

## **Neoliberalism and Economic Transformation in Rural Bangladesh: A Study on Palsa Village**

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### **Abstract**

*The massive economic change throughout the world is highly connected to the development of neoliberalism in society since the late twentieth century. Neoliberalism mainly deals with a political economic approach involving privatized market economy, promoting free-market and consumerism, facilitating microcredit, entrepreneurial trend and so on. Bangladesh, like many other developing countries, has a lot to do with her predominant agriculture-based economy. The state has been gradually moving toward the global trend of neoliberalism through new economic and policy formations. In between these, is the rural economy still distinct? Or are they positively or negatively impacted by the neoliberal formations? The present study aims to answer these questions. The study is conducted on Palsa village under Chapainawabganj district in Bangladesh. Mixed method combining both of the qualitative and the quantitative approaches is applied here that have explored the findings from the triangulation of survey, FGDs and KIIs. In the survey work, 400 respondents were interviewed that has covered almost all of the households of the Palsa village. The findings of the study demonstrate diverse forms of neoliberal impact in Palsa including changes in the agricultural sector, growing culture of consumerism, expanding microloan programs leading to the increasing role of women in society and introducing the non-agricultural sectors, entrepreneurial initiatives and greater use of newer and advanced technologies in both of agricultural and non-agricultural sectors. In addition, it also stresses on the emerging vulnerable and victim groups and what they go through in this taking-off of the neoliberal process. The*

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*study concludes that proper policy implementation is required to limit the backlashes of neoliberalism and to widen the benefits of it in society.*

**Keywords:** Neoliberalism, Economic Transformation, Privatization, Rural Society.

### 1.0. Introduction

The phenomenon of neoliberalism has emerged as a dominant force worldwide in shaping societies and economies in the wake of globalization and economic liberalization (Larner, 2009). Its impact on rural areas, particularly in developing countries, has been a subject of growing concern and scholarly interest of researchers and academicians. Bangladesh, a nation characterized by its predominantly rural population, has witnessed profound changes in the social and economic field of its rural communities as a result of the introduction of neoliberal policies and agenda. The ideological strands of neoliberalism and neoliberal agenda have become powerful and market dominating components in most of the present societies elsewhere around the world. As a result, the policies emerged from the idea of neoliberalism encompass privatization, tax cut, liberalization of trade and commerce limiting the scopes in providing services of health, education and welfare sectors. This neoliberal policy and agenda have been undergoing multiple forms of critics, debate, crisis and resistance (Cahill et al. 2012). The outcomes of the sole neoliberal measures include – ‘removal of price supports, the entry of transnational corporations and the integration of domestic production into global trade’.<sup>3</sup> Bangladesh being a part of the ‘Asiatic mode of production’<sup>4</sup>, it had a subsistence peasant-based economy, which is still partially evident in the rural regions. Misra (2017) argues that a huge number of peasants were displaced and dispossessed from their land and shifted their livelihood as agricultural laborers due to the Structural

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- 3. Connell, R., & Dados, N. (2014), Where in the World Does Neoliberalism Come from? The Market Agenda in Southern Perspective. *Theory and Society*, 43(2), p.130 <http://www.jstor.org/stable/43694712>
  - 4. In the Asiatic Mode of Production, Marx (1973) argues: “(at least, predominantly) the individual has no property, but only possession; the real proprietor, proper, is the commune—hence property only as *communal property* in land... (p.484) The Asiatic form necessarily hangs on most tenaciously and for the longest time. This is due to its presupposition that the individual does not become independent *vis-à-vis* the commune; that there is a self-sustaining circle of production; unity of agriculture and manufactures, etc.” (p.486). For more details, please see, Karl Marx, *Grundrisse: Foundations of a Critique of Political Economy*, trans. M. Nicolaus, London: Penguin Books, 1939/1973, Pp. 484-486

Adjustment Programs (SAPs)<sup>5</sup> and Structural Adjustment Facility (SAF)<sup>6</sup> and some associated agrarian reform projects in the global south. In this context of neoliberal movement in Bangladesh society, this research paper broadly aims to explore the impact of neoliberalism and the economic transformation in the rural vicinity of Palsa village. More specifically, this paper is trying to understand the neoliberal agenda and initiatives to economic transformation in rural agriculture of Bangladesh society. In addition, finding the pattern of income inequality and disparity among the rural classes emerged from the introduction of neoliberal initiatives, for example, intervention of microcredit in Palsa village is also of greater interest of this research paper.

## 2.0. Literature Review and Theoretical Framework

### 2.1. Literature Review

Researchers and academicians in Bangladesh and elsewhere in South Asian countries have conducted many researches on the impact of neoliberal agenda in the process of socio-economic development in society. There are limited literatures and research findings found directly related to the impact of neoliberal economic initiatives on rural societies in Bangladesh context. Alam et al. (2023)<sup>7</sup> argue that, with the massive expansion in the industrial and ICT sectors, Bangladesh is within an ongoing process of shifting from the agrarian economy to a manufacture-based economy throughout the last two decades and, in addition, the raw material's availability, digital revolution and the local market capacity for coping up with the growth of economic activities led to the potential atmosphere for innovation and entrepreneurship. Iqbal et al. (2021)<sup>8</sup>

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5. SAPs (Structural Adjustment Programs) are defined as some sets of macroeconomic policies, advocated by the World Bank (WB) and the International Monetary Fund (IMF), in which the states have to stick to these programs to be accessible to the loans provided by this program lending windows. For more details, please go through: Bracking, S. (2018). Structural Adjustment Policies. *The International Encyclopedia of Anthropology*, 1-9.
  6. SAF (Structural Adjustment Facility) is one kind of adjustment programs, introduced by the IMF in 1987, under which IMF allows low-interest loans to the developing and underdeveloped states. For more details, please visit the link: <https://www.imf.org/external/pubs/ft/esaf/exr/>
  7. Quamrul Alam, Rizwan Khair and Asif M Shahid ed. (2023), State, Market and Society in an Emerging Economy: Development and the Political Economy of Bangladesh. First Edition, London: Routledge.
  8. Iqbal, K., Pabon, M. N. F., & Ibon, M. W. F. (2023). Examining Rural Income and Employment in Bangladesh: A Case of Structural Changes in the Rural Nonfarm Sector in A Developing Country. *Australian Journal of Agricultural and Resource Economics*.

show that the proportion of Rural Non-Farm (RNF)<sup>9</sup> in the total rural income over the years of 2000-2016 has noteworthy increased, which is basically the result of high nonfarm wage income of the solvent households. Here, it is also found that the increase in educational level of the people leads to higher tendency of shifting from agriculture to RNF sector. Misra (2017)<sup>10</sup> presents a paradoxical view about neoliberalism stating that the neoliberal agrarian reform policies have polarized the peasant classes and simultaneously, while advocating a market-based economy in Bangladesh, delayed the extinction of the small peasant group. On the contrary, when critically viewed based on Marxism as argued by Faruque<sup>11</sup> (2018) in the Phulbari context - the state, the mining company and the western donor agencies through imposing power represent the movement from above with the neoliberal economic policy, and the locals and national activists represent the movement from below. Consequently, the situation waged political battle against the neoliberal growth. Ferdousi & Munim<sup>12</sup> (2023) argues that despite agriculture being the largest employment source in Bangladesh, the nonfarm activities are contributing more than before to rural income sources. In this regard,

