

Socio-Economic Condition of Pottery Making People and their Problems: A Study of Dhamrai in Dhaka District, Bangladesh

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Abstract

Pottery making industry in Bangladesh carries most significant cultural heritage. It is considered as a way of earning a living for a particular population. Some of the people in this particular community (pottery makers local name paal) have again taken up this pottery profession in order to preserve their inheritance. But in the practical life it has been seen that their socio-economic condition is at a very low level and the pottery artisans are changing their profession and taking up another profession. The reason behind these situations is similar substitute products in the market and less demand of pottery items. The income of pottery maker is very low. Using by their profession they earn very poor money. Their other sources of income are also very minimal. Most of the potter does not have any savings. They invest money for their business borrowing from government, NGOs and many other local sources at a high rate of interest. As a result, they cannot make capital properly to increase their industry as they needed. The main objective of the present paper is to study the socio-economic condition of pottery maker. It is also aims to explore the problems they are facing in this occupation. The research also measures the income, expenditure and savings of the respondents. This study is based on eighty two sample units collected through primary survey using quantitative methodology. Under the non-probability sample techniques purposive sampling is used at a selected areas of Dhamrai district in Bangladesh. Whereas necessary arises descriptive statistics has been used.

Key Words: Pottery Maker, Problems, Occupation, Socio-economy, Income, Savings, Loan.

Introduction

“The artist that cuts the wood, hammers the metal, molds the clay, carves the stone block, he brings to us the past of man, an ancient man, without whom we would not be here. Is it not admirable to see him standing, among us, in the midst of a mechanical age, this obstinate survivor of the age of the hands? Centuries have passed by him without altering his deep life, without making him renounce his ancient ways of discovering the world and inventing it” - Henri Focillon

Pottery production is one of the most traditional arts. Historically pottery originated from the Jomon period from about 10,500 to 400 BC. The place which closes related to this oldest known body of pottery in Japan. The ancient Jomon pottery has not only been sophisticated but also unique technique and design. Near about 550 BC, potters were introduced in Iran. Chinese pottery had developed with different feature techniques by about 5000 BC. Besides, highly artistic pottery heritage were produced by early Columbian-American. Moreover, the Indian sub-continent including Bangladesh was also popular for pottery industry (The Independent, October 13,2003).

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In Bangladesh the origin of pottery dates back to the Mohenjodaro and Harappa civilization. Some exquisitely beautiful earthenware was found during the excavation of Mahasthangarh of Bogra and Cumilla's Mainamati Salban Monastery. Although this industry is facing a lots of challenges, these Kumar people wants to rear their unique skills generations after generations for their survival (The Daily Sun, January 28, 2019).

Pottery is one of the most significant cultural heritages of Bangladesh. Pottery products have been bringing forth the historical events, culture and values of the community to the next generation. Historically Bangladesh is very rich in soil diversity. Using this nature most of the historical structure such as, Kantazir Temple (Kantazi Mondir) in Dinajpur, Paharpur Monastery at Naogaon been made. These places are decorated with terracotta artwork which is considered as the inimitable example of the pottery. Thus the socio-cultural history of Bangladesh is deeply riches with pottery as a cultural heritage (Shabab, 2014).

Pottery Maker

Literary the people who made earthen product are known as "Potters" and the profession is known as "Pottery". It is also well known that a caste or community defined or given a name according to its occupation and from this point of view the section of people who exclusively belongs to the profession of pottery are known as "Kumar" (Haloi, 2017). Potter is also known as Paal. Usually Paal works as freelancers. The artisan is a craftsman can be defined as following ways:

"An artisan is a person engaged in or occupied by the practice of a craft, who may through experience and talent reach the expressive levels of an artist using his hands, mind and heart in his work and what he creates" (Ahmed, 2013). Now a day the traditional term craftsman and craftswoman are often replaced by artisan and rarely by craftsperson.

Context of the Study

Pottery industry is a traditional craft industry in Bangladesh. The study area of the pottery handicraft is suffering from numerous problems which are diversified in character. Considering their lifestyle it is found that, they are facing not only poor economic condition but also lower level of education, insufficient income and savings. Besides this, lack of proper food, pure drinking water, health services, suitable houses, healthy sanitation, recreation etc. are common everyday living problems of this marginalized people. Moreover, one study shows that, one of the major constraints for the development of pottery industry is irregular supply of raw material (Malegawekar, 1973, cited in Kasemi, 2014).

