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Empirical Explorations of the Problems and Prospects of Land Ownership in Rural Areas of Bangladesh

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Abstract

This paper investigates and empirically explores the problems and prospects of land ownership in rural areas of Bangladesh. Both qualitative and quantitative methods were used and data were collected by using the tools and techniques of social survey and Focus Group Discussion (FGD) along with Key Informant Interview (KII). Achieving ownership of land, forms of ownership, the mortgage system, and the lease system were identified as both the problems and potentials in this study based on certain social contexts and rural socio-economic institutions. The research also finds that the problems of land ownership have a significant role in agricultural development, and it is a hindrance to the new and becoming land owners. Social class on the basis of land ownership has been explicitly clear in the study area.

Key Words: Land, Land Ownership, Land Tenure, Bangladesh

Introduction

Bangladesh is an agricultural country and almost all the rural population are directly or indirectly associated with agriculture except the occupational groups who live by their traditional occupation. The principal means of production in Bangladesh is land and, therefore, the agrarian population is divided into classes on the basis of ownership and non-ownership of land. Population growth is placing increasing pressure on land resulting in an increasing number of rural landless and urban poor (Choudhury, 1982). Land ownership is related to the land tenure system. According to Jary and Jary (1995) "land tenure, is the rights involved in holding land whether this involves ownership, renting or communal forms." Harris elaborates that land tenure (or farm nature) may be defined briefly on the manner in which and the period for which rights in farm production units are held. Three indispensable dimensions of tenure are- the nature and scope of the rights, the size of the production unit and the period for which the rights are held as viewed prospectively and retrospectively (cited in Dey, 1990). Land tenure determines the size of ownership of land. Alim (1979) contains that land tenure determines the size of the unit of ownership, the magnitude of the unit of cultivation, the techniques of farming used the share of the cultivators with the product

of the soil and consequently, the incentive imparted to the actual worker engaged in agricultural operations. The different categories of persons associated with agriculture and their interrelationships constitute the agrarian class structure (Beteille, 1966). According to UNDP (2000), Bangladesh is a country of scarce land resources having per capita arable land of only 0.17 acres with a population density of 834 per sq. km. and a per capita food supply of only 2000 kcal (cited in Alam, 2009). According to Sarwar (2007), land is the fundamental resource for the existence of human beings. Land is very limited and the population is over growing day by day. Therefore, land to human ratio is decreasing.

Land use in Bangladesh is mainly for agriculture with about 35 million acres cultivated of which 60% is in crop production (Huq *et al.*, 1990). The ownership of land is important in the rural areas. Hossain (1991) holds that the ownership of land is crucial in rural Bangladesh as agriculture occupies a fundamental place in the economic structure despite the share of agriculture in the Gross Domestic Product (GDP) has been revealing a declining trend in the last two to three decades. It is to be noted that the social and economic life of the people in Bangladesh still revolves around agriculture.

Though agricultural GDP is declining, land is still the main source of livelihood in rural areas. According to Hossain and Bayes (2010), land is the main source of livelihood in rural Bangladesh. In a country of too many people chasing extremely scarce land, it is the most precious resource that every person wants to own, and does not want to sell even when moving to non-farm occupations. Over the years, Bangladesh has been fronting with increasing incidences of landlessness and shrinking of arable land. Historically, excessive population pressure on limited land resource bases has exacerbated the situation.

Jannuzi and Peach (1990) find the differences between landowners and landless. They comprehend that landowners are better fed, better educated, lived in better housing, and lived healthier and longer lives. They have easier access to credit and are likely to have more power and prestige than the landless. The landless are generally at the bottom of the income distribution. Akanda *et al.* (2008) suggest that rice productivity is highest for the large farmer because of using new seeds and taking great care of a small area of owned land. Hartemink *et al.* (2008) mention that globally, land use has changed considerably in the past decades- mostly reflecting the enormous growth in the human population and their need for food. The growing population has many implications but most of all requires increased agricultural production to meet food demand. Choudhury (2008) opines that the primary objective of land use planning in Bangladesh should be to ensure the optimum use of land and water resources in the coming decades to maintain a high quality of life despite the rise in population.