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- 9. The RNF (Rural Non-Farm) sector is defined as a heterogenous concept, representing anything except for agriculture, where it covers a wide range of economic activities from low productive and income generative and low technology to large scale commerce. For more details, please visit: Varma, S., & Kumar, P. (1996). Rural Non-farm Employment in Bangladesh. *The Bangladesh Development Studies*, 24(3/4), 75–102.  
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5-month-long ethnographic research conducted in three Bangladeshi villages in early 2012. The three villages are located in Patuakhali, Pabna and Panchagarh districts.
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Related publications by the author: Faruque, M. O. (2017). Neoliberal resource governance and counter-hegemonic social movement in Bangladesh. *Social Movement Studies*, 16(2), 254-259.
  - 12. B Ferdousi, KMA Munim (2023). Transformation of Rural Bangladesh: Land, Labor, Credit and Agriculture, a book chapter in Quamrul Alam, Rizwan Khair and Asif M Shahin (2023) edited *State, Market and Society in an Emerging Economy: Development and the Political Economy of Bangladesh*. First Edition, London: Routledge.  
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changes like rental choice, agro-based technology and crop choice have taken place. The emergence and expansion of the micro-finance institutes is also visible in the rural credit market. Uddin<sup>13</sup> (2021) explores the dynamics of formal and informal credit market including sources of the loan, recovery rate, collateral condition, reasons of non-repayment and the size and purpose of the loans in rural Bangladesh context. Keating et al.<sup>14</sup> (2010) argue that microcredit programs - the by-product of neoliberalism do not seem to have much of an impact on boosting women's social, economic, and political agency to a point where it might be useful for enhancing intra-household gender relations and elevating their position in the neighborhood and in society at large. Instead, as argued by Al-Amin<sup>15</sup> (2017), the stress of repayment has caused the blissful marriage to deteriorate into tense relationships. Uddin<sup>16</sup> (2015) argued that the profit or failure of the borrowers is not something that microcredit NGOs are keen to take ownership of. Shamit<sup>17</sup> (2016) takes a critical stance toward the notion and that through the neoliberal

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- 13. Md Main Uddin (2021), State of Formal and Informal Credit Markets in Rural Bangladesh, a book chapter in Quamrul Alam, Atiur Rahman and Shibli Rubayat Ul Islam (2021) edited *The Economic Development of Bangladesh in the Asian Century: Prospects and Perspectives*, London: Routledge  
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  - 14. Christine Keating, Claire Rasmussen, and Pooja Rishi (2010). Keating, C., Rasmussen, C., & Rishi, P. (2010). The Rationality of Empowerment: Microcredit, Accumulation by Dispossession, and the Gendered Economy. *Signs: Journal of Women in Culture and Society*, 36(1), 153-176. Christine Keating, Professor, Department of Women's Studies, Ohio State University. Claire Rasmussen, Associate Professor, Departments of Political Science and Women's Studies, University of Delaware. E-mail: cerasmus@udel.edu, Pooja Rishi, Department of Political Science, Chatham University, Pennsylvania. Social Sciences Department Chair. E-mail: drossbach@chatham.edu
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microcredit operations, Grameen Bank promotes a Western neoliberal agenda and supports corporate capitalist interests while appearing to be aiding the poor. Despite Grameen Bank's claims that it empowers poor women, it is clear that their microcredit programs primarily serve to make poor Bangladeshi women debt slaves, and their social business alliances with large corporations are merely money-making schemes designed to take advantage of defenseless women in rural Bangladesh. Therefore, Ahmed<sup>18</sup> (2021) compares between Islamic zakat and the neoliberal microfinance methods and ended up concluding that the Islamic practice of zakat is more effective than the neoliberal approach of interest-based microfinance in reducing poverty and ensuring social welfare in Bangladesh. Nuruzzaman<sup>19</sup> (2004) reveals that the neoliberal reform plans in Bangladesh mostly ignore other socioeconomic groups and classes including the industrial and agricultural workforce, small companies, marginal and small farmers, and the urban and rural poor. The absence of policies for equitable distribution of wealth has led to growing income and wealth gaps between the low and wealthy strata of society and a worsening of the nation's overall poverty status. Here, it is also found by Chowdhury et al.<sup>20</sup> (2019) that the BRDB (Bangladesh Rural Development Board) methods also do not favor the poor, and those who are less fortunate cannot afford transaction costs, provide volunteer services, or compete with those who are better situated. Under the neoliberal mechanisms, as Adnan<sup>21</sup> (2016) argues, the incidences like land alienation and primitive accumulation may directly or indirectly be associated in the use of force in which several forms of tactics together are also incorporated. Husain<sup>22</sup> (2022) demonstrates how the executed

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  - 20. Mohammad Shahjahan Chowdhury, Faisal Ahmmmed, and Md. Ismail Hossain (2019). Neoliberal Governmentality, Public Microfinance and Poverty in Bangladesh: Who Are the Actual Beneficiaries. *International Journal of Rural Management*, 15(1), 23-48.  
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neoliberal policies increase socioeconomic disparity and external dependency of the nation. The capitalist and non-capitalist causes that intensify the production and persistence of poverty in modern Bangladesh is also responsible in promoting inequality in society. However, none of the literatures presented above does focus on the neoliberal impact on the overall economic transformation in rural Bangladesh society. Hence, the present study aims to work on that gap including economic practices, shift from agriculture to non-agriculture, microcredit involvement and the increasing disparity within the specified zone of Palsa village.

## 2.2. Theoretical Framework

Theoretically neoliberalism is primarily a concept of political economy. It is also, and somewhat more broadly, a principle of civilization that affects billions of lives around the globe in a variety of domains, including economics, politics, international relations, ideology, culture, and so forth. Neoliberalism is seen as a period in history that has been referred to as the ‘age of neoliberalism’ (SaadFilho & Johnston, 2005, p.1)<sup>23</sup>. The proper definition of the term ‘neoliberalism’ is highly diffusive, and it often functions as a ‘rhetorical trope’, where the core meaning is already familiar to those interested in this concept. Lack of sufficient theorization on neoliberalism leads to confusion and uncertainty over three issues: 1) what is the proper starting point of investigation; 2) what is the proper unit of analysis; and 3) how do we measure its consequences (O'Connor, 2010). Number of mainstream scholars of neoliberalism, have proposed in three distinct directions taking neoliberalism as – a) Ideology, b) Policy, and c) Governance (Larner 2000).

The intellectual contribution of David Harvey<sup>24</sup> in his *A Brief History of Neoliberalism* explains neoliberalism to be ‘multiple determinations’ (Larner, 2006). He argues that neoliberal theory demonstrates that free markets and trade can be the best solution to the eradication of national

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23. Saad-Filho, A., & Johnston, D. (2005). *Neoliberalism a critical reader*.  
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24. British geographer, author of “A Brief History of Neoliberalism” (2005), “The New Imperialism” (2003), “The Urbanization of Capital” (1985) and so on.

and global forms of poverty. It also encourages entrepreneurial initiatives. According to David Harvey:

"Neoliberalism is in the first instance a theory of political economic practices that proposes that human well-being can best be advanced by liberating individual entrepreneurial freedoms and skills within an institutional framework characterized by strong private property rights, free markets and free trade. The role of the state is to create and preserve an institutional framework appropriate to such practices. The state has to guarantee, for example, the quality and integrity of money. It must also set up those military, defence, police and legal structures and functions required to secure private property rights and to guarantee, by force if need be, the proper functioning of markets." (2005, p.2)

The most important arguments of the spirit of neoliberalism could be categorized into two distinct groups. The first category of almost with similar kind of arguments are presented in Harvey's famous writing *A Brief History of Neoliberalism* (2005), Barry Smart's *Economy, Culture and Society: A Sociological Critique of Neo-liberalism* (2003), Joseph Stiglitz's *Globalization and Its Discontents* (2002), Naomi Klein's *The Shock Doctrine* (2007), and in many other literatures. The second category of arguments demonstrates the economic mechanisms mainly focusing on the model of capitalism. This approach treats neoliberalism centrally as a system of ideas, amounting to a shift in the dominant ideology of capitalist society, 'the ruling ideas of the time':

"In this narrative, neoliberal doctrine sprang from a group of right-wing economists in Europe and the United States in the 1940s, 50s, and 60s, notably Friedrich Hayek and Milton Friedman. This group rejected Keynesian economics and the welfare state, seeing state economic intervention as "the road to serfdom" (in Hayek's famous phrase), and argued for free markets as the basis of decision-making in every sphere. Gradually spread via the Mont Pelerin Society, the Chicago school of economics, and corporate-funded foundations in the USA, their ideas moved from margin to center when picked up by Thatcher and Reagan as a new agenda for populist right-wing politics, and by Volker, at the US Federal Reserve, as a guide to economic policy. Thatcher led the attack on the bloated welfare state, Reagan the attack on progressive taxation" (Harvey 2005, p. 36).

