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The Socio-Economic Condition of Bangladesh: A Study on Trishal Upazila in Mymensingh

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Abstract
The study is based on a survey of the socio-economic condition of Trishal, Mymensingh. The main objective of the study is to identify socio-economic of Trishal under Mymensingh district in Bangladesh. The present status of socio economic condition of Trishal in Mymensingh is enough satisfactory since Majority of the respondents (32.26%) earn Tk. 1,50,001-2,50,000 and 25.81% earn above Tk. 2,50,000 per year. The analysis shows that most of the persons engaged in Job and business as well as aware about family planning and pure drinking water etc. The education is enough (SSC to Masters) trishal compare to all. But some problems are available in Trishal such as poor communication facilities, not fully aware about proper sanitation and limited gas access to all the people. Accommodation condition, electricity and recreational facilities are well in Trishal. Therefore, the government should give special attention in providing gas & communication facilities and education systems at SSC level for the development of overall socio economic status of the Trishal people of Mymensingh .
Keywords: Socio-Economic Condition, Yearly income & Expenses, Education Status, hygienic latrine and contraceptive methods etc.

Background and Justification of Study:

Socioeconomic development is the development economic and social indicators of any geographical regions that have impact on people's earnings and living standard. Economic development is the improving prosperity of nation through increasing industry, more production, equitable allocation of resources and national income. Social development is the process of dynamism of social structure and multiple cultures of different people in country. Recently Bangladesh has achieved rapid progress in many social development indicators although there are existence of poverty and less quality of public service delivery (Mahmud, 2008). However, in this article researchers want to analyze the socioeconomic condition in Trishal Upazalia of Bangladesh. It is well known that Trishal Upazalia is a remote area, which is situated in Mymenshingh district of Bangladesh. The famous Bengali poet Kazi Nazrul Islam attended school here. According to the population survey-2001, the area of Trishal Upazalia is 338.98 square kilometer; this area is divided into 9 wards, 12 mahallah, unions 12, mauzas 91, villages 159 and the total population is 372498. The literacy rate of this Upazalia is 40.20 percent; that means 59.8 percent people are illiterate of that area. In this analysis to show the socio-economic condition of Trishal upazila researchers use primary data about the socio-economic indicators such as income and expenditure pattern; health status; literacy rate; sources of food; communication facilities; recreational tools; occupation ; amount of cultivated land; accommodation facilities; electricity and fuel facilities; sources of finance in business; etc.

Absolute poor was about 48% by Direct Calorie Intake (DCI) method and about 49% and 60% fishermen below the lower and upper poverty lines by Cost of Basic Need (CBN) method respectively in Haor Fisherman (Alam, 2005).

Informal sector is a very important area of the economy for any developing country; it is a growing occupational sector for the less skilled people, living both in urban and rural areas (Alam, 2012).

 46% of the fishers' annual income ranged between 50,000 and 75,000 BDT in nijhum dwip under hatiya upazila of Noakhali district (M Rahman et al., 2012).

The average economic status- subjective well-being (SWB) effect size was strongest among low-income developing economies (Ryan,T et al,.2008).

A person who was not child worker in early stage of his/her life have higher probability to enjoy better socio-economic condition than that of person who worked as child worker in past in Bangladesh (Mirza et al,. 2011)

Family income explains difference in the enrollment rates of children in a four-year college and these effects are different between rich and poor family (Acemoglu and Pischke, 2001).

Bangladesh government's poor performance in relation to combating corruption and law enforcing institutional governance, which is of major concern for the socio-economic development of the country (Sajal K Palit, 2006).

On the light of above circumstances the study is important from theoretical and practical point of view. Form the theoretical point of view, the study will add value to the existing stock of literatures in socio-economic

condition of Bangladesh. The findings of the study will also help to the policy planners and implementation authorities to introduce efficient and effective way of improving the socioeconomic condition of Bangladesh especially in Trishal ,Mymensingh.

Objectives of the Study
The main objective of the study is to identify the Socio-economic condition of Trishal Upazilla in Bangladesh. And specific objectives are given as follows:

- To compare the Socio-economic condition of Trishal Upazilla with overall of the country.
- To give some recommendation in this regards.

