

# CHAPTER-6

**CHAPTER :-6****TRADE AND COMMERCE**

In an urban centre, the commercial activity always occupies an important position. Mayer and Kohn(ed) (1967:593) rightly point out that the importance of the commercial areas of a city is far greater than the limited extent of such areas would indicate. In case of Bogra, besides industrial development, Bogra's name is markedly linked with trade and commerce.

The root of this activity dates back to its early days and with the passage of time it has become a flourishing commercial centre. The gradual development process passed through different stages of transport development : the waterways, the railways and the roadways. At the same time the process of development runs through three distinct periods: British, Pakistan and Bangladesh. It should be borne in mind that the development of commercial activity in a particular centre cannot be thought of in isolation but ought to be linked with regional resources and regional demand and supply. Importance of site and situation in this regard is a major concern. In both the cases Bogra district and Bogra town are placed in advantageous position with respect to the neighbouring regions.

## 1. DEVELOPMENT OF BUSINESS

The business entrepreneurial class emerged during the British period when many like Marwari and Gujarati from India, Irani, Kabuli from Afghanistan came to Bogra to try their fortune and started business along with local Hindus. After partition many Hindus left Bogra for India. Large scale emigrants (Muhajirs) from India held the greater share of business. During the Liberation movement, conflict between Bengali and non-Bengali broke-out and business was snatched by the local people.

The role of river transport in business activities in the early days was significant when the Karatoya river was navigable for the greater part of the year, and the advent of railtransport has been mentioned in Hunter's (1876) Report and District Gazetteer of Bogra (1979). Since the district was and at present is also, surplus in various type of agricultural produces, greatest volume of the commodities were exported to the different areas especially to Calcutta. Calcutta was indirectly linked with Bogra by river and rail. Before introduction of railway, number of trade centres developed along the river or other places. After introduction of railway numerous smaller and bigger trade centres appeared along the railway lines and the earliest ones developed.

Many of the trade centres were linked with Bogra and thus Bogra more or less served the purpose of a centre for collection and distribution through redistributing the collected commodities. The dominant part played by the railway in aiding business activities continued upto the early years of 1970 till the wide spread development of road transport. However, the post Partition period (after 1947) was characterised by moderate development of business activities due to the attainment of independence, development of regional economy and changing society. National Highway particularly brought a great change in mobility and economic activities. A great thrust in the development of trade and commerce followed after the independence.

## 2. DISCUSSION ON STRUCTURE AND MORPHOLOGY WITH FUNCTIONAL ASPECTS OF TRADE AND COMMERCE IN BOGRA

In general, Bogra town as well as the urban centres of Bangladesh exhibit the same nature of business, services and spatial organisation of business complex. On the other hand, it shows certain similarities and dissimilarities regarding commercial structure between western and non-western cities.

Since few decades, urban researchers are increasingly devoted to the commercial study within the frame work of central place, landuse pattern, form, structure and morphology in terms of social value, historical growth, accessibility, land value, location, transport etc., Whole sale and retail trade functions, service establishments belonging to the C.B.D., other hierarchy of shopping centres and business thoroughfares have been the focal theme of research. The study of commercial activities in Bogra follows the conventional characteristics.

Three basic conformations stated by Chorley and Haggett (1977:346) may be mentioned here to compare and differentiate the commercial set up existing in Bogra town and its region.

(i) Older unplanned and newer planned shopping centres, which provide a variety of convenience and shopping goods from functionally home based shopping trips of various frequency and duration;

(ii) A variety of ribbon development which, with the exception of the traditional shopping streets, consist of a range of space consuming services catering primarily to demands originating on highways; and

(iii) Specialised areas catering to special consumer demand. Differences within each of the major types are related to the numbers and kinds of functions performed.

The hierarchic levels, first identified by Christaller in locating central places, exist in all spatial considerations, as regards the hierarchical shopping centre trichotomy and the urban arterial commercial service district phenomenon that are well established elements in the study of commercial structure. In spite of some drawbacks, this study may be framed within it explaining the size and spacing of urban commercial agglomeration.

Based on the application of central place theory in market area analysis in Bogra it may be highlighted that the CBA, as large centre experiencing functionally extensive market area proportionately to others with the greater specialisation in service provisions. This centre possessing more establishments and business types offers more goods and services, does greater volume of business and deals mainly in higher order goods which are sought less frequently and for which shoppers travel longer distances than a small centre in the town. As in every where lower order centres in Bogra generally provide low order goods which are purchased frequently with minimum consumer travel. In this context, Scott's (1970:8) study may be recalled as shopping centres comprise a hierarchy made of discrete groups or centres. The shopping centres of each higher order provide all goods and services provided by lower order centres together with a discrete group of high order functions. The market areas of lower order centres rest within the market areas of higher order centres.

Sometimes dissatisfaction has been expressed with the apparent inadequacy of the central place approach in the explanation of the commercial ribbon where a group of commercial establishments tends to be linear rather than nuclear in form. To overcome the problem, a broadened central place approach based on a concept of linear hinterlands will prove adequate.

#### TYPES OF COMMERCIAL STRUCTURES

Number of scholars have differentiated business areas in different ways under different titles for the usefulness of our study some research may be referred.

Proudfoot (1937) designs a system to describe the city retail structure in USA mentioning that most of the principal cities possess five types of retail structure.

- (1) The CBD,
- (2) The outlying business centre,
- (3) The principal business thoroughfare,
- (4) The neighbourhood business street, and
- (5) The isolated store cluster.

Having experience from Spokane city, Berry (1959) in his article of ribbon development recognises four conformation of business together with constituent groups of business types and the business districts or functional areas they create:

- (1) Nucleated shopping centres
- (2) Urban arterial business districts,
- (3) Highway oriented business districts, and
- (4) Automobile row

However, we may differentiate the commercial areas of Bogra town in the following manner.

#### Commercial Areas

Nucleated Commercial Centres		Business Streets
CBA	Other Nucleated Centres	..
Wholesale/Retail	Community shopping centres	Highway oriented Commercial Function
	Neighbourhood shopping centre,	Specialised business Streets
	Isolated store clusters	Arterial Close to Nucleated Shopping Centres
		Skid-Rows



## Nucleated Shopping Structure

### Study of CBA

#### Delimitation of CBA

Various methods have been used in different studies for delimiting CBD area some of it may be mentioned as shop rent index, trade index, traffic flow, valuation data, land use etc.

Murphy and Vance (1954a) define the functions of CBD as the retailing of goods and services for a profit motive including financial and commercial offices. They have ignored municipal government building, parks, religious institutions, schools, wholesaling, manufacturing (except newspaper printing), administrative, and other non-profit making institutions, where as Dickinson (1964:223-224) advocates that incase of larger cities, all these activities form an integral element of the historical growth and present character of the inner city. Rannels (1956) and Diamond (1962:525), in their study of western cities have included wholesaling and Mabogunje (1964) in his study of Lagos includes wholesaling, manufacturing, municipal and governmental administrative functions, religious and educational institution etc. Within the central function list Khan and Saladdin (1967) select the functions of retailing commerce and finance, personal services. Wholesaling function was excluded because of country wise service performed by port city Chittagong. They include other central functions as administrative, educational, medical recreational and religious.

In the study of CBD of Dhaka, Majid (1970) deals with the functions as wholesaling along with retailing, personal services, financial and other commercial functions. Patel (1974), in the study of city centre of Rajshahi (Bangladesh) considers the functions as retailing, wholesaling, commerce, service, administration, educational, medical, religious and recreation for the city centre.

In case of Bogra town, there is no problem in demarcating the CBA. All types of commercial and financial activities, warehouses are congregated within a limited or specified area making a huge block that composed of dozens of smaller blocks and exhibiting mixed and heavily congested nature of land use scene. More than 70% commercial and service establishments except construction materials, stores, some wholesale shops of oil, molasses of the town are concentrated here. Wholesales, one minipark, 5-out of 6 cinema houses, mosque and temple, head post office, telephone and telegraph exchange, electricity supply office are established here.

