

# Poverty Reduction in Bangladesh: Does Good Governance Matter?

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## I. Introduction

Governance connotes the services that governments provide in an efficient manner to the governed. Since the appearance of interest in good governance at every sphere of development discussions and on the aid agenda in the late 1980s, it has gained substantial popularity among both multilateral and bilateral aid providers (World Bank 1999). Improved governance can better the lives of poor people, which is essential to create the environment for faster economic growth (Sobhan 1998). Good governance contributes to higher per capita incomes, higher standards of living, lower infant mortality, and higher literacy, while the cost of poor governance, manifested in terms of inefficiency and corruption, disproportionately hurts the poor and the disadvantaged, reduces investment, retards economic growth, and thus hinders a nation's development. A strong correlation can clearly be seen between per capita incomes and the quality of governance (World Bank 1999, Kaufmann and Kraay 2002, Mallik and Ullah 2004). A large number of factors, including slow growth rates, structural adjustment, low human resource development, and poor law and order conditions, contribute to an increase in poverty; however, the governance crisis, which has assumed alarming proportions, is the main cause of the increase in poverty. Many governance issues are interlinked with corruption. While poor governance is an impediment to the implementation of pro-poor policies, poverty worsens the governance structure even more (Hassan 2002).

Good governance is supposed to ensure civil, political, economic, social, and cultural rights. The state must provide a framework of law and regulation within which people can exercise their rights and where these conditions are not in place, it is the poor who pay the price. Bangladesh is a country where poverty is pervasive and good governance is rare. It is believed that inefficiency and widespread corruption of the government led to the

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proliferation of nongovernment organizations (NGOs) in Bangladesh. The number of NGOs has reached more than 20,000 and most of them have two major goals: alleviating poverty and empowering poor women. Since the birth of the country in 1971, national and international NGOs, aid providers, and bilateral organizations, along with the government, have engaged in development efforts to alleviate poverty. After the passage of 3 decades, outcomes in poverty reduction are disappointing. Hence, the question arises whether a link exists between poverty and governance. This paper intends to answer this question.

## **II. Governance and Poverty, Bangladesh: Variants of Good Governance**

Good governance demands that government policies that must be put into place in order to promote sustainable livelihoods must involve wide participation of civil society, issues of accountability and transparency, decentralization, and issues of corruption. Decentralization can be described as the redefinition of structures, procedures, and practices of governance to be closer to the citizenry. Deconcentration, delegation, and devolution are generally recognized as the main forms of decentralization (Miller 2002). In recent years decentralization, the transfer of decision-making competence from the central Government to regional or local community levels, has gained importance as a variant of good governance in development discourse. Many countries recognize that a lot of problems can be solved by strengthening regional and local government administrations. These trends directly affect development agencies, which over the past few years have increasingly supported decentralization efforts in many countries (SDC 2001). Transparency is a necessary condition for the better functioning of any organization. In the last few years, the country has been under pressure to improve transparency and increase public participation in its activities (Rana 2001). Transparency, the availability of information to the general public and clarity about government rules, regulations, and decisions, reduces uncertainty and inhibits corruption among public officials (Kaufmann and Kraay 2002, ADB 2004). Participation as a popular concept in governance is the process of involving stakeholders at different levels in decision making from meso to macro levels (Cohen and Uphoff 1980); the lack of it allows bureaucratic influence to hinder the paths of prosperity. Participation, which is obviously related to accountability, helps identify people's interests, mobilize public opinion, and foster a "bottom-up" approach to economic development (ADB 2004).