In several developing countries, one of the strongest and evident institutional obstacles to economic and social well-being and development is the absence of pure private property rights. Over-exploitations on social common assets can be prevented through private ownerships on those. The theory also stresses on the market competitions where the ground rules are properly monitored and on the removal of the barriers to

the free capital movement. Here, state role and sovereignty are compromised. Neoliberal theorists propose the rule by elites and experts instead of government. It is so because, in democracy, the rule by a majority group can be a threat to the individuals' rights and freedom of choices. Yet, the neoliberals suggest some institutions, like "central bank, from democratic pressures." (Harvey, 2005). In Bangladesh, the banks, NGOs, and microcredit organizations resemble those. Harvey (2005) also talks about several controversial ground of neoliberalism. He added, in market competitions, the stronger firms defeat and drive away the weaker ones which can, very often, result in oligopoly and monopoly. Problems also become evident when private firms and owners dump their accountability outside the market arena so that they can go without compensating the damages they are responsible for, such as environmental damages and destruction of the ecosystem with industrial wastages.

According to some other group of scholars, neoliberalism is a modern and upgraded version of capitalism. Neoliberalism being a very late concept, Karl Marx never mentioned about it in his intellectual writings. Yet, some convergent and divergent tendencies between neoliberalism and capitalism is found by the Marxist and neo-Marxist groups. Nadimuddin (2021) combined neoliberalism and Marx's argument about capitalism. There he argued that capital mobility has become possible with the neoliberal advancement as the state plays a de-regularized role. That's why, investors invest on the territories of cheap labor cost and extract huge amount of profit. Surplus exploitation is still evident in those cases. The gross income in society has increased and so has the income disparity among social classes. Accumulation by dispossession is compulsorily evident in neoliberalism. Economic elites and the powerful group have a tendency to hold power on the wealth and resources depriving of the less powerful and the marginal groups. The neoliberal context, in general, associates the components of public resources through the expression of individual goods and property as a 'civic responsibility'. The trend initiates, shapes and perpetuates the entrepreneurial tendency among individual (Pollack & Rossiter, 2010).

The Keynesian consensus about reflation/ monetary deflation collapsed during the 1974-82 economic recession. At that point, state authorities stressed on the evident and rigid economic factors and loopholes in market. That economic fall basically led to ideological shifts in several western countries and reversal of economic priorities. In restructuring the ground for profit,

"…the political strategy of neo liberalism aimed to re-establish capital's structural and relational power vis -a- vis labor. Neoliberalism intended to reorder the political economy of post-

war capitalism – modifying its existing class relations, its organizing structures, and its institutions of accumulation.” (O’Connor, 2010)

Also, the financial market created by the neoliberal policies, as it was supposed to solve the problem of poverty, benefits the wealthy rather than the disadvantaged (Beckert, 2019).

Neoliberalism is not merely a state policy paradigm or a corporate resource portfolio, rather a trend in the institutionalized organizations of power, and also consists in the simple lack of categories with which to include the alternations between dominant mainstream and critical frameworks. The state theory literature has failed to sufficiently theorize the role of institutional capacities in determining state autonomy and the mode of differentiation of public and private power. Its inadequate theorization of institutions has led to an impoverished view of relative autonomy, whereby a state defined relatively abstractly intervenes into an external ‘economic sphere’ seen as a closed system governed by a fixed ‘logic of capital’ (Maher & Aquanno, 2018).

### *Means of Production*

The very first step toward the neoliberal restructuring of the capitalist system was the reconstruction of class relations. The class system was restored in a balanced way to re-ensure the domination by and profitability for the elites. This structural restoration was evident in the production system as well as in the surplus distribution (O’Connor, 2010). The term ‘Means of Production’ can simply refer to the must needed assets and resources economic production. Murthy (2013) explores the economic shift in the neoliberal Indian sphere and argued about the diminishing process of the subsistence peasantry and rise of the small and marginal farmers. The predominant shift from agriculture to non-agriculture makes the rural small peasants migrate to urbans. The landed farmers are moving towards non-agricultural activities, and so they hand over or lease those pieces of land to the rising marginal farmers. And the notable point is that the same marginal farmers are using those lands for the commercial agriculture and production for the market, not anymore for their subsistence. Murthy (2013) concludes that in spite of several possible crises, this group is growing on.

### *Forces of Production*

One of the key components of historical materialism is the concept of the “forces of production.” The forces of production refer to the technological and material means and abilities that humans use to produce the goods and services needed for their survival and well-being. These forces of production include technology, materials and resources

management, organization and “industrial automation” (Noble, 2017). Neoliberalism often emphasizes technological innovation and market-driven solutions. The forces of production in this context are driven by advancements in information technology, automation, and global supply chains. These changes can lead to increased productivity and efficiency. It is said, “Neoliberalism with a small 'n' is a technology of governing 'free subjects' that co-exists with other political rationalities.” (Ong, 2007).

#### *Relation of Production*

In historical materialism, a key concept developed by Karl Marx and Friedrich Engels, the ‘relations of production’ refers to the social and economic relationships that people enter into during the process of producing and exchanging goods and services. Neoliberalism tends to reinforce and intensify the concentration of ownership and control in the hands of a relatively small economic elite. Private corporations and wealthy individuals exert significant control over the means of production and economic decision-making. This concentration of ownership and control is a defining feature of the relations of production in a neoliberal society.

### **3.0. Methodology**

The chosen methodology for this present study is a mixed method or triangulation combining the approaches of quantitative and qualitative one. In order to collect primary data from the study area, three data collection methods were involved – survey, FGDs (Focus Group Discussions) and KIIs (Key Informant Interviews). Survey is taken as the method for quantitative data collection. Survey interviews are conducted via going to households of the respondents. A structured questionnaire is applied to conduct this survey. And for qualitative approaches, FGD and KII are taken as the data collection techniques. Thematic analysis was used for the analysis of the qualitative data. The location of the research for both qualitative and quantitative approaches is Palsa village in Chapainawabganj district. Households in this area are considered to be the population of this study. In this study, purposive sampling from different occupational groups is used for data collection. First of all, different strata based on occupations have been drawn from homogenous subsets that include farmers, rickshaw pullers, government and private employees, businessmen, SME stakes, teachers, students, homemakers, laborers and so on. After that, respondents from each gender- male and female- was tried to pick up for the interview. The sample size was 400.

**Table 1: Sampling**

Category	Gender		
	Male	Female	Total
Farmers/Peasants	40	04	44
Businessman & SME	20	20	40
Day Laborer & Rickshaw Puller	44	-	44
Teacher	20	20	40
Shopkeepers	24	08	32
Govt/ Private Employee	32	12	44
Landlords	20	08	28
Houseworkers	-	40	40
Students	40	40	80
Others	04	04	08
<b>Total</b>	<b>244</b>	<b>156</b>	<b>400</b>

For the qualitative purpose, the same sample frame was used as like as the quantitative one. 4 FGDs were conducted, each one consists of 8 participants from representing diverse occupational categories along with gender constituents. For KII, 3 males and 3 females were interviewed individually throughout the process. FGD toolkit and KII interview schedule were used to complete this qualitative part of this study. SPSS program is used to complete data analysis and data presentation process.

#### **4.0. Findings of the Study**

##### **4.1. General Socio-demographic Characteristics**

The following table-2 of the findings illustrate the percentage and frequency (n) of the survey participants for each demographic category in which male and female are 65% and 35% respectively. Most of the respondents are falling in the age group of 18-25, 26-35 and 36-45 years that cover 22%, 32.5% and 27.5% respectively. In the educational qualifications category, 15.8%, 19%, 12.3%, 18.5% and 17.3% of the respondents belong to ‘no formal education’, PEC, SSC, HSC and graduate groups respectively. More than 80% participants have formal education ranging from PEC to post graduation level.

