



Internship Report

On

"THE ROLE OF RURAL MARKETS IN THE DEVELOPMENT OF RURAL ECONOMY"

Prepared under the supervision of

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Program: BBA

Major in Finance

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LETTER OF TRANSMITTAL

Date: 26 December 2021

To

The supervisor
Md. Shahnawaz Mostofa
Senior Lecturer & Coordinator, BBA
Department of Business Administration
Uttara University

Subject: Submission of an Internship Report on “The Role Of Rural Markets In The Development Of Rural Economy”

Dear Sir,

I am grateful to you for the submission of the report on the “**The Role Of Rural Markets In The Development Of Rural Economy**” of Ghatail Upazila, Tangail district in the completion of the requirement for internship. This is an excellent opportunity for me to acquaint myself more closely with the rural place. The people and officials all were. During the period of doing this report I have discovered and gained new & practical feelings, observation and learning. I have made my utmost effort to reflect the experience, skill, and knowledge which I acquired while working at Tangail district Hat and Bazaars. All of my efforts will be successful if the report can serve its purpose.

I have tried my best to explain everything related with the Modes of Investment in this report.

Sincerely Yours,

.....

Md. Niloy Tarfder
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Batch: 44 (A)
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Declaration of the Student

I hereby declare that the report of internship namely “**The Role Of Rural Markets In The Development Of Rural Economy** – A study of Nabaratnabari Bazar, Ghatail Upazila. This report has been written by me under the appropriate guidance of my University Supervisor Md. Shahnawaz Mostofa, Senior Lecturer & Coordinator, Department of Business Administration, Uttara University, in fulfillment of the requirement for the Bachelor of Business Administration (BBA) degree.

I also declare that this paper is originally worked and prepared for academic purposes.

.....

Md. Niloy Tarfder

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Batch: 44 (A)

Major: Finance

Department of Business Administration, Uttara University

Supervisor's Approval Letter

This internship report entitled **The Role Of Rural Markets In The Development Of Rural Economy** has been submitted in partial fulfillment of the requirements of the degree of Bachelor of Business Administration (BBA), by **Md. Niloy Tarfder, ID: 2173011058, Batch - 44, Major in Finance**. This internship program is organized for 3 months for gaining practical knowledge.

He worked under my supervision & guidelines.

.....

Md. Shahnawaz Mostofa

Senior Lecturer & Coordinator, BBA

Department of Business Administration

Uttara University

Acknowledgment

First, I want to express my gratitude to Allah for giving me the scheduled time. I am very grateful to Ghatail Bazar Samiti, Tangail for providing me with the opportunity to complete my internship program.

I would like to express my deep sense of gratitude and sincere appreciation to my internship supervisor Md. Shahnawaz Mostofa, Senior Lecturer & Coordinator, Department of Business Administration for his continuous support and guidance during the practical orientation period. His suggestion and comments were really a great source of the spirit to make the report a good one.

I received cordial cooperation from the officials and members of the committee of Ghatail, Tangail. I want to express my cordial cooperation without which it would not be possible to complete the report.

I was placed in Ghatail Upazila in Tangail district to work as an intern. The number and management of that were very cooperative and helpful. They help me by providing various data, guidance and direction.

Executive Summary

This Internship report originated as partial fulfillment of the BBA program. It is an opportunity to have real-life experience while passing through the process of theoretical learning. The main purpose of the report becomes very clear from the topic of the report. The report discussed the role of rural Markets in the development of the rural economy.

In the past few decades, economic development has been a major concern of governments throughout the world. Rural markets have a large role to play in this development because they provide the rural population with the opportunities for growth and employment that they need very badly.

Nowadays people from the poorest of poor countries usually migrate from their own country to rich countries of Europe, Australia, America, etc., and seek jobs there. It is estimated that about 200 million people living in different parts of Africa migrate every year for job purposes whereas United Nations Development Programme (UNDP) estimates that more than half of Asia's economic potential will be harnessed by tapping into its internal markets by 2015. The economic structure does not allow rural areas to create business activities on which to build a sustainable rural economy. Rural areas are often bypassed by infrastructure development and by the establishment of industries that could provide employment.

A market is a place where goods and services are bought and sold. It can be described as a physical space or an online space.

Markets play an important role in the development of rural economies because they provide a space for local producers to sell their products. This helps to create jobs and stimulate economic growth. In addition, markets help to improve the quality of life for rural residents by providing them with access to fresh produce and other goods.

Rural markets can be classified into two categories: formal and informal. Formal markets are regulated by the government, while informal markets are not regulated. Formal markets are usually more reliable because the products sold there are subject to quality control measures. On the other

hand, informal markets can be unreliable because they do not have any established standards for the products sold there.

