




NEOLIBERAL AGENDA AND CHANGING SOCIETY IN RURAL BANGLADESH: A STUDY ON THE CHARBAGA VILLAGE

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ABSTRACT

In the contemporary era of globalization, the substantial economic transformation observed worldwide is intrinsically linked to the rise of neoliberalism. Like numerous other developing nations, Bangladesh possesses an economy deeply rooted in agriculture. The state is progressively transitioning towards the global neoliberal paradigm through economic and policy reforms. Despite these changes, the issue remains: do rural regions and their agricultural techniques remain distinct? Or do these forms have a beneficial or harmful impact on them? The purpose of this study is to answer these questions. Charbaga village has been taken as an example of rural life in Bangladesh. This study aims to investigate the economic and cultural impacts of neoliberal policies, migration patterns, and people with low incomes in rural areas.

KEYWORDS

Neoliberalism, Globalization, Economic Transformation, Agriculture, Bangladesh, Rural Regions, Economic Impacts, Charbaga Village

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INTRODUCTION

The word change is inevitable in every sphere of life, every aspect of existing subject in the world. The global impact shows its gradual transition motive and formation of something new dimension- a dimension of neo-liberalism perspective directly linked with social, political, and cultural changes. This aspect has continuously altered from the global stage to the societal stage. Bangladesh, a developing country, is close to its significance and implication where every sector has seen and been introduced with its new exposition. Neo-liberal policies have taken a long march to their agricultural and political agendas and have shown an ultimate impact on rural life as well. One of the objectives of this study titled "Neoliberal Agenda and the Changing Rural Societies in Rural Bangladesh: A Sociological Study on the Charbaga Village" aims to examine the impact of how a small community in this South Asian country called Charbaga Village through its implications.

"Under neoliberalism, the rural economy and culture are increasingly marketized, leading to the commodification of land, labor, and rural life." Jan Douwe van der Ploeg (Barnett, 2005). The main focus is on the study of Charbaga village, where the impact of neo-liberalism changes mainly falls for economic, political, and social changes.

In Bangladesh, an estimation says that 15.18M farm units are associated with agricultural production, and 84.38% of them are small-scale peasant farms (Adnan, 2016). However, the ultimate picture is that whenever this policy started taking part in this dimension, things transitioned to the privatization of the economy, free market orientation, and the increasing number of global trade connections across the world. Its reforms, through the privatization of resources and dismantling of state support, have led to significant transformations in these village communities. These changes increase reliance on unstable markets, exacerbating rural poverty and migration to urban centers. In this village community, the Southern part of Bangladesh has been finalized with both the changes that introduced a new form of inequality and dispossession in rural settings, turning agriculture into a business at the expense of subsistence farming. In terms of various identifications, it shows its gradual transition and impact on this community and focuses on rational changes as well.

The era of globalization and economic liberalization has seen the emergence of neoliberalism as the driving force behind social and economic transformations across the globe. Its implications in rural areas, especially in developing nations, have raised concern and attracted academic attention from time to time. Neoliberal policies have brought metamorphosis to the economic and social fabric of Bangladesh's predominantly rural society over time. One of the objectives of this study titled "Neoliberal Agenda and the Changing Rural Societies in Rural Bangladesh: A

Sociological Study on the Charbaga Village” is to examine how neoliberalism affects one such small community in this South Asian country called Charbaga Village.

Rural Bangladesh, with its rich agricultural heritage, has historically been the backbone of the nation's economy. In Bangladesh, an estimation says that 15.18 million farm units are associated with agricultural production, and 84.38% of them are small-scale peasant farms (BBS, 2008). The mainstay of villages has always been their traditional farming methods and agrarian-based societies. Despite this fact, there has been a sea change within recent decades where neoliberalism, defined as privatization, market reform, and increased involvement in world trade, has become paramount on the development agenda for many nations.

Neoliberal structural adjustment policies have predominantly been implemented in Bangladesh since the decade of 1980s (Maher, 2018). Progressively, after Sheikh Mujibur Rahman’s ouster, pro-market economic reforms began, starting in December 1975 when his government was toppled. (Nuruzzaman, 2004). Neoliberal Policies were adopted to accelerate economic growth rates so that poverty may be reduced while improving living standards. In terms of various programs formulated by the government, trade agreements, investments, etc., one can see the footprints of neoliberalism, which all bear consequences beyond imagination for rural communities.

Objectives of the Study

The objectives of this study are-

1. To conceptualize the neoliberalism and neoliberal agenda and their impact on the Charbaga village.
2. To find out the changing trends of economic activities and traditional practices in Charbaga.
3. To explore the causes and pattern of migration of the native people in Charbaga.

METHODOLOGY

Research Design

This study adopted a quantitative research approach to investigate the Neoliberal Agenda and Changing Society in Charbaga village, Lakshmpur District. Quantitative research entails measuring variables and poses inquiries such as “how long,” “how many,” and “to what extent” (Ghanad, 2023). It seeks to quantify data and generalize findings from a study sample from several angles (Bryman, 2007).

Study Locale

This present study was purposively conducted at Charbaga village in Lakshmpur District. Purposive sampling is commonly used in research papers, as it fits within

any research paradigm and aids in selecting a quality sample with minimal bias, thereby enhancing the reliability and credibility of the findings (Nyimbili & Nyimbili, 2024). Charbaga is a union-based administrative unit surrounded by *Gobratola*, *Balugram*, and *Mohipur* unions. Data are collected from diverse occupational groups in that area. The researcher had to go to the households of the various occupational groups to collect data.

Participants and Sampling

A sample of 100 participants was chosen through stratified sampling from occupational groups, including farmers and rickshaw pullers. Stratified sampling is the process of dividing the population into groups, referred to as strata, and then selecting a sample independently from each stratum (Singh et al., 1996).

Table 1: Participants Sampling

Category	Numbers		
	Male	Female	Total
Farmers/Peasants	10	01	11
Businessman & SME	05	05	10
Day Laborer & Rickshaw Puller	11	00	11
Teacher	05	05	10
Shopkeepers	06	02	08
Govt/ Private Employee	08	03	11
Landlords	05	02	07
Houseworkers	00	10	10
Students	10	10	20
Others	01	01	02
Grand Total	39	61	100

Data Collection Technique

In this study, quantitative data are collected via a survey with a questionnaire. Surveys are a traditional research method. The face-to-face poll is conducted for data collection. A quantitative survey questionnaire was designed to consist of close-ended questions with limited options for each question. The respondents’ profiles, including age, education, marital status, occupation, income level, and house structure, have also been recorded using the same questionnaire. The language of my questionnaire was English. Moreover, questions were asked in Bangla. Questionnaires have been constructed following the objectives of my monograph research. In my study, primary data have been collected.