**Table 2: Distribution of the Socio-demographic Variables of the Participants**

<b>Characteristics</b>	<b>Variables</b>	<b>Percentage</b>
<b>Gender</b>	Male	61.0 (n= 244)
	Female	39.0 (n= 156)
<b>Age Group</b>	Below 18	3.0 (n= 12)
	18-25	22.0 (n= 88)
	26-35	32.0 (n= 128)
	36-45	28.0 (n= 112)
	46-55	11.0 (n= 44)
	56-65	3.0 (n= 12)
	Above 65	1.0 (n= 04)
<b>Educational Qualification</b>	No Formal Edu.	14.0 (n= 56)
	PEC	17.0 (n= 68)
	JSC	9.0 (n= 36)
	SSC	13.0 (n= 52)
	HSC	19(n= 76)
	Undergraduate	5.0 (n= 20)
	Graduate	18.0 (n= 72)
	Postgraduate	5.0 (n= 20)
<b>Occupational Group</b>	Student	20.0 (n= 80)
	Farmer	4.0 (n= 16)
	Fisherman	3.0 (n= 12)
	Teacher	10.0 (n= 40)
	Agri. Worker	4.0 (n= 16)
	Govt Official	2.0 (n= 08)
	Pvt. Employee	9.0 (n= 36)
	Businessman	4.0 (n= 16)
	Day Laborer	5.0 (n= 20)
	Housework	10.0 (n= 40)
	Rickshaw Puller	6.0 (n= 24)
	SME	6.0 (n= 24)
	Shopkeeper	8.0 (n= 32)
	Landlords	7.0 (n= 28)
	Others	2.0 (n= 08)
<b>Income Level (monthly)</b>	0-5000	28.0 (n= 112)
	5001-10,000	26.0 (n= 104)
	10,001-15,000	22.0 (n= 88)
	15,001-20,000	7.0 (n= 28)
	20,001-30,000	8.0 (n= 32)
	Above 30,000	9.0 (n= 36)

#### 4.2. Villagers' Views on Neoliberal Economic Transformation in Palsa

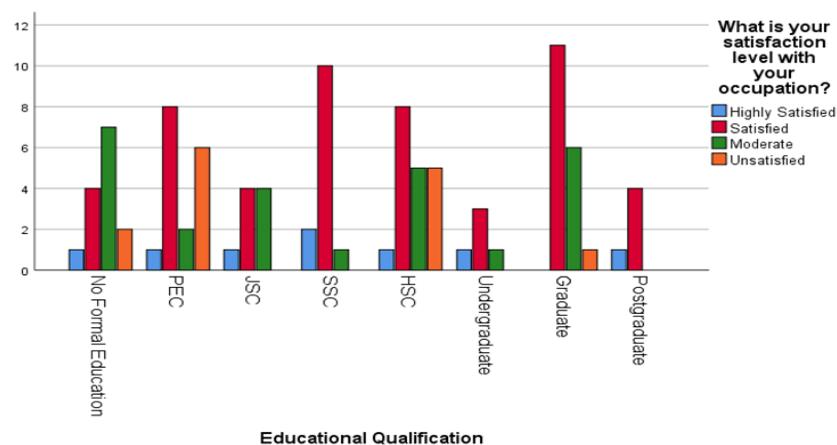
**Table 3: Villagers' Views and Experiences on Neoliberal Agenda**

Villager's Socio-demographic Characteristics		Satisfaction Level with Occupation				Change in Food habit	
		Highly Satisfied (%)	Satisfied (%)	Moderate (%)	Unsatisfied (%)	Yes (%)	No (%)
Educational Qualification	No Formal Edu.	1 (n=4)	4 (n=16)	7 (n=28)	2 (n=8)	10 (n=40)	4 (n=16)
	PEC	1 (n=4)	8 (n=32)	2 (n=8)	6 (n=24)	11 (n=44)	6 (n=24)
	JSC	1 (n=4)	4 (n=16)	4 (n=16)	0 (n=0)	7 (n=28)	2 (n=8)
	SSC	2 (n=8)	10 (n=40)	1 (n=4)	0 (n=0)	6 (n=24)	7 (n=28)
	HSC	1 (n=4)	8 (n=32)	5 (n=20)	5 (n=20)	16 (n=64)	3 (n=12)
	Undergraduate	1 (n=4)	3 (n=12)	1 (n=4)	0 (n=0)	2 (n=8)	3 (n=12)
	Graduate	0 (n=0)	11 (n=44)	6 (n=24)	1 (n=4)	6 (n=24)	12 (n=48)
	Postgraduate	1 (n=4)	4 (n=16)	0 (n=0)	0 (n=0)	3 (n=12)	2 (n=8)
	Total	<b>8 (n=32)</b>	<b>52 (n=208)</b>	<b>26 (n=104)</b>	<b>14 (n=56)</b>	<b>61 (n=244)</b>	<b>39 (n=156)</b>
Occupation	Student	0 (n=0)	8 (n=32)	7 (n=28)	5 (n=20)	15 (n=60)	5 (n=20)
	Farmer	0 (n=0)	2 (n=8)	2 (n=8)	0 (n=0)	3 (n=12)	1 (n=4)
	Fisherman	0 (n=0)	2 (n=8)	1 (n=4)	0 (n=0)	3 (n=12)	0 (n=0)
	Teacher	0 (n=0)	8 (n=32)	2 (n=8)	0 (n=0)	5 (n=20)	5 (n=20)
	Agricult. Worker	0 (n=0)	2 (n=8)	0 (n=0)	2 (n=8)	2 (n=8)	2 (n=8)
	Govt Official	2 (n=8)	0 (n=0)	0 (n=0)	0 (n=0)	1 (n=4)	1 (n=4)
	Private Employee	1 (n=4)	4 (n=16)	2 (n=8)	2 (n=8)	4 (n=16)	5 (n=20)
	Businessman	2 (n=8)	2 (n=8)	0 (n=0)	0 (n=0)	1 (n=4)	3 (n=12)
	Day Laborer	0 (n=0)	2 (n=8)	2 (n=8)	1 (n=4)	3 (n=12)	2 (n=8)
	Housework	1 (n=4)	7 (n=28)	2 (n=8)	0 (n=0)	5 (n=20)	5 (n=20)
	Rickshaw Puller	0 (n=0)	1 (n=4)	3 (n=12)	2 (n=8)	6 (n=24)	0 (n=0)
	SME	1 (n=4)	5 (n=20)	0 (n=0)	0 (n=0)	3 (n=12)	3 (n=12)
	Shopkeeper	1 (n=4)	3 (n=12)	4 (n=16)	0 (n=0)	5 (n=20)	3 (n=12)
	Landlords	0 (n=0)	5 (n=20)	1 (n=4)	1 (n=4)	3 (n=12)	4 (n=16)
	Others	0 (n=0)	1 (n=4)	0 (n=0)	1 (n=4)	2 (n=8)	0 (n=0)
	Total	<b>8 (n=32)</b>	<b>52 (n=208)</b>	<b>26 (n=104)</b>	<b>14 (n=56)</b>	<b>61 (n=244)</b>	<b>39 (n=156)</b>
Income Level (Monthly)	0-5000	0 (n=0)	14 (n=56)	10 (n=40)	4 (n=16)	20 (n=80)	8 (n=32)
	5001-10,000	1 (n=4)	12 (n=48)	9 (n=36)	4 (n=16)	18 (n=72)	8 (n=32)
	10,001-15,000	2 (n=8)	10 (n=40)	5 (n=20)	5 (n=20)	11 (n=44)	11 (n=44)
	15,001-20,000	1 (n=4)	6 (n=24)	0 (n=0)	0 (n=0)	6 (n=24)	1 (n=4)
	20,001-30,000	0 (n=0)	5 (n=20)	7 (n=28)	1 (n=4)	1 (n=4)	7 (n=28)
	Above 30,000	4 (n=16)	5 (n=20)	0 (n=0)	0 (n=0)	5 (n=20)	4 (n=16)
	Total	<b>8 (n=32)</b>	<b>52 (n=208)</b>	<b>26 (n=104)</b>	<b>14 (n=56)</b>	<b>61 (n=244)</b>	<b>39 (n=156)</b>

Survey participants of the Palsa village were examined to understand their progress and level of satisfaction on different neoliberal agenda

including their present occupational status and changing food habit pattern that are displayed in the following table 3 in terms of their principal socio-demographic characteristics. Being a rural vicinity, Palsa is dominantly an agriculture-based economy. Among the survey households from diverse socio-demographic characteristics, 60% (n=240) reveal their satisfaction and high satisfaction with their present occupational status which are mostly agriculture based – be it directly or indirectly. And similarly, 61% (n=244) of the respondents express their desire to bring changes in their food habit in which they wish for a better one.