Similar study found that, paucity of working capital, obsolete technology, lack of product diversification, competition with the organized sector etc. are distinct challenges for pottery making people.

A good market for the products of household industries is important to promote the wellbeing of the pottery workers or small entrepreneurs (Rao, 1989). In the focus of this statement it is shown that, there is no marketing support available for pottery

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maker. In addition, lack of managerial training, proper skill formation are also creating barrier for the development of pottery industry (Kasemi, 2014).

In the problem statement the proposed study lies on the fact that, from the ancient period of time, pottery craft is considered as the principal means of occupation by the pottery community people. But in the course of time this craft industry is going to be disappearing from our society (Haloi, 2017). The pottery product which is produced by this people is most of the times neglected by us because of the abundance of substitute products in the market. The competition from the substitutes like plastic items is a major problem for pottery development (Lakshman, 1966, cited in kasemi, 2014). In spite of this unfortunate situation it is impossible to throw out this potter and their art from our society because pottery is the art of earth were making.

In Bangladesh pottery has a long traditional history. It is an important art work that has been passing down in the country from generations after generations (Howlader, 2019). To explain their lifestyle, unfortunately it is observed that, in socio-economic perspective, their income is not increasing as per the development of the modern economy (Shabab, 2014). On the other hand, the contribution of the craft industry for the national income is minimal due to its nature of being unorganized. Furthermore, poor capital, technological hindrance, lack of market intelligence and improper institutional framework etc. are also accountable for the demolishing condition of this pottery making industry (Kasemi, 2013). Limited study has been done in the context of lifestyle of pottery maker in Bangladesh. So, there is little chance to know the accurate scenario about this crafts people.

Research Objectives

- a) To know the socio-economic condition of pottery artisan in present Bangladesh.
- b) To gather knowledge about income, expenditure and savings of pottery maker.
- c) To identify the problem they are facing in this profession.

Review of Literature

The pottery maker is passing their days within a very poor economic condition. (Haloi, 2017,P.139) referred that, pottery crafts industry is gradually going to be disappearing from society. Because the availability of plastic products and many other substitute products in the market is huge. Besides, our attitude toward this crafts and craftspeople are one of the central causes of devastating condition of this industry.

An Indian study has been asserted that, the products of pottery market are mostly extended to local areas and partly available in urban areas. As a result, the middlemen can play a vital role in sense of economy to be marketed there exclusive products. They collect product at a low cost from the artisans and sell it in the market at high price (Kasemi, 2014). So, virtually pottery makers are deprived economically.

A study in Bangladesh (Howlader, 2019) has stated that, potteries in Bangladesh are replacing by ceramic and plastic with the advancement of technology. Although the potters have skills, they cannot compete with then production system in the market. Moreover, there are lots of middlemen and agent in the market who maintain the market linkage with the retailer. In addition, potters don't have any formal association,

through which they can become aware about the techniques of marketing of their goods (Howlader, 2019).

In my opinion, the economic condition of potter are not much well. Although pottery industry is inevitable part of our traditional culture, judging by the economy it is much neglected. As a result, their economic situation is not very promising.

The income of pottery workers has decreased over time. Studies have shown that, rapid economic developments are responsible for the declining income of pottery artists. For example, in the state Assam they don't have any contribution towards the national economy by using this craft industry (haloi, 2017, P.140). Similarly, another study stated that rural industrialization created new job opportunities. As a result, pottery artisans are abandoning their traditional art and choosing a new one as a profession. This had led to a crisis with workers and production is declining due to lack of labor. For that reason, the income of the potters is decreasing (Shabab, 2014).

Similar reasons have been seen in Bangladesh. In our country six hundred and eighty villages dedicated to pottery making half a million nearly people uses clay to make art. From the above statistics, it is understood that pottery is the source of income for a large section of the rural population of Bangladesh. But a study conducted on the city of Faridpur in Bangladesh found that, a potter told the average income of a day laborer involved in pottery is to 80 taka sometimes it is hard to earn taka 80 a day by selling earthen materials . Another report shows that, according to a potter, we used to earn around taka 60,000 a month but now the situation is not the same as before (Debnath, 2018).

Shabab (2014) studies asserted that, the cottage industry in Bangladesh play a significant role in employment generation but it is relatively small in share. Among the different products of cottage industries pottery is not significantly contributive in the economy although it is traditional in nature.