Data Processing

For the processing of quantitative data, the answers given by the respondents for each closed-ended question were first grouped. Then, similar answers were put into the same categories and counted. SPSS was used in this process. SPSS is widely used by both educational and non-educational institutions because of its ease of use (Ong & Puteh, 2017). A significant benefit of SPSS is its ability to manage large datasets with numerous variables (Jasrai, 2020). Additionally, it offers versatile options for data analysis and graphical representation (Rahman & Muktadir, 2021).

Data Analysis

For the quantitative analysis, some descriptive statistical techniques were used to make sense of the collected data in this research process. Quantitative analysis is a statistical technique used to examine numerical data collected online or offline, such as polls, questionnaires, surveys, or existing statistical data, often utilizing computational methods for a more mathematical interpretation. The results are typically generalized to different groups or used to explain a specific phenomenon (Rahman & Muktadir, 2021). SPSS has proven helpful in that. The collected data or responses were, at first, inputted in the SPSS variable table. Then, various forms of descriptive statistical tools were used to present and analyze those data. Multivariate tables and crosstabulations were constructed. Some graphs, pie charts, bar charts, and tables have been used to present quantitative data. The answers to the questions under each research objective were interpreted and analyzed based on the demographic characteristics of the respondents.

RESULTS AND FINDINGS

Conceptualization of Neoliberal Agenda in the Context of Bangladesh

Demographic Variables

The demographic table presents participant characteristics (n, %). Males comprised 61% of the sample, while females accounted for 39%. Most participants were aged 18-45: 22% (18-25), 32% (26-35), and 28% (36-45). Educational levels varied: 14% had no formal education, 17% completed PEC, 13% SSC, 19% HSC, and 18% held a graduate degree.

Table 2: Frequency distribution of the socio-demographic variables of the participants

Demographic Information		Percentage
Gender	Male	61.0 (n= 61)
	Female	39.0 (n= 39)
Age (in years)	Below 18	3.0 (n= 3)
	18-25	22.0 (n= 22)
	26-35	32.0 (n= 32)

Demographic Information		Percentage
	36-45	28.0 (n= 28)
	46-55	11.0 ((n= 11)
	56-65	3.0 (n= 3)
	Above 65	1.0 (n= 1)
Educational Qualification	No Formal Education	14.0 (n= 14)
	PEC	17.0 (n= 17)
	JSC	9.0 (n= 9)
	SSC	13.0 (n= 13)
	HSC	19.0 (n= 19)
	Undergraduate	5.0 (n= 5)
	Graduate	18.0 (n= 18)
	Postgraduate	5.0 (n= 5)
Occupation of the Respondents	Student	20.0 (n= 20)
	Farmer	4.0 (n= 4)
	Fisherman	3.0 (n= 3)
	Teacher	10.0 (n= 10)
	Agricultural Worker	4.0 (n= 4)
	Govt Official	2.0 (n= 2)
	Private Employee	9.0 (n= 9)
	Businessman	4.0 (n= 4)
	Day Laborer	5.0 (n= 5)
	Housework	10.0 (n= 10)
	Rickshaw Puller	6.0 (n= 6)
	SME	6.0 (n= 6)
	Shopkeeper	8.0 (n= 8)
	Landlords	7.0 (n= 7)
	Others	2.0 (n= 2)
Income Level (Monthly)	0-5000	28.0 (n= 28)
	5001-10,000	26.0 (n= 26)
	10,001-15,000	22.0 (n= 22)
	15,001-20,000	7.0 (n= 7)

Demographic Information		Percentage
	20,001-30,000	8.0 (n= 8)
	Above 30,000	9.0 (n= 9)

Villagers' Perception of Neoliberal Agenda in Charbaga

Table 3: Villagers' Perception and Experiences of Neoliberal Agenda

		Satisfaction Level with occupation				Change Food habit		Suitable Political System		Wish to Educate Next Generation	
		Highly Satisfied	Satisfied	Moderate	Unsatisfied	Yes	NO	Democracy	Islamic State	Yes	No
Educational Qualification	No Formal Edu.	1	4	7	2	10	4	10	4	12	2
	PEC	1	8	2	6	11	6	10	5	12	5
	JSC	1	4	4	0	7	2	9	0	9	0
	SSC	2	10	1	0	6	7	10	2	11	2
	HSC	1	8	5	5	16	3	18	1	19	0
	Undergraduate	1	3	1	0	2	3	5	0	5	0
	Graduate	0	11	6	1	6	12	14	4	18	0
	Postgraduate	1	4	0	0	3	2	4	1	5	0
	Total	8	52	26	14	61	39	80	17	91	9
Occupation	Student	0	8	7	5	15	5	15	4	19	1
	Farmer	0	2	2	0	3	1	2	2	3	1
	Fisherman	0	2	1	0	3	0	3	0	3	0
	Teacher	0	8	2	0	5	5	9	1	10	0
	Agricult. Worker	0	2	0	2	2	2	2	2	3	1
	Govt Official	2	0	0	0	1	1	2	0	2	0
	Private Employee	1	4	2	2	4	5	8	1	9	0

	Businessman	2	2	0	0	1	3	4	0	4	0
	Day Laborer	0	2	2	1	3	2	3	1	3	2
	Housework	1	7	2	0	5	5	8	2	10	0
	Rickshaw Puller	0	1	3	2	6	0	5	1	5	1
	SME	1	5	0	0	3	3	6	0	6	0
	Shopkeeper	1	3	4	0	5	3	6	1	7	1
	Landlords	0	5	1	1	3	4	5	2	5	2
	Others	0	1	0	1	2	0	2	0	2	0
	Total	8	52	26	14	61	39	80	17	91	9
Income Level (Monthly)	0-5000	0	14	10	4	20	8	24	3	27	1
	5001-10,000	1	12	9	4	18	8	19	6	24	2
	10,001-15,000	2	10	5	5	11	11	15	6	16	6
	15,001-20,000	1	6	0	0	6	1	7	0	7	0
	20,001-30,000	0	5	2	1	1	7	7	1	8	0
	Above 30,000	4	5	0	0	5	4	8	1	9	0
	Total	8	52	26	14	61	39	80	17	91	9
House Structure	Paka	3	16	5	5	22	7	25	4	28	1
	Semi Paka	1	6	10	3	17	3	14	6	17	3
	Kancha	0	4	1	2	4	3	5	0	6	1
	1 Storied	1	14	7	2	11	13	22	1	22	2
	2 Storied	2	8	2	1	5	8	9	4	11	2

Satisfaction with Occupation

A bar chart of 100 Charbaga villagers shows that graduates are more satisfied with their jobs than others. This is likely because most graduates hold high-profile jobs. In contrast, lower-income individuals with less education are dissatisfied due to rising family expenses.

