primarily dependent on this community clinic. Doctors and staff from 'Dr. Baker Organization for wellbeing community clinic explains through the view of medical science that the myths related to menstruation are turned into some misconceptions. They also described that menstrual bleeding is not a sign of sin or any negative things. In addition, they give an opinion that lacking consciousness training or programs the Koch community is holding superstition beliefs.

6.2 Impacts

From the field observation and collected data from respondents, could identify the impact of myths related to menstruation on the Koch women. It harms the Koch women in many ways. Respondents said that because of staying separated in a room they become rough, and sometimes they cannot control themselves. They become depressed. Also, they said that they could not go to work. The main source of income is to work daily basis. In some family's mother or a woman is only the person for income. Because of the misconception restriction for myth, they cannot go to work during menstruation and for those 3-5 days they couldn't get any wags. So, the myth of menstruation also harms the economy of society. Some respondents also explain that school-going girls could not go to school during menstruation. They missed classes and even when menstruation occurs during exams, girls couldn't attain the exam. Wherefore, they could not continue their study, and family get them married. Among the Koch community, early marriage is very common. Most of the girls married so early. When they have a religious occasion or any occasion,

⁶ Virtra- is the villain and opposite of Indra. Virtra is a Vedic serpent, dragon, or demon in Hinduism, the personification of drought, evil, chaos, and adversary of Indra. Vritra is identified as an asura. Vritra was also known in the Vedas as Ahi.

⁷ Doctor Baker Organization for wellbeing is a community clinic situated in the Kailakuri, Madhupur, Tangail. It is named as the Doctor Edric Baker. Edric was a New Zealand citizen who qualified as a medical doctor in the mid 1960s. In 2006 Edric transferred from the Church of Bangladesh to a local NGO, the Institute of Integrated Rural Development and shifted over to work full time with the Kailakuri Health Centre. Kailakuri Health Care Project's philosophy is "health for the poor, by the poor". Kailakuri is managed and operated by local staff who grew up in the surrounding villages. The project was founded and directed by New Zealander Dr Edric Baker.

they take a Birth control pill a week on the occasion that menstruation occurs before its time as they can attend on the occasion. They take the pill without taking any medical advice, and as a result, their menstruation cycle is cramped, which impacts negative effects on women's reproductive health system. They also could not maintain menstruate hygiene. Cooking is also a big challenge for women during menstruation. They said that if women could not cook, the whole family member gets to starve. Cause in some houses there is only a woman live who cooks for all. There is all negative impact of myths related to menstruation. Not only women, but all members of the family also suffer for this reason.

6.3 Hygiene Management and Practice

Menstruation occurs a time in a month, because of that menstruation is called a "period". During menstruation, bleeding comes through the vagina. During menstruation, it is very important to manage healthy hygiene practices. During menstruation, menstrual women may affect by bacteria that can be infected their bodies. To illustrate the hygiene management system of the Koch people, some questions for them were hygiene management related. It is very surprising to say that, they don't think hygiene maintenance is important for health.

Most of the respondents said that they don't use sanitary napkins during menstruation. Instead of a sanitary napkin, they use a rag or a piece of their old clothes. And they use that one cloth again and again. Also, after washing their rag they cannot dry up in the sun because of shame and fear of their myth. In addition, they think that the use of sanitary napkins is valueless. They said that they can use a rag instead of sanitary napkins so why should use a sanitary napkin? In their opinion using sanitary napkins is west of money. On the other hand, the price of sanitary napkins is too expensive for them. A respondent said that if the prices reduce sanitary napkins they could use them regularly.

6.4 Health Problems of the Koch women due to Menstruation

Menstruation is a very sensitive issue for women's health. To know more about the women health of the Koch women living in the Madhupur Garh area, we have collected some information from the Dr. Baker Organization for Wellbeing community clinic center. The staff of this clinic explains that a little number of patients come for treatment sufferers with menstruation problems. The Staff also added that many women suffer from menstruation problems but do not go to the clinic or any hospital. As a reason, they describe that because of taboo and stigma, they do not feel comfortable for asking treatment.

6.5 Reversion of myth related to menstruation among the Koch community

In the past days, the myth of menstruation among the Koch community was so strict that the Koch women must be followed it. A respondent told me that there was a myth that among the Koch, after marriage a bride needed to take bath every morning. They believe that cause of menstruation they become impure and for that to reduce impurity the bride needed to take bath every morning till having a child. If the bride cannot follow the myth the man and house members get the bride out of the house. Another respondent said that they follow the myth as a ritual. Among the Koch society there lived a chief who played the role of judge

and head of their society. If there was occurred any violence or any problem the chief looked after the case and gave its solution. So, the respondent said that if any woman breaks the rituals or myth of menstruation, they also got punishment. Their punishment was like marginalizing her or her family from society. All respondents said the myth was followed so strictly in the past days of the Koch society. In a word, the Koch women were so restricted by the myth of menstruation.

6.6 Evolution

Changing the era, the myth related to menstruation also evolved. The respondents said that though there the myths are still followed by the Koch women but it is not like the old days. They said that now a day's Koch women can cook during menstruation. They do not need to take bath every morning. They do not need to stay separated. Though the respondents said that they still follow some myths, such as they do not worship and touch holy things. Take bath after menstruation. Still, some of them believe that menstruation makes them dirty and impure. The respondents said that there have come some changes but not at all.

7. Conclusion

Therefore, myths are present in the Koch Community. The Koch is a very old cultural ethnic group living in Bangladesh. Like most ethnic communities, the Koch community also holds its own culture, norms, and beliefs. The myths related to menstruation among the Koch community come from the previous generation. It is very hard to identify the main purpose of this myth. However, myths are created for well-being, but when myth is turned into misconception it becomes a threat to human beings. Among the Koch community, it happens the same. The myths about menstruation turned into some misconceptions, and the Koch people suffer for that. It's impacting their livelihood, and physical and mental health, depriving them of basic rights. As analysis and our opinion are lacking proper knowledge about menstruation they cannot come out from that barrier, they cannot become aware of their rights. Also, if they face any health problem or infection, they even do not go to the hospital or any clinic for treatment because of fear, taboo, and stigma. The misconception of myth deeply interacted with their norms and beliefs. It is highly practiced in the Koch culture that menstruation is very negative, and uncleaned elements.

The Koch community is also a citizen of this country. Government or any development organization should evaluate them, train them, and make them proper guidelines as they can break the rituals that they are practicing. Though menstruation is part of a woman's body this a little misconception whole of society is affected. If they can come out of this taboo, their mental condition will grow up, also they could do work regularly, as a result, their financial problems would be solved, when a woman can cook for their family peace will be stable in the family and production capability will grow up. Also, when they would become aware, early marriage might decrease. Overall, it will positively impact society and the nation when a community could come out from superstition and misconception of practicing myths.

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