After Wennergren *et al.* (1984), agriculture is clearly the most important employer of labour in the economy of Bangladesh. There are three social and economic classes where land ownership forms the basis of this social classification of people in Bangladesh: (1) those who hold homestead land only for their homes with no cultivable lands; (2) those who own and cultivate their own lands and take in leased lands; and (3) those who own land but lease it to someone else for cultivation. A fourth category of relevance to the tenure structure is those rural residents who own neither homestead nor cultivable land.

Quasem (2008) suggests that rice is the main crop of Bangladesh, growing over three fourth of cultivable land. Its yield per hectare is low (2.50 tons) but increasing slowly. Hossain (1988) finds that irrigation significantly increases the water supply to land during the *boro* season. Technological progress increases the demand for labour in the agricultural sector. Technological progress is the key to overcoming the land constraint to the growth of food grain production in Bangladesh. Quasem (2011) holds that with the growth of a country's economy, agricultural land

is usually transferred to non-agriculture as the demand for non-farm products and services increases. This is especially so when the country's population and its per capita income rise. Akanda and Ito (2008) state that the land ownership and land market changes between 1900 and 2004 were divided into three phases. The 'reckless creation of inequality under deceptive land market (1900-1965)' phase was characterized by increasing inequality with the creation of all types of farmers. Large and medium farmers even sold their land due to improved eating habits, multiple marriages, reckless migration, addiction to folks, etc. The reaching to average distribution under the distressed land market (1966-190) phase was characterized by reaching a level of inequality with non-farm households.

Research Methodology

The study was conducted at Bilsha of Gurudaspur upazila under the district of Natore. The total area of Bilsha was 1891 acres and the total households were 797 (BBS, 2001). This study was both qualitative and quantitative in nature. On the basis of the objectives of the study, data were collected through mixed methods- social survey and Focus Group Discussion (FGD) including Key Informants Interview (KII) technique. Data were collected from the selected head of households. A questionnaire was used in collecting data.

According to the social survey method firstly, total households were identified on the basis of occupation. Secondly, 33 per cent of households from each occupation were selected for the collection of data by using the sampling technique. A total of 265 (two hundred sixty-five) households were selected for the collection of data on the basis of the guide to minimum sample size (95% confidence level, +/- 5% margin of error) after Krejcie and Morgan (1970) chart in relation to the population size and its sample size.

Result and discussion

Land

The land is the main source of income as well as economic activities in rural areas. Thus, people are directly or indirectly depending on the land and the demand for land is increasing in terms of purchasing and selling in the study area.

Data show that all the respondents have housing land yet, only 09.06 percent have no arable land. Most of the respondents have 2-4 decimal housing land. 16.23 per cent of respondents own more than 10 decimal homestead lands. The study area has been characterized by the scarcity of both housing and arable land due to overpopulation and the absence of opportunities to expand their housing land. Moreover, all *paras* (sub-village) are situated along with the ponds. So, they have very few scopes to extend their housing land. Most of the respondents have 2-acre land.

Table 1: Analysis of data about the volume of land

Volume of Land	X	Housing (Decimal)		Arable Land (Acre)	
		f (%)	fX	f (%)	fX
0	0	0	0	24 (09.06)	0
> 2	1	42 (15.85)	42	101 (38.11)	101
2-4	3	97 (36.60)	291	97 (36.60)	291
4-6	5	16 (06.04)	80	36 (13.58)	180
6-8	7	39 (14.72)	273	05 (01.89)	35
8-10	9	28 (10.56)	252	01 (0.38)	9
10+	11	43 (16.23)	473	01 (0.38)	11
Total		265 (100.00)	1411	265 (100.00)	627

The demand and price of the land has been increased. The men, who worked hard, became able to earn more money that helped to purchase the land. The average housing land was 5.32 decimal and arable land was 2.37 acre among the respondents. The average amount of land was decreasing due to increasing nuclear families, separation of families, and increasing population day by day.

Sources of Land Ownership

There were many sources of land ownership that differed from one another. Inheritance, purchase, marriage and gift were found as the common sources of land ownership in the study area.