Formal markets in urban areas often suffer from congestion and lack of storage facilities. However, most rural communities lack formal markets altogether. Therefore, they depend on informal markets to provide them with fresh produce and other goods. In some cases, residents of a rural community may travel to urban centers once or twice a month to buy goods from formal markets and return home with their purchases. Some people choose to commute daily from their homes to nearby towns in order to purchase goods from formal markets. These daily commutes add extra cost on the already poor population of a rural area. This problem can be solved by establishing new local retail shops, called farm shops, which would specialize in the sale of fresh produce. Farm shops could be either government or private-owned. They would provide convenience to rural communities by offering them access to good quality fresh produce without having to commute to urban centers every day. These shop owners must also sell low-cost food items so that they can attract poor consumers who normally cannot afford expensive food products sold at formal markets

I have prepared an internship report on the role of rural Markets in the development of the rural economy. Though I want to make a report on the whole rural Markets and rural economy, the time storage and other limitations allow me to make a report on the role of rural Markets in the development of rural economy. The first chapter is about the Introduction of the report. This chapter consists of the background & description of the study topic. The second chapter is the Research Area. The third chapter is Data Collection and Processing The fourth chapter is about Discussion on the study. Then the fifth chapter is Conclusions & Recommendations. The sixth chapter is about my internship experience.

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CHAPTER 1: Introduction

1.1 Background of the report

Rural market has a unique position in the rural economy. The landless population of Bangladesh mostly depends on agricultural activities for their livelihood and therefore they have to sell their produce in the market. In addition to that, there are many other people who directly or indirectly depend upon agricultural production for which they also need marketing facilities. In this regard, markets play an important role in the development of the rural economy.

Bangladesh is an agricultural country where more than half of the total population depends on agriculture for their livelihood. So, there are so many things, which have to be done to develop the rural economy of Bangladesh. One of them is increasing productivity by proper arrangement of markets. Arranging proper markets will give the farmers an opportunity to sell their products in time, which will ultimately increase agricultural productivity.

It is observed that the number of rural marketing centers has increased over the years particularly after independence. However there are some drawbacks in organizing these centers. These problems can be removed by properly managing them with good administration and management.

In order to make full use of farmers' produce, they have to be linked with the market. In spite of having market facilities in the rural areas, there is a lack of proper price discovery due to inadequate facilities available at these centers. For example – water for irrigation and transport facilities are very important for agricultural production but it is not available in most of the rural areas. As a result, the farmers are compelled to sell their produce at lower prices.

Apart from that, another major problem is that the traders do not purchase all the items produced by the farmers. They purchase those items which they think can be sold at a

higher price. This makes the other farmers produce those items which are not in demand in the market.

In order to develop the rural economy, there is a need for proper infrastructure facilities, good management and administration and some other necessary arrangements. These things can only be possible if the rural marketers and traders play their productive role effectively.

Bangladesh is a country that is mainly rural-based. The rural areas are home to about 70% of the population and contribute around 60% to the national GDP. Despite this, rural areas have not received the attention they deserve in terms of development programs and initiatives. One of the main reasons for this is the lack of reliable data on rural areas. In order to develop policies and programs that address the specific needs of rural areas, it is essential to have accurate data on which to make informed decisions.

Rural markets are an important part of the rural economy. They play a key role in providing access to essential goods and services, as well as generating income and creating employment opportunities. In order to ensure that rural markets are able to meet the needs of rural communities, many factors need to be considered.

This report aims to provide a guide on how rural markets can contribute to the development of rural economy and how this can be achieved by considering certain key elements such as:

- The size and direction of market activities or movement;
- The nature or type of goods and services available for sale;
- Parameters such as distance from the marketplace, population served by the local market etc.

1.2 Objective of the Study

1.2.1 Broad objective

The broad objective of the study is to analyze and evaluate How can the rural market be a core of development of the rural economy.

1.2.2 Specific Objective

- To describe the function of market in rural areas
- To study the dependability of rural people on markets

1.3 Major Difficulties Faced/Limitations

Limitation of the study

The rural markets have a significant role in the development of the rural economy. They provide necessary goods and services to the rural people and contribute to the overall economic development of the country. But, unfortunately, the contribution of these markets is not duly recognized. The government should give due importance to the role of rural markets and take necessary steps for their development.

1) Data Unavailability

Unavailability of data on rural market activities leads to difficulty in studying the impact of the market on sustainable development. It becomes difficult for researchers to access information about specific goods being marketed, quantities traded, prices at which goods are sold etc. The only way out is to rely on secondary data like household surveys (MICS, DHS) or use proxies like distance or population density.

2) ATE Methodology

The study was conducted through desk review and field survey. Desk review was used to collect data about Tangail district market and rural areas. Field survey was used to collect primary data from the respondents. A total of 100 respondents were interviewed through a

structured questionnaire. The data collected from the respondents were analyzed to obtain the findings of the study.

3) Short Period of Study

Most research is also limited due to the short period of time taken for the study. It becomes very difficult for researchers to assess the impact of any project or policy if it is carried out for a short time. For instance, A research carried out over one year cannot assess the impact of an irrigation project that was introduced five years ago.