Government programs have been conspicuous for their top-down approach to designing development projects. The negative effects of this approach have been compounded by the absence of accountability of public servants, either to their superiors or to the community they are meant to serve. Accountability to those above and below is identified as the decisive factor for enhancing the quality of service delivery to the poor (Sobhan 1998). In Bangladesh, democratic institutions are still immature and have not yet been consolidated into institutional behavior, producing dysfunctional forms of political negotiation (e.g., *hartals*<sup>2</sup> [strikes]) and other forms of nonconstructive and destructive opposition (Figure 1). The Awami League, one of Bangladesh's two major political parties (of a total of 185), called 173 days of *hartals* while in opposition during the Bangladesh Nationalist Party (BNP) government (1991–1996); the BNP in turn called 85 days of *hartals* when the Awami League was in power. While in office, Awami League president Sheikh Hasina pledged in public meetings that her party would not organize any more *hartals* even if it was in opposition, but all her pledges were conveniently forgotten (Datta 2003). The business community estimates that each day of a *hartal* costs US\$60 million. Moreover, such a political environment breeds violence in labor and student politics and contributes to an overall climate of lawlessness in which life and property are both insecure.

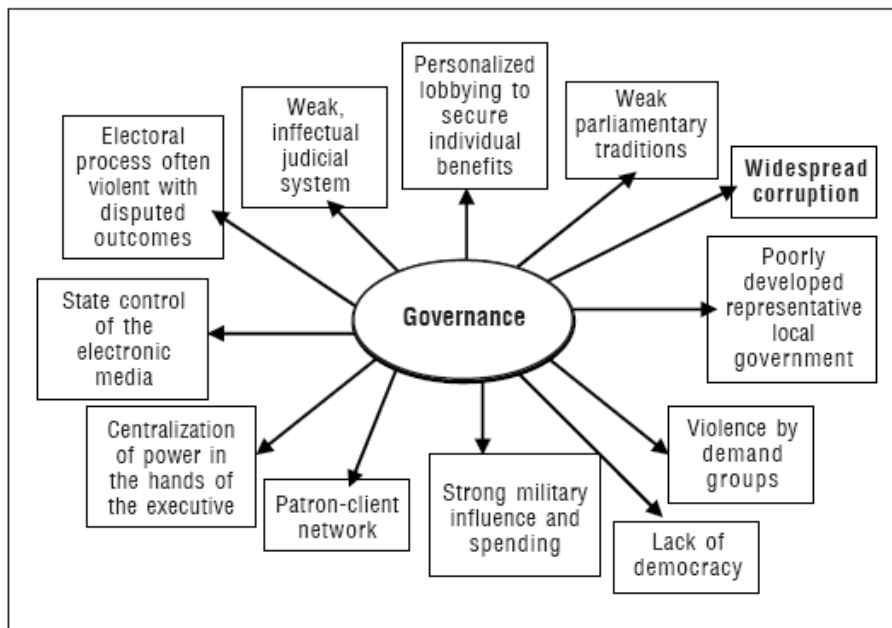
Bilateral aid providers today include political considerations in their good governance agendas. They generally tend toward a more positive approach in the form of support for democratic institutional change (such as support for election monitoring, civil society organizations, and training of parliamentarians). Accountability ensures appropriate use of public resources, transparency of decision making, freedom of media and control of corruption. Greater accountability and transparency in the public sector can make the state more responsive to the needs of the poor; it enables the poor to exercise a “voice” to influence service provision. Unfortunately, in Bangladesh a large number of activities remain outside public scrutiny, where the possibility of breeding corruption is high. Many bureaucrats tend to classify nonsecret information as “secret” or “official” or “restricted” out of fear of divulging classified information by mistake.

Participation is seen as important in enabling the poor to gain access to public services and to the benefits of development more generally. In Bangladesh, this assumption forms the basis of most development NGO efforts and the social development support for them by aid providers. Problems of

<sup>2</sup> A *hartal*, or strike, usually called by the opposition in Bangladesh to harass the sitting government, obstructs all movements of vehicles and closes by force all offices and business enterprises; terror is created among the public by setting off explosives and public properties are destroyed.