Methodology of the Study
The research is a social science research based on primary and secondary data. The primary data is collected from field survey. Survey is conducted at Bailar Union, Danikhola Union, Trishal Union, Rampura Union, and Mathbari Union. The sample size of the study is 186. The secondary data is collected from prior research done by different agencies and experts. The survey is conducted with the help of structured questionnaire. Both open ended and close ended questionnaire reveal the opinion, socio-economic condition of Trishal Upazilla and considerable variables will be taken for the study of influence of the factors for that. Percentage analysis is used to get the actual scenario of Trishal Upazilla in respect of socio -economic condition. Most of the cases education expenditure depends on yearly income and family members. Health and communication expenditure have relation with yearly income.   For the measurement of relation among above the mentioned factors the following three regression models used for analysis of socio economic condition of Trishal Upazilla in consideration of some variables such as education expenditure, yearly income, family member, health expenditure and communication expenditure etc.

Regression Model

1: $EE = \alpha_o + \alpha_1 YI + \alpha_2 FM + \mu_i$

2: $HE = \alpha_o + \alpha_1 YI + \alpha_2 EE + \mu_i,$

3: $CE = \alpha_o + \alpha_1 YI + \mu_i$

Here, HE-Health Expenditure, EE- Education Expenditure, YI-yearly Income, FM-Family Member, CE-Communication Expenditure, and μ_i . Error Term etc.

Discussion And Findings
Table No -1: Demographic Features

Sex			Education			Overall Bangladesh,2009	Occupation		
	Total	(%)		Total	(%)	(%)	Trishal Upazilla	Total	(%)
			Trishal Upazilla						
Male	164	88.17%	Below SSC	77	41.40%	64%	Job	59	31.72%
Female	22	11.83%	SSC	34	18.28%	22.7%	Business	56	30.11%
			HSC	17	9.14%	5.6%	Farming	31	16.67%
			Graduation	15	8.06%	3.8%	Labor	10	5.38%
			Masters	18	9.68%	2.3%	Other	30	16.13%
			Others	25	13.44%	0.8%			
	186	100%		186	100%	100%		186	100%

Source: Field Survey, 2014 and BBS, 2009

The researchers collect data from 88.17% male respondents and 11.83% female respondents. Researchers found that majority of respondents of Trishal Upzilla are not highly educated because a great portion (41.40%) has educational qualification below S.S.C. Occupation level of respondents is significantly sound due to most of the people of Trishal Upazilla earn the money by doing job and business. The survey found that 31.72% respondents among the total are service holder and 30.11% respondents are doing business. So, the main occupations of the people of Trishal Upazilla are Job and Business.

Table No- 02: Sources of Finance for Business and Full and effective use of loan:

Sources of Finance for Business			Full and Effective use of loan		
Source	No. of Respondents	Percentage	Full and Effective Use	No. of Respondents	Percentage
Own	85	75.22%	Yes	17	60.71%
Friends	2	1.77%	No	11	39.29%
Bank loan	16	14.16%	**Total**	**28**	**100.00%**
Relatives	6	5.31%			
NGO	4	3.54%			
Total	**113**	**100.00%**			

Source: Field Survey, 2014

Among 186 respondents, 56 respondents do business as their main occupation. In Trishal Upazilla, most of the businessmen use own capital for doing business because 75.22% uses their own money for financing their business. Among the respondents 14.16% taking bank loan and 3.45% taking loan from NGO for financing their business. Among the loan recipients from different formal and informal sources, 60.71% use their loan fully and effectively in their business.

Table No. 03: Pattern of Family and House:

Pattern of Family			Pattern of House			Overall Bangladesh
			Trishal			
Pattern	No. of Respondents	Percentage	Pattern	No. of Respondents	Percentage	
Nuclear	116	62.37%	Building	35	18.82%	8.3%
Joint	70	37.63%	Half Building	77	41.40%	16.9%
Total	**186**	**100.00%**	Tin shed	61	32.80%	72.0%
			Others	13	6.99%	2.8%
			Total	**186**	**100.00%**	

Source: Field Survey, 2014 and BBS, 2009

Researchers observed that most of the people of Trishal Upazilla live in nuclear family. Because 62.37% of respondents among the total are living in nuclear family, on the other hand 37.63% respondents are living in joint family. Pattern of house in Trishal Upazilla is well enough since the survey result indicates that 41.40% respondents have half building house whereas 32.80% respondents live in tin-shed house which is greater than the overall Bangladesh.