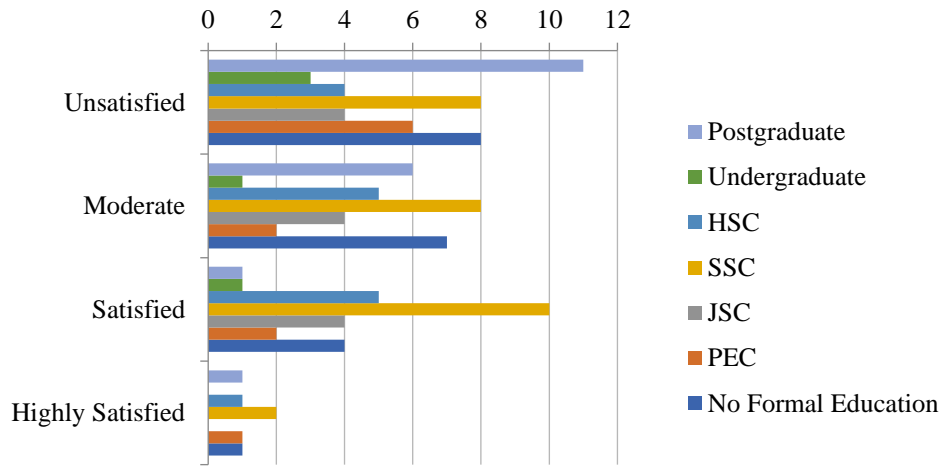


Fig.1 Satisfaction with the occupation among education groups

Table 4: Wish to Change Occupation among Occupational Groups (in%)

	Student	Farmer	Fisherman	Teacher	Agricultural	Govt Official	Private Employee	Business	Day Laborer	Housemaker	Rickshaw Puller	SME	Shopkeeper	Landlords	Others	Total
Yes	18 (n=18)	1 (n=1)	1 (n=1)	4 (n=4)	2 (n=2)	0 (n=0)	6 (n=6)	2 (n=2)	3 (n=3)	1 (n=1)	5 (n=5)	2 (n=2)	5 (n=5)	1 (n=1)	1 (n=1)	52
No	2 (n=2)	3 (n=3)	2 (n=2)	6 (n=6)	2 (n=2)	2 (n=2)	3 (n=3)	2 (n=2)	2 (n=2)	9 (n=9)	1 (n=1)	4 (n=4)	3 (n=3)	6 (n=6)	1 (n=1)	48

Suitable Political System

Table 5: Suitable Political System (in %)

	Percent
Democracy Islamic System Total	80.0 (n=80)
Responses Unanswered	17.0 (n=17)
	97.0 (n=97)
	3.0 (n=3)

Total **100.0 (n=100)**

Among the 100 research participants, 97 responded to the choice of a suitable political system. Among all the answered research population, almost 80% expressed their choice of suitability for democracy, and the rest chose the Islamic political system. The pie chart below shows the ratio of opinions:

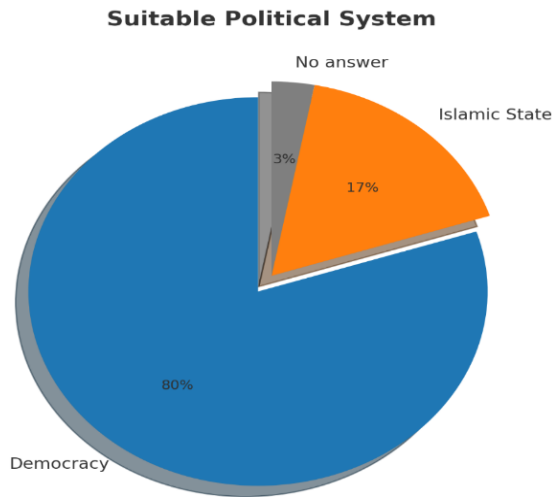


Fig. 2 Suitable Political System According to the Villagers in Charbaga

Senior citizens from Charbaga condemned socialism because they remembered the periods of democratic deficit in Bangladesh. Women valued democracy, but often, patriarchal norms constrained their political agency. Therefore, democratic neoliberalism did not distribute its benefits equally. After the democratic era, Charbaga residents preferred Islamic political systems to socialism, communism, and dictatorship.

Wish to Educate Next Generation

91% of participants want to educate their children, while 9% (those without formal education) do not. Many reject formal education due to beliefs in predetermined fate and the importance of family work. Most support primary education for all but reject higher education for women. Few prioritize education for overcoming adversity or adapting to change.

