

Community Based Tourism: A Potential Tool for Alleviating Poverty in Bangladesh.

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Abstract: *The purpose of this paper is to investigate the possible ways to alleviate poverty through developing community based tourism in Bangladesh- a country with a dominant rural population and agro-based economy. Community-based tourism [CBT] has been proposed as the appropriate program for addressing poverty by providing opportunities for income and employment generation. This paper deliberately attempts to portray the strategies and tactics for developing community based tourism in Bangladesh. Which properly can control the stressful nature of tourism while empowering the community; expanding tourism enterprises run by local communities; maximizing use of local labor, goods and services through reducing leakage; expanding informal sector linkages; preserving culture; conserving the environment and providing educational opportunities. However, a number of barriers prevent the poor from participating in such programs, including a lack of social capital and skills that need to be addressed before the benefits of CBT can be realized. In this regard, the study tries to find out the potentials of Islamic microfinance programs that extend small loans to poor people and provide them an access to micro-businesses supplying tourism product and services at low cost. Secondary data were used to achieve the objectives in this study. The write-up also suggests that an integrated approach to tourism planning and development is required for a notable sustainable growth of tourism sector that will very soon emerge as a major contributor to the economy of Bangladesh and will be able to unlock opportunities as well as create net benefit for the poor people of rural Bangladesh.*

Keywords: *Community, Community based Tourism, Poverty, and Strategy, Bangladesh.*

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Introduction

The nexus between tourism development and poverty alleviation has received growing attention over the last three decades. Simultaneously, United Nations World Tourism Organization (UNWTO) has attempted to develop a strong global agenda for the support of tourism as an approach for development in general, and poverty alleviation in particular, for the developing countries (Ferguson, 2007). As a result, implicitly or explicitly, many developing nations have been considering this sector as a fast track for development.

Community based tourism (CBT) is all about tourism that seeks equal benefit and involves a community which is a group of people living and belonging to a specific location, having social interactions and sharing distinctive community identities. Its major benefits are income generation, cultural and resources conservation, and local development which enable the local people to move away from political, economic and social oppression. As a result, implicitly or explicitly, many developing nations can consider CBT as a rapid approach towards for their development.

Bangladesh has been struggling since its independence for economic emancipation. Poverty and overpopulation are two serious problems for the country to confront, along with acute political instability and recurring natural disasters. About 75% of the total population lives in the rural areas of Bangladesh. Tourism, as a potential development sector in general and for poverty reduction in particular, can only address to the problems of Bangladesh provided the potentiality of community based tourism and its prospect of poor rural people's involvement is well understood. In doing so, Bangladesh has been considered as a single embedded case for this paper with special focus on the rural landscapes along with the potentials of Islamic microfinance programs for community based tourism development and poverty alleviation of the country. An integrated approach to tourism planning and development is required for a notable sustainable growth of tourism sector that will very soon emerge as a major contributor to the economy of Bangladesh and able to create opportunities as well as provide net benefit to the poor people of rural Bangladesh.

Objectives of the study

The salient objective of the study is identifying the strategies for developing community based tourism to alleviate poverty in Bangladesh. The other specific objectives are the following:

1. To highlight the potentials of community based tourism development in Bangladesh.
2. To explore the potentials of Islamic microfinance for community based tourism development and poverty alleviation in Bangladesh.
3. To locate the constraints to the development of community based tourism in Bangladesh.

Literature Review

The development role of tourism was first argued early in the 1970s (Harrison & Schipani, 2007). Researchers noticed that developing countries are deprived of benefits derived from tourism and suggested proper planning that includes the socio-cultural, economic and environmental factors (Butler, 1974); (de Kadt, 1979); (Edelmann, 1975); (Hyma & Wall, 1979); (Jafari, 1974); and (Sadler & Archer, 1974). The social and economic inequality between tourism related enterprises and the poor is common in the developing countries (Britton, 1982 & Brohman, 1996) and that has complicated the involvement of poor in tourism (Britton, 1982 & Brohman, 1996). Subsequently, tourism practitioners and international organizations started working with tourism and began to use it as an effective tool for poverty alleviation. In this regard, at the World Summit on the Sustainable Development held in Johannesburg in 2002 with the main goal of decreasing poverty in the world by 50% until 2015, the UNWTO launched their Sustainable Tourism for the Elimination of Poverty (ST-EP) initiative (Dimoska, 2008).