Table No. 04: Sources of Drinking Water and Sanitation Facility

Sources of Drinking Water				Condition of Latrine			
			Overall Bangladesh				Overall BD
Source	Respondents	Percentage	(%)	Condition	Respondents	Percentage	
Tube-well	137	73.66%	87%	Hygienic	108	58.06%	43.5%
Canal	0	0.00%	1.4%	Non-Hygienic	66	35.48%	49%
Mineral Water	5	2.69%	1.0%	Others	12	6.45%	7.5%
Supply	39	20.97%	9.2%	**Total**	**186**	**100.00%**	
Others	5	2.69%	1.3%				
Total	**186**	**100.00%**					

BD- Bangladesh, **Source:** Field Survey, 2014 and BBS, 2009

Majority of respondents (73.66%) use the Tube-well for their drinking water. On the other hand, 58.06% of total respondents use hygienic latrine and 35.48% use non-hygienic latrine. The study indicates that, all the people of Trishal Upazilla are not aware of proper sanitation. A significant part of population uses non-hygienic latrine and even 6.45% people have no latrine; they have to go open field.

Table No. 05: Sources of Food and Power

| Sources of Food | | | Sources of Power | | | |
| | | | Trishal Upazilla | | | Overall Bangladesh , 2009 |
Source	Respondents	(%)	Source	No. of Respondents	(%)	(%)
Buying	70	37.63%	Electricity	167	89.78%	50.2%
Producing	19	10.22%	Solar energy	2	1.08%	00
Both	97	52.15%	Both Electricity and Solar energy	1	0.54%	00
			Kerosine	0	00	49.4%
Total	**186**	**100.%**	Others	16	8.60%	.5%
			Total	**186**	**100%**	

Source: Field Survey, 2014, BBS, 2009

The researchers found that 10.22% respondents among the total Trishal Upazilla have access to food production. Here, 52.15% respondents among total consume food by buying and producing .89.78% respondents have electricity facility provided by Government that is significantly greater than overall Bangladesh. It is a good sign for electricity utilization in Trishal. But load shedding is the main problem in case of electricity supply in this area.

Table No. 06: Fuel used for cooking

| Trishal | | | Overall Bangladesh |
Fuel	**No. of Respondents**	**Percentage**	**(%)**
Gas	37	19.89%	10.8
Wood/ Straw	141	75.81%	88.5%
Diesel	0	0.00%	0.4%
Others	4	2.15%	0.3%
All	4	2.15%	0%
Total	**186**	**100.00%**	

Source: Field Survey, 2014, BBS,2009

In the study the researchers found that most of the people of Trishal Upazilla use wood/ straw for cooking. The study indicates that 75.81% respondents use wood for cooking. Secondly, they use gas which covers 19.89% of total respondents that are also more compare to whole country. Still now all household cannot access to use of gas for cooking.

Table No. 06: Awareness of People:

| **Inoculation Provided to children** | | | **Use of Contraceptive Method** | | |
Inoculation provided	No. of Respondents	Percentage	Using Contraceptive	No. of Respondents	Percentage
Yes	167	89.78%	Yes	157	84.41%
No	19	10.22%	No	29	15.59%
Total	**186**	**100.00%**	**Total**	**186**	**100.00%**

Source: Field Survey, 2014

The researchers assessed the awareness of the people on the basis of inoculation provided to children and use of contraceptive method. The research shows that most of the people are aware about these two issues. Here, 89.78% respondents provided essential inoculation to their children and 84.41% respondents use contraceptive method as a way of family planning. Though the percentage of not providing inoculation and not using contraceptive method is low but it has a great impact to the overall population.

Table No. 07: Total amount of land and ownership of house

| Total amount of land | | | **Ownership of house** | | | |
| | | | **Trishal** | | | **Overall BD** |
Range	No. of Respondents	Percentage	Ownership	No. of Respondents	Percentage	
Below 20 Katha	121	65.05%	Own	172	92.47%	83.6%
20-30 Katha	38	20.43%	Rent	14	7.53%	12.6
30-40 Katha	19	10.22%	Floating	0	0.00%	3.8
Above 40 Katha	8	4.30%	**Total**	**186**	**100.00%**	
Total	**186**	**100.00%**				

Source: Field survey, 2014 and BBS, 2009

People of Trishal Upazilla do not possess so much land individually. The study states that 65.05%

respondents have land below 20 Katha (1 Katha = 6.50 decimal). On the other hand, most of the respondents have built their house on their own land since 92.47% respondents have house of their own for accommodation that is larger than overall Bangladesh. It indicates strong localism as most of the respondents have land and house of their own.