The clearly marked CBA forms a triangular shape (Fig. 6.16) bounded by important roads. It is bounded on the East by the Karatoya river, on the south by Zilla school and Nawabbari road, on the south-west by bus and truck terminals and on the west by the Thana road-Jowthala road. The northern portion is bounded by two roads forming the apex of the triangle.

In the south and south east, two secondary schools, circuit house, judicial department and central park are located which are in the immediate proximity to the CBA (Fig 6.16)

#### Functional Aspects of CBA :

The CBA area of Bogra though geographically small in size is the centre of market activities comprising of a large diversity of goods and services.

Due to lack of space, almost every piece of available land is used for business purposes. Moreover old structures as well as unprofitable godowns are demolished to give way to more profitable and vertical oriented structures.

However, the CBA in Bogra assumed importance in this region because of the following points:

- (a) All major national/regional roadways pass through or start from the CBA,
- (b) None of the other market centres of Bogra as large as the CBA,
- (c) Railway, bus and truck terminals for the region are located adjacent to the CBA,
- (d) There has developed an inertia of interdisciplinary commercial activities.

Due to the above factors Bogra CBA is highly developed as well as highly accessible to the surrounding region.

See Table 6.1 and Fig 6.2 shows different types of business activities accumulated are grouped together in which:

The CBA is mainly divided into the following kinds of business :-

- (1) Wholesale trade,
- (ii) Retail trade, and
- (iii) Service establishments and others.

Wholesale Trade :

There is a very thin line of distinction between wholesale shops and retail shops, as the wholesale shops in Bogra

FARRY AND retailing also. The major parameter for a whole sale shop is the volume of transaction as well as the product lines offered.

The northern part of CBA starts from the railway line and caters to special kind of wholesale goods individually selling more or less all general commodities like soaps, inks matches, babyfood, hairoil, biscuits, medicine, hardware etc. There are warehouses (Arot) in vegetable market.

The southern part endowed with varieties of establishments perform wholesale function along with retail activity like northern part as variety stores and hardware (cutlery, utensils, plastic goods, Kerosene Cooker, bucket, glass and ceramic articles, Paint, metal net and nail, sanitary fittings etc), General provision stores (toys, bangles, toilet kit), medicine, umbrella stores, book stores, tea, paper, sugar and salt etc. Apart from these there are about 7 warehouses (Arot) in the vegetable market, and in new market area, several number of commission agents operate business privately.

#### Retail Trade :

Table 6.1 shows different types of shopping establishments (wholesale and retail) which are distinct from those of the outer areas.

It is an established fact that the CBD represents the retail heart of every city. It should be mentioned here that probably the first two nuclei Raja bazar and Fateah bazar were formed with some sort of business activities in the CBA of Bogra.

Table 6.1 Bogra Town : Major Commercial Establishments in CBA and Other

	Total	Outside CBA.	CBA.	
			No.	%
1. Grocery	778	400	378	48.59
2. Food stuff, Fruits, galamal (eg. oilcake)	230	145	85	36.96
3. Cloth/Garments/thread etc	649	138*	511	78.74
4. Variety stores/General stores	512	795	317	61.91
5. Utensil/Cutlery	90	15	75	83.33
6. Hardware	101	52	49	48.51
7. Medicine	310	90	220	70.97
8. Footwear/Leather products	68	5	63	92.65
9. Books/Stationary	75	9	69	92.00
10. Jewellery	160	40	120	75.00
11. Electrical & Electronic goods/Watch, spect	200	42	158	79.00
12. Cosmetics and Others (eg. toys)	264	30	234	88.64
13. Bakery Products	138	33	105	76.07
14. Photo studio/Video club	60	22	38	63.33
15. Construction Materials	277	268	10	3.61
16. Restaurant/Lodge (including tea stalls, drinks etc.)	200	160	40	2.00
17. Pan/Bidi shops	172			
18. Mattress/Pillow etc.	26		26	100%
19. Umbrella	16		16	100%
20. Godown/Arot	67	22	45	67.16
21. Commission Agent/Others	85	47	38	44.71
22. Barber shop	56	45	11	19.65
23. Laundry	47	40	7	14.89
24. Tailor	193	55	138	71.50
25. Repair shops	242	147	95	39.26
26. Engineering workshop/ Motor garage vulcanising	320	282	38	11.88
27. Scrap Iron (Bhangari)	110	90	20	18.18
28. Printing Press	65	40	25	38.46
29. Banks	37	22	15	40.54
30. Furniture : a. wooden	124	124		
b. steel	47	40	7	4.10
31. Others	450	310	140	31.11

Source : Field work and Municipal office, 1987-88.

Note : \*133 second hand cloth or small cloth stores.

# CENTRAL BUSINESS AREA: COMMERCIAL LAND USE

## HIERARCHY OF COMMERCIAL CENTRES AND BUSINESS STREETS

- INDEX**
1. Groceries / Food Staff
  2. Vegetable / Others
  3. Cloth
  4. Variety Stores/ Hardwares
  5. General Stores/Confectionaries
  6. Books / Stationaries
  7. Medicine
  8. Electrical/ Electronics
  9. Cosmetics / Others
  10. Leather Products
  11. Utensils
  12. Jewelleries
  13. Mattress
  14. Godown/ Arot
  15. Tailors
  16. Others
  17. Dwelling Units

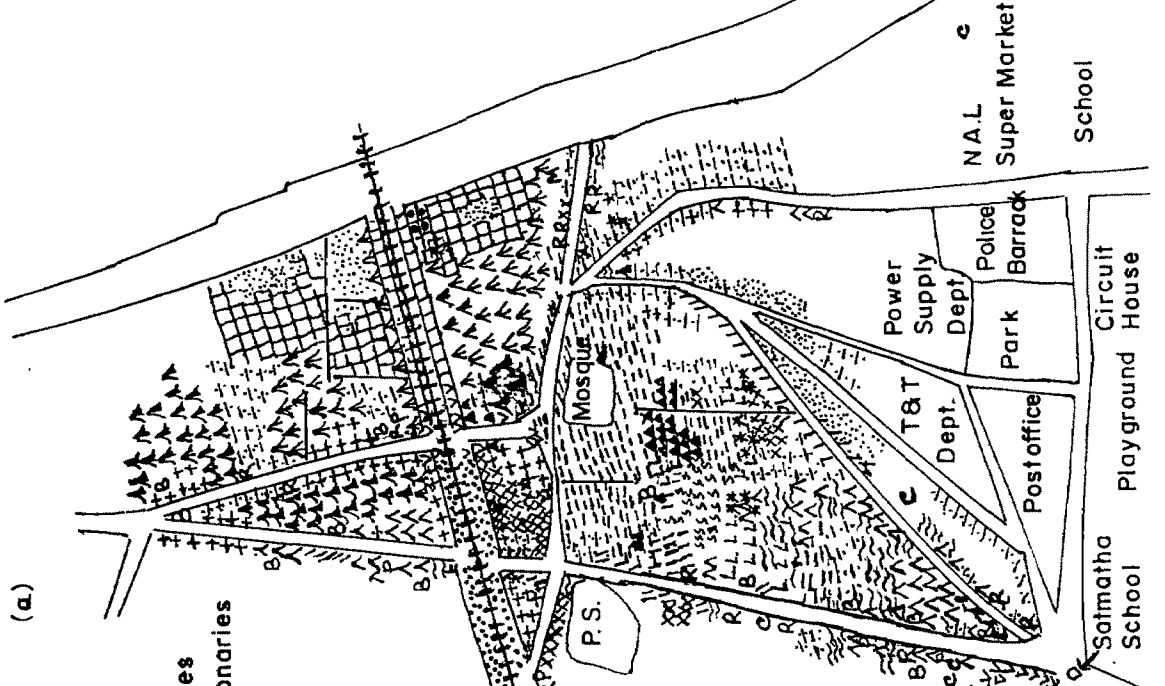
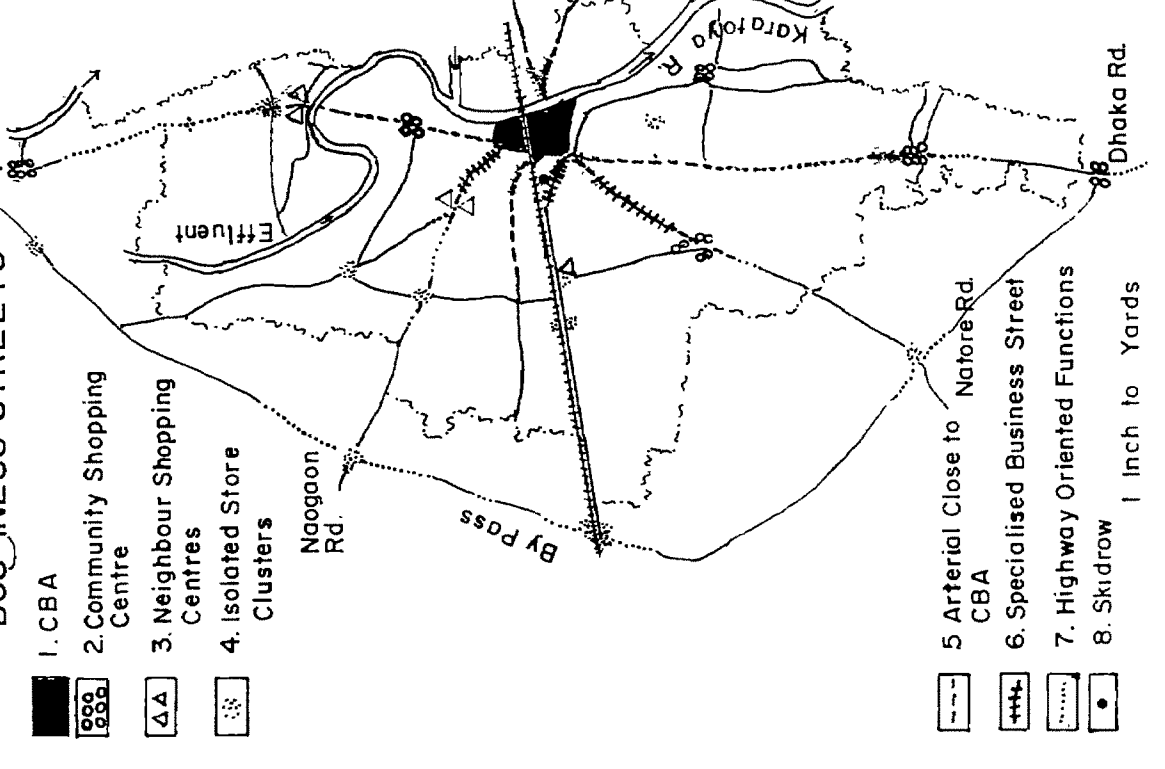