Poverty reduction through tourism usually involves Community-Based Tourism (CBT), which is a recent approach suggested by tourism scholars for bridging the tourism actors with the local community and the poor (Manayara & Jones, 2007; Sebele, 2010; Ashley, 2006; Harrison & Schipani, 2007). Tourism practitioners and scholars have considered the approach for empowering the local poor and ultimately reducing their poverty (Bowden, 2005;

Cole, 2006 & Muhanna, 2007). It has been argued that the sustainable growth of tourism cannot be achieved without the support from the destination community (Wu, 2000 cited in Li, 2004).

Tourism in rural areas and its impact on rural communities has become of increased interest among the tourism scholars worldwide (Mafunzwaini & Hugo, 2005). In developing countries, rural areas suffer from the effects of urbanization and the decline of many traditional industries (Mafunzwaini & Hugo, 2005). Tourism can revitalize such rural areas through diversification of economic activities (Bennett, 2000). Moreover, tourism in rural community can provide a useful way for addressing regional economic imbalance in developing countries (Page & Getz, 1997). Usually, rural areas are endowed with wildlife, natural scenic beauty, distinctive local food and indigenous culture that can provide enormous opportunity for tourism development whilst simultaneously facilitating rural development and economic growth (Mahony & Van Zyl, 2002). Such a trend can be traced back to the 19th century interest in disappearing rural cultures, and certain sections of the tourism market remain fascinated by the idea of “real” or “authentic” holidays (Collardelle, 1994 cited in Kneafsey, 2001).

However, contentious opinions are there regarding the desirable form of community based tourism development. Universal agreement is still lacking among the tourism researchers in respect of the net benefits that are derived from the community based tourism development. (Butler & Clarke, 1992) purported that a normative conceptual framework of the phenomenon is yet to be developed due to shortage of theoretical research in different contexts.

Methodology of the study

Secondary data were used to achieve the objectives of this study. The necessary data from secondary sources were collected through document analysis. For this purpose, a thorough literature survey has been conducted. In order to obtain the reliable secondary data, various journals, periodicals, books, acts, regulations, policies of

Bangladesh, websites, annual reports, papers of different international organizations and agencies were consulted carefully.

Analysis and Findings of the Study

Strategies for developing community based tourism to alleviate poverty in Bangladesh

In developing countries, rural areas suffer from the effects of urbanization and the decline of many traditional industries (Mafunzwaini & Hugo, 2005). Tourism can revitalize such rural areas through diversification of economic activities (Bennett, 2000). Tourism can be seen as a vehicle to transform local communities positively and provide a more sustainable alternative (Elliott, 1997). In the last decade, tourism has evolved as a significant economic development issue for many communities of countries which have developed their tourism, especially Kenya, Senegal, Samoa, Dominican Republic, Guatemala, Peru, Venezuela and Jamaica.

CBT development is a strategy that is applied by tourism development planners and authorities to mobilize communities into action for broadening the scope of offerings in the industry. To make a tourism project viable, involvement of the local community in project planning, formulation and implementation is necessary. In other words, sustainable tourism development will and must foster indigenous community participation in tourism planning, implementation, and regulation; provide access to all information (negative and positive – prior-informed consent: includes decisions based on knowledge about both the pros and cons of development); ensure that the benefits of tourism impact the whole community; provide support for economic diversity within communities; and support for development of indigenous community programs (Pera & McLaren, 1999). Whenever the local people are aware of any project, they fully co-operate in tourism project implementation like sharing resources at their disposal, providing security to tourists and promoting the local culture and heritage. On the other hand, these benefits will trickle down to the local community. Whenever local community is involved in tourism activities, many jobs, directly and indirectly, are created. CBT development

empowers local people to be more aware of the value of their community resources such as their culture, heritage, cuisine and lifestyle. It mobilizes them to convert these into income generating projects while offering a more diverse and worthwhile experience to visitors.