governance stem from undemocratic behavior of political parties and their violent actions, lack of participation in development activities and decision making, lack of transparency, the nonattendance in Parliament by the opposition, and the breakdown of law and order (Figure 1). The lack of an institutional mechanism to restrict and curb authoritarian tendencies as well as to establish the independence of various institutions has led to problems of governance. The leaders of the two major parties (Khaleda and Hasina) pledged to former United States President Jimmy Carter that they would accept the parliamentary election results of 2001 and that the party in opposition would not boycott Parliament (Datta 2003). Soon after the election, however, Hasina forgot the pledge and said "We will neither take the oath as members of Parliament nor join the Parliament." In the fifth Parliament, the opposition boycotted 118 days continuously; in the seventh, 180 days, and in the eighth, 225 working days (Appendix 1). The opposition often disregards the Parliament and treats the institution as merely a forum for and by the ruling party. However, I will go further with the rampant corruption trend and its consequences for the poverty reduction processes in Bangladesh.

**Figure 1. Atypical Governance in Bangladesh**



Source: Modified from TIB 2001, Sobhan 1998.



### III. Poverty and Inequality

Poverty refers to the forms of economic, social, and psychological deprivation occurring among people lacking sufficient ownership, control, and access to resources to maintain the minimum level of living. Poverty, a multi-dimensional concept, is not just inadequacy of food intake but also of the essential capabilities of life, including good health, longevity, education, and participation in the life of the community (Chowdhury 1989; Ullah and Routray 2003; Hassan 2002). Bangladesh has undergone a lot of political mayhem since its inception in 1971 (Government of Bangladesh 1999) after a 9-month war for independence at the cost of 1,247,000 lives (Siddiqui 2000). The country is predominantly rural, with an agricultural economy, and the overwhelming majority [around 80%] of the population lives in rural areas (Hye 1996). The 129.2 million people of Bangladesh put an enormous strain on the country's limited resources (CPD 1996). Successive governments have made commitments to eradicate poverty, but all the commitments have remained rhetorical. As a result, in 1995/96, 47.5% of the population of Bangladesh was living below the poverty line (Sobhan 1998). After about 3 decades of emphasis on poverty alleviation by governments and NGOs, poverty continues to be pervasive and overwhelming (Siddiqui 1996) (Table 1). Bangladesh has been receiving an average of US\$2 billion in loans and grants annually since the early 1970s. However, the World Food Program has calculated that some 30 million "ultrapoor" Bangladeshis eat far less than the minimum nutritional level of 2,100 kilocalories a day and two thirds of these are women (Islam 2000). Although Bangladesh grew more food than it needed last year, a surplus was achieved only because the hungry people were too poor to buy for their needs. According to the human poverty index ranking of the *Human Development Report*, Bangladesh ranks 67th among 78 developing countries (UNDP 1997). Bangladesh's Human Development Index ranking is equally depressing: 123 among 146 countries in 1997; 139 among 177 countries in 2003 and 138 among 177 countries in 2004, with a slight improvement from previous years (*Jugantor Daily* 2004, UNDP 1997). A very similar picture is reflected in the World Bank's new system of measuring the real wealth of nations: Bangladesh ranks 12th from the bottom among 192 countries (*Ittefaq Daily* 2004).

Located in one of the world's most disaster-prone natural environments, Bangladesh exhibits one of the worst profiles of human deprivation. Table 2 presents the trends in poverty and the persisting inequalities in Bangladesh in terms of headcount ratio, poverty gap, squared poverty gap, and Gini index (coefficient) of inequality. Although between 1991/92 and 2000 the incidence of national poverty declined from 59% to 50%, indicating a [modest] reduction

**Table 1. Population Below the Poverty Line**

Year	Rural (%)	Urban (%)
1988/89	47.8	47.6
1991/92	47.6	46.7
1995/96	47.1	49.7
2000/01	45.1	48.6

Source: World Bank 2001, Ullah and Routray 2003.

rate of 1.0% per year (Mujeri and Khondker 2002), inequality has increased over the years: the Gini coefficient was 0.432 in 1995–96, compared with 0.36 in 1983–84 (CIRDAP 1997). Against the background of poverty and underdevelopment, rapidly growing numbers of people are finding themselves without enough land to satisfy their basic needs and without any substantial hope of gainful employment (Ullah and Routray 2003). This fundamental problem of landlessness and unemployment is in large part caused and perpetuated by high population growth, low educational levels, and socioeconomic power structures that result in the concentration of productive lands in the hands of a relatively small number of wealthy households (Blair 1985).