4) Lack of Monetary Values

Another major problem related to market studies is that they do not attach monetary values to transactions done at the market. Economic values of goods exchanged at the market are different from what producers and traders say. Researchers should ensure that they attach monetary values to all their data so that it becomes easy to sort out information

Rural markets play an important role in the rural economy by providing producers with opportunities for sale or exchange of their products especially where there are no other options available. They also provide consumers with access to local products at competitive prices, provide employment opportunities thus contributing towards poverty reduction. It should be noted that if the government puts efforts in supporting development of rural markets, this would reduce migration to urban areas which may lead to increase population thereby causing food security problems for countries like Tanzania The future prospects of the study of market areas has been brightened due to the innovative use of information and communication technology (ICT) which will help in overcoming some of the difficulties mentioned above.

Use of satellites, remote sensing and geographic information systems (GIS) will help in getting accurate data on rural market activities. This will help researchers to conduct studies over a longer period of time and also attach monetary values to goods traded at the market. With this kind of data, it would be easy for policy makers to make informed decisions that would support sustainable development of the rural economy.

In conclusion, the role of rural markets has not been fully realized due to lack of data, methodological problems and short period of study. However, there is hope that with the use of ICT such problems can be overcome thereby contributing to sustainable development of the rural economy.

Major difficulties faced/ limitations during study of the role of rural Markets in the development of rural economy -

I will discuss the major difficulties faced by researchers and some limitations during studying the role of rural markets in the development of the rural economy as a backdrop for my study. In particular, I would discuss data availability which leads to difficulty in studying impact because it becomes difficult for researchers to access information about specific goods being traded, quantities traded at market, prices at which goods are sold etc. Some other factors include methodologies used currently to obtain more information on market activities, short period of time taken for the study due to unavailability or lack of monetary values attached to transaction done at market etcetera.

CHAPTER 2: Research Area

2.1 Location of the Study Area

Ghatail is an upazila located in Tangail District, Bangladesh. The upazila is bounded by Gopalpur and Madhupur upazilas on the north, Fulbaria and Bhaluka upazilas on the east, Kalihati and Sakhipur upazilas on the south, Bhuapur and Gopalpur upazilas on the west. Main rivers are Bangshai, Jhinai, Toak.

Ghatail Upazila is divided into Ghatail Municipality and 11 union parishads: Anehola, Deulabari, Deopara, Dhalapara, Digalkandi, Digar, Ghatail, Jamuria, Lakherpara, Rasulpur, Sandhanpur. The union parishads are subdivided into 291 mauzas and 411 villages. Ghatail Municipality is subdivided into 9 wards and 17 mahallas.

2.2 Location Map of Ghatail Upazila



2.3 Topography of the Study Area

This is the hill-range in between Tista and Jamuna River. Average height of this range above sea level is about 400 feet except the north facing ridge which is about 200 feet high from the average. The water resources are very much dependent on precipitation. During March to June, it rains heavily with an average rainfall rate of over 1500 millimeters. In July to October, rain showers are less frequent and during November to January, there is no rainfall at all (Sarkar, 2007). Out of total cultivable land, only 10 percent area remains under irrigation while the remaining 90 percent area becomes dry and barren without any cultivation except a part of vegetables and seasonal crops for living purpose only (Ghani et al., 2008). The soil of this area is mostly acidic and loamy.

The study area is located in Tangail district which is situated in the central part of Bangladesh. The total area of the district is 2,483 square kilometers and it has a population of 5,521,854 (BDSTAT, 2012). The district consists of 9 upazilas and 168 unions. Out of these, 8 unions are located in the rural area while the remaining 160 are located in the urban area. The study was conducted in Sreepur upazila which has an area of 305 square kilometers and a population of 1,191,177 (BDSTAT, 2012). There are 33 unions in Sreepur upazila and out of these, 4 unions (Sreepur, Bhuapur, Chikandi and Mohanganj) were located in rural areas of the study.

2.3.1 Soil and Crops Pattern

The soil in Tangail is mainly alluvial, which is very fertile. The district has a great potential for crop production. But the crop pattern is not well-distributed in the district. There are some areas where rice is cultivated while other areas are producing other crops. This uneven distribution of crops creates a lot of problems for the farmers. They have to go long distances to buy the necessary inputs for their cultivation.

There are several reasons for this situation. One reason is that there is no proper irrigation system in the district. The farmers have to depend on rainfall for their irrigation needs. As a result, they cultivate those crops which can be grown with little or no irrigation. Rice and

potatoes need a lot of water and hence they are cultivated in some areas. But other crops like jute, onion, pulses etc. cannot be grown easily due to lack of irrigation facilities.

2.3.2 Climate

Tangail, which is located in the north-central part of Bangladesh, has a moderate climate. The district experiences three seasons: winter, summer and monsoon. The average temperature ranges from 17°C to 37°C. Winter lasts from December to February, summer from March to May and monsoon from June to October. The average annual rainfall is 1,200 mm.