Table 2: The sources of land ownership

Types of Land		Inherit	Purchase	Marital	Gift
Housing (Decimal)	>2	22 (08.30)	38 (14.34)	02 (0.75)	--
	2-4	55 (20.75)	48 (18.11)	02 (0.75)	--
	4-6	20 (07.55)	09 (03.40)	--	--
	6-8	12 (04.53)	34 (12.83)	01 (0.38)	--
	8-10	18 (06.79)	20 (07.55)	--	01 (0.38)
	10+	21 (07.92)	19 (07.17)	05 (01.89)	--
Arable Land (Acre)	>2	36 (13.58)	54 (20.38)	29 (10.94)	--
	2-4	48 (18.11)	64 (24.15)	--	--
	4-6	20 (07.55)	36 (13.58)	--	--
	6-8	02 (0.75)	05 (01.89)	--	--
	8-10	01 (0.38)	01 (0.38)	--	--
	10+	01 (0.38)	01 (0.38)		

(Taken multiple answers)

The table shows that homestead land mostly comes from inheritance and purchase. Very few got a chance to acquire land as part of their marriage- dowry, gift, etc. Inheritance was effective after the death of their parents or fraction with the consent of their parents. Purchasing land was possible on the basis of the financial solvency of the respondents. The respondents achieved their arable land mostly through purchasing that has been attainable for their economic solvency through more agricultural production and hard work. 10.94 per cent of respondents achieved arable land from the marital way and wife as well.

Problems of Achieving Land

There were some problems in achieving land that created obstacles to the development of the respondents which was also related to social status in the rural area.

Table 3: The problems of achieving land

Problems	Frequency (f)	Percentage (%)
Scarcity of land	53	20.00
High demand for buying	58	21.89
The high price of land	67	25.28
The complexity of land ownership	45	16.98
More competition	42	15.85
Total	265	100.00

The scarcity of land was a major problem in the study area which created high demand for land in terms of price and trade. The land was limited but the population increased year after year, so land

demand has been increased and the land man ratio has also been decreased. 30 years ago, the land was sold for 60,000 to 1,50,000 taka per acre. Nowadays, it is sold for 6,00,000 to 10,00,000 taka per acre. This price depends on the fertility of the land and competition among the buyers. The complexity of land ownership like ownership sharing and litigation created problems in achieving land. More competition was found due to the solvency of a few respondents. As a result, people have cash money in hand but no purchasable land either for housing or cultivation was available. It was found that the land seller was one person but the buyers were multiple. Usually, people were not interested in selling their land. Yet, people who sell their land have very terrible or miserable conditions in terms of domestic or other needs. Among the respondents, 20.00 per cent opined that scarcity of land was the problem of achieving land, whereas high demand for buying was 21.89 per cent, the high price of land was 25.28 per cent, the complexity of land ownership was 16.98 per cent and high competition was 15.85 per cent.

Prospects of Achieving Land

Though there were some problems in achieving land some prospects were also found that created new opportunities for the respondents.