**Table 2. Trends in Poverty and Inequality**

		1991/92	2000	Change per year (%)
Headcount rate	National	58.8	49.8	(1.8)
	Urban	44.9	36.6	(2.2)
	Rural	61.2	53.0	(1.6)
Poverty gap	National	17.2	12.9	(2.9)
	Urban	12.0	9.5	(2.5)
	Rural	18.1	13.8	(2.8)
Squared poverty gap	National	6.8	4.6	(3.8)
	Urban	4.4	3.4	(2.7)
	Rural	7.2	4.9	(3.8)
Gini index of inequality	National	0.259	0.306	2.1
	Urban	0.307	0.368	2.3
	Rural	0.243	0.271	1.4

Note: Figures in parentheses are negative.

Source: BBS 2001, Mujeri and Khondker 2002.

#### IV. NGOs: The Poverty Alleviators?

Today, the terms “NGO” and “poverty alleviation” have become synonymous. Bangladesh is crammed with some 20,000 NGOs and serves as a veritable laboratory for their operation. While poverty is increasing, the NGOs market their products (such as microfinance and health programs) among the poor. With a chorused slogan of poverty alleviation, they have been trying to break the vicious cycle of poverty. Development partner funding has also been redirected to them because of their presumed better performance, greater effectiveness and efficiency, and greater promptness in responding to the poor’s needs (than the Government).

It has been evident that the development partner assistance to the Government has little impact on poverty. Increasing amounts of unutilized aid and the absence of any remarkable change in the poverty indicators have been frustrating to the aid providers. This has been mainly because of inefficiency, lack of accountability and transparency, high levels of corruption, and lengthy bureaucratic processes for releasing funds (Ullah, Rahman, and Murshed 1999). As a corollary of their failures in addressing these issues, successive governments have surrendered ownership over national policy agendas in the field of poverty alleviation to international aid providers and NGOs (Sobhan 1998), so that the latter now have an important role in the poor’s struggle for equity, human rights, and democracy. It has been argued that this role may be particularly important since the poor are marginalized in the political process and political parties are ineffective for advocacy and lobbying; NGOs may advocate and lobby for social causes, attempt to force through the implementation of legislation, or take legal action on behalf of groups. However, the way the NGOs receive funds from aid providers promotes inefficiency as well as some corruption in the aid delivery system and is thus hardly conducive to good governance in poverty alleviation programs (Sobhan 1998). Large-scale NGO development programs backed by increased aid provider funding have nonetheless generated contradictions between the Government and NGOs and has brought the issue of NGO accountability into the political discourse (Hashemi 1996; Ullah and Routray 2003). Many observers accuse aid provider countries and agencies of patronizing corruption. A task force headed by the Grameen Bank claimed in 1991 that barely 25% of the people of Bangladesh benefited from aid. Cronies and consultants of the aid provider agencies in league with local contractors, politicians, and officials were eating up the lion’s share of foreign loans, aid, and grants (*Daily Excelsior* 2004).

In 1971, when Bangladesh separated from Pakistan, it held the promise of a stable democracy; however, the promise was soon belied (Datta 2003).

The polity is dominated by changing national identities, personalized politics, the absence of political accountability, lack of a responsible opposition, and a worsening law and order situation. Citing as sources the World Bank, Transparency International Bangladesh (TIB)<sup>3</sup> and the United Nations Development Programme, the *Daily Excelsior* reports that billions of dollars change hands every year as bribes, kickbacks, deals, favoritism, cronyism, and nepotism. Immediately after the liberation, Bangladesh received huge amounts of foreign aid. A total of 75 million blankets came for the war-ravaged people. However, all the blankets were grabbed by the then responsible ministers. The Prime Minister was so shocked at grabbing the blankets of the poor that he sadly claimed his own blanket and was told "Where is my one?"