#### 4.2.1. Satisfaction with Occupation

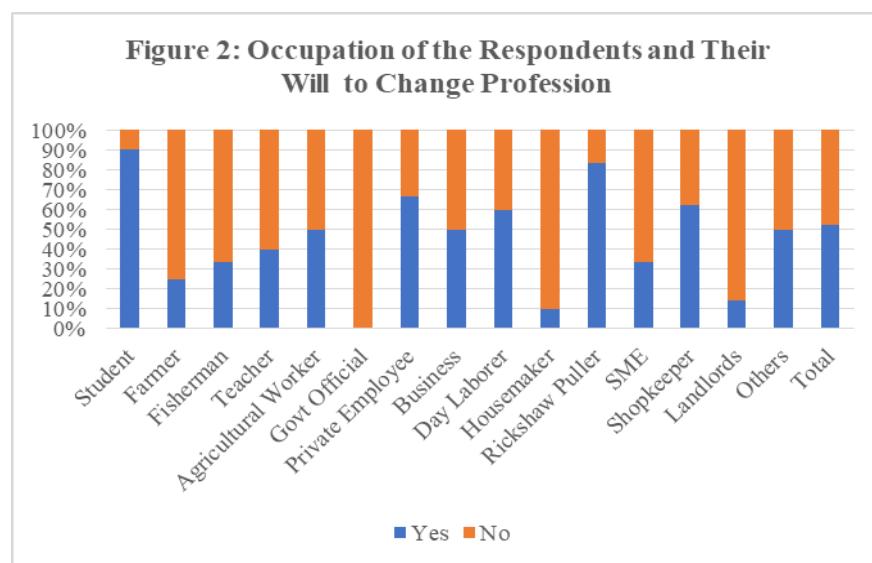


**Figure 1: Satisfaction with the Occupation in terms of Diverse Educational Groups**

The figure 1 shows the satisfaction level (in %) of 400 respondents, of diverse educational groups, with their present occupation. Here, the graduates (11%, n=44) are more likely to be satisfied with their jobs followed by SSC passed job holders (10%, n=40). They are more likely to engage in prestigious and dignified jobs like teaching, govt officers, private or corporate jobs and so on which is a great sign of the taking-off stage of the neoliberal agenda in Palsa village. Contrarily, the others educational groups are found to be void satisfaction in their present work status. The qualitative approach of FGDs and KII also demonstrate the similar outcomes in this regard which provide a key information that comparatively less educated and low paid job holders are unable to cope up with the increasing expenses of their households with their present income level.

#### 4.2.2. Changing Trend of Occupation

Figure 2 below demonstrates the changing nature of occupational status of the people of Palsa village. It is found that among the students, 90% (n=72) are mostly tending to shift to an economically sound occupation. None of the government officials (0%, n=0) is willing to change their occupation. In the qualitative findings, that are extracted from the FGDs, the government officials reveal their utmost satisfaction about their salary, job security and occasional incentives. Those who are not satisfied with their present occupation and want to change their occupations have expressed some reasons; such as low profit or lower pay scale, lack of work security, unwillingness to work and so on. There are also some occupational groups who are not willing to change their occupation, even if they are not satisfied with it like farmers (75%, n=12). One of the FGDs participant argues, "My ancestors had worked on this field selflessly. They never gave up. So why should I?"<sup>25</sup>



#### 4.3. Neoliberal Agenda and Economic Activities in Palsa Village

Neoliberal economic activities in Palsa village are presented in the following table 4. Responses of the research population regarding the changes in economic activities and microloan involvement are organized in terms of their socio-demographic characteristics.

25. FGD Group 02, Participant No. 4, Name: Abu Hasnat, Age: 49, Date of Interview: 25 July, 2024

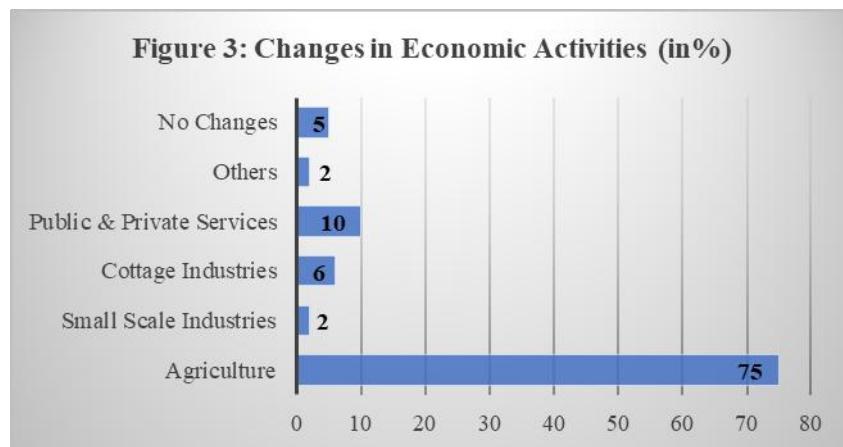
**Table 4: Changes in Economic Activities in Palsa Village**