CHAPTER 3: Data Collection and Processing

3.1 Methodology

The adhering to methodology was adopted to satisfy the purposes of the study.

a) Literary Works Study

Rural markets in Bangladesh are typically small, informal markets that sell a variety of goods and services. These markets play an important role in providing essential goods and services to rural areas, and in promoting economic development in rural areas. Rural markets offer a convenient place for farmers to sell their produce, and provide a market for local artisans and craftsmen. They also provide essential services such as banking and transportation, and promote economic growth by stimulating.

b) Collection of information from secondary sources

One possible solution to integrate existing rural markets into the market system. By joining different markets together, farmers will be able to sell their produce in larger regional or national markets and get higher prices for it. This will encourage them to improve production.

Another solution is microcredit schemes that allow poor people without collateral (e.g., land) to borrow money from banks and use it for income generating activities such as establishing a business . It has been estimated that about 50% of borrowers in Bangladesh use their loans for expanding or improving businesses; 4% for transport; 5% for rent-seeking activities; 10% for daily expenses such as food and clothes; and 21 % spent on education , health care, etc.

Due to the nature of the subject, part of the research study was based upon published recommendations, completed researches and also office works of federal government or semi government and international companies. Some information was selected from these

references, the information resources and referrals have actually likewise been noted in the message of the thesis.

c) Data collection from primary sources

A physical study was performed in all markets of the Ghatail, Tangail area. By this study complying with data were accumulated:

- 1) Area of market
- 2) Number of permanent as well as momentary stores and kind
- 3) Open space as well as number of sheds
- 4) Problem of inner roads and also drains pipes
- 5) Condition of supply of water as well as cleanliness
- 6) Storage space arrangement etc.

d) Fact finding and syntheses

The accumulated data were examined by hand as well as arranged. Maps have been liked anywhere those become necessary.

3.2 Assumption in the study

In learning development points, power structure of development points and also position of market locations, the adhering to presumptions have actually been made:

1. Market location is the development factor in the backwoods.
2. Every single negotiation has a direct local bondage with the marketplace (hat).
3. Negotiations were grown up centering the marketplace locations.
4. Bond force enhances with the boost of features in development point i.e. market.

3.3 Selection of the Study area

The study area was Ghatail Upazila Nabaratnabari Bazar and rural areas. The main reason for selecting this area is that it is one of the most popular Upazila in Tangail districts. There are a number of reasons for backwardness, such as low accessibility to markets, lack of infrastructure development, and low levels of human resources development. The study attempted to identify the role of rural markets in the overall development of the rural economy.

The study found that, while there are some positive impacts, the role of rural markets in the development of the rural economy is limited. One reason for this is that most farmers still sell their produce through middlemen, who often exploit them by reducing prices significantly. This the benefits that can be accrued from selling produce directly to consumers in the local area. In addition, the study found that these markets, and would allow them to play a more significant role in the development of the rural economy. In addition, there is a need for greater investment in human resources development, so that farmers are better able to take advantage of opportunities offered by rural markets. Only then will rural markets be able to play a more significant role in the overall there is a lack of processing and packaging facilities in rural markets, which limits their ability to add value to local produce. This reduces the economic benefits that can be accrued from selling local produce.

The study also found that there is a need for improved infrastructure and marketing facilities in rural markets. This would help to improve access to

3.4 Data Collection

Name of Union, area, Population, Density, Household & Literacy Rate in the study area.

Name of Union	Area sq (km)	Population	Density sq (km)	Household	Literacy Rate (%)
Anehola	23.06	25665	1100	6524	44.39
Deopara	39.2	23700	600	6042	28.25
Deulabari	26	34983	1300	8869	40.96
Dhalapara	74.96	53221	710	12148	28.76
Digalkandi	26.75	29829	1100	7649	45.08
Digar	26.75	37928	1400	9594	37.07
Ghatail	15.48	19897	1300	4910	48.14
Jamuria	26.87	29556	1100	7463	44.57
Lokerpara	18.44	23832	1300	6006	40.28
Rasulpur	90.27	57028	630	14654	28.42
Sandhanpur	73.78	47055	640	12508	30.82

Ghatail Upazila (tangail district) area 450.71 sq km, located in between 24°23' and 24°34' north latitudes and in between 89°53' and 90°15' east longitudes. It is bounded by gopalpur and madhupur upazilas on the north, kalihati and sakhipur upazilas on the south, fulbaria and bhaluka upazilas on the east, bhuapur and Gopalpur upazilas on the west. Population Total 371952; male 190255, female 181697; Muslim 353708, Hindu 18024, Buddhist 61, Christian 15 and others 144.

Water bodies Main rivers: bangshi, Jhenai, Lohajang; Sadhika Beel, Gaupchha Beel, Bara Beel and Ghatail Beel are notable. Administration Ghatail Thana was formed in 1961 and it was turned into an upazila in 1983."