A total of 619 lawmakers (Parliamentarians) including Speakers and Deputy Speakers of the house, have defaulted on paying telephone bills and the amount is huge (Tk8,37,42,000 or US\$1,419,355.9). The Telegraph Act (1985) says that telelines should be disconnected if the bills are not paid in 7 days after deadlines. The *Prothom Alo* reports that these laws of the land are never enforced for these lawmakers (*Prothom Alo* 2004b). In the seventh Parliament, 29 MPs were found to be bank loan defaulters in the amount of Tk312 million (Appendix 2).

Smothering press freedom can also be added to the corruption indicators. One Tipu Sultan (27), a journalist for United News of Bangladesh (UNB), a private news agency, was brutally beaten by a gang associated with Zainal Aabedin Hazari, MP of the ruling party from Feni (Southeast of Dhaka). Sultan is struggling for life in the Orthopedic Hospital in Dhaka. He was beaten continuously and mercilessly, his hands and legs were broken. He was then left in the street where a pedestrian brought him to the hospital. His family and relatives were also living in a state of extreme insecurity. This is one of hundreds of examples.

## V. Corruption: The Repulsive Scenario

Bangladesh retains its championship(!) in corruption, scoring the lowest position among 146 countries in 2004 for the 4th consecutive year (Table 3). Launching the Corruption Perceptions Index 2003 (CPI), Transparency International reports that "corruption is pervasive in Bangladesh" and the CPI 2003 catalogues the corruption of politicians and government officials

<sup>3</sup> A Berlin-based organization working on corruption- and human rights-related issues.



**Table 3. Bangladesh's Achievement in the Corruption Perceptions Index**

Year	Score	Number of countries compared
2001	0.40	91
2002	1.33	102
2003	—	133
2004	1.50	146

Note: — = not available.

Source: TIB 2001, 2002, 2003.

(*New Nation* 2003). Bangladesh is notorious for its weird bureaucratic bottlenecks, which are most detrimental to growth. Roughly, bribes of Tk100 million are transacted daily in the Bangladesh Secretariat. What is interesting to note is that, when everybody steals, individuals have little or no incentive to refrain from participating. Besides, the probability that one would get caught is low, since everybody is now engaged in stealing, the law enforcement agencies might be busy chasing other thieves, and, even if anyone does get caught, evidence suggests that the chances of being punished severely for a crime are very low (Kabir 2002).

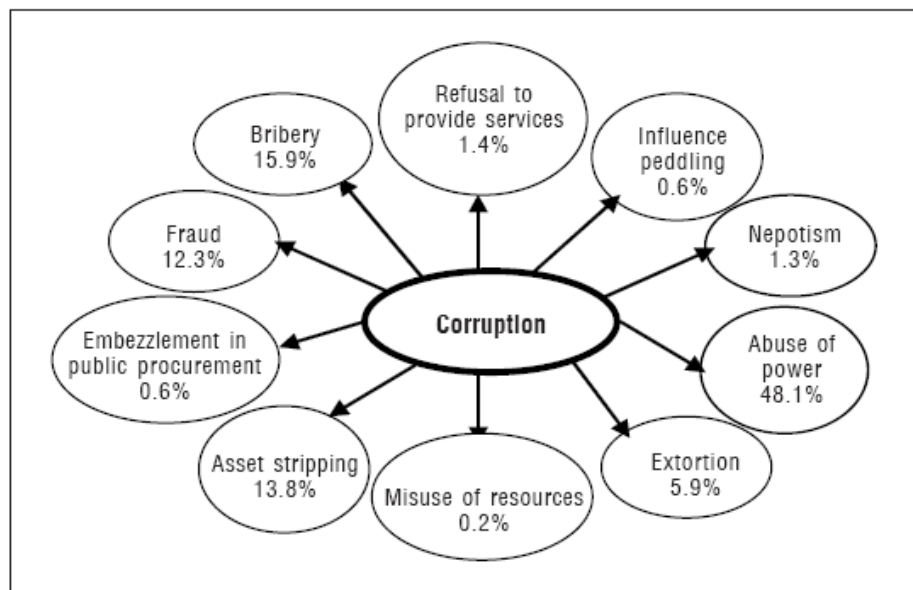
While Karim (1996) argues that NGOs in Bangladesh are answerable to four different authorities, one such authority is the “board of governors.” However, Tandon (1996) characterizes this type of board as like a “family,” while many NGOs have invisible boards. Today their activities are in question, since after 3 decades of operation, no visible change has taken place in the poverty situation judged against economic indicators (Ullah and Routray 2003). NGOs, however, have a greater achievement in social development, such as the empowerment of women. In 2002 alone, 64 corruption cases were brought against NGOs (TIB 2002). One of the most common forms of corruption observed is that the commitment of NGOs to improve other people's lives has changed to a desire to improve their own; they have lost the high moral ground (Holloway 1999). They are also highly criticized for their expenditure pattern, i.e., the operations costs to maintain their high salaries, vehicles, and air-conditioned offices often exceed 65% of the total budget.