Tourism is often driven by foreign and private sector interests, and so it can have limited potential to contribute to poverty elimination in the developing countries. It is noted for high level of revenue leakage, and of the revenue that is retained in the destination country, much is captured by rich or middle income groups – not the poor (Roe & Urquhart, 2001). Tourism is also a volatile industry, being extremely susceptible to events, which are difficult to control – political unrest, exchange rate fluctuations and natural disasters. Very often the investors are not approaching the local community to see what it actually can provide. In order to minimize tourism leakage, there is a need for a move towards greater community participation in tourism where local supply capacities are strengthened so that products are produced and owned by the local population (UNCSD, 1999*b*; Benavides, 2001). Tour operators should be encouraged to use local based service providers and products that are most likely to benefit the local communities. Service providers should be encouraged to undertake an audit of sources used (such as food producers) and to seek to maximize the proportion of local suppliers. Achieving a consistent supply of high quality local goods can be a challenge, but is necessary to reduce the need for imported goods and thus reduce leakages. This can be achieved through planning policies that encourage geographical clustering and through capacity building or marketing to support trade associations of local businesses. Networks may be formed between similar service providers for mutual support and cost and benefit sharing; between providers of different kinds of tourism service to strengthen packaging of offers; and between enterprises in different sectors (e.g. between accommodation operators and suppliers of food or handicrafts) to strengthen the supply chain. It is necessary to ensure that a fair proportion of total travel expenditure is received locally. The Internet has provided new opportunities for direct

contact and booking, enabling a higher percentage of holiday spending to be retained locally.

Number of tourism jobs available to the poor is limited due to their lack of skills; as a result many jobs are taken by better-skilled outsiders. Moreover, in tourism sector most of the lower category positions are temporary, so in the off-season there is high unemployment. A wide range of barriers exist for the poor that restrict them from becoming involved in tourism. The poor people have least knowledge and understanding regarding the country's tourism development. In some destinations local poor are even completely unaware of tourism (Islam & Carlsen, 2012). High priority should be given to the creation of jobs that are stable, permanent and full-time, and that provide fair salaries and benefits. In this regard, local people must be provided training for enhancing their skills like tour guides, food and beverage production, arts and artisan, replica or souvenir production etc, also the promotion technique of their local uniqueness. Uniqueness in terms of culture like traditional dance, music, and folks must be promoted. Here relevant training needs of the local people are to be satisfied, so that they can promote and market those to the tourists. These kinds of training should require minimum cost. Local or district administration may itself take the programme or assign NGOs to impart training to local people. Thus, local people will be more skilled and employment will be generated. In this way local communities will get many direct and indirect benefits in the localities concerned. Seasonality problem of tourism can be reduced through arranging festivals, developing special interest products, attracting seminars and conventions, and pricing policies, specially addressing senior citizens who have more flexibility to travel in the low season.

Every citizen in a potential community is to be trained in small and medium business enterprise, environmental awareness, build marketable local product, and marketing. CBT initiatives step to involve local residents in the running and management of small tourism projects as a means of alleviating poverty and providing an alternative income source for community members. It can give the poor a direct stake in the tourism industry and often more effective in combating poverty compared to large scale

developments as it requires less investment, fewer business skills, and less imported goods. As a result, the direct and knock-on effects of servicing and supplying the business can be wide and deep. Furthermore, poor communities in isolated rural locations often have a comparative advantage in tourism development as they tend to have a rich natural and cultural heritage. A greater variety and richness of local attractions and activities in a destination will increase the propensity of travelers to visit the destination and may extend the length of stay and increase visitor expenditure. Policies in this area should focus on securing more money from visitors for conservation. It is necessary to utilize income from tourism to support social programs such as education, health and social welfare. Tourism investment in remote area can result in the provision of additional services, such as water, electricity and health care, which can be of particular benefit to disadvantaged communities.