Villager's Socio-demographic Characteristics	Changes in Economic Activities						Micro-loan	
	Agriculture (%)	Small Scale Industries (%)	Cottage Industries (%)	Public and Private Services (%)	Others (%)	No Change (%)	Yes (%)	No (%)
Educational Qualification	No Formal Edu.	13 (n=52)	0 (n=0)	0 (n=0)	0 (n=0)	0 (n=0)	14 (n=56)	0 (n=0)
	PEC	13 (n=52)	1 (n=4)	0 (n=0)	1 (n=4)	0 (n=0)	2 (n=8)	17 (n=68)
	JSC	6 (n=24)	0 (n=0)	3 (n=12)	0 (n=0)	0 (n=0)	9 (n=36)	0 (n=0)
	SSC	12 (n=48)	1 (n=4)	0 (n=0)	0 (n=0)	0 (n=0)	12 (n=48)	1 (n=4)
	HSC	12 (n=48)	0 (n=0)	3 (n=12)	2 (n=8)	0 (n=0)	14 (n=56)	5 (n=20)
	Undergraduate	3 (n=12)	0 (n=0)	0 (n=0)	1 (n=4)	1 (n=4)	0 (n=0)	4 (n=16)
	Graduate	13 (n=52)	0 (n=0)	0 (n=0)	4 (n=16)	1 (n=4)	0 (n=0)	15 (n=60)
	Postgraduate	3 (n=12)	0 (n=0)	0 (n=0)	2 (n=8)	0 (n=0)	0 (n=0)	5 (n=20)
<b>Total</b>		<b>75 (n=300)</b>	<b>2 (n=8)</b>	<b>6 (n=24)</b>	<b>10 (n=40)</b>	<b>2 (n=8)</b>	<b>5 (n=20)</b>	<b>90 (n=360)</b>
Occupation	Student	11 (n=44)	0 (n=0)	2 (n=8)	5 (n=20)	0 (n=0)	2 (n=8)	14 (n=56)
	Farmer	4 (n=16)	0 (n=0)	0 (n=0)	0 (n=0)	0 (n=0)	4 (n=16)	0 (n=0)
	Fisherman	3 (n=12)	0 (n=0)	0 (n=0)	0 (n=0)	0 (n=0)	3 (n=12)	0 (n=0)
	Teacher	6 (n=24)	0 (n=0)	0 (n=0)	2 (n=8)	2 (n=8)	0 (n=0)	9 (n=36)
	Agricult. Worker	4 (n=16)	0 (n=0)	0 (n=0)	0 (n=0)	0 (n=0)	4 (n=16)	0 (n=0)
	Govt Official	2 (n=8)	0 (n=0)	0 (n=0)	0 (n=0)	0 (n=0)	0 (n=0)	2 (n=8)
	Private Employee	7 (n=28)	0 (n=0)	1 (n=4)	1 (n=4)	0 (n=0)	0 (n=0)	7 (n=28)
	Businessman	4 (n=16)	0 (n=0)	0 (n=0)	0 (n=0)	0 (n=0)	0 (n=0)	3 (n=12)
	Day Laborer	4 (n=16)	1 (n=4)	0 (n=0)	0 (n=0)	0 (n=0)	0 (n=0)	5 (n=20)
	Housework	8 (n=32)	0 (n=0)	1 (n=4)	1 (n=4)	0 (n=0)	0 (n=0)	10 (n=40)
	Rickshaw Puller	5 (n=20)	0 (n=0)	0 (n=0)	0 (n=0)	0 (n=0)	1 (n=4)	6 (n=24)
	SME	5 (n=20)	0 (n=0)	1 (n=4)	0 (n=0)	0 (n=0)	0 (n=0)	6 (n=24)
	Shopkeeper	6 (n=24)	0 (n=0)	0 (n=0)	1 (n=4)	0 (n=0)	1 (n=4)	8 (n=32)
	Landlords	4 (n=16)	1 (n=4)	1 (n=4)	0 (n=0)	0 (n=0)	1 (n=4)	7 (n=28)
	Others	2 (n=8)	0 (n=0)	0 (n=0)	0 (n=0)	0 (n=0)	0 (n=0)	2 (n=8)
<b>Total</b>		<b>75 (n=300)</b>	<b>2 (n=8)</b>	<b>6 (n=24)</b>	<b>10 (n=40)</b>	<b>2 (n=8)</b>	<b>5 (n=20)</b>	<b>90 (n=360)</b>
Income Level (Monthly)	0-5000	18 (n=72)	0 (n=0)	3 (n=12)	4 (n=16)	0 (n=0)	3 (n=12)	25 (n=100)
	5001-10,000	23 (n=92)	1 (n=4)	0 (n=0)	2 (n=8)	0 (n=0)	0 (n=0)	25 (n=100)
	10,001-15,000	14 (n=56)	1 (n=4)	2 (n=8)	3 (n=12)	0 (n=0)	2 (n=8)	20 (n=80)
	15,001-20,000	3 (n=12)	0 (n=0)	1 (n=4)	1 (n=4)	2 (n=8)	0 (n=0)	7 (n=28)
	20,001-30,000	8 (n=32)	0 (n=0)	0 (n=0)	0 (n=0)	0 (n=0)	0 (n=0)	5 (n=20)
	Above 30,000	9 (n=36)	0 (n=0)	0 (n=0)	0 (n=0)	0 (n=0)	8 (n=32)	1 (n=4)
<b>Total</b>		<b>75 (n=300)</b>	<b>2 (n=8)</b>	<b>6 (n=24)</b>	<b>10 (n=40)</b>	<b>2 (n=8)</b>	<b>5 (n=20)</b>	<b>90 (n=360)</b>
<b>Total</b>		<b>75 (n=40)</b>						

#### 4.3.1. Noticeable Changes in Economic Activities

Among all the survey participants, 75% (n=300) see agricultural sector to undergo more changes than that of the others sectors (Figure 3 below). Being the economy in Palsa mainly agriculture based, this is the field of changes with the introduction of new technologies in the process of

cultivation, harvesting and marketing of the agricultural products noticed by most of the survey participants, which is also supported by the FGDs and KIIs data.



The small-scale industry (2%, n=8) is the least acclaimed economic activity group to change within recent times. In the FGDs, it is found that the lower visibility of changes among the groups including small-scale and cottage industry, public & private sectors and others are the result of their limited range of movement in the rural area. According to the FGDs findings, mango trees and farms are not only growing fruits for families and community but also most of those are given on lease to juice companies like Pran, Acme, Frooto and so on so that they can get a competitive price of the fruits and products. This change was not noticeable by the majority of the research population even 20 years ago in this connection. One of the FGD participant owning trees has expressed his view in following way:

“We keep 2-3 mango trees for ourselves and give the other 13 trees on lease. This now bring us a handsome amount of seasonal income. We did not have such idea even 10 years ago.”<sup>26</sup>

The similar scenario is visible in some of the existing lichi gardens as well. Putting trees on lease and contracts are more profitable and growing and selling fruits in the market on own is now more evident than that of years/decade before, according to a FGD participant.

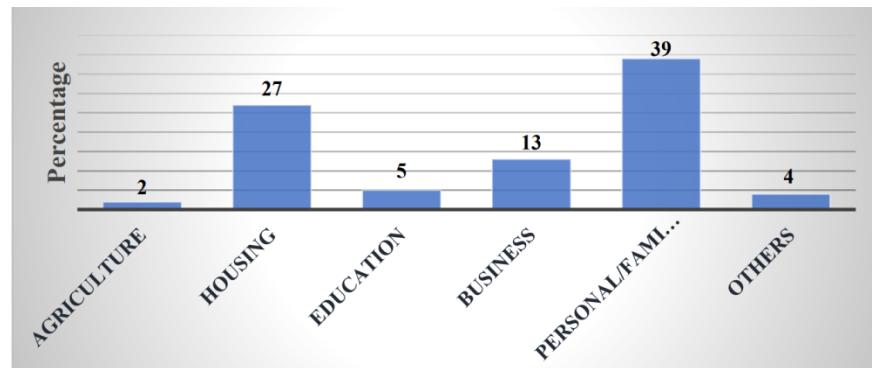
#### **4.3.2. Microloan**

Among the total 400 research population, a greater number of participants (90%, n=360) are found to take any kind of microloan or

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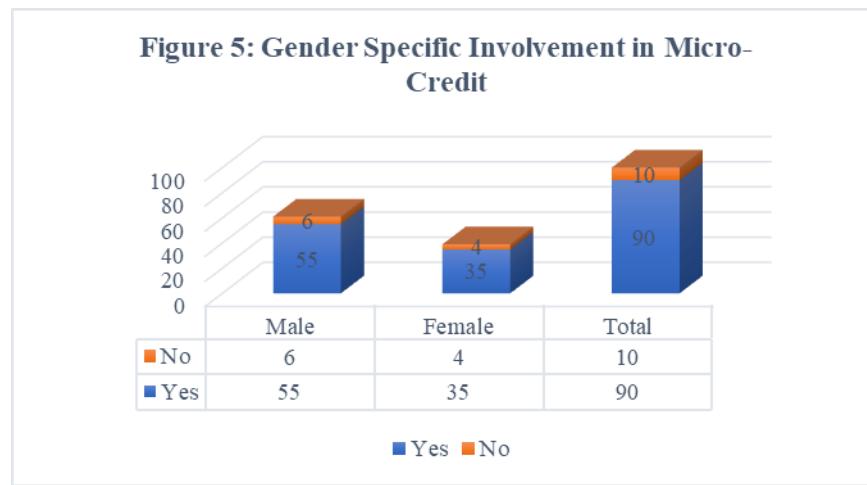
26. Tasem Ali, Survey interviewee no. 27, Gender: Male, Age: 36-45 years, Occupation: Farmer, Date of Interview: 20 July, 2023

microcredit now as well as in the past from NGOs or other microcredit organizations (Table 4). The rest 10% (n=40) have responded as the non-receivers of microloans.



**Figure 4: Purpose of Micro-Loan**

Among the 90% (n=360) microloan receivers, 39% (n=156) were found to spend the credit for personal and familial need followed by housing (27%, n=108), business (13%, n=52) and education (5%, n=20) (Figure 4). The figure 5 below sketches the gender specific microloan recipients where 35% (n=140) are female and the rest are male (55%, n=220).