From my point of view, potters continue to produce for their livelihood lacking adequate technical support they are unable to advance their production. The lack of new dimensions in production has resulted in their sales not increasing their income is declining due to low sales.

Methodology

The word 'Methodology' refers to the overall analysis of how research proceeds (Punch, 1998). In sociology, researcher mainly depends on two distinct methodologies namely, qualitative and quantitative methodology. In this research, quantitative methodology has been used to explore the socio-economic condition of pottery maker. In quantitative methodology, survey is probably one of the best strategies available to the social scientists in collecting original data. Considering these advantages, the current research has been adopted survey as the main strategy for data collection.

Study Area

Dhamrai pottery villages are well known pottery industries in Bangladesh. There is several pottery making villages in Dhamrai namely, Kagozipara (Pathantola),

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Shimulia Paal Para, NotunBondor Paal Para etc. Pottery villages of Dhamrai are called as Paal Para. The configuration and zoning of Kumar's houses are usually the same pattern. The open places in front of their houses are used as to prepare the clay. Most of the artisans are making the product as freelancers. From the above villages mentioned here, researcher in this research chose three villages mentioned here for collecting relevant sources of data about the socio-economic condition of the pottery makers.

Study Population and Study Unit

Size of the sample depends on size of the population to be sampled (Baily, 1987). In this research the pottery maker are entrepreneur (both male and female) directly related to pottery making, are selected as study population. A sampling unit is either a single sampling element or a collection of elements (Bailey, 1987). It can be a person, a group, an organization, a writing document or symbolic message or even social action that is being measured (Neuman, 1997). In this study every individual who are owner of pottery making and who have their own workers has been considered as sample unit. Here it is good to say that, almost all the family members are joined with pottery making along with hired workers.

Sampling Procedure and Sampling Size

This study adopts non-probability sampling to collect relevant data. Under this non-probability sampling techniques purposive sampling is used to select pottery artisans who are the entrepreneurs of this industry. In pottery villages every family is a single unit of pottery production. For this reason, researcher chooses the head of the family member who manages everything related to pottery making as a sampling unit. Purposive sampling has been chosen because of its flexibility. By using purposive sampling, total 82 respondents have been selected as a sample population from three villages (Kagozipara, ShimuliaPaal Para, NotunBondorPaal Para) of Dhamrai.

Methods of Data Collection

Under the survey research interview a representative questionnaire has been selected as the study instrument. Both close-ended and open-ended questions are included in the questionnaire. There are sixty eight questions in total in the questionnaire. Close-ended questions are majority in number than open-ended questions. Using personal experiences and observations close-ended questions are used to save time and open-ended questions to get in-depth knowledge and insight (Fatema, et. al., 2017). This study has adopted interviewer administered questionnaire. After selecting data collection procedures the next step is to do field work. In this research, fieldwork has been conducted from August 10th to September 15th, 2019.

Data Processing and Analyzing

Data must be analyzed after collecting it. In this research after collecting the data the researcher has checked the questionnaire to see whether there any questions that are not answered and other questions that are not asked by the researcher. After that, computer based data analysis software, "Statistical Package for Social Science (SPSS)" has been used to analyze and interpret the data.

Validity, Reliability and Ethical Issues

To ensure the validity and reliability of this study, a clear definition of pottery maker (Who are pottery maker?) has been provided. Further, a structured interview questionnaire has been used in order to limit the responses necessary for the study. Code of ethics provides guidance for a research. In general the researcher wants and has every reason to be ethical (Bailey, 1987). To ensure credibility of the responses and the confidentiality of the participants the necessary informed consent has been obtained. Any participant's name has not been mentioned in this research overall because researcher tried to protect the privacy of the respondent.