Constraints to the Development of Community Based Tourism in Bangladesh

Bangladesh has been struggling since its independence for economic emancipation. Poverty is a serious problem for the country to confront, along with acute political instability and recurring natural disasters. It is one of the most densely populated countries in the world. Presently, total population of the country is about 150.6 million (BESR, 2012). About 75% of the total population lives in the rural areas of Bangladesh (FAO, 2009). The population density is almost one thousand people live per square kilometer. The per capita income is only US\$848 and nationally, some 40% of the total population of the country is poor and in rural areas the rate is ever higher (43%) than the national level (BESR, 2012).

As (Ashley & Roe, 1998) noted tourism can bring an array of advantages, both for rural communities and for developing economies. But these advantages are far from guaranteed, and can be off-set by limitations and disadvantages. In developing economies, benefits from tourism are often concentrated in the hands of a limited number of people who have the capital to invest in tourism at the expense of other segments of the community (

e.g., lower class, uneducated, and poor people) (Andriotis & Vaughan, 2003; WTO, 1983a, p.8-9). In Bangladesh, most of the tourism destinations of the country are city-based while the tourism business of Bangladesh is dominated by rich and elites. Owners of luxurious hotels, restaurants, cottages, motels are the rich people of the society. Few lower category jobs of waiters, housekeeping, guards, and bearers are opened for the local poor people. The wealthy tourism business people are compelled to employ the local poor because of surplus cheap local labor. Moreover, most of the lower category positions are temporary, so in the off-season there is high unemployment. A wide range of barriers exist for the poor that restrict them from becoming involved in tourism. The poor people have least knowledge and understanding regarding country's tourism development. In some destinations local poor are even completely unaware of tourism (Islam & Carlsen, 2012). (Timothy, 2002) discussed in developing countries barriers to community tourism development as socio-political traditions; gender and ethnicity; information accessibility constraint; lack of awareness; insufficient public funding; lack of partnership; and peripheral location limitations. The people of impoverished destinations are not only poor in terms of per capita income but also other socio-cultural reasons. Lack of social capital, for example trust, among the poor to improving their livelihoods involving in tourism is another major barrier. Social capital is a resource that originates from group interaction because of trust, reciprocity and co-operation (Carpenter, Daniere & Takahasi, 2004). Seasonal nature of tourism has the potential to offset the cyclical problems of temporal variations in labor demand associated with agriculture economies (Goodwin et al., 1998). In Bangladesh most of the poor in the impoverished destinations are engaged in agriculture sector. They are willing to be involved in agriculture because their forefathers were also in that occupation and this has become a tradition. Sometimes they are reluctant to switch from their traditional occupation of farming to tourism. However, to be involved in a sophisticated industry like tourism, necessary training and education is essential. The tourism and hospitality training institutes in Bangladesh, albeit a few, are city-based. Secondary school education is compulsory for entrance in most of these training programs. It is hardly possible

for the poor people of the country to gain access to such costly and centralized training.

Above all, after 18 years of previous policy Government of Bangladesh (GOB) declared National Tourism Policy 2010 for the systematic development of tourism. Although alleviation of poverty by creating employment opportunities was one of the broad objectives of it, is limited in papers but there is no implementation. Surprisingly, tourism in the rural landscapes has not been considered in the National Tourism Policy of the country. Despite formulating the Master Plan-National Tourism Policy, two decades before, Bangladesh is yet to achieve any significant progress in terms of international tourism receipts and international tourist arrivals compared to other South Asian countries like, India, Sri Lanka, Nepal and Pakistan. Lack of research between tourism and poverty relationship is considered as one of the major problems for tourism's least contribution in the country's poverty reduction problem (Hall & Page, 2000). However, rural tourism has become well established in most of the developed countries of Europe, North America and Australia (Mafunzwaini & Hugo, 2005). Albeit rural tourism has become truly global, least attention has been paid to this new tourism product in the developing nations (Page & Getz, 1997). Similarly, tourism in the rural areas has not developed in Bangladesh till now.