## VI. Corruption: A Corollary of Poor Governance

Corruption is defined as the abuse of public power for private gain (World Bank 1997). It involves a monopoly of resources and the abuse of discretion that can be detrimental to economic performance by leading to unproductive

rent-seeking activity to gain access to the spoils of corruption; the misallocation of public resources to suboptimal uses; and administrative delays for the private sector if bribes are not paid. Corruption impacts disproportionately on the poor, as it can restrict their access to public services. High levels of corruption have gripped all the state machinery in Bangladesh, slowing down investment and growth. It has prevented a fair distribution of national wealth and broadened the gap between rich and poor. Studies have shown a clear negative correlation between the level of corruption and both investment and economic growth (World Bank 1997). It is generally believed that the institutional decay in Bangladesh has led to poor governance manifested in corruption, inefficiency, ineffectiveness, inaccessibility, and lack of motivation and incentives (Hassan 2002). The following figure shows that abuse of power scores the highest in the corruption indicators, followed by bribery (Figure 2).

**Figure 2. Dynamics of Corruption**



Source: Modified from TIB 2002.

Bribery today is institutionalized in Bangladesh. When bureaucrats start considering bribes as a systematic part of their remuneration, leading them to pursue bribery rather than discharging their appointed duties, inefficiency increases in the system as a whole. The law enforcement agencies,

which include police, the Bangladesh Rifles, and the Ansar and Village Defence Police, are mired in corrupt activities like abuse of power, bribery, embezzlement, nepotism, and refusal to provide services or perform duties (Kabir 2002). They are the most corrupt service sector in the public agencies. Corruption in the Bangladesh Police Force has been highlighted as a serious problem for the poor (TIB 1997, 2001); hence, many of the poor practice a policy of police avoidance. In many poor communities, especially slums, routine law enforcement is in effect contracted out to *mastans* (hoodlums or hooligans) or other powerful actors (Ullah, Rahman, and Murshed 1999). Police intervention occurs in more serious circumstances and may result in arbitrary arrests and oppression. According to a retired public servant cited in the *Daily Excelsior* (2004), the Bangladesh police play every dirty trick to extort money from the innocent and the criminals as well. People have generally lost their confidence in the police and prefer to keep themselves at a safe distance from them and decline to seek help from them even when they are in real trouble. TIB (2003) reports that the police demanded bribes from 68% of the respondents in one study, while in another, 90% reported that it was impossible to obtain help from them without money or influence. It also reports that more than 100 police officials in Dhaka City own properties worth more than US\$60 million (*Daily Excelsior* 2004).