Fig. 6.1

These twin centres comprise of vegetable markets, groceries (48.59%), fish and vegetable godown (35%) food stuff stores etc.

Market wise establishments are depicted in Table 6.2 from where spatial association of shopping activities will be understood. New market and adjacent areas are largely devoted to convenience goods and others like cloth (78.74%), cosmetics (88.64%), shoes (92.65%), electrical and electronics (79%), medicines (70.97%), jewelleryes (75%), utensils (83.33%).

Talukder market and adjacent area are devoted to books and stationary materials holding about 45 stores, 20 establishments of cotton based goods (mattress, Pillow etc.) are localised along railway line, and also vegetable and fruit sellers who operate their business.

A well organised super market (Nawab Hataf Hii super market, 100 shops (plate 7) and a small municipal market (Saptopodi-about 35 shops, Fig 6.1a) have been recently constructed.

It should be mentioned here that all the good quality restaurants and also hotels/ lodges are located in the UBA. There are about 20 hotels and restaurants excluding number of tea-stalls. Nawabbari road is famous for yoghurt which has a wide market all over Bangladesh.

#### Service Establishments and Others :

There are about 15 banks and number of business firms, courier services, transport agencies, offices of private



organisations, printing press (38.4%) and so on.

There are about 130 (71.50%) dress makers (mainly in new market area/1st floor), 11 barber shops, 95 (39.2%) repair services (radio, T.V., watch, etc.). Out of six cinema houses in the town five of them are located in the CBA.

**: Other Nucleated Commercial Centres :**

There is no other nucleated commercial centre in the town comparable to the CBA. On the other hand Commercial streets perform significant commercial activities in their own way.

Regular shopping trips from the households for goods and personal services focus upon 3 levels of nucleated shopping centre, in addition to ubiquitous isolated general stores or groceries in which these levels lie below that of the CBA.

In reality, we observe that as spatial functional arrangements, nucleated; centres are located centrally with respect to their service areas. Berry (1957) clarifies that distance from any centre to centres of similar is a function of the orientation and quality of transport facilities and of the density of distribution of purchasing power. As such, where purchasing power per unit area is relatively great, centres are closely spaced, as within the continuously built up areas of cities. In another case, when purchasing power is more sparsely distributed, centres are more widely spaced, as found in suburban areas. The pattern continues into the open country side, where nucleated centres constitute the central places.

It should be noted that in Bogra all the nucleated commercial centres are primarily concerned with vegetable, fish and meat markets, groceries and general stores. Some restaurants and light manufacturing industries also exist.

Table 6.2 shows the number of establishments. Location

of these centres are mentioned in Fig 6.1a and also in Fig 6.1b.

(a) Community Shopping Centres:-

These are the centres where the neighbourhoods are provided with frequently consumed goods, but these centres cannot fulfil all the services that the CBA can. It is observed that their service extends beyond municipal limit (Fig 6.2a) provides the market great degree of accessibility. Along with daily necessities some other establishments and professional services like barbers, tailors, blacksmith, repairing, doctors, photostudios, rice and flour mills etc. are performing their services (Table 6.2). In this group, all the centres have daily bazar (vegetable, fish, fruits etc.).

Amongst the centres, Kalitolahat and Matidalinat have traditionally weekly hat (bi-weekly bazar) which provide much shopping scope for the people. Peripheral villages are much more benefited from the Matidali bazar due to its location in the northern extremity whereas the location of Kalitola hat in the main town provides considerable services to the surrounding area.

Other important centres are Bakshirhat in Malotinagar, Khander bazar in Natore road-Carmichael road intersection, Colony bazar along Dhaka Road. Another important shopping centre is Bonani bazar adjacent to the southern limit of the municipality.

(b) Neighbourhood Shopping Centres:-

It refers to the convenience goods for the local people and their functions depend upon the neighbourhood. In Bogra,

these centres have been developed beside main roads or in road junctions, examples are Fulbari college market, Namajgar Mor, Chelopara bridge market. For the convenience of the local people, vegetable markets are located in the Fulbari and Namajgar market areas. Some feeder roads meet these centres.

(C) Isolated store cluster:-

There are number of this type of shopping centres mainly at road intersections. These are the smallest order centres of the central place hierarchy. These centres comprise some grocery shops, pan shops, small restaurants and general stores. The location of centres may be mentioned as Jaleswaritala kalimandir area, Fulbari-Bottola, Nisindera-Hilisonar Mor, Kamargari-rail-crossing, Another cluster is near the Nurani Biscuit Factory. Near railway station, a cluster is coming up with the provision for sale of vegetables.

**Business Streets:**

Commercial streets, which follow the growth of the town, along the main roads, also perform special and significant functions. The establishments, forming a ribbon pattern, are specialised in goods or comprise of a mixture of establishments (Table 6.2).

In Bogra, business streets starting from the LBH show the mixed form of commercial land use and are almost similar in nature Fig 6.1b In some cases only dissimilarities arise.

Conforming to the classification of business activities along the urban ribbon as given by Berry (1959), the commercial activity in the ribbon of Bogra may be classified into different categories.

(i) Highway Oriented Facilities :

Commercial functions along the highway may be grouped into

- (a) automobile service area,
- (b) Space consuming service area.