Do Not Wish to Provide Better Education and Wish to Provide Better Education

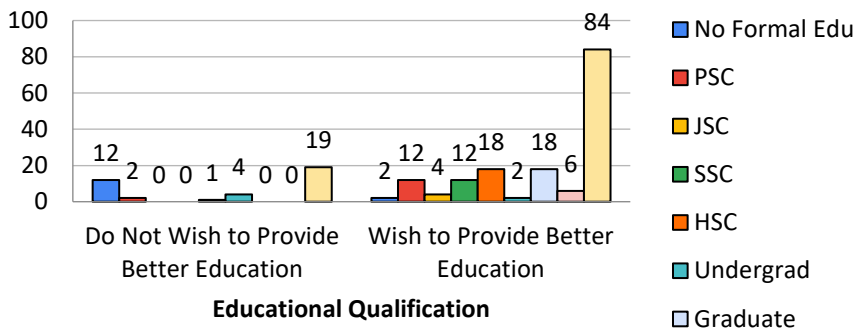


Fig. 3 Will Educate Next Generation among Educational Groups

Neoliberal Agenda and Economic Activities in Charbaga

Table 6: Changes in Economic Activities in Charbaga

Changing Traditional and Economic Activities		Changes in Economic Activities						Microloan		Entrepreneurship		Advanced Treatment				
		Agriculture	Small scale	Cottage	Public and	Others	No Change	Yes	No	Yes	No	Local Govt	Local Private	Specialized Govt	Specialized	International
Educational Qualification	No Formal Edu.	13	0	0	0	0	1	14	0	13	1	9	4	0	1	0
	PEC	13	1	0	1	0	2	17	0	17	0	8	5	2	2	0
	JSC	6	0	3	0	0	0	9	0	9	0	1	5	2	1	0
	SSC	12	1	0	0	0	0	12	1	13	0	1	4	1	6	1
	HSC	12	0	3	2	0	2	14	5	19	0	1	10	2	6	0
	Undergraduate	3	0	0	1	1	0	4	1	5	0	0	2	0	2	1

	Graduate	13	0	0	4	1	0	1	3	1	0	0	4	2	1	0
	Postgraduate	3	0	0	2	0	0	5	0	5	0	0	0	1	3	1
	Total	75	2	6	10	2	5	90	10	99	1	20	34	10	33	3
Occupation	Student	11	0	2	5	0	2	14	6	2	0	1	7	3	9	0
	Farmer	4	0	0	0	0	0	4	0	4	0	1	3	0	0	0
	Fisherman	3	0	0	0	0	0	3	0	3	0	1	2	0	0	0
	Teacher	6	0	0	2	2	0	9	1	10	0	0	3	1	6	0
	Agricult. Worker	4	0	0	0	0	0	4	0	4	0	2	2	0	0	0
	Govt Official	2	0	0	0	0	0	2	0	2	0	0	0	0	2	0
	Private Employee	7	0	1	1	0	0	7	2	9	0	1	2	2	3	1
	Businessman	4	0	0	0	0	0	3	1	4	0	0	1	0	2	1
	Day Laborer	4	1	0	0	0	0	5	0	5	0	4	1	0	0	0
	Housework	8	0	1	1	0	0	10	0	10	0	2	1	0	6	1
	Rickshaw Puller	5	0	0	0	0	1	6	0	5	1	5	0	1	0	0
	SME	5	0	1	0	0	0	6	0	6	0	0	3	1	2	0
	Shopkeeper	6	0	0	1	0	1	8	0	8	0	2	3	2	1	0
	Landlords	4	1	1	0	0	1	7	0	7	0	1	4	0	2	0
	Others	2	0	0	0	0	0	2	0	2	0	0	2	0	0	0

	Total	7	2	6	1	2	5	9	1	9	1	2	3	1	3	3
		5			0			0	0	9		0	4	0	3	
Income Level (Monthly)	0-5000	1	0	3	4	0	3	2	3	2	1	7	7	1	1	1
		8						5		7					2	
	5001-10,000	2	1	0	2	0	0	2	1	2	0	8	1	2	3	0
		3						5		6			3			
	10,001-15,000	1	1	2	3	0	2	2	2	2	0	5	8	4	5	0
		4						0		2						
	15,001-20,000	3	0	1	1	2	0	7	0	7	0	0	2	0	5	0
	3						7		0		0					
20,001-30,000	8	0	0	0	0	0	5	3	8	0	0	3	2	3	0	
	8						5	3	8	0	0	3	2	3	0	
Above 30,000	9	0	0	0	0	0	8	1	9	0	0	1	1	5	2	
	9						8	1	9	0	0	1	1	5	2	
	Total	7	2	6	1	2	5	9	1	9	1	2	3	1	3	3
		5			0			0	0	9		0	4	0	3	
House Structure	Paka	2	0	3	1	1	3	2	5	2	0	2	1	3	1	1
		1						4		9		3		0		
	Semi Paka	1	0	1	0	0	0	2	0	2	0	9	7	1	3	0
		9						0		0						
	Kancha	5	0	0	1	0	1	7	0	6	1	6	0	1	0	0
		5						7		0		6				
	1 Storied	1	1	1	4	1	0	2	2	2	0	2	7	2	1	0
	7						2		4					3		
2 Storied	9	1	1	1	0	1	1	1	1	0	1	3	2	6	1	
	9						1		1					6		
3 Storied	4	0	0	3	0	0	5	2	7	0	0	4	1	1	1	
	4						5	2	7	0	0	4	1	1	1	
	Total	7	2	6	1	2	5	9	1	9	1	2	3	1	3	3
		5			0			0	0	9		0	4	0	3	

Changing Economic Activities

Table 7: Changes in Economic Activities

	Percent
Agriculture	75.0 (n=75)
Small-scale industries Cottage industries	2.0 (n=2)
Public and private services Others	6.0 (n=6)

Total	10.0 (n=10)
No Changes	2.0 (n=2)
	95.0 (n=95)
	5.0 (n=5)
Total	100.0 (n=100)

Table 7 indicates that 95% of the 100 respondents in Charbaga reported observable economic changes, while 5% reported no alterations. 5% of survey participants (n=100) identified agriculture as the sector most likely to change, which aligns with Charbaga's predominantly agricultural economy.

Economic Sector Changes

In the research area, tiny rural businesses have undergone little transformation. On the contrary, fruit tree management has changed to be more commercialized. Previously, mango trees used for the local market were rented out to firms for profit-making. This change, which was not acknowledged years ago, is being implemented by a tree owner who rents out most of their trees as a source of revenue. In litchi orchards, there are similar trends whereby leasing and contracting appear to generate more revenue.