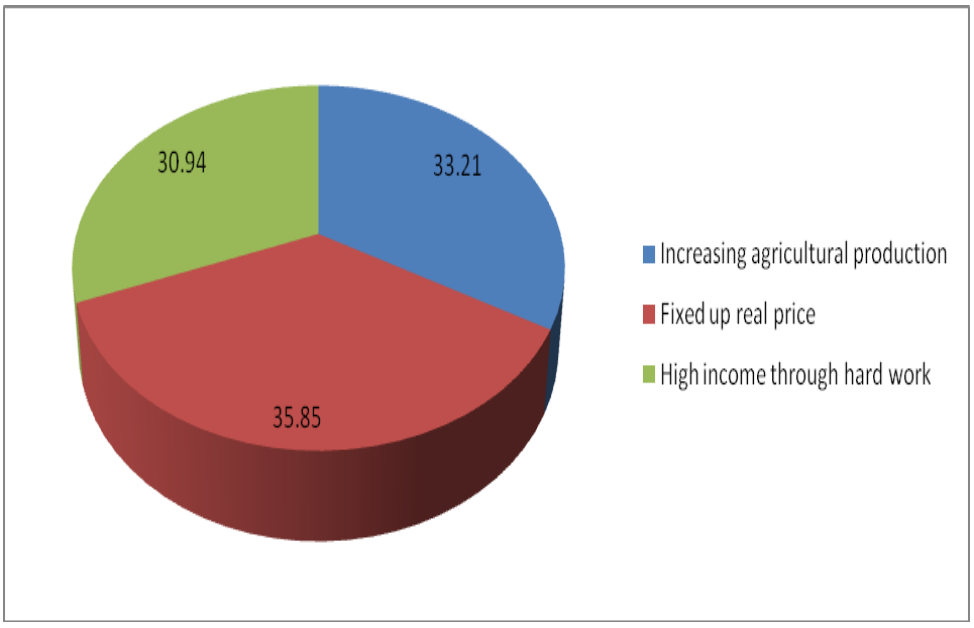

Figure 1: Prospects of achieving land

Increasing agricultural production was a major prospect in the study area. Those who were involved in crop production produced high-yielding varieties (HYV) and got more agricultural production per acre. These productions helped to earn more money per year. Crops' price was not stable that creating less interest. If crop price was fixed then the farmers were able to earn more money. The government played a significant role to fix up real price of agricultural production but it should be implemented for the respondents. Respondents tried to earn more money by working hard which was possible due to multiple crop production-intensification of agriculture by crop diversification and crop rotation, and creating occupational opportunities. On the other hand, they also gave their opinion regarding prospects of achieving land of which increasing agricultural production was 33.21 per cent, fixed up real price, and high income by hard work.

Change of Ownership

Change of ownership in agricultural production was found in different ways which increased day by day.

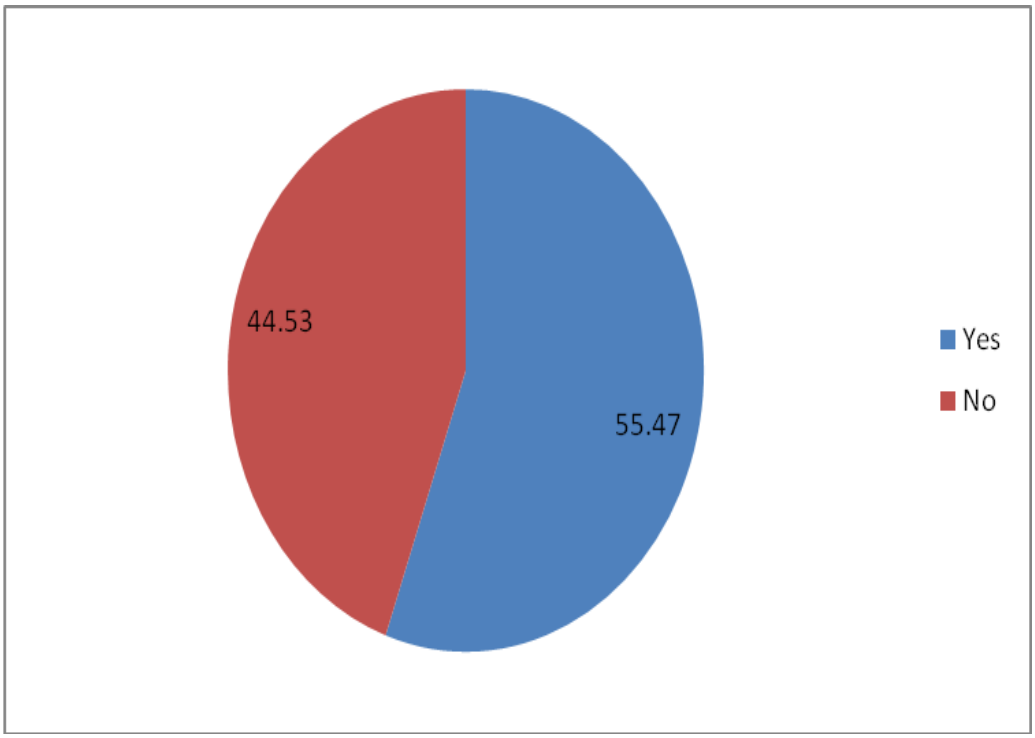

Figure 2: Change of ownership

30 years ago, land owner cultivated their own land and very few amounts of land were cultivated by non-owner. Now many landowners are not interested to cultivate their land due to old aged, lack of opportunities, absence of their children at home etc. So, non-owners are getting a chance to cultivate the land from the land owner and become financially solvent. In these cases, most of the time the labourer class are receiving this chance. Besides, these marginal farmers who have physical and financial strength become interested to cultivate the crops by carrying away leases or mortgages.