The highway-oriented facilities are either located with respect to a set of demands but not associated with demands for nucleated shopping facilities. As a matter of fact, they are such business types which require large and expansive site and ready access. It is observed in Bogra that it evokes a set of demands for filling stations, for restaurant facilities, for motel, for garage and workshops, etc. owing to traffic flow. At the same time sale of auto accessories, furniture, appliances etc. are other functions alongwith lumberyard, warehouse.

Practically all the regional roads perform highway oriented functions. The most important road i.e. Dhaka-Bangpur road significantly occupies greater portion of business establishments throughout its length. The varieties of establishments mentioned above took place according to the degree of traffic flow. As new roads come up, there is a tendency of commercial establishments to shift to places of much traffic flow. Therefore, it is observed that in some cases, importance of

**BOGRA TOWN'S 62 COMMERCIAL ESTABLISHMENTS ALONG MAJOR ROADS AND IMPORTANT NUCLEATED CENTRES**

Roads and Adjacent Areas :	Grocery	Food grains/galamal*	Variety/Hardware General Stores	Utensils/Cutlery	Cloth/Darments	Medicine	Jewellery	Electrical/Electronics/Photostudio	Restaurant/Lodge/tea-stall	Commission Agent/Agency	Godown/Arct	Tan/Ridi	Machine parts	Furniture/size (wood/steel)	Construction materials	Barber shop	Tailor	Laundry	Repairing	Engineering Workshop, Leadthe, Garage	Skin	Gas cylinder/Fuel	Others	TOTAL
1. Santakar Road	28	35	10	4	-	7	4	5	25	12	-	18	12	6	60	6	12	4	13	15	-	-	13	
2. Dhaka Road	45	10	25	1	2	13	2	9	-	2	-	16	39	22	41	12	7	6	24	30	-	15	30	
3. Natore Road	22	5	15	-	-	9	-	8	-	-	-	14	34	97	18	6	3	6	8	49	-	-	8	
4. Rangpur Road :																								
1. upto Sibhati	12	4	14	4	-	15	3	6	17	16	-	12	24	8	34	6	6	4	8	8	-	8	10	12
2. College to Maticeli	21	8	15	-	-	5	-	3	11	2	-	16	33	14	5	4	4	4	12	35	-	10	16	
i. Station Road	7	4	13	-	-	6	-	-	8	-	-	20	6	15	5	6	2	-	7	-	-	3	35	
ii. Old Dinepur Rd.	14	-	12	-	-	3	-	1	-	-	-	10	2	3	2	2	3	2	3	3	-	-	7	
iii. Sabtol Road	25	12	16	8	-	7	6	2	8	-	2	15	9	9	10	4	4	3	5	4	-	-	17	
iv. Chandanbej she Road	18	8	9	-	3	2	2	2	7	-	1	10	7	6	8	2	3	3	6	4	-	-	13	
v. Badshole Road	26	4	12	-	-	7	-	-	7	-	-	13	12	5	15	4	4	5	6	4	38	38	17	
<b>Nucleated Centres :</b>																								
Kalitola Hat	19	25*	4	-	-	3	1	2	3	-	7	5	3	-	-	2	2	2	2	-	-	-	7	
Majidali Bazar	16	15*	2	-	-	3	-	1	5	-	-	6	2	3	-	3	3	1	3	2	-	-	5	
Khander Bazar	12	26*	2	-	-	1	-	-	3	-	-	5	-	3	4	-	1	-	2	2	-	-	3	
Colony Bazar	15	30*	5	2	-	5	-	6	4	-	-	8	4	3	2	5	4	4	10	-	-	-	14	
Motofinagar Bazar	16	22*	3	-	-	5	-	2	6	-	-	7	-	2	1	2	2	2	2	4	-	1	10	
Koridaha Hawkers Market	-	-	-	-	133	-	-	-	-	-	-	4	-	-	-	-	-	-	-	-	-	7	12	

SOURCE : Field Work

Note\*: Mostly rice seller on daily basis, \*\* includes oil cake, Mustard oil.

some functions has diminished. On the other hand, recently constructed by-pass international route beyond the western margin of the town limit is also increasingly pulling highway commercial services. All the trucks and some buses for inter district services ply on this route.

Finally, it is to note that as distance increases, the concentration of different types of establishments decrease giving place to mainly service type of establishments.

(ii) Specialised Business Streets:

There are some roads which carry on some special types of business activities besides common commercial functions. In this category the most important business street is baragola-Santahar road, where similar type of establishments have been lined up over a longer period like shops of cement, iron rod, C.I. sheets, Tube-wells, Molasses, Oilcake, Bitumen, Pulses etc. There are number of banks located along this road. This street has a monopoly in business.

Another important road is station road which is short in length. Most of the establishments are of machine and automobile parts due to proximity of Transport terminals.

Natore road is specialised in light engineering and associated functions, pump set, tractors etc.

(iii) Arterial close to Nucleated Commercial Centres.

Some of the roads like Sariakandi road, Chandandaisha

road, Dhaka road (Sherpur road) and Badortola road which start from CBA show different types of commercial land uses. The establishments may be mentioned as General stores, Pan/bidi shops, restaurants, stationaries, medicine stores, photo studios, printing press, L.P. Gas selling shops, barber shops, cycle repairing, furniture mart etc. These types of establishments along these road are also found in the proximity of other nucleated commercial centres.

(iv) Skid-Row :

According to Berry (1959) "Skid-row" is found besides the main roads near CBD in large cities. It is characterised by the concentration of bars and missions, second-hand stores, flop house hotels etc. skid-row frequently has an arterial location in the low-rent "zone of discard".

In Bogra, this type of skid-row formation is observed on low rented railway land in between railway station and bus terminal namely Koritola hawker's market (Fig 6.1). There are about 133 second hand and low cost ready made cloth stores in this market. Some low quality restaurants and pan snops are also located



### SOME OTHER COMPONENTS INVOLVED IN THE SHOPPING ACTIVITIES

Service Areas of Vegetable Markets and Shops of Daily Necessities:

Fig.6.20 shows the location of market, vegetable markets, other shopping centres and their approximate service areas. The consumers' shopping trips in connection with range of goods, order of goods and threshold are accentuated. From every market 60 to 100 customers were interviewed to know their places of residence. Here items of daily necessities like vegetables and groceries are considered. It has already been pointed out that the nucleated commercial centres are located ideally with unique accessibility supported by radial and grid road pattern. In consonance with Berry's (1967:11) work, we can show the centrality desire lines that connect the origin and destination of trips by the residents of urban and out-skirts-villages for shopping purposes of daily necessities. Here, one can observe the increasing length of the trip towards bigger market centre (Fig.6.3) due to the availability of expected goods. The lower order market centres serve their surrounding areas according to the order of goods available. The trade areas of these lower order centres are nested within the area served by the higher order centres. The areal extent over which a community draws, its consumer relates to the economic reach of that centre. Except central market (Raja bazar & Fateh Ali bazar) 80% to 90% customers come to the nearest market as depicted in Fig.6.20. The travel behaviour of consumers interrogated in the central market, bring out some interesting facts about the clientele. The central