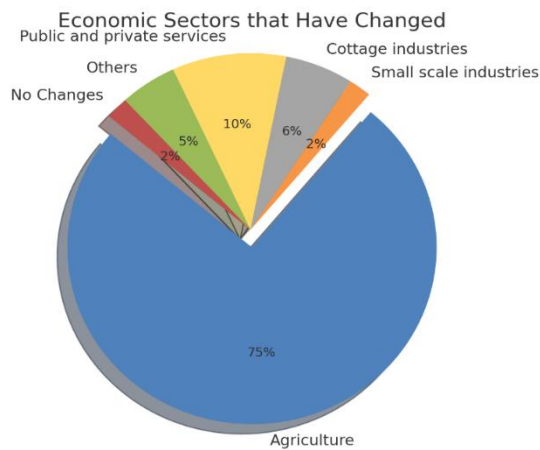


Fig. 4 Changes in Economic Sectors in Charbaga

Microloan

Among the 100 research participants, 90 people were found to have taken any microloan or microcredit, even if in the past, from NGOs or other microcredit organizations. The rest 10 people responded as non-receivers of microloans.

Table 8: Number of Microloan Recipients (in%)

Microloans from Any Organization			
Responses		Percentage	
Gender	Male	Female	Total
Yes	55 (n=55)	35 (n=35)	90 (n=90)
No	6 (n=6)	4 (n=4)	10 (n=10)
Total	61 (n=61)	39 (n=39)	100 (n=100)

Survey results show that 35 out of 90 recipients were female loan/microcredit takers, and 55% were male.

Purpose of Loan

Despite a high number of female microloan recipients, participant observation suggests that men often control loan use for household or business purposes (Fig. 5). Women frequently need to gain knowledge of expenditure and repayment sources. Personal and family needs accounted for the bulk of (39%) loans, followed by housing (27%), business (13%), and education (5%). Charbaga debtors are required to pay, which has been exacerbated by the COVID-19 pandemic. The degradation and threats of recovery agents further exacerbate borrowers' vulnerability.

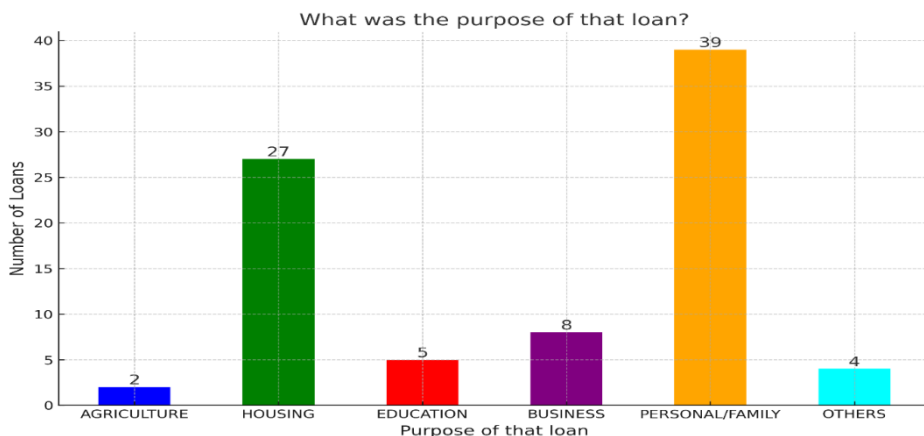


Fig. 5 Purpose of Receiving Loans by the Villagers

Entrepreneurship

The entrepreneurial drive in Charbaga has been fuelled by the privatization of public assets through neoliberalism (Pollack & Rossiter, 2010), such as small and medium enterprises, agricultural production, and online shopping. However, it is uncertain whether privatization or technological advancement is more to blame for this trend. Nevertheless, capital generated from privatization has played a pivotal role. An individual transformed their household neem tree into an avenue for starting businesses; this exemplifies the pattern observed herein.

Entrepreneurship

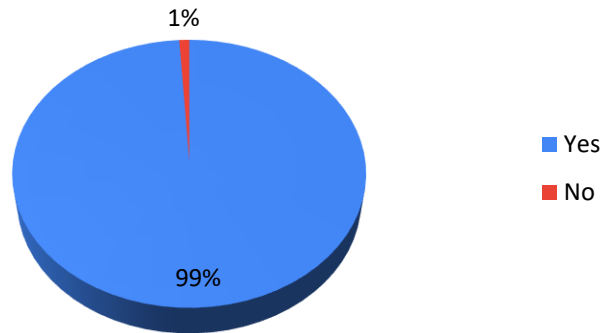


Fig. 6 Notable Trends in Entrepreneurship

Neoliberal Agenda and the Migration Pattern

Table 9: The Pattern of Migration in Charbaga

Nature of Rural-Urban Migration		Migration Destination				Migratory Reasons					Migrates More			Wish for Secured Migration			
		Capital city	Non-capital city	Out of Country	No Migration	Lack of work	Education	Socio-cultural	Economic Causes	Others	Female	Male	Student/Youth	Yes	Maybe	No	No answer
Educational Qualification	No Formal Edu.	5	2	5	2	5	2	0	7	0	3	10	1	5	3	6	0
	PEC	11	0	3	3	6	0	2	8	1	4	12	1	1	10	5	1
	JSC	3	1	5	0	5	1	0	3	0	4	4	1	1	3	2	3
	SSC	5	2	6	0	3	1	1	8	0	2	11	0	3	2	7	1
	HSC	11	0	8	0	2	8	0	9	0	3	16	0	7	2	8	2
	Undergraduate	1	1	3	0	1	1	0	3	0	0	5	0	1	4	0	0
	Graduate	6	0	12	0	9	8	0	1	0	3	14	1	8	4	6	0
	Postgraduate	1	0	4	0	4	0	0	0	1	0	4	1	1	1	3	0
	Total	43	6	46	5	35	21	3	39	2	19	76	5	27	29	37	7