Forms of Land Ownership

In rural areas, people have involved their agricultural activities in various ways in terms of their land ownership.

Table 4: Forms of land ownership

Forms of Land Ownership	Frequency (f)	Percentage (%)
Personal	143	53.96
Combined	19	7.17
Lease	56	21.13
Mortgage	31	11.70
Absentee landlord	16	6.04
Total	265	100.00

Respondents gave their opinion on the forms of land ownership and there were five land ownership patterns found in the study area. 53.96 per cent of respondents mentioned that they cultivated their land through personal ownership of their arable land. They achieved their land through purchasing and inheritance.7.17 per cent of respondents cultivated their land through combined ownership with their wives. Most of cases this ownership has been developed through

purchasing their land. 21.13 per cent came from the lease system of which 09.06 per cent have no arable land. 11.70 per cent achieved their status through the mortgage system. 6.04 per cent of respondents were absentee landlords. This was very important for agricultural production due to causes of the absentee landlord. The causes of the absentee landlord were old aged, children engaged in non-agricultural activities, and time management problems that created problems for agricultural production.

Problems in Land Ownership

Land-based problems were found in the rural area which created obstacles in land ownership.

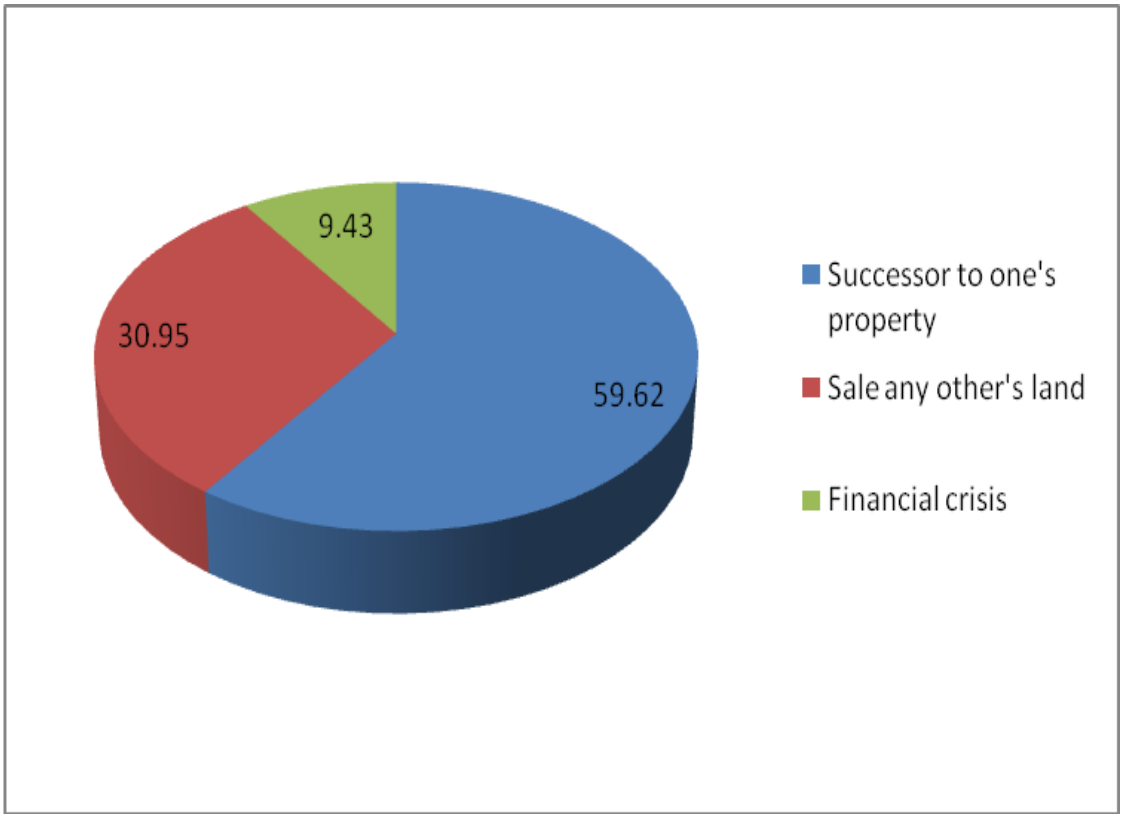

Figure 3: Problems in land ownership

Many successors to one's property establish their rights to the property in many ways like in the name of *dalil* (land deed), records, etc. These were high in the recent past and found comparatively less at present due to the consciousness of the rural people. A problem is created when someone sells one's land to others. It was found among the successor who wanted to sell or lease land and was motivated by someone other than family members, creating problems for their relatives. This practice, generally patriarchal, was still continued depending on the opportunity of the problem's creators. As a result, sometimes, people became hopeless to purchase either land for housing or arable land for cultivation. Many people did not know or were unaware of the subject matter of the land in terms of land management and ownership right. They gave their opinion on problems of land ownership where problem-related to the successor to one's property was 59.62 per cent; the sale of any other's land was 30.95 per cent and financial crisis was 9.43 per cent.

Prospects of Land Ownership

Although few problems were reported by the respondents, prospects were also found for land ownership. Someone who was not interested to cultivate the land (36.23%) created opportunities for the new landowners. Increased financial capacity (24.53%) of the respondents helped them