Table No. 08: Yearly Income and Expenditures:

Yearly Income			Yearly Expenses		
Income (Taka)	No. of Respondents	Percentage	Expenses (Taka)	No. of Respondents	Percentage
0-50,000	1	0.54%	0-50,000	6	3.23%
50,001-1,00,000	25	13.44%	50,001-1,00,000	39	20.97%
1,00,001-1,50,000	52	27.96%	1,00,001-1,50,000	68	36.56%
1,50,001-2,50,000	60	32.26%	1,50,001-2,50,000	34	18.28%
Above 2,50,000	48	25.81%	Above 2,50,000	39	20.97%
Total	**186**	**100.00%**	**Total**	**186**	**100.00%**

Source: Field Survey, 2014

In case of assessing the earnings and expenses of people, the researchers observed that Majority of the respondents (32.26%) earn Tk. 1,50,001-2,50,000 and 25.81% earn above Tk. 2,50,000 per year. On the other hand, most of the respondents spend Tk. 1, 00,001-1, 50,000 every year. However, the study indicates that most of the persons earns Tk. 1, 50,001-2,50,000 and spends Tk. 1, 00,001-1, 50,000 every year. There is positive impact on saving attitude of people of Trishal Upazilla.

Table No. 09: Access to Recreation and Tools used for recreation:

Access to recreational Tools			Tools used for recreation		
Access	No. of Respondents	Percentage	Tools	No. of Respondents	Percentage
Yes	165	88.71%	TV	8	4.30%
No	21	11.29%	Radio	0	0.00%
Total	**186**	**100.00%**	Mobile	45	24.19%
			Computer	5	2.69%
			TV & Radio	4	2.15%
			TV & Mobile	87	46.77%
			TV and Com.	3	1.61%
			Radio and Mobile	0	0.00%
			Radio and Com.	0	0.00%
			Mobile and Com.	3	1.61%
			Three or more	10	5.38%
			None	21	11.29%
			Total	**186**	**100.00%**

Source: Field Survey, 2014

Recreation is one of the basic human needs. Most of the people of Trishal Upazilla have access to recreational tools. 88.71% respondents have access to recreational tools and most of the people have Television and mobile phone for their recreation and this part covers 46.77% of total respondents. So, from the study, researchers conclude that TV and mobile are the most popular recreational tools in Trishal Upazilla.

Table No. 10: Communication Facility:

Condition	No of Respondents	Percentage
Very poor	10	5.38%
Poor	60	32.26%
Moderate	65	34.95%
Good	47	25.27%
Very good	4	2.15%
Total	**186**	**100.00%**

Source: Field Survey, 2014

In case of communication facility of Trishal Upazilla, 34.95% of total respondents think that the communication facility is moderate and 32.26% think it is poor. Only 2.15% think communication facility is very good. The overall communication facility lies between poor and moderate that shows there is enough scope for development of communication.

Regression Analysis:
Impact of education expenditure through family income and family member:

Variable	Coefficient	Standard error	T statistic		Colinearity Statistics		ANOVA	
			value	Significant			F statistics	
Constant	-961.402	481.030	-1.999	0.047	Tolerance	VIF	Value	Significant
YI	0.474	0.001	7.720	0.000	0.977	1.023		
FM	0.256	85.808	4.174	0.000	0.977	1.023		
R square	0.326						44.357	0.000
Durbin-Watson test	2.121							

This table shows that the R square value is 0.326; that means dependent variable is 32.6% explained by independent variables. The coefficient of yearly income and family member are 0.474 and 0.256; both are significant at 0% level. The results show that as yearly income and family member are increased by 1%, education expenditure is increased 0.474% and 0.256 % respectively. Multicollinearity is tested by Variance Inflation Factor (VIF). The threshold value of VIF for testing the severity of multicollinearity is 5. The value of VIF in the table is less than 5 means there is no multicollinearity problem in this model. This table also shows that there is no autocorrelation and heteroscedasty problem which are tested by Durbin-Watson "d" test and "F" test respectively.