Occupation	Student	9	1	10	0	4	12	0	4	0	4	16	0	9	3	6	2
	Farmer	2	1	1	0	1	0	0	3	0	0	4	0	1	1	2	0
	Fisherman	1	0	2	0	1	0	0	2	0	0	3	0	2	0	1	0
	Teacher	3	0	7	0	7	1	0	2	0	1	9	0	3	2	5	0
	Agricult. Worker	1	0	2	1	0	1	0	3	0	1	3	0	0	4	0	0
	Govt Official	0	0	2	0	0	0	0	2	0	0	2	0	1	0	1	0
	Private Employee	3	1	5	0	6	1	0	1	1	1	6	2	2	5	2	0
	Businessman	2	0	2	0	1	0	0	3	0	0	4	0	2	1	0	1
	Day Laborer	3	0	0	2	1	1	1	1	1	2	2	1	0	3	0	2
	Housework	5	1	4	0	4	4	0	2	0	1	8	1	0	2	8	0
	Rickshaw Puller	2	1	1	2	1	0	0	5	0	2	4	0	3	3	0	0
	SME	3	0	3	0	1	0	0	5	0	2	4	0	2	1	3	0
	Shopkeeper	5	0	3	0	2	1	2	3	0	2	6	0	2	2	3	1
	Landlords	2	1	4	0	5	0	0	2	0	2	4	1	0	2	5	0
	Others	2	0	0	0	1	0	0	1	0	1	1	0	0	0	1	1
Total	43	6	46	5	35	21	3	39	2	19	76	5	27	29	37	7	
Income Level (Monthly)	0-5000	13	2	11	2	6	12	1	9	0	2	25	1	6	5	15	2
	5001-10,000	14	0	10	2	9	4	1	11	1	8	17	1	4	10	8	4
	10,001-15,000	11	3	7	1	9	4	1	8	0	7	15	0	8	8	6	0
	15,001-20,000	0	1	6	0	3	1	0	3	0	1	5	1	1	2	4	0
	20,001-30,000	4	0	4	0	5	0	0	3	0	1	6	1	4	2	2	0
	Above 30,000	1	0	8	0	3	0	0	5	1	0	8	1	4	2	2	1
	Total	43	6	46	5	35	21	3	39	2	19	76	5	27	29	37	7
House Structure	Paka	19	1	9	0	5	9	1	13	1	6	22	1	5	7	15	2
	Semi Paka	7	1	8	4	6	3	0	11	0	6	14	0	8	7	2	3
	Kancha	6	0	1	0	2	0	2	3	0	3	4	0	0	6	1	0
	1 Storied	6	2	15	1	10	6	0	7	1	1	20	3	8	4	10	2
	2 Storied	3	1	9	0	8	0	0	5	0	3	9	1	4	3	6	0
	3 Storied	2	1	4	0	4	3	0	0	0	0	7	0	2	2	3	0
	Total	43	6	46	5	35	21	3	39	2	19	76	5	27	29	37	7

Migration Destination

Ninety-five of the 100 survey research participants have observed migratory patterns within the Charbaga village, and the other five have yet to notice any.

Table 10: Most Preferred Migration Destination in Charbaga

Migration Destination	Percent
Capital city Non-capital city	43.0 (n=43)
Outside of the country	6.0 (n=6)
Total	46.0 (n=46)
	95.0 (n=95)
No Answer	5.0 (n=5)
Total	100.0

Table. 10 demonstrates a predominant international migration pattern, which accounts for 46% of the 95% of migratory observations. The capital city is the second most popular destination, at 43%, while the remaining 6% migrate to non-capital cities.

The high international migration rates are associated with geographical proximity to the Indian frontier, as shown in Fig. 7 compared to domestic urban areas, participants reported that it was simpler to access India, whether legally or unlawfully. Economic factors primarily drive migration, as individuals endeavor to improve their standard of living by relocating to a different region.

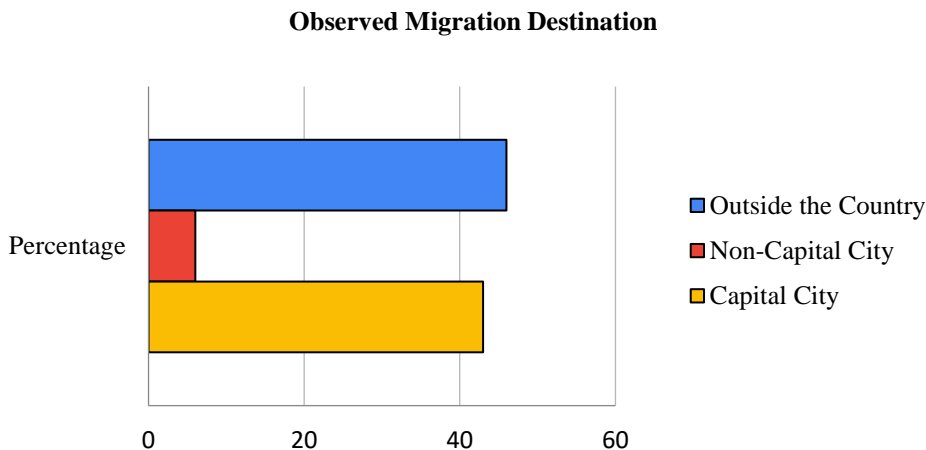


Fig. 7 Observed Migration Destination

Wish for Secured Migration

Fig. 8 indicates that low-income individuals (0-5000 taka) frequently prioritize cultural ties and family over economic incentives to migrate, which is in direct opposition to Charbaga's theory of the free labor movement. It is important to note that 15 out of 28 low-income participants were disinterested in relocating, with men and domestic women placing a higher value on family obligations than prospective economic gains.

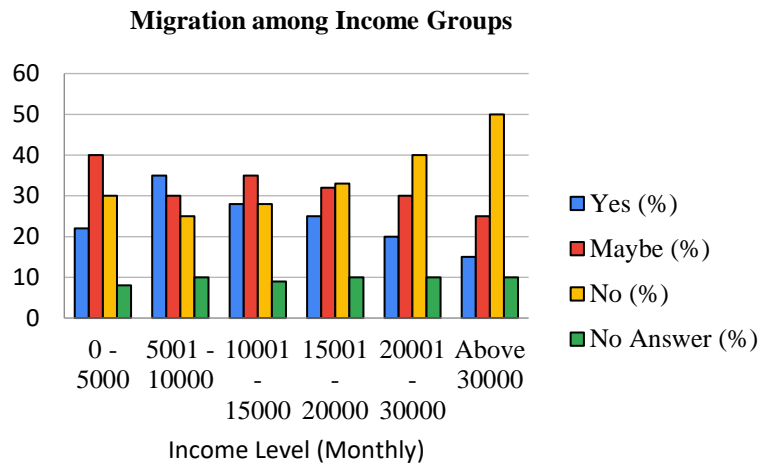


Fig. 8 Migration among Income Groups in Charbaga

Victimization and Disparity Due to Neoliberal Initiatives in Charbaga

Table 11: Nature of Vulnerability and Economic Disparity in Charbaga

Vulnerability and Disparity in Charbaga		Vulnerable group					Personal Vehicle				Joint to Nuclear	
		Unemployed	Women	Low-income	Disabled	No group	Motorcycle	Bicycle	Car	No Vehicle	Yes	No
Educational Qualification	No Formal Edu.	1	5	8	0	0	1	1	0	12	14	0
	PEC	5	3	9	0	0	0	6	0	11	17	0
	JSC	4	3	1	0	1	2	3	0	4	7	2
	SSC	3	3	5	1	1	4	1	0	8	13	0
	HSC	6	7	3	1	2	6	3	0	10	16	3
	Undergraduate	1	1	3	0	0	2	2	1	0	5	0
	Graduate	4	6	5	0	3	5	2	0	11	14	4