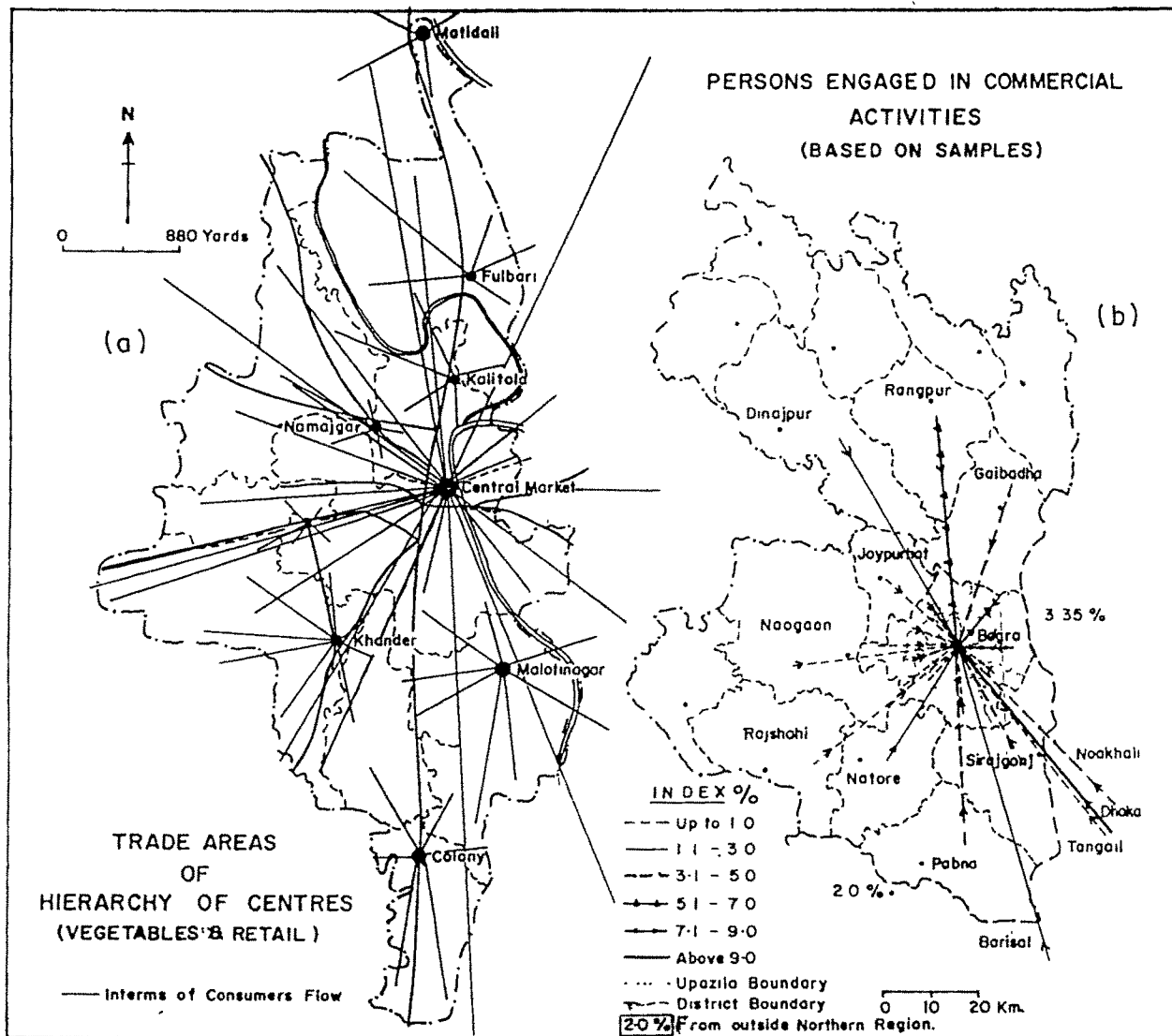


Fig: 6-2

MARKET DRAWS MAXIMUM NUMBER OF CONSUMERS FROM 1km. RADIUS DURING THE MORNING HOURS. IN THE EVENING AFTER WORKING HOURS, PEOPLE COME TO PURCHASE ARTICLES. SINCE THE CENTRAL MARKET LOCATED IN THE CBA, CATERS TO ALL KINDS OF CUSTOMERS AND PROVIDES ALL KINDS OF GOODS, OTHER THAN VEGETABLES AND FISH, GROCERY, PEOPLE WHO COME TO THIS AREA FIND IT ADVANTAGEOUS TO BUY IT ON THEIR TRIPS TO THE CBA AND THUS SAVE ONE TRIP TO THE NEIGHBOURHOOD SHOPS.

Small traders of the neighbourhood commercial establishments purchase certain commodities and vegetables in bulk from the central market, to sell in their shops outside CBA.

Other centres in the margin of the town limit namely Colonybazar, Malotinagar bazar (Baksher hat), Matidalı bazar have a clientele from the surrounding rural areas. On the otherhand, Fulbarı bazar, Namajgar bazar, Kalitoia hat, Railway station bazar and Khander bazar solely serves customers drawn from the adjacent areas.

From the empirical observations made and also from the analysis of data, it may be rightly said that underlying the movement of population for shopping the principle of least distance efforts is in operation. Secondly, there is a well organised arrangement of the above mentioned commercial functions giving rise to a hierarchy of functions.

#### Spatial Interaction and Mode of Travel.

To understand the spatial interaction between the place of residence and the place of work, number of people who

are engaged in business and who have a regular and definite daily movements, were interviewed. 6,153 owners and employees belonging to different commercial and service establishments in different areas were interviewed through questionnaires. Table 6.3 shows the different modes of transport used by the people. From the table..6 it is observed that rickshaw forms main mode of transport in the CBA. This confirms that people travel from distant areas either from the town or outside. Other important personal mode of transport i.e. Motor-cycle and bi-cycle is worth mentioning. Persons possessing motor cycles belong to the wealthy class where as those possessing cycles are also considered to be economically sound. About 60% of the people working in CBA use rickshaw or possess bi-cycles indicating more or less their sound economic background . Therefore, the table shows 67% rickshaw and 57% bi-cycle users in the CBA. In the same way more than 60% people use bus and other conveyance as mode of transport.

On the other hand , in the business thoroughfare or other nucleated business centres, higher percentage of people walk down to their place of work. Which is in close proximity to their residence. Rickshaws are largely used by the persons engaged in business firms along the Dhaka-Rangpur road and Natore road .

3026 owners of business establishments were interviewed to know the nature of growth (Table.6.3) is found that the CBA dominates over all other commercial centres though there has been a growth of commercial establishments outside the

CBA. This growth actually coincides with the growth of the population and the spread of the town.

Table 6 : Mode of transport & growth of Business Establishments.

Commercial Areas	Mode of Transport						No. of Owners started business			
	Total No of Persons	Walking	Rickshaw	Bi-cycle	Bus	Others Motor cycle etc.	upto 1950	1951-70	1971-80	1981-90
<u>CBA</u>										
1. Rajabazar Area	637	188	288	118	25	18	10	37	92	232
2. Fatteh Ali Bazar Area	737	204	371	112	25	25	44	58	116	218
3. New Market Area	1260	369	614	179	74	23	19	76	169	307
4. Talukdar Market	424	108	208	76	26	6	12	37	46	99
5. Saptopodi Market	70	37	19	6	8	2	8	3	17	39
6. Nawab A. All Super Market	185	35	104	18	19	9	-	-	-	109
<b>TOTAL</b>	<b>3313</b>	<b>941</b>	<b>1604</b>	<b>509</b>	<b>177</b>	<b>84</b>	<b>93</b>	<b>211</b>	<b>440</b>	<b>1004</b>
<u>Other Areas</u>										
7. Koritola Hawkers Market	251	142	74	27	8	-	0	1	14	113
8. Chak-Badurtola	176	101	57	12	2	4	-	7	21	57
9. Rangpur Road (Part)	494	272	147	37	20	18	6	23	56	100
10. Rangpur Road (from Fulbari)	123	106	5	9	3	-	3	18	30	44
11. Santahar Road	283	136	82	41	15	9	7	23	50	64
12. Chelopara-Chandanbaisha Road	102	59	22	14	7	-	2	5	15	32
13. Old-Dinajpur Road	66	61	4	1	-	-	-	2	10	37
14. Sherpur Road	298	145	89	55	5	4	4	10	29	91
15. Gohail Road	723	278	247	153	34	10	5	21	55	145
16. Chelopara-Gaboli Road	212	142	35	26	6	3	2	10	26	86
17. Bakshir hat	112	70	30	10	2	-	5	12	30	5
<b>TOTAL</b>	<b>2840</b>	<b>1512</b>	<b>792</b>	<b>385</b>	<b>102</b>	<b>49</b>	<b>34</b>	<b>132</b>	<b>336</b>	<b>774</b>
<b>GRAND TOTAL</b>	<b>6153</b>	<b>2453</b>	<b>2396</b>	<b>894</b>	<b>279</b>	<b>131</b>	<b>119</b>	<b>343</b>	<b>776</b>	<b>1788</b>
<b>% of C.B.A.</b>	<b>54</b>	<b>38</b>	<b>67</b>	<b>57</b>	<b>63</b>	<b>63</b>	<b>78</b>	<b>62</b>	<b>55</b>	<b>56</b>

Source : Field Work

### Persons Engaged in Commercial Activities

In order to study the human interaction between Bogra and its surroundings, a personal survey was conducted. 1438 out of the total employees were taken as a sample for the study emphasising on the place of residence of the employees migrated or originated from different direction to Bogra and the attraction of the commercial activities of Bogra.