Potentials of Community Based Tourism Development in Bangladesh

Bangladesh is an agriculture dominated country and its perpetual rural setting and common people are the main driving forces for community tourism development. The typical village and the traditional culture and heritage of Bangladesh are the main attraction for the foreign tourists. Moreover, there is an enormous opportunity to develop cruise tourism using the thousands rivers flowing through the rural Bangladesh. The traditional handicraft sector is also a promising sector in Bangladesh provided its synergies are well explored and utilized in tourism sector. Rural poor and the ethnic minorities of the country produce their daily necessities using cane, bamboo and leaves as raw materials. Most of the poor people still use pottery as utensils. In many regions

people produce their own clothes by using handlooms. These traditional handicrafts items can be attractive to both local and foreign visitors. Bangladesh Folk Arts and Crafts Foundation functioning under the administration of the Ministry of Culture and Bangladesh Handloom Board (BHB) under the auspices of the Ministry of Textile and Jute are trying to revive the country's traditional crafts and handloom industry and link this sector with the tourism development. Local foods are conceptualized as authentic products that can symbolize the place and culture of a destination (Sims, 2009). As an agro-based economy, the major source of food supply of Bangladesh is its rural areas. The fresh and organic foods produced in the rural areas of Bangladesh can be a distinct rural tourism product.

Using Islamic Microfinance for Community Based Tourism Development and Poverty Alleviation in Bangladesh

Islam is the official religion in Bangladesh, and it is the third largest Muslim country in the world in which 90% of the population belongs to the Muslim faith. Islamic finance emerged in 1995, comprising of mostly Islamic commercial banks, a few Islamic NGOs and financial cooperatives. In 2012, it was estimated that 43 percent of the people living in Bangladesh live below the poverty line and more than 30% live in absolute poverty. Bangladesh is an agro-based economy which has not been able to provide expected employment to all rural people and has resulted in increased levels of inequality, uneven distribution of income, and geographical growth with major risks to internal and external economic shocks. Micro credit or microfinance in its wider dimension became a much favored intervention for poverty alleviation and was seen as an approach to alleviate the rural poverty.

Provision of financial access to poor people will enable them to increase their income and economic wellbeing, develop assets and reduce weaknesses (Obaidullah, 2008b: 4) by empowering them with the objective of developing functioning and enabled individuals (Sen, 2001: 177-178). The lack of financial access seems to be the main reason for their inability to become involved in development (Obaidullah, 2008b: 4). In Bangladesh, a large

number of poor people are reluctant to take microfinance facilities due to the interest-based services which go against their religious values. One step ahead of microfinance, the Islamic microfinance is a concept gaining ground across the world as a Shariah-compliant alternative, which provides the poor people with an access to basic financial services at low costs. Islamic microfinance might be able to alleviate poverty because these are not debt-based; hence, they will not drag their clients into an even worse situation. The profit-loss sharing system of financing (Mudaraba and Musharaka) makes the financier more responsible about the risk and success rate of projects undertaken, as it has to bear the losses too. In addition, the commodity-based facility unlike the cash-based conventional system reduces the chance of fund diversion to unproductive expenses significantly. In a cost-plus markup system (Murabaha), markup is decided upfront and is not tagged with the payment date. It helps the facility recipients remain out of the "trap of interest" in conventional financing arising from past dues. And Islamic microfinance is based upon the concept of religious values and integrity, which encourage diminution of the tendency of resorting to business malpractices, unhealthy competition, deception and unproductive utilisation of funds among all the interest groups.