In FGD 3, the participants inform that although the number of female loan recipient is quite large, there are mostly a male benefiting hidden agenda behind the female money borrowers. They very often borrow and take microloan for the sake of their families, husbands' business and many other household purposes. Women borrowers, in this regard, barely know the whereabouts of the expenditure and the sources of installments while paying the loans. It is also an important finding that the loan-

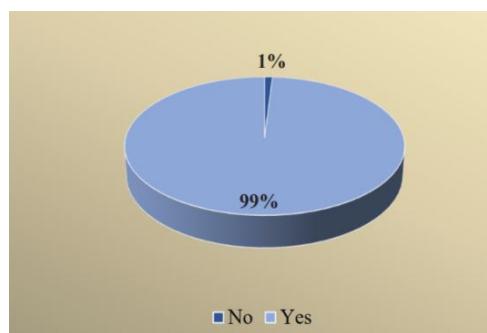
recipients with middle- or low-income level are used to fall in the loop of installments. It keeps coming to them every week for each of the loan installment. The recovery of the installment is often very crucial, especially during the Covid-19 lockdown time. Humiliation and threats from the recovery agents of the NGOs make the borrowers more vulnerable.

#### **4.3.3. Entrepreneurship**

According to the survey findings (Figure 6 below), almost all of the participants (99%, n=396) have noticed the recent trend of entrepreneurship in Palsa and have claimed noteworthy entrepreneurial initiatives lately.

In the past, a sense of community belonging was present on any natural resource they have in the rural area. But, as mentioned earlier, land and trees are now under private and individual ownership. Those are now commoditized which has widened the way for individual entrepreneurship initiatives in the sectors of agricultural farming and fisheries. Similar trend is noticed in SMEs like homemade food and snacks, designed quilts & blankets, online clothing shop and many more initiatives. FGDs and KIIs have observed the technological developments like android, internet, social media etc. that contributes to expediting these initiatives, while privatization and commodification of goods have made capital for the natives leading to the creation of further economic activities. In this connection, the views of a FGD participant named Md. Munsur Uddin is worth mentioning:

“My father had two mango trees and a neem tree. I sold the neem tree to wood dealers and opened up a computer coaching. This flaunts my passion and brings earnings,”<sup>27</sup>



**Figure 6: Notable Trend in Entrepreneurship**

#### **4.4. Vulnerability and Disparity Caused by Neoliberal Initiatives**

Neoliberal initiatives in the process of social and economic transformation have been changing the rural vicinity of Palsa since the ending decade of the last century. This socio-economic change, no doubt, has led to enormous progress and development of individuals,

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27. Md. Munsur Uddin, Survey interviewee no. 68, Gender: Male, Age: 36-45 years, Occupation: SME, Date of Interview: 22 July, 2023.

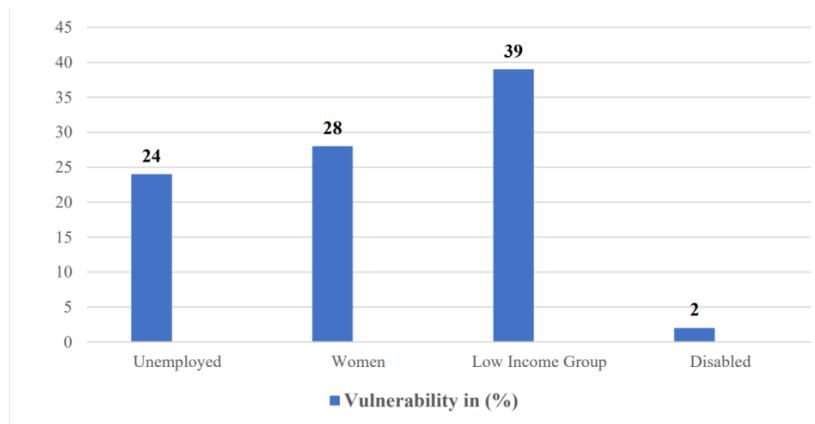
groups and community as well as has created vulnerability and disparity in rural society that is presented in terms of their major socio-demographic characteristics in table 5 below.

**Table 5: Vulnerability and Disparity by the Neoliberal Initiatives**

Vulnerability and Disparity in Palsa	Vulnerable Group					Personal Vehicle			
	Unemployed	Women	Low Income	Disabled	No Group	Motorcycle	Bicycle	Car	No Vehicle
Educational Qualification	No Formal Edu.	1 (n=4)	5 (n=20)	8 (n=32)	0 (n=0)	0 (n=0)	1 (n=4)	1 (n=4)	0 (n=0) 12 (n=48)
	PEC	5 (n=20)	3 (n=12)	9 (n=36)	0 (n=0)	0 (n=0)	0 (n=0)	6 (n=24)	0 (n=0) 11 (n=44)
	JSC	4 (n=16)	3 (n=12)	1 (n=4)	0 (n=0)	1 (n=4)	2 (n=8)	3 (n=12)	0 (n=0) 4 (n=16)
	SSC	3 (n=12)	3 (n=12)	5 (n=20)	1 (n=4)	1 (n=4)	4 (n=16)	1 (n=4)	0 (n=0) 8 (n=32)
	HSC	6 (n=24)	7 (n=28)	3 (n=12)	1 (n=4)	2 (n=8)	6 (n=24)	3 (n=12)	0 (n=0) 10 (n=40)
	Undergraduate	1 (n=4)	1 (n=4)	3 (n=12)	0 (n=0)	0 (n=0)	2 (n=8)	2 (n=8)	1 (n=4) 0 (n=0)
	Graduate	4 (n=16)	6 (n=24)	5 (n=20)	0 (n=0)	3 (n=12)	5 (n=20)	2 (n=8)	0 (n=0) 11 (n=44)
	Postgraduate	0 (n=0)	0 (n=0)	5 (n=20)	0 (n=0)	0 (n=0)	0 (n=0)	1 (n=4)	0 (n=0) 4 (n=16)
	Total	24 (n=96)	28 (n=112)	39 (n=156)	2 (n=8)	7 (n=28)	20 (n=80)	19 (n=76)	1 (n=4) 60 (n=240)
	Student	5 (n=20)	6 (n=24)	2 (n=8)	1 (n=4)	6 (n=24)	4 (n=16)	4 (n=24)	0 (n=0) 12 (n=48)
Occupation	Farmer	2 (n=8)	1 (n=4)	1 (n=4)	0 (n=0)	0 (n=0)	0 (n=0)	2 (n=8)	0 (n=0) 2 (n=8)
	Fisherman	2 (n=8)	0 (n=0)	1 (n=4)	0 (n=0)	0 (n=0)	2 (n=8)	0 (n=0)	0 (n=0) 1 (n=4)
	Teacher	0 (n=0)	3 (n=12)	7 (n=28)	0 (n=0)	0 (n=0)	1 (n=4)	1 (n=4)	0 (n=0) 8 (n=32)
	Agri. Worker	0 (n=0)	0 (n=0)	3 (n=12)	0 (n=0)	1 (n=4)	1 (n=4)	1 (n=4)	0 (n=0) 2 (n=8)
	Govt Official	1 (n=4)	1 (n=4)	0 (n=0)	0 (n=0)	0 (n=0)	1 (n=4)	0 (n=0)	0 (n=0) 1 (n=4)
	Private Employee	1 (n=4)	0 (n=0)	8 (n=32)	0 (n=0)	0 (n=0)	2 (n=8)	3 (n=12)	0 (n=0) 4 (n=16)
	Businessman	3 (n=12)	1 (n=4)	0 (n=0)	0 (n=0)	0 (n=0)	3 (n=12)	0 (n=0)	1 (n=4) 0 (n=0)
	Day Laborer	2 (n=8)	0 (n=0)	3 (n=12)	0 (n=0)	0 (n=0)	0 (n=0)	2 (n=8)	0 (n=0) 3 (n=12)
	Housework	1 (n=4)	5 (n=20)	4 (n=16)	0 (n=0)	0 (n=0)	0 (n=0)	0 (n=0)	0 (n=0) 10 (n=40)
	Rickshaw Puller	1 (n=4)	0 (n=0)	5 (n=20)	0 (n=0)	0 (n=0)	0 (n=0)	0 (n=0)	0 (n=0) 6 (n=24)
	SME	3 (n=12)	2 (n=8)	1 (n=4)	0 (n=0)	0 (n=0)	1 (n=4)	0 (n=0)	0 (n=0) 5 (n=20)
	Shopkeeper	2 (n=8)	4 (n=16)	2 (n=8)	0 (n=0)	0 (n=0)	2 (n=8)	3 (n=12)	0 (n=0) 3 (n=12)
	Landlords	0 (n=0)	4 (n=16)	2 (n=8)	1 (n=4)	0 (n=0)	3 (n=12)	2 (n=8)	0 (n=0) 2 (n=8)
	Others	1 (n=0)	1 (n=4)	0 (n=0)	0 (n=0)	0 (n=0)	0 (n=0)	1 (n=4)	0 (n=0) 1 (n=4)
	Total	24 (n=96)	28 (n=112)	39 (n=156)	2 (n=8)	7 (n=28)	20 (n=80)	19 (n=76)	1 (n=4) 60 (n=240)
Income Level (Monthly)	0-5000	6 (n=24)	10 (n=40)	7 (n=28)	0 (n=0)	5 (n=20)	3 (n=12)	0 (n=0)	0 (n=0) 25 (n=100)
	5001-10,000	4 (n=16)	8 (n=32)	11 (n=44)	1 (n=4)	2 (n=8)	3 (n=12)	8 (n=12)	0 (n=0) 15 (n=60)
	10,001-15,000	7 (n=28)	3 (n=12)	11 (n=44)	1 (n=4)	0 (n=0)	2 (n=8)	8 (n=32)	0 (n=0) 12 (n=48)
	15,001-20,000	0 (n=0)	4 (n=16)	3 (n=12)	0 (n=0)	0 (n=0)	3 (n=12)	1 (n=4)	0 (n=0) 3 (n=12)
	20,001-30,000	4 (n=16)	2 (n=8)	2 (n=8)	0 (n=0)	0 (n=0)	4 (n=16)	1 (n=4)	0 (n=0) 3 (n=12)
	Above 30,000	3 (n=12)	1 (n=4)	5 (n=20)	0 (n=0)	0 (n=0)	5 (n=20)	1 (n=4)	1 (n=4) 2 (n=8)
	Total	24 (n=96)	28 (n=112)	39 (n=156)	2 (n=8)	7 (n=28)	20 (n=80)	19 (n=76)	1 (n=4) 60 (n=240)