Of the total samples, it has found 51% originated from Bogra district and 49% from other districts within Bogra district 9.81% employees have come from Gabtoli, 9.60% residents of Bogra itself and 7.30% from sariakandi (7.30%).

10.65% of the employees in commercial activities are found to have originated from Dhaka of which a large number businessmen started trading in old clothes in Bogra town. Now they have switched over to sale of new readymade clothes. 49% person i.e. (4.11%) had migrated from the remote district of Noakhali, where adverse physical environment is unattractive to the population.

Except Natore the contribution of the surrounding districts is moderate Rangpur, Sirajganj and Fабna also share significant portion.

However from the table it is evident that Bogra's commercial activities attract the entrepreneurs from the surrounding and also distant areas. More over, the opportunities of employment in Bogra are more & varied.

Persons Engaged in Commercial Activities.

Table 6.4 Persons Engaged in Business Firms, Coming from Different Areas.

<u>Upazilas</u>	No.of people		<u>Districts</u>	No.of people	
	%			%	
1. Sariakandi	105	7.30	1.Joypurhat	40	2.78
2. Gabtoli	142	9.87	2.Naogaon	41	2.85
3. Sonatola	75	5.22	3.Sirajgonj	68	4.73
4. Dhunut	30	2.09	4.Baibandha	45	3.13
5. Shibgonj	73	5.08	5.Natore	7	0.49
6. Kahaloo	62	4.31	6.Pabna	70	4.87
7. Nandigram	22	1.53	7.Rangpur	77	5.35
8. Sherpur	32	2.23	8.Rajshahi	17	1.18
9. Dupchanchia	29	2.02	9.Dinajpur	10	0.69
10.Adamdighi	31	2.16	10.Tangail	15	1.04
11.Bogra(proper)	136	9.60	11.Dnaka	178	10.65
			12.Noakhali	49	4.11
			13.Barisal	11	0.69
			Others	77	5.35
Total	793	51.80		689	49.00
Grand Total	793 + 689			=1482	100%

Source : Field work.

### Commercial Establishments in Selected Towns :

Bogra town is compared with four old district headquarters in terms of commercial establishments of all categories. Table 6.5 shows the number of establishments, establishment per 10,000 people and the composite index \*. From the Table 6.5 we may compare each item of every town as well as the composite index of all items together in every districts, which offers a clear picture of the business status of the district.

In most of the cases, Bogra shows leading position followed by divisional headquarter Rajshani. From the analysis Bogra reveals highest composite value (840) followed by Rajshani (694). However, from this study, we understand the potentiality of Bogra town in trade and commerce and its (Bogra) position in comparison to others.

\* To show the potentiality of business function the calculated data (Table 6.5) may be combine and a composite index obtained by using the following formula stated by Singh (1971 :14) and Singh (1982 :67)

$$C.I = \frac{H_1 \times 100}{\sum H_1} + \frac{H_2 \times 100}{\sum H_2} + \dots + \frac{H_n \times 100}{\sum H_n}$$

Where C.I is composite index, H<sub>1</sub>, H<sub>2</sub> up to H<sub>n</sub> are the figures obtained from standardizing the number of establishment in different cities.



Table 6.5 Five District Headquarters : Commercial establishments and Composite Index, 1987

Items	BOGIRA		RAJSHAHI		BANKPUR		DINAJPUR		PABNA		TOTAL No. of Estab.	COMPOSITE INDEX				
	1.	2.	1.	2.	1.	2.	1.	2.	1.	2.		RAJ- HAI	DIHA- JPUR	PABNA		
1. Grocery	250	37.04	600	34.97	248	15.90	190	19.72	175	16.04	123.69	29.95	28.28	12.86	15.95	12.97
2. Clothes	280	29.83	500	29.14	206	13.21	100	10.38	145	13.30	95.66	30.97	30.46	13.81	10.85	13.90
3. Stationary	291	30.88	350	20.40	175	11.22	70	7.27	110	10.09	79.78	38.61	25.57	14.06	9.11	12.64
4. Shoes	55	5.82	70	4.08	35	2.24	30	3.11	23	2.11	17.36	33.53	23.50	12.90	17.91	12.16
5. Furniture	60	6.35	110	6.41	24	1.54	45	4.67	16	1.47	20.44	31.07	31.36	7.53	22.84	7.19
6. Cycle stores	39	4.13	50	2.91	35	2.24	6	0.83	11	1.01	11.12	37.14	26.17	20.14	7.46	9.08
7. Books & Magazine	65	6.88	80	4.66	32	2.05	29	3.01	21	1.93	18.53	37.13	25.15	11.06	16.24	10.92
8. Tobacco/Bidi Wholesale	20	2.12	30	1.75	10	0.64	20	2.08	3	0.28	6.87	30.86	25.55	9.32	20.28	4.08
9. Watch	36	3.81	45	2.62	30	1.92	15	1.57	18	1.65	11.57	32.93	22.64	16.59	13.58	16.26
10. Net=I/Variety Stores	60	6.35	80	4.66	31	1.99	35	3.63	11	1.01	17.64	36.00	26.42	11.28	20.58	5.73
11. Tea-leaf Whole Sale	7	0.74	10	0.58	06	0.38	8	0.83	10	0.92	3.45	24.45	16.81	11.01	24.06	26.67
12. Fire Arms	3	0.32	4	0.23	02	0.13	2	0.21	2	0.18	1.07	29.91	21.50	12.15	19.63	16.82
13. Food grains	52	5.50	60	3.50	41	2.63	45	4.67	62	5.68	21.99	25.01	15.92	11.96	21.24	25.82
14. Medicine	83	8.76	90	5.24	160	10.26	105	10.90	40	3.67	38.85	22.60	13.49	26.41	28.06	9.45
15. Electrical	38	4.22	50	2.91	50	3.21	33	3.43	11	1.01	14.58	27.57	19.96	22.01	23.53	6.93
16. Paint	13	1.36	20	1.17	04	0.26	10	1.04	9	0.83	4.68	29.49	25.00	5.56	22.22	17.74
17. Cutlery and Utensils	42	4.44	55	3.21	24	1.54	21	2.18	25	2.29	13.66	32.50	23.50	11.27	15.96	16.76
18. Sports goods	6	0.64	12	0.70	04	0.26	5	0.52	2	0.16	2.30	27.83	30.43	11.30	22.61	7.83
19. Musical instruments	6	0.64	10	0.58	68	0.52	10	1.04	1	0.09	2.87	22.30	20.21	18.12	36.24	3.14
20. Bread and Biscuit	26	2.75	50	2.91	32	2.05	10	1.04	27	2.48	11.23	24.49	25.91	18.25	9.26	22.08
21. Jewellery	54	5.71	70	4.08	34	2.18	70	7.27	35	3.21	22.45	25.43	16.17	9.71	32.38	14.30
22. Sweet	10	1.05	50	2.91	22	1.41	16	1.66	20	1.83	8.87	11.95	32.81	15.90	18.71	20.63
23. Saloon	37	3.92	50	2.91	40	2.56	60	6.23	30	2.75	18.40	21.30	15.82	13.91	33.86	14.95
24. Photostudio	23	2.42	30	1.75	20	1.28	20	2.08	13	1.19	8.73	29.84	20.05	14.66	23.83	13.63
25. Other's	505	53.44	600	34.97	356	22.82	250	25.95	182	16.69	153.87	34.74	22.73	14.83	16.86	10.85
a. Bank	34	3.60	400	2.74	24	1.54	25	2.60	21	1.92	12.41	29.00	22.08	12.41	20.95	15.55
b. Insurance	7	0.74	4	0.23	4	0.26	2	0.21	4	0.37	1.81	40.88	12.70	14.36	11.60	20.44
c. Advertising Firms	9	0.95	30	1.75	4	0.26	4	0.92	1	0.00	3.47	27.38	50.43	7.49	12.10	2.56
d. Cinema Hall	6	2.22	3	0.18	4	0.26	4	0.42	4	0.37	1.87	34.22	9.63	13.90	22.46	79.79
e. Hotel and Restaurant	108	0.64	125	7.28	116	7.44	62	6.45	65	5.96	38.56	29.64	18.88	19.29	16.73	15.46
f. Others	27	11.43	70	4.08	107	6.86	10	1.04	47	4.31	19.15	14.93	21.31	35.82	5.47	22.51
TOTAL ...	640.00	654.00	417.00	563.00	391.00	563.00	391.00	563.00	391.00	563.00	391.00	563.00	391.00	563.00	391.00	563.00

Data Compiled and Computed

Source : Inspectorate of Factories, Shops and Establishments, BOGIRA

NOTE : 1. indicates No. of establishments, 2. indicates Establishment/10,000 people.