to acquire land. Open competition boosts the reduction of land litigation problems. People both literate and non-literate were interested to work in the land (33.00%) which is also a remarkable dimension for agriculture and land ownership as well.

Table 5: The prospects of land ownership

Prospects of Land Ownership	Frequency (f)	Percentage (%)
Someone was not interested to cultivate the land	96	36.23
Increasing financial capacity	65	24.53
Increasing competition	71	26.79
Increasing mentality to work in the land	33	12.45
Total	265	100.00

Mortgage System

Mortgage and *koat* (local lease) systems were well known to all in the study area. Contracts took place between the parties from 1,50,000.00 taka to 3,00,000.00 taka per acre for at least two years of utilization of the land. The amount of either high or small rates of mortgage money depends on the demand and quality of the respective land. After two years when the land owner wanted to return or cultivate his own land, he would get a chance to reduce 2000.00 -3000.00 taka per acre per year from the contracted amount while returning the money back to the tenant. A contract is generally signed on a 150.00-taka non-judicial stamp between the land owner and the mortgage owner in the presence of witnesses. Most of the time, day labourers or labourers received mortgages. They got the opportunity to work more and save as well. On the other hand, landowners keep mortgages to others due to their children's education, treatments, familial demands, and maintaining social status including problems of self-cultivation.

Problems of Mortgage System

Though the mortgage system increased due to many reasons some problems arose in this practice.

Table 6: The problems mortgage system

Problems of Mortgage System	Frequency (f)	Percentage (%)
High rate in the amount	105	39.62
Handover to another in case of a high rate in the amount	91	34.34
Keeping a lease by taking the mortgage	69	26.04
Total	265	100.00

Data show that the higher amount of money in taking a mortgage was a major problem in the study area. Someone handovers to another person in case of a higher amount as well as the persons involved in the mortgage system create problems for the mortgage receiver for investing money. Sometimes mortgage receivers were not yet ready to receive refund money. It was also found that someone who took the mortgage but gave the lease to another person created a conflict between the land owner and mortgage receiver or land owner and lease taker. The mortgage system was practised long and problems were found among the respondents where a high rate in amount was 39.62 per cent, handover to another in case of high rate in amount was 34.34 per cent and keeping lease by taking mortgage was 26.04 per cent.

Prospects of Mortgage System

Although few problems were reported by the respondents, a couple of prospects were also found for the mortgage system in the study area.