	Postgraduate	0	0	5	0	0	0	1	0	4	5	0
	Total	24	28	39	2	7	20	19	1	60	91	9
Occupation	Student	5	6	2	1	6	4	4	0	12	15	5
	Farmer	2	1	1	0	0	0	2	0	2	4	0
	Fisherman	2	0	1	0	0	2	0	0	1	3	0
	Teacher	0	3	7	0	0	1	1	0	8	10	0
	Agricult. Worker	0	0	3	0	1	1	1	0	2	3	1
	Govt Official	1	1	0	0	0	1	0	0	1	2	0
	Private Employee	1	0	8	0	0	2	3	0	4	7	2
	Businessman	3	1	0	0	0	3	0	1	0	4	0
	Day Laborer	2	0	3	0	0	0	2	0	3	5	0
	Housework	1	5	4	0	0	0	0	0	10	10	0
	Rickshaw Puller	1	0	5	0	0	0	0	0	6	6	0
	SME	3	2	1	0	0	1	0	0	5	5	1
	Shopkeeper	2	4	2	0	0	2	3	0	3	8	0
	Landlords	0	4	2	1	0	3	2	0	2	7	0
	Others	1	1	0	0	0	0	1	0	1	2	0
	Total	24	28	39	2	7	20	19	1	60	91	9
Income Level (Monthly)	0-5000	6	10	7	0	5	3	0	0	25	24	4
	5001-10,000	4	8	11	1	2	3	8	0	15	24	2
	10,001-15,000	7	3	11	1	0	2	8	0	12	21	1
	15,001-20,000	0	4	3	0	0	3	1	0	3	7	0
	20,001-30,000	4	2	2	0	0	4	1	0	3	6	2
	Above 30,000	3	1	5	0	0	5	1	1	2	9	0
		Total	24	28	39	2	7	20	19	1	60	91
House Structure	Paka	10	8	8	1	2	5	5	0	19	25	4
	Semi Paka	3	7	9	0	1	1	5	0	14	19	1
	Kancha	2	1	4	0	0	0	2	0	5	7	0
	1 Storied	8	6	6	1	3	8	3	0	13	22	2
	2 Storied	1	4	8	0	0	3	2	0	8	12	1

3 Storied	0	2	4	0	1	3	2	1	1	6	1
Total	24	28	39	2	7	20	19	1	60	91	9

Victimization and Vulnerability

Neoliberalism, a dominant capitalist ideology, disproportionately benefits the affluent, leaving lower-income individuals, particularly women, vulnerable. Charbaga reflects this. A study participant expressed apprehension regarding the ease of access to detrimental explicit content provided by technology, citing a neighbor's pornography addiction and sexual harassment of women. The participant also emphasized the objectification of women in society. In Charbaga, vulnerable groups were reported by 93% of 100 respondents as a result of neoliberal policies. Low-income individuals were identified as the most vulnerable by the largest group (39%).

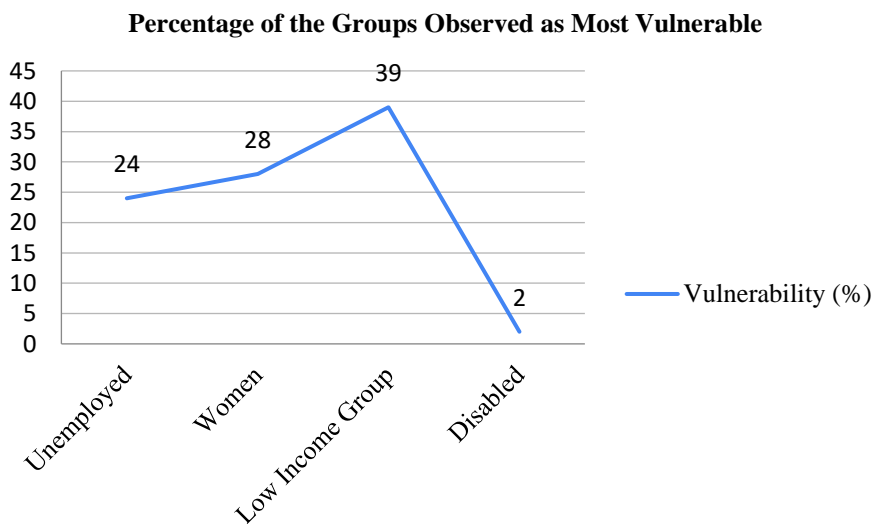


Fig. 9 Percentage of the Groups Observed as Most Vulnerable in Charbaga

Disparity Among Groups

The majority of individuals in Charbaga (60%) do not possess personal vehicles (Figure 9, Table 11). Among those who do, bicycles are the most prevalent among lower-income categories. In comparison, motorcycles (20%) are a prestige symbol for the affluent (Table 11). Automobiles are exceedingly uncommon (1%).