Results

Table 1: Socio-Demographic Information of the Respondents

Variables	Categories	N (%)	P-Value
Gender	Female	21 (25.6%)	0.524
	Male	61 (74.4%)	
Age	25-40	41 (50.0%)	0.008
	41-60	41 (50.0%)	
Religion	Hindu	62 (75.6%)	0.496
	Muslim	20 (24.4%)	
Marital Status	Married	68 (82.9%)	0.094
	Unmarried	14 (17.1%)	
Education Qualification	1-5	35 (42.7%)	0.563
	6-10	11 (13.4%)	
	11-12	1 (1.2%)	
	Degree	1 (1.2%)	
	Graduation	0 (0.0%)	
No. of Family Member	Post-Graduation	0 (0.0%)	0.576
	No-Education	34 (41.5%)	
	2-4	34 (41.5%)	
	5-8	48 (58.5%)	

Source: Field work, 2019

Among all the respondents, the percentage of male is the highest 61 (74.4%) and 25.6% are female. It means that men are more involves in this profession than female. The percentages of age of respondents are the same 41 (50%). Intervals are 15 in 25 to 40 age category and in 40 to 60 the interval is 20. Here the maximum age of the respondents is 60. The second age category interval should be 15 (41-55) like the first one but here from age 55 to 60 number of respondents are very low. That's

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why the second age interval category is considered the prescribed way. However the result of the variable seems to indicate that the p-value (0.008) is significant. Religiously, the percentage of Hindu is 75.6% where Muslims are 24.4%. It is clear from the result that Hindus are more involved in this profession than Muslims. Married people (82.9%) are more in percentage than unmarried (17.1%) person. The highest educational qualification is found in the category from class 1 to class 5 which is 42.7%. The percentage of 11-12 and degree level education rate are same (1.2%). On the other hand, the number of respondents in the graduation and post-graduation level is (0.0%) zero. It means that, Moreover, the number of respondents who don't have any education is not small in number which is 34 out of 82 respondents (41.5%). It is clear from the education part most of the potters have primary level education (1-5 class).

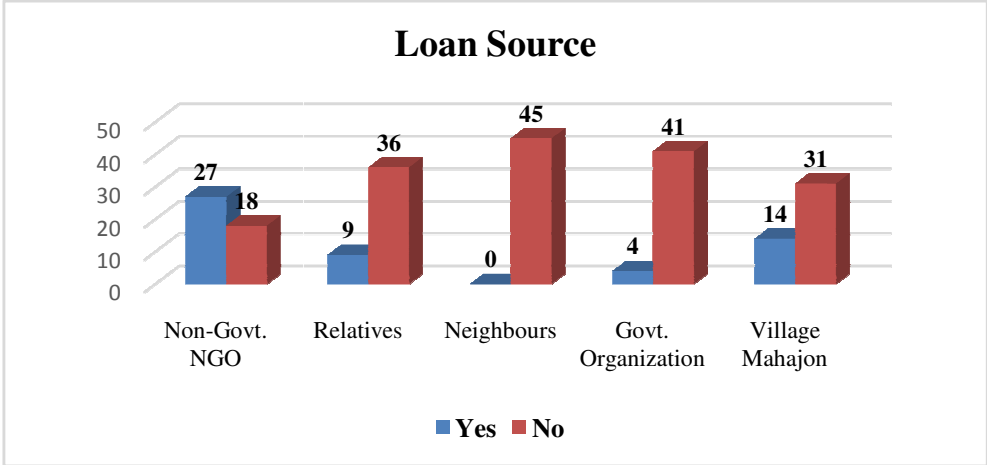
Table 2: Income and Savings Profile of the Respondents

Variables	Categories	N (%)	P-Value
Monthly Income (In Thousand Money)	11-15	27 (32.9%)	0.991
	16-20	33 (40.9%)	
	21-30	22 (26.8%)	
Any other Source of Income	Yes	24 (29.3%)	0.022
	No	58 (70.7%)	
Type of Other Incoming Source	Shop	7 (29.2%)	0.740
	Business	4 (16.7%)	
	Land	12 (50.0%)	
	Others	1 (4.2%)	
Other Incoming Member	Yes	30 (36.6%)	0.671
	No	52 (63.4%)	
Income of Other Member	2000-5000	6 (20.0%)	0.390
	6000-10000	18 (60.0%)	
	11000-16500	6 (20.0%)	
Annual Income from Land and Other Sources	20000-35000	12 (80.0%)	0.605
	36000-50000	3 (20.0%)	
Personal Monthly Deposit	Yes	39 (47.6%)	0.01
	No	43 (52.4%)	
Monthly Depositing Amount	500	1 (2.6%)	0.185
	1000	8 (20.5%)	
	2000	21 (53.8%)	
	3000	9 (23.1%)	

Source: Field work, 2019.