Table 7: The prospects of the mortgage system

Prospects of Mortgage System	Frequency (f)	Percentage (%)
Increasing financial capability	97	36.60
Interested to cultivate the land	88	33.21
Landowners using money for another source	80	30.19
Total	265	100.00

The mortgage system has been developed and created opportunities for interested cultivators (33.21%). Financial capabilities have also increased in the rural area which impacted on receiving mortgage. Those who were landowners were given a chance to invest their money in another source. These prospects of the mortgage system created an opportunity for the landlord and landless class as well.

Lease System

The lease system is practised each year. It is formally contracted between the two parties ranging from 18,000.00 takas to 21,000.00 takas per acre for one year. The landowners who failed to cultivate their land leased land to others. They were either very elderly- physically incapable of doing agriculture or had no eligible hands and family members to cultivate the land. The price of the lease depends on the price of crops to be cultivated in accordance with the nature and potential of the fertility of the land. Besides these, qualities and demand for land played a significant role in determining the exchange value of the land to be leased. After harvesting the crops, new agreements started for the next year. Usually, the contract agreement and paid amount were completed within the Bengali month of *Vadra-Ashin* (August-September). Signing a contract in written form was found seldom due to the oral contract being sufficient between the two parties as part of the trust, a feature of social capital in the rural society of Bangladesh. On the other hand, little amount of contract money was also a factor in not making a written contract.

Problems of Lease System

There were some problems in the lease system which were created in various ways. Higher competition in the availing lease of land expected by the landowners was counted as a problem for the lease takers. The lease system was developed for only one year and did not ensure the next year of the same lease taker. Conflicts in the households between parents and children and between siblings were created due to the lease intentions and practices. Even in extreme cases, this conflict turned into the court and social

relationships became toxic and pathological for a few respondents.

Table 8: The problems with the lease system

Problems	Frequency (f)	Percentage (%)
Higher competition	94	35.47
Less certainty	65	24.53
Keeping one to another	45	16.98
The conflict between children and parents	61	23.02
Total	265	100.00

The study found that 35.47 per cent of the respondents reported higher competition as a problem of the lease system whereas less certainty was reported by 24.53 per cent, keeping one to another was 16.98 percent and conflict between children and parents was 23.02 percent.

Prospects of Lease System

Although few problems were reported by the respondent's prospects were also found in the lease system.

Table 9: The prospects of the lease system

Prospects of Lease System	Frequency (f)	Percentage (%)
Short-term investment	45	16.98
Increasing financial capability	65	24.53
Interested to cultivate the land	74	27.92
Increasing absentee landlord	15	5.66
Landowners using the money for other sources	66	24.91
Total	265	100.00

The lease system was contracted for a single year which was considered a short-term investment. 26.98 per cent of respondents reported that this was good enough for all classes to invest money in the agricultural sectors. The increasing financial capability created opportunities that were the case for 24.53 per cent of the respondents. Interest to cultivate the land was found among 27.92 per cent of the respondents whereas increasing absentee landlords were found among 5.66 per cent and land owners using money from other sources among 24.91 per cent of the respondents in the study area.

Problems of Land Ownership in Agricultural Development

Problems of land ownership in agricultural development were reported in different ways in the study area.