The saying “every grain of dirt of the Secretariat building waits for bribes” comes true. Transaction of bribes between the gate keepers and the intended entrants to the Secretariat is in the open. Prime ministers, presidents, ministers and MPs are convicted in corruption cases, i.e., corruption has become very normal affair for everyone from the top to the bottom in the government apparatus. One of the instances of corruption in Bangladesh raised a lot of hue and cry: the Danish government announced in April 2002 that it was withdrawing US\$45 million of aid from the Bangladeshi shipping sector because the Shipping Minister [Akbar Hossain] had behaved dishonestly over a tender for the repair of four ferries (Kabir 2002).

Corruption has become institutionalized, especially during the 9-year one-man rule of deposed President H. M. Ershad, who used it to perpetuate his regime. He has been convicted by the High Court in a corruption case and more than a dozen other such cases are still pending against him. He siphoned out huge amounts of state funds. He encouraged rent-seeking practices, bribery, corruption, and favoritism. During his regime, dishonest industrialists and businessmen were doled out bank loans without security, and a culture of loan default began to catch on. By the time he was eased out of power toward the end of 1990, the amount of defaulted loans stood at US\$2 billion. When the BNP came to power in 1991, as many as 21 cases were framed against him, of which 19 were for corruption (*Daily Excelsior*

2004). Prime Minister Begum Khaleda Zia had also been charged during the rule of the Awami League (1996–2001) with two separate corruption cases. A former Prime Minister, Kazi Zafar Ahmed, was convicted by a court in a corruption case and to avoid a jail sentence he is now living in self-exile in Australia (Kabir 2002). Ex-Prime Minister Sheikh Hasina was convicted for embezzlement of huge amounts of state money from procurement of Mig-29 aircraft and frigates. However, everyone went unpunished other than H. M. Ershad, as he just failed to connect with the then ruling party.

## VII. The Price of Corruption

In 2002, 2,778 cases of corruption in different sectors were reported (TIB 2002). Corruption is difficult to define and is perceived differently depending on location and culture. However, corruption is indeed rooted deep in Bangladesh. It is the poor who pay the price of corruption, and it is too high for them to bear. It has drained the government's wealth of an estimated Tk115.34 billion, or US\$2.1 billion, during the first half of 2000 (January–June) (TIB 2002). Health care is one of the most corrupt sectors among government agencies. Dishonest civil surgeons in cahoots with businessmen earn more than Tk60 billion yearly by selling adulterated medicine (Maruf 2004). A few embezzlement cases from January to April 2000 in the nonformal education sector, the civil surgeon's office, road and transport, and a seaport are given here (Table 4).

**Table 4. Selected Embezzlement Statistics for January–March 2000**

Scheme	Amount (Taka '000)
Nonformal education	1,150,000
Civil surgeon's office	50,000
Police, road and transport, food, and tax	2,124,453
Chittagong Sea Port	7,830,000

Sources: *Janakantha Daily* 2004, *Prothom Alo Daily* 2004a.



Table 5 shows that the Government has incurred huge losses. This amount is calculated only from around 30% of the total corruption cases, as the amount of loss was not revealed in all corruption cases detected. So the actual amounts should go up much higher than we can ever imagine! Significantly, only a very small percentage of corruption cases were brought to justice by the Government, a situation that certainly encourages the corrupt officials to repeat the practices.

**Table 5. Amount of Public Funds Lost**

Year	Amount of loss (US\$)	% of measures taken [against the total corruption cases]
2000	1.6 billion	21.6
2001	757.2 million	27.4
2002	2.1 billion	22.9
2003 (6 months)	99.41 million	—

*Note:* — = not available.

*Source:* TIB 2001, 2002, 2003.

## VIII. Conclusion

In Bangladesh society, the least influential are more likely to be prosecuted, while powerful politicians and bureaucrats are never prosecuted in office, however egregious the corruption. Governments have not been friends of the poor—indeed, very much the opposite. The well-off have the resources to capture the state and make government policies serve their own purpose. All are the corollaries of misgovernance. In the polity, street protests, violent antigovernment demonstrations, and boycotts of Parliament weaken the properties of governance. Better governance and poverty reduction to a large extent go together. Further emphasis on promoting mechanisms of accountability and transparency and the voices of participation are required. Nevertheless, the question echoes: whose money is grabbed by the corrupt? The answer is: the money of the poor.