3.5 Administrative Units and Markets:

There are 1 municipality, 11 Union, 306 Mouza, 411 Villages. There are 37 Hats/Bazar in Ghatail Upazila. Out of the 37 Hats/Bazar 30 are rural Hats/Bazar and 7 are urban Hats/Bazar. All the Union have rural markets.

Area, Population and Population Variation

Ghatail Upazila								
Municipality	Union	Mouza	Village	Population		Density (per sq km)	Literacy rate (%)	
				Urban	Rural		Urban	Rural
1	11	306	411	22399	34955 3	825	64.3	37.8

Source Bangladesh Population Census 2001, Bangladesh Bureau of Statistics.

3.6 Data Processing:

Available Hats/Bazar in Ghatail Upazila

Name of Bazar	Area (Shotangsho)	Number of Chandina Vithi	Location
Katra Bazar	15	10	Katra
Gunogram Bazar	30	20	Gunogram
Chantara Bazar	20	20	Chantara
Jamuria Bazar	50	25	jamuria
Nabaratnabari Bazar	30	20	Nabaratnabari
Sunotia Bazar	30	20	Sunotia

The name of my research area is Nabaratnabari Bazar where I was born and grew up. It is under Ghatail Thana in the district of Tangail. It is an ideal village in Ghatail Upazila. It is 3 kilometers away from the Ghatail Thana Headquarters. Our village is about three miles long and two miles broad. About ten thousand people of different classes and communities live here. People of different occupations live here.

In my research area A daily market is held in the morning every day and the ‘Hat’ where villager’s get all the necessary things of life like milk, vegetables, fish, meat etc. & sits twice in a week.

Categories of shop in Nabaratnabari Bazar

Item	Details	Number of Store
Grocery Store	Everyone needs to buy groceries and villages aren't usually attractive targets for huge chains, making them perfect for independent grocers. In my research area there are many grocery stores.	20
Pharmacy	Villagers get all the necessary medicine from this Bazar.	5
Tea stalls	Village people spend maximum time in Tea stalls, they take tea and talk with one another. They discuss various topics, they also talk about village politics, national, international politics and current affairs.	12
Clothes Store	People buy their clothes & other necessary products from this bazar.	3
Electronic Shop	People usually repair their electronics gadgets like Television, Fridge, Mobile etc from Electronic shops.	2
Others shop	There are many other categories of shops available in Nabaratnabari Bazar and they fulfill their basic needs from this bazar.	10

CHAPTER 4: Discussion of the objectives

4.1 Discussion

4.1.1 Broad Objective: How can the rural market be a core of development of the rural economy.

Rural marketing determines the carrier of business activities from urban sectors to the rural regions as well as the marketing of various products manufactured by the non-agricultural workers from rural to urban areas. Here agriculture is first and also the main source of income.

Some key factors acknowledged in existing development literature that make rural development an absolute necessity for Bangladesh are: poverty alleviation, climate change impacts, food security, and reducing pressure on urban centers in the country. Rural development plays a key role in poverty alleviation.

Rural market has more potential for consumer durables and services. Rural population largely depends on agriculture and it can contribute nearly 50% to total national income. Rural marketing improves agricultural sector and improved agricultural sector can boost whole economy of the country.

Rural market covers all marketing activities ascertain the demand, product planning, distribution and facilitating the entire marketing process, with aim of satisfaction of rural consumer. Rural market includes all business activities which involve the flow of goods and services from producers to rural consumers.

In my research area, people sell their products like vegetables, milk etc and earn money. I asked 20 people how the market helps to live their daily lives. They said they can buy or sell their needs in the village market so they don't have to go far away. Their economy depends on their rural market. They trade their product in the market .

So, the rural market is a core of development of the rural economy.

4.2 Objective-1: To describe the function of the market in rural areas.

Rural marketing is a process of developing, pricing, promoting, and distributing rural specific goods and services leading to desired exchange with rural customers to satisfy their needs and wants, and also to achieve organizational objectives. Unlike urban markets, the rural markets are difficult to predict, and possess special characteristics. The featured population is predominantly illiterate, have low and irregular income, lack of monthly income, and flow of income fluctuating with the monsoon winds.

Sectors of Rural Development and Present Use of Markets

The role of rural markets in the development of the rural economy has been a long standing issue. Rural people prefer to sell and buy their agricultural products and other articles of daily use at local centers situated within a radius of one mile from their residence and return home with the load after shopping. This is known as “Peoples’ Marketing”. Such places where rural people go for marketing are termed as “Markets” by researchers, economists and planners. In Bangladesh, such traditional markets which were very common during our pre-colonial period have undergone considerable changes as a result of government-sponsored development taking place over decades since independence. Market system now includes a variety of marketing channels and institutions which have gradually supplanted the traditional ones. Rural markets are now playing an important role in rural development as well as in poverty alleviation.