The table represents income and savings information of the respondents. Nearly (32.9%) of the respondents earn 11-15 thousand taka monthly, whereas (26.8%) have monthly income between 21000 to 30000 taka. Among all the respondents highest percent (40.9%) earn moderately taka 16000 to taka 20000. Another source of income question (70.7%) of people has no alternative earnings. In contrast (29.3%) respondents have other sources of income that are economically solvent. This relation is significant as it shows at $P < 0.05$ value. Furthermore, the table shows that (29.2%), (16.7%), (50.0%) and (4.2%) percent respondents have shop, business, land and other sources of income respectively. Among which nearly 50% of the respondents have their own cultivating land. More than half of the respondents (63.4%) have other incoming members in family; in contrast (36.6%) have no other earning members. It is apparent from the table that 60% of the other earning family members' income is 6000-10000 taka monthly. On the other hand, the income of other member taka 2000-5000 and taka 11000-16500 presents the same percentages (20.0%). The annual income from land and other sources is 2000-3500 taka (80%) and 3600-5000 taka is 20% respectively. The table represents the scenario of monthly deposit scheme of the respondent. A greater number of respondents (47.6%) have monthly deposit scheme whereas (52.4%) don't have any savings. There is a significant relationship between solvency and savings at ($P=0.01$) percent level of significance. The table shows that near about (53.8%) of the survey participants mentioned that they save a handsome amount which is 2000 taka monthly. 23.1% of respondents depositing attractive amount of money 3000 monthly. Less than (2.6%) save 500 taka and moderately (20.5%) deposit 1000 taka monthly.

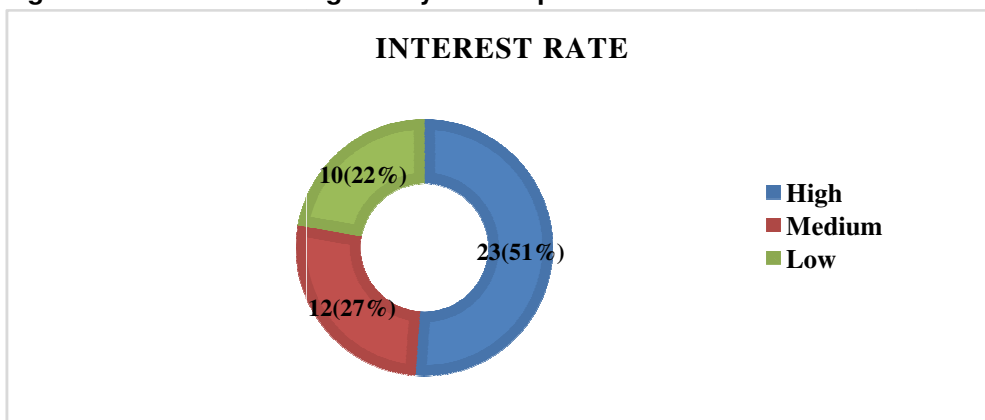
Figure 1: Sources of Loan by the Respondents



Source: Field work, 2019

Total 45 respondents indicated that they take loans in need. The bar chart represents out of the 45 respondents 27 took loans from non-government organizations where 18 respondents don't take loan from any NGO's. 36 of the respondents don't take any kind of loan from their relatives, whereas 9 received loan from their relatives. Among all the respondents no one take loan from their neighbors. Their percentage is (0%). It highlights the weakness of respondents' relationship with neighbors or may be the neighbors are not financially capable. So, they don't have transactions with neighbors. 4 of respondents received money from NGO,s whereas, 41 of them don't credit from government institutions. The source of credit for 14 respondents is rural money lenders as opposed to 31 respondents don't take loans from rural money lenders. The figure shows that among all responses highest number of respondents borrows money from non-government organizations.

Figure 2: Rate of Interest given by the Respondent



The pie chart shows the information that 51% of respondent take loans at high interest rate where 27% of the respondents took loans on medium interest rate and 22% of them took loans at low interest rate. From the chart it can be deduced that the number of respondents receiving high interest loan is the highest.