Without high growth rates, poverty might not be eradicated, but good governance would ensure egalitarian distribution of the benefits of growth that reduce poverty. To promote good governance, the Bangladesh Anti-Corruption Bureau should be restructured and given full autonomy to operate; at the same time the constitutional requirement of appointing an Ombudsman (Article 77) has to be satisfied. Corruption drains away

money to people who are not entrepreneurs and who do not need it, and this huge amount of money is being spent in unproductive sectors. Curbing the cancer of corruption would result in reduced poverty and increased per capita income.

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**Appendix 1**  
**Days Different Parliaments Were Boycotted by the Opposition**

Parliament	Date of First Sitting	Date of Dissolution	Actual Term	Days Boycotted
First Parliament	April 7, 1973	Nov. 6, 1975	2 years 6 months	–
Second Parliament	April 2, 1979	March 24, 1982	2 years 11 months	–
Third Parliament	July 10, 1986	Dec. 6, 1987	1 year 5 months	–
Fourth Parliament	April 15, 1988	Dec. 6, 1990	2 years 7 months	–
Fifth Parliament	April 5, 1991	Nov. 24, 1995	4 years 8 months	118
Sixth Parliament	March 19, 1996	March 30, 1996	12 days	–
Seventh Parliament	July 14, 1996	July 13, 2001	5 years	180
Eight Parliament	October 28, 2001	Continuing	–	225

– = not available.

Source: [Http:// www parliamentofbangladesh.org/general.4html](http://www.parliamentofbangladesh.org/general.4html).

**Appendix 2**  
**List of Members of the Parliament of Bangladesh Defaulting on Bank Loans**

<b>Names of Members</b>	<b>Member's Party and Official Position</b>	<b>Amount of Defaulted Bank Loan (million Taka)</b>
A. S. M. Abdur Rab	JSD, Minister	5.390
Anower Hossain Monju	JP, Minister	.921
Nazmul Huda	BNP, Former Minister, member of three committees	.600
Abdul Kader Siddique	Member of four committees	.932
K. M. Obaidur Rahman	BNP, Former Minister	3.640
Captain (Retd.) Tazul Islam	AL	37.540
K. M. Shamim Osman	AL, member of two committees	1.350
Nurul Amin Talukder	BNP, member of one committee	7.370
Syed Masud Reza	AL, member of three committees	48.590
Abdul Mannan	AL, member of three committees	5.350
A. B. M. Abul Kashem	BNP	.080
Waziuddin Khan	AL, member of two committees	.441
Abul Hasanat Abdullah	AL, Chief Whip, JS; member of five committees	2.002
Md. Zillur Rahman	AL, Minister; member of four committees	1.070
Major Gen(Retd.) MA Salam	AL, member of two committees	2.490
Sheikh Fazlul Karim Selim	AL, Minister; member of one committee	10.600
Mosharraf Hossain	AL	36.790
Abdul Mannan Bhuiyan	BNP, Former Minister; member of one committee	9.910
G. M. Siraj	BNP, member of one committee	.518
Barister Ziaur Rahman	BNP member of 1 committees	10.040
Kamal Ibne Yusuff	BNP, Former Minister; member of two committees	2.910
Dr. Mizanul Hoq	AL, member of one committee	1.100
A. K. M Rahmatullah	AL, member of two committee	39.220
Kazi Keramat Ali	AL, member of one committee	1.420
Abdul Mannan Talukder	BNP, member of one committee	10.660
Abdul Latif Mirza	AL, member of three committees	2.730
A. S. M Firoz	AL, Chair of one committee and of member of one committee.	65.25
Syed Manjur Hossain	BNP	.857
Nazimuddin Alam	BNP, Member of two committees	3.07
<b>Total</b>		<b>312.00</b>

Source: *Financial Express* 1996.