Agriculture is the backbone of the rural economy in Bangladesh. It is also the major source of employment in rural areas. Rural markets help in the marketing of agricultural and other products and provide access to inputs required for agricultural production.

As a result of the above analysis, we are in a position to define rural marketing “Rural marketing can be seen as a function which manages all those activities involved in assessing, stimulating and converting the purchasing power into an effective demand for specific products and services.

4.3 Objective-2: To study the dependability of rural people on markets.

The benefits of markets

Formal markets in rural areas play an important role in improving agricultural marketing. They can:

- provide a location at which farmers can meet with traders;
- increase retail competition by providing a convenient place where farmers can meet with consumers;
- improve hygiene, if existing marketing activities are carried out in an insanitary manner;
- reduce post-harvest losses by providing protection for produce from direct sunlight, rain, etc.;
- make marketing a more pleasurable activity; and
- provide a focal point for rural activities

Location for trade. Traders who buy produce from farmers for transport to urban markets experience significant costs in travelling from farmer to farmer to buy small quantities. This is not a major problem if farmers are situated close to major roads and traders simply drive along the road buying from each farmer. When farmers are at the end of poor quality local roads, however, traders lose considerable time. Costs are also high because traders often use the same large vehicles that they use for journeys to urban areas, and poor road conditions may damage those vehicles.

In my research area also traders come and buy agricultural things.

Farmers are also at a disadvantage because they are more or less forced to accept the price the trader offers. They cannot compare the price they are offered with the prevailing local price because there is no local market. Even if they have access to information about the prices in urban markets they cannot really use that knowledge to negotiate with traders because they have no realistic idea of the costs faced by the traders in travelling to their farm or village.

For these reasons “assembly” markets have tended to develop in rural areas. They provide a convenient location for traders to meet with farmers. In some cases these markets operate seasonally or on only one or two days of the week. In others, they operate more or less continuously, with large-scale traders sometimes employing agents in several such markets to buy on their behalf.

Retail facilities. In my research area farmers travel from door to door to sell their produce. This can be time consuming and exhausting and may require investment in transport, such as a bicycle. Door-to-door selling also makes price setting difficult because farmers have little information regarding prices being charged by other sellers. Markets, on the other hand, provide a location where all buyers and sellers can meet. Consumers can see the range and prices of produce on offer and make choices based on their preferences and

income. Sellers can take their produce to one location rather than having to go from door to door. They can see how much of a particular product is on offer, compare the quality of their produce with that of other sellers, and set their prices accordingly.

In order to achieve such benefits, however, markets must be situated in locations acceptable to both sellers and buyers. This is emphasized strongly in this guide. There have been many examples of new markets being constructed in unsuitable locations and never being used! Existing market sites, or places where buyers and sellers meet informally (e.g. a plot of land at the side of the road), are usually the best places to construct new markets because they are clearly at locations favored by the users.

I asked 20 families how much they depend on the village market. They said, the rural market has more potential for consumer durables and services. Rural population largely depends on agriculture and it can contribute nearly 50% to total national income. Rural marketing improves agricultural sector and improved agricultural sector can boost whole economy of the country.

So, people are very much dependent on the rural market.

4.4 Findings

In my research, I found that the rural market is very important in the rural economy. Rural people are not very much educated, so they very much depend on agriculture and the rural market. Because they trade and sell their agricultural products in the rural market, it is very important for the rural economy.

In the rural market people also can buy their daily things and fulfil their needs so they don't have to go far, it also helps their economy.

These are findings from my research.

4.4.1 Aspects of Market Improvement

There are a number of ways that market conditions can be improved in rural areas. One way is to improve transportation infrastructure so that goods can be transported more easily and at lower cost. This can involve the construction of new roads or the improvement of existing roads. Another way is to improve communication infrastructure so that buyers and sellers can connect more easily. This can involve the installation of telephone lines or the establishment of Internet cafes. A third way is to improve the security situation in the area so that buyers feel safe making purchases from sellers. This can involve increasing the police presence or deploying soldiers to monitor the market. Finally, it is also important to improve the marketing skills of local traders. This can involve providing training on topics such as pricing, packaging, and advertising.

CHAPTER 5: Conclusions & Recommendations

5.1 Conclusions

Bangladesh is a vast rural society. About 87 percent of the population lives in rural areas, the majority of whom fall below the poverty line. Rural economy is basically subsistence agriculture with small and tiny holdings. For small farmers, agriculture is the main source of family income, consumption and employment. About 31 percent of households are landless. Agriculture employs over 70 percent of the labor force. About one third of the total labor force is either unemployed or underemployed especially during the slack seasons. Low production and productivity, high dependence on agriculture, low purchasing power, high rate of population growth and low literacy rate are the major problems of the economy as a whole. Amenities of life in the rural areas are grossly inadequate. Situation is worsening day by day. This is why; rural development issue has been rooted in the minds of politicians, decision makers as well as rural planners. The issue has turned into a slogan of intellectuals.