Table 3: Profession and Capital Related Information

Variables	Categories	N (%)	P-Value
Total Years of Occupation	3-10	21 (25.6%)	0.325
	11-20	25 (30.5%)	
	21-30	15 (18.3%)	
	31-46	21 (25.6%)	
Received the Profession by Heir	Yes	64 (78.0%)	0.789
	No	18 (22.0%)	

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Situation	Permanent	57 (69.5%)	0.143
	Temporary	25 (30.5%)	
Demand of Pottery	Lower	17 (20.7%)	0.273
	Higher	0 (0.0%)	
	Medium	65 (79.3%)	
Learning the Profession From	Family Members	68 (82.9%)	0.916
	Outside Institution	14 (17.1%)	
Helping Hand	Yes	42 (51.2%)	0.007
	No	40 (48.8%)	
Opportunity of Commercial Production	Yes	20 (24.4%)	0.008
	No	62 (75.6%)	
Opportunity From Whom	Company	9 (45%)	0.231
	Institution	7 (35%)	
	Person	4 (20%)	
Join in Commercial Production	Yes	15 (18.3%)	0.000
	No	67 (81.7%)	
Source of Capital	Personal Money	37 (45.1%)	0.003
	Loan	42 (51.2%)	
	Both	3 (3.7%)	

Source: Field work, 2019

The table represents the occupation of the respondents. The independent variables in that table are occupation and dependent variable is solvency. The table shows that 30% of respondents have been involved in the profession for 11-20 years. 18.3% of the respondents have been involved in the profession for 21-30 years. In contrast, 25.6% participants are involved in pottery making for both 3-10 and 31-46 years and higher percentage of participant are 30.5%. It is apparent from the table that more than 78% of respondents answered yes when asked if the profession is inherited. 22% answered negative. 69.5% of the respondents have permanent occupation and 30.5% of the respondents have mobile or temporary occupation. 20.7% of the respondents said that the demand for pottery products is low. On the other hand, 79.3% of respondents told that the demand is medium. Unfortunately, it is true that the demand for pottery products is 0.0% in the higher category. According to the 82.9% of respondents, the family is the main center of their pottery training. In contrast, 17.1% of participants learn from outside institutions. 51.2% respondents have helping workers whereas, 48.8% have their own labor. This value gives a significant number at $P < 0.05$ (0.007) % level of significance. There is a positive association between helping hand and solvency. The pottery entrepreneurs who are

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economically solvent can hire staff in their pottery work. In questions of the opportunity of commercial production (24.4%) answered yes whereas (75.6%) answered no. 45% of the respondents get opportunity to work with company, 35% from different institutions and 20% from various persons. 18.3% of respondents expressed a desire to engage in commercial production on the other hand, (81.7%) respondents are not interested to be involved in such production methods. This variable is much more significant in relation with solvency. This is strongly proved at $P < 0.05$ (0.000). It is observed from the table that 45.1% of respondents have their own sources of capital, 51.2% received loan and 3.7% received loan from and have own capital also. There is a positive relationship between sources of capital and solvency. From the frequency table it is clearly showed that from all the respondents highest percentage of people received loan from different government and non-government organization.

Discussion

The current study was conducted to investigate the socio-economic condition of the pottery maker of Dhamrai, Dhaka, Bangladesh. It also looked of the economy, income, occupation, socio-demographic situation in terms of identifying the present socio-economic lifestyle they are leading. Another major objective of the study is to determine the problems they are facing in this occupation. Further, the study has been asked to know how much money they save per month. Finally, the study seeks to know the future possibilities of potters.

Among all of the respondents (74.4%) are male. Through this result it is clear that men are mainly related to pottery and pottery is a male dominated profession. Another interesting point is that, most of the potters in Bangladesh are from Hindu family, as traditionally pottery business are mainly maintained by the sub clan in Hindus named "Paal" in Bangladesh. Thus potter community mostly engages in this profession as a minority people (Shabab, 2014). In this study, the number of Hindus is 75.6% that means the Hindu community has a traditional relationship with the pottery profession. It is also found that the literacy among the 82 pottery male-female respondents is very lower and most of them are illiterate. Among them 41.5% totally have no education and 42.7% have lower level of education. But the most interesting thing is that even those who have little education are again from one to five classes. The other alarming thing is that potters have no higher level of education. In graduate and post graduate level the percentage of education is completely (0.0%) zero. Slightly less than 60% of the respondents (58.5%) have 5-8 numbers of family members. From this it can be inferred that most of the families are joint families. Since most of the respondents are Hindus and the number of their family members is high, it can be inferred that Hindu families still have joint families.