Impact of Health expenditure through yearly income and education expenditure:

Variable	Coefficient	Standard error	T statistic		Collinearity Statistics		ANOVA	
			Value	Significant			F statistics	
Constant	5838.468	2168.697	2.692	0.008	Tolerance	VIF	Value	Significant
YI	0.408	0.011	5.254	0.000	0.738	1.356		
EE	0.043	0.486	0.549	0.584	0.738	1.356		
R square	0.186						20.924	0.000
Durbin-Watson test	1.721							

This table shows that the R square value is 0.186; that means dependent variable is 18.6% explained by independent variables. The coefficient of yearly income and education expenditure are 0.408 and 0.043; these are significant at 0% level and at 5% level respectively. The results show that as yearly income and family member are increased by 1%, health expenditure of the family is increased 0.408% and 0.043 % respectively. Multicollinearity is tested by Variance Inflation Factor (VIF). The threshold value of VIF for testing the severity of multicollinearity is 5. The value of VIF in the table is less than 5 means there is no multicollinearity problem in this model. This table also shows that there is no autocorrelation and heteroscedasty problem which are tested by Durbin-Watson "d" test and "F" test respectively.

Impact of communication expenditure by yearly income:

Variable	Coefficient	Standard error	T statistic		Collinearity Statistics		ANOVA	
			value	Significant			F statistics	
Constant	-3878.331	1656.993	-2.341	.020	Tolerance	VIF	Value	Significant
YI	.691	.007	12.967	.000	1.000	1.000		
R square	0.478						168.155	0.000
Durbin-Watson test	1.635							

This table shows that the R square value is 0.478; that means dependent variable is 47.8% explained by independent variables. The coefficient of yearly income 0.007 and it is significant at 0% level. The result shows that as yearly income is increased by 1%, communication expenditure is increased 0.007%. Multicollinearity is tested by Variance Inflation Factor (VIF). The threshold value of VIF for testing the severity of multicollinearity is 5. The value of VIF in the table is less than 5 means there is no multicollinearity problem in this model. This table also shows that there is no autocorrelation and heteroscedasty problem which are tested by Durbin-Watson "d" test and "F" test respectively.

Specific Findings:
1. Pattern of house of respondents in Trishal Upazilla is well enough since 41.40% respondents have half building house.
2. Majority of respondents of Trishal Upzilla are not highly educated because a great portion (41.40%) has

educational qualification below S.S.C.
3. 35.48% use non-hygienic latrine that means all the people of Trishal Upazilla are not aware of proper sanitation.
4. All household have not access to gas for cooking since 19.89% of total respondents use the gas.
5. People of Trishal are significantly aware about inoculation provided to children and use of contraceptive method.
6. Most of the respondents are holding lower amount of land because 65.05% respondents have land below 20 Katha (1 Katha = 6.50 decimal).
7. Most of the persons earns Tk. 1, 50,001-2, 50,000 and spends Tk. 1, 00,001-1, 50,000 every year. It means people of Trishal Upazilla are saving oriented.
8. TV and mobile are the most popular recreational tools in Trishal Upazilla due to 88.71% respondents have access to recreational tools i.e television and mobile phone for their recreation.
9. The communication facility of Trishal Upazilla is not sound enough since only 2.15% respondents believe communication facility is very good.

Recommendations
1. Government and respective authority should improve the communication facilities of Trishal Upazilla.
2. Gas access to all the household of Trishal should be given by the respective authority.
3. The Government should significantly take initiatives for enhancing awareness in the mind of people about using hygienic latrine, using contraceptive method, taking essential inoculation for children and education facilities.

Conclusion
Socio-economic indicators are very significant for development of every economy in the world. The socio economic condition of Trishal Upazilla is sound enough although there are problems available in Trishal like lack of awareness about proper sanitation and communication facility. Presently the socio economic condition of study area is better than overall Bangladesh. However, the limitation of the study is that comparison is made between data for Trishal, Mymensingh, 2014(Field Survey) and overall data of Bangladesh, 2009(BBS).

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