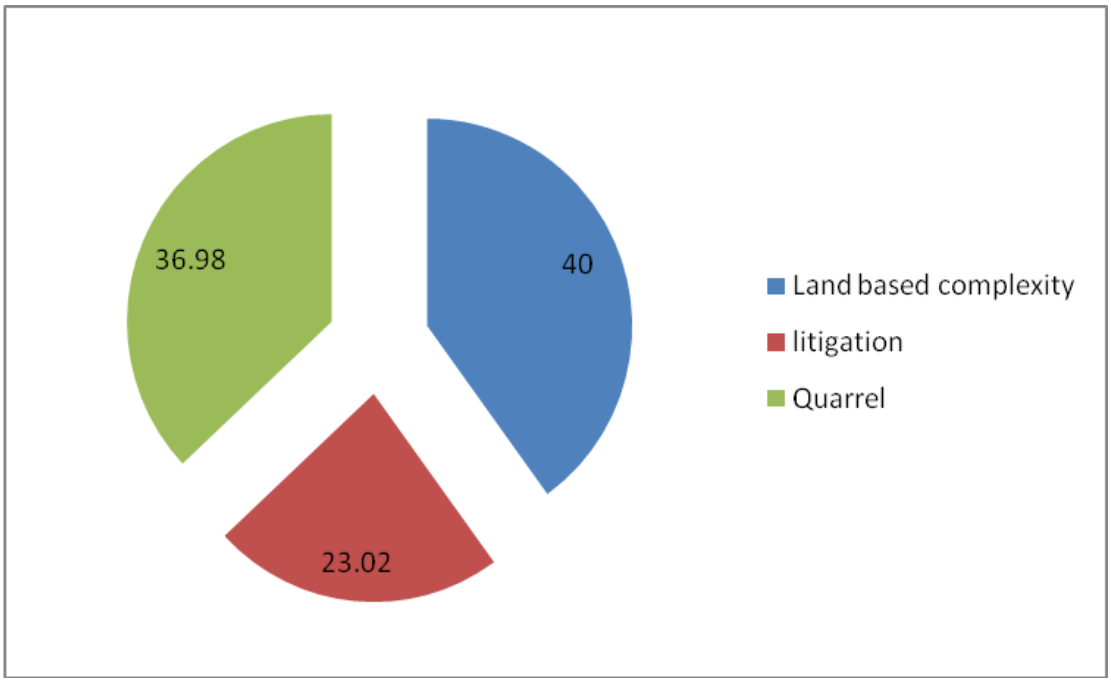

Figure 4: Problems of land ownership in agricultural development

The table shows that land-based complications have been created as obstacles in the development of agriculture. Litigation or case filing was another problem that makes the loss of a huge amount of money and breakdown of the social relationships in rural areas. In the past, it was a serious problem and threat to the development of agriculture and to the people in the rural area by the loss of money and property. Quarrelsome conditions were not helpful for the development of agriculture and their livelihood. Problems of land ownership in agricultural development included land-based complexity for 40.00 per cent, litigation for 23.02 per cent and quarrels for 36.98 per cent of the respondents.

Social Class on the Basis of Land Ownership

Social class is based on different socio-economic issues like land ownership in rural areas that indicate the social status of the people and agrarian class structure as well.

Table 10: Social class based on land ownership

Ownership		**Frequency (f)**	**Percentage (%)**
Landless	Landless-1 (those who have no homestead and arable land)	--	--
	Landless-2 (those who have land for housing but no arable land)	24	(09.06)
	Landless-3 (those who have land for housing and less than 0.50-acre arable land)	94	(35.47)
Landowner	those who have land for housing and 0.50 acre or more arable land	147	(55.47)
Total		265	100.00

From the above table, there was no landless-1 class in the study area because at least all of them have their own land for housing. 09.06 per cent of respondents belonged to landless-2 of which most of them were fishermen and labourers. Landless-3 respondents were 35.47 per cent and most of them were marginal farmers. 55.67 per cent of the respondents were identified as landowners and they have different amounts of arable land. Those who have more land were fortunate enough to earn more through agricultural production or giving mortgages or leases. They enjoyed social status by dint of their children's education or marriage.

Conclusion

Land tenure was an important issue in rural Bangladesh. Land ownership was found both on the land for housing and arable land. Some problems like scarcity of land, high prices, land-based complications, and higher competition were reported in achieving land. Besides these problems, prospects like increasing agricultural production, and increasing income that comes from multiple crop production were also reported by the respondents. Land ownership was established mostly by inheriting, purchasing, marital relationships, and gift exchanges. The mortgage system and lease system were practised with different terms and conditions between the parties- the owner and the tenant. In some cases, problems of land ownership created obstacles in agricultural development by losing money and property. Moreover, social relationships became deteriorated for this reason. Agricultural change and development created new opportunities that affected land tenure as well as the land ownership system in terms of encouraging production by the non-ownership class of the rural people in the study area. There were some social classes observed on the basis of land ownership. Eufunctional land ownership system helped for the better relationships and expansion of agricultural activities in the study area. So, problems should be identified and necessary measures are required for solving those problems identified to create opportunities for the next generation.

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