Although the pottery society is a specialized minority society, the type of income is the same as the general society of men and women. Although men's income is higher than women's here, women are not lagging behind in the workplace. Although no separate variables of income for men and women are given here, the income of men and women is estimated based on their number. 40.9% of the highest number of respondents earn between 16000-20000 taka. Judging by the modern economic market, this income is not very high. If we categorize, we can put it in the lower

category. The number of those who earn between 21,000-30,000 taka is only 26%. It is easy to infer from the income of the respondent that their economic condition is very poor. Other source of respondents income include shop, business and others option. Only 29% of respondents have other sources of income which represent financially indigent situation of pottery people. Moreover, the number of other earning members is very low among the respondents. 36% of the households have additional earning members, among them the highest earners and the lowest earners are same (20.0%). The highest earning 20% respondents' incomes are 11,000-16,500 taka. This income limit is very low. Slightly less than half (47%) have personal monthly deposit scheme, of those who have a monthly deposit. Only 53% savings is 2000 taka per month. The lowest deposit amount is taka 500 and the maximum deposit amount is taka 3000 monthly. This suggests that respondents have a saving mentality. They try to save some by thinking about the future, the child and the economic hardship.

In Bangladesh the demand of pottery is medium (79.3%). The pottery industry doesn't have any institutional organization. Further, various alternative industries such as plastic, silver, steel and metal have taken the place of pottery (Kasemi, 2014; Haloi, 2017; Howlader, 2019). Moreover, middlemen play a powerful role in marketing these indigenous products. Additionally, irregular supply of certain raw materials affects their production schedules and delays in delivery (Malegawaker, 1973). Similarly, scarcity of working capital is another main problem of pottery sector. Low investment causes low production. If the production is low it is not possible to meet the demand of the buyer. Furthermore, some reason for the decline in the demand for pottery are: obsolete technology, lack of products diversification, competition with organized sector, management problems etc. 51% of the total respondents run their business with loans although they have to pay high interests to repay these loans. So these potters are responsible to various government and non-government organization for lending. It is a threat to their normal life. 45.1% of the respondents use personal money as the purpose of their business capital. This means that the respondents save as savings is later used as business capital. All of the above findings of the study indicate that, the various elements of lifestyle are not very positive for pottery artists.

On the other hand, it is alarming for the pottery industry that 44% of respondents choose this profession for economic reasons. Because if they are involved in this industry centered on the economy, then the existence of this industry will be threatened in the future. Looking at the type of production of potters, it seems that they are fairly fancy. Almost 49% of respondents produce home decoration items. This shows that, they value the industry and are keen to keep it as a profession in the future. On the other hand, it is also clear that the home decoration items of pottery are in high demand among the buyers. Unfortunately, 27% of the respondents borrow from non-government organizations whereas; only 4% borrow from government institutions. Indicating this it can be assumed that respondents have very little confidence in government institutions. Entrepreneurs have to face a lot of harassment with loans from the public sector where borrowing from the private sector can be done easily. Therefore, in spite of high interest, potters take loans from

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NGO's. Further, the number of respondents who have borrowed from neighbors is zero. It highlights the weakness of respondents' relationship with neighbors or may be the neighbors are not financially capable. So, they don't have any transactions with the neighbors.

Conclusions

From the overall analysis, it is apparent that pottery making people of Dhamrai have a poor socio-economic condition. Most of the respondents experienced different categories difficulties. They are always facing one or another challenge considering their lifestyle. Their income is minimal. Their average income is not increasing in line with the competitive economy. As a result, the normal trend of their lifestyle being disrupted. The results of the study were arranged keeping in mind the financial status of the respondents, their income and expenditure, savings and what kind of problems they are facing in the professional field.

Potters are far behind in terms of education. It goes without saying that their savings are almost non-existent. On the other hand, due to the large number of family members, their family expenses are much higher. Not all households have extra earning members and households don't have a very high income. From this result it can be concluded that there is a positive correlation between income, education and solvency. Another point is that, the respondents who earn more, can save some money per month. Again, some respondents have low income but they have small savings. Moreover, all the respondents who are economically weak, they invest money in business with loans. So, it can be summarize that, there is both positive and negative correlation between the respondents' income, savings and loan acceptance. Despite the decaying condition of potters there is plenty of scope to improve their social and economic status by developing rural industries including pottery itself. In Bangladesh, the situation of pottery over the last few years has improved. However, the conscious people, journalists and the civil society of Bangladesh make campaign that potter and pottery should be revived as the Bengalis tradition.

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