In conclusion, from the study it is evident that the root of present state of commercial development goes back to the early days of British occupation and little development took place in the later half of the 19th century. After Partition (1947) commercial activities grew faster but since Liberation the development in all sphere of commercial activities has been more rapid. However the development of trade and commerce shows a great co-relation with the transport development in three different periods: British, Pakistan and Bangladesh.

Increasing linkages with the surrounding region due to transport development, new modes of production technology, rapid urbanisation etc. ensure Bogra's spurt in the commercial activities, high density of population in the surrounding region and considerable socio-economic development provide a large clientele. Some special types of items like agricultural machineries, electronic goods, motor vehicles etc. serve distant areas.

When we observe the layout and distribution of commercial activities, we find that CBA and its adjacent areas possess the majority of important establishment except those of construction materials and auto servicing.

The CBA of Bogra is by far the most concentrated centre of employment and is the major focus in the systems of intra-city and inter-city transportation with which other types of land uses are closely related. Here, most of the central place functions

are localised . It is the most accessible part to the entire city population; as well as to the surrounding region (all transport terminals are close to CBA) where a marked concentration of shopping goods stores serve a substantial proportion of the commodity wants of the people. It is observed that never the less the growth of out lying business areas has not reduced the role of CBA according to the functions that it serves.

In Bogra, all the nucleated commercial centres are characterized by vegetable market , grocery shops , low quality restaurants, some professional's offices etc. On the other hand all the important roads i.e. regional roads enjoy unique accessibility and hold some common and special types of store . Arterial close to CBA performs mixed commercial activities.

With the shifting of the bus route there is a shift in passenger flow, thereby declining the importance of high way oriented functions, along those roads.

### DEVELOPMENT OF BANKING SERVICES

The urban and regional development considerably depends on the growth and interplay of various sectors of economy in which banking is the dominant indicator. Therefore, an examination of growth of banks, advances and deposits offers an insight into the process and pattern of economic growth as well as economic development. In this context an attempt is made to analyse the prevailing situation in Bogra town and Bogra district, and to compare Bogra with other selected district headquarters. In the Appendix some regional banking services are given.

As a matter of fact Bogra is endowed with long history of prosperity in banking activities. In the British period, banking sector was developed by private ownership and urban centres were the place of activity. After the Partition it began to spread in business and administrative centres all over the region in a more organised way, and after the Liberation (1971) it has widely distributed. Bogra town and the district had considerably developed in this activity since 1960s. Roy (1969) observes that "it can be undoubtedly believed that all types of banks functioning in the area, rendered a remarkable role in the development of industrial, commercial and agricultural sectors of Bogra, which was the sole inspiration of the people to stand on their own feet."

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Note: H.K.Dutta Roy was the Agent of United Bank of India, bogra Branch.

### Growth of Banking Sector

#### **Bogra town:**

The only central co-operative Bank Ltd. which is still functioning was established in 1914 at Bogra by the sincerest effort of Khan-Bahador Ibrahim to save the poor farmers and petty businessmen from the grip of 'Monajans' (money lender). At that time 37 village banks were officiated under this bank and the number rose to 284 in 1987. Under these banks, there are several societies. It is mentioned in Bogra gazetteer (1979:167-168) that during the time of partition three scheduled banks, namely the Bengal Central Bank Ltd., the Calcutta Commercial Bank Ltd. and the Pioneer Bank Ltd., each had a branch at Bogra in addition to four non-scheduled banks (5 were in other places). All these banks went into liquidation during the period 1951-59 and sooner two scheduled banks opened their branches. Later on the district/town saw a brisk period of banking from 1960-'70, State Bank of Pakistan (1964) and Bangladesh Shilpa Bank (1962) were established for the 18th time in the Northern Region. Moreover 14 banks were established (21 in other places). At present, total number of all types of banks are 37 at the town.

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Note: This information was collected from a report written by H. Majid, central Co-operative Bank Ltd. Bogra.

### Bogra Region

According to the Bogra gazetteer (1979, 167-68) there were some private banks in different places of the district before partition but they could not function for a longer period. During the time of partition time five non-scheduled banks were serving the region (excluding Bogra town) and finally went into liquidation during the period 1951-59. Then gradually scheduled banks began to be established. Upto 1972, there were 21 branches in the region (excluding Bogra town) which increased to 151 upto 1988.

Table 6.6<sup>a</sup> & Figs. 6.3 a & b shows the cumulative growth of banking sector from 1951 to 1987. The number of branches within the periods of upto 1951, 1952-61, 1962-74, 1975-81 and 1982-87 are 2, 7, 44, 143 and 186 respectively in which total cumulative figure indicates 186. It is interesting to note that out of 186 banks Bogra district possesses 142 banks and the rest are in Joypurhat district. The rapid growth started after 1961 and indeed the explosion of banking sector is noticed in the period 1975-81 being 99 (total 145).

Table 6.6<sup>b</sup> highlights the banking growth in selected upazilas. Bogra and Joypurhat are district head quarters in their respective Upazilas. At the same time Sherpur also is an old town. Therefore, these Upazilas are holding large number of banks including Adamdighi Upazila where Santanar railway junction is situated. Bogra being the biggest and unparallel town in the region shows all along increase in the number of banks.