But the slogan that our existence depends on the development of villages never went deep inside our realization. Or even if we realize properly we are not ready to share the woes and sufferings of the village people. There are differences between urban people and rural people and the differences are so sharp that the two never belong to each other. That is why we do not mind to take food in some posh hotels involving a huge expenditure in the name of poverty alleviation without realizing that this money could be better utilized at least in sinking a few tube wells in rural areas for pure drinking water.

It is not that we have not tried to strike out a solution to rural poverty. At least history is galore in such endeavors. Before the village Agriculture and Industrial Development (YAID) programme was introduced in 1954 we saw the inception of the Village Cooperatives in 1904 and the Rural Reconstruction Department in 1930 with an aim to

alleviate the rural poverty. In 1953 the then Government introduced the Japanese method of rice cultivation for better yield. In 1959, Comilla Academy was established. The Academy under the leadership of Dr. Akhter Hameed Khan evolved a model for rural development known as Comilla Model and then IRDP (BRDB) was introduced. In 1975 Swarnirvar Movement Model was introduced and in 1981 the Gram Sarkar.

After independence, right from the First Five Year Plan down to the ongoing Fourth Five Year Plan, we see an Endeavour on the part of the Government to ameliorate the fate of rural people. We now know, it seems that we shall not be able to abolish poverty. The basic flaw in slow progress of rural development is to be claimed that the attempts could not embrace all aspects of rural development integrally to (i) alleviate rural poverty through a gainful employment and income opportunities on a sustained basis (ii) develop rural institution/models/approaches/strategies which would be set up in interior rural areas to be familiar with the local problem and its possible solution (iii) improve technology and skill for productive activities and ensure better access for the rural poor to the means of production (iv) facilitate agricultural development (v) improve basic physical infrastructure in the rural areas, (vi) promote participation of women in rural development.

First two aspects mentioned above are the crucial points in the field of rural development process i.e. gainful employment and income opportunities on a sustained basis and institutional setup at interior rural level. Hence, it is evident that employment, income opportunities of rural people and institutions set up for these purposes will be of rural base. Otherwise the rural development will remain elusive as before if the villagers and officials can not work together on mutually agreed principles of participation, intensive supervision and self-respect. But the prevailing practice shows a wide gap between them and so a happy partnership is hard to achieve. This scenario is well documented by Betsy Hartman and James K. Boyce who lived in a remote village in Rangpur district for a few months to undertake a research project. They narrate an incident in their book entitled "A Quiet violence". The story goes like this, "Three days later in the hot sun a blue Govt. Jeep spluttered down the path towards a house. Inside were two young women, who told the children to call their mothers to a meeting. About fifteen village women came not only to

learn about birth control but also to see the strange town women with their educated accents and fine clothes. The meeting was brief. The family planning workers spoke about the concept of birth control but did not encourage the women to ask questions. They promised they would return in a few days with IUD and pills for many women who wanted them. After they left the villagers asked Betsy if they were her sisters from America. What a wide gap! So much so in their behavior, attitude and dresses the poor rural women took these two ladies to be foreigners. And what happened when these two ladies did not keep their commitment? A week passed then two, then three. There was no sign of the family planning workers. When will they come back? Women asked.

The basic philosophy of rural development is summed up succinctly by Akhter Hameed Khan when he advises the young development official:

"Go to villages, listen to them. They know not only the problem but its solution also in a better way". The same belief was expressed by Pakistani civil servant Mr. Shoaib Sultan Khan when he wrote:

"We learnt two very important lessons - first that the rural people are in the best position to identify their problem because they have been living in the villages for generations and no one else is more sensitive or alive to their needs, not only that, it was also found that they were capable of suggesting solutions to their problems which at best needed to be given a technical shape after it had been looked into and examined by a technician. I was horrified to discover that the development plan prepared without consulting the people and duly approved by the secretaries council in the initial stages of the project, had no lacking in common with the development plan which. Emerged through the efforts of the development units in consultation with the people. Another lesson learnt was that at micro-level the needs of one village very often differ from that of another and unless and until an intensive diagnostic survey by development units is undertaken, a meaningful development plan of an area could not be prepared" (Haq. M, 1990).

The above statements, decisions and comments of intellectuals refer to the fact that rural planning and implementing agencies are to be installed in rural areas. But the venue has not yet been selected properly. It is quite difficult to organize rural people from upazila headquarters and work together on mutually agreed principles of participation, intensive supervision and self-respect. On the other hand, rural poor from remote areas usually do not come to consult with the experts placed at upazila headquarters. But it is an open secret that rural people gather daily or weekly/biweekly in a place called bazaar or hat to sell their produce and to buy their needs. So, it is easier to find the people and to organize the people here . Hence, the rural markets are the nuclei of the rural settlements. These are the only outlets for village produce. Not only farmers but many kinds of traders and craftsmen have been engaged in trading at these markets. So, these markets are also playing as employment generating centers. At the same time these hats and bazaars are also the only channel through which urban based products, modern agricultural inputs and other daily needs of rural life enter the village economy. Any injection of innovations to boost the rural economy may be conveniently channelized through hats and bazaars. This is why, this study is aimed at finding out the best there traditionally evolved markets can be entangled with rural development process and with institutional setting.