#### 4.4.1. Victimization and Vulnerability

Among the research population, 93% (n=372) has supported the existence and visibility of various forms of vulnerable and victim groups followed by only 7% (n=28) with non-existence of the similar kind of phenomena. Among the vulnerable groups (Figure 7), the largest part belongs to the low-income group (39%, n=156) following by women (28%, n=112) and unemployed (24%, n=96).



**Figure 7: Groups Observed as Most Vulnerable in Palsa**

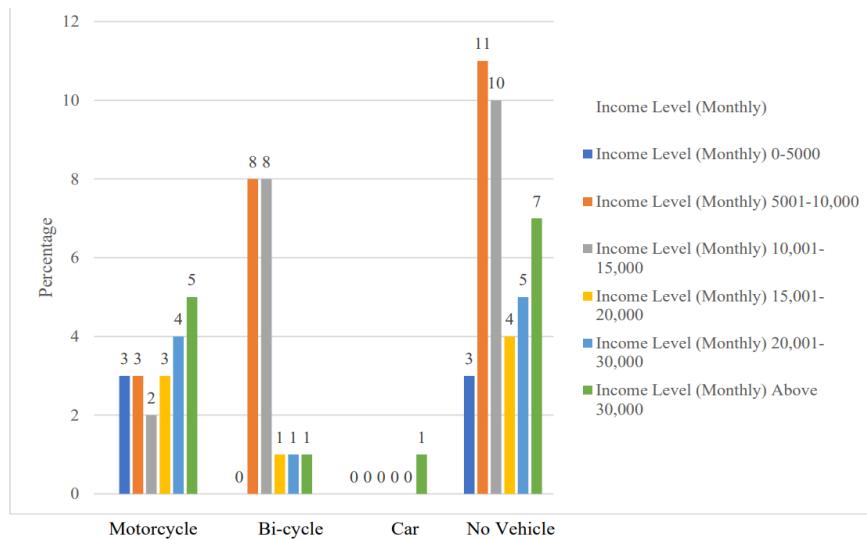
Neoliberalism, being a western capitalist agenda, mostly use to maintain the benefit of upper-class via victimizing the rest of the classes in society. Palsa looks no exception to this culture of practices making the low-income group most vulnerable one, which is observed in the view of a KII participant. In the FGDs, one of the participants has showed concern as a parent with the growing use of abusing technology and availability of obscene and vulgar contents. She adds that one of her male neighbors was, reportedly, porn addicted and as a result, women in the neighborhood often faced sexual harassment from him. “Even women are commodified,”<sup>28</sup> unfolded by the same interviewee.

#### 4.4.2. Inequality/Disparity

The figure 8 below demonstrates the possession of personal vehicle by different income groups in Palsa. The largest 60% (n=240) of the research population does not own any personal vehicle. Among those (40%, n=160) who possess personal vehicle, bi-cycle is owned by each (8%, n=32) of the two low-income groups. there is quite a huge number of research population possess bike or motorcycle (20%, n=80). Owning

28. Mortuza Begum, Survey interviewee no. 54, Gender: Male, Age: 46-55 years, Occupation: Homemaker, Date of Interview: 25 July, 2023.

a motorcycle is a sign of rich class in Palsa, according to the responses of a FGD participant. He adds that people in Palsa earn and prioritize buying a motorcycle to show their economic improvement. Private car is owned only by 1% (n=4).



**Figure 8: Personal Vehicle Possession**

## 5.0. Conclusion

The empirical evidences presented in this paper represents the direct and indirect impact of the implementation of neoliberal agenda on rural Bangladesh society, which is reflected mostly in Palsa village. The Palsa is found in this study, more or less, a representation of the political economy of Bangladesh consisting of multiple types of economic systems in the rise of neoliberal economic movement. Palsa is mainly a unique form of mango-based agroeconomic rural vicinity where other forms of non-agricultural activities also used to take place. The present research has found a mixed outcome from diverse discourses as outlined in the idea of ‘neoliberalism at work’ pointed by Crowley and Hodson (2014), where some groups want to hold on to the traditional and cultural belonging to the occupations, some people are satisfied with their present job benefits, and however, most of them want to change their present occupation to promote the culture of consumerism and quality lifestyle. Market competition is evident here as a result of abundant supply and demand of diverse agricultural and non-agricultural products in the market.

Introduction of neoliberal agenda have also liberalized the non-agricultural economy in Palsa. Land, trees and ponds are given on lease, which means private initiatives have expanded so as to the increase of entrepreneurship. A new wave of start-ups and outsourcing employment is found according to the findings of the research where technological advancement and knowledge are important determinants resulting in online based businesses and earning sources. The flow of capital is somewhat influenced by the microcredit programs under neoliberal initiatives. Although microloans are highly facilitated here, the priorities of expenditure of these credits seem questionable as spending on the sectors like education, business etc. is less prioritized. Tendency to extract profit by the economic elites owning firms is acute in the market system that resembles surplus exploitation resulting in disparity among diverse economic groups and classes. Thus, the low-income group is seen as the most vulnerable one as they are lacking back-up to overcome their adverse conditions. The firms like brick-kilns and chemical based agro-fisheries are also often seen responsible for environmental damages, wastages and degradation. This is how, in the flip side of the neoliberal impact and benefits, the backlashes of neoliberalism become crystal clear in the economic context of rural Bangladesh society.

Healthy competitive environment, development of individual aspirations and self-esteem require necessary policy implementation to remove the backlashes of speeding up neoliberal agenda that already has taken off to bring changes in rural societies in Bangladesh. Repeating evaluation and proper monitoring model need to develop immediately to determine the prospective control and maintain equilibrium between the diverse sectors of economic activities so that sustainable development and positive changes could be ensured in diverse socio-cultural context.

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