In Bangladesh the performance of Islamic microfinance has been quite promising. (Obaidullah, 2008a: 23) argues that the performance of RDS (Rural Development Scheme) of IBBL (Islamic Bank Bangladesh Limited) was better in terms of growth (12.5%), dropout rate (5%), and operational efficiency as compared to three conventional leaders in microfinance; Grameen Bank, ASA (Association for Social Advancement), BRAC (Bangladesh Rural Advancement Committee). Having lower rate of return charged (10% with 2.5% rebate for on time payment) than other microfinance (16% to 22.5% of interest), this offers advantage for the poor (Obaidullah, 2008a: 23-24). This microfinance also offers active spiritual development program with the purpose to improve members' awareness of social right and responsibility in order to improve better relationship with others (Obaidullah, 2008a: 19), the program which has not been provided by conventional microfinance. The latest economic

impact presented by empirical study of IBBL's impact on rural poverty finds that loans affected considerably in improving household earnings, output of harvest and cattle, disbursement and employment (Rahman & Ahmad, 2010: 177 - 179). In particular, based on field survey of 1,024 respondents, (Rahman & Ahmad, 2010: 177-178) finds that the family income increased by more than 33%, the expenditure for health increases 50%, family employment increased from 1.91 to 2.1 working members, all types of assets has also increased. Moreover, the impressive economic impact based on the study of three Islamic Microfinance Institutions in Bangladesh explored by (Ahmed, 2002: 53), as he finds the economic impacts in increasing: time spend on productive activities by beneficiaries and other family members output of economic activity, particularly in improving amount of goods/services, innovation of new product, increasing assets and other properties.

These economic aspects might imply that Islamic microfinance is able to unlock opportunities for the poor and provide them access to tourism sector through starting micro-businesses for supplying tourism product, and services like accommodation services, local food & beverage services, local transportation services, recreation facilities and services, information services, entertainment, special festivals and events, support services etc. Reduction in poverty can be achieved in Bangladesh only if the benefits of tourism are directed to the poor through developing community based tourism in it.

An encouraging piece of news for Bangladesh is the US-based Consulting Group to Assist Poor (CGAP) reported that Bangladesh has one of the largest bases of Islamic microfinance clients-around 4.50 lakh. Non-government organizations (NGOs) have started concentrating on Islamic microfinance in the country. The Islamic Development Bank has shown interest in establishing an Islamic Microfinance Institution in Bangladesh under its Microfinance Development Programs. The government is also giving ample importance to this sector and in January, 2013 the Ministry of Finance already drafted an Islamic Microfinance Institutions Act.

Conclusion

Tourism is already considered as one of the most influential tools to utilize the countries potentials in many poor and developing countries. Bangladesh has considered this challenge of the United Nation's declaration of halving the world poverty, yet often the position of tourism as an important stimulus to poverty reduction is not attained fully in the country. Moreover, a wide range of barriers exist for the poor to be involved in country's tourism sector. Increased levels of inequality; uneven distribution of income; lack of trust, reciprocity and cooperation among the poor people for considering tourism as a promising sector for improving their livelihoods is a crucial issue to be confronted in Bangladesh. Although a large number of NGOs and government organizations have been working with micro-credit program in the rural areas of Bangladesh, the full benefits of the programs have not reached to the majority of the rural people. Exploration of potential, of Islamic microfinance program in rural tourism destinations is essentially needed in Bangladesh to provide increased access of the poor to this sector. Tourism in the rural landscapes of Bangladesh can be an effective means of promoting development of micro-businesses. Evidence suggests that it is high time to develop tourism which is economically viable and socially and psychologically acceptable. The benefits that are received from tourism should be fairly distributed, and then only will tourism be participatory, and, thus, the rights of local residents will be properly recognized, and tourism will be responsible and sustainable. If all these development, promotional, managerial strategies along with policy issues implemented in a coordinated manner by government and different role-playing-agencies, tourism sector in Bangladesh would definitely yield a positive result in terms of exploration of future potentials, maximization of foreign currency earnings, employment generation, and social and cultural development. If done so, it is expected that the industry would be able to fulfill its objectives, develop to a considerable extent; the sector will very soon emerge as a major contributor to the economy of Bangladesh and able to unlock opportunities as well as create net benefit for the poor people of rural Bangladesh.

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