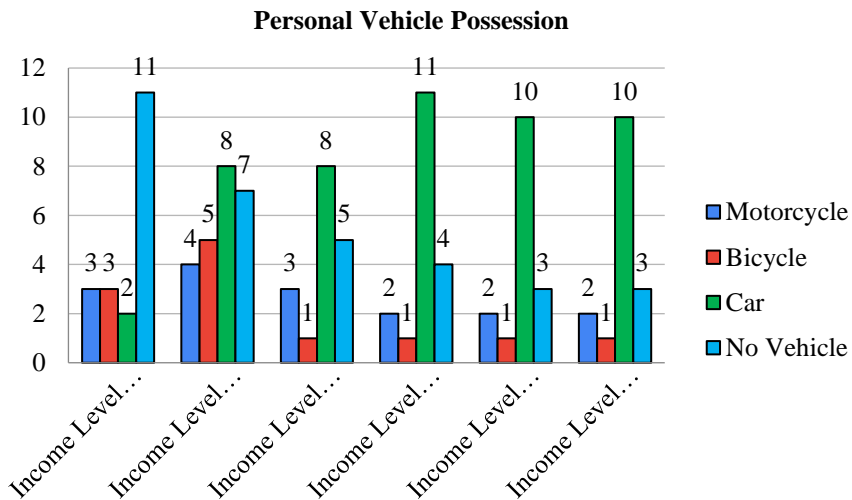


Fig. 10 Personal Vehicle Possession in Charbaga

DISCUSSIONS

The findings of this study reveal that neo-liberal policies have had a profound and multifaceted impact on rural villages. The implementation of free market principles, deregulation, and reduced government intervention has transformed the economic and social landscape of rural areas. The results indicate that while some rural villages have experienced economic growth and increased market integration, the majority have faced heightened inequality, reduced access to services, and erosion of traditional livelihoods.

Occupation, the primary source of earning by doing something, has a significant influence due to the agenda of neoliberalism on the rural community. The people of the Charbaga area are highly affected by it as well. A bar chart shows that participants who are graduates are satisfied with their occupations, whereas the unsatisfactory percentage is high for people with lower educational backgrounds. It makes the theme clear that those who have taken higher education are capable of fitting in with gradual change, whatever the agenda is, as neo-liberal idea deals with the rise of privatization and deregulation of govt. Intervention, free market, and so on, while being used as an opportunity for highly educated people.

Occupation changing perception is notable here in that finding as the policies made a significant impact on it as well. Students comprise a significant number in that box, and 18 out of 20 shared that they wanted to change their occupations, as different motivations for careers were revealed in the study. However, on the other hand, Govt. employees 2 in number, most of them expressed not to change their

occupation. It means 100% of them do not want to change their occupation as government officials value security. In proportion, the ratio of occupation changing trend is relatively closer--52% individuals want to shift from their occupation as their present occupation is not enough to co-operate with their meet whereas 48% people do not want to move. They found their current occupation is suitable to deal with their desire.

Senior citizens from Charbaga condemned socialism because they remembered the periods of democratic deficit in Bangladesh. 80% of them prefer democracy as the means of a country's political stability. Women valued democracy, but often, patriarchal norms constrained their political agency. Therefore, democratic neoliberalism did not distribute its benefits equally. Charbaga residents preferred Islamic political systems after the democratic era to socialism, communism, and dictatorship. Education is the backbone of a nation that has the value of cooperating with the neo-liberalism agenda as well, and Charbaga people are genuinely interested in educating their upbringings- 91% is the ratio.

The economy is the primary resource of existence. In Charbaga village, this primary sector has been influenced by the implementation of the neo-liberal agenda. In contrast, it is notably seen that 75% of people change their economic activities to agriculture, and most of them are lower in their education qualification as well. Agriculture is the main activity of earning in this community. 10% of them have changed to public and private sector working places. Entrepreneurs have been proclaimed to have 99% different qualifications. The entrepreneurial drive in Charbaga has been fuelled by the privatization of public assets through neoliberalism. Another positive statistic shows that due to the privatization of the treatment sector, people have taken private medical treatment much higher than public hospitals. It is clearly stated that the neo-liberal agenda made some significant shift to the private sector in rural Bangladesh as well, notably in Charbaga village. The monthly income has a good connection with this issue as well, as people are shifting from the agriculture sector to the private sector, joining different working places, and their monthly income has increased as well. Moreover, micro-loan is another excellent source of dealing with money in that village. People are highly concerned about this credit system in coping with the gradual change, too; 90% of them are directly affected by this loan system and have shown personal reasons to take this loan. 95 percent of people out of 100 have clearly stated that they have changed their earning sector due to its impact, whereas agriculture is highly affected. Sociodemographic factors were employed to connect regarding economic activity, microloans, entrepreneurship, and healthcare.

Neoliberal agenda and migration stat have a reasonable correlation. Moreover, this impact on Charbaga village is relatively high. Most people who have

changed their occupations migrated to town in search of new jobs as the agriculture sector is no longer in their hands, and the percentage is 43%, and 35% stated migration for lack of work. The country ratio is so high in Charbaga village; it is 46%. Where 21% are out due to higher education purposes, this ratio is very high from the village perspective, and male migrants are higher, too, at 76%. Due to the impact of the neo-liberalism agenda in the Charbaga village, the whole scenario has been changed as well, where most of the migrants do not want to come back to their native country. People who are in the lower-income sector are most likely to migrate to the city to seek new jobs. Those who have good financial support are likely to migrate out of the country--education and economic purposes are two of them. As the sectors are being privatized, people are seeking better outcomes.

Due to this impact of the neo-liberalism agenda on the Charbaga village, people are highly victimized and put many reasons behind it. Lower-income, women, and unemployed are respectably 39%, 28%, and 24% who are victims of it in Charbaga village. As the economic sector has been privatized, open market policies have all led to this impact on them. 6.1.2 Victimization and Vulnerability. In Charbaga, vulnerable groups were reported by 93% of 100 respondents as a result of neoliberal policies. The majority of individuals in Charbaga (60%) do not possess personal vehicles. Among those who use bicycles, it is the most prevalent among lower-income categories.

CONCLUSION

The empirical evidence presented in this study represents the direct and indirect impact of neoliberalism and neoliberal agenda implementation on rural Bangladesh in the context of Charbaga village. It is widely recognized that Bangladesh's economy is comprised of a variety of economic systems. Charbaga also embodies this form of system. Agriculture dominates this pastoral region, although it is not limited to that sector. Other than that, it has a mango economy as its unique form. Altogether, evidence of contemporary neoliberal reforms and their effects on the village can be seen from these scenarios. It is evident in a comprehensive discussion that the neoliberal agenda has a varied impact on this entity. It has facilitated the liberalization of non-agriculture-based activities, female education, freedom of expression, entrepreneurship, and microloan facilities. Conversely, the negative consequences of neoliberalism are apparent. It has exposed low-income groups to a variety of risks, including sexual harassment, social offenses, and the critical cycle of microcredit. In the context of neoliberalism, this analysis has yielded the following general scenario.

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