# Impact of Structural Adjustment Policies An Assessment Using Participatory Techniques

**Volume II: Main Report** 

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#### **Preface**

The main report presents the major findings of the participatory study on the impact of SAP. These findings have been drawn from the three sectors: agriculture, trade and industry, and interest rate liberalization. A number of qualitative techniques have been applied to catch the voices of the major primary stakeholders involved in each of the above three sectors. Although many of the findings are not conclusive, however, they indicate the kind of social impact which has been unleashed by SAP.

I am grateful to all my fellow researchers (M M Shafiqur Rahman for investigating agriculture; Zulfiqar Ali for trade and industry; and Abul Quashem and Arifur Rahman for financial sector) for sharing the pains and pleasures of this non-conventional study. Volume iii containing statistical appendices related to agriculture has been prepared by M. M. Shafiqur Rahman. I am also grateful to Waliul Islam, Shahidul Alam, Monira Hoque, Pallab Mojumder, Nafisa Halim, and Ashabul Huq for providing all types of research and computer support. Thanks also go to Gourango Nandi for his support in organizing the meetings and workshops in Khulna. Finally, we are indebted to all the participants of qualitative sessions for sharing their views on the impact of SAP with us.

While thanks go to all the contributors for their support, the study team takes the full and sole responsibility of any errors and omissions. The team also assumes full responsibility for the opinions expressed in the Report.

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#### ACRONYMS AND GLOSSARY

1	AGBs	Agricultural Banks
2	aman	Group of rice varieties grown in the monsoon season and harvested after the monsoon season
3	ASA	Association for Social Advancement (a national NGO)
4	aus	Group of rice varieties sown in the pre-monsoon season and harvested after the monsoon season
5	BADC	Bangladesh Agricultural Development Corporation
6	BARD	Bangladesh Academy for Rural Development
7	BCIC	Bangladesh Chemical Industries Corporation
8	BFA	Bangladesh Fertilizer Association
9	bigha	A variable unit of land measurement. A standard bigha is one third of an acre
10	BKB	Bangladesh Krishi Bank
11	BRAC	Bangladesh Rural Advancement Committee (a national NGO)
12	boro	Group of rice varieties grown in the dry season
13	BRDB	Bangladesh Rural Development Board
14	BWDB	Bangladesh Water Development Board
15	DAE	Directorate of Agricultural Extension
16	DoF	Department of Food
17	DTW	Deep tube-well
18	GB	Grameen Bank
19	GR	Green Revolution
20	ha	Hectare
21	HYV	High yielding variety
22	IIV	Intensively irrigated village
23	IRRI	International Rice Research Institute

24	kharif	Pre-monsoon and monsoon growing season
25	khesari	Winter legume grown for fodder and for grain (Lathy rus sativus)
26	LIV	Least irrigated village
27	LLP	Low lift pump
28	LSD	Local Supply Depot
29	MBIs	Member Based Institutions
30	MIV	Moderately irrigated village
31	Moush umi	A Local NGO
32	MP	Muriate of potash
33	Mung	Green gram (Phaseolus mungo var aureus)
34	NGO	Non-Government Organization
35	pH	(symbol used for acidity/alkalinity reaction)
36	PSI	Public sector institution
37	PROSH IKA	Proshiskhan Shikhha ebong Kaaz (a national NGO)
38	Rabi	Dry (sunny) growing season, (including both the cool winter and hot pre-monsoon seasons)
39	RKUB	Rajshahi Krishi Unnayan Bank
40	SAP	Structural Adjustment Programmes/Policies
41	STW	Shallow tube-well
42	Tk.	Taka (Bangladeshi currency)
43	TSP	Triple superhosphaste
44	Union	A Unit of local government administration below the upazila
45	Upazila	The lowest unit of government administration