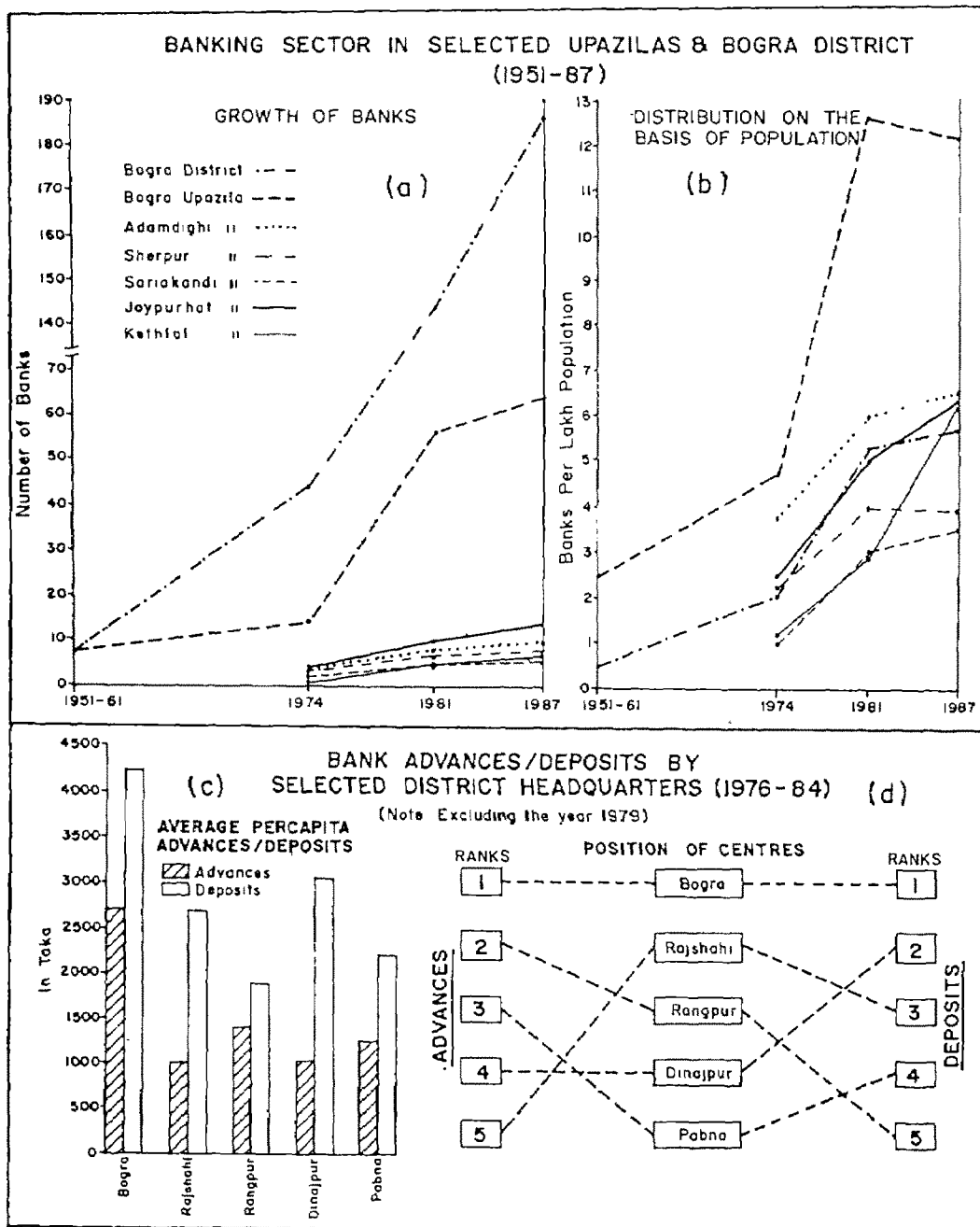


Fig. 6-3

Table 6.6 GROWTH OF BANKING SECTOR AND ACCESSIBILITY OF BANKING

Services to the People in Selected Upazilas-upto 1987.  
(Figures cumulative.)

Name of the Upazilas	upto 1951	per lakh pop.	1952-61	per lakh pop.	1962-74	per lakh pop.	1975-81	per lakh pop.	1982-87	per lakh pop.
Bogra	2	2.17	7.7	3.02	16	4.72	56	12.76	64	12.17
Adamdighi	-	-	-	-	4	3.74	8	6.02	10	6.45
Sherpur	-	-	-	-	3	2.23	7	4.06	8	3.90
Sariakandi	-	-	-	-	2	0.99	3	2.63	6	3.40
Joypurhat	-	-	-	-	4	2.50	10	5.15	14	6.28
Kethlal	-	-	-	-	1	1.18	5	4.98	7	6.14
<b>Bogra Dist. (Total)</b>	<b>2</b>	<b>0.16</b>	<b>7</b>	<b>0.44</b>	<b>44</b>	<b>1.92</b>	<b>143</b>	<b>5.24</b>	<b>186</b>	<b>5.64</b>

Data Computed :

Source : District Gazetteer, Bogra, 1974; Respective bank offices  
Population figure from District population census  
1951-81, For 1987 population figure is calculated.

Note : Most of the banks are located in and around the

To understand the significance of banking service in relation to population, number of banks per 1,00,000 population is calculated (Table 6.6 Fig 2.3b). As far as availability of banking services to the people is concerned Bogra Upazila shows the highest figure in all the periods.

It may be concluded from the above referred Table 6.6 that Upazilas with important urban centres and, or Upazilas which are socio-economically developed, show higher and faster growth of banking services.



Comparative study of Banking Services : Five Old District Headquarters.

In this study Bogra town is compared with other selected towns in terms of number of banks as well as banks per lakh population.

Table.6.7 exhibits number of banks and banks per lakh population Bogra is leading with 26.46 followed by Dinajpur (26.00). Rajshahi and Pabna are closer to each other, and Rangpur is in the lowest position.

The selection of Bogra for Banking activity by the private sector since 1983-84 itself bears testimony to the economic importance of the town. Most of the private bankers opened their first or second branches in the Northern Region at Bogra. It is true that private sector invariably seeks the most favourable site for business operation to gain optimum result. Due to increasing industrial activity government opened first branch of Shilpa bank in the Northern Region at Bogra in 1962. Similarly 1st branch of state Bank of Pakistan (now Bangladesh bank) was established in 1964 by government to serve the entire Northern Region. In Table.6.8 all the private banks and other special types of banks are mentioned and given rank according to their date of establishment. The final conclusion arrived at from this exercise also projects Bogra as the most important centre in the Northern region.

Money Transaction:

Table.6.9 gives the information of average per capita

advances and deposits for the selected towns and according to that rank is given Subsequently fig. 6.3.c. a shows comparative picture in relation to advances and deposits and more clearly fig. 6.3.d. portrays the relative position of the towns.

More investment through advances from banks refers to more developmental activities like business, industries, agricultural enterprises etc. On the other hand, in case of more deposit it also indicates more income and economic strength of a town.

Hence, from the analysis Bogra shows exceedingly higher position as regards per capita advances (Tk. 2732) and per capita deposits (Tk. 4253). Rangpur ranks second in per capita advance (Tk. 1410), while Dinajpur ranks 2nd in per capita deposit (Tk. 3059).

Table 6.7 Number of Banks in Municipal Areas : 5-Districts H.w.s.  
(1982)

Municipalities	No. of Bank Branches	Population	Bank/Lakh population
Bogra	25	94491	26.46
Rajshahi	41	171600	23.89
Dinajpur	25	96343	26.00
Rangpur	33	155964	21.16
Pabna	26	109065	23.84

Data Computed

Source: District statistics, 1983, (Respective Districts).

Table 6.8 Ranking of Banks.

District H.Qs.	Specialised Banks			Private Banks						total scores
	Bangla desh Bank	Shilpa Bank	A.B Bank	I.F.I.C Bank	U.C.B	City Bank	Islami Bank	Natio nal bank	B.C.I	
(A)										
Bogra	1	1	1	2	1	4	1	5	1	
Rajshahi	2	2		1	4	2	3	1	-	
Rangpur		3		3	5	3	4	2	-	
Dinajpur		4		4	3	-	-	-	-	
Fabna		5		-	-	1	2	-	-	
(B)										
Bogra	5	5	5	4	5	2	5	5	5	37
Rajshahi	4	4	-	5	2	4	3	5	-	27
Rangpur	-	3	-	3	1	3	2	4	-	16
Dinajpur	-	2	-	2	3	-	-	-	-	07
Pabna	-	1	-	-	-	5	4	-	-	10

Source : Data collected from Respective Bank.1988

Note : Value is given according to the time opening of branches i.e. First=5, second=4, Third=3, Fourth=2 and Fifth=1

Table- 6.9 Bank Advances and Deposits of selected 5-District  
Head quarters according to Volume of transaction (1976  
to 1980)

District H.Qs.	Advances			Deposits		
	Total Advances (Tk in Million)	percapita Advances (in Taka)	Rank	Total Deposits (Tk in Million)	Percapita Deposits (in Tk)	Rank
Bogra	1222.8	2732	1	1903.6	4253	1
Rajshahi	1216.2	999	5	3267.8	2683	3
Rangpur	1274.9	1410	2	1718.8	1901	5
Dinajpur	655.9	1034	4	1940.5	3059	2
Pabna	843.6	1231	3	1521.1	2220	4

Data Compiled

Source : Statistical year Book, 1980:384

\*Note: Excluding 1979.

It may be endorsed that there has been a rapid growth in banking activities throughout the district and town itself. Income from agricultural development and increasing industrial-commercial activities ensure the banking activities more and more prospective and purposeful future.

The impact of urbanisation and people's awareness to banking facilities and advantages and their involvement are responsible for the uplift of socio-economic conditions in the recent past.