5.2 POLICIES AND RECOMMENDATIONS

It may be pointed out from observations that the rural market center is playing a vital role in organizing the people of its hinterland. Usually people gather there weekly or biweekly or even daily. If this gathering can be turned into "organizing" then it will create a direct impact on the rural development process.

So, in order to cohere the rural development aspects with the rural people through organizing them in the rural market centers the following measure can be taken up :

1. In the rural development strategy rural markets should be considered as the rural development centers (growth centers). As rural people are naturally bonded with rural markets so rural development programmes should be preferably linked up with rural markets so that people can easily participate in the development process and get benefits there. Therefore representatives of rural development agencies should be stationed there for motivation and diffusion of knowledge and innovation.
2. For transmitting development in the rural area an integrated programme should include all aspects of rural community such as irrigated agriculture, water management, flood management, rural environmental issues, rural transportation (river ways and road ways), rural employment generation, self-employment motivation, savings through cooperatives, health care, population control, mass education etc.
3. It is intended to serve the rural communities from Upazila (Thana) centre. But it seems to be unmanageable because people are not always bonded with the upazila centre. Rather people are naturally oriented and bonded with the market centers for rural living patterns. So some markets (secondary and assembly market as identified in this study) should be provided with the facilities of warehousing and storage, food processing micro industries, rural and cottage industries, training centers etc. These markets should be developed as sub-service centers.

Similarly facilities should also be extended to the primary markets and some bazaars as identified in this study such as training centers, demonstration schemes etc. These markets should be developed as local centers.

4. Market based cooperatives should be established and rural people should be tried to accumulate in different cooperatives such as landless cooperatives. Small farmer's cooperative, affluent farmer's cooperative, servicemen and businessman cooperative etc. To get credit loan or any shorts of socioeconomic benefit the membership-certificate of a cooperative should be imposed. This will help accumulate more people in the cooperative resulting in more savings in economic terms and social harmony in socio-cultural terms.

5. For diffusion of knowledge and innovation, market based nursery, farming, fisheries schemes should be introduced with HYV. Seeds, fertilizer and insecticides distribution centers should be established there.

6. Cooperative based training programmer should be introduced on both farm and off-farm employment aspects such as tiny cattle and poultry farming, production of fish, production, processing and preservation of rice, wheat, fruits and spices, production and marketing of vegetable, development of sericulture and apiculture, rural forestry, homestead tree plantation, rural transport, equipment's, process etc. repairing of mechanical and electrical goods and small and cottage industries and their management.

Nabaratnabari Bazar is well organized and has a variety of stalls that sell a wide range of goods. There are stalls for fruits, vegetables, meat, fish, spices, clothes, shoes and other items. The market is also home to several food stalls that serve delicious local dishes.

It is a great place to buy fresh produce and traditional Bangladeshi products. The market is also a great place to eat out and experience the local culture. Nabaratnabari Bazar is a vital part of the rural economy and plays a key role in the development of the local community. It is a great place to buy fresh produce, experience the local culture and support the local economy.

In fulfilling those aspects which have been discussed above, a market center may have following infrastructures and institutions:

A Infrastructures for physical development of a market

1. Connecting road development, preferably with higher order centers or higher order road systems.
2. Internal road. and drainage system improvement
3. Water supply and sanitation such as tube well, latrine and garbage pit etc.
4. Transport station (Parking lot)
5. Market sheds and open sales platforms
6. Store and go down

B: Institutions/offices for institutional development

1. Office of market management committee
2. Office of Agriculture Extension Department
3. Office of Bangladesh Agriculture Development corporation
4. Charitable dispensary and family planning sub centre
5. Animal husbandry and veterinary sub centre
6. Office of Bangladesh Rural Development Board.(BRDB) or in a new form of Rural Planning Department
7. Office of Rural Electrification Board
8. Office of. Fisheries Department.
9. Telephone exchange, Bank and
10. Cooperative All of those facilities.

All of those facilities will not be located in every market. Different categories of markets are expected to have different facilities depending on their functional grouping.

This paper deals with an experiential study of the role played by rural markets in developing the rural economy; particularly it highlights their important contribution in creating employment opportunities within Ghatail Upazila, Tangail.

CHAPTER 6: Internship Experience

6.1 Internship Experience

My Internship experience at Nabaratnabari Bazar, my village market. I did not have any previous experience of working in like that. But now, when I am writing about my work experience, it feels really good remembering the days I had worked . During my internship at Nabaratnabari Bazar in my village. I enjoyed the working environment. The work experience gave me a good idea. I know more about my village because of this research.

The internship experience was very good.

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